



## The Problem of College Students without Reliable Housing

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Debates about higher education often focus on helping students afford tuition, but overlook another important challenge many students face: how to find a secure, affordable place to live. A weak economy, shortages of affordable housing, high college costs beyond tuition alone, and insufficient financial aid can combine to create a perfect storm. Students who pursue degrees without consistent access to affordable housing are more likely to leave college without degrees.

### Beyond Couch Surfing

According to the Free Application for Federal Student Aid, there are at least 58,000 homeless students on college campuses nationwide. But the problem extends beyond outright homelessness to include unstable access to housing. There are no systematic nationwide data on the extent of housing insecurity or its impact on rates of college completion. One reason may be the persistent misperception that college students are inherently couch surfers, not likely to care much about a stable place to live. However, studies from colleges that have investigated the housing situations of their students reveal a very different picture.

- The Minneapolis Community and Technical College estimates that 10% of its students are homeless. Almost two-fifths of such students report problems getting to school because of housing or transportation difficulties, and about the same number report failing grades.
- A survey of students attending two- and four-year campuses of the City University of New York indicate that 11% live in public housing and 6% receive a public rental supplement. One in a hundred actually resides in a shelter! More than two-fifths of City University students reported problems with securing access to housing over the last year – including 29% who did not have enough money to pay rent and 29% who faced a rent increase that made it difficult to pay their bills.

So much housing insecurity for college students is not surprising. Young adults often have trouble obtaining housing because they lack a rental history, do not have the savings for a security deposit, or lack someone able to act as a guarantor. Federal housing assistance can help, but such programs serve just one in four eligible U.S. households

### Housing and Urban Development Regulations Can Make Student Problems Worse

Prior to 2006, college students could apply for federal housing assistance without reporting financial aid or parental income. Section 8 housing subsidies went to many truly needy college students, but there were a few highly publicized cases of abuse. For instance, student athletes got Section 8 subsidies in addition to scholarships intended to cover room and board, and some of these athletes were from relatively wealthy families. After ESPN publicized such extreme cases, the supposed “loophole” allowing Section 8 assistance for college students was closed. Now eligibility for Section 8 vouchers is limited and governed by separate rules for college students who apply separately from their parents.

Under today’s “independent” student criteria, if the student’s annual income (including financial aid) after tuition exceeds the local income requirements, then she is not eligible for Section 8. But tuition typically amounts to less than 40% of the costs of attending college, which means that required college costs beyond tuition, such as books and fees, are missing from the Section 8 income eligibility formula. Most kinds of student aid count in the income calculations – including Pell Grants, Federal Work-Study income, Federal Supplemental Educational Opportunity Grants, academic achievement incentive scholarships, state assistance under the Leveraging Educational Assistance Partnership Program, and the Robert C. Byrd Honors Scholarship Program. But Perkins loans, Stafford loans, and Plus loans are not considered income for purposes of

determining student eligibility for Section 8 housing.

Since financial aid to needy students boosts their supposed annual income, they can end up facing difficult and ironic trade-offs. Take the example of Juan, a 25-year-old independent college student in New York who must earn less than \$18,000 per year to maintain eligibility for his Section 8 housing voucher. Juan attends a college with an annual cost of attendance of \$30,000. He receives grant aid of \$20,000, which covers his \$12,000 tuition and provides him with \$8,000 to live on. He is short \$10,000 a year and so he chooses to work rather than take out loans. The amount he has from working and grant aid (which currently counts as income), totals \$18,000, which disqualifies him from Section 8 housing. But if he took out loans instead of working to make up for the shortfall, he would qualify for a Section 8 housing voucher. This rule encourages debt and incorrectly assumes the grant aid is "income" when it is required for schooling.

## What Can be Done?

It makes little sense for the United States to support college attendance while leaving many students without a secure roof over their heads. Several readily feasible reforms would help.

- Annual income determinations for Section 8 housing assistance should disregard all financial assistance up to the actual cost of attendance at a given college or university, not just up to the cost of tuition alone. Truly wealthy students should not be able to game the system, but the needy should face realistic determinations of income and costs.
- Colleges and universities should provide housing services to students in need through "one-stop" information gateways like Single Stop USA and the Center for Working Families. These programs screen students to ensure that they can access public benefits and use all available financial resources, including housing and energy assistance. In addition, students may be able to get non-criminal legal support if they end up coping with evictions or other legal housing problems.
- The Department of Housing and Urban Development's Office of Policy Development and Research should begin collecting information on the educational status of aid recipients, and an assessment of housing stability should be included in the National Postsecondary Student Aid Study run by the National Center for Education Statistics.

**Read more in Katharine Broton and Sara Goldrick-Rab, "[Housing Instability among College Students](#)," Wisconsin Center for the Advancement of Postsecondary Education, October 2013.**