



ALLEVIATING POVERTY AND PROMOTING COLLEGE ATTAINMENT IN PHILADELPHIA

SEPTEMBER 2018

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INTRODUCTION

Poverty remains one of the most serious challenges plaguing Philadelphia, an otherwise ambitious and thriving city on an upward trajectory. More than one in four residents live in poverty, the highest **rate among the nation's 10 largest cities**. Almost half of those individuals live in **deep poverty**. And the situation facing our **children** is even worse, as more than one in three are affected.

Philadelphia's poverty is often attributed to its relatively low **rate of college attainment**. About half of the residents of Boston and Washington D.C. hold bachelor's degrees, compared with only about one-quarter of Philadelphians. This puts us at a disadvantage, since college degrees in both academic and technical fields have **widespread payoffs for communities**. People with degrees create more earnings not only for themselves, but also for those around them. They pay more taxes, depend less on government-funded programs, and are more likely to volunteer and support philanthropic and nonprofit organizations. Engaged citizens are crucial to healthy cities. Efforts to fight poverty and improve well-being throughout Philadelphia must therefore include targeted interventions to grow its college-educated workforce.

But that requires helping the ambitious and hard-working people entering college every year in this city to escape the conditions of poverty long enough to obtain degrees.

Philadelphians do not lack ambition. Interest in college is increasing, among both young people fresh out of high school and older people intent on returning to school. But far too many of them make it only a year or two into college before leaving without earning anything but debt. Similar to other large cities, one in every six Philadelphians who are at least 25 years old have earned **some credits** toward a college degree without attaining one.

Food and housing instability are key drivers of college dropout rates. Without sufficient food to eat and a safe place to sleep, most people have trouble learning. This is true in K-12 education as well, and it is why the National School Lunch Program has been implemented **community-wide** since 2014. It is why the Philadelphia Housing Authority and the Office for Homeless Services deploy resources and programs in primary and secondary schools to help ensure that students without homes get the support they need to stay enrolled.

Those efforts abruptly end when students enter college, however. They still encounter high-priced campus food but cannot use food stamps in on-campus stores. There is no "free lunch" on college campuses, and even though financial aid is meant to cover those expenses, it almost always falls short these days. On-campus housing is expensive and rare; nationwide only **13% of undergraduates** live on campus, while most others struggle to find affordable housing. About half live at home with their families, continuing to help pay the bills and care for younger siblings and older generations, diverting resources needed to help them succeed in college.

There is growing attention being paid to whether Philadelphia students are academically prepared for college, ready to face the demanding workload, applying to enough appropriate colleges and completing the Free Application for Student Financial Aid (FAFSA). But that is not enough. **Non-tuition expenses** are substantial,



Sarah Levine, a recent graduate of Temple University.

The day I pocketed an avocado from Fresh Grocer without paying for it, I realized something had gone horribly wrong. I had no money and my hunger outweighed my guilt. As a sophomore at one of Philadelphia's great universities, I had hit rock bottom.

My family is middle-class and cares a lot about my education. We did everything we were supposed to in order to pay for college: I submitted my FASFA on-time and accurately, applied for numerous scholarships, accepted federal loans, and earned good grades while holding multiple part-time jobs. Still, our resources were no match for the cost of attending Temple and over time it got harder and harder to keep up. My parents struggled with difficult and unstable employment and health challenges. Having filed for bankruptcy, they didn't qualify for private student loans. My on-campus housing became infested with bedbugs (twice), and I had to spend more money to ensure I had a place to live. Knowing they had already done everything they could, I didn't want to ask my parents for more help. Eventually, I found myself without enough money to eat every day.

When I left Fresh Grocer that day, humiliated and wondering if I even belonged in college anymore, I thought I was alone. I felt helpless because being food insecure seemed to be my fault. I saw no signs to the contrary. There wasn't even a food pantry at Temple.

But I did not give up. Instead I found a professor who offered me a sustainable work-study position. I learned I'm not alone—food insecurity is an issue on Temple's campus and at colleges across the country. I helped create the Cherry Pantry and advocate for more effective policy solutions. Now I am a proud Temple-made first-generation college graduate with a degree in neuroscience, earned with honors.

comprising more than half the cost of attending public institutions, and financial aid falls far short of covering them. Once grant aid is accounted for, community college students from families making less than \$30,000 per year must **pay more than \$6,000 for a year of community college**. Food and housing insecurity affects as many as half of all college students, including thousands throughout Philadelphia. This crisis of basic needs insecurity demands attention—and it demands solutions. Breaking the cycle of poverty in our communities requires it.

MANY PHILADELPHIA COLLEGE STUDENTS DO NOT HAVE THEIR BASIC NEEDS SECURED

Neither the federal government nor the state of Pennsylvania collects good data on how many college students are dealing with food or housing insecurity. These issues are rendered largely invisible by the inability to quantify them. Test scores and grades do not tell these stories. Nor do indicators like the percentage of undergraduates who hail from low-income families or receive financial aid. In fact, current financial needs assessments often **inaccurately characterize a family's real ability to afford college**. Students from middle-class families stymied by soaring tuition prices struggle to afford housing just like those who grew up in public housing; these are issues that cross traditional social class lines.

These issues are even missing from reports about poverty in Philadelphia. A recent **Pew Center report** noted that undergraduates compose 9.3% of the people below the poverty line. But in the effort to suggest that those 36,400 people are not driving the city's overall poverty rate, the authors also indicated that they could not distinguish between students who were "poor before becoming students, and others [who] have access to economic resources that do not show up as income." They did not acknowledge that many students become poor while in college. **Another report** that

looked broadly at issues of college noncompletion and inequity in completion in Philadelphia noted that age, parental responsibilities, and work make it difficult for individuals to find time for class, but neglected the issue of basic needs.

Students are the only people who really know what is happening. That's why the Hope Center fields student surveys using validated approaches to assess the security of their food and housing. Our two most recent national reports from **2017** and **2018** indicate the following:

- More than one-third of four-year college students and nearly half of all community college students dealt with food insecurity in the prior 30 days.
- Similar numbers experienced housing insecurity in the previous year.
- Almost 10% of four-year college students and as many as 14% of community college students were homeless in the previous year.

These **national numbers align** with those uncovered in similar studies in California and New York, and are supported by a series of peer-reviewed **journal articles**. But they are largely unknown here in Philadelphia. Yet these problems exist here, too.

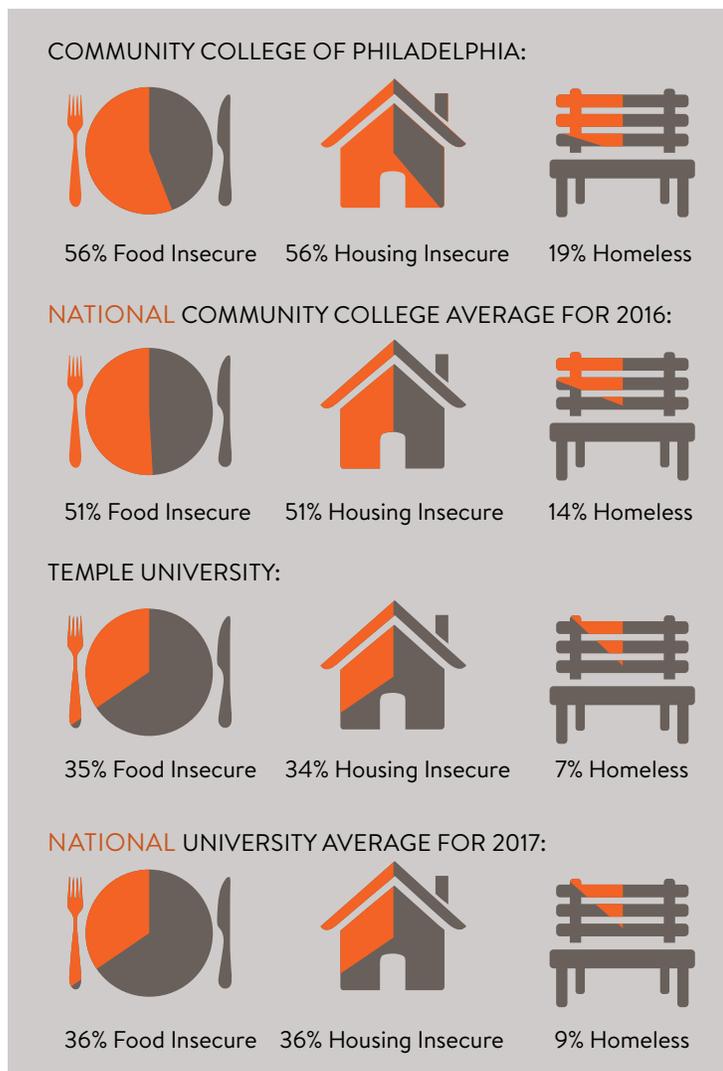
In 2016 we fielded a survey at the Community College of Philadelphia and in 2017 we fielded one at Temple University. The results illustrate that basic needs insecurity is higher than the national average at CCP, and in line with the national average at Temple.

Practitioners working directly with students on campuses around the region report that these statistics resonate with them: While the issues are not new, they are just beginning to draw attention. At this point, **food pantries** are the primary response local colleges and universities offer when it comes to addressing basic needs insecurity. Sometimes they go further than such **temporary approaches**, since **charity won't end hunger**.

"I want to strive for greatness. I want to be able to give back to where I came from."

–20 year old homeless mother, attending Community College of Philadelphia

At Temple, students dealing with food or housing insecurity are referred to the Dean of Students Office, where the **CARE Team** works to support them. Current resources include: a campus food pantry; emergency aid; on-campus housing opportunities and/or referrals to emergency shelters; plus on- and off-campus counseling options. Senior Associate Dean of Students Rachael Stark reports that they "also work with the student should they need any academic accommodations related to the insecurity."



Temple's **Cherry Pantry** opened in early 2018 and was immediately utilized. Stark said, "We have successfully been able to help numerous students meet very basic food needs since the establishment of the pantry. There is one student in particular who I know that comes on a weekly basis and has continued to do so throughout the summer. We are continuing to get the word out that we are a safe space to come and welcome all who can benefit from the pantry."

West Chester University also has a food pantry, and collected food for it as part of an **inaugural celebration** for its president. In addition to fresh fruit and vegetables, toiletries, and school supplies, the pantry provides a welcoming room where students can work in a safe space with donated desktop computers. Homeless students at WCU also receive **free housing** during summer and winter. In December 2017, 26 students were housed and also supported in other ways by Tori Nuccio, a financial aid director who also serves as the college's single point of contact for homeless students.

A lack of food and housing can reduce the odds that students will finish their degrees. Barbara Mattleman of **Graduate!Philadelphia**, an organization that helps people returning to college, has observed food and housing insecurity among the "comebackers" she supports. She notes, "We do not specifically ask our Comebackers about whether they are food insecure, homeless or have other barriers to completing their education. However, these issues usually come out during the one-on-one advising sessions."

The Community College of Philadelphia (CCP) has several offices trying to address students' basic needs. **The Single Stop** office helps

connect students to public benefits programs like SNAP (food stamps) and TANF (cash assistance), which often means assisting with the screening process and application, as well as troubleshooting any challenges. For example, until a recent change in **state rules**, most CCP students had to work 20 hours a week on top of their college course load in order to qualify for SNAP; now students in technical programs can use those hours to meet that requirement.

Single Stop also connects students with subsidized transportation services, provides food vouchers during finals, offers gift cards for holidays, and connects students with free meals as well as low-cost food programs and food pantries. The office offers free tax preparation service on campus and provides counsel about how to maximize the allocation of refunds. They also offer legal aid, and facilitate financial workshops and one-on-one meetings to help students plan for independence. Students can also build credit and budget resources so they maximize their scarce financial resources and learn how to create a solid financial foundation.

Many of these services are complemented by additional programs housed in the Center for Male Engagement and the Women's Outreach and Advocacy Center. But the college has no housing of its own and its **Homeless Student Support Project** was discontinued due to lack of funding. New efforts, including a street-outreach partnership with Valley Youth House, are being created by the Division of Access and Community Engagement. But age, work, and income requirements continue to make it difficult for many students to find the housing they need to support their educational dreams.

"Being homeless in college is emotionally devastating. On the one hand, you want to think positive and think about your dreams and what you want to do. But you have to think about that in this environment and it's the hardest thing to do. If you don't have a dream or if you don't have hope or if you don't have something to think toward or about, you're going to lose it...It's going to break you."

- 19-year-old homeless student recently accepted to Temple University

CAUSES OF BASIC NEEDS INSECURITY

High education costs, insufficient financial aid, inadequate employment opportunities, a diminished social safety net, and reduced resources have all contributed to the **"new economics of college."** Food and housing insecurity among college students are simply the latest signs that this potent combination is hurting cities nationwide.

Across the country, the cost of college is at an all-time high, even after accounting for financial aid, and even at public universities, which enroll the majority of students. Reductions in state support have driven up tuition, even at community colleges, and living expenses have continued to rise for everyone, including students. And a **recent report** found that Pennsylvania is one of the most unaffordable states to attend college, with families spending almost 40% of their annual income on college, even after financial aid.

Tuition continues to rise at the city's public institutions, primarily because of declining state subsidies. A year at the Community College of Philadelphia comes with a sticker price of just over \$17,000, about \$15,000 less than a year at Temple University—the only other public institution in the city limits. Private colleges are even more expensive, ranging from around \$45,000 per year at La Salle and Cabrini to more than \$70,000 per year at the University of Pennsylvania. While bigger scholarships are often easier to come by at well-endowed institutions, most Philadelphians cannot access them, as they accept few students each year and/or have stringent admissions standards. This is especially troublesome for Philadelphia families, who have a **median household income** of just more than \$41,000, less than families in neighboring cities. As a **report from Research for Action** points out, there are very few affordable college pathways for Philadelphia students.

Rising tuition is an important part of the story, but so are rising food and housing expenses—though they get far less attention. Throughout the city, housing prices are outpacing income growth. **Home prices swelled** by 38% from 2010 to 2017, with **median monthly rent** reaching more than \$950 by 2017. Gentrification has also greatly diminished the stock of affordable housing, increasing housing insecurity. More than **half of the city’s residents pay** at least 30% of their income towards housing, one of the highest rates in the nation.

“I was a sophomore in college and living with my mom when suddenly she lost her job. She couldn’t afford the rent anymore. We lost our house. That was the first time in 15 years that I cried. What we were going to do? I looked for a second job, but after two months couldn’t find one. That’s when I ended up going to live in the shelter.”

–23-year-old homeless college student

Food insecurity is widespread in Philadelphia, affecting more than one in five residents. Rates are even higher in some communities where many college students reside, including West Philly and North Philly. Food is often more expensive on college campuses, running around **\$7.50 per meal**, as food service has become an important revenue generator for institutions facing budget cuts or crunches. It can be hard for students to access inexpensive alternatives without paying additional costs in **transportation** or time. Food deserts persist, restricting healthy options as well. For example, while Fresh Grocer’s North Philadelphia store is a welcome addition to that food desert, its prices remain far **out of reach** for many Temple students and neighborhood residents.

In spite of it all, many Philadelphia students strive to make ends meet. Working to pay for college is practically an American pastime, but it is increasingly difficult to do. The **high unemployment rate** (about two points above the national average) affecting city residents shapes opportunities for college students too, many of whom compete with other part-time and low-wage workers for jobs. Undergraduates facing time constraints from class schedules often struggle with **“just in time” scheduling** and have difficulty meeting financial obligations when their hours are unexpectedly cut. Thus, while the vast majority of today’s students work, many are **under-employed**—working fewer hours than they need or want.



Mary Enoch Elizabeth Baxter - a recent graduate of the Community College of Philadelphia (CCP) and Hope Center board member

It’s hard to sleep on a couch with a nine-year-old child. But that’s what I did, every night for more than six months, as my son and I tried to survive while I went to school. End to end, with me almost six feet tall and 36 years old—the truth is, neither of us got much sleep.

I went to college to live a life better than this. After a rough childhood in North Philly, and a stint in prison in my early 20’s, I know all too well what it’s like to be poor. My son deserves better. That’s why I found my way to CCP and started working on a degree in behavioral health.

The problem is that poverty doesn’t just vanish when you enroll in college. Financial aid doesn’t do it, and these days it is a drop in the bucket compared to college costs—even in community college. Aid helped with my tuition and books, but did nothing to make it possible to afford rent. I worked, but the sorts of jobs I could get without a college degree didn’t pay the bills either.

We had a good place for a while, but the landlord didn’t keep up with repairs and we were evicted. That’s how we ended up couch-surfing. I tried everything—city agencies, nonprofits, friends, professors. No one had a place for us. Almost every day I thought I’d have to drop out of school. But how would that get us out of poverty?

It was more than a year before finally a woman decided to become our “host home.” She put me and my son up in a room, rent-free, until finally I graduated in May. Now I’m working and paying rent, and giving back to her and to Philadelphia. My lesson is clear—housing comes first. College really isn’t possible without it.

SECURING PHILADELPHIA COLLEGE STUDENTS' BASIC NEEDS

“In a city where more than one in four people live in poverty, it’s up to us to provide the basic things that our young people need to become their fullest selves. Everyone deserves housing and food on the table. I’m proud to support the critical work that Professor Goldrick-Rab and the Hope Center are doing to raise awareness of food and housing insecurity among college-going Philadelphians.”

-Philadelphia City Councilmember Helen Gym

All over the country, community are initiating new partnerships or expanding existing ones to address food and housing insecurity among college students. The Hope Center is in the midst of rigorous evaluations of many of these efforts to determine their impact on students’ well-being, health, and education. Colleges, policymakers, social service agencies, advocates, businesses, philanthropists, and communities of faith throughout Philadelphia need to follow their lead. Here are places to start:

1. Public benefits access is critical given the financial shortfalls created by inadequate financial aid. Students need access and support to receive SNAP (food stamps) and other **public benefits** such as Medicaid, Supplementary Security Income, and Temporary Aid for Needy Families. **The Single Stop** program at the Community College of Philadelphia offers one evidence-based model that indicates that on-campus support is key. Colleges could also partner with **BenePhilly** to help their students apply for benefits at scale. In addition, policymakers need to consider ways to ensure that the rules associated with public benefits programs align with the realities facing college students. For example, most students can only get SNAP if they are working 20 hours a week, receive work-study, have young children, or have health programs. But **working** extensively in college diminishes the odds that students will complete degrees, and most colleges have a severe **shortfall of work-study dollars**. Thanks to the hard work of Philadelphia advocates, in **2018 Pennsylvania changed its work requirement rules** to make it easier for students in programs designed to improve their employability. But there is more to do, especially when it comes to support students at four-year colleges and universities. Adjusting the work-study exemption to allow students who qualify for work-study and intend to work to receive SNAP, whether or not their college can afford to allocate work-study dollars to them would help, and align with **best practices** elsewhere, including California.
2. Food banks, like Philabundance, may provide support to colleges, not only when it comes to stocking food pantries but also to provisioning **“food scholarships.”** In Houston, these proactive tools are offered to Houston Community College students alongside financial aid so that they can afford groceries while saving aid for big-ticket items like housing. A partnership with the Houston Food Bank tasks the community college with staffing and administering the program, while the Food Bank provides the food at no charge. At Bunker Hill Community College in Boston, the Greater Boston Food Bank **delivers** 5,000 pounds of groceries once a month for distribution. Massachusetts legislators are considering a **proposal** to provide funding to incentivize such efforts.
3. Food service providers should work with campus partners to offer affordable options and donation programs such as **“Swipe Out Hunger,”** which allows students with unused meals to share them with students in need. **Sharing Excess**, created by a Drexel student, is a local version of that effort. Boston’s largest community college is **experimenting** with expanded distribution of meal vouchers, which could help more students afford to eat on campus among their peers. California **supports** such innovations with \$7.5 million in state funding to ensure that college campuses are “hunger-free.”
4. Landlords and developers partnered with colleges and universities may help ensure that students are given opportunities for affordable housing. This could include educating the landlord community about the large percentage of working students with families, who make excellent tenants. Off-campus housing offices serving universities should also provide additional free legal advice, helping students identify the best housing options and negotiating rental agreements, as well as recommending the use of tools like **WhoseYourLandlord**, created by a Temple **alum**. Campuses can also offer emergency housing, even for off-campus students, by working with their housing and legal teams. Incentives for campuses with residential halls to work collaboratively with campuses without them is another strategy being pursued in Massachusetts. Advocates can push for **policy** changes so that more college students **qualify** for low-income housing tax credits, although this effort should be balanced with the overall **need** for more low-income affordable housing.
5. Public housing authorities should collaborate with colleges to expand support provided to their residents transitioning into college, while also offering support to students who might qualify for subsidized housing for the first time while in college. In Chicago, the **Partners in Education** program provides tuition and books year-round to Chicago Housing Authority residents attending community college, and offers scholarships to those attending other institutions. In Tacoma, Washington, **the College Housing Assistance Program** provides time-limited Section 8 housing vouchers to students who are homeless or near-homeless. Other housing authorities are re-examining their rules to ensure that the terms of prioritization do not disadvantage full-time college students, pushing them out of college entirely. The U.S. Department of Housing and Urban Development worked with our team to produce an extensive **guide** of options.
6. Homelessness services can expand to provide coordinated, rapid re-housing support to students by placing support staff on campus, as **Jovenes** does in Los Angeles. Philadelphia might also explore a **“Host Home”** program that allows private homeowners to offer rooms to college students while they pursue their education. A partnership with **DePaul USA** like one operating now in Chicago should also be explored. Shelter placement policies should also be

revisited to ensure that they do not put students at a disadvantage. Colleges also need to designate and offer professional development to a **single point** of contact on campuses for students experiencing or at risk of homelessness to assist them in obtaining support.

7. Financial aid offices need to proactively offer support. Homeless youth often require help completing the FAFSA, and all financial aid officers need encouragement and professional development to support them. A recent **report** revealed that many 22- and 23-year-old homeless youth face significant challenges in obtaining determinations of independent student status, necessary for accessing more aid dollars. The number of FAFSA applicants who were found to be unaccompanied homeless youth rose by more than 10% across Pennsylvania from 2013 to 2016, but still lags the number who need that support. Many applicants who requested homeless determinations from their postsecondary institutions did not receive one. In addition, given that many food and housing insecure students find it difficult to meet the “satisfactory academic requirements” associated with financial aid, special attention should be paid to this population to ensure that there is a path to academic recovery aligned with their needs.

8. Emergency aid programs supplement a strained system, going beyond traditional financial aid support. Emergency aid is usually small grants (\$200-\$1000) intended to help students stay in college. This practice is **growing** around the nation, but requires proper implementation to work well. In order to be effective, students need

to receive the support quickly, without a lengthy application process or delayed disbursement. At **Amarillo College**, a community college in Texas, more than \$50,000 a year is distributed to students, often with same-day responsiveness. Many emergency aid programs at colleges in Philadelphia are quite small and not well-coordinated. Another effort called the **FAST Fund** gives money to faculty to share directly with students, and it currently supports both Temple and CCP. Philanthropists should contribute to efforts by colleges to increase emergency aid programs, offer benefits access, and improve their practice.

Leadership is required for effective, coordinated action. There is widespread interest in alleviating poverty throughout the region, and promoting college attainment is critical to achieving that goal. The Philadelphia City Council’s committees on housing and education could convene a joint hearing on this topic, identifying cost-effective ways to leverage housing resources to promote college attainment. And the Mayor’s office could link its child-poverty efforts to two-generation strategies, simultaneously supporting parents in college as well as their children.

Every day around this city, students drop out of college. Their talent and hard work is wasted, and their odds of being economically self-sufficient are greatly diminished. Students are humans, first and foremost, and meeting their basic needs must be at the top of any college attainment agenda.

ABOUT US

The **Hope Center for College, Community, and Justice**, based at Temple University in Philadelphia, is home to an action research team using rigorous research to drive innovative practice, evidence-based policymaking, and effective communications about the strengths and challenges facing #RealCollege students.

Dr. Sara Goldrick-Rab, founder of the Hope Center, is Professor of Higher Education Policy and Sociology at Temple University. She is the author of *Paying the Price: College Costs, Financial Aid, and the Betrayal of the American Dream*, which won the 2018 Grawemeyer Award in Education and was featured on the Daily Show with Trevor Noah. She received a 2018 Carnegie Fellowship for her work on students’ basic needs and was named a 2018 Best of Philly winner by Philadelphia Magazine for donating a \$100,000 book prize to emergency aid for students. Sara is married to a native Philadelphian and graduate of the Community College of Philadelphia and has two children attending Philadelphia public schools.

ACKNOWLEDGMENTS

We thank the following individuals for supporting this report: Mary Enoch Elizabeth Baxter, Helen Gym, Sarah Levine, Michelle Lopez, Barbara Mattleman, Rachael Stark, and Paula Umana.



For College, Community, and Justice