

5-9-2022

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Allyson Cornett

*Trellis Company*, Allyson.Cornett@trelliscompany.org

Carla Fletcher

*Trellis Company*, Carla.Fletcher@trelliscompany.org

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### Recommended Citation

Cornett, Allyson and Fletcher, Carla (2022) "The Impacts of COVID-19 on the Experiences of Students with Basic Needs Insecurity: Evidence from a National Survey," *Journal of Student Financial Aid*: Vol. 51 : Iss. 1 , Article 1.

DOI: <https://doi.org/10.55504/0884-9153.1780>

Available at: <https://ir.library.louisville.edu/jsfa/vol51/iss1/1>

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# The Impacts of COVID-19 on the Experiences of Students with Basic Needs Insecurity: Evidence from a National Survey

By Allyson Cornett and Carla Fletcher

*The COVID-19 pandemic has affected college students' basic needs, financial security, academic success, caregiving responsibilities, mental health, and more, according to the Fall 2020 Student Financial Wellness Survey (SFWS) conducted by Trellis Company. Researchers surveyed 37,936 students at 62 two- and four-year colleges and universities from October to November 2020 and found 53 percent (n=20,095) indicated one or more forms of basic needs insecurity (BNI). This brief examines data from students with BNI with a special lens on their mental health, familial responsibilities and finances, employment, and financial security. These results highlight the disparate impacts of the pandemic among basic needs insecure students.*

Keywords: Basic needs, financial aid, financial literacy, higher education, COVID-19

**T**he COVID-19 (coronavirus) pandemic forced students and institutions of higher education across the country to rapidly pivot to online and hybrid learning environments in late spring of 2020. Although this was a difficult transition for colleges and universities, many postsecondary students have experienced even greater struggles with unexpected—potentially expensive—changes to their living and learning environments (Katz et al., 2021). Beyond impacting students' basic needs and financial security, many college students in the U.S. have seen the pandemic affect their academic success, caregiving responsibilities, mental health, and more (Webster et al., 2021).

Students who struggle with meeting their basic needs, including adequate nutrition, safe shelter, reliable transportation, affordable healthcare, etc., often have a more difficult path to earning a degree (Fernandez et al., 2019). Even in a non-pandemic academic year, these types of challenges can complicate a student's ability to focus on schoolwork and being academically successful (Goldrick-Rab et al., 2019). These negative effects may be even more pronounced for certain groups of students, including students of color—especially at traditionally under-resourced Historically Black Colleges and Universities (HBCUs), tribal colleges, and community colleges (Harper, 2020). With more than one-third of all postsecondary students experiencing mental health challenges before the onset of the COVID-19 pandemic, and many more living with food and housing insecurity, having a full understanding of students' lived experiences during the past year is critical for college administrators (Eisenberg et al., 2019; Goldrick-Rab et al., 2019). This brief examines data from 20,095 students with one or more forms of basic needs insecurity (BNI) (i.e., food insecurity, housing insecurity, homelessness) from Trellis' Fall 2020 Student Financial Wellness Survey (SFWS) with a special lens on their mental health, familial responsibilities and finances, employment, and financial security. Using this data, the authors aim to shed light on the correlations between basic needs security and select respondent characteristics, such as race/ethnicity and gender, as well as how the COVID-19 pandemic impacted students with basic needs insecurities. In order to examine the disparate impacts on special populations of students, findings are subset by race/ethnicity, first-generation status, enrollment intensity, school sector, parenting status, and gender.

## Methods

### Data and Sample

The SFWS is a self-reported, online survey that launched on October 19, 2020 and was closed November 9, 2020. Sixty-two colleges and universities participated in the survey – 46 two-year institutions, 12 public four-

year institutions, and four not-for-profit private four-year institutions. A total of 391,740 undergraduate students were invited to take the survey, of whom 37,936 responded, yielding a 9.6 percent response rate.

Participating institutions with undergraduate enrollments above 10,000 students could choose to randomly sample 5,000 of their students or provide their entire undergraduate population. Institutions with undergraduate enrollments lower than 10,000 included all undergraduate students in the survey population. Students under 18 were not eligible to participate in the survey. Invitation emails were sent by Trellis to students, and several reminders were sent only to those who had not yet completed the survey.

Institutions provided certain administrative data elements on both the total population and responders: race/ethnicity, age, gender, enrollment intensity, and class year. This allows for comparisons to determine if, based on these characteristics, responders mirror the total population. The results are weighted using a post-stratification weighting technique. Two-year institutions and four-year institutions were separately weighted by gender, age, and enrollment intensity to represent the student population of each sector. Response bias in the sample marginally affected the magnitude of the response frequencies presented for questions in the survey but did not affect the overall findings and themes found from the study.

To maximize student responses, Trellis offered twenty-five \$100 Amazon gift cards which were randomly awarded to 25 study participants. Institutions sometimes supplemented the survey-wide incentive offered by Trellis with their own. Chi-square tests were performed to determine which variables were significantly correlated. loans for overburdened borrowers.

**Measures**

To better understand the lived experiences of survey respondents, several scales for measuring basic needs security (i.e., food insecurity, housing insecurity, and homelessness) were incorporated in the instrument.

***Food Security***

To measure food security within the prior 30 days, a short-form, six-question scale designed by the United States Department of Agriculture (USDA) was utilized. This six-question scale has been shown to identify food-insecure individuals and households with high sensitivity and specificity, and minimal bias (USDA, 2021b). USDA methodology assigns levels of food security to individuals based on how many affirmative responses they give to certain questions. Under the short-form survey, individuals who give 2-4 affirmative responses have “low food security” and individuals who give 5-6 affirmative responses have “very low food security”; both are considered “food insecure.” Respondents with 0-1 affirmative responses are characterized as having “high or marginal food security” or food secure.

Table 1

*USDA 30-Day (Short-Form) Food Security Scale*

Food Security Scale*
The food that I bought just didn't last and I didn't have money to get more (Often, Sometimes, Never True)
I couldn't afford to eat balanced meals (Often, Sometimes, Never True)
In the last 30 days, did you ever cut the size of your meals or skip meals because there wasn't enough money for food? (Yes, No)
[If answered Yes to previous question] How many days did this happen?
In the last 30 days, did you ever eat less than you felt you should because there wasn't enough money for food? (Yes, No)
In the last 30 days, were you ever hungry but didn't eat because there wasn't enough food? (Yes, No)

*\*This short-form, six-question scale has been shown to identify food-insecure individuals and households with high accuracy and minimal bias.*

***Housing Security and Homelessness***

The Student Financial Wellness Survey also incorporates housing security and homelessness measurements commonly used by other researchers studying basic needs security (see Goldrick-Rab et al., 2020; Crutchfield & Maguire, 2017). Housing insecurity is characterized by leading experts in collegiate basic needs as, “a broad set of housing challenges that prevent someone from having a safe, affordable, and consistent place to live.” For the purposes of this survey, homelessness, the most extreme expression of housing insecurity, is defined as, “a person without a fixed, regular, and adequate place to live” (Baker-Smith et al., 2020). Respondents were categorized as ‘Housing Insecure’ if they answered “True” to any of the six housing insecurity questions; they were classified as ‘Homeless’ if they answered ‘Yes’ and/or ‘True’ to any of the specific questions on homelessness.

Table 2

*Housing Security Scale*

Housing Security Scale\*

- I had difficulty paying for my rent (True, False, I don’t know)
- I didn’t pay the full amount of my rent (True, False, I don’t know)
- I had difficulty paying the full amount of a gas, oil, or electricity bill (True, False, I don’t know)
- I moved 3 or more times (True, False, I don’t know)
- I lived with others beyond the expected capacity of my house or apartment (True, False, I don’t know)
- I moved in with other people due to financial problems (True, False, I don’t know)

Homelessness Scale\*

- Since starting college, have you ever been homeless? (Yes, No, I don’t know)
- I was thrown out of my home (True, False, I don’t know)
- I was evicted from my home (True, False, I don’t know)
- I stayed in a shelter (True, False, I don’t know)
- I stayed in an abandoned building (True, False, I don’t know)
- I didn’t know where I would sleep at night (True, False, I don’t know)
- I didn’t have a home (True, False, I don’t know)
- I temporarily stayed with a relative, friend, or couch surfed while I looked for housing (True, False, I don’t know)
- I slept in an outdoor location such as a street, sidewalk, or alley, bus or train stop (True, False, I don’t know)
- I slept in a closed area/space not meant for human habitation such as a car or truck, van, RV, or camper, encampment or tent, or unconverted garage, attic, or basement (True, False, I don’t know)

*\*Specificity and sensitivity measurements of the housing security and homelessness scales are in progress*

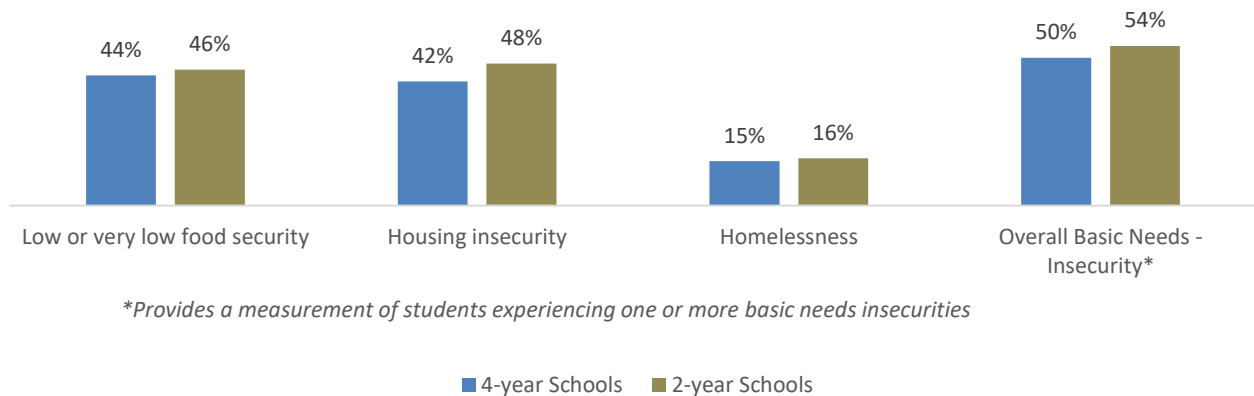
**Results And Discussion**

**Basic Needs Insecurities of Respondents**

College students often experience one or more forms of basic needs insecurity (BNI), whether that be food insecurity, housing insecurity, or homelessness. While there is a high prevalence of basic needs insecurity among college students, generally, certain life circumstances are associated with an even greater risk of experiencing these conditions. These can include being a community college student, identifying as a person of color, working for pay, having caregiving or parenting responsibilities, or being a first-generation student (Association of American Colleges and Universities, 2019).

Chart 1

*Basic Needs Insecurity, by Sector*



At two-year institutions, 54 percent of students experienced food insecurity, housing insecurity, or homelessness. This incidence was slightly lower at four-year institutions, where 50 percent of respondents faced one or more basic needs insecurities. Research suggests students with low or very low food security are at much higher risk of experiencing housing insecurity (Dubick et al., 2016). In fact, 29 percent of surveyed community college students, and nearly a quarter of four-year respondents were classified as both food insecure and housing insecure at time of administration. More troubling, nine percent of students indicated they had experienced all three forms—food insecurity, housing insecurity, and homelessness—within the past year (from October 2019 to October 2020). In this survey, respondents with overall basic needs insecurities were more likely to report certain life circumstances, including: (1) working while enrolled; (2) being a first-generation student; (3) identifying as female; and (4) financially supporting children or other dependents<sup>1</sup>.

**The Impacts of the COVID-19 Pandemic on Students with BNI**

Many postsecondary students are employed, part- or full-time, while in college and use their wages to help pay for college and living expenses (Webster et al., 2021). Previous research has suggested the majority of basic needs insecure students are employed part- or full-time (Goldrick-Rab et al., 2019). Unfortunately, the coronavirus pandemic increased unemployment and other employment-related issues, such as reduction or loss of wages, in the United States (Owens et al., 2020). Since the start of the pandemic, nearly a third of respondents with one or more basic needs insecurities (31 percent) reported the most extreme employment outcome measured in the survey—losing a job, not by choice (see Table 3 below for frequencies of the

<sup>1</sup> These factors were found to be statistically correlated with overall basic needs insecurity using chi-square tests with a p value of <.01.

SFWS questions related to the COVID-19 pandemic by select respondent characteristics). Additionally, 38 percent of students with BNI across both two- and four-year sectors worked fewer hours, not by choice, and 46 percent earned less income, as a result of the pandemic.

Table 3

*Characteristics of Respondents with Basic Needs Insecurity*

	The COVID-19 pandemic added to my levels of stress, anxiety, or depression	More obligated to support family financially compared to before the pandemic	Family's finances are worse since the COVID-19 outbreak	Worked fewer hours, not by choice	Less income, not by choice	Lost a job
Overall	90%	67%	72%	38%	46%	31%
2-year Institutions	89%*	69%*	72%*	38%	46%	31%
4-year Institutions	92%*	64%*	71%*	39%	45%	30%
AAPI <sup>1,3</sup>	89%	66%	68%	33%*	49%	28%
Black <sup>1</sup>	88%*	68%*	71%	36%*	47%	34%*
Hispanic <sup>1</sup>	90%	73%*	75%*	39%	46%	29%
White <sup>1</sup>	91%	62%	71%	40%	45%	29%
Full-time	90%	64%*	71%	39%	45%	32%*
Part-time	90%	70%*	73%	38%	46%	29%*
First-Generation	91%	74%*	78%*	39%*	49%*	32%*
Not First-Generation	90%	63%*	69%*	37%*	43%*	30%*
Female	92%*	67%	74%*	39%*	46%	31%
Male	86%*	67%	69%*	37%*	45%	29%
Parent <sup>2</sup>	91%	81%*	80%*	36%	51%*	31%
Not Parent <sup>2</sup>	90%	62%*	69%*	39%	44%*	30%

Note.  $p < .01$

<sup>1</sup> White is the reference group for AAPI, Black, and Hispanic.

<sup>2</sup> Respondents who reported they financially support a child or children are considered to be parenting students for the purposes of this analysis.

<sup>3</sup> AAPI denotes Asian American, Hawaiian or Other Pacific Islander

Black students, first-generation students, female students, and parenting students were all significantly more likely than their counterparts to report losing a job and/or receiving a reduced income. For students who depend on their part- or full-time employment to make ends meet, a job loss or reduction in hours can result in financial hardship and disrupted enrollment (Fernandez et al., 2019). While students often rely upon their parents and/or family members to help cover college-related expense, many of these same households have also struggled with disruptions to their employment, as well as reduced

income, during the COVID-19 pandemic. Lower-income students may face more severe economic shocks in light of the pandemic than more affluent peers; these students are more likely to have a close family member see reduced income(s) due to the pandemic (Aucejo et al., 2020). Nearly three-quarters of basic needs insecure respondents (72 percent) reported their family's finances had worsened since the COVID-19 outbreak; certain groups of students, including first-generation students (78 percent) and parenting students (80 percent), were particularly affected. Some students of color, including Hispanic students (75 percent), were significantly more likely to experience shocks to their family's finances, especially compared to white students (71 percent).

With 72 percent, overall, reporting their familial finances had worsened during the pandemic, it is not surprising that two-thirds of students with BNI also had an increased obligation to support their family financially compared to before the pandemic. Respondents from two-year institutions (69 percent) were more likely to say they felt a higher obligation to financially support family compared to students at four-year institutions (64 percent). Part-time students (70 percent) were also more likely to say they felt more obligated compared to respondents attending full-time (64 percent). First-generation students (74 percent) and parenting students (81 percent) were substantively more likely to say they felt more obligated to support their family financially, compared to their non-first-generation (63 percent) and non-parenting (62 percent) counterparts. There were wide differences by race/ethnicity as well, with Hispanic (73 percent), Black (68 percent), and Asian and Pacific Islander respondents (66 percent) more likely to report an increased sense of obligation compared to white respondents (62 percent).

Mental health challenges have been present on college campuses long before the onset of the coronavirus pandemic, with more than a third of college students meeting the criteria for at least one mental disorder or condition in 2018-2019 (Eisenberg et al., 2019). At two-year institutions, 89 percent of basic needs insecure respondents reported the COVID-19 outbreak had added to [their] levels of stress, anxiety, or depression. This was slightly higher at four-year colleges and universities, where more than nine in ten (92 percent) indicated the pandemic had negatively impacted their mental and emotional health. Mental health problems can have severe consequences on students' lives, including their energy level, cognitive ability, relationships with friends and family, and academic performance (Eisenberg et al., 2019). Mental health can be challenging for all students, but results from the SFWS suggest it is particularly challenging for certain groups of basic needs insecure respondents, including Black students and female students.

### **Conclusion and Recommendations**

Results from the 'Trellis' Fall 2020 Student Financial Wellness Survey highlight the disparate impacts of the pandemic among basic needs insecure students. Community college students, underrepresented racial minority students, part-time students, first-generation students, female students, and parenting students often encountered more difficulties related to their mental and emotional health, employment status, and financial security.

With such high percentages of students facing food or housing-related crises during the ongoing public health crisis, institutions must make quick interventions to keep these students in school. To better address the needs of these students, colleges and universities can communicate eligibility and connect students to public assistance programs that can help with food and housing needs—such as the Supplemental Nutrition Assistance Program (SNAP)—by phone, text, email, financial aid award process, work-study determination, etc. By establishing partnerships with local advocates and/or relevant community-based organizations, institutions can help eligible students receive the support they need to navigate processes that can often be burdensome, confusing, and time consuming.

Collaborations with local housing authorities can also be beneficial. The College Housing Assistance Program, or CHAP, is one example of how such a partnership can assist students struggling with basic needs insecurity. This student-centric program, which was named one of the top 25 most innovative governmental initiatives in 2018, provides short- and long-term rental assistance and housing to nearly 300

housing insecure or homeless students through the collaborative efforts of the Tacoma Housing Authority, Tacoma Community College, and the University of Washington at Tacoma.

Institutions should also provide emergency support services for students, such as food pantries, temporary housing, or emergency aid programs. In order to assist as many students as possible, these programs should be widely advertised, accessible, and stigma free. Colleges and universities can take this one step further by creating a “one-stop” resource and information hub to help students meet their needs. By consolidating resources and publishing this information campus-wide, students may become aware of valuable programs and resources. An excellent example of this is the S.H.A.R.E. Center at Palo Alto College in San Antonio, Texas, that provides students with a personalized assessment and customized plan to meet their academic, financial, and social needs, including: academic peer coaching, careers services, counseling services, financial wellness resources, sexual and reproductive health services, community resources, and a community garden.

While colleges and universities can institute local reforms and programs to reduce the barriers faced by basic needs insecure students on their campus, other systemic issues—such as limited eligibility when accessing federal food assistance through SNAP—must be addressed through public policy change. Restricting students’ access to SNAP has long been premised on the idea that they receive a variety of resources from their families and schools in the form of financial aid, grants, loans, familial assistance, etc. Yet, as evidenced by previous research (see Blagg et al., 2017), 30 to 35 percent of students are heading households themselves, and are potentially relying on low wages (at long hours) to pay for their living and educational expenses.

To receive SNAP benefits, applicants must meet certain resource and income limits (U.S. GAO, 2018). Historically, post-secondary students enrolled at least half-time have been ineligible for SNAP unless meeting a specific list of exemptions (U.S. GAO, 2018). Common exemptions include students who: (1) are under age 18 or over 50; (2) have a physical or mental disability; and (3) are employed at least 20 hours a week (U.S. GAO, 2018). These restrictions make it difficult for many students to access these critical benefits; in fact, only 17 percent of four-year students and 22 percent of two-year students indicated accessing food assistance in the past 12 months from October 2020, well into the COVID-19 pandemic (Webster et al., 2021).

As a result of guidance issued by the U.S. Department of Education, in collaboration with USDA, SNAP eligibility has been temporarily expanded to include students who: (1) are eligible to participate in state or federal work study programs during the regular academic year (as determined by their institution); and/or (2) have an expected family contribution (EFC) of zero dollars for the academic year (determined after students complete the Federal Application for Student Aid (FAFSA)) (USDA, 2021a). This expansion will be active until 30 days after the COVID-19 public health emergency has been officially lifted by the federal government (currently mid-July 2022). According to the Century Foundation (2021), these exemptions result in an additional three million low-income college students qualifying for SNAP benefits who were not previously eligible, including 2.5 million undergraduate students and nearly 500,000 graduate students. Therefore, policymakers should consider making these pandemic-related food benefits for college students permanent, especially the provision that links SNAP eligibility to a student’s EFC.

Without direct action, the circumstances of basic needs insecure students are unlikely to improve in the near future. Policymakers and institutions of higher education must act swiftly to provide students with the needed support to not only stay enrolled but thrive while in college.



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