The Great Student Squeeze: Skyrocketing Costs and Unmet Basic Needs Are Impacting Student Success: Implications for Oregon

Presented to Partners for a Hunger-Free Oregon
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April 22, 2021
Acknowledgments

Heartfelt thanks go to the Ph.D. candidate/recent graduate crew at Oregon State University, who collaborated on analyzing initial data from the Partners For a Hunger-Free Oregon 2020 survey and listening circles: Tjorven Sievers, Ph.D Candidate, Jonathan Ruff, Ph.D. Candidate and Stuty Maskey, Ph.D. Additional thanks to Tjorven Sievers for her additional support producing this report.

Thanks, as well, go to Dr. Mark Edwards, School of Public Policy, Oregon State University, who provided ongoing coordination and support for this project.

Finally, utmost gratitude must be extended to Partners For a Hunger-Free Oregon, who had the insight to not only place these student issues front and center, but to recruit advanced students themselves to articulate these concerns.
**Executive Summary**

Basic needs shortages in the college student population, including food, housing and childcare, have been gaining attention in recent years. Numerous reports have documented their negative effects on academic performance, mental health and retention -- particularly for already marginalized groups, such as those identifying as Black, Indigenous or People of Color (BIPOC); non-cis gendered; parenting; former foster youth; and first-generation students. This analysis briefly outlines these findings on the United States (U.S.) national and Oregon levels, as well as discusses the benefits of institutional and public benefit support programs. Oregon’s recent changes to student eligibility for the state’s Supplemental Nutrition Assistance Program (SNAP), as well as the initiation of the Pathways to Opportunities (PTO) program and the STEP Consortia, offer a fresh, consolidated approach, providing students with coordinated referrals to public benefits. Other program supports addressing childcare and housing are gaining more deserved attention, but need expanding. Effects of increasing student retention and graduation rates for federal and state economies are outlined and policy recommendations to ameliorate these basic needs stressors are presented.

**College Student Basic Needs Shortages Nationally**

A postsecondary degree is considered the most reliable path to socioeconomic stability, mobility, debt management and asset wealth in the United States (Ma et al., 2016). However, costs have skyrocketed, with tuition and fees rising four times faster than median income (Institute for Higher Education Policy, 2018), while federal need-based financial aid has failed to keep pace (Cahalan, 2019). Fourteen percent of the general U.S. populace is food insecure (Feeding America, 2021); at least half a million are homeless (Council of Economic Advisors, 2019); and center-based infant care costs single family households 36 percent of their incomes on average -- five times higher than recommended costs (Childcare Aware, 2019). This leaves millions of students with unmet financial need and struggling to afford adequate food, housing and childcare before they even enroll. Disparities by race and ethnicity are apparent for those struggling with basic needs: 21.6 percent of Black individuals experienced food insecurity in 2020 compared with 12.3 percent of Whites (Feeding America, 2021). BIPOC peoples are also disproportionately more likely to be homeless (National Alliance to End Homelessness, 2021). Food and housing insecurity, however, were before COVID-19 and continue to be, higher for college students. Students in higher education are three to four times more likely to experience food insecurity than the general population and nearly half may be housing insecure, with one in six reporting homelessness (Nazmi et al., 2019; Baker-Smith et al., 2020).

Large sample size studies and meta analyses estimate student food insecurity at approximately 40 percent (Nazmi et al., 2019; Baker-Smith et al., 2020). The largest national study of college students’ basic needs insecurities, conducted by the Hope Center for College, Community and Justice (The HOPE Center) also estimates that 48 percent of its 300,000 respondents were housing insecure. Nearly one-third of community college, and one-fifth of four-year institution, students indicated living with both food and housing insecurities. Sixteen percent were homeless (Baker-Smith et al., 2020). Just as critical, basic needs stressors have been shown to disproportionally affect students from marginalized populations, such as those...
identifying as BIPOC, parenting, non-cis gender, former foster youth and first generation. Disparities often intersect, and low income is the common denominator among those most affected. In turn, those who experience basic needs shortages are vulnerable to decreased academic performance, including lower grade point averages and limited abilities to focus on their educations. Facing food and housing insecurity while pursuing a college degree is also correlated with a decline in mental and physical health, fueled by negative stigmatization (Baker-Smith et al., 2020; Goldrick-Rab et.al., 2020; Crutchfield & Maguire 2018; Bruening et al., 2017).

Often not considered in basic needs analyses is that student parents, who constitute one-quarter to one-fifth of the 20 million pursuing a higher education in the U.S. (Cruse, et.al., 2019; GAO, 2019), experience food and housing insecurities at even higher rates than non-parenting students: nearly 70 percent are housing insecure and over half are food insecure, according to a recent Hope Center report. The majority identify as BIPOC (Cruse, et.al., 2019) and most disagree that adequate childcare is an affordable option. They take on more debt and have greater demands on their time, yet have higher grade point averages while graduating less often than their non-parenting counterparts. On-campus childcare centers are decreasing across the nation (Eckerson et.al., 2016; GAO, 2019; Goldrick-Rab, Welton & Coca, 2020), despite care being correlated with higher graduation and retention rates (GAO, 2019; DeMario, 2017) and lack of affordable care being correlated with dropping out (IWPR, 2017).

Perhaps not surprisingly, data on student retention and graduation rates show that low income students – a demographic more likely to struggle with basic needs – are less likely to graduate than their more affluent colleagues (Cahalan et al., 2019). The Government Accountability Office (GAO) reports that an estimated 7.3 million college students are at risk of food insecurity alone due specifically to low income (GAO, 2018). Dropping out of college before graduation can impact these students’ future economic stability, with not only lower lifetime earnings (Tamborini et al., 2015), but also substantial student debt (Boggs, 2019). Considering the disproportionate struggle low-income and other marginalized populations experience with meeting their basic needs while pursuing higher education, it must be considered that these difficulties directly contribute to their lower retention and graduation rates. Oregon hosts one of the public institutions with the highest numbers of debt-burdened drop-outs (Barshay, 2017), though this cannot be disconnected from high housing, childcare and food insecurities in the state (Childcare Aware, 2019; Edwards, 2020; Tapogna & Baron, 2019) paired with inadequate federal and state financial aid programs (Cahalan, 2019; Oregon HECC, 2017), indicating unmet need. Indeed, forty-four percent of Oregon students have unmet financial need after grants and family contributions (Oregon HECC, 2020a). These negative impacts are only compounded by the COVID-19 pandemic (Goldrick-Rab et al., 2020).

Basic Needs Shortages in Oregon

While food insecurity rates in Oregon’s general public before the COVID-19 pandemic were on the decline (16.1 percent in 2015 versus 12.9 percent in 2017), these improvements were not shared equally among all household types and ethnicities. Those identifying as BIPOC and single mothers struggled the most with affording food, at two to three times the rates of their White and non-child household counterparts (Edwards, 2018). These improvements, however, were eviscerated by the pandemic, with current overall estimates of food insecurity in Oregon at around 25 percent. Disparities by race, ethnicity and single motherhood remain evident.
Infant-based childcare costs exceed average housing costs in the state and more than one-third are also housing cost burdened, or pay a disproportionate amount in rent or mortgage compared with their incomes. Sixty-three percent of those making $25,000 or less a year, in fact, pay out at least half of their incomes on housing (Childcare Aware, 2019; OCPP, 2018; U.S. HUD, n.d.).

Oregon students parallel or exceed national college basic needs insecurity estimates. Over three in five community college students report food insecurity, housing insecurity or homelessness; one-third struggle with both food and housing needs and one-fifth report homelessness within the previous year (HOPE Center, 2020). An astounding seventy-one percent of participants in Partners For a Hunger-Free Oregon’s (PHFO) recent analysis indicated food insecurity (King et al., 2020). Disparities in the marginalized populations identified above are clear. Parenting students also struggle with childcare costs more than in many other states, as the full-time cost of infant care is not only more than average housing costs, but also more than tuition at Oregon state public universities (Childcare Aware, 2019; Economic Policy Institute, 2020). Despite this, only half of campuses offer childcare at all and those that do often have long waitlists (Eckerson, et al., 2016).

Basic Needs Support Programs Can Significantly Reduce Overall Cost of Attendance

Basic needs shortages for college students pose significant challenges, but support programs have the ability to help students meet their needs while reducing stress. This may lead to improved academic performance and greater retention and graduation rates. When students are able to focus on their educations and worry less about just surviving, they may be more likely to graduate (Romo, 2018). In turn, a higher proportion of degree holders increases the competitiveness of the country’s workforce, raises the tax base, decreases reliance on social welfare programs and positively contributes to both federal and state economies (Oregon HECC, 2017). While the SNAP program temporarily expanded student eligibility in light of the pandemic in December of 2020 (USDA, FNS, 2021), students are still categorically ineligible for the program unless they meet specific exemptions, regardless of income -- most of which were implemented in the 1970s. Before COVID-19, Oregon was among the minority of states that adjusted SNAP exemptions by recognizing postsecondary undergraduate education as “career oriented” training. Indeed, the latest report released by PHFO found that more students in their respondent groups were approved for SNAP after these 2019 changes than before (King et al., 2020). Just a year earlier, Oregon passed HB 4043, which was the first state to enact legislation requiring its agencies and community colleges to better understand and align public benefits that could support low income students (HB 4043, 2018). This generated the Pathways to Opportunity Program and the STEP Consortia -- programs connecting low income community college students with public benefits. Indeed, when states leverage public benefits, its students show improvements in financial stability and lower debt loads, while increasing their likelihoods of obtaining self-sustaining employment (Gault, Milli & Cruse, 2016). If Oregon were to pass HB 2835 in 2021, it would parallel these efforts by establishing basic needs navigators on all public community college and university campuses (HB 2835, 2021).

Even so, as the cost of college increases, as the price of basic goods like food, housing and energy increases (U.S. Bureau of Labor Statistics, 2021) and as the economy’s international competitiveness continues to depend more and more on its populace achieving a higher education (OECD, 2019b), it stands to reason that an increased proportion of households will
factor public and institutional basic needs supports into the overall affordability of college. The GAO asserts “state-determined policies may dissuade people with low incomes from attending college or influence whether they attend part time or full time...” (GAO, 2018). Indeed, states and institutions hold significant sway over who can, and cannot, qualify for such benefits in their jurisdictions (Duke-Benfield and Sponsler, 2019). SNAP benefits alone are worth over $2,800 a year at the maximum benefit allotment for one individual during COVID-19 (USDA, FNS, 2021) and free full-time childcare would negate tuition costs at Oregon four-year universities for families with even one infant. States that interpreted SNAP eligibility in a manner more reflective of modern circumstances beforehand provided a critical financial opportunity for low-income students. If federal SNAP eligibility criteria returns to pre-pandemic regulations after the national health emergency has ended, as the USDA currently intends, state interpretations will continue to be critical for student food security efforts. This ‘power of interpretation’ holds true for medical, housing and childcare. In particular, eligibility for free or subsidized childcare varies widely by state (Duke-Benfield and Sponsler, 2019). Oregon must not only maintain recent, student-centered, progressive changes, but continue to move forward in supporting their students’ basic needs with bills such as HB 2835. Such efforts may also reduce the risk of losing university students to other states that offer a more affordable higher education through a combination of resources, including public benefits and other basic need supports. In turn, greater retention and possibly even recruitment will support Oregon’s goal of ensuring 40 percent of its adults have a Bachelor’s degree or higher, and 40 percent have an Associate’s degree or higher, by 2025. This is particularly pertinent considering flatlining and declining enrollment in the state’s community colleges and universities over the past ten years and its failure to maintain adequate progress on this 40-40-20 goal (Oregon HECC, 2017; Runberg, 2019; Miller, 2020). Indeed, Oregon has low levels of need-based financial aid (Oregon HECC, 2017) and low six-year completion rates, ranking 41 out of 50 states (Huie et al., 2020; Oregon HECC, 2020a). Bolsters to Oregon’s economy would also be welcomed in the COVID-19 and post-COVID-19 periods.

Introduction

At least two out of five college students nationwide are likely food insecure, according to recent research (Baker-Smith et al., 2020; Nazmi et al., 2019). The Government Accountability Office (GAO) is also sounding the alarm, affirming in 2018 that “increasing evidence indicates ...some college students are experiencing food insecurity, which can negatively impact their academic success.” Furthermore, “substantial federal investment in higher education is at risk if college students drop out because they can’t afford basic necessities like food” (GAO, 2018, p.1). While these reports alone reveal a troubling situation in higher education, the urgency of it becomes even more apparent when considering the USDA estimated much less -- 10.5 percent -- of the general public was food insecure in 2019 (before the pandemic), or did not “have access, at all times, to enough food for an active, healthy life” (USDA; ERS, 2020a and 2020b). This suggests that college students have difficulty in accessing enough nutritious food at roughly four times the rate of the general public in non-national emergency conditions. The situation is so pressing, and the problem has become so apparent, that the federal government is planning its first estimate of food and housing insecurity rates among college students via the National Postsecondary Student Aid Survey (Baker-Smith et al., 2020).
Reports on college student food insecurity have revealed much more than just a struggle to obtain enough nutritious food, however. Research indicates food insecurity is just one consistent component of students’ struggles to meet their ‘basic needs packages.’ This ‘package’ includes food, housing, transportation, medical and childcare expenses – which must be paid along with skyrocketing tuition and fees (Baker-Smith et al., 2020; Goldrick-Rab et al., 2018; Crutchfield & Maguire, 2018; Cahalan, 2019). Student housing insecurity estimates, in fact, have come in higher than the already crisis-level food insecurity rates. The most recent analysis from The HOPE Center, which evaluated over 300,000 student survey responses across the country between 2015 and 2019, found that an average 43 percent of participants at public institutions were food insecure, but that 48 percent were housing insecure and 16 percent had been homeless within the previous year (Baker-Smith et al., 2020). Yet food and housing issues are difficult to completely dissect, as basic needs budgets for low income households are often extracted from one ‘pot’ of money, with food being the most flexible on a daily basis (Nord et al., 2005). Indeed, a significant percentage of student respondents in The Hope Center’s analysis indicated they were both food and housing insecure (Baker-Smith et al., 2020). Student parents fared worse. More than half were food insecure and nearly seventy percent were housing insecure. Seven in ten single student parents, and sixty-two percent of all parenting students, found childcare to be unaffordable (Goldrick-Rab, Welton & Coca, 2020).

Figure 1. Intersections of Food Insecurity, Housing Insecurity, and Homelessness Among Survey Respondents by Sector (#RealCollege 2019)

![Figure 1](image1.png)

Source: Baker-Smith et al., 2020

Figure 2. Intersections of Food Insecurity, Housing Insecurity, and Homelessness Among Oregon Community College Survey Respondents (#RealCollege 2019)

![Figure 2](image2.png)
Choosing between necessities like food, rent, and medicine is probably the worst situation. I've met many students who are living at the bottom of Maslow's hierarchy. It's not a situation you expect people to be in if they live in a supposedly first-world nation, but many do. -- Oregon Listening Circle participant (King, et.al., 2020)
It’s been difficult. Well, ‘cause in the beginning when I first got here I didn’t really have a lot of money and I didn’t have any grants. So basically what I used to eat 3 days out of the week was like Minute Maid and chips and that’d be it...I had maybe a dollar and then I had to make it...stretch out...then [the] 3rd day...I wouldn’t eat anything cause I didn’t have any money. -- Tiffany, student (Crutchfield & Maguire, 2018).

It’s hard. I was homeless for about a year at one point and still was coming to school. My papers were always damp or dirty. Sometimes I had to show up wearing wet boots, from slipping into the river while trying to cross a makeshift bridge. I appreciated one teacher consent[ed] that I could shower at the college – Oregon Listening Circle participant (King, et.al., 2020)

This report provides a summary of recent, impactful research on U.S. college students’ basic needs shortages and the struggles lower income students have in maintaining postsecondary enrollment while providing for their households. This is particularly true for traditionally marginalized populations, such as Black Indigenous and People of Color (BIPOC), student parents, former foster youth, first generation college students and those identifying as non-cis gender. By highlighting common themes students expressed in several analyses in recent years, with a focus on data from Oregon, this report illustrates links among retention and graduation rates, debt loads, academic performance, intersecting disparities and basic needs struggles. It also discusses economic impacts of SNAP utilization, the positive impacts of student-centered SNAP eligibility adjustments, the necessity of other support programs to address housing and childcare, and policy recommendations moving forward.

The Great Student Squeeze: Costs Increase While Financial Aid and Wages Remain Stagnant

Tuition and fees rose 40 percent at four-year public universities and nearly 30 percent at two-year colleges between the 2005-06 and 2015-16 academic years (Ma & Baum, 2015). The average ‘net price’ of college (after grants and discounts) in 2016 was 94 percent of an average dependent student family’s income in the lowest income quartile, but only 14 percent for those in the highest income quartile (Cahalan et.al., 2019). Financial aid has not kept pace, leaving students with thousands of dollars in unmet need (Ma & Baum, 2015). Living expenses have also been increasing steadily, with housing among the fastest rising. Energy costs increased by 13.2 percent between March 2020 and March 2021 and food expenses rose by 3.5 percent in the same period. Indeed, March 2021 produced the largest one-month increase in all items tracked by the Consumer Price Index since August 2012 (U.S. Bureau of Labor Statistics, 2021). Minimum wage has not risen to meet these growing expenses, with a family of four (two adults and two children) needing to work, on average, four full-time jobs to maintain basic living without assistance. A single parent with two children would have to work 24 hours a day, six days a week to accomplish this, according to the Massachusetts Institute of Technology’s (MIT) Living Wage Calculator (Nadeau, 2020). In no state can an individual afford a two-bedroom apartment on minimum wage and a one-bedroom is unaffordable in 95 percent of counties (Aurand et.al., 2020). Yet poverty thresholds, often used as baselines to identify eligibility for public assistance programs related to food, housing and childcare, have not been sufficiently updated to reflect modern circumstances (U.S. Department of Health and Human Services, 2020).
To add to this burden, federal financial aid is woefully inadequate; while a Pell Grant covered 67 percent of a student’s college costs in 1976, that had dwindled to one-quarter by 2017. This all adds up, in particular for the one-third of undergraduates who are low-income (Cahalan et al., 2019) and the 42 percent of independent students who live in poverty (Fry & Cilluffo, 2019). Since around 60 percent of the costs of attendance are indirect (Kelchen, 2015), this leaves a deficit of around $12,000 for low-income, public four-year institution students and
$8,000 for two-year college students after financial aid, before even considering the needs of students with dependents (Ma & Baum, 2015). Yet four to five million students are parents, whose day-to-day expenses are even higher (Cruse et al., 2019). In addition, some states are funneling a higher proportion of student aid into meritocratic-based grants, a practice that more often favors better resourced middle and high-income students than it does equalize opportunity for all socioeconomic classes based on ability (Guinier, 2015; Mettler, 2014; Perna et al., 2014).

Figure 5. Average College Costs (Tuition and Required Fees Plus Room and Board) For Full-Time Undergraduate Enrollment and Maximum and Average Pell Grant Awards: 1974-75 to 2017-18 (Constant 2017-18 Dollars)

![Average College Costs Graph]

Indicator Status: Widening Gap between Average College Costs and Pell Awards

From 1974-75 to 2017-2018, average college costs in constant dollars increased by 151 percent, while the maximum Pell Grant increased by 14 percent and the average Pell Grant by 28 percent (in constant dollars).

NOTE: College costs are weighted by undergraduate total full-time enrollment at all types of institutions, as reported by NCES. https://nces.ed.gov/programs/digest/d19/tables/dt19_33010.asp?current=Yes. College costs are reported in Equity indicator 3a and represent the average for all types of institutions. College costs include tuition, fees, and room and board. The maximum Pell Grant is the highest amount allowed by law. The average Pell Grant awarded each year is lower than the maximum, as most students do not receive the maximum. In 2015-16, about 27 percent of recipients receive the maximum Pell Grant award.


Source: Cahalan et al., 2019
All this leads to a great ‘student squeeze,’ in which wages, particularly for those without higher education, are inadequate to provide for basic needs on one side, yet the out-of-pocket costs of obtaining that education - one increasingly required in a competitive job market (U.S. Bureau of Labor Statistics, 2019) - are rising to unrealistic levels. To try and absorb these expenses, students are borrowing at alarming rates; around three-quarters of Bachelor’s degree recipients take on loans to cover unmet expenses, with an average debt load of over $32,000 and rising. Graduate students borrow twice that on average by the time they are done (Boggs, 2019). Low-income BIPOC peoples had even higher average debt (Houle & Addo, 2019). Perhaps worse, many are dropping out without ever finishing. Approximately 4 million students quit an institute of higher education with unpaid loans between 2015 and 2016 (Barshay, 2017). One 2011 report estimated costs for this ‘drop out problem’ to be $3.8 billion in lost wages per year for just one cohort (Schneider & Yin, 2011), an early figure foreshadowing concerns finally voiced by the GAO in 2018. Laden with mounting financial and other burdens, many students are leaving higher education worse off than if they had never enrolled: with unpaid loans and no degrees. Oregon hosts one of the public institutions producing the most students with ‘drop out debt.’ Portland Community College recognized this, however, and expanded its student support efforts to become the leading community college in the state operating the Pathways to Opportunity and SNAP Training and Employment Consortia – programs to link public benefits with students, and to link SNAP recipients with additional supports.

**Figure 6. College Student Drop Out Debt**

<table>
<thead>
<tr>
<th>Dropouts with Debt</th>
<th>Public (community colleges and four-year universities)</th>
<th>Private nonprofit colleges and universities</th>
<th>For-profit universities</th>
<th>Total (all types of institutions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate students who dropped out with debt during fiscal years 2015-2016</td>
<td>2.5 million</td>
<td>0.5 million</td>
<td>0.9 million</td>
<td>3.9 million</td>
</tr>
<tr>
<td></td>
<td>64%</td>
<td>13%</td>
<td>23%</td>
<td>100%</td>
</tr>
<tr>
<td>Number of undergraduates (average, 2010-2015)</td>
<td>6.7 million</td>
<td>2.7 million</td>
<td>1.1 million</td>
<td>10.5 million</td>
</tr>
<tr>
<td></td>
<td>64%</td>
<td>26%</td>
<td>10%</td>
<td>100%</td>
</tr>
<tr>
<td>Average debt of dropouts</td>
<td>$6,871</td>
<td>$9,668</td>
<td>$5,812</td>
<td>$7,174</td>
</tr>
</tbody>
</table>

Source: Barshay, 2017

**Figure 7. Top Public Institutions Producing College Drop Out Debt**
Student Basic Needs Suffer Under the Pressure

As living and educational costs increase nationwide, federal financial aid and the minimum wage remain stagnant. As such, basic needs among college students continue to suffer. The Hope Center, most renowned for its work on basic needs shortages among college students, has pointed out that average rates of food insecurity over time, at 43 percent, were “remarkably consistent” among 330,000 student respondents from 411 different colleges and universities nationwide who participated in their #Real College survey over five years. An even greater proportion of students were housing insecure, as noted above. Those attending two-year institutions tended to fare worse in both food and housing issues than those at four-year institutions. Approximately 32 percent of two-year, and 20 percent of four-year, students were both food and housing insecure. While a clear national trend cannot be established with certainty due to varying institutional participation, with increased participants over time (Baker-Smith et al., 2020), these figures clearly demonstrate a larger issue, and are also “remarkably consistent” with separate, large sample reports released between 2016 and 2019 estimating food insecurity at around 40 percent. (Martinez et al., 2016; Bruening et al., 2017; Crutchfield & Maguire, 2018; Nazmi et al., 2019). Analyses that account for demographic differences report that those identifying as BIPOC, non-cis genders, parenting and first-generation students also experience significantly higher incidences of food and housing insecurity than comparable peers (Baker-Smith et al., 2020; Crutchfield & Maguire, 2018; Goldrick-Rab et al., 2020; Goldrick-Rab, Welton & Coca, 2020; King, et.al., 2020).

In 2016, a pioneering study on the University of California (UC) higher education system estimated that, among its nearly 9,000 student respondents, 42 percent were food insecure (Martinez et al. 2016). Just a few years later, the California State University (CSU) Basic Needs Initiative responded with its own groundbreaking research on students’ basic needs hardships in...
the CSU system -- the first of its kind to evaluate food, housing and associated mental health struggles in a large four-year higher education system using a mixed methods approach. With over 24,000 respondents across 23 campuses, CSU estimated that just under 42 percent (41.6 percent) of its students were food insecure, with nearly half of those registering as having “very low” food security according to USDA guidelines (Crutchfield & Maguire, 2018; USDA, ERS, 2020c). Nearly 11 percent had experienced homelessness within the twelve months before the survey. Again we see this peculiarly consistent estimate of student food insecurity with the 2019 meta review by Nazmi and colleagues, which found an unweighted mean of 43.5 percent, and a weighted mean of 50.9 percent, of college student food insecurity across eight studies (Nazmi et al., 2019). Reports on Oregon students show similar findings or even higher prevalences. PHFO found nearly three-quarters of its participants were food insecure, while The Hope Center estimated forty-one percent of its Oregon respondents were food insecure, 52 percent were housing insecure and twenty percent had been homeless within the previous year (King, et al., 2020; The HOPE Center, 2020).

Childcare security isn’t fairing any better nationally for students, unfortunately. A disturbing 63 percent of all student parents identified childcare as an unaffordable expense, while seventy percent of single student parents did. It comes as no surprise, then, that food and housing insecurity rates for these learners are also higher – around half of student parents are food insecure and nearly three-quarters are housing insecure according the #RealCollege survey (Goldrick-Rab, Welton & Coca, 2020). Yet many of those who struggle to meet food, housing or both needs are employed; seventy percent of struggling students in The HOPE Center’s report worked and, on average, worked more hours than securely provided for students. (Baker-Smith et al., 2020). Crutchfield and Maguire also found those who are food insecure are more likely to work than those who are food secure in the CSU system (Crutchfield & Maguire, 2018). Similarly, student parents are more likely to be employed, yet struggling to pay for their basic needs, than students who are not experiencing basic needs insecurities (Goldrick-Rab et al., 2020; Goldrick-Rab, Welton & Coca, 2020; Wladis et al., 2018).

Well established research on K-12 children indicates these basic needs struggles have a negative effect on childhood and adolescent academic performance (Feeding America, 2017; Winicki & Jemison, 2003), while other reports link low levels of food security with negative effects on cognitive development in adolescence and early adulthood (Jepkemboi, 2017). It would stand to reason that if a college student is struggling to eat, maintain a consistent and habitable living situation, and -- for student parents, pay for childcare in addition -- academic outcomes, including retention and ability to graduate, will also suffer. Indeed, several studies have indicated this is likely the case, as indicated below.

**Figure 8. Prevalence of National Student Food Insecurity (Large Sample Reports)**
Note: Only first authors listed

Basic Needs
Struggles Affect
Academic
Performance
and Health

Food insecurity, housing insecurity and homelessness among students have been linked with decreased academic performance in several compelling studies (Baker-Smith et al., 2020; Bruening et al., 2017; Crutchfield & Maguire, 2018; Goldrick-Rab et al., 2018; Cochrane & Szabo-Kubitz, 2016; Goldrick-Rab et al., 2015; Laitner et al., 2016; Maroto et al. 2015; Patton-Lopez et al., 2014). Lack of adequate childcare has been linked with parents’ decisions to drop out or stop out (Hess et al. 2014; Johnson et al. 2009). Lower emotional and physical well-being is also correlated with basic needs struggles (Bruening et al., 2017; Crutchfield & Maguire, 2018; Goldrick-Rab et al., 2015; Patton-Lopez et al., 2014; King, et.al., 2020). Students are stressed and it shows; the same groups less likely to have their basic needs securely met are also among those more likely to experience the kinds of physical and emotional distresses linked with lower academic performance. Both large and small studies - The Hope Center’s and CSU’s being the largest to date - correlate food and housing insecurities with lower overall grade point averages compared with students whose basic needs are secure. Struggling students also reported increased stress, depression, anxiety, fear, irritability, physical illness and injuries more often than their food and housing secure counterparts. Oregon reports parallel these findings. (Crutchfield & Maguire, 2018; King, et.al., 2020).

Working full-time and often overtime, sometimes going to college felt like my side job ... If I didn’t have to work so much to pay for my education, I would be able to focus on my studies so much more, and succeed like I know I can. - Matt, student (Baker-Smith et al., 2020)

It was one of those semesters all my classes were really intensive, to the point where I actually had to make the decision, do I sacrifice work so I can dedicate the time I need for these classes, and get started again? Or do I risk failing these classes so I have money? I went with the study side. I dedicated the time to the studies, and my belt went down two notches – Peter, student (Crutchfield & Maguire, 2018).
...what happens is we’re not eating because we can’t afford it. We can’t afford our rent and all those things. Our health and our mental health come into play. When I’m not getting enough nutrients into my body, I’m more likely to not feel energized to go to class. So, if I do go to class, I’m not learning anything. If I stay home, I’m being penalized for not going even though it’s the same result. -Oregon Listening Circle Participant (King, et.al., 2020)

Figure 9. Self-Reported Grades by Food and Housing Insecurity Status (#RealCollege 2019)

Disparities in Food and Housing Securities

The problem itself seems clear: students are struggling under astonishing rates of food insecurity, childcare insecurity, housing insecurity and homelessness while attempting to pursue educations that are increasingly expensive, yet necessary, in a competitive job market and within an economy that offers an inadequate federal minimum wage. Yet not all students are equally likely to experience these hardships. BIPOC, parenting, first generation, former foster youth and low-income students are among the least likely to graduate (Cahalan, 2019; Shapiro et al., 2019; Cruse et al., 2019), as well as the most likely to experience basic needs insecurities (Baker-Smith, et al., 2020; Crutchfield & Maguire, 2018; Goldrick-Rab et al., 2020) and high debt loads (Houle & Addo, 2019). Black and Indigenous populations, in particular, are significantly more likely to be food and housing insecure, while also being less likely than Whites to graduate. Similarly, first generation and former foster youth are less likely to graduate and more likely to struggle with basic needs than multi-generational college, non-foster youth. Black, first-generation students, in fact, experienced the highest overall food insecurity rate in the CSU report at a shocking 65.9 percent. Combined categories of former foster youth were close behind, with 62.9 percent registering as food insecure and 24.9 percent struggling with homelessness (Maguire & Crutchfield 2018). The Hope Center’s national 2020 analysis, as well, found that Indigenous students were nearly twice as likely to be food insecure than Whites, with similar
disparities in housing. Those identifying as American Indian/Alaskan Native, Black and Hispanic/Latinx had significantly higher rates of food insecurity, housing insecurity and homelessness than their Caucasian counterparts. Gender non-binary and transgender students reported higher prevalence of basic needs insecurities than those who claimed other genders (Baker-Smith et al., 2020, Crutchfield & Maguire, 2018).

**Figure 10. Disparities in Food and Housing Insecurities by Race/Ethnicity (#RealCollege 2019)**

<table>
<thead>
<tr>
<th>Racial or Ethnic Background</th>
<th>Number of Students</th>
<th>Food Insecurity (%)</th>
<th>Housing Insecurity (%)</th>
<th>Homelessness (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Indian or Alaskan Native</td>
<td>5,472</td>
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<td>61</td>
<td>28</td>
</tr>
<tr>
<td>Black</td>
<td>15,737</td>
<td>54</td>
<td>58</td>
<td>20</td>
</tr>
<tr>
<td>Hispanic or Latinx</td>
<td>28,796</td>
<td>47</td>
<td>54</td>
<td>16</td>
</tr>
<tr>
<td>Indigenous</td>
<td>2,624</td>
<td>60</td>
<td>66</td>
<td>31</td>
</tr>
<tr>
<td>Middle Eastern or North African or Arab or Arab American</td>
<td>2,897</td>
<td>40</td>
<td>50</td>
<td>19</td>
</tr>
<tr>
<td>Other Asian or Asian American</td>
<td>7,958</td>
<td>35</td>
<td>38</td>
<td>16</td>
</tr>
<tr>
<td>Pacific Islander or Native Hawaiian</td>
<td>2,032</td>
<td>47</td>
<td>53</td>
<td>23</td>
</tr>
<tr>
<td>Southeast Asian</td>
<td>5,588</td>
<td>38</td>
<td>41</td>
<td>16</td>
</tr>
<tr>
<td>White</td>
<td>83,295</td>
<td>36</td>
<td>43</td>
<td>17</td>
</tr>
<tr>
<td>Other</td>
<td>3,694</td>
<td>45</td>
<td>55</td>
<td>22</td>
</tr>
<tr>
<td>Prefer not to answer</td>
<td>2,283</td>
<td>48</td>
<td>56</td>
<td>23</td>
</tr>
</tbody>
</table>

Source: Baker-Smith et al., 2020

**Figure 11. Disparities in Food and Housing Insecurities by Gender Identity and Sexuality (#RealCollege 2019)**
### Figure 12. Percentage of Student Food Security Range by Race/Ethnicity and First Generation College Student Status: CSU Study of Student Basic Needs

<table>
<thead>
<tr>
<th>Gender Identity</th>
<th>Number of Students</th>
<th>Food Insecurity (%)</th>
<th>Housing Insecurity (%)</th>
<th>Homelessness (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>90,440</td>
<td>41</td>
<td>49</td>
<td>16</td>
</tr>
<tr>
<td>Male</td>
<td>36,202</td>
<td>35</td>
<td>40</td>
<td>19</td>
</tr>
<tr>
<td>Non-binary/Third gender</td>
<td>2,152</td>
<td>55</td>
<td>59</td>
<td>31</td>
</tr>
<tr>
<td>Transgender</td>
<td>1,883</td>
<td>52</td>
<td>57</td>
<td>28</td>
</tr>
<tr>
<td>Self-describe</td>
<td>930</td>
<td>50</td>
<td>56</td>
<td>34</td>
</tr>
</tbody>
</table>

### Figure 13. Percentage of Student Homelessness by Race/Ethnicity and First Generation College Student Status: CSU Study of Student Basic Needs

Source: Baker-Smith et al., 2020

Source: Crutchfield & Maguire, 2018
Student Parents

Student parents are emerging as a population of concern. Constituting at least one in five students (Eckerson, 2016; GAO, 2019), they are more likely to be a member of an already identified at-risk group, such as BIPOC, low-income and over the age of 24. They are also less likely to graduate than non-parenting students, even though they earn higher grade point averages overall (Cruse et al., 2019). Though institutions are not required to track student parent retention and graduation, it is believed only one-third graduate with a degree or certificate in six years and half leave higher education altogether without graduating (Gault et al. 2014; Miller, Gault, and Thorman 2011; GAO, 2019). Undergraduate parents had fewer financial resources than non-parenting undergraduates, despite increased costs (GAO, 2019). Time and financial poverty have been linked to this: in a 2018 study, student parents of young children were shown to have less than half the time as other students to do course work, eat, sleep and participate in any activities. Most also work, in addition to going to school (GAO, 2019; Wladis, 2018).

College degrees reduce morbidity and mortality (Buckles et al, 2016) as well as produce multi-generational, positive effects on families’ educational (Attewell & Lavin, 2007), health (Cuttler & Lleras-Muney, 2006) and financial outcomes (Carnevale et al., 2011). Degree holders consistently earn more than non-degree holders, providing not only better financial stability for their households, but also contributing more to the tax base (Tamborini et al., 2015). Those whose parents who attained their degrees are more likely to do so themselves – creating positive momentum for a family’s upward social mobility. Yet most public assistance programs offering childcare grants or subsidies are waitlisted with inadequate and outdated requirements (Eckerson et.al., 2016; GAO 2019). Households with children are more likely to be food insecure than those without and single mothers rank first in national rates of both food insecurity (USDA, ERS, 2020a) and as heads of homeless households (U.S. Department of Housing and Urban Development, 2018). Research is limited, but emerging, on student parents in higher education, and those findings reflect such realities. Across 227 four and two-year institutions, student parents averaged higher food and housing insecurity than non-parents. Overall, fifty-three
percent were food insecure, sixty-eight percent were housing insecure and seventeen percent were homeless. The majority disagreed childcare was an affordable option, as noted above, but most did agree that on-campus, affordable childcare was a needed, unavailable service (Goldrick-Rab, Welton & Coca, 2020). Indeed, even before the onset of COVID-19, campus childcare centers had been decreasing nationwide, despite the obvious and detrimental shortages (Eckerson et al., 2016).

I work 60 hours a week at three different jobs so I can afford to go to college and provide for my son. I’m a commuter and I don’t own a car...Since I’m working so much, I’m not getting enough sleep and I don’t always have enough time to focus on my classes -- student, Dalziel (Baker-Smith et al., 2020)

Figure 14. Food and Housing Insecurities Among Parenting Students, By Institution Type (#RealCollege 2019)

Source: Goldrick-Rab, Welton & Coca, 2020

Educational Outcome and Debt Disparities by Race, Gender and Income

With a college education becoming more and more difficult to afford - particularly for traditionally marginalized populations - it may come as no surprise that only around 60 percent of postsecondary, first-time students graduate within six years. Despite minor gains, racial disparities in student outcomes stubbornly persist and an increasing number of low-income students struggle to complete their higher educations. Forty-two percent of students are BIPOC (Lumina Foundation, 2019). Those who are of Native descent, Black, Hispanic, first generation and low-income are all less likely to graduate than their White, middle and upper-class, multi-generationally college educated counterparts (Shapiro et al., 2019; Cahalan, 2019). These are the same students more likely to experience food and housing insecurities, and many of them link
decreased academic performance with their basic needs shortages. In other words, even though BIPOC, low income and first-generation students are being admitted at higher rates than a generation ago, they are not much more likely to graduate. Black men in particular are the least likely among all race, ethnicity and gender groups to complete their degrees (Shapiro et al., 2019).

Perhaps not surprisingly, White, traditionally-aged, upper income students are the least likely to experience these basic needs stressors or to drop out, and are the most likely to graduate with four-year degrees. Asian and White students are significantly more likely to graduate than those of Native descent, Hispanic/Latinx and Black students; and women are more likely to graduate than men (Shapiro et al., 2019; Cahalan, 2019). Students with families in the top income quartile are also nearly five times more likely to emerge with a Bachelor’s degree by age 24 (62 percent) than those from the bottom quartile (13 percent) (Cahalan, 2019).

Figure 15. Estimated Bachelor’s Degree Attainment by Age 24 for Dependent Family Members by Family Income Quartile: 1970 to 2017
Indicator Status: High Persisting Inequality

Estimated bachelor’s degree attainment rates by age 24 are 4.8 times higher for dependent family members in the highest income quartile than for those in the lowest income quartile (62 percent vs. 13 percent). In 1970, dependent family members in the highest income quartile were 6.7 times as likely as those in the lowest quartile to have a bachelor’s degree by age 24 (40 percent vs. 6 percent).

NOTE: This figure reports a 3-year moving average of the estimated bachelor’s degree attainment rate by age 24 for dependent family members using the CPS data with calibrations from the NCES high school longitudinal studies. Due to estimation assumptions and sampling error, caution is warranted when interpreting changes (especially large single year fluctuations) over time. See Appendix A for further discussion of the methodology and limitations.


Source: Cahalan et al., 2019
While it is tempting to focus the discussion on graduation rates alone, student debt is another suffocating circumstance modern students must negotiate, and one that limits long term financial opportunities (Houle & Addo, 2019). Black students borrow more than any other racial group and those who do graduate emerge with higher than average loans. This fits within the disturbing national patterns of broader racial inequities and aligns with what scholars know about the role of education in social mobility; BIPOC students are not only less likely to graduate with four-year degrees than Whites once enrolled, Black and Hispanic adults, as a whole, are less likely than Whites to hold college degrees at any age (Nichols & Schak, 2017). Furthermore, 37 percent of Black and 33 percent of Hispanic families had negative wealth in 2016, versus 16 percent of Whites (Cahalan et al., 2019). This is a fact that can no longer be ignored in discussions on higher education when considering the links between education, earnings and socioeconomic mobility (Tamborini et al., 2015; Carnevale, 2011).
Educational Outcome and Debt Disparities for “Non-Traditional” Students

Research on higher education inequities often fails to highlight that approximately seventy percent of college students are “non-traditional,” (ACSFA, 2012; U.S. Department of Education, 2015) identifying with such characteristics as independent, adult learners over the age
of 24, parents, delayed-starters, part-timers, disabled, veteran and/or not a high school graduate. Approximately 37 percent are older than 25; 46 percent are first generation, forty percent work full time and 57 percent are independent. Half of these live below 200 percent of the Federal Poverty Line (FPL) (Lumina Foundation, 2019). In other words, the majority of students identify with characteristics that do not align with that of a young adult between the ages of 18 and 24 who enrolls full time immediately after high school, has family financial support and does not have other major life responsibilities, such as children, other dependents or full-time employment. Yet most financial aid is designed with this once “traditional” student in mind. Those with characteristics outside of this 18-24 year-old, White, dependent child profile are more likely to identify as BIPOC and have higher financial requirements to meet their basic needs, while also being less likely to graduate. Low-income, first-generation students have a mere 21 percent chance of graduating (Cahalan et al., 2019). It stands to reason, then, that was once considered the “traditional” student is no longer so “traditional.” Rather, it is necessary to refer to college students as “adult learners” to encapsulate these changing demographics.

**Figure 19. Six-Year Completion Rates by Student Age at First Entry: 2007-2013 Entering Cohorts**

Source: Shapiro et al., 2019

**Intersectional Disparities For “Non-Traditional” Student Parents**

At any given time, there are between four and five million student parents in higher education, yet relatively little is known about their situations or what support programs they access (GAO, 2019). The Institute for Women’s Policy Research (IWPR) is the primary organization working to fill in this significant knowledge gap. IWPR found that student parents are more likely to experience intersectional disparities compared with traditional students. Seven in ten are women, 60 percent of those are single mothers and a staggering 90 percent of those single mothers are poor. The majority of student parents identify as BIPOC and single Black
mothers are the least likely of all parent groups to graduate. Student parents have higher financial need, yet more demands on their time (Cruse et al., 2018; GAO, 2019; Goldrick-Rab et al., 2020), a problem that leads to stop outs and drop outs (Hess et al., 2014; Wladis, 2018). They are more likely to be food and housing insecure, as well as homeless, compared with non-parenting students (Goldrick-Rab, Welton & Coca, 2020). Degree completion estimates are inconsistent, with the IWPR calculating 37 percent of student parents graduate with their degrees within six years (Gault et al., forthcoming), while the GAO estimates parent drop-out rates at a little over 50 percent (GAO, 2019). This, despite comprising at least twenty percent of all postsecondary education students and earning higher average grade point averages than students without children (Cruse et al., 2019; IWPR, 2014). Students who do graduate have lower morbidity and mortality rates (Buckles, 2016) and positive multigenerational social, financial and health outcomes for those who do complete their degrees (Attewell & Lavin, 2007; Cuttler & Lleras-Muney, 2006; Carnevale et al., 2011).

Student parents take on more than twice the debt of their counterparts, with single mothers accruing 2.7 times the debt of other independent women students and Black parents taking on more loans than any other student parent group by race or ethnicity (Cruse et al., 2019; IWPR, 2014). Low cost childcare programs, like Child Care Access Means Parents In School (CCAMPIS), are linked with higher retention rates and reducing financial burdens (U.S. Department of Education, n.d.), though the GAO has called into question the specifics on these figures due to analysis errors (GAO, 2019). Limited studies and internal reports from higher education institutions also show that parents who participate in their childcare programs are more likely to be retained and earn higher grade point averages than parents who don’t (DeMario, 2017; Luhn, 2019).

**Figure 20. Student Parent Gender and Marital Status, 2015-16**

![Student Parent Gender and Marital Status, 2015-16](source: Cruse, et.al., 2019)

**Figure 21. Average Amount Borrowed By Student Parents for Undergraduate Education by Race/Ethnicity, 2015-26**


Low Income as the ‘Common Denominator’

A common thread among all of these ‘less likely to succeed’ populations, however, is that they are all more likely to come from low-income households, a trend that has been increasing (Shapiro et al., 2019; Cahalan, 2019). Low-income households are, in turn, more likely to struggle meeting their basic needs. As such, basic needs disparities are potentially influential factors in overall retention and graduation rates; this may be particularly so for those experiencing intersectional disparities. Indeed, The Hope Center estimates that at least 6 million students are delayed in, or deterred from, progressing in their degrees due to food insecurity, housing insecurity (including homelessness) or both (Baker-Smith et al., 2020). The GAO also warns that millions of dollars in financial aid will be wasted if students are pushed to drop out due to basic needs stressors, like food (GAO, 2019). The U.S. cannot hope to move forward in increasing its competitiveness in a knowledge-based, global economy without adequately addressing food, housing and childcare shortages that contribute to relatively low levels of national degree attainment. The U.S. ranks 13 in degree attainment among countries in the Organization for Economic Development and Cooperation (OECD) -- behind Korea, Lithuania and Canada (OECD, 2019a).

COVID-19 And Basic Needs Among College Students

The onset of the COVID-19 pandemic hit the U.S. in March of 2020. College students were already disproportionately suffering with basic needs insecurities, but a collapsing economy and limited supports made these challenges even worse. Thousands did not qualify for government stimulus checks. It took until December of 2020 for SNAP eligibility requirements to expand (USDA, FNS, 2021). Campus communities shut down, with dining, transportation, recreation (i.e., hygiene facilities), research, classroom and childcare programs closing or drastically reducing services en masse -- leaving serious equity issues for low-income students that depended on these (Goldrick-Rab et al., 2020). While understandably few analyses on student conditions during COVID-19 have been released, the HOPE Center has provided critical data. Its survey, distributed to students in 54 institutions across 26 states from mid-April to mid-May, yielded 38,602 responses (California was excluded due to separate forthcoming analyses). The results were, unfortunately, not surprising: 58 percent indicated basic needs insecurities and
this was unusually consistent among two-year and four-year students (as two-year students traditionally rank higher). Two-thirds were experiencing job insecurity; one-third lost employment due to COVID-19; and between 11 and 15 percent were homeless. Of those who lost their jobs, nearly 70 percent reported basic needs struggles, while 63 percent of those who lost hours did. Disparity trends remained consistent, with White students reporting the lowest rate of basic needs insecurities at 52 percent and Indigenous students indicating food, housing or both insecurities a staggering 74 percent of the time. Other BIPOC students had significantly higher rates than Whites as well (Goldrick-Rab et al., 2020).

Figure 22. Food and Housing Insecurities During Early COVID-19, By Race/Ethnicity (#RealCollege 2020)

![Food and Housing Insecurities Chart]

Source: Goldrick-Rab et al., 2020

Food insecurity remained relatively stable for students overall, with only slight increases compared with previous HOPE Center reports, at 44 percent at two-year colleges and 38 percent at four-year institutions. Housing insecurity increased to 36 percent and 44 percent for two-year and four-year institutions, respectively, while homelessness affected four-year students more often (15 percent versus 11 percent). This is a reverse trend compared with surveys before COVID-19; typically, two-year institution students show higher rates of food and housing issues. About four in ten students at two-year colleges, and well over one-third at four-year institutions, were caring for a family member while continuing their courses during the early months of the pandemic. Just over one-fifth of students struggling with meeting basic needs applied for unemployment, while less -- 15 percent -- applied for SNAP.

Certain effects of COVID-19 are less tangible and will continue to influence outcomes in the long term. Stress, anxiety, depression and other poor mental health indicators were already higher in basic needs insecure students before the pandemic. Half of these struggling students
reported moderate anxiety or worse during COVID-19; the majority could not properly concentrate on their course work; and six percent felt unsafe in their living situations. It is reasonable to assume that these added pressures on a community of students already struggling in higher education may have negative, far reaching effects on their retention, graduation plans and employment trajectories. This may be particularly true if critical short- and long-term supports are not implemented or expanded (Goldrick-Rab et al., 2020).

**Figure 23. Level of Anxiety During Early COVID-19 Among Survey Respondents, By College Type (#RealCollege 2020)**

![Graph showing level of anxiety among survey respondents by college type](image)

Source: Baker-Smith et al., 2020

**Food and Housing Insecurity in Oregon**

Overall cost of living in Oregon matches the national average, which means that it is too expensive for a person to maintain independent living on minimum wage. Like that national average, however, those costs vary widely depending on region. Portland, for instance, is one of the most expensive cities in the world, with its high price tags equalized in the state by cheaper, rural localities (LivingCost.org, 2020). The Department of Housing and Urban Development recommends household pay only 30 percent of their income for shelter costs, but Oregonians typically pay much more, with the vast majority of those making $25,000 a year or less considered housing cost burdened or severely housing cost burdened (U.S. HUD, n.d.; Tapogna & Baron, 2019). Oregonian homelessness is also disproportionately high, a problem attributed primarily to high rents and an inadequate housing supply (Tapogna & Baron, 2019), paired with wages that do not keep pace with cost of living. Employment declines due to COVID-19 have compounded this issue, with Oregon job losses in February, March and April of 2020 steeper than those of the 2007-09 recession. The state has yet to recover, with low paying industries -- jobs students are likely to occupy -- the hardest hit with a 55 percent decline in available employment (Oregon Employment Department, 2020; Cunningham, 2020).
Food Insecurity In Oregon

Food and housing insecurities were prominent issues in Oregon before COVID-19. Oregon’s state food insecurity rate closely resembled the national of 10.5 percent, but this was a marked improvement from previous years, which consistently placed Oregon several percentage points higher. These improvements were not evenly distributed, though. Renters in Oregon are food insecure more than twice as often as homeowners and more often than the average renter in the U.S. Couples with children are more likely to have insecure food supplies than those without -- both nationally and in Oregon -- as are female-headed households versus male-headed households. In fact, while single mothers are the most likely group in the country to be food insecure, with national rates of 31.1 percent before the pandemic, it’s even worse in Oregon, where single mothers were food insecure 34 percent of the time before COVID-19. These 2018 estimates also revealed those identifying as Alaskan Native or American Indian experience the most struggles with food by race or ethnicity, at 31 percent insecurity levels, while Hispanic and Black populations were food insecure roughly 28 percent of the time. Conversely, less than half -- around 12 percent -- of White Oregonians were food insecure (Edwards, 2018). Any recent gains in these levels, however, were decimated by COVID-19, with Oregon experiencing rates of food insecurity never previously recorded. Approximately one-quarter of Oregonians were food insecure in 2020, with racial, ethnic and single mother disparities evident (Edwards, 2020).

Figure 24. Oregon Food Insecurity Rates vs. National: 2020 and COVID-19

Figure 25. Oregon Food Insecurity Rates vs. National, By Household Type
Housing Insecurity In Oregon

Housing in Oregon is not exempt from these troubles. Oregon has disproportionately high rates of homelessness, comprising 5.6 percent of those who are both unsheltered and chronically homeless nationwide, in contrast to holding only 1.3 percent of the country’s total population (Tapogna & Baron, 2019). While other forms of housing insecurity -- including worry or uncertainty about how the next month’s shelter expenses will be paid -- can be measured in a number of ways, one important tool is estimating how much households pay for shelter costs relative to their incomes. A 2018 report by the Oregon Center for Public Policy (OCPP)
confirmed a grim picture: 34 percent of those living in the state are “cost burdened,” or spend at least 30 percent of their incomes on housing, while 15 percent are “severely cost burdened,” or spend at least 50 percent of their incomes on housing (OCPP, 2018; U.S. HUD, n.d.) Renters, who are more likely to identify as BIPOC, and more likely to be low income, are disproportionately affected, with 49 percent considered cost burdened and 24 percent severely cost burdened. Nearly three-quarters of Black/African-Americans in the state are renters, while almost 60 percent of Hispanic/Latinx, American Indian/Alaskan Native and Native Hawaiian/Pacific Islanders rent. In contrast, only 35 percent of White Oregonians do. Perhaps not surprising, but still jolting to consider, is that 85 percent of those making less than $25,000 annually in the state are cost burdened and 63 percent are severely cost burdened. Even moderate-income families struggle; half of those earning between $25,000 and $50,000 a year spend more than 30 percent of their incomes on shelter (Oregon Center for Public Policy, 2018).

**Figure 27. Oregon: Homeless Populations vs. General Population**

![Homeless Populations vs. General Population](source)

Source: Tapogna & Baron, 2019

**Figure 28. Majority of Oregonian Low-Income Renters Struggle To Afford Housing**

![Majority of Oregonian Low-Income Renters Struggle To Afford Housing](source)
Figure 29. Oregon Households of Color More Likely to Rent

Source: OCPP, 2018 (OCPP analysis of Census Bureau American Community Survey data)

Food and Housing Insecurity Among Oregon College Students

Oregon was among the first states to produce peer-reviewed research on college student food insecurity when epidemiologist Megan Lopez-Cevallos joined forces with Oregon public university scholars in 2014 to publish the peer-reviewed article, *Prevalence and correlates of food insecurity among students attending a midsize rural university in Oregon*. This landmark analysis highlighted data that has now become consistent across a multitude of studies assessing basic needs issues on two-year and four-year campuses nationwide: food insecurity is occurring at alarming rates among college students -- just under 60 percent in the Lopez-Cevallos report -- and is disproportionately associated with fair or poor health, low incomes, employment and lower grade point averages than food secure students (Lopez-Cevallos et al., 2014; Crutchfield & Maguire, 2018; Bruening et al., 2017; Baker-Smith et al., 2020). This was the first of several campus-based studies in Oregon, including two by Portland State University (PSU) in 2014 and 2016, which found college student food insecurity rates to be around 50 percent (Oregon Hunger Task Force, 2018). Later surveys in 2019 by PSU revealed comparable results, with nearly half (47 percent) indicating food insecurity, over 44 percent indicating housing insecurity and 16 percent indicating homelessness. BIPOC students were more likely to struggle, with Native
American students twice as likely as Whites to be homeless and the most likely to be food insecure (Townley, 2020). In light of COVID-19, a March 2020 survey was also administered at PSU, though sample size did not permit a direct comparison to previous results. This survey revealed a reverse trend: respondents were more likely to be housing insecure, than food insecure, with 64.5 percent indicating housing insecurity, 20.5 percent identifying as homeless and 55.4 percent registering as food insecure (PSU, 2021).

In 2019, Oregon community colleges participated for the first time in The HOPE Center’s #Real College Survey, which assessed food and housing insecurity issues at 14 of the 17 state community colleges. This, once again, produced “remarkably consistent” results, with 41 percent of the 8,100 respondents meeting requirements for food insecurity in the 30 days before the survey. Sixteen percent were experiencing “low food security” according to USDA standards, while one-quarter were experiencing “very low” food security. An even greater 52 percent of students were housing insecure, while one in five were homeless. Overall, the majority -- more than three out of five, or 63 percent -- of respondents reported experiencing food insecurity, housing insecurity or homelessness, while one-third indicated difficulties with both food and housing.

**Figure 30. Oregon Student Food Insecurity Prevalence vs National**

Note: Only first authors listed

Disparities in the Oregon #RealCollege 2019 study parallel national results, with American Indian, Alaskan Native and Indigenous populations suffering food and housing insecurities at the highest rates. Black students experienced these hardships more often than Whites, while food and housing struggles were more prevalent among non-binary, transgender and female respondents than males. Interestingly, Hispanic/Latinx students indicated higher rates of food and housing insecurity than their Caucasian peers, but lower rates of homelessness; and males reported lower rates of food and housing insecurity than females, but higher rates of homelessness (HOPE Center, 2020). Former foster youth, who are also more likely to identify as BIPOC and be low income (Rosenberg & Youngmi, 2018), experienced basic needs shortages in staggering numbers in Oregon: 65 percent were food insecure, 72 percent were housing insecure and 36 percent were homeless (HOPE Center, 2020).

**Figure 31. Disparities in Basic Needs Insecurities by Race/Ethnicity Among Oregon Community College Survey Respondents (#Real College 2109)**
### Figure 32. Disparities in Basic Needs Insecurities by Gender Identity and Sexuality Among Oregon Community College Survey Respondents (#RealCollege 2019)

<table>
<thead>
<tr>
<th>Racial or Ethnic Background</th>
<th>Number of Students</th>
<th>Food Insecurity (%)</th>
<th>Housing Insecurity (%)</th>
<th>Homelessness (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Indian or Alaskan Native</td>
<td>373</td>
<td>53</td>
<td>65</td>
<td>32</td>
</tr>
<tr>
<td>Black</td>
<td>331</td>
<td>50</td>
<td>61</td>
<td>27</td>
</tr>
<tr>
<td>Hispanic or Latinx</td>
<td>1,176</td>
<td>46</td>
<td>57</td>
<td>18</td>
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<tr>
<td>Indigenous</td>
<td>139</td>
<td>59</td>
<td>67</td>
<td>35</td>
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<tr>
<td>Middle Eastern or North African or Arab or Arab American</td>
<td>114</td>
<td>36</td>
<td>43</td>
<td>24</td>
</tr>
<tr>
<td>Other Asian or Asian American</td>
<td>410</td>
<td>32</td>
<td>43</td>
<td>18</td>
</tr>
<tr>
<td>Pacific Islander or Native Hawaiian</td>
<td>167</td>
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<td>58</td>
<td>26</td>
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<tr>
<td>Southeast Asian</td>
<td>322</td>
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<td>44</td>
<td>18</td>
</tr>
<tr>
<td>White</td>
<td>4,987</td>
<td>41</td>
<td>52</td>
<td>21</td>
</tr>
<tr>
<td>Other</td>
<td>211</td>
<td>42</td>
<td>51</td>
<td>27</td>
</tr>
<tr>
<td>Prefer not to answer</td>
<td>126</td>
<td>43</td>
<td>59</td>
<td>21</td>
</tr>
</tbody>
</table>

Source: 2019 #RealCollege Survey

Notes: The Number of Students column indicates the number of survey respondents to our measure of homelessness. The number of survey respondents for our measures of food insecurity and housing insecurity may vary slightly. Classifications of racial/ethnic background are not mutually exclusive. Students could self-identify with multiple classifications. For more detail on how each measure of basic needs insecurity was constructed, see [web appendices](#).
“Non-Traditional” and Student Parents in Oregon

“Non-traditional” students in Oregon had higher basic needs insecurities than “traditional” students, including veterans, former foster youth, parenting students and returning citizens. Forty-seven percent of Oregon college students are age 25 or older (Oregon HECC, 2020a) and 62 percent work full time (Oregon HECC, 2017). Sixty-five percent of former foster youth struggled with food insecurity, while a staggering 72 percent struggled with housing. Returning citizens indicated similar rates of each. Perhaps among the least discussed in national and state literature, yet among the most impacted demographics in Oregon, are student parents. While other demographics also experienced high rates of basic needs insecurities, student parents are unique for their multigenerational situations by definition. Half of the state’s community college students with children reported food insecurity, 65 percent met criteria to be housing insecure and 18 percent were homeless (HOPE Center, 2020). Since all households with children are more likely to experience food insecurity nationally; since single mothers head 60 percent of homeless households nationally; since single mothers, in particular, experience the highest rates of food insecurity overall, including in Oregon (USDA, 2020a; Edwards, 2018); since nine out of ten single mothers in higher education are poor; and since student parents experience higher financial needs than other students (IWPR, 2014; Cruse et al., 2019), it stands to reason that student parents -- but particularly single mother students -- are at even higher risk of food and housing insecurities than non-parenting students on average. Oregon colleges and universities are not required to track the number of student parents enrolled at their institutions; as such, it makes it difficult to provide an accurate estimate of their numbers.
Considering the emerging recognition of student parents, it is also prudent to understand challenges families in higher education face. Childcare in Oregon is among the most expensive in the country. Full-time center care for an infant runs an average of $13,518 annually; for two children under five, it is $23,620. For a married couple with two children living at the poverty line, that is over 94 percent of their household’s income. Average tuition at state four-year institutions is $10,610. In other words, childcare is more expensive than in-state tuition and fees at four-year colleges and universities (Childcare Aware, 2019). Yet childcare centers on campuses are decreasing nationwide, and many states require parents to work 20 or more hours per week to qualify for subsidies....if they aren’t waitlisted. Oregon students must be undergraduates to qualify for the Oregon Student Childcare Grant, their children cannot be over the age of 12 and they must be in good standing with previous federal student loans (Oregon HECC, 2020). Even so, only half of campuses in Oregon offer care (Eckerson et al., 2016).

I would like [decision makers] to know that college students are no longer just the typical white cis-gendered males. When I first started college in 2013 I was a Latina first-generation parenting student straight out of high school. In addition to being 100% responsible for my son as a single mom, I was/am still a big provider for my family as far as income and other resources like food –Oregon Listening Circle participant (King, et.al., 2020)

**Figure 34. Childcare Affordability Among Oregon Community College Survey Respondents Who Need, Use, or Plan to Use Childcare**
Partners for a Hunger-Free Oregon: Student Basic Needs Report

Much like the CSU study, Partners for a Hunger-Free Oregon took a mixed methods approach to understanding current student food and housing insecurities in the state. By conducting a combination of surveys and listening circles on eleven Oregon four-year university and two-year community college campuses, PHFO was able to gather roughly contemporaneous quantitative and qualitative data. While not a representative sample of Oregon, the report provides a glimpse into the most current situation for Oregon students. Findings were consistent with other studies, large and small, which indicated that meeting basic needs is a prominent struggle for students in the state. Overall, respondents indicated higher than average levels of food and housing insecurities, with 71 percent registering as food insecure and 11 percent as housing insecure or homeless. Yet less than half of all survey respondents received SNAP benefits. Most respondents, 74 percent, were full-time students; two-thirds received some form of financial aid (46 percent receiving Pell Grants); and 13 percent cared for dependents.

Figure 35. Partners for a Hunger-Free Oregon: Support Utilized by Survey Respondents (N=128)
Listening circles and associated questionnaires provided participants opportunities to express complications and stressors more in-depth, and to identify specific barriers to relief programs not possible to the same extent in the survey. Students consistently articulated barriers to accessing basic needs supports both on and off campus, including SNAP; negative mental and physical health effects resulting from basic needs struggles; seemingly never ending trade-offs among coursework, paid employment, family responsibilities, food, housing and childcare; negative stigmas over their situations; reduced academic performance; inability to plan long term due to day-to-day survival strategies; and feelings of marginalization or disregard from decision makers in the legislature and at institutions. Financially, students often felt the need to choose among food, textbooks, tuition, paid work, housing and childcare -- knowing at least one would likely be sacrificed in any given month. This resulted in less time devoted to studies and negative effects on mental health, such as anxiety, depression and stress. Such themes are consistent with other prominent studies, cited above, that link reduced academic performance and negative mental health markers with food insecurity, housing insecurity or both. For those who were able to access food pantries and SNAP, however, there was palpable relief.

[SNAP is] A GIANT HELP! I can afford to put gas in my car to commute to school. I can study without stress of not knowing where my next meal is coming from. I haven't been able to live like a normal human until I got SNAP. – Oregon Listening Circle participant (King, et.al., 2020)

Oh man [SNAP] makes the world of difference, I don't have to juggle which bills to not pay so we can eat. – Oregon Listening Circle participant (King, et.al., 2020)

It is a difference of either me going to school full time or having to go only part time cause I have to work to feed my family. I probably wouldn't be graduating this year if I didn't have them – Oregon Listening Circle participant (King, et.al., 2020)

Despite the positive impacts of receiving SNAP, students were often confused about or misguided on SNAP eligibility and administrative requirements. Some did not understand that they may qualify as students; some were overwhelmed or felt their privacy was invaded by the

Source: King, et.al., 2020
documentation and application processes; some were worried about undocumented family if they
did apply; and some identified specific eligibility barriers that prevented them from qualifying,
including international student status, incomes inadequate to provide but too large to qualify, and
feeling punished for finding or increasing employment. All of the following are quotes from
PHFO 2020 listening circle participants (King, et.al., 2020).

Being a single mom with sole custody of two teenagers, attending college full time, and working
part time is a tremendous load. I struggle to make ends meet every month. The physical toll of
being under this amount of pressure is a lot. I make $100 [over the limit] to qualify for SNAP.
[...] It shouldn’t be this much of a struggle to meet our basic human needs.

My dad is undocumented, and that comes along with a lot of fear about putting his name on
government papers. [...] So he can’t get any benefits for us. [...] Am I a dependent or not?

Before I tried to better myself, I got 194 a month. It makes no sense to me. And I cried that day,
but that is probably part of the reason people stay on state assistance. You try to make it so you
won’t need help, and they pull support. If only I could have learned not to eat every day.

Because of the fact that I was working to save up that money, I now no longer was eligible to get
food money. I had to take the money I was trying to save up toward actually being independent
and on my own to now pay for food. I couldn’t get a foot up...

I was deterred, as a queer/trans student it has those male/female boxes and a legal name. It feels
bad. I had a breakdown. I don’t want to do this anymore

Higher Education Funding and Student Unmet Need

Student academic performance and basic needs shortages are linked. Both depend on
funding; if students have adequate resources to both fully participate in their educations and
cover their basic needs, they do better. Similarly, institutions can offer more when they are
adequately funded. Eighty-three percent of four-year university students, and 75 percent of
community college students in Oregon, had unmet financial need after accounting for family
contributions and grants. Hispanic/Latinx and Asian American students had higher rates of
unmet need than their White counterparts. Yet the state’s need-based aid has dropped
dramatically in relation to average tuition and fees, falling short in 2015 by $6865 for public,
residential tuition and fees at four-year universities and by $2654 at two-year colleges per full-
time student (FTE). Oregon Opportunity Grant funding has also decreased since 2008-09.
Overall, Oregon provided less than half of the national average of need-based grant aid to
students in 2014-15. State institutions of higher education, though, are not being properly
funded, either, making it difficult to provide support programs. Oregon ranked 37 in the nation
for public educational appropriations per FTE in 2016. Appropriations per FTE for community
colleges has barely moved since the 1999-2000 period and has been significantly cut at four-year
universities -- descending from $9315 in 1999-2000 to $7724 in inflation adjusted dollars by
2017-2019. With tuition at four-year universities and community colleges significantly higher
than other Western States, Oregon has become a high-tuition, low-aid, low-campus funded state
(Oregon HECC, 2017). Combined with high housing and childcare costs, this makes Oregon
difficult for many students to pursue their educations. This may be contributing to lack of growth in college enrollments and the state’s low completion rates. (Oregon HECC 2020a; Huie et al., 2020).

**Figure 36. State Appropriations to Public Community Colleges and Universities Per Student (FTE) Adjusted For Inflation**

![Graph showing state appropriations to public community colleges and universities per student (FTE) adjusted for inflation.](image)

Source: Oregon HECC, 2017

**Figure 37. Among Western States, Oregon Is a Low Campus Funding, Low Financial Aid, High Tuition State (FY 2015)**
Figure 38. Among Western States, Oregon Is a Low Campus Funding, Low Financial Aid, High Tuition State (2016-17)

Source: Oregon HECC, 2017
Debates over Responsibility May Detract From Essential Resources

Graduation disparities, massive debt loads and crisis-level basic needs insecurities have spurred a surge of investigations into the financial and social realities students face in higher education. Debates over whether institutions or state governments should take more responsibility for student outcomes have erupted (Kirp, 2019). States are experiencing enormous cuts in higher education, but institutions are also pleading their cases; costs have risen for them, too. Taxes provide significant sources of funding for public colleges and universities, so when the economy is not performing well, institutional funding gets slashed. The two cannot be entirely separated. States also have wide discretion on monies allocated to higher education and, at any given time, can choose to prioritize other sectors (Cook, 1998). Overall 2018 state funding for public two- and four-year colleges across the country was $9 billion below 2008 levels after adjusting for inflation (Mitchell, et al., 2018). And while the Recession devastated funding for institutions, it was but a punctuation in a larger trend. In 1975, state and local resources accounted for 58 percent of educational costs, but by 2017, they only covered 42 percent (Cahalan, et al., 2019). Colleges and universities responded by raising tuition, decreasing faculty, paring down on-campus course offerings and nearly eviscerating student services (Guinier, 2015). With COVID-19 creating not only an economic recession, but novel questions over campus safety, this decline in funding has continued. Experts warn years of decreasing budgets and neglect over student basic needs makes the higher education sector particularly vulnerable to inadequate funding to properly maintain current operations and service levels (Huelsman, 2020).

Figure 39. Percentage Distribution of Higher Education Funding Responsibilities: 1952 to 2017
However, perhaps the responsibility of providing for the well-being of students needn’t fall entirely on state governments, nor institutions, alone. Overall cost of living is an influential factor, which is a national problem. The more students are retained, however, the more tuition and federal financial aid dollars circulate in the state. In addition, those completing degrees not only improve their own households’ chances of socioeconomic mobility, but they also contribute to a higher tax base and provide the nation with a more globally competitive workforce (OECD, 2019b). Since we know that low graduation rates have been correlated with low income status and that basic needs insecurities are more likely experienced by those with low incomes, it would stand to reason that providing basic needs supports and more grant, need-based aid for students is a worthwhile investment to retain and graduate them, and therefore also a worthwhile investment in state and national economies. Indeed, research suggests that straightforward, need-based grants for low income students have been linked with improved graduation and retention rates.

**Increasing Retention and Graduation Rates By Supporting Low-Income Students**
Increasing college student retention and graduation rates has positive impacts on state and national economies, as well as health, employment and social mobility outcomes. It makes the U.S. a more globally competitive workforce and provides social mobility opportunities to millions. Oregon’s enrollment in public universities and two-year colleges has flatlined or declined in the past ten years (Oregon HECC, 2017; Runberg, 2019; Miller, 2020), reducing not only revenue for these institutions, but opportunities for potential graduates. The U.S. is also falling behind in college completion rates compared with other countries.

**Increasing Grants For Low-Income Students Increases Retention and Graduation**

Low-income students are not only less likely to graduate, but they are a larger proportion of the college student body than a generation ago, with traditionally marginalized populations more likely to be poor. Castleman and Long found that a straightforward $1,000 increase in grant aid alone boosted the percentage of Bachelor’s degree completions by 4.6 percent (2012), a significant improvement. Similar research found that need-based grants decreased the likelihood of low and moderate-income students dropping out (Bettinger & National Bureau of Economic Research, 2004). This was corroborated by the HOPE Center; preliminary research from scholars there found that increasing a low-income student’s grant aid in the first year of attendance increased the likelihood that same student would enroll in classes the second year by two to four percentage points (Goldrick-Rab et al., 2012). Pell Grants are particularly associated with positive outcomes among non-traditional students. Simply addressing the financial shortfalls of these students, even without considering academic supports, was enough to have a significant impact on retention and persistence. Estimates on the economic effects of increased wages after graduation alone suggest “financial aid likely pays for itself several times over” (Denning et al., 2019).

**Win-Win-Win Scenario: SNAP For College Students**

SNAP is key to ameliorating the student food insecurity crisis as the largest and most effective food relief program in the U.S. (Nord, 2012). It provides monthly benefits to purchase food at grocery stores and other approved locations in a stigma-reducing process that resembles any debit or credit card transaction. Federal programs pay the full cost of benefits, with states only needing to contribute administrative expenses (Center on Budget and Policy Priorities, 2019). The maximum allotment for a single person is $234 per month during the pandemic (USDA, FNS, 2021), which accumulates to $2,808 per year. If this is not maintained after the public health emergency has ended, it will decline by 15 percent – still providing $2,387 per year. Such support aligns with research that links straightforward financial assistance with significantly improved retention and Bachelor’s degree attainment rates for low-income students, as noted above. SNAP benefits are only allocated to low-income households that meet other eligibility criteria and the program is more restrictive than other forms of financial aid, which are often distributed as lump sum cash payments at the beginning of an academic term. Rather, SNAP is parsed out monthly and restricted to only one type of basic needs purchase: food (USDA, FNS, 2021). Furthermore, the program injects substantially more capital into state economies than it extracts, and is widely regarded as one of the most effective, and quickest, economic boosts in a recession (Dean, 2020).
**Figure 40. National-Level Economic Impacts of SNAP on GDP**

![Diagram](image)

Source: Canning and Morrison, 2019

*Having SNAP made it possible for me to eat as a student. I would not otherwise have been able to afford food, and my education would have suffered greatly – Oregon Listening Circle participant (King, et.al., 2020).*

*[SNAP is] a huge life changer, it’s beyond words how helpful it has been. ...I buy staple food because I can’t get in the pantry... I’m grateful for the things in the past and the access I have now -- Oregon Listening Circle participant (King, et.al., 2020)*

Despite its enormous humanitarian and economic benefits, college students seldom receive SNAP. This is partially due to eligibility restrictions specifically targeting college students, though this has been temporarily expanded in response to the COVID-19 pandemic. Only 18 percent of undergraduates were believed eligible for benefits by federal standards in 2017, despite consistent food insecurity estimates of 40 percent or more of the total student population. Three percent of undergraduates actually received SNAP, a rate likely higher than ten years prior due to increased institutional efforts to enroll students and recent changes in some states to expand eligibility. This estimate, however, does not include graduate students. Such lack of participation constitutes an annual loss of at least $4.2 billion in benefits across all states - funds that could be used to improve student well-being and potentially increase retention and graduation numbers (Allison, 2018). Getting the maximum allotment of SNAP to one-third of all college students – two-year, four-year and technical colleges alike -- in order to account for more of the food insecure, and to get closer to annual estimates on college student food insecurity prevalence, would impart eighteen billion dollars a year to struggling students.
In addition to supporting food insecure students, SNAP infuses more into economies than it takes out. Every $1 spent in SNAP produces an average $1.70 worth of economic activity and is an efficient way to generate jobs. It is a monthly benefit designed to be spent within a few weeks versus saved; resources immediately spent in local stores boost the economy much more quickly. According to the Center on Budget and Policy Priorities (CBPP), SNAP is

one of the fastest, most effective forms of economic stimulus because they get money into the economy quickly [during a recession]. Low-income individuals generally spend all of their income meeting daily needs... so every dollar in SNAP that a low-income family receives enables the family to spend an additional dollar on food or other items. Some 80 percent of SNAP benefits are redeemed within two weeks of receipt and 97 percent are spent within a month. (CBPP, 2019)

Non-SNAP Programs in Oregon To Support Basic Needs

Oregon has a high rate of food insecurity, but also a tradition of supporting food insecure college students. OSU was a co-founder of the now influential College and University Food Bank Alliance (CUFBA) (CUFBA, 2020), produced some of the first scholarly estimates of campus food insecurity (Patton-Lopez et al., 2014) and made the insightful decision to reduce college student eligibility barriers to SNAP in 2019 (Oregon DHS, 2019). And while SNAP is critical in helping students meet their basic needs, other programs in Oregon serving financially struggling students are also essential (The HOPE Center, 2020). The state’s ONE system provides an online, streamlined application process for social welfare benefits, including cash, food, medical and childcare assistance (OregONEligibility, 2021). The Pathway to Opportunity (PTO) program helps community college students connect with federal benefits; and the state’s SNAP Employment & Training program (SNAP E &T), which links SNAP recipients with case management and career-oriented resources (including covering some educational expenses), has been strengthened by the 2019 Oregon Community College STEP Consortia. Intentional investments in college-oriented resources has been implemented with this Consortia, creating expanded or enhanced services to increase access to higher education. The federal branch of SNAP E & T also provides up to 50 percent reimbursement to colleges for their program costs; Oregon has wisely chosen to reinvest those funds back into its own E & T program. If maintained, this reinvestment process could bring $39 million in federal funding to the state’s community colleges by Fiscal Year (FY) 2025 (National Governors Association, 2018). Both Pathways to Opportunity and the STEP Consortia are critical partnerships among Department of Human Services, community colleges and advocacy organizations -- offering examples to other states on ways to link public benefits programs with low-income students (Duke-Benfield and Sponsler, 2019). They also provide more sources of recruitment to institutions of higher education. It will be critical to expand these programs beyond community colleges to also include four-year universities as quickly as possible, as four-year institutions are currently not part of the Pathways to Opportunity Program and only one university participates in STEP as of the writing of this report.

In addition to PTO, the STEP Consortia and the ONE system, Oregon hosts summits at community colleges to encourage collaborative decision making and creativity, inviting state agencies and college campuses to generate innovative solutions together. Certain Oregon campuses also have one-stop, centralized locations for support services (known as Single Points
of Contact, or SPOC) like food pantries, assistance with childcare and SNAP applications, cooking facilities, hygiene facilities and more. Oregon State University (OSU) has recently employed a full-time Basic Needs Navigator, as well, to support students in finding the most useful benefits for their situations (OSU, HSRC, 2021). These centers help students reduce administrative burdens, lower confusion and frustration, and save precious time. Peer-to-peer systems are also effective at reducing stigma (Crutchfield & Maguire, 2019).

Childcare programs in the state are inadequate and outdated. Unlike in most states, those receiving Oregon’s Employment-Related Day Care (ERDC) subsidies must work. ERDC limits how much the program will pay providers and providers must be pre-approved by The Department of Human Services. Waitlists are usually in effect. Temporary changes to ERDC during COVID-19 include raising the income limit threshold, $0 copays and accepting phone applications in addition to online applications (Oregon DHS, 2020). If college and university childcare centers become pre-approved providers, students can access their programs. Changes made during the pandemic should also be maintained to increase access.

Only around half of campuses in the state offer care, though, and there is usually a wait list for those, too – sometimes over a year (Eckerson, 2016). Campus centers usually recommend students apply for the waitlist as soon as they know they are becoming parents. Some universities and colleges in the state also provide institution-based subsidies for their programs. Oregon State University offers free drop-in childcare, on-campus center care, childcare subsidies, a gift closet, support groups, a playroom in their central building with computer access, and links student parents with other support programs. This referral process is particularly efficient, as the Family Resource Center (FRC) is located in the same building as the Human Services Resource Center (HSRC), adopting many of the principles of a SPOC approach (OSU, FRC, 2021). The HSRC, in turn, offers SNAP application assistance, case management via a Basic Needs Navigator, a food pantry, cooking facilities, laundry, showers, money for meals on campus, daily free on-campus meals for qualified students and limited emergency housing options (OSU, FRC, 2021).

**Economic Impacts of Increasing SNAP Access in Oregon**

Getting SNAP funds into the hands of more of at-risk students could help retain more of them in Oregon. Increased SNAP dollars would also generate significant economic activity, a perspective that must be considered in the COVID-19 and post-COVID-19 economies. According to 2015 counts, Oregon boasts 220,000 undergraduate students. Nearly half, 100,000 students, have incomes below 130 percent of the Federal Poverty Line (FPL) (Allison, 2018) - a national SNAP eligibility cut off point (USDA, FNS, 2021). Even more in the state have incomes below 185 percent FPL, the Oregon state cut off point. Providing the maximum allotment of $234 per month to all low-income students below 130 percent of FPL alone would generate over $2.8 million per year in direct basic needs support -- funding which would not be extracted from state coffers – and generate over $4.7 million in economic activity. Providing maximum allotments to just 50,000 students would still generate over $1.4 million in direct aid and $2.3 million in state economic activity.

**Increased SNAP Eligibility for Students Must Be Maintained After COVID-19**

In order for these positive effects of SNAP to manifest, however, students must be eligible. College students are specifically targeted as categorically ineligible under federal
regulations unless they meet specific exemptions, exemptions that have remained intact on the federal level for five decades, including the 20 hour per week work requirement. This has been only temporarily relieved with changes related to the pandemic (USDA, FNS, 2020), though they are important to note. Until the public health emergency ends, college students may qualify for an exemption if they have an Expected Family Contribution (EFC) of $0 or qualify for a work study position according to the Free Application for Federal Student Aid (FAFSA) (USDA, FNS, 2021). These exemptions specifically target low-income students and allow them to submit straightforward, easily attainable and easily verifiable paperwork to qualify. These changes should be maintained, as they better reflect modern circumstances in higher education, even before the hardships of COVID-19.

States may also request waivers (exemptions or alterations) from the USDA for SNAP requirements when “a waiver would result in a more effective and efficient administration of the program” (USDA, FNS, 2019a), including “better target[ing] benefits to those most in need, streamlin[ing] program administration and field operations, and coordinat[ing] SNAP activities with other programs” (USDA, FNS, 2019b). One waiver used during the recession by many states was temporarily halting employment requirements for SNAP in consideration of the downed market. Some states, such as Oregon and California, have also interpreted the federal guidelines in such a way as to be more relevant to modern student contexts without needing to apply for a waiver. In response to not only high college student food insecurity rates, but also in recognition of employment difficulties, the Oregon Department of Human Services interpreted federal guidelines to assert that students enrolled in degree-seeking programs in higher education institutions that provide four-year degrees (or less) qualify for SNAP benefits based on employment and career connections. In other words, as of July 2019, state undergraduate students may be eligible to receive SNAP benefits so long as they meet other requirements (including income restrictions) and their programs meet career-oriented guidelines (Oregon DHS, 2019). This easement was an evidence-based approach, aligning with studies that link working more than a few hours per week in college with negative effects on academic performance (Cochrane & Szabo-Kubits, 2016; King, 2002; Walizer, 2015). It also helps address the limited availability of work study positions (National Association of Student Financial Aid Administrators, 2020) -- one important way students qualify for SNAP -- as well as the difficulty many students face in finding employment that flexes around family life and inconsistent class schedules. Indeed, the PHFO report found more students qualified after the 2019 changes (King et al., 2020). It will be critical for Oregon to not only maintain these changes after the public health emergency has ended and federal SNAP eligibility requirements revert to pre-pandemic conditions, but also expand them to include graduate students and all student parents.

**Figure 41. SNAP Participation Rates Among PHFO Survey Respondents Before and After July 2019 Eligibility Changes (N=128)**
Variations in State Policies and Programs Affect College Affordability

Even though Oregon has made important gains in addressing student food insecurity, it isn’t the only one. California has become known for its landmark legislation, with the first-ever passage of a Hunger Free Campus bill in 2017. This requires California State University institutions to provide special designations to campuses that enact certain efforts to relieve food insecurity. These include dedicating staff to disseminate SNAP enrollment information, offering campus food pantries or partnering with local food banks to distribute free foods, and establishing a meal sharing program (if not a community college), such as Swipe Out Hunger. Swipe Out Hunger allows students who do not use all of their meal points to donate them to other students (Swipe Out Hunger, 2021). In turn, campuses who earn this designation are awarded with one-time funding to build student food security efforts; bonus awards are supplied to those taking particularly innovative approaches (CSU, n.d.). Already, California has distributed $54 million under this bill and Hunger Free Campus efforts have assisted 2.7 million students (Swipe Out Hunger, 2021). The same year, California enacted AB214, which required universities located in a county with the SNAP Restaurant Meals Program (RMP) to offer it on their campuses as well – essentially making SNAP accessible to students while on the grounds. Institutions may also apply for this if not in a county already offering RMP (Laska et.al., 2021).

New Jersey, Maryland and Minnesota have passed similar Hunger Free Campus legislation, though Minnesota has thus far failed to fund its efforts. In 2019, Hawai’i appropriated additional funds for its SNAP E & T. Washington legislators approved a pilot program in 2019 to assist homeless and former foster youth at four different state colleges, providing them with low cost meals, access to food banks, housing assistance on term breaks, case management and hygiene facilities. Illinois, Hawai’i, Massachusetts and Pennsylvania have been recognized for their SNAP policies, which allow students enrolled in collegiate programs to qualify for expanded exemptions. California, too, redefined what constituted employment or training activities under SNAP, allowing many college students to qualify in recent years. States, in fact, do have some latitude in how they interpret federal SNAP guidelines, including which programs are designated as career-oriented, how they tabulate average work hours, and what assets count (Laska, et.al., 2021; Duke-Benfield and Sponsler, 2019). Overall, 900 campuses nationwide offer food pantries, thirteen states have legislation relevant to student basic needs issues and twelve bills were introduced at the federal level in the 2019-2020 legislative session to address college student food insecurity. Four, specifically, focused on expanding SNAP eligibility permanently (Laska et.al., 2021).
Access to affordable, nutritious food has been established as influential in students’ educational and health outcomes, but other resources are also critical. Early childhood care in Oregon exceeds average housing costs and state tuition at four-year institutions (Economic Policy Institute, 2020); the affordable housing crisis is also evident (Tapogna & Baron, 2019). States, here, also have considerable influence over the administration of its programs. Temporary Assistance to Needy Families (TANF), for instance, provides cash, food and housing benefits for families in poverty. Yet recipients are usually limited to one year of full-time school and many states exclude four-year degree programs. This is not necessary, however; states determine whether or not attending college qualifies as a required “work related” activity, what type of institution beneficiaries can attend (four-year, two-year and/or technical), how long a student can receive benefits, how many childcare hours they receive and whether or not to use TANF funds to provide scholarships and work-study jobs. Many also require recipients to work 20 or more hours per week, despite negative associations with working more than a few hours while pursuing a degree (Cochrane & Szabo-Kubitz, 2016; King, 2002; Walizer, 2015) and the time poverty burdening student parents (Hess et al. 2014; Johnson et al. 2009). TANF provides some student families with temporary housing relief if they meet other requirements and if limited housing vouchers are available, but no state has passed meaningful legislation addressing affordable housing for students.

Childcare subsidies, similarly, are primarily provided through federal programs but administered by states. The Child Care and Development Block Grant (CCDBG) is the largest source of funding, though the Social Services Block Grant and TANF funds can also be accessed for childcare costs. States have wide latitude in childcare subsidy eligibility requirements, yet many require their recipients to be employed 20 hours a week or more while attending college; limit degree types to technical, credential and two-year options; impose strict and short time limits; and enforce minimum grade point averages (Eckerson, 2016; Duke-Benfield and Sponsler, 2019). Some require full-time employment. As CCDBG is a capped block grant, and states often fear not meeting federal “work-related activity” requirements, working parents are prioritized over student parents – even though few states are at risk of failing to meet this requirement and a college education is well recognized for increasing lifetime earnings while reducing dependency on social welfare programs. Minnesota is one of the few exceptions, providing up to 40 hours of childcare per week for student parents enrolled in at least six credit hours per term with no additional work requirements, honoring study time as a school-related activity (Duke-Benfield and Sponsler, 2019).

Oregon made critical, and impactful, changes to SNAP in 2019. Its Pathways to Opportunity and STEP Consortia are also vital supports, linking students with sorely needed public benefits. Oregon isn’t alone, though, and it has a long way to go. It has yet to pass legislation as encompassing as a Hunger Free Campus bill or address other basic needs stressors, including housing and childcare. Linking students to programs only goes so far if those programs have outdated and irrelevant requirements. For savvy students, these public benefits will factor into the affordability of college. In the modern area, financial choices about which institution, and even in which state, to attend will not be just about traditional financial aid delivered through federal programs, state grants or even institutional scholarships -- which fall drastically short anyway. It will also be about access to public benefits – benefits that could easily outweigh traditional grants and loans for certain households.

**Oregon Legislation To Support Struggling Students**
Oregon made an important step toward finding solutions to student basic needs struggles by modifying eligibility requirements for SNAP in 2019, as noted earlier in this report. Preliminary data suggests these modifications likely had a significant impact on program participation (King et al., 2020). These are critical to maintain, and expand to graduate students and all student parents, after the USDA has returned SNAP eligibility requirements to pre-pandemic conditions.

House Bill (HB) 4043 was passed in 2018, which required community colleges in the state to determine the best means to inform its students of public benefits and assist them in applying. From this, the Pathways to Opportunity and the STEP Consortia emerged; the former links all interested community college students with public benefits program information, while the latter provides additional resources to SNAP participants. HB 2835 is still in committee at the time of this report; it would require all public community colleges and universities in Oregon to provide benefits navigators to help students identify and apply for local, state and federal benefits. It has yet to be funded, however (HB 2835, 2021). If left without ‘ways and means,’ it would render the bill obsolete.

It must also be considered that legislation acknowledging the high costs of education, and associated basic needs’ struggles, lets campus communities know that Oregon is a well informed and compassionate state that cares for its students’ well-being. The PHFO report recorded numerous statements from students expressing how marginalized and misunderstood they felt -- that few in decision making roles truly cared how difficult it was to pay the bills while pursuing the educations they were told would benefit themselves, their families and society. Students are also becoming aware of government and institutional investments in higher education and what that means for them. The following are all from PHFO listening circles (King, et al., 2020).

*What we want from the administrators and the legislators is that they listen and understand us and take action*

*What you think the reality of what student life should be and what it actually is, is quite different. [...] I think gone are the days for most people where you just show up as a freshman and you just have fun for four years [...]*

*They really do not care. Schools are just businesses, that’s what I’ve come to realize. They take your money and they do not care. If you’re paying them you are a thing, but if you’re not paying them they’re going to be angry.*

*There’s been major disinvestment in higher education from states and the federal government and that has had a lot of impacts on campus with tuition skyrocketing at a disproportionate rate compared to wages...*

*If we’re struggling to the point of just trying to keep survival a thing, we’re not fully invested in the education that’s going to be going into the next generation. We’re literally just scraping the bottom of the barrel so we can make sure we pass our classes...*

Cost of living is a factor, and a factor increasingly important for students as they make final decisions on what institutions to attend. The College Board posts estimates of predicted
living expenses for college students, strongly encouraging them to craft budgets, weigh options and make informed financial choices (College Board, 2020). Oregon is a high-tuition, low-aid, low-campus funded state. If a student has a choice between attending an Oregonian institution or a comparably priced institution – particularly in a regional, Western state with lower tuition and better support programs -- that student may consider not only federal, state and institutional aid, but also support provided by social programs. Oregon must consider the impact food, housing and childcare assistance provide, not only for the general population, but for students as well -- and not only those already living in Oregon, but those it hopes to recruit from out of state. Increasing retention and graduation rates, and possibly increasing the overall college student population, would have enormous positive effects on the stability of those institutions and on the state economy.

**Conclusion**

The above analysis has highlighted how prevalent basic needs shortages are among college students on both national and state levels. Students experience unacceptable difficulties in finding affordable housing, exorbitantly expensive childcare and food insecurity rates three to four times higher than the national average. For Oregon students, these struggles may be even more pronounced; for marginalized student populations, such as those who identify as BIPOC, gender non-binary, parenting or low-income, food insecurity alone may be as astonishing as six to seven times that of national estimates. Oregon hosts the highest per capita rate of unsheltered homeless and early childhood care is more expensive than average tuition at public four-year universities. National and state prevalence rates of housing insecurity among students are still being investigated, but initial reports suggest this problem is even worse than food insecurity.

Drawing on national research, Oregon-centered studies, and 2020 data collected by Partners for a Hunger-Free Oregon, this report has demonstrated both the negative impacts of student basic needs insecurities, as well as significant, multi-level positive effects of support programs when accessible. When students struggle to find adequate food, housing and childcare while pursuing an education, it makes it more likely they will also struggle with lower grade-point averages, mental wellness and physical health than their secure peers. While it has not yet been substantiated by longitudinal studies, this is ultimately likely to lead to lower graduation rates, a hypothesis well supported by data that demonstrates low income students are significantly less likely to retain, and graduate, than their middle- and upper-income colleagues.

These challenges are significant, yet both quantitative and qualitative data show how much of a difference basic needs support programs, such as SNAP, can make for students. Participants in the PHFO survey and listening circles emphasized that receiving SNAP allowed them to purchase healthy food, decrease their stress levels and focus on their educations without having to make trade-offs between paying for food and textbooks, or between having to work long hours and completing coursework. In some cases, it made the difference between maintaining student status or dropping out, or between graduating as planned or prolonging the timeline. Other research has indicated student parents are dropping out due to financial poverty, time poverty and stress, but that straightforward, need-based grants increase retention among low-income students. SNAP alone has the ability to provide these at-risk students with the equivalent of need-based grants without overburdening institutional or state coffers. Oregon recognized the importance of these efforts with 2019 adjustments to SNAP work requirements, HB 4043 and HB 2835. PHFO has already provided preliminary evidence that SNAP changes
have likely positively impacted students’ SNAP participation rates and provided them with essential resources. This more contemporary eligibility criteria must be maintained after the USDA has reverted its temporary eligibility guidelines to pre-pandemic criteria, and expanded to include graduate students and all income qualifying student parents.

The policy recommendations outlined in the following section further highlight the need to increase student food security, support affordable housing and provide parents with childcare. Supporting students in an efficient manner not only increases their chances of graduation, but also fortifies local and state economies. Further initiatives need to consider the lived experiences of marginalized populations and “non-traditional” college students, such as low income, those who identify as BIPOC, non-cis genders, former foster youth, student parents and first generation students -- who are all disproportionately likely to struggle with meeting their basic needs while pursuing higher educations.

Completing a college degree is commonly associated with increased economic stability, better health and higher wages on individual and multigenerational levels. Increasing college graduation rates, however, also leads to a more competitive workforce and stronger national and state economies. Furthermore, the funding required to assist these students may not all have to fall on the shoulders of state or institutional budgets. Rather, expanding access to federal programs, some of whose guidelines have changed little in 50 years but have tremendous potential to support students, is one important part of accomplishing these goals. As a consequence, it is crucial for policy makers in Oregon to invest in the current and next generation – a generation persistent enough to pursue higher education despite struggling to provide the most basic of necessities: food, housing and childcare. Doing so will only strengthen Oregon and demonstrate compassion for those working hard to improve their lives.

Policy Recommendations

State-Level Recommendations

- Advocate to maintain federal student SNAP eligibility requirements implemented during COVID-19. In response to the pandemic, SNAP added exemptions at the federal level under which college students could qualify. These included having an expected family contribution (EFC) of $0 or qualifying for a work study position according to the Free Application for Federal Student Aid (FAFSA), even if not currently employed. These should be maintained after the public health emergency has ended; both of these new requirements target low income students and are more reflective of modern circumstances. They also encompass graduate students and student parents with children over the age of 12 – groups not adequately considered under Oregon’s 2019 changes. Such expansions could provide low-income Oregon students with millions of dollars to purchase the most basic of goods: food.

- Expand Oregon SNAP eligibility, if federal pandemic exemptions are not maintained, to account for graduate students and more student parents. Graduate students have increased academic requirements compared with undergraduates, but the 2019 state adjustments do not allow these scholars to qualify under the new work rules. This is true even for those with institutional graduate teaching and research appointments. Additionally, it is more
difficult for student parents to qualify for SNAP after their children reach age twelve, even though adolescents have high nutritional needs.

- **Require colleges and universities to evaluate food, housing and childcare insecurity levels.** Oregon must have a fuller understanding of student basic needs shortages. Preliminary evidence suggests that food, housing and childcare insecurities may be higher in Oregon, particularly for certain populations, than projected national averages. To address these issues properly, colleges and universities must conduct yearly or biannual assessments of their student populations.

- **Pass Hunger-Free campus legislation, expanding current models to include housing and childcare.** Provide funding and bonus incentives for institutions that create sustainable, creative solutions to address food, housing and childcare shortages. Reduce administrative and infrastructure burdens that prevent EBT from being used on university campuses. Such basic needs programs have the potential to increase student retention and graduation, thereby increasing tuition dollars, improving the workforce and improving state economic conditions.

- **Increase funding for the Oregon Opportunity Grant or create additional need-based grants.** It’s that simple. Financial support has been directly correlated with higher retention and graduation rates for low-income students, while low income status is implicated in lower retention and graduation rates. Need-based grants cut across intersectional disparities, while meritocratic funding primarily benefits middle and high-income students. Yet the state has chosen to decrease funding to the Oregon Opportunity Grant – the state’s largest, need-based grant -- in recent years, rather than support it.

- **Pass and provide generous funding to HB 2835.** Thus far, the Pathways to Opportunity and STEP Consortia programs have been limited to community colleges, though student food, housing and childcare insecurities are high for both types of institutions. Passing HB 2835 would require both community colleges and universities to hire benefit navigators to assist students in applying for local, federal and state benefits programs. It would also require institutions to coordinate with the Department of Human Services. However, even progressive policies do little without adequate funding to execute the measures.

- **Increase funding to the Employment-Related Day Care program (ERDC) and provide a streamlined process for campus centers to qualify.** Student parents are suffering from excessively high childcare rates, time poverty and financial poverty. They also constitute a significant portion of the student population. Expanding funding to the ERDC not only supports these hardworking parents, but provides funding to campus childcare centers, which are woefully underfunded.

**Institution-Level Recommendations**

- **Create Single Points of Contact (SPOC) for students seeking support with basic needs.** Centralize funding and distribution of support programs, and house services in a visible, consolidated location to reduce time poverty and administrative burdens experienced by
students and staff. Oregon State University has just such a facility, which includes food assistance, childcare assistance, hygiene and cooking facilities, safe spaces and full-time staff devoted to helping students navigate their basic needs.

- **Automatically provide information to new and returning students on support programs,** such as SNAP, on-campus food pantries, low-cost housing, affordable childcare, medical care options and emergency financial assistance. Providing all students with this information, versus just select groups, reduces stigma and makes contact with those that may not register as low income on financial aid reports, even though their lived experiences may be such.

- **Require staff trainings so that faculty and administrators are aware of modern college student circumstances.** Many students expressed feelings of marginalization and being misunderstood. This leads to ineffective policies and practices due to lack of updated, coordinated information.

- **Require faculty to include a basic needs statement in their syllabi,** with brief information on who to contact on campus to assist with accessing resources. This requires little time to do, provides additional outreach and communicates to students that faculty are aware, and care, about their needs outside the classroom.

- **Create affordable housing for traditional and “non-traditional” students.** Provide low cost family housing, as well as for individuals, for low-income students on all residential campuses. For non-residential campuses, provide off-campus options or subsidies. Millions of college students are housing insecure while one in six, or more, are believed to be homeless.

- **Create a college meal program, modeled after the Free and Reduced Price Lunch Program for K-12 students.** Affordable, on-campus meals help ease stress, encourage campus integration and reduce hunger while students are hard at work. No one should go hungry while pursuing their educations, regardless of age.

- **Provide affordable childcare on all Oregon campuses.** Student parents are in desperate need of support, with childcare costs that often exceed tuition. Yet their outcomes affect generations to come. The ERDC, even if expanded, can only provide funding to institutions that already exist. Only half of Oregon campuses provide any type of childcare and most have long waitlists. Institutions must establish childcare as a priority. Look to Oregon State University, with its on-campus center care, free drop-in care, childcare subsidies, afterschool programs and summer camps for best practices.

**Notes:**
PHFO does not claim the 2020 data is representative of all students in Oregon
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