What We’re Learning: Food and Housing Insecurity among College Students

A Data Update from the Wisconsin HOPE Lab

November 25, 2015

A college degree is strongly associated with financial security. Encouraged by this, and the promise of financial aid to help with costs along the way, many low-income Americans are enrolled in college. According to recent estimates, roughly two-thirds of Pell Grant recipients have family incomes at or below 150% of the poverty line. At the same time, the financial insecurity that these students seek to escape presents a very real barrier to college completion. For some students, tight finances can lead to difficult decisions about whether reduce spending on food or housing in order to remain in school.

In a previous Wisconsin HOPE Lab study conducted in 2008 and 2009, 71% of Pell recipients reported changing their eating habits due to lack of funds; 27% said that were eating less than they should or cutting meal sizes; and 7% of two-year college students reported going an entire day without food—this number was nearly as high (5%) at four-year colleges. The same study found substantial numbers of students wrestling with housing insecurity as well—one-quarter of two-year college students indicated that they were unable to pay utility bills, and an additional 24% couldn’t pay rent within the past year. Four-year college students were half as likely to report trouble paying rent and utilities.


This brief provides more recent data on food and housing insecurity among undergraduates and includes students from a broader array of family backgrounds. It underscores what our previous research has found—low-income students and even some moderate-income students struggle to provide for their basic needs of food and shelter.

**The Students Surveyed**

Data for this brief is drawn from a Wisconsin HOPE Lab survey conducted in spring 2015. The respondents are 1,007 low- and moderate-income college students at ten Wisconsin colleges and universities. All students had an expected family contribution less than or equal to $10,314, or 200% of the threshold for Pell Grant eligibility (63% were Pell eligible). Most of them started college for the first time in fall 2014. The average age of students in the sample was 20, with approximately 95% of the sample under the age of 24. Half of the students were women and 38% did not have a parent with a college degree. Nearly 80% of the sample was white, 4% was Hispanic, 3% was African American, and 13% were of other races including students who identified as two or more races.

**Food Insecurity**

The U.S. Department of Agriculture defines food security as “access at all times to enough food for an active, healthy life.” A majority of students surveyed (61%) reported falling short of this standard—they were food insecure at some point during the school year. Figure 1 shows the percent reporting sometimes or often cutting back on food in various ways. Nearly half of all respondents reported not being able to afford a balanced diet (47%). Almost as many (42%) reported that the food they purchased didn’t last and they lacked the money to buy more. An equal proportion said that they cut the size of meals or skipped meals altogether to cut costs. Many (37%) also reported eating less than they thought they should, because of financial constraints. These statistics reveal that food insecurity is quite common experience on college campuses, even if not in its most severe forms. Still, it is cause for concern given research indicating that hunger is negatively associated with academic performance.

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3 Eighteen percent of students in the survey sample were first-time college students in 2013. These students came from the open enrollment or near open enrollment institutions in the group.


During this academic year, since September 2014…

<table>
<thead>
<tr>
<th>Experience</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Not balanced</td>
<td>47%</td>
</tr>
<tr>
<td>Not last</td>
<td>42%</td>
</tr>
<tr>
<td>Cut size/skipped meals</td>
<td>42%</td>
</tr>
<tr>
<td>Ate less</td>
<td>37%</td>
</tr>
</tbody>
</table>

More troubling, 30% of students reported being hungry but unable to eat because of a lack of funds. Figure 2 presents this statistic along with additional data on more severe cases of food insecurity in this sample. A smaller, but by no means negligible, number of students reported often not eating a balanced diet (16%), running out of food (7%), or cutting meal sizes or skipping meals (15%). This goes beyond the oft-referenced “ramen diet” and describes a group of college students who consistently struggle to put food on the table. In addition, 11% of students reported not eating for a full day due to lack of money. Only 6% reported using food stamps—a small percentage in comparison to those who appear to need this assistance. This disparity is not surprising, however, given restrictions on food stamp eligibility for college students.⁶

⁶ In general, college students are barred from collecting food stamps under Supplementary Nutrition Assistance Program (SNAP) rules. There are a list of exceptions to this rule, however. See http://www.fns.usda.gov/snap/students for more details.
Figure 2: Food Insecurity on College Campuses—The Severe Cases

This figure contains items indicative of more severe forms of food insecurity, including going hungry, not eating for a full day, or using food stamps to purchase food. It also includes a number of items also listed in Figure 1, but looks only at respondents who indicated that they often had these experiences.

**During this academic year, since September 2014...**

<table>
<thead>
<tr>
<th>Item</th>
<th>% of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hungry</td>
<td>30%</td>
</tr>
<tr>
<td>Not balanced (often)</td>
<td>16%</td>
</tr>
<tr>
<td>Not last (often)</td>
<td>7%</td>
</tr>
<tr>
<td>Cut size/skipped meals (almost every month)</td>
<td>15%</td>
</tr>
<tr>
<td>Not eat full day</td>
<td>11%</td>
</tr>
<tr>
<td>Use food stamps</td>
<td>6%</td>
</tr>
</tbody>
</table>

The preceding charts displayed the incidence of food insecurity for the sample overall. There is also substantial variation across different demographic subgroups. Figures 3 through 5 present comparisons along institutional type, racial/ethnic, and according to family financial resources.
The comparison between students attending two-year and four-year institutions is striking (Figure 3). For each of the measures indicating more severe forms of food insecurity, incidence among two-year college students is much higher, sometimes more than double that among four-year students. For example, “25% of two-year college students in this sample said they had “not eaten for a full day because there wasn’t enough money for food,” in the last 30 days, compared to 9% of four-year students. Two-year students were five times as likely to report using food stamps to purchase food in the past thirty days, indicating greater need and perhaps also greater knowledge of food support programs.

Racial/ethnic minority students were also more likely to experience food insecurity when compared with their white peers. Though this comparison results in fewer statistically significant differences across questions, the differences that do exist are stark. Non-white students were more than twice as likely to report going without food for an entire day (22% versus 9% of whites). They more often reported going hungry (47% versus 27% of whites) and being unable to afford a balanced diet (21% versus 15% of whites). They were also more than four times as likely to report using food stamps (17% versus 4% of whites).

![Figure 3: Food Insecurity by Institution Type](image)

Note: All differences statistically significant at 0.05 level

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7 For this analysis, the category “white” is inclusive of Asian students not categorized as Southeast Asian, because this group is not considered disadvantaged in higher education.

8 It is important to note here that the proportion of non-white students was comparable across two-year and four-year students in this sample, roughly 17% at each.
Figure 4: Food Insecurity by Race

Note: 1) All differences statistically significant at 0.05 level; 2) Asian-Americans not categorized as Southeast Asian are included in the ‘white’ category, because they are not underrepresented in higher education.

Figure 5: Food Insecurity by Family Financial Resources

Note: 1) All differences statistically significant at 0.05 level; 2) Expected Family Contribution (EFC) from the FAFSA is used as a proxy for family income.
The pattern of food insecurity by family financial resources is presented in Figure 6. For this analysis Expected Family Contribution (EFC) from the Free Application for Student Aid (FAFSA) is used as a proxy for family financial resources. Rates of food insecurity are highest among the lowest income students and decline as income rises. Students with an EFC of zero were most likely to report going hungry, not eating balanced meals, cutting meal size and frequency, not eating for an entire day, and using food stamps. Students with positive EFC values, but still eligible for the Pell grant, were slightly less likely to experience these problems, and those who were ineligible due to higher income were less so. The somewhat surprising result is that non-negligible proportions of students above the income cutoff for the Pell Grant were experiencing food insecurity at some level: 26% of them reported going hungry, 13% often could not afford balanced meals, 12% often cut meal sizes or skipped meals, and fully 8% of them reported not eating for an entire day. This could be because the EFC is a poor proxy for the resources available to students. It could also be because, being ineligible for the Pell Grant, they receive less financial aid and consequently some of them experience the same hardships as their lower-income peers.

**Housing Insecurity**

The survey also asked about challenges that students face paying for and holding on to housing and utilities. Their responses revealed that housing insecurity is quite common among two-year college students and not altogether absent among four-year college students. Twenty-eight percent of two-year students reported being unable to pay their rent or mortgage on time sometime during the academic year. An equal proportion reported being unable to pay utility bills like gas or electric on time over the same period. A much smaller proportion of two-year students reported having been evicted (3%). At the same time, 10% of the two-year students lost utility services at some point during the year, a particular concern during the long cold winter in Wisconsin. Incidence of housing insecurity in this sample was much lower for four-year students. Only 4% of them were unable to pay rent or utilities bills and only a handful reported being evicted or losing utility services.
At any time during this academic year, since September 2014, have you ever...

- Unable to pay rent ...been unable to pay your rent or mortgage on time?
- Unable to pay utilities ...been unable to pay the gas, oil, or electrical bill on time?
- Been evicted ...been evicted for failure to pay your rent or mortgage?
- Utilities turned off ...lost your gas, oil, or electricity for failure to pay your bill?

Note: 1) All differences statistically significant at 0.05 level
Figure 7: Housing Insecurity—Coping

At any time during this academic year, since September 2014, because you did not have enough money, have you ever...

<table>
<thead>
<tr>
<th>Strategy</th>
<th>Two-year (n=118)</th>
<th>Four-year (n=884)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Moved in with others**</td>
<td>25%</td>
<td></td>
</tr>
<tr>
<td>Stayed in shelter</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Stayed in abandoned bldg./car+</td>
<td>3%</td>
<td>1%</td>
</tr>
<tr>
<td>Not know where going to sleep</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

When faced with high housing costs, or in the extreme cases eviction, students may turn to other strategies to put a roof over their heads. Figure 7 presents a number of strategies asked about on the survey. Most common among these strategies was moving in with other people; 25% of two-year students and 7% of four-year students reported employing this strategy. "Doubling up" is common among the housing insecure, but research indicates it can be risky, sometimes...
putting women at risk for abuse. Uncommon, though not absent, were staying in a shelter or staying in an abandoned building, car, or other place not meant for housing. Even the presence of a few students who cope in these ways, defies the typical image of an undergraduate. Unlike ‘typical’ students who return to their dorms at night, these students have experienced attending class by day and sleeping in their car or a homeless shelter by night. There was also a small group of students who reported not knowing where they were going to sleep at some point during the year.

Figure 8: Housing Insecurity by Race

Note: 1) All statistically significant at 0.05 level, with the exception of “Not know where going to sleep” (p=0.062, Pearson Chi2 test). 2) For text of survey questions see notes for Figures 6 and 7; 3) Asian-Americans not categorized as Southeast Asian are included in the ‘white’ category, because they are not underrepresented in higher education.

In the case of housing insecurity, non-white students and students with lower EFC are notably more disadvantaged. The differences along racial/ethnic lines are illustrated in Figure 8 and differences by income level in Figure 9. Non-white students are roughly twice as likely to report being unable to pay rent or utility bills. This same pattern holds when it comes to strategies for coping with housing insecurity, including moving in with others, staying in a shelter, or staying in someplace not intended for housing (e.g. car or abandoned building). Non-white students were also more likely to report facing times when they didn’t know where they were going to sleep at night. The poorer students in this study (those with an EFC of zero) were twice as likely to say that they were unable to pay the rent. They were also more than twice as likely to report being unable to pay utilities or having to move in with others because of financial troubles.

Popular culture suggests that college students spending their days thinking about what they are going to do on the weekend. But this data suggests that food and housing insecurity are a challenge for a sizable group of college students. While this survey was only conducted in a limited number of schools, and only in Wisconsin, it points to the need for more research in this area.

For additional information about food and housing insecurity among undergraduates as well as Wisconsin HOPE Lab policy recommendations see the following papers available at whopelab.com.

Data discussed in this brief were collected as part of a larger research project investigating the impact of financial aid on persistence in science, technology, engineering, and math (STEM) majors. Students were recruited in the fall of 2014 at seven campuses of the University of Wisconsin system, two public technical colleges, and one private technical college. Participants were mostly first-time entering students, and in order to be eligible they had to be Wisconsin residents, have an EFC of $10,314 or less (200% of the Pell cut-off for this year), have at least $1000 or unmet need, have demonstrated a modest interest in STEM fields, and had test scores indicating they would not require remediation in math. This particular data derives from responses to the second wave survey of this study, carried out in spring 2015. The sample for this wave was 1,565 students, and the response rate was 64%.