

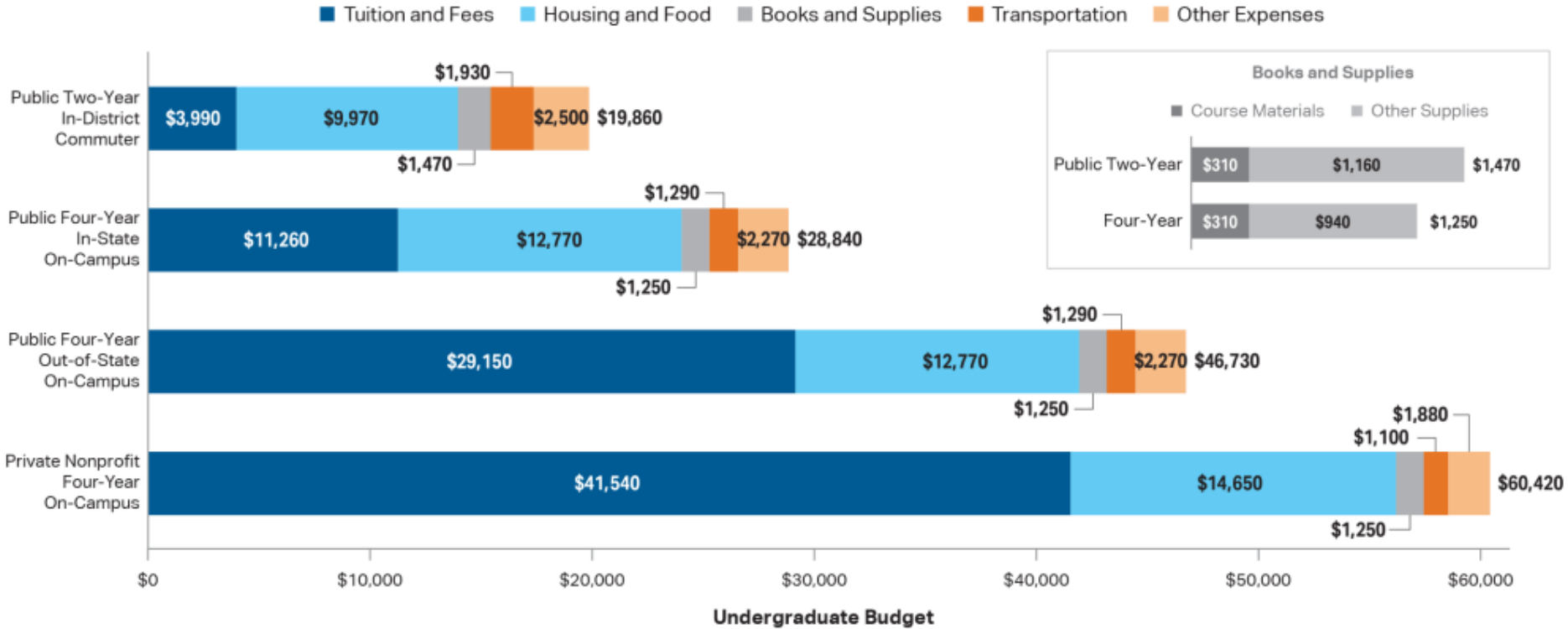


Basic Needs for Postsecondary Education

February 26, 2024

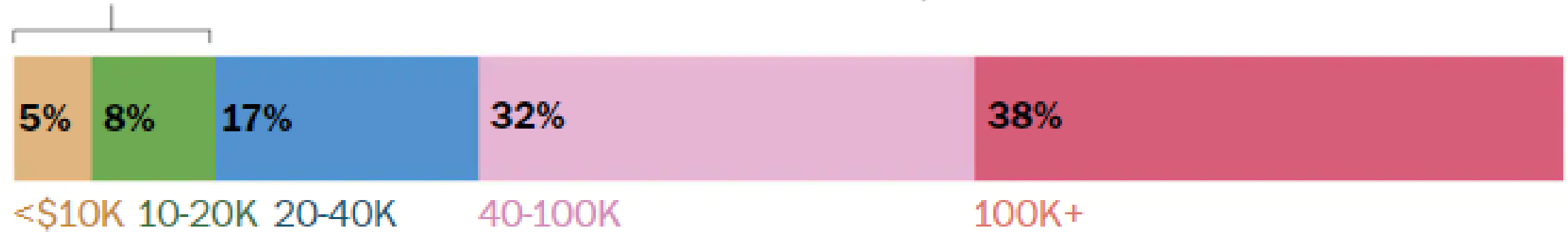


Average Estimated Full-Time Undergraduate Budgets (Enrollment-Weighted) by Sector, 2023-24

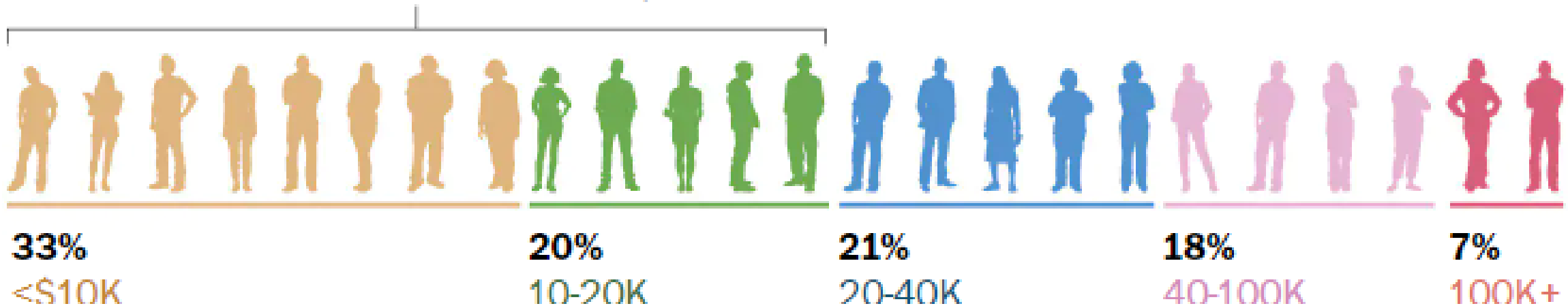


College Board, Trends in College Pricing and Student Aid 2023, Figure CP-1

About **13%** of federal student debt is held in loans with \$20K or less still owed...



...but **53%** of borrowers owe less than \$20K



Data from U.S. Department of Education, visual by The Washington Post



Basic Needs for Postsecondary Education

Monday, Feb. 26, 2024

Session Agenda:

- Housing, Food Security and Child Care
- State Perspective: Washington
- State Perspective: Oklahoma
- State Perspective: Utah
- Student Loan Oversight and Private Lending
- Participant Q&A + Discussion

Moderator: Austin Reid, NCSL, State-Federal Affairs

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What Basic Needs Are Going Unmet?



Housing*

- **48%** of two- and four- year college and university survey respondents reported they were **housing insecure** in past 12 months.
- Nearly **14%** of two- and four- year college and university survey respondents reported **experienced homelessness** in past 12 months.



Food*

- **34%** of two- and four- year college and university survey respondents reported they were **food insecure** in the past 30 days.
- **1/3** of respondents at two-year colleges and **1/4** of respondents at four-year colleges **skipped meals or reduced meal size** due to cost.



Child Care**

- **20%** (4 million) of all postsecondary students **are parents**.
 - **68%** of student-parents **live at or below the poverty line**.
- **Fewer than 50%** of all postsecondary institutions offer **on-campus child care**.

Sources: *Hope Center at Temple University, (2020) <https://hope.temple.edu/sites/hope/files/media/document/HopeSurveyReport2021.pdf>

**The Education Trust Fund, (2022) <https://edtrust.org/resource/for-student-parents-the-biggest-hurdles-to-a-higher-education-are-costs-and-finding-child-care/>

Who is More Likely to be Impacted by Basic Needs Insecurities

Food and Housing

- Students who have been in foster care.
- First-generation college students.
- Pell grant recipients and other students from low-income households.
- Students who are parenting.
- Students with a disability.
- Students of color.
- Students who identify as LGBTQ+.

Child Care

- Single mothers.
- Students of color.
- Students with elementary-aged children or younger.
- Students who attend community colleges.

Legislative Strategies to Meet Student Basic Needs



Housing

- Developing more affordable student housing on and off campuses.
- Supporting homeownership opportunities for students and recent graduates.
- Providing support and resources for students experiencing homelessness.



Food

- Assessing food insecurity on campuses.
- Enacting “hunger-free campus” bills.
- Reducing barriers to eligibility and access to SNAP.



Child Care

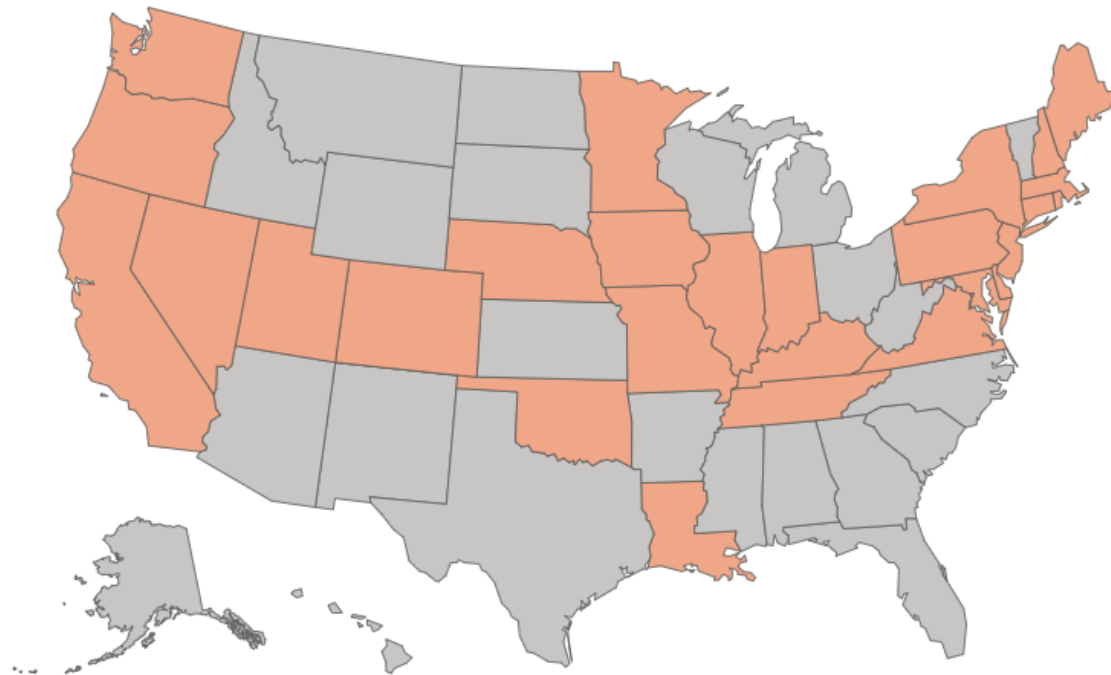
- Funding financial supports for postsecondary students to access child care.
- Assessing the child care needs of postsecondary students.
- Reducing barriers to student access to child care subsidies.

State Student Loan Oversight Legislation

Enacted State Legislation Since 2015

Bills
50

States &
Territories
27



- At least 16 states and Washington D.C. have created a student loan ombudsman or advocate.
- At least 17 states have enacted licensure requirements for student loan servicers.
- At least 6 states have passed measures addressing oversight for private education lenders.

NCSL Resources

- [Live and Learn: Addressing the Basic Needs of Postsecondary Students](#)
- [Student Loan Debt Series](#)
- [Preventing Youth & Young Adult Homelessness: Resources for State Legislatures](#)
- [Supplemental Nutrition Assistance Program](#)
- [Mitigating SNAP Benefits Cliffs](#)
- **Databases**
 - [Postsecondary Legislation](#)
 - [Housing and Homelessness Legislation](#)
 - [Economic Mobility Legislation](#)
 - [Early Childhood Legislation](#)



Thank you for joining today!

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