

THE BURDEN OF NON-TUITION COSTS

By Eleanor Eckerson Peters, Amanda Janice Roberson, and Mamie Voight

Tuition and fees comprise only a portion of students' college costs. Students must also pay for housing, food, and child care—expenses that can't be put on hold while they're enrolled. Repeatedly in our conversations, students said that covering these non-tuition costs, in addition to buying books and course materials, paying for transportation to and from school and work, and handling unforeseen emergencies present significant financial burdens.

As **COLEEN**, a student studying business at Ivy Tech Community College, explained, *"It's hard to settle down and study if you're thinking about, 'Am I going to have enough money for rent?'"* Similarly, **YUDERKA**, a mother of three who attends Lehman College, worried that her financial situation might prevent her from succeeding in college. *"I have a family,"* she said. *"I have a lot of expenses that I have to cover at home."*

It is not surprising that low-income and working-class students describe non-tuition costs as especially burdensome. Financial aid policies can leave students with few resources to pay for non-tuition costs. "Last-dollar" institution and state financial aid programs often only pay tuition and fees not already covered by grant aid, and the purchasing power of the federal Pell Grant has declined as award increases have failed to keep up with rising college costs.¹ Further complicating matters, non-tuition costs can be unpredictable from semester to semester, and are often inconsistently and poorly articulated by colleges before students enroll.²

The chances of students succeeding in college are severely hampered if they cannot afford to eat balanced and consistent meals, pay rent, buy their children clothing, or cover necessary medical expenses without working unreasonably long hours. To ensure the doors of opportunity are open to students of all backgrounds, policymakers must:

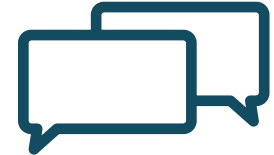
STRENGTHEN THE NEED-BASED FEDERAL PELL GRANT

Federal policymakers should **restore the purchasing power of the Pell Grant** and **permanently index the grant to inflation** to help students afford their full cost of attendance, including non-tuition costs such as housing, food, and transportation.

PRIORITIZE FINANCIAL AID PROGRAMS THAT HELP LOW-INCOME STUDENTS COVER NON-TUITION COSTS

States and institutions should **prioritize investments in financial aid programs that meet the full financial needs of low-income and working-class students**. Before discounting tuition costs for well-resourced students, states and institutions should first ensure students of limited means can afford tuition and non-tuition costs.

In 2018,



IHEP interviewed a diverse group of low- and moderate-income college students from across the United States to understand the affordability challenges they face, as well as learn how policymakers can better support their success. Student stories included here were collected during those interviews.

In interviews with IHEP, students highlighted three non-tuition costs—books, food, and emergency expenses—as particularly burdensome. Ultimately, the best way to address these pressing expenses is to tackle the larger challenge of affordability for low-income students by increasing investment in need-based aid at the federal, state, and institution levels. Until those broader reforms are implemented, states and institutions should institute the following recommendations.



Students discussed the following non-tuition costs with IHEP:

Internet, cell phone, groceries, rent, children's winter clothes, deodorant, toilet paper, lunch, Ubers or Lyfts, metro cards, baby formula, car, computer, gas, parking, braces, books, notebooks, utilities, calculator, health insurance, pens, art supplies, housing deposit, access codes, diapers, car insurance, travel home, and printing.

BOOKS



Many of the students IHEP interviewed noted that it was difficult to pay for books. After covering the cost of tuition, students nationwide report buying required course materials as their top financial stressor.³ In 2015–16, full-time undergraduates reported spending approximately \$836 on required course materials.⁴

Common strategies for keeping book costs low can hurt students' ability to persist and complete college. Students like Aissatou and Nada try to avoid using their scarce resources to purchase expensive textbooks.

For a biology class, **AISSATOU**, a student mother majoring in Public Health at Lehman College in the Bronx, explained that rather than buying both the textbook (about \$200) and lab manual (about \$100), she would only purchase the lab manual and “*go to the library and make copies*” of the textbook. At the time, however, Aissatou worked off-campus five days a week, so she often “*didn't have [enough] time to spend in the library making copies and then [study].*” On weeks when she could not to make it to the library, Aissatou simply “*missed out*” altogether on the required reading.



“Depending on the class...you can either have a \$30 book or a \$700 book. There's no consistency and there's no heads up either.

Justin H.
Student at Ivy Tech Community College
in Columbus, Indiana



“You could just imagine...paying \$200 for a book, and then \$84 just for an access code, which you're just going to use for one semester. It's insane.

Diana
Student at Lehman College
in the Bronx, New York

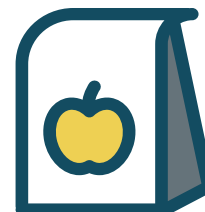
NADA, a student studying Global Affairs at George Mason University, explained that she typically waits a few weeks into the semester before purchasing books to make sure she does not spend hundreds of dollars on course materials that aren't actually required. In the first few weeks of a discussion-based class in which Nada was relying on readings she could find for free online, she explained, *"I was not on the same pace as my peers...They already read [all of] it. They do know what they're talking about—I'm kind of improvising."*

TO SUPPORT LOW-INCOME AND WORKING-CLASS STUDENTS ACCESS REQUIRED COURSE MATERIALS, STATES AND INSTITUTIONS SHOULD:

Include book stipends in need-based financial aid programs. For example, the Search for Education, Elevation and Knowledge (SEEK) program funded by New York State provides students with a stipend to cover a portion of the cost of required course materials such as books and access codes.

FOOD INSECURITY

Many of the students IHEP interviewed struggled with food security. **DEJOIRY**, a political science major at Howard University and law school hopeful, told IHEP that he didn't think he had any food at home because, *"I just have not had the money to go buy groceries."* **ADEJOKE**, a Prince George's Community College student who dreams of becoming a physical therapist, shared, *"two days ago, I didn't eat all day...I went to sleep hungry."* And **ASHLEY**, a student who transferred to Lehman College after earning her associate degree at Bronx Community College, explained, *"there [are] those days that you just have to starve a little bit."*



“[I] felt like I didn't even have enough money to pay my rent, let alone [for] my food.

Coleen
Student at Ivy Tech Community
College in Lafayette, Indiana

MARKEITH, a dance major at Wayne State University in Detroit, Michigan, said he is most concerned about college costs during school breaks because he relies on his meal plan for food. *"The cafeteria closes during Thanksgiving and Christmas [and] New Year's break...At that point in time, I don't know what I'm going to do."*

Worrying about how and when you'll eat your next meal makes it difficult to be successful in college. Food insecure students report their class performance and ability to attend classes is compromised by their hunger.⁵

TO SUPPORT FOOD INSECURE STUDENTS IN TANGIBLE, INTERMEDIATE WAYS, INSTITUTIONS SHOULD:

Help eligible students access Supplementary Nutritional Assistance Program (SNAP) benefits.

Develop or expand programs and activities that serve food insecure students, such as food pantries, meal swipe donations, and keeping dining halls open during school holidays.

EMERGENCY EXPENSES

Emergency expenses, such as car repairs or replacing a broken or stolen computer, can derail low-income and working-class students' education. Nationwide, half of all undergraduates report that they certainly or probably would not be able to cover an unexpected \$2,000 expense.⁶ When IHEP asked students if they would be able to cover a \$2,000 emergency should one arise, they responded:



"I could cover a \$20 emergency right now. That's it."

- Casey, 31-year-old mother of two, enrolled in paralegal studies at Ivy Tech Community College in Bloomington, Indiana



"I would just die. There's not much I can really do about it."

- Markeith, 20-year-old student at Wayne State University who hopes to become a teacher



"That one? I don't know. Because my mom, she [doesn't] have \$2,000 on her...That's so much."

- Aissatou, 22-year-old mother studying public health at Lehman College



"I really hope it doesn't happen. And that's all."

- Nada, 20-year-old student at George Mason University



"Oh, Jesus...I would not be able to do it...I would not know how to handle that one."

- DeJoiry, 21-year-old political science student at Howard University



"I would be fine, but that would hurt. That would really hurt."

- Justin U., 25-year-old U.S. Navy veteran and student at Ivy Tech Community College in Columbus, Indiana

TO SUPPORT STUDENTS FACING FINANCIAL EMERGENCIES, INSTITUTIONS SHOULD:

Offer emergency grants for students in need that are properly publicized and designed without restrictive requirements or disbursement methods that would prevent students in crisis from accessing them.

1 Poutré, A., Rorison, J., & Voight, M. (2017), Limited means, limited options: College remains unaffordable for many Americans. Institute for Higher Education Policy. Retrieved from: <http://www.ihep.org/limited-means-limited-options>; IHEP analysis of average tuition and fees and room and board from National Center for Education Statistics Digest of Education Statistics, 2017 and maximum Pell Grant data from College Board Trends in StudentAid, 2018.

2 Burd, S., Fishman, R., Keane, L., & Habbert, J. (2018), Decoding the cost of college: The case for transparent financial aid award letters. New America and UAspire. Retrieved from: <https://www.newamerica.org/education-policy/policy-papers/decoding-cost-college/>; Goldrick-Rab, S., & Kendall, N. (2016), The real price of college. The Century Foundation. Retrieved from: <https://tcf.org/content/report/the-real-price-of-college/>

3 Cengage. (2018), New survey: College students consider buying course materials a top source of financial stress. Retrieved from: <https://news.cengage.com/corporate/new-survey-college-students-consider-buying-course-materials-a-top-source-of-financial-stress/>

4 IHEP analysis of 2015-16 National Postsecondary Student Aid Study (NPSAS:16) data.

5 Silva, M., Kleinert, W., Sheppard, V., Cantrell, K., Freeman-Coppadge, J., Tsoy, Elena., Roberts, T., & Pearrow, M. (2017), The relationship between food security, housing stability, and school performance among college students in an urban university. *Journal of College Student Retention Research Theory and Practice*, 19(3).

6 IHEP analysis of 2015-16 National Postsecondary Student Aid Study (NPSAS:16) data.