



# Updating “Normal”:

Who Are Illinois’ College Students Today,  
and What Support Do They Need to  
Succeed?

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# About Young Invincibles

Young Invincibles is a non-partisan, non-profit organization that works to expand economic opportunity for young adults -- ages 18 to 34 years old -- through policy analysis and advocacy. With offices in five states across the country, its research and organizing elevates the voices of young adults in top policy debates and provides solutions to major economic challenges for young adults.

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## Introduction

In the span of only a few months, higher education as we know it has changed. COVID-19 has left postsecondary institutions scrambling with wrenching institutional challenges. Among the urgent questions they face are: if and how to offer equitable and effective instruction online; if and how to resume in-person instruction; and if and how to maintain operations amid an economic crisis and rapidly contracting enrollment.

The current crisis bookends an era of immense changes to the higher education system. Compared with those at the turn of the Millennium, students today are taking longer to graduate,<sup>1</sup> the college completion gap between white and African American and Latinx students is increasing,<sup>2</sup> and college graduates have 40 percent more college debt than students a decade ago.<sup>3</sup> Colliding trends contribute to those troubling outcomes for students: the public’s steep disinvestment in higher education and a higher education system that has not fully kept up with the changing needs of today’s college students.

Illinois’ economy depends on better serving these students, particularly in light of the COVID-19-induced economic crisis. Currently, approximately 65 percent of jobs require some postsecondary training,<sup>4</sup> yet only 51 percent of Illinois’ adults over the age of 25 hold a postsecondary credential.<sup>5</sup> Recognizing these facts, the Illinois Community College Board and Illinois Board of Higher Education have a goal of increasing the percentage of adults with postsecondary degrees and credentials to 60 percent by 2025 (also known as the 60 by 25 Goal).<sup>6</sup> Starting in 2013, Illinois’ growth has not kept pace with the progress needed to reach the 60 percent goal by 2025,<sup>7</sup> which means employers will struggle to find the trained talent they need and young adults without postsecondary training will have a difficult time securing careers with living wages.

In the short- and medium-terms, difficulties are likely to only worsen for young adults during the current economic downturn, given what we know about how hard young people were hit during the last economic crisis. In 2010, during the height of the Great Recession, the unemployment rate for Illinoisans ages 16-34 was more than 13 percent. Among Black Illinoisans in the same age group, the rate was nearly 26 percent. If the past is prologue, this experience raises serious concerns for the stability and life trajectories of

1 Fain, Paul. “New Data: 60% of Students Graduate Within 8 Years.” Inside Higher Ed, February 12, 2019. <https://www.insidehighered.com/quicktakes/2019/02/12/new-data-60-students-graduate-within-8-years>.

2 Ohene-Okae, Beatrice. “Equity Attainment Gaps Growing in Most States.” YI Blog, April 30, 2017. <https://younginvincibles.org/equity-attainment-gaps-growing-states/>; see also: National Center for Higher Education Management (last). “The Public Agenda 5 Years Later.” Slide Presentation, College of Lake County, April 1, 2014. [https://www.ibhe.org/assets/files/Item\\_IL\\_6A\\_PublicAgendaUpdate.pdf](https://www.ibhe.org/assets/files/Item_IL_6A_PublicAgendaUpdate.pdf).

3 Powell, Farran, and Emma Kerr. “See 10 Years of Average Total Student Loan Debt.” US News & World Report, September 11, 2019. <https://www.usnews.com/education/best-colleges/paying-for-college/articles/2018-09-11/see-how-student-loan-borrowing-has-risen-in-10-years>.

4 Carnevale, Anthony P., Nicole Smith, and Jeff Strohl. “Recovery: Job Growth and Education Requirements Through 2020.” Georgetown Public Policy Institute Center on Education and the Workforce, November 1, 2014. [https://cew.georgetown.edu/wp-content/uploads/2014/11/Recovery2020.ES\\_Web\\_.pdf](https://cew.georgetown.edu/wp-content/uploads/2014/11/Recovery2020.ES_Web_.pdf).

5 60 by 25 Network. “Cradle to Career Community Dashboard.” Accessed June 15, 2020. <http://dashboard.60by25.org/>.

6 Illinois P-20 Council. “Measuring Our Progress.” Accessed June 15, 2020. <https://www2.illinois.gov/sites/P20/Pages/Metrics.aspx>.

7 IBHE Data Points. “60% x 2025 Goal for Illinois Update.” Illinois Board of Higher Education, March 1, 2019. <http://www.ibhe.org/DataPoints/pdf/IBHE-Data-Points-2019-3-60x2025.pdf>.



the state's young people as we enter another period of economic precarity. This prospect is especially troubling for low-income and part-time students who tend to work more hours in order to afford increasing costs of attendance and living expenses.<sup>8</sup> Today's students continue to bear increased individual costs that are one legacy of the 2008 crisis.<sup>9</sup> The uncertain labor market amid the COVID-19 pandemic places an even greater responsibility on colleges and universities to better meet the changing needs of those they serve.

These realities highlight the imperative to better understand the nuances of student need. What are the different need profiles of Illinois college students today? How much of that need is unmet? What are the gaps in available services? How can institutions and policymakers fill those gaps? To address these questions, YI conducted a series of surveys and focus groups with students, reviewed the supportive services colleges provide students, and calculated unmet financial need.

This research highlights one much-discussed set of trends: students are financially overburdened with paying for tuition and fees, but many are also struggling to cover essentials like food, housing, and health care. Many have significant unmet financial needs, even after accounting for loans and grants. Many students must provide support to their own families' finances.

Institutions offer a variety of supports and strategies to meet college students' needs, but often without the targeted information, outreach, and marketing needed to make them accessible. Students cope by extending their time in college to accommodate additional paid work and piecing together money from a variety of sources (including credit cards) to remain in college. In short, students are putting their long-term financial health at risk and delaying their career-tracks to cover their immediate financial needs while studying for their degrees.

The media often portrays college students as young people from professional households who transition directly from high school, take classes full-time, live on campus, and pay for school through a mix of work, loans, grants, and financial support from family. A review of key data points from the Census and the Integrated Postsecondary Education Data System from the U.S. Department of Education, suggests that this picture is outdated.

<sup>8</sup> Bombardieri, Marcella. “Hidden in Plain Sight.” Center for American Progress, September 6, 2017. <https://www.americanprogress.org/issues/education-postsecondary/reports/2017/09/06/438341/hidden-plain-sight>.

<sup>9</sup> Mitchell, Michael, Michael Leachman, Kathleen Masterson, and Samantha Waxman. “Unkept Promises: State Cuts to Higher Education Threaten Access and Equity.” Center on Budget and Policy Priorities, October 4, 2018. <https://www.cbpp.org/research/state-budget-and-tax/unkept-promises-state-cuts-to-higher-education-threaten-access-and>.

## Today’s Students: Recognizing the New Normal

It is crucial that, in the way they structure their courses and curricula, in the supports they offer, and in the resources they bring to bear, institutions and lawmakers alike understand who today’s students are. A substantial proportion of Illinois postsecondary students attend school part-time. Most work. Many work more than 20 hours per week.<sup>10</sup> Roughly half are people of color.<sup>11</sup> One-in-seven is a parent.<sup>12</sup>

***“The state must ensure that all Illinois students have the tools they need to succeed or Illinois will fail the new majority of college students....”***



<sup>10</sup> Mishory, Jen, Anthony Walsh, and Andrew Stettner. “What Does Pandemic Unemployment Insurance Mean for College Students?” The Century Foundation, May 11, 2020. [https://production-tcf.imgix.net/app/uploads/2020/05/11100211/FNpandemic-in\\_students.pdf](https://production-tcf.imgix.net/app/uploads/2020/05/11100211/FNpandemic-in_students.pdf).

<sup>11</sup> IPEDS 2018 12-Month Enrollment Survey: <https://nces.ed.gov/ipeds/use-the-data/survey-components/5/12-month-enrollment>

<sup>12</sup> Young Invincibles. “Fact Sheets | Today’s Students in Illinois,” November 30, 2018. <https://younginvincibles.org/todays-students-in-illinois/>.

## Characteristics of Students in Illinois

	2016-2019
Students facing housing insecurity <sup>13</sup>	14% <sup>14</sup>
Part-time students	40% <sup>15</sup>
Students working more than 20 hours per week	71% <sup>16</sup>
Students of color	49% <sup>17</sup>
Students attending community college	36% <sup>18</sup>
Student parents	14% <sup>19</sup>
First-Generation Students	27% <sup>20</sup>
Financially Independent	48% <sup>21</sup>

These data points illustrate both how students' pathways through college differ from common perception, and suggest how the array of challenges students face outside the classroom affect their likelihood of graduating: Student parents face additional constraints as they care for their children. Students living with housing insecurity take on additional work or seek support from other sources in order to maintain shelter. Academic work suffers when students work more than 20 hours per week.<sup>22</sup> Further, many of these characteristics (attending part-time, attending a community college, and being a student of color) are also associated with lower completion rates.<sup>23</sup>

The state must ensure that all Illinois students have the tools they need to succeed or Illinois will fail the new majority of college students and fall farther behind in reaching the 60 by 25 target that is critical for the state's economic future.

13 Questions measuring housing insecurity ask about difficulty paying rent, the (involuntary) need to move frequently, and/or living in overcrowded conditions to because of rent.

14 Young Invincibles. "Fact Sheets | Today's Students in Illinois," November 30, 2018. <https://younginvincibles.org/todays-students-in-illinois/>.

15 Ibid. 2018

16 Ibid. 2018

17 Center for First-Generation Student Success. "First-Generation College Students: Demographic Characteristics and Postsecondary Enrollment." NASPA, n.d.

Illinois Board of Higher Education Data Book. "Chapter I & Table I-3." Accessed June 15, 2020.

18 Ibid. 2018

19 Young Invincibles. "Fact Sheets | Today's Students in Illinois," November 30, 2018. <https://younginvincibles.org/todays-students-in-illinois/>

20 National Postsecondary Student Aid Study: 2016 Undergraduates. First-generation students are defined as those whose parents have no postsecondary experience. If first-generation status is measured in terms of parents' degree status, as some argue is appropriate, this population is larger. It is worth noting that this is not a precise match to students studying in Illinois, as, given NPSAS measures, this estimate reflects undergraduate students living in Illinois, not necessarily those studying in Illinois.

21 National Postsecondary Student Aid Study: 2016 Undergraduates. This represents the percentage of those officially classified as independent. It is not a measure of individual financial capacity. <https://nces.ed.gov/surveys/npsas/>

22 MarksJarvis, Gail. "Working during College Doesn't Always Pay, Study Says." Chicago Tribune, October 29, 2015.

23 Campbell, Colleen, and Marcella Bombardieri. "New Data Highlight How Higher Education Is Failing Part-Time Students." Center for American Progress, October 18, 2017. <https://www.americanprogress.org/issues/education-postsecondary/news/2017/10/18/440997/new-data-highlight-higher-education-failing-part-time-students/>; see also, Edwardson, John A., Marin Gjaja, and Robin Steans. "The State We're In 2019." Advance Illinois, October 4, 2019. [https://media.advanceillinois.org/wp-content/uploads/2019/10/04001137/Advancellinois\\_SWI-PrintReport\\_2019\\_Full.pdf](https://media.advanceillinois.org/wp-content/uploads/2019/10/04001137/Advancellinois_SWI-PrintReport_2019_Full.pdf); see also, "Indicator 23: Postsecondary Graduation Rates," February 1, 2019. [https://nces.ed.gov/programs/raceindicators/indicator\\_red.asp](https://nces.ed.gov/programs/raceindicators/indicator_red.asp).

## Unmet Financial Need: Forcing Students Into Untenable Tradeoffs

Why do so many students work more than 20 hours per week, despite the fact that it puts their graduation plans at risk and makes it difficult to fit in class, homework, and extracurriculars? How can approximately 46 percent of students nationwide face food insecurity when they have grants, loans, and wages from work?<sup>24</sup>

**Unmet financial need is the driving force. Unmet financial need is defined as the gap between the net price of attending college (cost of attendance minus grant aid) and the amount of money the federal government estimates families will contribute to cover a student's college costs (known as expected family contribution or EFC).**<sup>25</sup>

YI's own research supports the conclusions of recent work by the Institute for Higher Education Policy (IHEP): students cover unmet financial need through a combination of working, loans, and sacrificing on basic needs.<sup>26</sup> In this section, YI estimates unmet financial need in Illinois by reviewing Census data, outlines how the system of calculating unmet financial aid misses some costs that are pivotal for many of Illinois' students, and assesses how students could cover unmet financial need through work and loans.

### Unmet Financial Need in Illinois

In the most recent available data, the average annual unmet financial need for an Illinois undergraduate student was \$10,952. At the Chicago minimum wage of \$14 per hour, a student would have to work 782 hours annually (about 16 hours per week) to make up for this shortfall. At the Illinois statewide minimum wage of \$8.25 per hour, a student would have to work 1,328 hours annually (about 27 hours per week).<sup>27</sup>

This unmet need is not identical across educational circumstances. At private (nonprofit) four-year schools, the average unmet need is \$22,703. At public four-year schools, the gap is \$10,866. Students at public two-year institutions have an average unmet need of \$5,169.

Measuring unmet financial need after accounting for the Parent PLUS loan may provide an even clearer picture of the gaps in the current state and federal financial aid system. The most recent data show that, when these loans are considered, average unmet need among Illinois undergraduates still stands at \$5,855. Even students at public two-year institutions face a \$4,219 shortfall.

24 Baker-Smith, Christine, Vanessa Coca, Sara Goldrick-Rab, Elizabeth Looker, Brianna Richardson, and Tiffani Williams. “#RealCollege 2020: Five Years of Evidence on Campus Basic Needs Insecurity.” The Hope Center for College, Community, and Justice, February 1, 2020. [https://hope4college.com/wp-content/uploads/2020/02/2019\\_RealCollege\\_Survey\\_Report.pdf](https://hope4college.com/wp-content/uploads/2020/02/2019_RealCollege_Survey_Report.pdf).

25 Janice, A., & Voight, M. (2016). Toward convergence: A technical guide for the postsecondary metrics framework. Institute for Higher Education Policy. Retrieved from: <http://www.ihep.org/postsecdata/resources-reports/metrics-framework-technical-guide>.

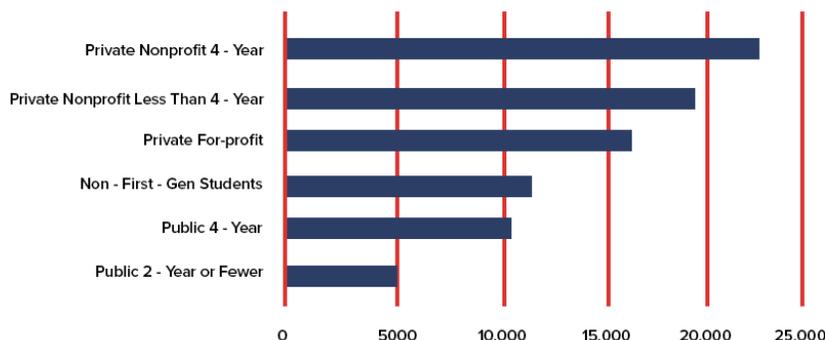
26 Eckerson Peters, Eleanor, Amanda Janice Robertson, and Mamie Voight. “The Cost of Opportunity: Student Stories of College Affordability.” Institute for Higher Education Policy, May 1, 2019. [http://www.ihep.org/sites/default/files/uploads/docs/pubs/ihep\\_student\\_voices\\_full\\_report\\_v6\\_web\\_pages.pdf](http://www.ihep.org/sites/default/files/uploads/docs/pubs/ihep_student_voices_full_report_v6_web_pages.pdf).

27 National Postsecondary Student Aid Study: 2016 Undergraduates. Authors' calculations.

These gaps undermine access to education, and suggest that students must piece together work, private loans, and where possible private scholarships to cover the difference. Charts below show unmet financial need at each type of college.

### Unmet Financial Need

(Excluding Parent Plus Loans)

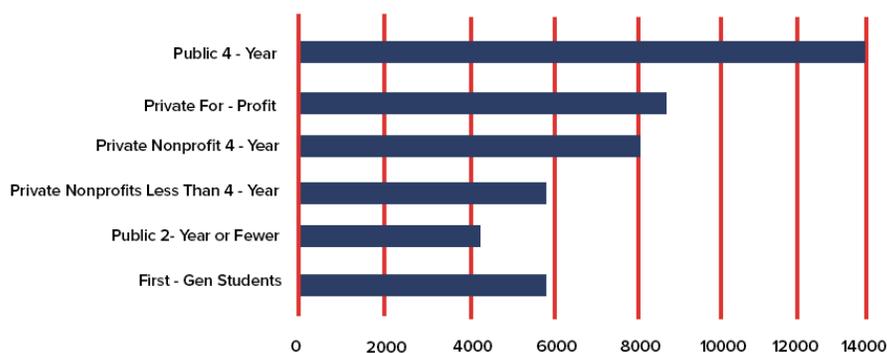


28

In addition to work or other means of support, students can seek out public and private loans. Private loans, however, lack critical consumer protections, and borrowers can participate in neither the income-based repayment plan (IBR) nor the public service loan forgiveness program (PSLF). IBR adjusts borrowers’ payments proportionally to income.<sup>29</sup> If a borrower’s income falls significantly, the plan adjusts a borrower’s monthly payment downward so they can continue to pay back their loans without undermining their ability to pay other expenses. This is a critical strategy for ensuring borrowers do not default on their payments.<sup>30</sup>

### Unmet Financial Need

(All Publicly Provided Financial Supports)



28 National Postsecondary Student Aid Study: 2016 Undergraduates. This represents the percentage of those officially classified as independent. It is not a measure of individual financial capacity. <https://nces.ed.gov/surveys/npsas/>

29 With some caveats, the IBR formula limits aggregate monthly loan payments to no more than 15 percent of the difference between a borrower’s adjusted gross income (AGI) and 150 percent of the federal poverty line. See 34 CFR § 682.215 as published by the Cornell Law School Legal Information Institute: <https://www.law.cornell.edu/cfr/text/34/682.215>

30 National Postsecondary Student Aid Study: 2016 Undergraduates. This represents the percentage of those officially classified as independent. It is not a measure of individual financial capacity. <https://nces.ed.gov/surveys/npsas/>



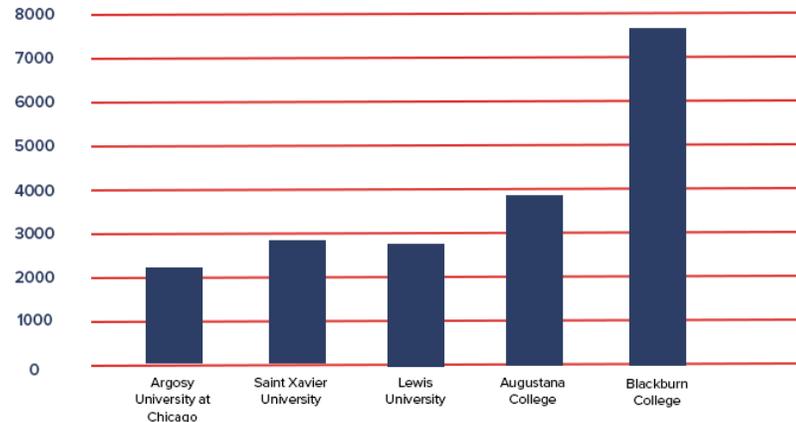
## Unmet Financial Need: Underestimating the Students' True Costs

While the unmet financial need, particularly for students of public universities, is staggering, the true costs borne by many students is missed with the current system for calculating financial need.

The first key issue is that the Cost of Attendance (COA) calculation made by colleges often underestimates total expenses students and their families must cover.<sup>31</sup> The table below has a few examples of Illinois colleges that underestimate the cost of attendance, which could put students at those colleges at a serious disadvantage for securing the funding that they need to attend college.

In addition, COA does not recognize instances where students contribute to their family's finances.<sup>32</sup> As discussed further below, this omission ignores the reality for many students. Thirty-five percent of students surveyed by YI reported having some level of financial responsibility for helping their family with basic expenses.

### Underestimated Cost of Attendance



Source: Myers, Ben. “How Colleges Give Students a Flawed Sense of Living Costs.” *The Chronicle of Higher Education*, July 10, 2017.

<https://www.chronicle.com/interactives/cost-of-living>.<sup>33</sup>

31 Dancy, Kim, and Rachel Fishman. “More Than Tuition: Higher Education and the Social Safety Net.” *New America*, May 24, 2016. <http://newamerica.org/education-policy/edcentral/more-than-tuition-9/>.  
<https://www.insidehighered.com/news/2015/08/12/colleges-inflate-full-cost-attendance-numbers-increasing-stipends-athletes>

32 Ibid.

33 Source: Myers, Ben. “How Colleges Give Students a Flawed Sense of Living Costs.” *The Chronicle of Higher Education*, July 10, 2017. <https://www.chronicle.com/interactives/cost-of-living>.

The second key issue is that the Zero Expected Family Contribution (EFC) classification captures neither the variety nor the intensity of students' financial needs. As the Institute for Higher Education Policy (IHEP) has described: “The federal government treats all students with a zero EFC the same way when awarding financial aid, despite the fact that some of these students have even greater financial need than others.”<sup>34</sup> In short, Zero EFC may imply an ability to pay and handle basic needs that many students cannot meet. Only in addressing these gaps can Illinois understand the full scope of students' unmet financial need.

## Financial and Personal Challenges Facing Illinois' Students

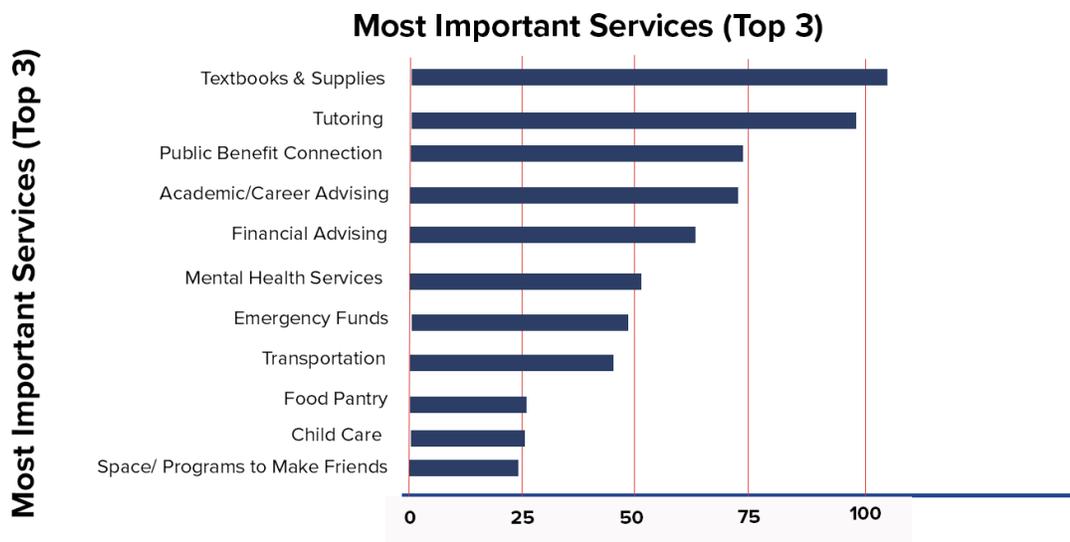
Through student engagement, YI explored the financial and personal circumstances that affect Illinois students' daily lives and academic trajectory. YI reached 200 students through surveys and 22 students through seven focus groups. Among survey respondents, approximately 48 percent were self-reported Pell or Monetary Award Program (MAP) recipients, 74 percent were in four-year programs, and 13 percent were parents. Fifty percent identified as people of color. The largest number of the students YI reached attended University of Illinois - Chicago, Chicago State University, and the University of Illinois at Urbana-Champaign. Although students from four-year programs completed the majority of surveys, YI primarily reached students from community colleges through focus groups. These focus groups enabled us to garner information from diverse institutional contexts. More information on the students who informed our findings and the research methodology is available in the appendix.

## Financial Challenges: Going Beyond Tuition As Students Support Their Families

Numerous studies have found that students' primary concern is financial.<sup>35</sup> YI explored which costs are most disconcerting for students, the impact of those concerns on students' studies, and the strategies they are using to cope with those challenges. On average, the top issues students reported worrying about often were tuition and fees (60 percent report frequently or sometimes worrying), lack of a rainy day fund (53 percent report frequently or sometimes worrying), and health insurance (52 percent report frequently or sometimes worrying). These concerns are exacerbated for the 35 percent of students who report having additional family financial obligations, such as helping their family cover housing and food costs.

<sup>34</sup> Eckerson Peters, Eleanor, Amanda Janice Robertson, and Mamie Voight. “The Cost of Opportunity: Student Stories of College Affordability.” Institute for Higher Education Policy, May 1, 2019. [http://www.ihep.org/sites/default/files/uploads/docs/pubs/ihep\\_student\\_voices\\_full\\_report\\_v6\\_web\\_pages.pdf](http://www.ihep.org/sites/default/files/uploads/docs/pubs/ihep_student_voices_full_report_v6_web_pages.pdf).

<sup>35</sup> Paul Taylor, Kim Parker, Richard Fry, D'Vera Cohn, et al., “Is College Worth It?,” Pew Research Center, May 16, 2011, 17, <http://www.pewsocialtrends.org/files/2011/05/higher-ed-report.pdf>.



Focus group participants YI spoke with tended to stress the importance -- and difficulty -- of covering basic costs of living like rent and groceries, and supporting their families while studying. Student parents stress the difficulty of paying for daycare, which in many cases meets or exceeds the cost of tuition. Consistent with survey results that stress the difficulties associated with costs for things like textbooks and lab fees, students interviewed often felt blindsided by fees that were not expected or well-communicated up front. Textbook activation codes and digital classroom tools can raise the cost to students well beyond a course’s sticker price.

Students also expressed frustration and anxiety related to accessing health care. Health plans that cover on-campus services to the near-exclusion of other providers often leave students confused as to when and how they can access care. Limits to on-campus coverage are compounded by often high out-of-pocket fees and co-pays when students seek care elsewhere. These anxieties can be particularly acute for undocumented students, who may be concerned with their own or their family’s safety if they seek off-campus support.

***Reflections from the Experts (Students): “We’re one incident away from financial catastrophe”***

### Impact of Financial Challenges: Delaying Studies & Relying on Credit Cards

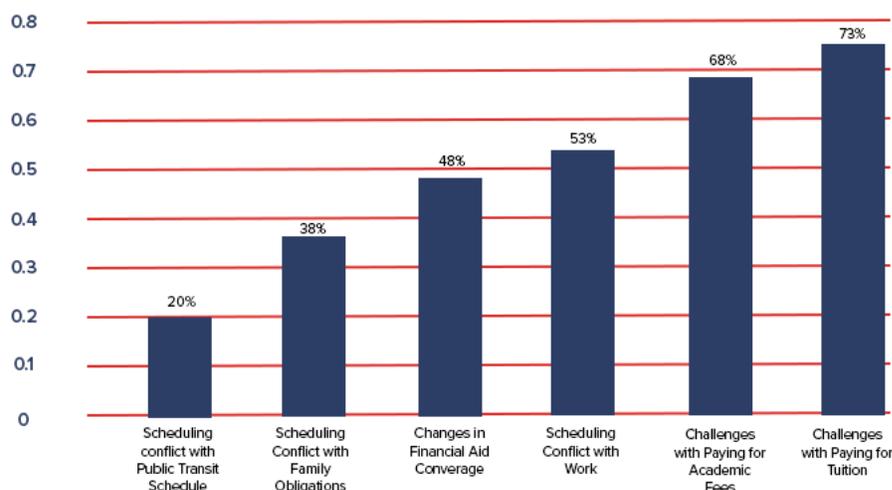
Many of the students we surveyed deal with financial challenges by changing their academic plans and braiding money from a variety of sources (including credit cards) in order to remain in college. **Over 20 percent of the students surveyed by YI reported using credit cards to pay for their education. As shown in the table below, YI found**



**that the vast majority (over 70 percent) of students had their graduation or program plans changed as a result of financial challenges or scheduling conflicts.**

The top three issues for survey respondents included paying for tuition (72 percent), paying for academic fees (68 percent), and scheduling conflicts with work (53 percent). YI also heard that there is also a vicious cycle for many students who work more hours to cover changes in their financial aid or rely on families or credit cards to cover expenses such as course fees. Students may put their financial health at risk as they rely on credit cards to cover education expenses. Further, many students delay their studies as they adjust to meet financial and family obligations, which makes it more likely that those students ultimately leave without a degree.

### Proportion of Students Whose Graduation or Program Study Plans Changed Due to the Following Reasons



### Supportive Services for Illinois' Students'

Preliminary insights from the qualitative and survey-based data suggest that Illinois' institutions of higher education could be doing substantially more to support the holistic needs of their student populations. Further, they suggest that more robust provision of basic needs services could increase student retention, reduce time to graduation, and better position students for future success.

Findings suggest that a wide variety of supportive services would be both desired by and helpful to a large portion of Illinois' student population. Students interviewed by YI were particularly interested in the provision of resources for textbooks, supplies, and non-tuition-related fees, which can make nominally low-cost programs deceptively expensive. There is a mismatch between the substantial importance that students place on this service (more than half of the respondents placed it in their top-three most important

services to provide) and their mediocre evaluations of its actual provision (nearly 40 percent report it is either not strong or not offered at their school, among the highest in the survey).

## **Campus Inventory**

To investigate the ease (or difficulty) with which students connect with important services, YI asked current students to conduct a brief inventory of campus resources at 60 Illinois schools, based on information that could be relatively easily found by a web-savvy individual on an institution’s website. Students investigated available services in the areas of housing, food, health care, child care, financial assistance, and other academics-related services.

It is important to note that these inventories do not necessarily reflect what services were and were not available at the time of the inventory. Rather, they provide a snapshot of those services that are easily digitally locatable. Results thus reflect a combination of what services are available, and how easy they are for students to find and access.

Results suggest that students had a comparatively easy time finding online information about on-campus tutoring services (58 of 60 campuses), mental health services (46 of 60 campuses), and a health or wellness center for minor illness and mental health services (38 of 60 campuses).

Information about food pantries, emergency expense grants, and textbook rental is substantially scarcer. For each of these supports, respondents from only 15 of 60 campuses indicated they were present. This scarcity suggests that schools must do more to both provide these services and ensure awareness among the students they are meant to help.

## **Insights and Implications**

Illinois students’ changing profile, the likely effects of a rapidly-developing economic crisis, and emerging evidence of the importance of holistic service provision to student outcomes all point toward a need to expand both the provision and the awareness of supportive services and basic needs assistance for Illinois postsecondary students. At least in students’ eyes, such services have a long way to go.

Postsecondary systems that have intensified their attention to basic needs have reaped substantial benefits in retention and completion.<sup>36</sup> The prospect of a deep and prolonged recession puts postsecondary matriculation rates in doubt. A serious downturn will likely destabilize students’ extra-institutional sources of financial support - employment, private credit, and family resources -- at a time when institutional budgets are themselves under stress. Results here highlight how important it is for postsecondary institutions to

<sup>36</sup> <https://www.insidehighered.com/news/2015/02/26/accelerated-associate-degree-track-cuny-pays-and-earns-fans>



demonstrate their commitment to providing supportive services to their students, even -- and perhaps especially -- in an environment of increased economic precarity.

Discussions with today's Illinois students suggest the importance of service expansion in a few key areas:

- Both survey and focus group respondents emphasized difficulty and frustration with opaque and at times substantial expenses that go beyond the “sticker price” of their program. Respondents cited costs associated with **textbooks, classroom technology, and lab fees**, in particular. Clarifying such expenses up-front, as well as providing resources for students for whom they represent a substantial burden, would address a major under-addressed need.
- Students continually emphasized the importance of **academic support and tutoring**. Survey respondents on the whole rate their campus's tutoring services reasonably well, and students performing the campus inventory were able to find at least some information about available tutoring in the vast majority of cases. Still, focus group respondents expressed frequent frustration with scheduling and availability of tutors in light of internships, job shadowing, and other demands on student schedules. Some students expressed a desire for more online course help options. Remote learning services in this vein will likely increase in importance as institutions work through their responses to the Covid-19 crisis.
- Students identified grants or other assistance with emergency expenses as another under-provided service. Even modest financial emergencies can derail the educational progress of students juggling multiple financial responsibilities and lacking significant savings. Resources to bridge financial emergencies may make the difference between a student being able to continue in their education and not.
- More broadly, survey results reinforce the point that students' basic needs -- and the services best-suited to address them -- vary widely. Students who are parents, for example, repeatedly stressed the difficulty, expense, and under-provision of **child care. Public benefits** to which many students are entitled are often confusing in their bureaucracy and opaque in their requirements. Having on-campus advisors tasked with helping students navigate this maze emerged as another key area where institutions can help. On-campus **food pantries** were frequently cited as a response to student food insecurity.
- Finally, campuses must have clear and consistent **communication and outreach** with respect to what services are available and how they can be most easily accessed. Some interviewees expressed a sense that only some especially in-the-know students understood the range of services available, with many left out of the loop. Better advertising and communication, along with simple access procedures, are critical for student success.

## Roadmap for Supporting Today’s Students

The data in this report suggests that today’s students need support that is more wide-ranging, better-coordinated, and more sensitive to the multiplicity of challenges they face. The following recommendations provide a roadmap for expanding educational access, strengthening services provision, and promoting equity in Illinois postsecondary education:

### *Expand Basic Needs Services for Illinois Students*

Student responses suggest several priorities for basic needs service expansion:

- Ensuring that high-quality, flexibly-available tutoring and academic support is accessible to all students must remain a priority for institutions.
- Institutions should consider establishing or expanding emergency resource provision services. Too often, official cost-of-attendance (COA) estimates do not take into account the ripple effects of even modest emergency expenses (health care, car trouble) on a student budget with no safety net.
- Create student success programs like those at Georgia State University and City University of New York’s (CUNY) Accelerated Study in Associate Programs (ASAP). Elements of both initiatives include providing not only financial support but also providing the wide range of personal, academic, and financial resources students need to complete school. Georgia State University increased graduation rates by 22 percentage points in ten years while cutting overall per-student spending, through a suite of supports for students, while the college graduation rate doubled for participants of CUNY’s ASAP program.<sup>37</sup>
- Create public benefits liaisons who connect students with other types of public support. Resources to guide students as they navigate SNAP, housing assistance, unemployment, or Medicaid can help demystify the bureaucracy and connect students with important services. Prio research suggests such one-stop-shop liaison models can be effective.<sup>38</sup>

### **Improve Outreach, Marketing, and Awareness of Existing Services**

In YI’s focus groups, we heard many students are not well-informed as to the services that may in fact exist at their institutions. In addition to ensuring that basic needs services are robust and equitable, institutions must put care and resources into ensuring their

<sup>37</sup> “The Next Generation of Voters Speak Out: Millennials’ Economic Priorities for the 2018 Elections.” Young Invincibles, February 1, 2018. [https://younginvincibles.org/wp-content/uploads/2018/02/YI-Illinois-2018-Midterm-Election-Platform\\_FINAL.pdf](https://younginvincibles.org/wp-content/uploads/2018/02/YI-Illinois-2018-Midterm-Election-Platform_FINAL.pdf).

<sup>38</sup> Goldrick-Rab, Sara, Katharine Broton, and Christin Gates. “Clearing the Path to a Brighter Future: Addressing Barriers to Community College Access and Success.” Association of Community College Trustees and Single Stop USA, July 10, 2013. <https://kresge.org/library/clearing-path-brighter-future-addressing-barriers-community-college-access-and-success>.

availability is widely recognized. This reality may hold particularly true for services, like food pantries, that are less closely connected to other points of contact with students. Institutions should inform students of the existence of resources. They should do so early, often, and through diverse channels, such that access to services is not dependent upon word-of-mouth or institutional savvy.

### Improve Financial Access for Students from Low-Income Families

Students' most consistent source of concern is the core cost of their education. Illinois' need-based aid program, the Monetary Award Program (MAP), has fallen behind the true cost of postsecondary education. In 2002, grants covered 100 percent of tuition and fees at community colleges and public universities in Illinois. By 2017, grants covered just 44 percent of costs at community colleges and 32 percent of costs at public universities. Only 42 percent of eligible students received aid.

Over half of MAP recipients are first-generation students, and MAP grants are a key scaffold for many lower-income students to leverage additional federal aid.<sup>39</sup> Illinois should support enrollment by **expanding MAP grants by \$100 million**. Doing so would allow approximately 33,000 more students to enroll in college, and would provide a crucial economic scaffold for students as Illinois enters precarious economic times.

Additional initiatives include adjusting the state-level calculation of unmet financial need to capture a negative expected financial contribution (EFC). Some have called to reconsider the EFC's lower bound at the federal level, and this could be a space for strong state-level leadership.<sup>40</sup>



### Improve Information-Gathering About Today's Students and their Needs

Policymakers need detailed and up-to-date information about the evolving needs of Illinois students. Create a Today's Students Progress and Services tracker where the Illinois Board of Higher Education and Illinois Community College Board can post annual state- and institution-level estimates of:

- Key socioeconomic characteristics of Illinois college students, including parental

<sup>39</sup> <https://www.isac.org/home/map-matters/why-map-matters.html>

<sup>40</sup> [http://www.ihep.org/sites/default/files/uploads/docs/pubs/ihep\\_student\\_voices\\_full\\_report\\_v6\\_web\\_pages.pdf](http://www.ihep.org/sites/default/files/uploads/docs/pubs/ihep_student_voices_full_report_v6_web_pages.pdf)

and family status, housing and food insecurity, part-time and full-time status, first-generation status, and other key metrics.

- Measures of success through college disaggregated across key characteristics, building this into Illinois' Public Agenda and Underrepresented Populations Report, the Illinois Postsecondary report card, and the Illinois College to Career tool.
- Students' feedback on services: Annual campus-wide surveys providing feedback on supportive services. This will give institutions and policymakers a more nuanced picture of what is working, and what is not.

### Conclusion

Recent students' experiences suggest that, even before the COVID-19 crisis arrived to undermine a decade's worth of halting economic progress, Illinois students were being under-served by their institutions. In many cases, basic needs services crucial to student flourishing and degree completion have been inadequately provided and poorly promoted. As the socioeconomic effects of the pandemic continue to ripple through Illinois, policymakers must remember that the pre-pandemic baseline of needs provision was already insufficient.

Needs provision programs should more comprehensively address the fact that many students face a wide range of interconnected burdens that, combined, can make pursuing further education nearly impossible. The problem many students face is not merely an inability to meet tuition costs. Students also have to worry about finding adequate health care, paying for course materials, accessing government assistance, and working a job.

Policymakers and higher education institutions can better address students' interconnected problems by improving financial access for students from low-income families, expanding access to and knowledge about basic needs services, and gathering more information about the evolving needs of students. Schools must proactively assist students as they navigate the multitude of systems that marginalize them. Only then will it be possible to support students in a post-COVID-19 world.



## Appendix

### Survey Methodology and Selected Toplines

YI recruited survey respondents via snowball sampling among postsecondary students residing in Illinois. A wide range of in-person and online snowball recruitment techniques were employed. Surveys were filled out in February and March of, 2020. Surveys were distributed both digitally and in paper format, with paper responses subsequently digitally entered for analysis. While this diverse sample captures a variety of student backgrounds and perspectives, it is not a probability sample, and it should not be treated as statistically representative of the Illinois student community as a whole. 200 current Illinois postsecondary students responded to the survey. A subset of these respondents were subsequently involved in YI-led focus groups.

### Survey Respondent Characteristics

#### Age

- The median age of the sample is 21. The youngest respondent is 18 and the oldest is 46.

#### Gender

- 53 percent Female (106)
- 43 percent Male (85)
- 4 percent Non-Binary/Genderqueer/Gender Non-Conforming (8)

#### Program of Study

- 2 percent Technical/Professional Certification (3)
- 13 percent 2-Year Program (26)
- 74 percent 4-Year Program (147)
- 12 percent Post-Graduate Program (24)

#### Race/Ethnicity

- 50 percent of the sample identifies as a person of color. 38 percent explicitly identifies as hispanic or latino.

#### Parental and Family Obligations

- 13 percent of respondents (26) reported having or being responsible for children living at home.
- 35 percent of respondents (70) report having additional family obligations, such as helping to pay for rent or food.

#### Respondent/Family Used Within the Last Five Years

- Child Care: 6 percent (11)
- Medicaid or CHIP: 30 percent (59)
- Housing: 8 percent (15)
- Pell or MAP Grants: 48 percent (95)



- SNAP: 23 percent (45)

### **Selected Results**

#### **Means of Financing Higher Education**

- 49 percent of respondents self-report using support from family.
- 48 percent of respondents self-report using Pell Grants.
- 42 percent of respondents self-report using federal loans.
- 42 percent of respondents self-report using earnings from a job.
- 35 percent of respondents self-report using merit-based scholarships or aid.
- 31 percent of respondents self-report using need-based scholarships or aid.
- 22 percent of respondents self-report using a credit card.
- 13 percent of respondents self-report using private loans.

#### **Rating the Strength of On-Campus Services**

- Child Care on Campus: 33 percent (59) respondents rated child-care delivery as Somewhat Strong or Very Strong.
- Money for Unexpected Emergency Expenses: 28 percent (50) respondents rated emergency fund provision as Somewhat Strong or Very Strong.
- Money for Textbooks and Supplies: 61 percent (109) respondents rated funding for supplies and textbooks as Somewhat Strong or Very strong.
- Transportation to Campus: 85 percent (153) respondents rated transportation to and from campus as Somewhat Strong or Very strong.
- Financial Counseling: 78 percent (140) respondents rated financial advising as Somewhat Strong or Very strong.
- Academic or Career Counseling: 89 percent (160) respondents rated academic and career advising as Somewhat Strong or Very strong.
- Help with Coursework (Tutoring): 88 percent (159) respondents rated help with coursework (tutoring) as Somewhat Strong or Very strong.
- Mental Health Services: 77 percent (139) respondents rated mental health services as Somewhat Strong or Very strong.
- Food Pantry: 80 percent (144) respondents rated food pantry services as Somewhat Strong or Very strong.
- Help Accessing Public Benefits (eg. SNAP): 70 percent (127) respondents rated connection to public benefits services as Somewhat Strong or Very strong.
- Spaces or Programs that Help Students Make Friends: 87 percent (158) respondents rated spaces to help make friends as Somewhat Strong or Very strong.

#### **Top-Three Most Important Services for Campus to Provide**

- Child Care on Campus: 13 percent (25)
- Money for Unexpected Emergency Expenses: 25 percent (49)
- Money for Textbooks and Supplies: 52 percent (103)
- Transportation to Campus: 22 percent (43)
- Financial Counseling: 32 percent (63)
- Academic or Career Counseling: 35 percent (70)

- Help with Coursework (Tutoring): 49 percent (97)
- Mental Health Services: 28 percent (55)
- Food Pantry: 13 percent (25)
- Help Accessing Public Benefits (eg. SNAP): 36 percent (71)
- Spaces or Programs that Help Students Make Friends: 12 percent (24)

