



An Evaluation of the Emergency Aid Programs at the University of Southern California and Los Angeles Community College District

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AN EVALUATION OF THE EMERGENCY AID PROGRAMS AT THE UNIVERSITY OF SOUTHERN CALIFORNIA AND LOS ANGELES COMMUNITY COLLEGE DISTRICT

EXECUTIVE SUMMARY

In its third year of implementation, the Leonetti/O'Connell Family Foundation's emergency aid (EA) programs at the University of Southern California (USC) and the Los Angeles Community College District (LACCD) have continued to provide direct cash assistance to students experiencing financial hardships. Initiated in the 2019-20 school year, the program started in a pre-COVID-19 pandemic context and has evolved in program features and eligibility over the course of the pandemic. It has distributed over \$797,000 dollars and roughly 1,200 cash awards over the 2019-20, 2020-21, and 2021-22 academic years.

In the most recent school year (2021-22), the USC program received 156 applications, of which it approved 92%. Awards averaged \$563, for a total disbursement of almost \$81,081. Meanwhile, as of April 2022, the LACCD program granted 178 awards (a 56% decline in awards from the prior year) averaging \$500 for a total disbursement of \$89,000. Across both locations, applicants most often requested assistance for housing, food, and other basic needs. Both programs also received relatively high numbers of applications during all operational years and most acutely in late March and April of 2020, during the onset of the COVID-19 pandemic.

To evaluate the effectiveness of this aid in easing financial hardship for students, the team sought to 1) understand in what ways these emergency aid programs ease the administrative burden (costs individuals incur to receive

a benefit) to quickly meet financially distressed students' needs, 2) identify how the financial assistance was helpful in meeting students' needs in this academic year, and 3) measure student needs and draw a population profile of aid applicants and recipients. To address these objectives, the Price Center administered a recipient survey and conducted interviews with emergency aid recipients and program administrators to inform further analysis. This cumulative report has generated the following key findings and recommendations in three areas:

Recipient Identification and Characteristics

KEY FINDINGS

- Award recipients' backgrounds varied substantially.
- Although the majority of recipients have household incomes below median income levels in Los Angeles, 11% of recipients report household incomes of \$250,000 or more.
- The majority of students requesting EA are first-generation college students.
- Support systems are limited: Most EA recipients report not receiving social support and only about a quarter get direct financial assistance from family members.

RECOMMENDATION

- Redesign the program's approach for identifying students based on funding availability.

Meeting Students' Emergency Needs

KEY FINDINGS

- The most common reasons for student EA requests are to pay for housing and food. More than half of all applications received from both campuses were for housing or food related costs.
- Losing employment is the most common financial stressor for EA recipients and students are most concerned about paying for housing.
- For many aid recipients, \$500 provided temporary relief, but was not enough to ease their financial burdens for upcoming months.
- Students report that receiving EA enables them to increase their time and energy spent on academic pursuits.

RECOMMENDATION

- Revisit the program's intended population and re-clarify program goals.
- If possible, continue to increase program funds available for emergency aid.

Program Administration

KEY FINDINGS

- The majority of students report low administrative burden in completing the EA application process, though results are substantially worse for the LACCD program. One in five LACCD students respondents said the application process was hard to complete, compared to just 8% of USC student respondents.
- The administrators all noted the effectiveness of providing clear instructions on the documentation needed for the application process, including examples, in enabling students to get funding.
- All interviews with administrators highlighted additional barriers that undocumented students face in seeking financial support, emphasizing that requiring immigration status on EA applications imposes an additional logistical barrier and can deter potential applicants who may assume their ineligibility.

RECOMMENDATIONS

- Continue to have streamlined application processes and ease of program administration.
- Consider increasing the administrative capacity of the LACCD EA programs to reduce administrative burden for specific populations.
- Broaden marketing strategies in partnership with campus staff.

INTRODUCTION

The higher education system, similar to K-12 and early education, is grappling with a long-term challenge of providing education to communities affected by crises — crises at the individual level such as the financial stress of losing employment or housing; or community-level crises such as natural disasters or the COVID-19 pandemic that have affected the health, finances, and socioemotional well being of many individuals. It is within the context of the COVID-19 pandemic that EA given to students pursuing two-year or four-year college education has gained attention as an important policy and program intervention that can prevent crises from derailing students' educational trajectories. Although the literature effectively documents that crisis such as exposure to violence or conflict (Brück et al., 2019), financial stressors (Oreopoulos et al., 2012), and natural disasters (Sacerdote, 2012) can and do, in fact, affect students well-being and ability to follow through with their higher education pursuits, there is not yet evidence on the effectiveness of EA among college students.

Despite the inconclusive evidence to support EA programs, the goals of EA programs to support student wellbeing and encourage college retention are clear, students' need for support has increased (Olson et al., 2021), and investments have grown during the time of the COVID-19 pandemic. Universities and the philanthropic community have made significant investments in emergency relief funds ahead of the pandemic and those investments have grown in scale and attention. The federal government also initiated flexible emergency aid of \$6 billion in 2020 alone, which was allocated to the higher education system for direct student disbursements through the Coronavirus Aid, Relief, and Economic Security (CARES) Act of 2020 (Weissman & Schmidt, 2020). Even before the onset of the pandemic, many scholars and administrators in the higher education community raised concerns over the growing financial needs college that students are experiencing, calling for universal assessments of well-being and the need to better identify students at risk of dropping out

due to personal and financial stress (Golrick-Rab et al., 2020; Weissman & Schmidt, 2020; Black & Taylor, 2021).

Given the growing scale of emergency aid for college students and the multi-year implementation for many of the programs that were initiated just ahead or during the pandemic, it is a prime time to review the program administration of emergency aid, including how students are identified as being in need of aid, communication and outreach to grow awareness and use of the program, application processes, disbursement of funds, and program impact on students' educational trajectory. The study of program implementation of emergency aid programs can help universities and administration partners better design and implement programs to effectively target students and achieve greater college retention, and can also contribute to the literature on the effectiveness of emergency relief for college students.

THE GROWING INTEREST IN EMERGENCY AID, HIGHER EDUCATION AND INSTABILITY / CRISIS

As college degrees have become increasingly required in order to compete for jobs, students from more diverse economic backgrounds are attending college (Berman, 2017). Not only have students with more diverse outcomes entered colleges with a broader range of financial and social support from family, several studies of college students in two- and four-year universities during the pandemic have shown widespread increased need (Golrick-Rab et al., 2020; Weissman & Schmidt, 2020; Black & Taylor, 2021; Broton, 2020). Even ahead of the pandemic, there was growing and substantial evidence documenting that college students are entering their higher education journey without having all of the financial resources to cover basic needs (Broton, 2020; Broton & Goldrick-Rab, 2018; Bruening, Brennhofner, van Woerden, Todd, & Laska, 2016; Crutchfield et al., 2016; Crutchfield & Maguire, 2018; Goldrick-Rab, Broton, & Eisenberg, 2015; Goldrick-Rab, Richardson, & Hernandez, 2017; Goldrick-Rab, Richardson, Schneider, Hernandez, & Cady, 2018).

At the same time, the price of college has increased dramatically, and over 50% of students who dropout of college state financial reasons were a leading cause (Berman, 2017; Evans et al., 2019). Dropping out can further negatively impact students, as both credits earned and degree completion lead to better employment and earning outcomes (Evans et al., 2019). Thus, students who drop out could have both “considerable debt to repay, yet no degree to get a job” (Anderson and Steele, 2016). As a result of this increased awareness that a student’s inability to afford their necessary expenses is a common barrier to completing their degree, EA programs have emerged as an institutional best practice to reduce the vulnerability of low-income students who often live on the brink of crisis (Kruger et al., 2016a; Evans et al., 2019; Dachelet and Goldrick-Rab, 2015).

While students often plan for expenses such as tuition, school fees, housing, and textbooks, unexpected expenses arise due to emergencies such as medical expenses, child care costs, temporary homelessness, emancipation from foster care, and domestic violence (Kruger et al., 2016a; Ascendium, 2019). The most common emergencies requiring EA are urgent housing and transportation costs, but hardship can also result from a job loss or other sources of income (Ascendium, 2019; Evans et al., 2019). Unaddressed, such emergencies could lead students to take a break or withdraw from school (Kruger et al., 2016a). In fact, incurring just one unplanned additional expense can disrupt a student’s schooling (Ascendium, 2019). However, as explained by Ascendium (2019), a nonprofit that provides institutions with EA program funding, “helping students from low-income households cover unexpected expenses... with a relatively modest grant can allow them to maintain focus on their academic pursuits” (p.2).

WHAT WE KNOW AND DON’T KNOW ABOUT THE EFFECTIVENESS OF EMERGENCY AID

EA programs seek to help students overcome short-term emergencies, with the intent to improve longer-term student success, typically considered to be continued student enrollment and, ultimately, graduation (Kruger et al., 2016a; Equal Measure, 2019). For example, Ascendium awards Dash Emergency Grants to institutions so they can provide EA “to meet students’ unanticipated expenses so that more of these students stay on track for completion” (Equal Measure, 2019, p. 1). Further, EA programs have shown significant promise in facilitating student success, with around 90% of Dash Emergency Grant recipients either re-enrolling, graduating, or transferring in the term after receiving their award (Ascendium, 2019). Institutions have also reported implementing EA programs in order to address student emergencies from a more humanitarian perspective, as well as to circumvent the more bureaucratic processes of financial aid systems, which may not be able to respond quickly to emergency situations (Kruger et al., 2016a). EA programs can either be funded and implemented by outside organizations or run by institutions themselves.

Although descriptive studies suggest positive outcomes for EA programs, we are not aware of any causal evidence showing that EA prevents students from derailing their academic careers and/or substantially improves their college experience. The little evidence that exists points to slightly positive to null results for programs such as food pantries or direct aid to address food insecurity, and the scholars that have published on this topic reference the difficulty in disentangling the effect of any need-based aid intervention with other factors that influence college outcomes (Brotton, Katsumoto, & Monaghan, 2021). Causal evidence of EA may emerge over the next several years given the growth of investment nationally in these programs during the pandemic. In particular, the City of New York University system currently has an experimental study of its emergency cash disbursement program that will potentially yield important information to this field.

Therefore, the emergency aid literature, given this limitation, builds on and contributes to the more general study of the impact of need-based aid on college outcomes, such as persistence and completion. Along these lines, the research shows null to positive results, with clear evidence that eligibility for aid increases undergraduate and graduate enrollment (Page et al., 2019, Castleman & Long, 2016, Fack & Grenet, 2015, Dynarski, 2003), and shortens time spent on degree completion (Denning, 2019). Nevertheless, results are mixed on the impact on educational performance and outcomes. Some studies showed slight increases in persistence and grade point average that did not fully diminish over time (Angrist, 2016; Angrist, 2014), and others found slight or no increases in academic outcomes such as grade point average or degree completion (Anderson et al., 2020). Despite these mixed results, college students are in need of support to meet basic material needs on an ongoing and emergency basis. Therefore, it is important to understand lessons from the research on emergency aid program administration to better understand how to improve effectiveness and to meet humanitarian goals to support students facing instability or hardship.

LEARNING FROM EMERGENCY AID PROGRAM ADMINISTRATION

Several practitioner-oriented studies document best practices for EA program administration, including direction on outreach and marketing, award sizes, restrictions and eligibility, application processes, and disbursement. The specifics on each of these is included in Appendix A. Some of the overall lessons for distributing emergency aid gathered by mdrc most recently included promptly setting priorities and expectations, creating simple eligibility criteria and

guidelines that are clearly communicates to students and administrators, approaching the application process from a students' point of view, offering the EA in context of other connected supportive services, and collecting data to track program effectiveness (Weissman & Schmidt, 2020).

Beyond these lessons, program administration of EA should also be seen as allocation of a limited resource that can be awarded to many equally but distinctly needy students. Given that this type of program creates a system of benefit administration by a university, college, or associated organization, it is important to connect this to the literature on the distribution of goods in the public administration literature. We note the importance of understanding EA from the perspective of administrative burden, which are the costs that individuals incur typically in receiving goods and services from a government or governance agency (Herd and Moynihan, 2018). The costs can be summarized in three categories: *learning costs* that involve acquiring information about the good or service; *psychological costs* that include the stress or shame applicants may experience when in need of a good or service that is stigmatized, or the psychological impact of undergoing the application process; and *compliance costs* that involve the “material burdens of following administrative rules and requirements,” such as submitting documentation or waiting for an award decision (Herd and Moynihan, 2018, p. 15).

We adopt the lessons learned from the practitioner-oriented literature and the frame of reducing administrative burden in the evaluation of the LocAid emergency aid programs at USC and LACCD.

BACKGROUND

The Leonetti/O’Connell Family Foundation established both the USC and LACCD programs with the objective of providing EA to support retention rates among high-risk college students. The program has been administered in the 2019-20, 2020-21, and 2021-22 academic school years on both campuses. However, the programs had differences in their designs, as well as their target populations. The USC program, called LOcaid, had a more extensive application, which was designed and operated by Scholarship America. The application asked students to state their primary type of expense, the amount of assistance requested, and

a description of their financial emergency. Eligible expenses included housing, utilities, medical, dental, automobile repairs, childcare, public transportation, and food-related costs. Ineligible expenses included books, tuition and fees, computers, and travel-related costs. However, due to COVID-19, computers and travel-related costs became eligible as well, while rent became ineligible. Students also had to provide information about whether the expense had already been paid, along with the contact information for the entity that would receive the payment.

TABLE 1. Emergency Aid Program Features

PROGRAM BASELINE FEATURES			CHANGES SINCE 2019-20 TO USC PROGRAM	
2019-20			2020-21	2021-22
	LACCD	USC		
Required Documentation	<ul style="list-style-type: none"> ■ Application Form ■ Essay (300 word max) 	<ul style="list-style-type: none"> ■ School Enrollment Form ■ Documentation of eligible expenses ■ Essay (400 characters max) 		Essay removed
Funding Amounts	Flat \$500	Up to \$1000	Up to \$1500 as of fall 2020	Flat \$500, effective August 2021
Eligibility	Full-time students enrolled in College Promise Program	Full-Time Undergraduate students only	Graduate students became eligible in spring of 2021	
Allowable Expenses	Housing, Utilities, Medical/Dental, Automobile repair (not gas or insurance), Childcare, Public Transportation, Food/Meals		Laptop/Technology added as allowable expense, Housing not allowable expenses given COVID-19 related eviction moratorium and rental assistance programs	Restoring housing as eligible expense

Source: Administrative data, 2019-20, 2020-21, 2021-22

In the original year of the program, eligibility was based on submitting documentation, including receipts or invoices (dated within 30 days of the application), as well as documents confirming enrollment status. The USC application also asked students if they reached out to any other organizations for help, and the means by which they heard about the program. Once approved, program administrators either sent payment directly to a vendor, gave students a gift card to Trader Joe's, or sent money directly to students. Students were eligible to request up to \$1,000 (\$1,500 as of fall 2020), and could apply once per semester and up to three times during an academic year.

Meanwhile, the LACCD application was shorter and embedded within the Los Angeles College Promise Program, a program that specifically supports first-time, full-time college students in their goal of achieving a degree. Students were asked to provide the amount of the expense they were requesting, along with a brief biographical statement and a paragraph explaining their circumstances. The program was only open to students enrolled in the Los Angeles College Promise Program, but students were not restricted in the types of expenses for which they could receive assistance. Once approved, students received payments through their school's financial aid portal. Students could apply once per academic year, initially for a maximum of \$1,000 and as of fall 2020, up to \$500 per request. Both programs were originally only open to undergraduates, but USC expanded eligibility to graduate students in spring 2021.

METHODOLOGY

The research team completed an iterative evaluation over the duration of the program, serving as an evaluator of the pilots through completing various interview, survey, and administrative data collections as well as serving as an advisor to program leads on the design of the program. As previewed on Table 2, the research team conducted a total of 24 interviews during the 2021-2022 evaluation period, completed one survey with 153 respondents out of a total of 929 students who previously filed applications for and received aid through the program and administrative data from 901 applications.¹ The student interviews asked participants about how they fund their education (including the number of hours they work per week, whether they receive financial aid and scholarships), what types of support they receive from

TABLE 2. Data Sources by Campus

	USC	LACCD	TOTAL
2021-22 Applications	156	178	334
2021-22 Survey Respondents	105	48	153
2021-22 Student Interview Participants	11	10	21

**Interviews were also conducted with three program administrators, for a total of 24 interviews.*

family/caretakers and friends, the circumstances that led them to apply to emergency aid, their experience with learning about and applying to the program, the impact the aid had on their wellbeing and experience, and background information. Three administrator interviews were added to the data collection in the 2021-22 program year to capture lessons learned from the campus leads and Scholarship America staff who were directly administering the program to students. Finally, a survey was also added in 2021-22 to capture larger trends among student applicants across years.

STUDENT INTERVIEW SAMPLE

To supplement the interviews conducted in the pilot evaluation in 2021, the research team conducted eleven interviews with USC LOC Emergency Aid recipients to inquire about their experience with the program, as well as how to better support low-income students at USC. All participants identified as students of color including: Latino/Hispanic (55%), Black/African American (36%), and Asian (9%). Moreover, there was an equal distribution across gender with 55% of the participants identifying as male and 45% as female. Importantly, the majority (82%) of the participants described themselves as first-generation college students, in which they were the first in their immediate family to attend college. The sample also included both undergraduate and graduate students who received emergency aid funds to capture the program's expanded eligibility criteria, which allowed for graduate students to apply for aid in the 2021-2022 year.

Additionally, the team conducted ten interviews with LACCD LOC Emergency Aid recipients. Similar to USC, LACCD participants were all students of color including: Latino/Hispanic (70%), Black/African American (10%), Asian (10%), and more than one race (10%). All participants identified as females. Furthermore, 70% of the students indicated they were first-generation college students.

Thematic coding was used to analyze all 81 student interviews across all years and the 2020-21 administrator interviews. The primary thematic areas of interest to the research team are areas for program improvement, as those responses provided direct value to pilot design and program leads, how students heard about the program, their experience and reaction to the application process, the impact of the aid, as well as gaps or sufficiency of the

¹Students who were contacted for interviews or surveys opted into sharing their contact information with the research team.

awards provided. Given the desire to understand students' motivations to apply for emergency aid or any deterrents they experienced, we also coded for the type of support students have from family/ caretakers and any reasons that may have dissuaded them from applying for aid. The focus of thematic coding for the administrative interviews also involved programmatic improvement in identifying student need, communication and outreach, application and award administration.

SURVEY SAMPLE

The research team conducted a survey of 153 students from both USC and LACCD campuses in order to better understand how helpful the allocated aid has been in meeting students' needs amid the COVID-19 pandemic over the last three academic years (2019-2022). The survey was conducted from January to February 2022 and sent to over 900 students who applied to the emergency aid program at either campus at least one time from September 2019 to January 2022. The student sample from USC included 229 who received the survey and 700 from LACCD resulting in a response rate of 17% across both campuses.² The characteristics of survey respondents are detailed in Table 3. Because the award application did not include questions about students' background information — such as parents/guardians' income levels, whether they have dependents, or grade point average — the survey contributes important information that can be used to analyze students' need or risk level when faced with unexpected hardship.

The majority of respondents (n=105) were USC students, with the remaining students (n=48) from across the nine LACCD campuses. Around 89% of respondents have been a student at their respective campus for at least one year. Approximately 60% of the respondents applied for and received emergency aid in the 2020-2021 academic year, while 37% of respondents applied and received aid in the 2021-2022 academic year, and 29% of respondents applied and received aid in the 2019-2020 academic year. While half of the respondents applied for and received aid once, some respondents (approximately 20%) applied previously and did not receive funds.

ADMINISTRATIVE DATA

We also reviewed 2021-2022 administrative data from 178 LACCD applications and 156 USC applications that included information about eligible expenses and what students would spend their award on, and how they heard about the program. Applications were completed on a rolling basis throughout the academic school year on a first-come, first-serve basis until total funds were fully expended. Application data was then shared with the research team by program staff. The primary method of analysis for administrative data was also descriptive statistics.

² The response rate was 46% for USC program respondents and 7% for LACCD.

STUDENT CHARACTERISTICS, FINANCIAL CIRCUMSTANCES AND EXPERIENCE

FINDINGS ON STUDENT EXPERIENCE

Award recipients' backgrounds varied substantially.

A key goal of the EA program is to target relief funds for students who are in need and who may be at risk of stalling or ending their college enrollment due to financial hardship. Program requirements, however, do not limit eligibility to students based on their own or their family's financial status (see Table 3). Given the flexibility of the program, students with various income levels and financial stability can apply and receive awards. In order to understand the circumstances of award recipients, we conducted a survey with questions about key student characteristics to understand the award recipients' profile and how effectively the program targets high-need students. Although the survey does not present the full universe of eligible students, it does provide information about a sample of recipients that can help shape program requirements moving forward.

As previewed on Table 3, more than half (55%) of the respondents reported earning a total annual household income³ of under \$35,000, which is half of the 2020 Los Angeles County median household income of (\$71,000) (U.S. Census Bureau, 2021). Over 65% of LACCD respondents who applied for the emergency aid program reported less than \$35,000 in earned household income. Comparatively, a little over 50% of USC applicants reported less than \$35,000 in annual household income. While it is expected and potentially desired that a majority of award recipients are considered low-income or very low-income, it is important to note that income levels varied substantially within the survey sample. Eleven percent of respondents reported family income exceeding \$250,000.

TABLE 3. Student Survey Respondent Characteristics

	SAMPLE N	SAMPLE %
SELF-REPORTED SEX/GENDER		
Female	92	60.13
Male	55	35.95
Non-binary/third gender	6	3.92
RACE*		
Asian	35	22.88
Black	25	16.34
Latino/ Hispanic	84	55.26
American Indian or Alaska Native	7	4.58
White	23	15.03
Two or more races	11	7.19
Unsure	26	16.99
HOUSEHOLD INCOME		
Less than \$20,000 per year	50	32.89
\$20,000 to \$24,999	2	1.32
\$25,000 to \$34,999	32	21.05
\$50,000 to \$74,999	24	15.79
\$75,000 to \$99,999	14	9.21
\$100,000 to \$149,999	9	5.92
\$150,000 to \$249,999	4	2.63
\$250,000 or more	17	11.18
CAMPUS		
LACCD	48	31.37
USC	105	68.63
PARENT/GUARDIAN		
Yes	145	94.77
No	8	5.23
FIRST GENERATION COLLEGE STUDENT		
Yes	112	76.19
No	35	23.81
TOTAL	286	17

*Sum does not equal 100 percent.
Source: 2021-22 Survey

³Students were prompted to provide household income for their families or for themselves if they are financially independent.

Self-reported identity characteristics also varied. Half of respondents (55%) are Latino/Hispanic, 23% are Asian, 16% are Black/African American, and 15% are white. The sample majority was female, followed by 36% male and 4% non-binary. A small sample pool are parents/guardians (5%). Seventy-six percent reported being first-generation college students. The survey also asked students to report their grade point average and the vast majority of student aid recipients (86%) reported having a GPA of 3.0 or higher.

EA recipients report funding their education through financial aid grants and work.

Understanding how EA recipients fund their education, coupled with data on their background characteristics, can shed light on the type of financial stability and stressors that contribute to students' need for emergency relief funding. As shown in Table 4, survey respondents reported funding their education primarily with financial aid (grants being more common than scholarships) and work, 71% for each funding source. Financial support from family members was lower than any other funding course with only 29% of students reporting receiving assistance from parents, other family members, or friends. Student loans is a much larger funding source for USC students, with 47% of them reporting funding their education via loans compared to only 2% of LACCD respondents.

TABLE 4. How Emergency Aid Students Report Funding Their Education

	Percent of Respondents						
	All	USC	LACCD	Neediest 32% of Students	Not Neediest 32% of Students	First Generation	Not First Generation
Financial aid grants	71	66	81	80	66	77	51
Financial aid scholarships	45	49	38	46	44	47	40
Scholarships based on academic or programmatic eligibility	41	49	25	38	42	41	46
Work study	33	43	13	32	34	34	31
Work (not work study through your school)	38	37	40	42	35	37	43
Work or work study	71	80	53	74	69	71	74
Loans	33	47	2	30	34	27	51
Financial supports from parents/ caretakers, family, or friends	29	33	21	10	39	21	54
Other	4	6	0	0	6	3	6
n	153	105	48	50	102	112	35

Source: 2021-22 Survey, Participant survey responses to "What are all the ways you fund your education?"

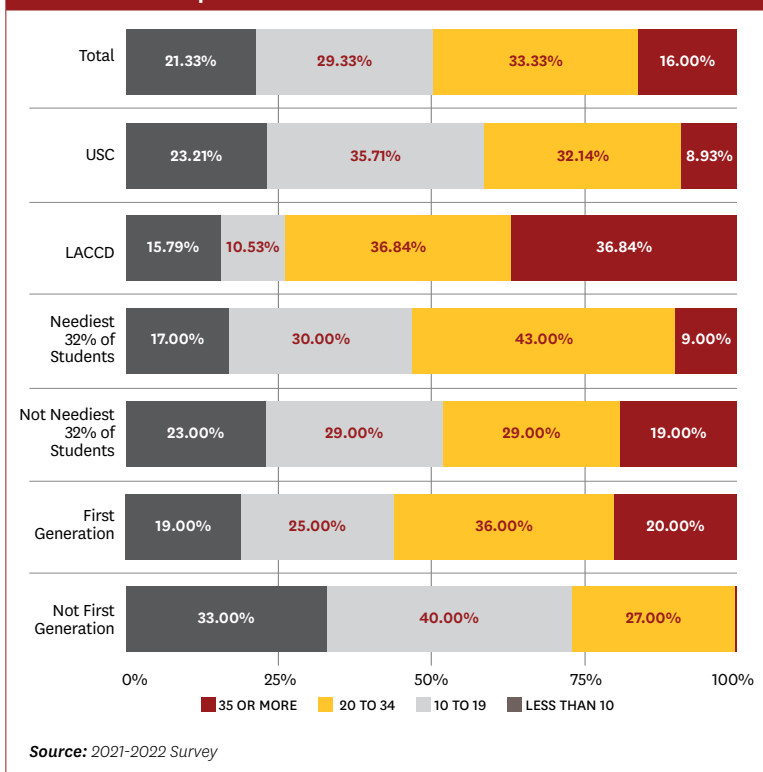
*We looked the students who reported having household income in the bottom third of income based on the size of the survey sample. This captures respondents in the following income bracket: less than \$20,000 per year.

Beyond asking students if they funded their education via work study or employment outside of the college system, we also asked the number of hours students work on a weekly basis. Figure 1 shows the number of hours worked as reported by each of the groups in the survey. Universities and colleges typically recommend students work no more than 20 hours a week when engaged as a full-time student. Accordingly, we used this level of weekly hours as a key benchmark for the survey. Almost half of respondents (49%) report working more than 20 hours per week. Sixteen percent report working more than 35 hours a week, signaling that several EA recipients are working full time while pursuing their studies full-time. LACCD students are more likely to report working more than 20 hours a week and more than a third (37%) reported working 35 hours or more. First-generation students are also more likely to report working either full time or above the 20 hour a week suggested threshold.

In interviews several participants discussed their study hours and social activities were often reduced because they needed to work a certain number of hours in order to make ends meet. A USC student shared, “I think because I’ve had to work two jobs and my focus this semester has been on my jobs. It’s been difficult focusing in the classroom. At times I’ve had to prioritize doing assignments for my job versus doing assignments for my classes. To me, in my mind, it’s more important to work and get the money so that I can pay for my rent and bills, rather than to pay attention in class.” It is difficult for low-income students to focus in class or academics when they are constantly stressed about how they will pay their bills. Students also have to trade off time they should spend studying or completing homework assignments to work.

“There are times I’ll spend literally time researching scholarships or grants when I know I should be doing my homework, but I need to do that in order to be able to have an apartment where I could do my homework.”

FIGURE 1. Reported Hours of Work on a Weekly Basis by Emergency Aid Recipients

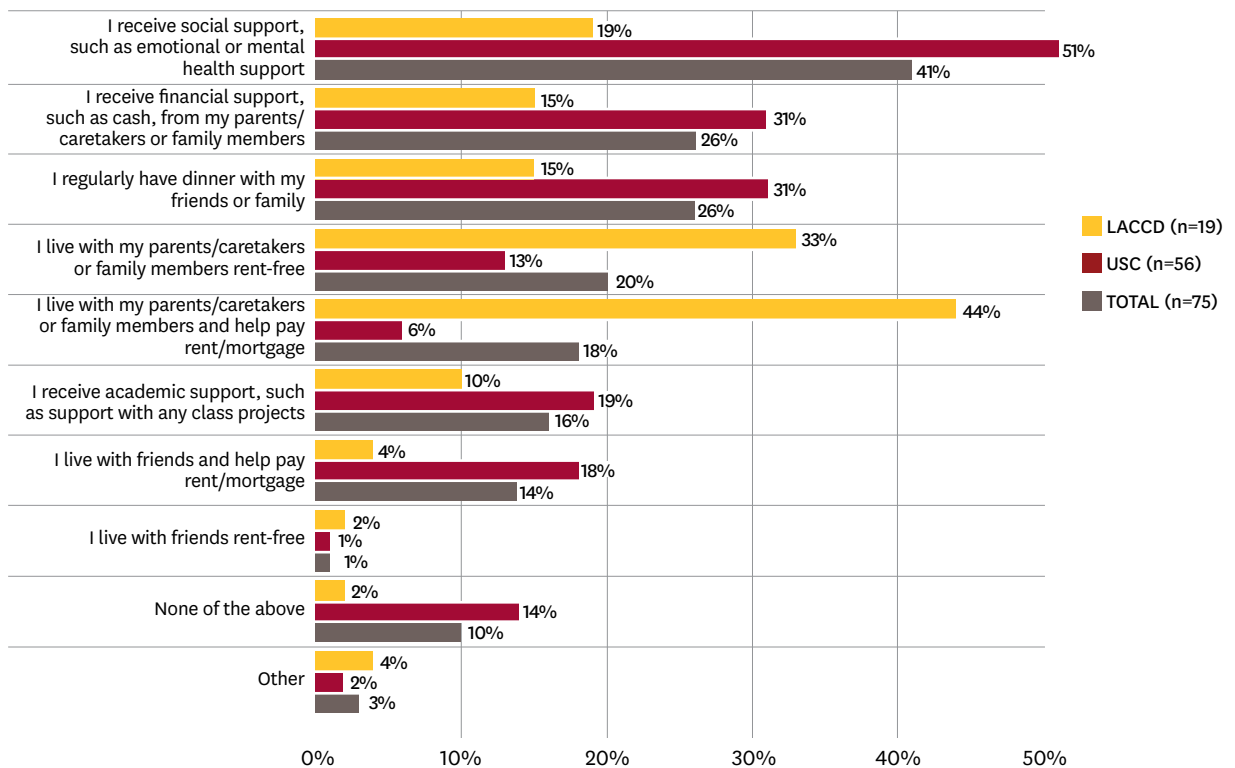


Students also spend time searching and applying for grants and scholarships throughout the semester, which takes time away from studying. One student shared, “there are times I’ll spend literally time researching scholarships or grants when I know I should be doing my homework, but I need to do that in order to be able to have an apartment where I could do my homework.”

Support systems are limited: Most EA recipients report not receiving social support and only about a quarter get direct financial assistance from family members.

As previewed on Figure 2 (next page), the most common type of support respondents report is social: 41% of respondents report receiving social support such as emotional or mental health support. Following this, only about a quarter (26%) of respondents received financial support from parents or family, and even fewer report living with family members rent free (20%).

FIGURE 2. Emergency Aid Recipients' Support System



Source: 2021-22 Survey, Participants responded "Yes" to the question, "What are all the ways you get support (financial or social) from your family, parents/caretakers, or friends?"

In regards to emotional well being, students shared in interviews how their financial insecurity leads to emotional distress including general feelings of insecurity, and minimizes safety because of the neighborhood in which they live. USC students also described feeling shame and embarrassment about their low-income status as they attended classes and interacted with peers, whereas the majority of students do not share the same experience. Several students from both campuses also shared that it is difficult to even receive emotional support from their parents because of their lack of higher education experience and lack of parental support among students who decided to pursue social science degrees. Similarly, students try to avoid burdening their parents with their struggles.

Similarly, the continued pandemic added new layers of barriers that affected student experiences. Many expressed they experienced stress, lack of motivation in studies, and felt mentally and emotionally drained.

"It was just hard emotionally to take work seriously, honestly, at that point where I was just applying to this grant or writing this paper, 'What does it matter if my dad isn't here or if he's sick?' I didn't really care about my own academic life at that point, and so it took me some time and also support from many people, from my friends and partner to continue on with my program, and to continue on."

A USC student said, "It was just hard emotionally to take work seriously, honestly, at that point where I was just applying to this grant or writing this paper, 'What does it matter if my dad isn't here or if he's sick?' I didn't really care about my own academic life at that point, and so it took me some time and also support from many people, from my friends and partner to continue on with my program, and to continue on." Many students, especially new incoming students, found remote learning disappointing because they missed out on the chance to establish social connections with peers.

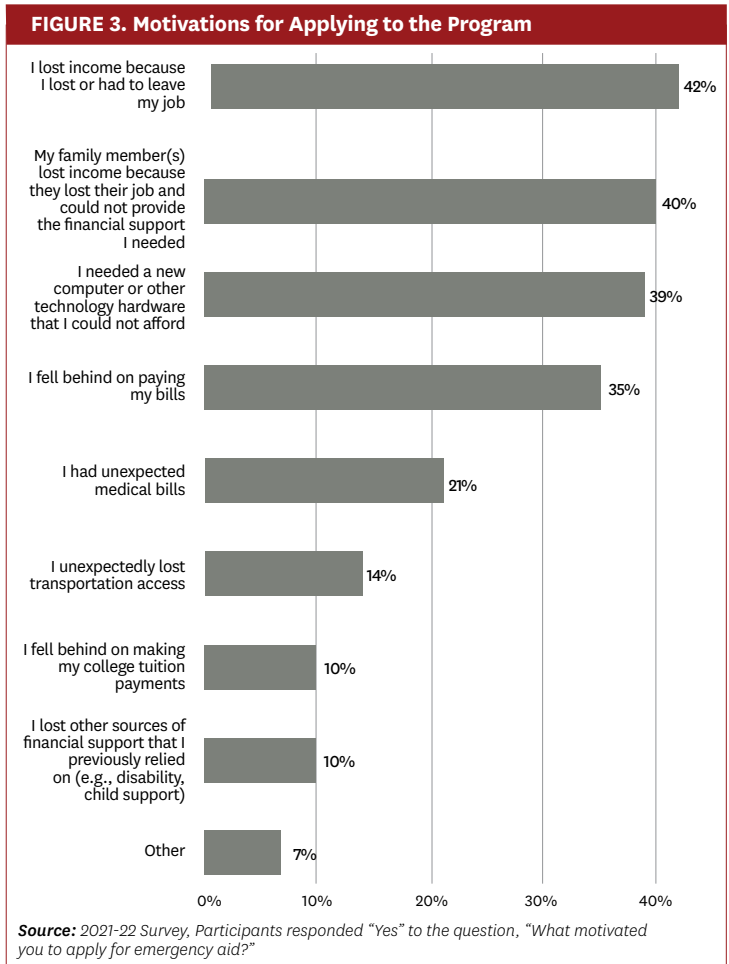
Additionally, students described how family members and friends added to this isolation from support and community. Remote learning resulted in many barriers for students such as: difficulty for students to access tutoring, difficulty retaining information, reduction in attention span, and difficulty adjusting to and back to in-person instruction. Furthermore, seeking financial assistance from campus was even more difficult in remote environments. An LACCD student explained, “Especially as a new student, it was my first year in college and I didn’t know anybody. It was really hard to get into contact with people because it was only online and then when I would try looking online, there was little to no information. I didn’t know how to apply for a grant, or how to apply for a scholarship, and then it made it really difficult to catch on when I did find out how I could do all that. I was backtracked when I was starting school.”

With respect to receiving financial support from family members, many students actually report they are, in fact, providing support to their family by supporting them to pay rent or contribute to a mortgage payment. While the overall percentage of students that report supporting their family members with housing payments rather than receiving financial help is only 18%, this percentage substantially grows for lower-income students and first-generation students. No non-first-generation students report supporting their family with rent, while 21% of first-generation students report doing this. Additionally, 26% of the financially neediest students and 44% of LACCD students report supporting their family with housing payments as well. These statistics reveal the financial needs and hardships some EA recipients face exceed their individual wellbeing as a student and are also shaped by the needs and circumstances of their family members.

“Especially as a new student, it was my first year in college and I didn’t know anybody. It was really hard to get into contact with people because it was only online and then when I would try looking online, there was little to no information. I didn’t know how to apply for a grant, or how to apply for a scholarship, and then it made it really difficult to catch on when I did find out how I could do all that. I was backtracked when I was starting school.”

Losing employment is the most common financial stressor for EA recipients and students are most concerned about paying for housing.

Loss of employment — either a students’ own employment or a loss experienced by their family support system — are reported as the top reasons students are motivated to apply for emergency aid (see Figure 3). The groups that reported the highest levels of self or family employment loss are the financially neediest students (52% for self), LACCD students (50%), and first-generation students (41% for self and 44% for family members). Additionally, although they represented a small sample of total respondents, it is noteworthy that non-binary students report larger percentages of employment loss for themselves or for family members (50%). Following loss of employment, students reported needing new technology they could not afford (39%) or falling behind on bill payments (35%) as the other reasons



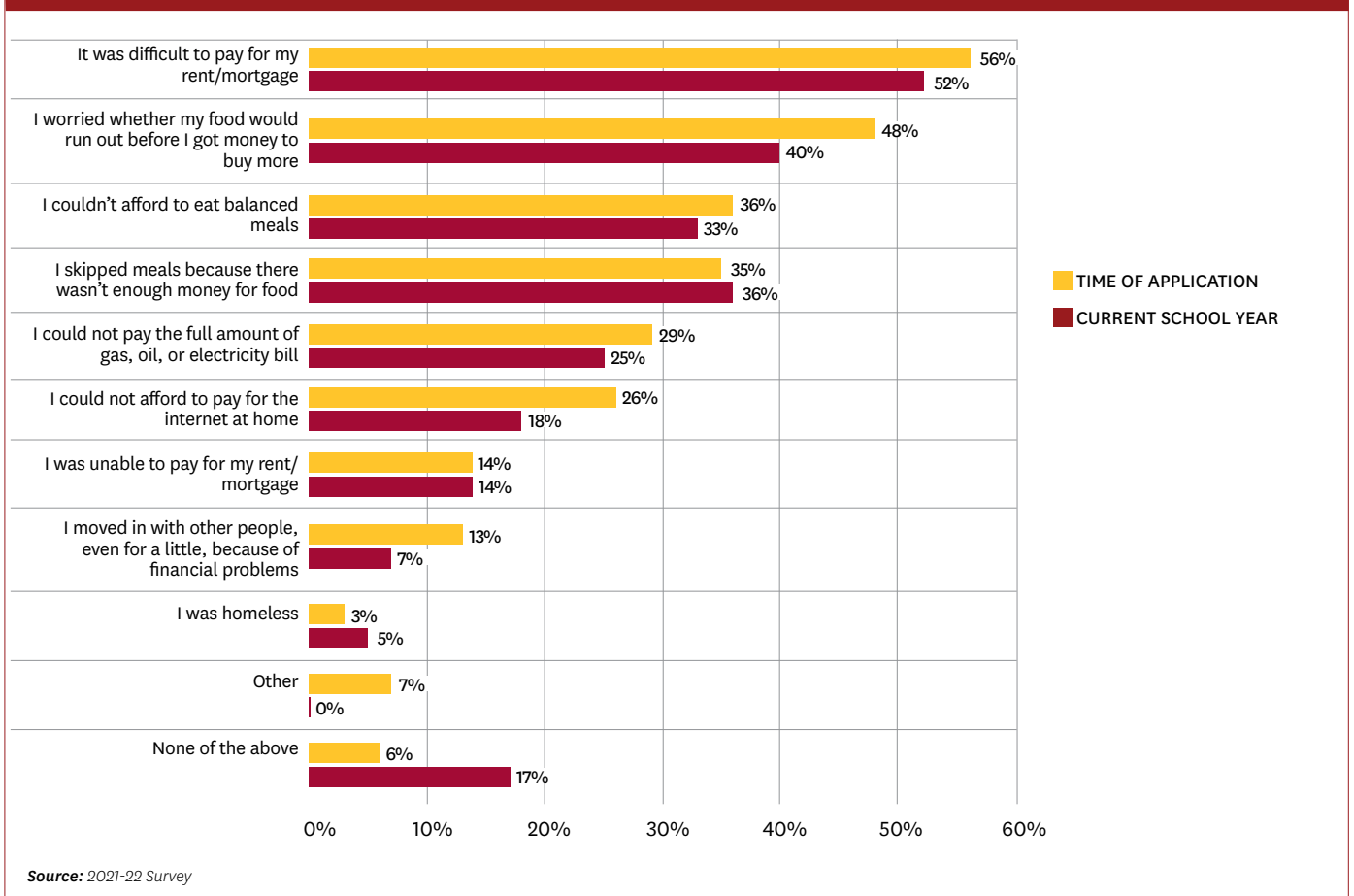
why students were motivated to apply to the program. Despite the overlap of this time period with health issues caused by COVID-19, only 21% reported having unexpected medical bills as their motivation for applying to the program — although a lack of baseline for this ahead of the pandemic leads to ambiguity about whether students would report similar levels of unexpected medical bills ahead of the pandemic, and whether this level of unexpected medical bills is typical for college students.

Food insecurity and paying for rent are the top two concerns at the time of applying for emergency aid and in the current school year.

Employment changes were the primary motivations for applying to emergency aid and given the context

in Los Angeles, food and housing insecurity were the top expenses students reported (see Figure 4). At the time of application, difficulty with paying rent was the top circumstance students were facing at the time of application. Fifty six percent of students reported experiencing that circumstance at the time of application. USC students were somewhat more likely to report experiencing difficulty with paying rent (60%) compared to LACCD students (48%). Beyond the inability to afford paying rent, 13% of students reported temporarily moving in with other people because of financial hardship, and 3% reported experiencing homelessness at the time of application. All students who reported experiencing homelessness in the sample are first-generation students.

FIGURE 4. Emergency Aid Applicants’ Financial Circumstances at Time of Application and in 2021-2022



Following housing affordability issues, food insecurity was the second most common circumstance students experienced at the time of application. A majority of the financially neediest students (68%) reported being concerned about being able to purchase food given limited funding, and half of them (52%) reported not being able to afford balanced meals. Almost half (46%) reported skipping meals because of financial constraints. The circumstances that led students to apply for emergency aid remained for the majority of students in this academic year. As shown in Figure 4, most of the circumstances only slightly decreased in the current academic year, and the number of respondents experiencing homelessness increased by 2%.

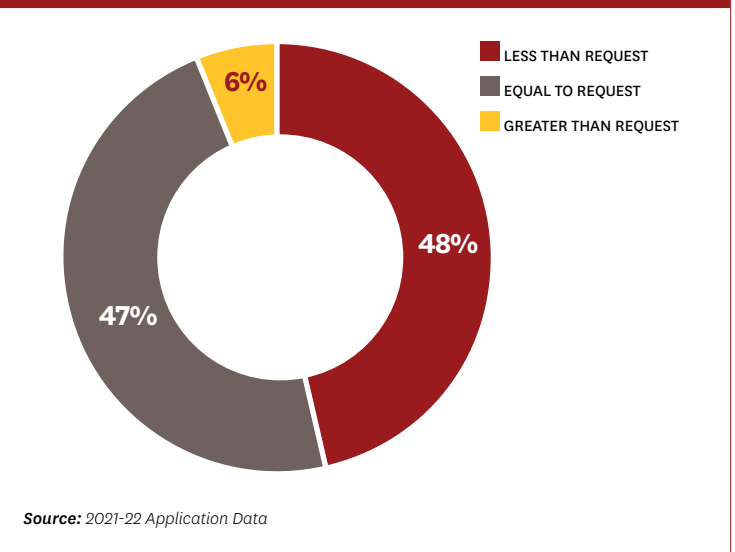
PROGRAM ADMINISTRATION FINDINGS

A variety of data sources — including administrative data, the survey, and interviews — provide valuable insights regarding the implementation of the program and its efficacy in providing easy-to-access, fast aid that meets students’ emergency financial hardships. The following sections include information from all those sources, noting slight differences in data accessibility for the programs run at USC and LACCD. With respect to administrative data, application timing, approval rates, and the types of expenses students requested aid for are available across both campuses. Additionally, survey and interview questions with respect to students’ experience with applying for the program are consistent across both campuses.

ADMINISTRATIVE DATA

The administrative data gathered from program applications continues to provide a rich set of trends that can inform effective program design and implementation moving forward.

FIGURE 5. Amount Approved Versus Amount Requested for USC

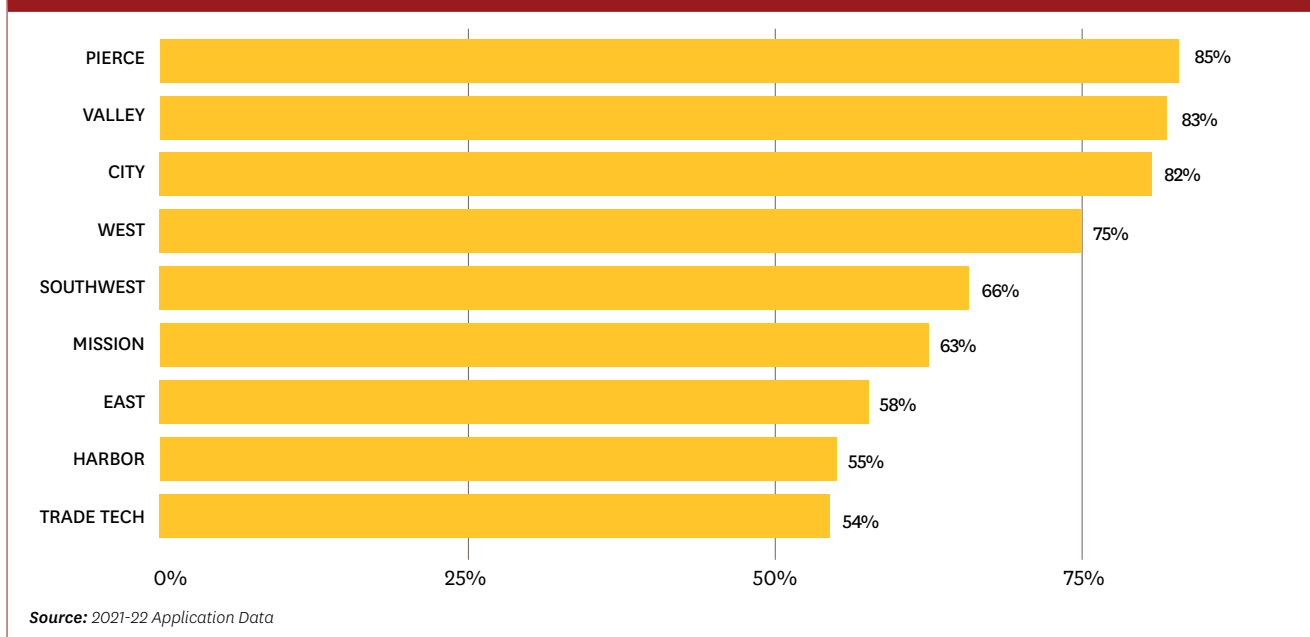


Most students who applied for EA received it and about half received the full amount.

The approval rates for the program increased from 81% in 2020-21 to 92% in the 2021-22 program year for USC. A small proportion (7%) were rejected from a pool of 156 because the program funds were diminished and consequently, the program was terminated for the remainder of the school year. Only one was denied because it included ineligible expenses. About half of awardees received less than requested (48%), about half received the exact award requested (47%), and eight applicants (6%) received more than their request. Few students (5%) applied to the program more than once. On average, the USC recipients received \$563 and the full range of awards start at \$350 and are capped at \$1,500.

LACCD applicants were only eligible to receive flat \$500 awards and therefore did not have variability in the level of funding they received. The vast majority of approved applicants (95%) only applied once. The overall approval rate for the LACCD program was 67%, however, that varied substantially by campus

FIGURE 6. Approval Rates for Laccd by Campus



(see Figure 6). Pierce College had the highest approval rating at 85%, followed by Valley (83%) and City (82%). Southwest College had the highest number of awards (48%), followed by Valley (17%) and by Trade Tech (8%).

Award amounts were generally insufficient to meet students' financial needs

While most aid recipients expressed gratitude for the assistance they received, many expressed that the award amounts did not cover their emergency in both the survey and in interviews. As expected, the students with more financial need expressed the award was insufficient to address their financial hardship at higher rates. Only 34% of the financially-neediest students shared that the award was sufficient, compared to 64% of those not in the bottom third of annual income. Fewer first-generation students reported that funds (51%) were sufficient compared to their non-first-generation peers (66%). The same trend was present for LACCD students, with 44% reporting funds were sufficient compared to 58% of USC students.

In an interview, a student shared, “Truthfully, I don’t want to say it was monumental because my bill was

“Truthfully, I don’t want to say it was monumental because my bill was much larger than that. Obviously, I was extremely grateful to receive something that could help go towards that because at the time I was extremely stressed out about it because I didn’t know what I was going to do. Receiving something was better than not receiving anything at all.”

much larger than that. Obviously, I was extremely grateful to receive something that could help go towards that because at the time I was extremely stressed out about it because I didn’t know what I was going to do. Receiving something was better than not receiving anything at all.” Several students shared they had to reach into their savings account to make up the rest. Other students used their credit cards or took out more student loans to make up the remaining cost of their emergency. Most students shared that the emergency aid grant helped them financially during the month they received the aid, but found themselves struggling the following months. Students search for as many resources available in order to survive in a city with high housing costs and still find themselves struggling and wondering how they will make ends meet.

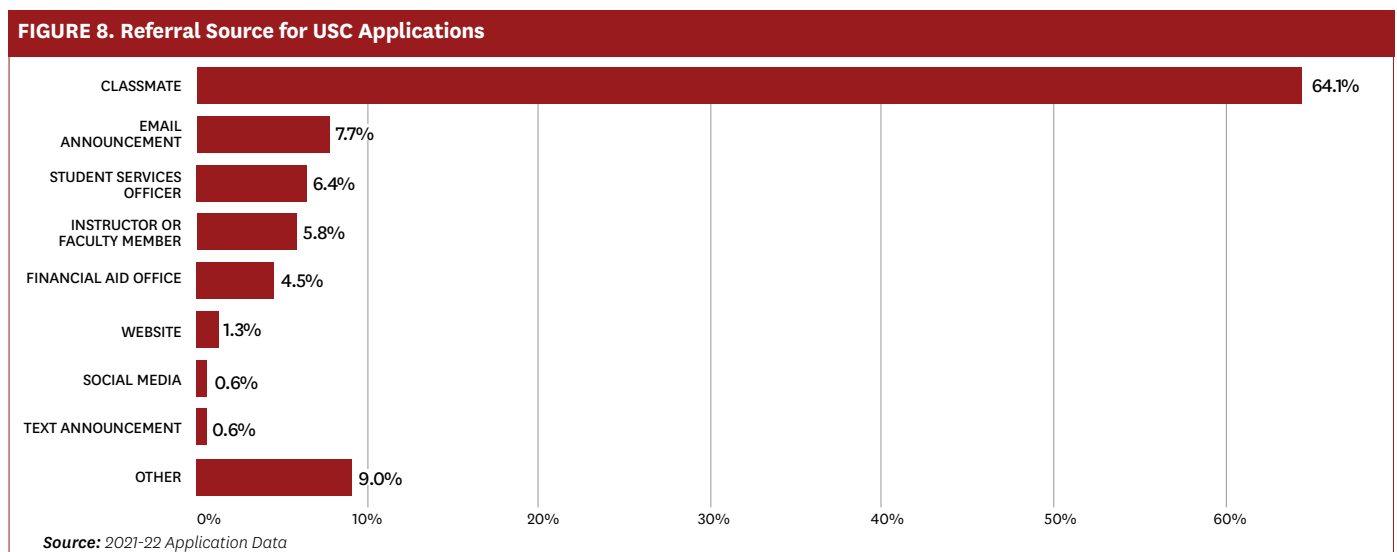
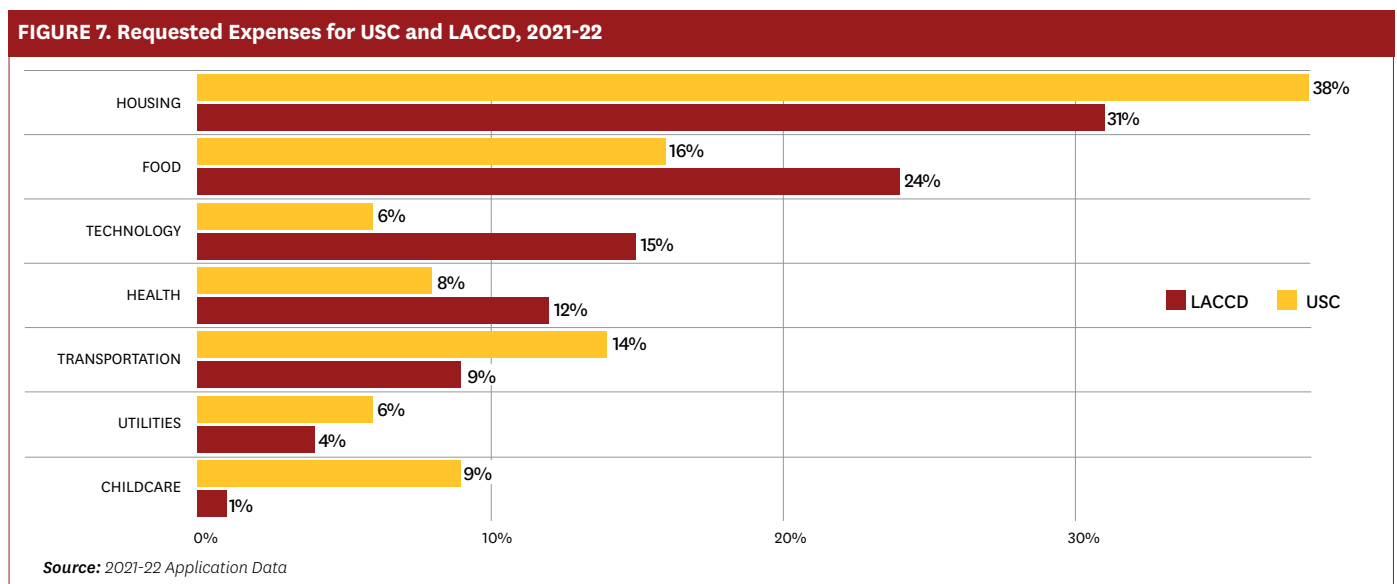
Housing was the top expenditure for EA recipients.

As previewed on Figure 7, students in both campus programs requested funding for housing and food the most. Funds for transportation, health and childcare were requested much more by LACCD applicants, and technology funds were requested most by USC students.

The majority of students heard about the program through word-of-mouth.

Consistent with prior years, survey results show the majority of students learned about the program via

word-of-mouth from friends who participated in the program (38%) or a friend who knew about the program but did not apply (18%). Application data from the USC program also shows that classmates are the top source of information for hearing about the program (see Figure 8).⁴ Survey results show another third (33%) learned about it via email, which is slightly higher than the 7.4% of USC students who reported hearing about it via email on their applications. After word-of-mouth and email communications, students report hearing about the program through a counselor (12%), from a



⁴Referral source was not available for LACCD campuses in 2021-22.

student organization they are a part of (11%), and lastly through an announcement in class (7%). The neediest 32% of students reported the highest rate of accessing information through newsletter or email (46%).

Though the response rate was more limited for LACCD applicants and we do not have administrative data for this campus on the source of information, the survey results show LACCD students reported hearing about the program from a newsletter or email (65%) over word-of-mouth (16%)⁵. LACCD students were also more likely to report that they heard about the program through a counselor (25% compared to the full sample reporting 12%).

Survey Findings About Students' Application Experience

The research team also asked EA recipients a series of survey questions related to administrative ease or burden — meaning the costs incurred while filling out an application that can be measured by the amount of time, effort, and capital needed to complete an application. As discussed above, there are several types of administrative

burden when resources are being distributed via a resource allocation process such as a cash disbursement system. These can include learning costs associated with the need to understand the application in order to complete and submit it; psychological costs associated with shame or stigma in applying for assistance or the stress associated with filling out the application, and compliance costs associated with the time, effort, or money needed to complete the process (e.g., waiting in line, length of the application, postponing financial decisions until a response from the program is granted) (Herd and Moynihan, 2022).

Overall, respondents were fairly positive about the level of burden they experienced across both program application processes, though LACCD students report a slightly higher level of administrative burden. A large majority (79%) said they had an easy time completing the application, and only 19% report spending a lot of time on completing the application process. Fewer financially-neediest students (70%) reported having an easy time with the application than the full sample (9% lower than the full sample and 13% lower than their higher income

TABLE 5. Administrative Burden Survey Questions
% of respondents reporting true across these questions

	PERCENT OF RESPONDENTS						
	All	USC	LACCD	Neediest 32% of Students	Not Neediest 32% of students	First Generation	Not First Generation
I had an easy time finding information about the program	79	80	77	70	83	79	77
The aid was provided fast enough to meet my emergency financial need.	81	92	56	70	86	79	89
The application process was hard to navigate.	11	8	19	14	9	12	9
I spent a lot of time on the application process.	19	15	27	26	16	19	20
n	153	105	48	50	102	112	35

Source: 2021-22 Survey

⁵ 16% combines hearing from a classmate who participated in the program and those who did not participate in the program.

peers). More LACCD students (19% compared to 8% at USC) said the application process was hard to complete. This number was also higher than the financially-neediest students in the sample.

LACCD and the financially-neediest students (27% and 26%, respectively) spent a lot of time on the application process compared to the other groups. Aside from those populations, roughly one fifth of students report spending a lot of time on the application.

One area where larger levels of administrative burden was experienced is in the time it took waiting for a response from program staff about the award. This can be interpreted as a psychological as well as a compliance cost incurred by EA applicants. If students are experiencing a financial emergency, awareness of their receipt of funds can be crucial for the decisions they make about how to make ends meet, purchase food, and communicate their inability to pay for housing or other types of costs. Uncertainty and the process of waiting are burdens that can cause significant stress. While the overall pool of respondents reports that the aid provided was fast enough to meet their emergency financial needs (81%), only 56% of LACCD respondents affirmed this statement. That sizable gap between the USC and LACCD results on this particular question is among one of the larger gaps with respect to survey responses in the entire pool — signaling the administration of the program at this stage (i.e., communicating with recipients about their outcome of award and disbursing the award) may have been substantially different at LACCD than at USC.

INTERVIEW FINDINGS ON APPLICATION EXPERIENCE

USC participants explained the reasons they applied for the emergency aid grant were because they were experiencing unexpected costs (e.g. technology, car broken into, COVID-19, issues with financial aid) and general financial insecurity. LACCD students applied for emergency aid to pay for tuition, school supplies, and as a result of COVID-19 (students and their families not being able to work). An LACCD student explained,

“My motivation to apply for emergency aid was that both of my parents got time off of work during the pandemic. My mom works cleaning houses, many people didn’t want to get exposed to COVID, and because her method of transportation is the bus, she was exposing herself and other individuals she went to work for. My dad, his job, basically shut down because there was not enough material. He is a construction worker, and right now they’re lacking a lot of materials. It takes months for them to receive the materials they need. That’s what drove me to apply because we needed money to pay our rent and our food. That was my main motivation.” Most USC students live on their own or with roommates and needed the funds to pay their bills, whereas LACCD students explained their family, whom they lived with, was in need of assistance during the COVID-19 lockdowns.

“No, I don’t think a lot of students know about the program, because I know a lot of people that I went to high school with that are in the same program as me. I thought that they would have known about this program. I expected them to know about the program, and when I would talk to them, they didn’t know about the program. I was shocked. I was like, ‘ow, that’s literally money that you’re missing out on.’ A lot of students don’t know about it, I feel like it’s not the right students.”

Most USC students found out about the program through word of mouth (i.e. roommates, classmates, group chats). Most participants do not believe many USC students are aware of the program. A participant said, “No, I don’t think a lot of students know about the program, because I know a lot of people that I went to high school with that are in the same program as me. I thought that they would have known about this program. I expected them to know about the program, and when I would talk to them, they didn’t know about the program. I was shocked. I was like, ‘ow, that’s literally money that you’re missing out on.’ A lot of students don’t know about it, I feel like it’s not the right students.”

Another student shared, “It’s not like a big thing that Black people are aware of.” Participants believe the students who are more likely to need the aid are unaware of it. Many LACCD students find out about the program through their financial aid office, EOP, outreach program, or LA Promise. Other than finding out about the emergency aid grant through these programs, the general student population is unaware of it. Unlike USC students who can forward the link to apply for the program, LACCD students do not have direct access to the application and have to reach out to administrators for it.

However, all students that applied and received the grant shared they had a positive experience with the application process. Participants described the application process as quick, easy, and seamless. A participant from USC said, “It’s really fast. It’s 24 hours to 2 days. How good can that get? I know that other scholarships and grants take weeks and months just to get. I feel like this one is very fast. You could apply Monday, get it into your bank account by the following Monday. It’s fast. It happens fast.”

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Reasons Students Were Hesitant to Apply

Students expressed various reasons they were hesitant to apply to the emergency aid program. Participants were concerned about the grant impacting their financial aid package or not being eligible because of their financial aid package. Some students expressed fear, shame, or embarrassment of asking for help. A participant shared, “...it might be embarrassing or shameful to have to ask for help of any kind, or students might need the funds immediately. Some programs might take a little bit longer to distribute that money, or simply because they aren’t

aware, or maybe — I was also under the impression that there might be a ‘bottom line.’ I had to do something or maybe submit an essay or go to a program in order to be eligible for the money. It, again, was nice to know that it was just provided without those strings.” Moreover, students touched on the stigma associated with asking for help, especially at a well-endowed university such as USC. Most students believe the difficulty of gaining information about the program or simply not knowing is the largest deterrent for students to apply.

Further, select participants were concerned their grade point average was not high enough to qualify for the grant, graduate students were not sure they were eligible or if it was only available to undergraduate students, and international/undocumented students were unsure if it was only available to U.S. citizens. Students shared that some students may think it is a scam, “too good to be true,” or just reluctant to share personal information including bank information, especially undocumented students. An LACCD student shared, “From my family’s perspective, we’ve always been able to get out and do everything ourselves as immigrants, even myself. We’ve always been very hard working. It’s been very hard to try and break that cycle of receiving help from someone else or from the government. Putting our information out there felt risky sometimes, but I felt that at the moment I needed to find a way to get food.” Undocumented students shared they were uncertain of being eligible because of their legal status and were also reluctant to share their information with the school, especially because they were unaware of where the funds were coming from or who had access to their information. Moreover, many students noted that hesitancy may stem from students assuming the application process is tedious (i.e. requires essays) and long like most scholarships/ grants. For LACCD campuses, students explained they were hesitant to apply because it was cumbersome to get into contact with the administrators of the applications.

LESSONS LEARNED FROM ADMINISTRATORS

In addition to speaking with students, the Price Center team interviewed three program administrators, one from LOCaId and two from the LACCD EA program. The interviews revealed positive aspects of the programs in terms of aiding low-income students with needs, but also some of the remaining challenges, learnings, and suggestions for the programs moving forward.

Successes of the 2021-22 Emergency Aid Programs

The administrators all noted the effectiveness of providing clear instructions on the documentation needed for the application process, including examples, in enabling students to get funding. They emphasized the aid allowed students to cover expenses that, if not covered, would have hindered their academic success and personal lives. All three administrators shared that the application process to receive funding was smooth and effective for students and the EA allowed them to increase their focus on school. One administrator said, “We were able to get students to be more secure either in housing or food or be able to afford the technology that they needed to do their classes well and take that stress off of their plate and allow them to focus on school and have the ability to put more effort and brainpower into their education. I think that’s immeasurably beneficial for students.”

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Remaining Barriers in the Application Process

All interviews with administrators highlighted the additional barriers that undocumented students face in seeking financial support, emphasizing that requiring immigration status on EA applications imposes an additional logistical barrier, and can deter potential applicants who may assume their ineligibility. Additionally, one administrator said that students can be apprehensive when asked to elaborate on

their reason for requesting funding, unsure about what types of reasons were considered legitimate, or general unease with sharing personal and vulnerable aspects of their lives. Administrators felt there was an abundance of need among students and faced constant concern about not having enough funding to assist all those in need.

Reasons for Applying for Emergency Aid

The majority of administrators interviewed reported an increase in applications for emergency aid compared to the number of applicants before the onset of the COVID-19 pandemic, suggesting there is an increased need among students for aid. They argue that if student outreach and awareness around emergency aid opportunities are increased, more funding would be delivered to students with the greatest need.

All three administrators expressed that the rising cost of living in Southern California, the end of rental relief provided during the pandemic, and job uncertainty contributed to the need for financial support for housing costs, predominantly. In addition to housing expenses, administrators noted that most emergency aid recipients used the money for transportation and academic course material expenses. For the few students who are parents or guardians, childcare was a common resource that aid recipients spent the money on.

Suggested Programmatic Improvements

The interviews conducted with administrators revealed several suggestions for programmatic improvements, such as increasing student outreach, increasing administrative support, and implementing proactive strategies to help improve the emergency aid programs. All three administrators emphasized that increasing student outreach to spread awareness around emergency aid opportunities would be an effective way to proactively engage students most in need. Increased administrative support could improve the efficiency of processes. Lastly, one administrator shared that increased administrative capacity could enable the program to proactively identify students’ needs, and manage limited resources more effectively.

RECOMMENDATIONS

The third year of LocAid program implementation and additional data provided by the student survey yielded important reflections for program staff and for the field of emergency aid within higher education. The pilot program was established to provide aid to as many students experiencing emergency financial hardships for both humanitarian purposes (i.e., reducing the stress and anxiety for students and helping them meet basic materials needs) and to ensure high-risk students are able to continue their education pursuits in spite of temporary financial crises. Although the design of the program does not lend itself to fully establishing the impact of the program on the recipients' educational outcomes, the data provide rich information on the program's administration, who the program served, what their primary needs were, and the reported impact of the emergency aid on their educational experience. The following recommendations stem from those findings.

Revisit the program's intended population and re-clarify program goals. Administering a program intended to provide timely relief for students inherently introduces a tradeoff: lower administrative burden created by minimal eligibility and program requirements, and as such, increase the risk of funds being disbursed to students that do not need aid, or increase administrative burden to better target awards to a smaller and more specific population. As shared by students in the interviews and the survey, the ease of application and timeliness of the fund disbursement are key features of the program that enable students to truly benefit from the program in times of crisis. Therefore, we believe the appropriate level of administrative burden is introduced by having minimal requirements for this first stage of the program's existence. However, the survey findings on student characteristics point to the reality that some students

from higher-income backgrounds received funding for a variety of reasons. If funds continue to be limited, it is important for the LocAid program to reevaluate how it targets awards and whether an income eligibility (e.g., a maximum on household income) would allow the program to allocate more awards to the students with the highest financial need.

Continue to have streamlined application processes and ease of program administration.

The majority of LocAid EA recipients found the application process easy to navigate and timely. Features such as reduced documentation, shorter applications, and faster disbursement cycles allow students to complete the application process even when facing specific hardships. Not facing additional challenges is particularly meaningful when students are dealing with difficult circumstances, such as loss of a job or homelessness. The programmatic features that the LocAid staff have implemented over the past several years have allowed students to apply quickly for aid without having to spend too much time justifying their need or waiting for aid to be disbursed (Olson et al., 2021).

Consider increasing the administrative capacity of the EA programs to reduce administrative burden for specific populations.

Although the results of the level of administrative burden in the process are positive, certain student populations (e.g., the neediest 32% of students and LACCD students) reported higher administrative burden than others. It is important to examine what may be contributing to that. One administrator discussed the challenge students experienced in sharing their personal stories and describing the circumstances that made them eligible for the program. It is important to examine whether a part of the application process is not

working well for LACCD students or the neediest students, or if the potential recipients simply need more support. Examining capacity needs at the LACCD campuses or across the program may shed light on the primary contributor of the disparate burden these two student groups are experiencing.

Redesign the approach for identifying students based on fund and award availability. EA programs and more recent studies are shedding light on the possibility of more universal assessments of basic needs for college students (e.g., self assessments and surveys that would allow for further identification of students in need) or more targeted case management (e.g., emergency aid as one program offered in context of other social, financial, and academic supports via a relationship with a case manager). The scale of the funds available for the program should inform the design of how the intake side of the program is designed. Meaning, if funds are ample and available, broader communication or a universal “assessment of need tool” may allow universities and their partners to better identify and proactively reach out to students who are in need. More limited funds may be better suited for more targeted approaches,

such as a relationship with advisors or case managers that identify students in need or less widespread communication approaches. While revisiting its target population and scale of funding moving forward, the EA program should consider the appropriate communication approach based on the intent and design of the program moving forward.

Broaden marketing strategies in partnership with campus staff. The literature on marketing strategies for emergency aid programs cautions against relying too heavily on word-of-mouth, noting that this could introduce disparities in what students get program information and how much access those students will have to the critical information needed to successfully access the program (Kruger et al., 2016a; Ascendium, 2019). The USC application data and survey suggests a strong reliance on word-of-mouth, and a noteworthy finding is that the financially neediest students most relied on newsletter and email communication. Given this finding, it is important to consider broadening marketing strategies to potentially include more frequent and widespread electronic communication and marketing about the program once the award levels of eligibility requirements are redesigned.

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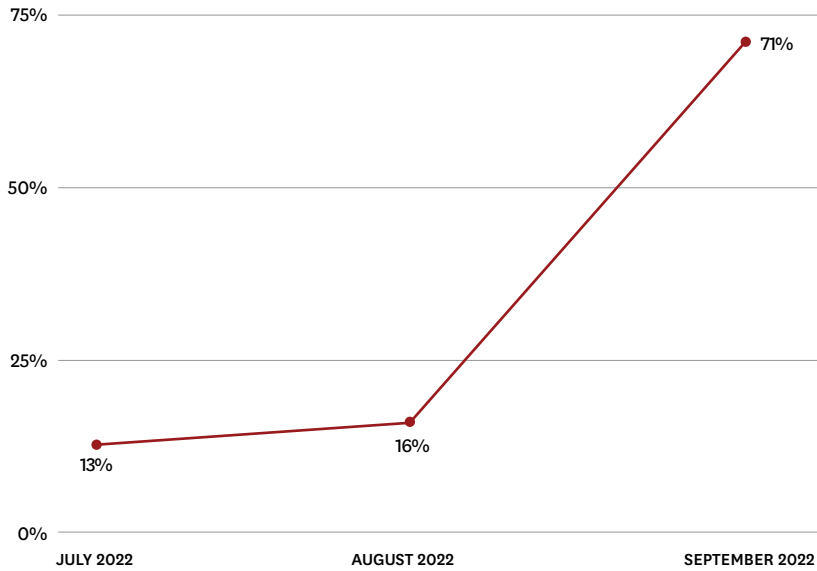
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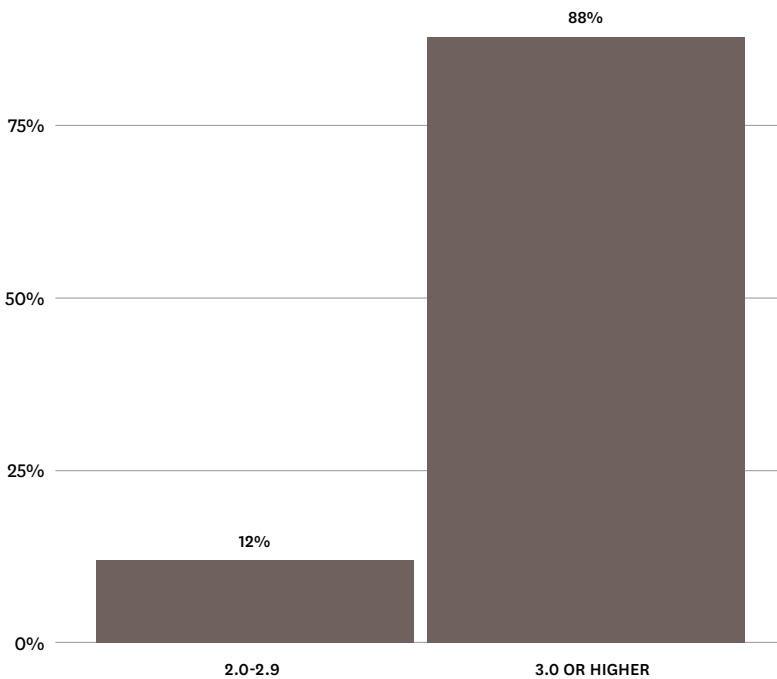
APPENDIX A: ADDITIONAL FIGURES

FIGURE 1A. 2021-2022 USC Applications by Month



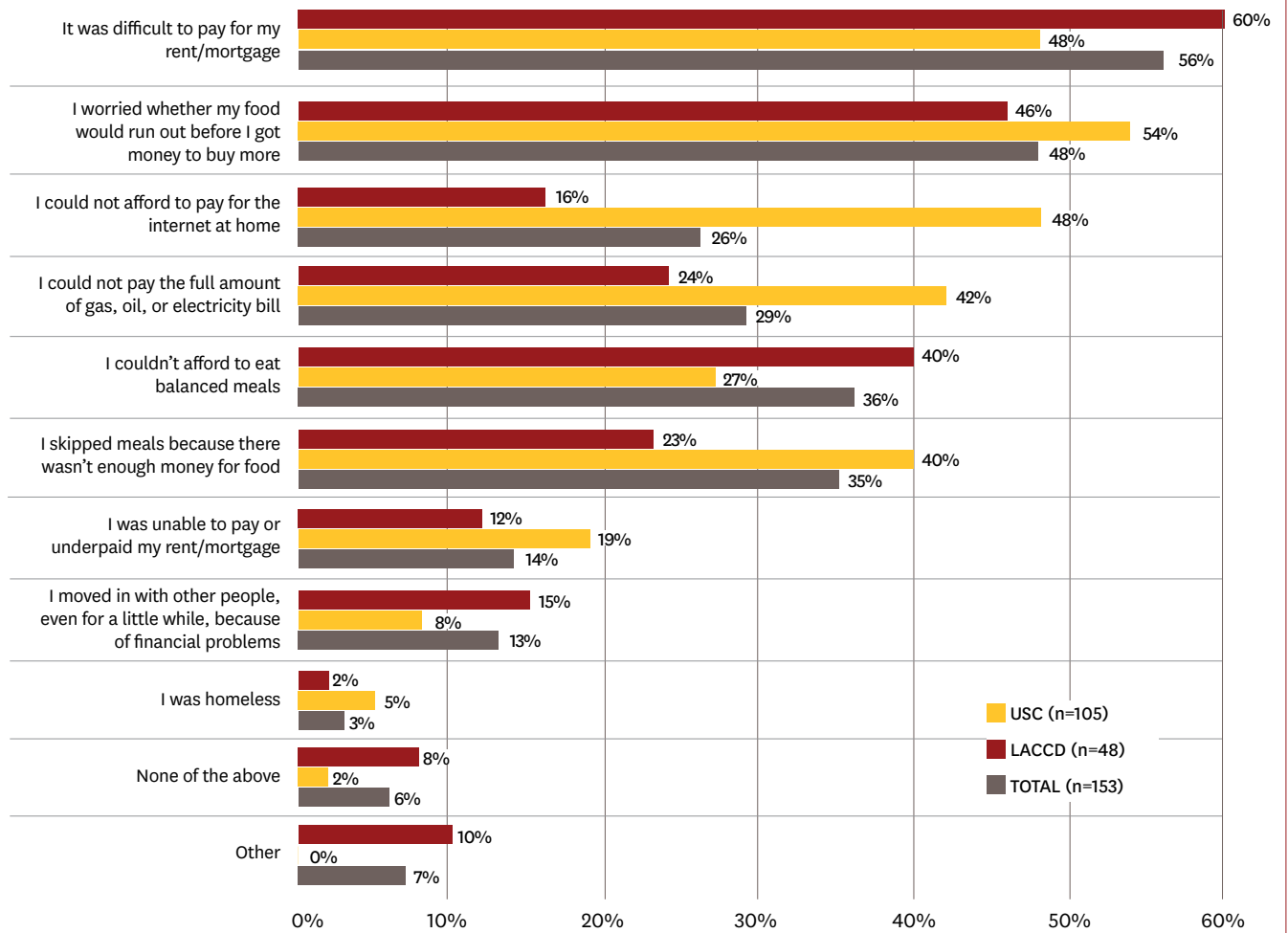
Source: 2021-22 Application Data

FIGURE 2A. Percentage of Emergency Aid Students by Grade Point Average Category for USC and LACCD



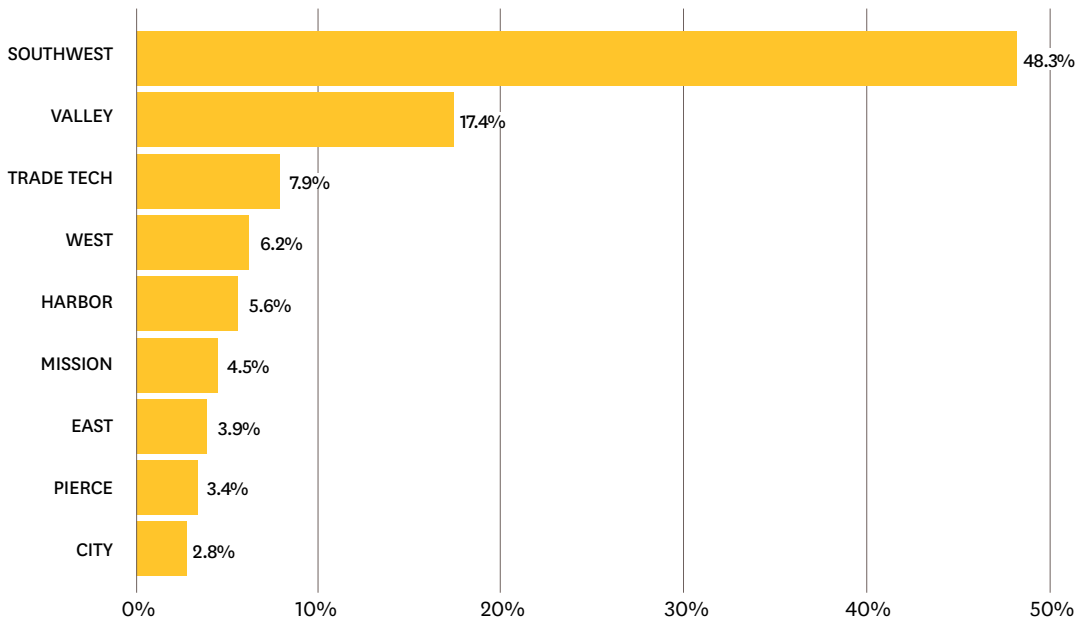
Source: 2021-22 Survey

FIGURE 3A. Emergency Aid Applicants' Financial Circumstances at Time of Application by Campus



Source: 2021-22 Survey, Participants responded "Yes" to the question, "Which of the following statements were true for you when you applied for the emergency aid program?"

FIGURE 4A. LACCD Awards by Campus



Source: 2021-22 Application Data

APPENDIX B: DATA COLLECTION MATERIALS

PARTICIPANT INTERVIEW GUIDING QUESTIONS

- How long have you been a student at USC?
- How do you fund your schooling?
- Do you receive any other financial support to pay for school? If so, what kinds? Beyond finances, do you receive any social support from you parents, family or friends? If so, what types of support do you receive?
- What motivated you to apply for emergency aid?
- Were there any reasons why you thought about not applying for emergency aid once you needed it?
- Have you applied for this program before? Is yes, did you receive funding?
- What was your experience with applying for the emergency aid grant?
- How did receiving the emergency aid impact your life? Do you still experience (the crisis/event that led you to seek aid) even after receiving emergency aid?
- What would you have done if you did not receive this emergency aid?
- Did you get referred to any additional services or resources though the Emergency Aid program?
- How did you hear about the Emergency Aid program?
- How can this emergency aid program be improved?
- Was the emergency aid sufficient enough to address the root cause problem? If not, why not?
- How many years have you attended the school that you are currently attending?
- What is your race/ethnicity? Do you consider yourself to be of Hispanic, Spanish or Latino descent?
- What is your gender?
- Are you a parent or guardian?
- What is your grade point average (GPA)?
- Are you a first-generation college student?

- Which of the following categories best describes the total annual income of your family's or your income (if you are financially independent)?
 - a. Less than \$20,000 per year
 - b. \$20,000 to \$24,999
 - c. \$25,000 to \$34,999
 - d. \$35,000 to \$49,999
 - e. \$50,000 to \$74,999
 - f. \$75,000 to \$99,999
 - g. \$100,000 to \$149,999
 - h. \$150,000 to \$249,999
 - i. \$250,000 or more

ADMINISTRATOR INTERVIEW GUIDING QUESTIONS

- What is your position and how long have you been in this role?
- How would you describe the students that attend your campus? What are common financial circumstances? What are common needs among the student population? What are common resources sought by students?
- As an administrator, have you noticed any barriers in students accessing resources during emergency situations?
- What has been your experience in referring students to the emergency aid grant? What is the referral process like? What are common reasons for why a student would need the emergency aid?
- What suggestions do you have for how the emergency aid grant program can be improved?
- Tell me about any challenges, if any, you faced as an administrator for the program?
- Are there any other ways in which the grant program could be improved, so it can help more students, as well as more effectively helping those students who apply?

PARTICIPANT ONLINE SURVEY QUESTIONS

Informed Consent

I have read the information provided above. I have been given the chance to ask questions. All my questions have been answered. By choosing the selection below I am agreeing to take part in this study.

- 1. I agree to participate
- 2. I do not want to participate

Screener

First, we have some questions to help us establish a profile of the people who complete the survey.

1. Did you apply for and receive emergency aid funds from the LA Community College District College Promise Program?

- 1. Yes
- 2. No
- 3. Not sure

[Terminate if Q.1 does not equal 1]

2. In what school year did you apply for and receive aid?

- 1. 2019-20
- 2. 2020-21
- 3. 2021-22
- 4. Not sure

[Terminate if Q.2 equals 4]

Educational Background

3. How long have you been a student at [SCHOOL NAME]?

- 1. Less than one year
- 2. One to two years
- 3. Three to four years
- 4. More than four years
- 5. Other (please specify)

4. Do you plan to transfer to another school in the future?

- 1. Yes
- 2. No
- 3. Not sure

Funding your Higher Education

We have some questions about how you fund your higher education to understand how the emergency aid fits into your financial status. We also have some questions about your financial status which are only intended to help us understand how emergency aid fits into your life.

5. Do you receive any financial aid (grants or scholarships based on you or your family's need, not academic eligibility)?

1. Yes

2. No

6. What are all the ways you fund your schooling? Please select all that apply.

1. Financial aid grants

2. Financial aid scholarships

3. Scholarships based on academic or programmatic eligibility (e.g., scholarships for maintaining a certain grade point average or for pursuing a certain field of study)

4. Work study

5. Work (not work study through your school)

6. Loans

7. Financial supports from parents/ caretakers, family, or friends

8. Other (please specify)

[Ask Q7. if Q.6 equals 4 or 5]

7. How many hours per week do you work?

8. What are all the ways you get support (financial or social) from your family, parents/ caretakers, or friends? Please select all that apply.

- 1. I live with my parents/caretakers or family members rent-free
- 2. I live with my parents/caretakers or family members and help pay rent/mortgage
- 3. I live with friends rent-free
- 4. I live with friends and help pay rent/mortgage
- 5. I receive financial support, such as cash, from my parents/caretakers or family members
- 6. I regularly have dinner with my family or friends
- 7. I receive social support, such as emotional or mental health support
- 8. I receive academic support, such as support with any class projects
- 9. None of the above
- 10. Other (please specify)

9. Which of the following statements are true for you when you applied for the emergency aid program? Please select all that apply.

- 1. I worried whether my food would run out before I got money to buy more.
- 2. I couldn't afford to eat balanced meals.
- 3. I skipped meals because there wasn't enough money for food.
- 4. It was difficult to pay for my rent/ mortgage.
- 5. I was unable to pay or underpaid my rent/mortgage.
- 6. I moved in with other people, even for a little, because of financial problems.
- 7. I was homeless.
- 8. I could not pay the full amount of gas, oil, or electricity bill.
- 9. I could not afford to pay for the internet at home.
- 10. None of the above.
- 11. Other (please specify)

Aid Program

10. What motivated you to apply for emergency aid? Please select all that apply.

- 1. I lost income because I lost or had to leave my job.
- 2. My family member(s) lost income because they lost their job and could not provide the financial support I needed.
- 3. I had unexpected medical bills.
- 4. I needed a new computer or other technology hardware that I could not afford.
- 5. I unexpectedly lost transportation access.
- 6. I fell behind on paying my bills.
- 7. I fell behind on making my college tuition payments.
- 8. I lost other sources of financial support that I previously relied on (e.g., disability, child support)
- 9. Other (please specify)

11. Have you applied for this program more than once?

- 1. Yes, I have applied before and **did not** receive funds at least once.
- 2. Yes, and I received funds every time I have applied.
- 3. No.

WHICH OF THE FOLLOWING STATEMENTS IS TRUE OF THE AID YOU RECEIVED?

- 12. I received the full amount I requested. TRUE FALSE
- 13. I received a lower amount than what I requested. TRUE FALSE
- 14. The amount was sufficient to meet my needs at that time. TRUE FALSE
- 15. I was not able to meet my financial need at that time with this aid alone. TRUE FALSE

16. What did you use the funds for? Please select all that apply.

- 1. Housing costs, such as rent/mortgage or repairs
- 2. Food
- 3. Utilities
- 4. Medical expenses
- 5. Transportation
- 6. Technology, such as a computer or internet
- 7. Other (please specify)

17. In a few sentences, share how receiving the emergency aid impacted your life.

(Four to five sentences / 250 words)

18. To the best extent possible, tell us about how receiving this aid influenced your experience as a student

(e.g., impact on your grades, stress or wellbeing, ability to stay enrolled). (Four to five sentences / 250 words)

19. Since the beginning of this school year, have any of these circumstances been true for you?

Please select all that apply.

- 1. I worried whether my food would run out before I got money to buy more.
- 2. I couldn't afford to eat balanced meals.
- 3. I skipped meals because there wasn't enough money for food.
- 4. It was difficult to pay for my rent/ mortgage.
- 5. I was unable to pay or underpaid my rent/mortgage.
- 6. I moved in with other people, even for a little, because of financial problems.
- 7. I was homeless.
- 8. I could not pay full amount of gas, oil, or electricity bill.
- 9. I could not afford to pay for the internet at home.
- 10. None of the above.

Application Process

WE HAVE A FEW QUESTIONS ABOUT YOUR EXPERIENCE IN APPLYING FOR THE EMERGENCY AID GRANT.

20. How did you hear about the emergency aid program? Please select all that apply.

- 1. Through a friend who knew about the program (but did not apply and/or participate).
- 2. Through a friend who participated in the program.
- 3. Through a school newsletter or email.
- 4. From an announcement in one of my classes.
- 5. From a student organization I am a part of.
- 6. From a counselor.
- 7. Other (please specify)

WHICH OF THE FOLLOWING STATEMENTS IS TRUE OF THE APPLICATION PROCESS?

- | | | |
|---|-------------------------------|--------------------------------|
| 21. I had an easy time finding information about the program. | <input type="checkbox"/> TRUE | <input type="checkbox"/> FALSE |
| 22. The application process was hard to navigate. | <input type="checkbox"/> TRUE | <input type="checkbox"/> FALSE |
| 23. I spent a lot of time on the application process. | <input type="checkbox"/> TRUE | <input type="checkbox"/> FALSE |
| 24. The aid was provided fast enough to meet my emergency financial need. | <input type="checkbox"/> TRUE | <input type="checkbox"/> FALSE |
| 25. I received referrals to other support programs to meet my needs. | <input type="checkbox"/> TRUE | <input type="checkbox"/> FALSE |
| 26. I used those referrals to access other support programs. | <input type="checkbox"/> TRUE | <input type="checkbox"/> FALSE |

[Ask Q26. if Q.25 is TRUE]

27. How can this emergency aid program be improved? (Four to five sentences / 250 words)

Demographics

28. Are you responsible for caring for others in addition to yourself, for example your own children, child family members, adult family members?

- 1. Yes
- 2. No

29. For statistical purposes only, which of the following do you consider yourself? Please select all that apply.

- 1. African-American / Black
- 3. Asian
- 4. American Indian or Alaska Native
- 5. Native Hawaiian or Pacific Islander
- 6. White / Caucasian
- 7. Other (Specify)
- 8. Two or more races
- 9. Not sure

30. Do you consider yourself to be of Hispanic, Spanish or Latino descent?

- 1. Yes
- 2. No
- 3. Not sure

31. Please indicate/choose the gender that you identify as:

- 1. Female
- 2. Male
- 3. Non-binary/ third gender
- 4. Prefer to self-describe (specify)
- 5. Prefer not to say

32. Are you a parent or guardian?

- 1. Yes
- 2. No
- 3. Prefer not to say

33. What is your grade point average (GPA)? (open-ended, short answer)

34. Are you a first-generation college student?

- 1. Yes
- 2. No
- 3. Not sure
- 4. Prefer not to say

35. Just so we can analyze survey results by different types of households, which of the following categories best describes the total annual income of your family's or your income (if you are financially independent)?

- 1. Less than \$20,000 per year
- 2. \$20,000 to \$24,999
- 3. \$25,000 to \$34,999
- 4. \$35,000 to \$49,999
- 5. \$50,000 to \$74,999
- 6. \$75,000 to \$99,999
- 7. \$100,000 to \$149,999
- 8. \$150,000 to \$249,999
- 9. \$250,000 or more

37. Are you part of the LACCD College Promise program?

- 1. Yes
- 2. No
- 3. Not sure