

Addressing the Need for Non-Tuition Cost Assistance for Students through State and Federal Grant Programs

An Issue Brief by the 2023-2024 TICAS Michigan Student Advocacy Fellows

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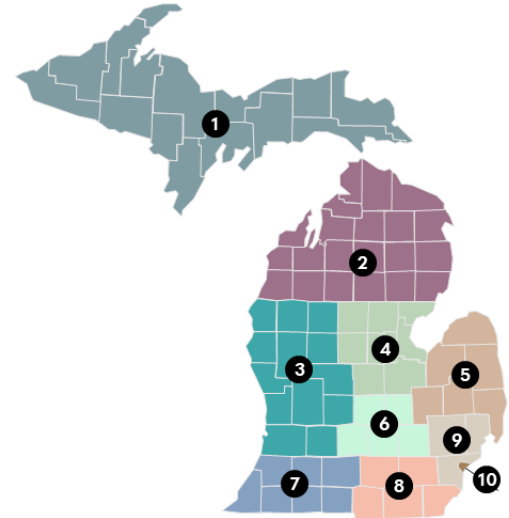


About the TICAS Michigan Student Advocacy Fellowship

The Institute for College Access & Success (TICAS) Michigan (MI) Student Advocacy Fellowship program is a grant-based fellowship opportunity for students on postsecondary paths in MI. It is also a great opportunity for the TICAS MI team to work alongside students from across the great state of Michigan in higher education policy.

This program is designed to work with students from a multitude of backgrounds to provide training on how to engage in the policy process on state-level policy issues. The students also learn to foster the importance of community and student voice while demonstrating the importance of their inclusion in the policy decision making process. Each cohort of students will spend the summer months engaged in policy training from experts across the country and the state of MI. Using what they learned in training, they identify a higher education policy issue they would like to champion on behalf of MI students by engaging in research, coalition/support building, communication strategy development, and legislative advocacy. This publication is the product of this process.

Michigan Regions



Fellows



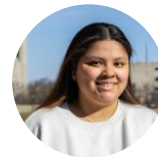
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Introduction

Postsecondary education is a crucial determinant of future economic success and social mobility. It can unlock a world of potential, yet these possibilities are jeopardized when funding a postsecondary education becomes too expensive. Federal, state, institutional, and private financial aid has significantly helped to reduce the burden of tuition for low- and moderate-income students and families as it has risen precipitously over the decades. However, fewer resources are available to cover the also spiking non-tuition colleges costs, which today represent a significant college affordability barrier for Michiganders seeking a degree or skilled credential in Michigan. The necessary costs of attending college or university extend far beyond tuition fees. Students must also cover living expenses, textbooks and technology, transportation, housing, medical costs, and other miscellaneous costs. These non-tuition costs affect students across Michigan, regardless of their age, and students frequently lack the resources necessary for these other necessities.

The burden of covering non-tuition costs impacts students' mental health, academic performance, access to resources, and debt accumulation. According to the National College Health Assessment, 46.5 percent of students had problems with finances within the last year.¹ Of those students, 36 percent stated that it negatively affected their academic performance.² While these additional costs negatively impact all students, they may create disproportionate barriers for low-income students who already struggle to fund their education.³ It is imperative to address the financial barriers that hinder students from completing their education.

A multifaceted strategy, including greater grants and scholarships specifically for non-tuition costs, access to support services, and initiatives targeted at lowering the cost of education, is needed to address financial insecurity among college students. Policymakers and other decisionmakers can guarantee that every student has an equal chance to excel in studies and realize every opportunity they have by tackling these issues. This paper aims to highlight the need for additional state and federal grants to cover non-tuition costs, the importance of financial transparency, the need for affordable student housing, and the detrimental effects of this gap on students.

In their own voices

Non-tuition barriers are a big part of why school has been challenging for me. As an independent [student], my state aid does not cover the full cost of attendance. Thankfully, I was given a non-tuition scholarship by my institution which has made me more successful. If I did not have support with housing and food costs, I would not be able to stay enrolled. - Margherita Hill.

The Need for Non-Tuition Cost Assistance

The total cost of attendance (COA) for students includes both direct and indirect expenses. Direct expenses consist of tuition and fees, while indirect expenses encompass room and board, books and supplies, transportation, medical costs, and personal expenses. Nationally, the average estimated budget for full-time undergraduate students in 2020-2021 was approximately \$26,820 at public four-year in-state institutions and \$54,880 at private nonprofit four-year institutions.⁴

Non-tuition expenses accounted for nearly 60 percent of the total cost at public institutions and 50% at private institutions.⁵

Notably, these COA estimates are set by colleges themselves, and research has shown that they can be widely inconsistent, even while considering geographical variances in cost of living.⁶ This can be seen when comparing the most recent living expense estimates for full-time, in-state students from the three universities in Michigan with the highest enrollments (University of Michigan – Ann Arbor, Michigan State University, and Wayne State University) and their community college counterparts (Washtenaw Community College, Lansing Community College, Wayne County Community College District respectively). Table 1 depicts these costs. Inequities can fester without federal and state measures ensuring uniform financial transparency or financial aid support for non-tuition costs.

Table 1. The Cost of Attendance at High Enrollment Michigan Public 4-Year Institutions & their Community College Counterparts

Institution Pair	4-Year Institution COA	Community College COA
University of Michigan – Ann Arbor & Washtenaw Community College	\$14,460 ⁷	\$19,728 ⁸
Michigan State University & Lansing Community College	\$12,564 ⁹	\$15,200 ¹⁰
Wayne State University & Wayne County Community college	\$14,252 ¹¹	\$7,410 ¹²

Students from low- and middle-income families, particularly Pell Grant recipients, may struggle to meet these additional costs as they are already more likely to face unmet financial need and at larger amounts.¹³ While 27 percent of all full-time undergraduate students and 51 percent of Pell recipients have their net tuition and fees completely covered, only 1 to 2 percent in either category received enough in grants to cover their entire net student budget.¹⁴ In 2018, the average unmet need for Michigan students was about \$7,434.¹⁵ Though financial aid and scholarships may cover tuition, they fall short of covering the full COA despite financial need. Consequently, students are forced to work long hours, take fewer classes, or, in some cases, drop out altogether. The need for state and federal grants specifically designed to cover non-tuition costs is evident, as it would alleviate the financial burden on students and allow them to focus on their studies.

The Current Lack of Non-Tuition Cost Assistance

Despite the significant need, there is a glaring lack of grant options specifically targeting non-tuition expenses. All existing state aid is applied to tuition costs first, with most being tuition-restricted. Only the new Michigan Achievement Scholarship’s minimum dollar award can be used towards the full COA.¹⁶ As a result, state aid is limited by design in its ability to cover non-tuition costs.

Federal and institutional grants also lower the cost of higher education but fall short of covering the full COA. The federal Pell Grant is a flexible award that can be used towards the total COA.¹⁷ However, the maximum federal Pell Grant award (\$7,395 for the 2023-2024 school year)¹⁸ only covers roughly 28 percent of public 4-year college costs.¹⁹ Many institutions have begun offering free tuition scholarships to students by covering any remaining tuition and fee costs after federal and state grant aid is applied to those costs.²⁰ Despite reducing tuition burdens, these programs leave a substantial portion of costs for housing, transportation, and other non-tuition burdens uncovered.

In their own voices

Non-tuition costs are a huge [barrier] for me when it comes to attending school, as my transportation is [lacking] and I rely on the bus most of the time. That is an expense and books have always been an obstacle for me, I rely on pdfs or downloaded versions of books for my courses that I can find online. I am grateful to have my own place and not have to rely on living on-campus. However, I have two people close in my life who have ongoing loans that they owe due to having to stay on-campus and they attend college longer. The stress of having to support yourself and knowing you may not be able to continue college due to not being able to afford just outside of cost tuition is scary and a reality.

- Kalani Olatunji

Student loans are a way students can cover these additional costs. The existing federal student loan programs, such as Direct Subsidized and Unsubsidized Loans, can be used towards expenses beyond tuition and fees to cover other educational expenses. However, even the Federal Direct loan limits mean students often face a gap between net costs and their ability to cover them. Private loans are available, but they typically come with higher interest rates and less favorable terms, making them the riskiest way to cover the cost of college. Many students are also required to work to cover costs. The hours needed to cover expenses make it challenging to keep up with their studies or to maintain enrollment levels to complete programs in a timely manner.²¹

Over the years, especially during and following the Great Recession, declines in state

investment in public higher education institutions helped drive up the cost of tuition and students and families' share of the cost of higher education.²² Investment in state financial aid had also decreased until 2020, when the Whitmer administration and Michigan legislature began to make massive investments in state financial aid. Since 2020, they have invested hundreds of millions of dollars per year in four new programs.²³

Despite these new investments, most state aid programs cannot be used to cover non-tuition costs, leaving in place significant affordability barriers for students. Moreover, many existing financial aid packages do not adequately address the unique financial barriers faced by certain student populations, such as first-generation college students, single parents, and those from historically marginalized communities. The absence of targeted grant programs to help cover non-tuition costs exacerbates the financial stress on these students, hindering their academic performance and retention rates.

The Challenges Posed by Non-Tuition Costs

Transportation, housing, medical costs, and more are significant components of COA that are often overlooked in traditional financial aid packages but pose crucial barriers towards students' college affordability.

To get a better sense of how non-tuition costs impact Michigan students, we surveyed 176 individuals who are either currently enrolled in higher education or are college aged (18 – 24) and did not enroll. The sample is neither random nor statistically representative of the overall postsecondary student and college student aged population in Michigan. Respondents do include a diverse population, including students enrolled in skilled trade programs and public 2-year colleges. However, most respondents were enrolled in public 4-year colleges. Respondents resided in all regions of the state and comprise a diverse array of socio-economic and racial backgrounds.

We asked respondents to identify which non-tuition costs they cover, the extent to which they are burdensome, and what – if any – policy priorities could help address non-tuition costs. Findings from national research and our survey are listed below for major non-tuition expenses.



Housing Costs: Oftentimes, cost of living is higher in areas deemed “college towns” as large volumes of students are attempting to get housing within a limited area. The average annual cost of room and board at public four-year institutions was \$11,510 in 2020-2021.²⁴ The Hope Center at Temple University found in their 2020 #RealCollege Survey that of the 195,000 students surveyed, 48 percent experienced housing insecurity.²⁵ Housing insecurity was higher for students at two-year institutions (52 percent) than those at 4-year institutions (43 percent).²⁶ Like these national trends, about 40 percent of our survey respondents reported that housing is the most challenging non-tuition cost they face, underlining the critical need for financial interventions that make housing more accessible and affordable to students.



Transportation Costs: The average annual cost of owning and operating a vehicle in the United States is approximately \$8,849.²⁷ In states like Michigan, the cost of transportation can also be prohibitively high due to a combination of high car insurance premiums, which are nearly 80 percent above the national average, and a shortage of affordable housing that forces students to live further from campus.²⁸ For students relying on public transportation, costs can still be significant, especially in urban areas with higher fares. Transportation was the second most common (22 percent) challenging expense for Michiganders in the TICAS student survey.



Food Costs: In the 2020 #RealCollege survey, 34 percent of students reported experiencing food insecurity, again disproportionately impacting students attending 2-year institutions (39 percent compared to 29 percent at 4-year institutions).²⁹ Other studies indicate that 34 percent of undergraduate and 12 percent of graduate students nationwide are affected by food insecurity.³⁰ This means that more than 4 million students are struggling to secure daily meals, which can severely impact their health, well-being, and academic performance. In the TICAS survey, 12 percent of respondents reported that food was their most challenging expense.

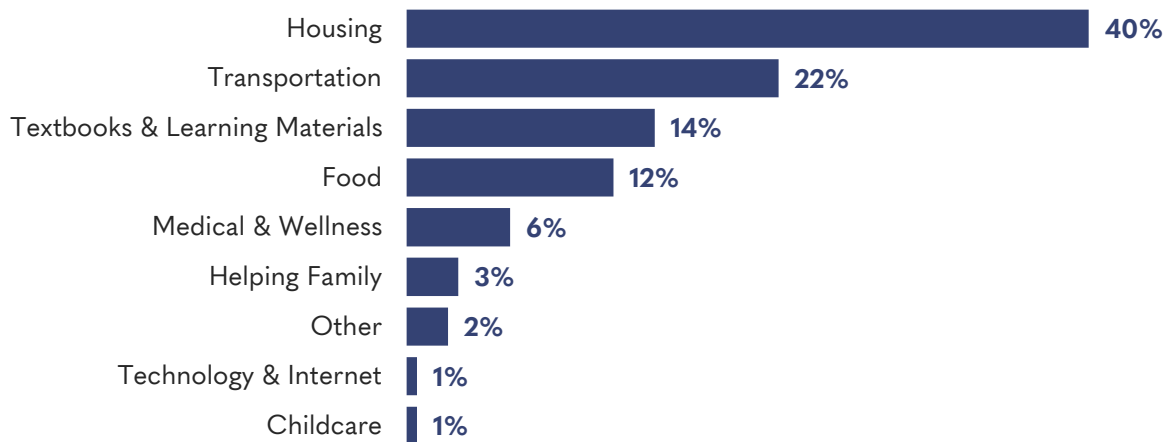


Education-Related Costs: The cost of textbooks and other educational materials also continues to be a barrier for many students. In one study, 66 percent of all college students reported opting to forego purchasing required course materials at some point due to cost.³¹ Textbooks or other learning materials were the third most common (14 percent) challenging expense for respondents in TICAS student survey.



Medical Costs: Healthcare expenses, including insurance premiums, copayments, and out-of-pocket costs for medical services and prescriptions, add another layer of financial burden. A study by the American College Health Association found that 17 percent of students reported that their academic performance was negatively affected by illness or injury in the past 12 months. Students without adequate health coverage may forgo necessary medical care, leading to more serious health issues and further hindering their academic success. In the TICAS survey, 6 percent of respondents stated that medical and wellness was their most challenging non-tuition expense.

The chart below depicts more of the findings on which non-tuition cost is the most challenging to manage from the TICAS Fellows student survey.

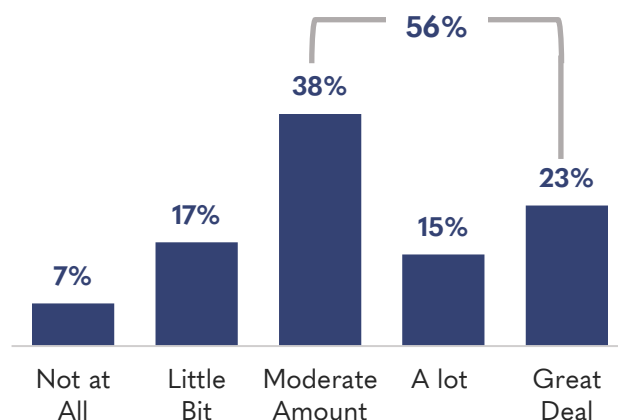


There was also a question in the survey regarding how much the student was spending or owed on non-tuition costs which had a lot of variety in the amount of money respondents pay in non-tuition costs (high of \$40,000 and low of \$0). **The average respondent pays about \$6,522 per year in non-tuition costs.**



The Effects of Inadequate Non-Tuition Cost Assistance

The lack of sufficient financial support for non-tuition expenses has several adverse effects on students. **We found that over half of survey respondents (56 percent) reported non-tuition costs moderately to greatly impacted their ability to focus on their academics.** More than twice as many respondents reported non-tuition costs impacted them “A lot” (25 respondents) than “Not at all” (11 respondents).



Poor Mental Health: Financial stress significantly impacts students' mental health. According to a study published in the *Journal of Adolescent Health*, students experiencing financial stress are more likely to report symptoms of depression and anxiety.³² The constant worry about meeting basic needs such as housing, food, and transportation can lead to chronic stress, which negatively affects students' overall well-being and academic performance.



Academic Performance and Engagement: Students who struggle with colleges costs but who manage to stay in school often do so at the expense of their academic performance and mental health. Balancing work and study can lead to burnout, decreased academic engagement, and lower grades. A Georgetown study found more than 70 percent of college students work while enrolled, with many working more than 20 hours per week.³³ This heavy workload leaves little time for studying, participating in extracurricular activities, or taking advantage of academic support services. “Around 1 in every 3 college students in the U.S. lacks enough to eat as well as stable housing,” resulting in reducing food intake, seeking out food-focused campus events, purchasing food with lower nutritional value, couch surfing, sleeping in vehicles, or becoming homeless.³⁴ When students face these outside burdens, it makes engaging with academic culture and obligations more challenging.



Higher Dropout Rates: Research by the National Center for Education Statistics (NCES) indicates that nearly 40 percent of college students who drop out cite financial reasons as a primary factor.³⁵ Students who are unable to afford their living expenses are more likely to leave school before completing their degree, limiting their future earning potential and ability to pay off any accumulated loan debt, contributing to a cycle of poverty.



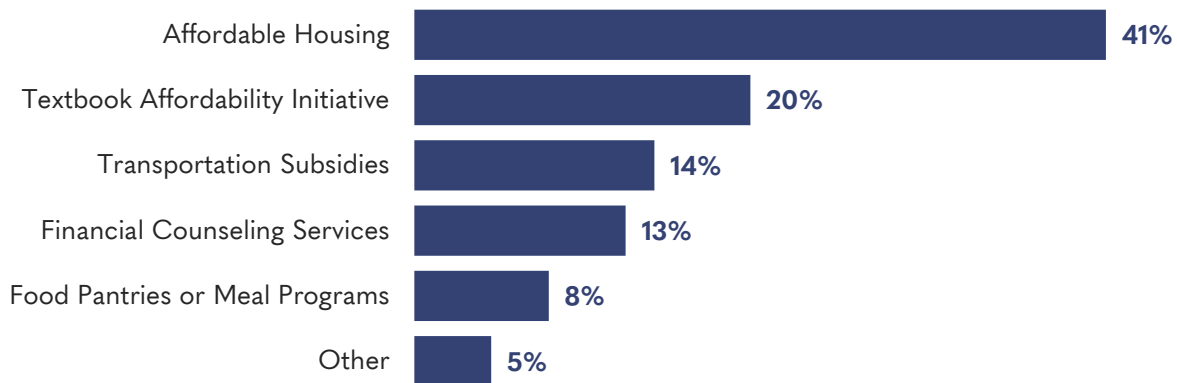
Long-term Financial Instability: Financial strain can have long-term implications for students' financial stability. Graduates burdened with high levels of debt, especially from private loans with unfavorable terms, may struggle with repayment, affecting their credit scores and limiting their ability to secure housing, start businesses, or save for retirement.³⁶



Milestone Setbacks: These financial pressures and subsequent debt accumulation lead to significant delays in achieving key life milestones. According to a report by the Federal Reserve, young adults with student debt are less likely to purchase homes, start families, or invest in retirement savings compared to their debt-free peers.³⁷ This delay in achieving financial independence and stability can have lasting effects on their economic mobility and overall quality of life.

The Benefits of Addressing Non-Tuition Costs

Alleviating burdens related to non-tuition costs raises many benefits to students and surrounding communities. **When asked what resources would be the most helpful for alleviating the burden of non-tuition costs, 41 percent of respondents in the TICAS survey chose more affordable housing, 20 percent chose textbook affordability initiatives, and 14 percent chose transportation subsidies.**



Creating a scholarship/grant that specifically targets these critical costs is essential to ensuring that all students can succeed without the risk of not completing their degree or long-term financial insecurity due to burdensome loan debt.



Housing Costs: Addressing housing insecurity, including difficulty affording rent and utilities, through financial aid can aid students in focusing on their studies and maintaining a stable living environment. Implementing affordable housing solutions for students can alleviate this burden and contribute to their academic success and overall well-being.



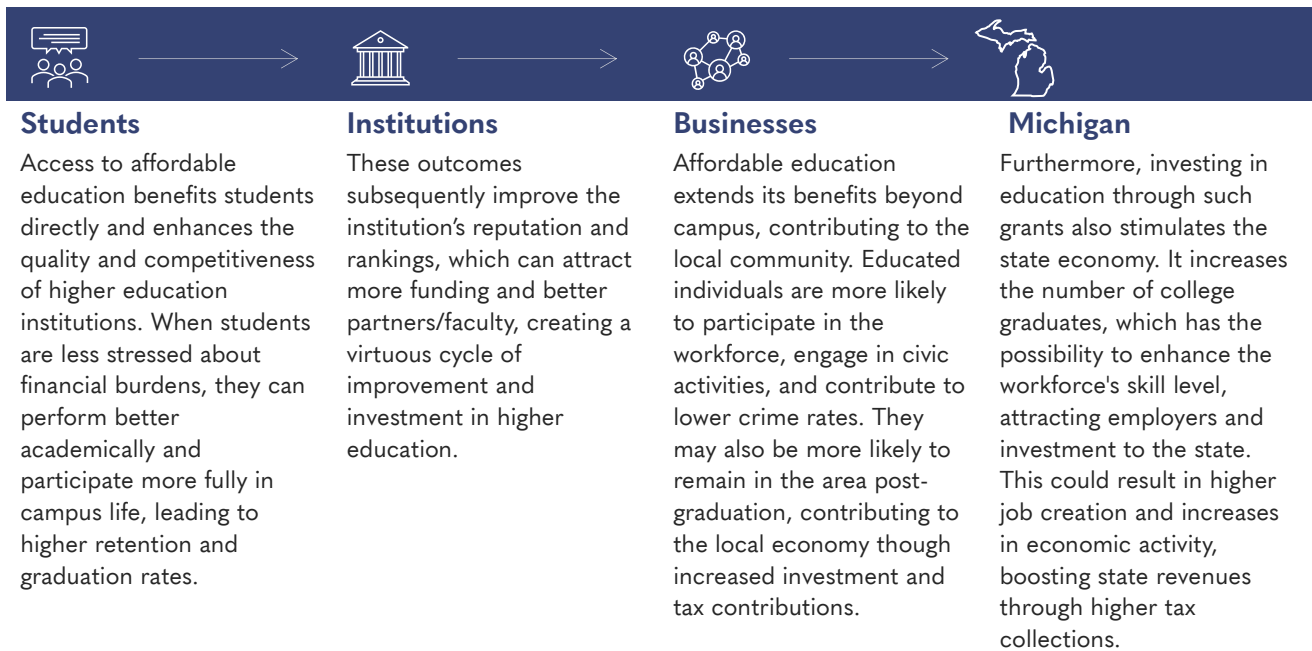
Transportation Costs: Financial aid that helps cover transportation costs can significantly reduce the burden on students, enabling them to attend classes and work regularly and to access campus resources more effectively.



Food Costs: Aid with food costs helps alleviate the burden of choosing between food and covering other costs like rent or books and supplies, increased the ability to focus and learn, and reduces negative effects that poor nutrition has on energy levels, sleep, and overall health.

➤ **Education-Related Costs:** By covering these expenses through financial aid, all students have equal access to the necessary resources to succeed academically. When institutions invest in equitable access models, where they provide all necessary learning materials included in the cost of tuition and fees, they see “increased course completion rates by 15.58 percent and improved letter grade success rates over those students that chose to opt-out.”³⁸

Introducing additional support for non-tuition costs can also provide benefits for a wide range of groups – improving accessibility, affordability, and success initiatives. Implementing this idea would not only level the playing field in higher education but also enrich local communities by cultivating a more educated and financially secure populace.



The Consequences of Not Addressing Non-Tuition Costs

Creating a state grant to help cover non-tuition costs is imperative to improving student success and engagement in higher education. Transportation, textbooks, housing, and food security are necessities for a student to be able to focus, learn, and graduate. Persistent myths about these costs are one part of the barrier to addressing them. We address some common misconceptions or questions below.

Why can’t students cover non-tuition costs through work and saving?

Students will try to balance all the costs of college by either going without, working as many hours as possible, or taking out loans to support themselves. In the end, these decisions are not conducive to students’ long-term success given how high non-tuition costs are relative to what is often the low wage work available to a college student. Students who pursue higher education and work (either full-time or part-time) have a hard time committing to both simultaneously and often their earnings are not enough



to cover all non-tuition expenses. Balancing work and education is difficult, with many students sacrificing time for studying to work or work hours to studying. Studies have shown that the more students work, the worse they perform in their classes and the fewer credits they complete.³⁹ The increased time to degree means that students may inadvertently be raising the cost of their education by working too many hours to cover the cost of their education.⁴⁰ While many students cannot complete their degrees while working within the expected timeframe, it is unclear whether this is directly caused by working, as many older degree-seeking students have continued to work while in college. Researchers speculate a lack of flexibility offered in certain programs to working college students contributes to an increased time to degree and lack of accessibility to financial aid for students who take longer to complete.⁴¹ These burdens may disproportionately impact low-income students.

Is providing students with an award to cover non-tuition costs a good use of state funds?


As there are almost no current state grants for non-tuition costs, creating one can support current students – helping them graduate with a degree or skilled credential – and incentivize students to enroll in the future. In the TICAS survey, nearly three-quarters of students reported that non-tuition costs impacted their focus on their studies by at least a moderate amount. In short, non-tuition costs are presenting a barrier to student success. Therefore, it would be a good use of state funds to help students afford their basic needs and reduce barriers to a degree.

Policy Recommendations

To address the financial challenges faced by post-secondary students in Michigan, our student survey helped to identify policy recommendations that would be most helpful in reducing students' non-tuition cost burdens. Based on our research and bolstered by the insights that resulted from our student survey, we recommend:

-  **Establishing State-Sponsored Grant Programs:** Create grant programs specifically designed to cover non-tuition costs, offering sufficient funding to ensure accessibility for all students.
-  **Expanding Federal Grant Programs:** Increase the allocation of federal grants, such as the Pell Grant, to cover the full COA, including non-tuition expenses, particularly for low-income and marginalized students.

Policies that would reduce non-tuition burdens by addressing some of the specific costs students are facing are:

-  **Promoting Awareness and Financial Literacy:** Implement programs to educate students about financial planning and the availability of financial resources, ensuring they are aware of all options for covering their education-related expenses.



Developing Affordable Housing Programs: Implement affordable, long-term sustainable housing. 40 percent of survey respondents reported access to affordable housing options as a helpful solution.

State Support for Covering Non-Tuition Costs and Basic Needs

Recommendations for this type of initiative are not new. The Michigan Achievement Scholarship currently has an award upward of \$2,500 depending on institution type that can be used towards non-tuition costs if tuition and fees are already covered.⁴² The idea has also garnered state legislative support; Senate Bill 350, which has passed the House and Senate, allows Michigan Promise Zones to help cover students' non-tuition expenses.⁴³

To promote long-term, sustainable solutions that address student non-tuition cost barriers, the Michigan Department of Lifelong Education, Advancement, and Potential (MiLEAP) assembled a Student Basic Needs Task Force in March 2024. Lt. Governor Gilchrist II highlighted "... there are other needs associated with college, like housing, books, meals, and more, that can be a burden."⁴⁴ This legislative backing and government acknowledgement underscores the importance and potential impact of addressing the full spectrum of financial challenges faced by students today.

With the foundation of robust legislative support and a clear understanding of the multifaceted benefits, it is imperative to move forward with the implementation of this grant. By doing so, we will not only meet the immediate financial needs of students but also contribute to a stronger, more resilient educational system for future generations.

Successful Affordable Housing Initiatives



Several states have implemented successful affordable housing programs for students that can serve as models for wider adoption. **One such example is California's "Affordable Student Housing Plan," which aims to develop affordable housing units specifically for college students. This initiative includes:**

- **Partnerships with Local Governments and Developers:** The state collaborates with local governments and private developers to identify suitable locations for student housing and provide incentives for the construction of affordable units.
- **Utilization of State and Federal Funding:** The program leverages state and federal funds to subsidize the construction and operation of student housing. This reduces the financial burden on students and ensures the affordability of the housing units.
- **Long-term Affordability Commitments:** Developers participating in the program must commit to maintaining the affordability of the housing units for a specified period, ensuring that future students also benefit from the initiative.

- **Provisions of On-Campus Housing:** Some universities, such as the University of California system, have expanded their on-campus housing options to provide more affordable living arrangements for students. This not only reduces housing costs but also fosters a supportive community environment.



Minnesota's Office of Higher Education has also conducted surveys on housing insecurity amongst students. The Minnesota Interagency Council launched their program "Heading Home Together: Minnesota's Statewide Plan to Prevent and End Homelessness 2018-2020." This program was built with all ages in mind. However, their focus was on anyone 24 years old or younger. Their goal was to attack housing insecurity from three angles:

- **Education:** Their initiative seeks to educating the public on resources and "natural points of contact." By doing so, individuals experiencing housing crisis would know where to go and how to receive support.
- **Increasing Resources:** This program recognizes that shelters are a last resort, and measures should be taken in the prevention of homelessness. An increase in support for at risk individuals can prevent them from needing to transition into shelter experiences. This helps reduce some of the stress around relocating and potential stigmas surrounding shelter living.
- **Simplification and Streamlining of Resources:** Oftentimes resources are underused due to a lack of organization or promotion. The pressure of locating resources shouldn't be placed on the individuals themselves but rather improved by the state. Clearly outlining options and potential next steps can lift some of the burden on the individuals trying to locate resources.

Conclusion

By choosing to pursue post-secondary education, students expand their career and income opportunities. **The support from federal, state, institutional and private scholarship aid makes education more achievable, however it is too often focused on tuition costs. Establishing a state-funded grant to support costs outside of tuition would dismantle the barrier posed by these costs.** Otherwise, students eligible for tuition-free scholarships at their institutions may end up with less aid than their peers who have more resources due to aid that is restricted to or applied first to tuition costs.

More state support for non-tuition costs would lower the out-of-pocket costs of transportation, housing, food, and education related costs for students. Furthermore, expanding federal grants to cover more of the total cost of attendance would remove cost barriers for eligible students who qualify for the Pell Grant. Lowering some of these barriers would allow students to focus on their education. With the proper support, education can uplift low-income students and lead towards upward socioeconomic mobility.

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