

A Black man wearing a black graduation cap and gown is smiling and holding a young child with curly hair. The man's eyes are closed in a joyful expression as he holds the child. The child is wearing a red and white checkered shirt. The background is a soft-focus green, suggesting an outdoor setting with trees. A light blue banner with white text is overlaid on the bottom half of the image.

# Driving Home Costs Beyond Tuition

A New Look at Older Students' Challenges Affording Housing

VINCENT PALACIOS, CASEY GOLDBALE, & LAURA TATUM

JULY 2020

## Georgetown Center on Poverty and Inequality

The Georgetown Center on Poverty and Inequality (GCPI) works with policymakers, researchers, practitioners, advocates, and people with lived experience to develop effective policies and practices that alleviate poverty and inequality in the United States.

GCPI conducts research and analysis, develops policy and programmatic solutions, hosts convenings and events, and produces reports, briefs, and policy proposals. We develop and advance promising ideas and identify risks and harms of ineffective policies and practices, with a cross-cutting focus on racial and gender equity.

The work of GCPI is conducted by two teams: the Initiative on Gender Justice and Opportunity and the Economic Security and Opportunity Initiative.

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The mission of GCPI's Economic Security and Opportunity Initiative (ESOI) is to expand economic inclusion in the United States through rigorous research, analysis, and ambitious ideas to improve programs and policies. Further information about GCPI's ESOI is available at [www.georgetownpoverty.org](http://www.georgetownpoverty.org).

Please refer any questions or comments to [gcpiesoi@georgetown.edu](mailto:gcpiesoi@georgetown.edu).

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# Abbreviations, Acronyms, & Initializations

**BLS**—Bureau of Labor Statistics

**CBT**—Costs Beyond Tuition

**CE**—Consumer Expenditure Survey

**COA**—Cost of Attendance

**CPI-U**—Consumer Price Index for All Urban Consumers

**CU**—Consumer Unit

**CUNY**—City University of New York

**GCPI**—Georgetown Center on Poverty & Inequality

**HEA**—Higher Education Act

**IWPR**—Institute for Women's Policy Research

**NCES**—National Center for Education Statistics

**NPSAS**—National Postsecondary Student Aid Study



# Introduction

**H**igher education offers many adults the opportunity to maintain or improve their economic security through increased competitiveness for higher-paying jobs,<sup>1, 2, 3</sup> and greater educational attainment is causally associated with improved life outcomes across a range of domains.<sup>4, 5, 6</sup> Equitable access to affordable postsecondary education is necessary (albeit insufficient) for closing the wide college completion gap across race and income level<sup>7</sup>—a gap that is expected to worsen due to the effects of the COVID-19 pandemic.<sup>8</sup> The opaque pricing, complex and insufficient financial aid system, and high average debt burdens associated with U.S. higher education deter many people, especially many people of color and people with lower incomes,<sup>9</sup> from attending and completing college.<sup>10, 11</sup>

In reality, the real cost of college<sup>12</sup> is even higher than commonly understood.<sup>13, 14</sup> Tuition costs, which have risen rapidly during the past three decades, tend to drive much of the debate about college affordability. However, living costs for students—such as housing, food, and transportation—are an equally important component of the cost of attending college, and examining and addressing these costs is essential to ensuring college is affordable for all students.<sup>15</sup> For in-state students attending public two- and four-year institutions, costs beyond tuition are approximately four and 2.5 times larger than tuition, respectively.<sup>16</sup> As shown in this analysis, institutional estimates used to calculate the total cost of attendance often underestimate the true living costs of many students. This underestimation can negatively affect the amount of financial aid made available to students,<sup>17</sup> cause them to attend schools they might otherwise not consider,<sup>18</sup> and decrease their overall likelihood for educational success.<sup>19</sup>

Recent findings of students' high rates of housing insecurity have moved many higher education policymakers,<sup>20</sup> from campuses to Congress, to better understand and address college students' struggles to afford costs beyond tuition.<sup>21</sup> Though the topic is receiving more attention, few researchers have measured student spending on living costs, particularly in ways that illuminate the diversity of student backgrounds and needs.<sup>22, 23</sup>

Older students, who are defined here as those ages 25-45 and make up nearly a third of the first-time undergraduate student body overall,<sup>24</sup> are the focus of this brief report. They face distinct barriers that remain underappreciated by higher education institutions and by society at large.<sup>25, 26</sup> They experience many “risk

factors” to college completion, described below, and they generally take longer to complete college.<sup>27</sup> They face higher risks of housing instability than the overall student population.<sup>28</sup> Focusing on older students’ costs beyond tuition also expands the nation’s higher education narrative to better acknowledge the experiences of independent students,<sup>29</sup> who comprised nearly 50 percent of all undergraduates in 2016.<sup>30</sup> Doing so is essential for ensuring equitable access to quality education and jobs, thereby expanding pathways to economic security and mobility.

For in-state students attending  
public two- & four-year  
institutions,

**COSTS BEYOND  
TUITION**

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TUITION,**  
respectively.

To better understand how housing affects costs beyond tuition for older students, the Georgetown Center on Poverty & Inequality (GCPI) Economic Security & Opportunity Initiative has developed a new analysis of costs beyond tuition. We aim to validate and expand upon groundbreaking work from the Hope Center,<sup>31</sup> New America,<sup>32</sup> uAspire,<sup>33</sup> the Institute for Women’s Policy Research,<sup>34</sup> The Century Foundation,<sup>35</sup> and other leading organizations to inspire and inform improved college affordability and economic security policies that improve college completion rates among marginalized groups.

This report first discusses older students’ particular challenges to college completion and how current measurements of costs beyond tuition do not adequately reflect older students’ experiences. Then, it explains how we measure costs beyond tuition, and considers how these estimates compare to institutional estimates. Finally, we examine student spending on housing costs—typically the single greatest cost category that older students face—and how it varies by student background. A forthcoming

and more comprehensive report will examine these “costs beyond tuition” across seven expense categories: housing, transportation, food, health care, dependent care, technology and course materials, and personal expenses.



# Older Students Face Particular Challenges to College Completion

**T**he unique barriers facing older college students remain underappreciated by institutions of higher education and by society more broadly.<sup>36, 37</sup> Focusing on older students' costs beyond tuition expands the nation's higher education narrative to better acknowledge the independent student experience. It is an important part of ensuring equitable access to quality education and jobs, thereby expanding pathways to economic security and mobility.

Older students merit particular attention because they represent nearly a third of undergraduate students yet, as we will show, estimates of their living costs do not fully take into account their financial needs. Further, these students tend to start their education later in life and have other characteristics that put them at risk of college non-completion. Finally, for those who complete their degree, it takes them longer on average, which can lead to more debt.

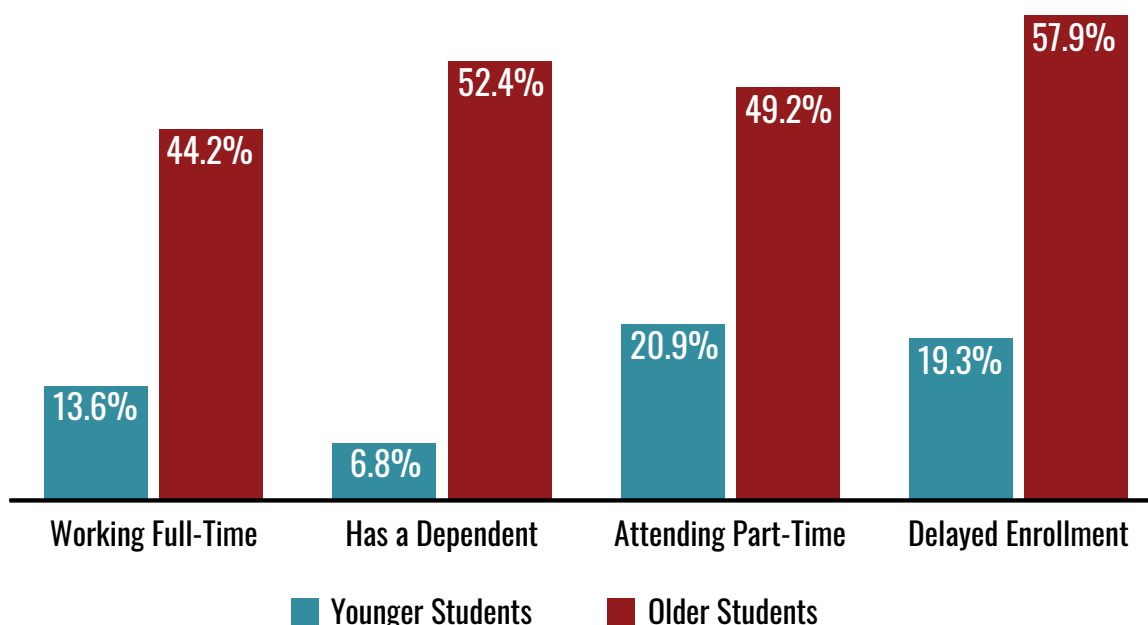
Previous U.S. Department of Education research has found that characteristics and experiences common to older students put them at risk of college non-completion compared to those of younger students who are regarded as "traditional" college-goers.<sup>38</sup> In fact, the Department of Education considers simply being an older student a risk factor, because at age 25, one is considered financially independent from one's parents. Older students are more than six times more likely to have dependents, three times more likely to work full-time while enrolled, and 78 percent more likely to attend college less than full-time<sup>39</sup> (see Figure 1).<sup>40</sup> About half of older students with dependents (51.9%) are single parents.<sup>41</sup> In addition to the Department of Education's identified risk factors, older students are more than twice as likely to maintain their own off-campus household, potentially raising commuting costs and imposing another time constraint to manage.<sup>42</sup>

Older students typically have delayed starting college, and those who manage to complete college generally take longer than the four- and six-year periods that the federal government requires institutions to report for the benefit of prospective students.<sup>43</sup> As shown in Figure 1, about 58 percent of older students delayed starting college until at least one year after they received their high school degree or equivalent,<sup>44</sup> which the Department of Education also considers a completion risk factor. High rates of working while attending college and/or attending part-time affect older students' pace of accumulating credit hours, contributing to their lengthier times to degree completion. For example, the National Student Clearinghouse examined time to completion for undergraduates who enrolled by age 20 at four-year public institutions and found that these students took about 5.3 years to complete a four-year degree, while students who enrolled after age 20 took about 8.3 years, on average.<sup>45</sup> Similarly, NPSAS data show that older students (ages 25-45) who graduated with a four-year degree in 2016 first enrolled about ten years earlier, on average.<sup>46</sup>

Older students' longer duration of time in school before graduation can also mean more time for debt to accumulate. For the graduating class earning a four-year degree in 2016, the average total amount of student debt for students who started with no delay and were younger than 24 upon graduation was \$19,200. Older students accumulated \$30,500 on average in total student debt.<sup>47</sup>

### FIGURE 1. Older students balance demands of family & work in addition to college

Incidence of selected risk factors to college completion among older (ages 25-45) & younger students (ages 18-24), AY 2015-2016



**Note:** Based on analysis of of National Center for Education Statistics (NCES) National Postsecondary Student Aid (NPSAS) data. Risk factors are determined and published by the U.S. Department of Education. The sample has been limited to undergraduate students attending Title IV postsecondary institutions; not living in Puerto Rico; those who have not previously obtained a B.A or graduate degree; and those enrolled in a two- or four-year degree program. AY stands for academic year.

**Source:** Georgetown Center on Poverty and Inequality, 2020.



## A Clearer Picture of Costs Beyond Tuition Is Needed to Help Improve Transparency, Affordability, & Completion

Providing students accurate and transparent estimates of their total costs of attendance (COA)—meaning their combined tuition and fees *plus* their living costs and course materials<sup>48</sup>—is key to empowering them to succeed in postsecondary education.<sup>49</sup> Higher education institutions should provide students a clear picture of total costs so that they can properly plan for, finance, and complete their education. The cost of attendance also sets an upper limit on the amount of financial aid students are eligible to receive.<sup>50</sup> Therefore, underestimates of students' living costs can limit the reach and efficacy of policy tools available to administrators, government officials, and practitioners to bolster college affordability and completion.

Once students are enrolled, their cost of attendance estimate go from a planning tool to a lived budget, and serious inaccuracies can lead to financial stumbles and worse when costs are higher than expected. For low-income students who are just able to string together enough resources to cover their tuition, fees, and living costs, even one unexpected expense can be the difference between degree completion and stopping out.<sup>51</sup> Conversely, multiple rigorous studies demonstrate that modest financial and non-financial supports helping to manage costs beyond tuition, such as zero-interest loans and case management services, improve low-income students' grade point averages and completion rates.<sup>52, 53</sup>

## Measurements of Costs Beyond Tuition Do Not Adequately Reflect the Lived Experiences of Older Students

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Institutions follow longstanding policies and procedures to determine financial aid,<sup>54</sup> but these institutional practices do not adequately reflect the lived experiences of nontraditional students—especially that they are likely to be financially responsible for other people.<sup>55</sup> Additionally, financial aid awards depend on COA estimates derived from National Postsecondary Student Aid Study (NPSAS)<sup>56</sup> data, which are reported by postsecondary institutions and determined without consistent methods across institutions, as described below.

Under the Higher Education Act (HEA), the federal government sets clear boundaries clarifying what can be included in the living expenses portion of the COA. The HEA outlines which categories of expenses may be included in living expenses, as well as a limited list of exceptions, allowing for the professional judgment of financial aid administrators at higher education institutions.<sup>57, 58</sup> Institutions are instructed that expenses not explicitly mentioned under allowable categories are not to be included in student budgets.<sup>59</sup> Further, student budgets are only to include living expenses for students themselves, unlike other measures of an adequate living standard that typically look at all the needs of family members who live together.<sup>60</sup>

Though the HEA goes to great lengths to lay out what can be included, it says much less about how institutions should estimate these costs, and institutions have substantial discretion in estimating off-campus living costs.<sup>61, 62</sup> Federal rules stipulate that colleges may estimate costs differently for separate groups of students but should use the same estimate for students within the same group.<sup>63</sup> For example, the Department of Education Federal Student Aid Office recommends institutions estimate the cost of housing (or “room”) at one level for on-campus students, another for off-campus students living with their parents, and a third for financially independent students who live on their own.<sup>64</sup>

Unfortunately, these institution-reported COA estimates have been shown to be methodologically inconsistent due to varying institutional choices as well as intentional and unintentional bias.<sup>65</sup> For example, the Hope Center demonstrated the inadequacy of some institutions’ COA estimates using regional cost estimates based on the total CE sample for respective geographic areas.<sup>66</sup> Specifically, they found that more than 20 percent of colleges calculated a living cost allowance at least 20 percent lower than the Hope Center’s very modest cost of living estimate.<sup>67</sup> Further illustrating the wide range of some institutional COA estimates, Miami Dade College in Miami, Florida, calculates housing costs that are more than three times greater than Miami International University of Art and Design, a for-profit arts college less than one mile away.<sup>68</sup> Even allowing for large fluctuations in local housing markets and student bodies, it seems unlikely that these differences reflect actual differences in living costs between the two institutions.



# This Report Offers a New Analysis of Costs Beyond Tuition for Older Students

In this analysis, the costs beyond tuition framework is designed to quantify the resources older students currently spend to attain housing and other major components of a modest but adequate living standard for themselves and their families, which are necessary to fully engage as a student and complete a degree. Our research uses family-level data on expenses to better appreciate the lived financial experiences of older students.

Using household-level data from the Consumer Expenditure Survey (CE), we aim to reflect older students' lived experience by identifying their average expenses for categories typically included when estimating a student's modest but adequate living costs. The CE is the leading national source of consumer expenditure data in the United States and is a nationally representative dataset that contains information pertaining to hundreds of types of expenditures, as well as demographic and other information about members of each surveyed household.<sup>69</sup> It is important to note that CE estimates reflect actual student spending, which may be based on choices made due to constrained budgets.

As such, this analysis is intended to contribute to efforts strengthening policy frameworks addressing basic needs insecurity and costs beyond tuition. This approach extends existing research that uses the CE to estimate living expenses of “traditional age” students.<sup>70</sup> Other experts and stakeholders have used the CE to provide a point of comparison for institutions to reference when creating their own estimates<sup>71</sup> or to evaluate inconsistencies in estimated living costs within the same local areas.<sup>72</sup>

In our sample, these data are largely self-reported by older students (or their spouses) and subject to rigorous quality control and evaluation by the Bureau of Labor Statistics.<sup>73</sup> To comprehensively document costs beyond tuition, cost categories included in this analysis are based on costs typically included in COA measures, supplemented by costs widely acknowledged by academic, government, student, and practitioner experts as

**6 OUT OF 10**  
older students have a  
**CHILD,  
MARRIED  
PARTNER, OR  
BOTH.**

necessary for an adequate standard of living.<sup>74, 75, 76</sup> Selected categories include housing, food, transportation, dependent care, health care, clothing, personal care, technology and course materials. Housing costs are further disaggregated into payments associated with rent or mortgages and property taxes, utilities, and furnishings and household services.

By developing estimates from family-level expenditures—rather than treating single individuals without children as the default student—we depart from common COA practice, and we acknowledge older students' complex financial responsibilities and resource sharing with their families.<sup>77</sup> Measures of basic needs and deprivation and related public programs have generally considered families (or households) the relevant unit rather than individuals.<sup>78</sup> This is particularly important for older students, where six out of every ten (60.8 percent) older students have a child, married partner, or both.<sup>79</sup>

Our approach allows for nationally representative results by age, race, and state. These data stand in contrast to the institution-estimated data made available in the National Postsecondary Student Aid Study (NPSAS)<sup>80</sup> and elsewhere, which are unregulated, subject to varied institutional assumptions about their students' spending patterns by group, and determined without consistent methods across institutions, as discussed in the previous section.



## New Analysis Shows Institutions Appear to Underestimate Older Students' Average Costs Beyond Tuition

**T**o examine how living costs differ between student-reported expenses and institutional estimates, we compare data from the Consumer Expenditure Survey and the National Postsecondary Student Aid Study, respectively.

In our CE sample, constructed with pooled data from 2014-2018, we include households with a college student, ages 25-45, who is either the householder or spouse, meaning they do not live with their parents. For interpretability, only households consisting of an older student, and their spouse or children if present, are included. While this means that our sample does not include three-generation households or households where an older student has an unmarried partner, it allows us to ascribe the household's expenses to the older student—or when a spouse is present, to divide the costs evenly between the two.<sup>81</sup>

Institutional estimates of living costs are available through NPSAS, the most detailed public dataset on financial aid and demographic information at the student level.<sup>82</sup> For an improved comparison to student-reported data, we first limit the NPSAS universe to undergraduates who are attending for the full year, as living costs for part-year students are not readily comparable.<sup>83</sup> We further limit the sample to include only students pursuing a two- or four-year degree and to those who are living off-campus without their parents. As institutions estimate living costs for the nine-month academic school year, non-tuition student budgets were scaled up to represent a 12-month calendar and inflated to 2019 dollars.

With these adjustments in mind, Figure 2 (below) presents annualized non-tuition student budgets and costs beyond tuition for older students by family type. While this comparison is meant to be illustrative,<sup>84</sup> the results suggest the following among older students:

1. Institutions' estimated annualized living costs are about \$2,200 less than student-reported spending on costs beyond tuition, on average.
2. Among household compositions, single parents experience the highest gap, on average—about \$6,800—between what they spend on living costs and what institutions estimate they need.

Given the COA framework in which institutions operate, these suggestive findings are not especially surprising. To put these findings into perspective, the maximum Pell Grant, which can be used for tuition and living expenses, was just \$6,195 in 2019.<sup>85</sup> Policymakers and postsecondary administrators appear to estimate student budgets based on the archetype of a single student who does not have any dependents. For example, student parents must submit documentation to their financial aid office of out-of-pocket expenses for child care on a case-by-case basis, something most students are not aware of and most institutions do not explain.<sup>86</sup> Other dependent-related expenses are generally not considered. More broadly, these data suggest that even though older students make up a large portion of college students (30 percent), they are forced to navigate a system that treats their lived experience as exceptional in ways that overburden and undermine them.

## FIGURE 2. Institution-reported costs beyond tuition data least accurately reflect single parent students' spending

Average total costs beyond tuition & rent per adult in household for full-time older students (ages 25-45) by family type, AY 2015-2016

	Annualized Non-Tuition Student Budget (Institution-Reported)	Annual Costs Beyond Tuition (Student-Reported)
<b>Older Students Overall</b>	\$22,500	\$24,700
Married without Children	\$21,400	\$20,400
Married with Children	\$22,600	\$24,100
Single without Children	\$22,700	\$26,000
Single with Children	\$22,300	\$29,100

**Note:** All figures are in 2019 dollars.

Annualized Non-Tuition Student Budget: Institution-reported non-tuition student budget data are based on analysis of 2016 National Center for Education Statistics (NCES) National Postsecondary Student Aid (NPSAS) data. Estimates have been annualized by assuming a nine-month academic year. The sample has been limited to undergraduate students attending Title IV postsecondary institutions; not living in Puerto Rico; and those who have not previously obtained a B.A or graduate degree. AY stands for academic year.

Costs beyond tuition are self-reported and based on analysis of pooled 2014-2018 Consumer Expenditure Survey (CE) data. Figures represent annual consumer unit (CU) expenditures for Costs Beyond Tuition, adjusted for the presence of a spouse (total CU expenditures divided by two). The sample has been limited to CUs with exactly one undergraduate student ages 25 to 45 who is the reference person. The sample is further limited to CUs that contain the reference person, and their spouse or children when present, for interpretability.

**Source:** Georgetown Center on Poverty and Inequality, 2020.



# Housing Affordability is Essential to College Completion for Older Students

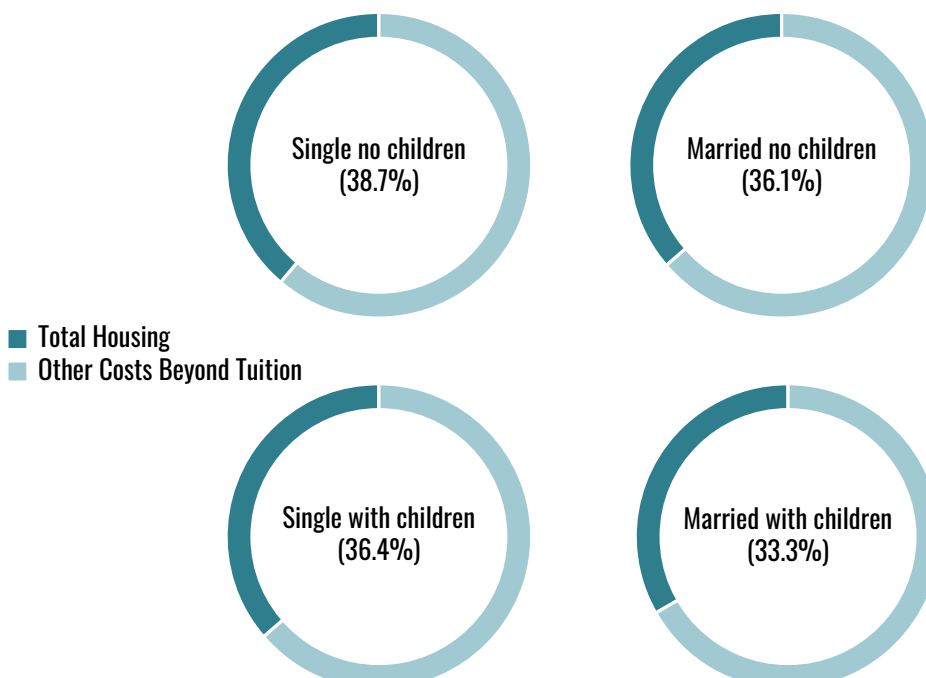
**H**ousing is the most significant cost beyond tuition that older students confront,<sup>87</sup> and these costs are expected to rise (in inflation-adjusted terms) in the coming years.<sup>88</sup> A disproportionately large share of older students are housing insecure,<sup>89</sup> but meeting these high housing costs is a precursor for many other basic needs including food security, transportation, and child care.<sup>90</sup> At the same time, these students cannot easily reduce their spending on housing.

## Housing is the Single Largest Expenditure on Costs Beyond Tuition

Of all costs beyond tuition, housing is the single greatest cost that older students face. Housing insecurity is also the most common basic needs insecurity.<sup>91, 92</sup> The analysis presented in this report estimates that, at \$9,200 on average, housing costs accounted for 35 percent of the \$26,000 total that the average older student's household spends annually on costs beyond tuition (see Figure 3). In comparison, older students' spending on net tuition during the 2015-2016 academic year was almost one-seventh (13.7 percent) of what they spent on costs beyond tuition, on average.<sup>93</sup> Rent and mortgage payments largely drive housing costs, but older student households also spend around \$6,000 per year on utilities, necessary furnishings, and household services (see Figure 4).

**FIGURE 3. Housing comprises more than a third of costs beyond tuition regardless of family composition**

Share of average costs beyond tuition spent on total housing costs for older students (ages 25-45) by family type, CY 2018



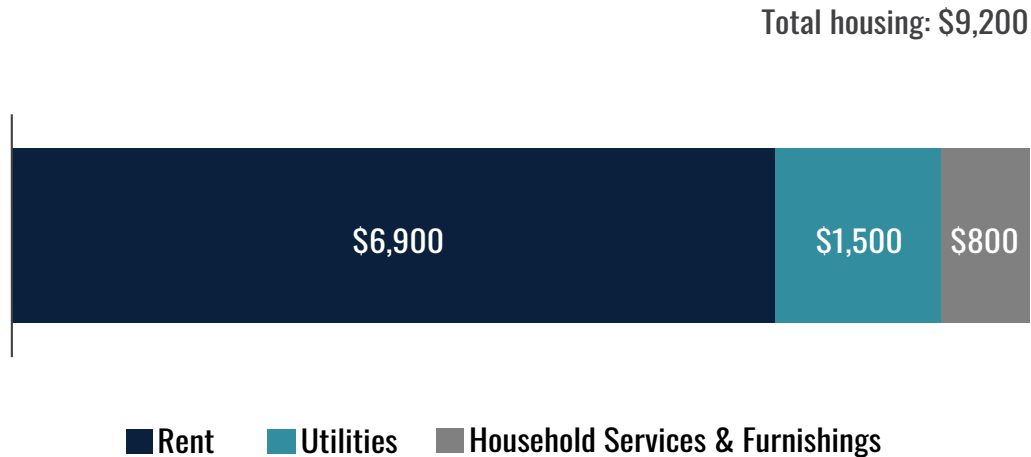
**Note:** Based on analysis of pooled 2014-2018 Consumer Expenditure Survey (CE) interview files. Figures represent annual consumer unit (CU) expenditures. CE estimates on “Older Students” include CUs with exactly one undergraduate student ages 25 to 45 who is either the reference person or their spouse. Only CUs composed of the reference person, spouse, and their children are included for interpretability. Total housing expenditures include rent, utilities, furnishings, and household services. CY stands for calendar year.

**Source:** Georgetown Center on Poverty and Inequality, 2020.

Without significant policy change, the share of costs beyond tuition that students must devote to housing is likely to grow. Millions of households eligible for public housing assistance through government programs do not receive assistance largely because of insufficient funding and affordable housing supply<sup>94</sup> but also because of complex eligibility rules regarding work, assets, and intensity of higher education attendance. This situation can create insurmountable challenges for students balancing academic progress, employer needs, and trying to make ends meet.<sup>95, 96</sup> Too much work can disqualify students from accessing housing assistance; not enough work can mean food insecurity and other hardships. With overall affordable housing demand far outstripping growth in supply,<sup>97</sup> and no expected increases in funding for public housing assistance, the housing crisis affecting older students is likely to worsen.<sup>98, 99</sup>

**FIGURE 4. Rent comprises 75 percent of older students' housing spending**

Average annual housing expenditures for households headed by older students (ages 25-45) by sub-category of cost, CY 2019



**Note:** Note: Based on analysis of pooled 2014-2018 Consumer Expenditure Survey (CE) interview files. Figures represent annual consumer unit (CU) expenditures and are adjusted to 2019 dollars using the CPI-U. "Rent" also includes the rent equivalent paid for owned dwellings (mortgage, property taxes, insurance, and other expenses per Bureau of Labor of Labor Statistics conventions). CE estimates on "Older Students" include CUs with exactly one undergraduate student ages 25 to 45 who is either the reference person or their spouse. Only CUs composed of the reference person, spouse, and their children are included for interpretability. CY stands for calendar year.

**Source:** Georgetown Center on Poverty and Inequality, 2020.

## Older Students Are Far More Likely to Experience or Be at Risk of Homelessness

In recent years, shockingly high rates of housing insecurity among college students have made clear that costs beyond tuition—and housing costs in particular—are deeply impacting millions of college students, and older students may be a driving force.<sup>100</sup> Depending on survey methodology, institution type, and macroeconomic cycles, researchers have found that 10-15 percent of all undergraduates experience homelessness while enrolled. At least 20 percent more report being housing insecure.<sup>101, 102</sup> At the campus level, two- and four-year colleges from Hawai'i to Washington State to New York have found that thousands of their students experience unstable housing.

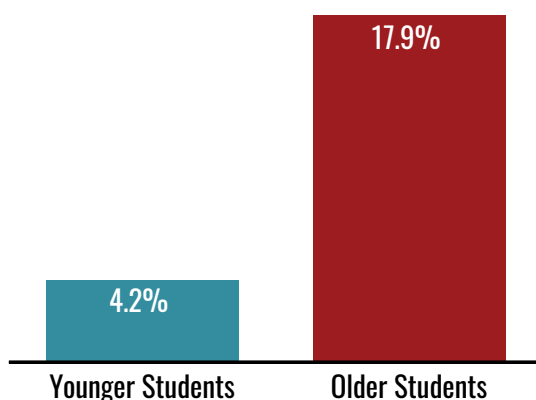
Older students broadly—and single parent older students in particular—are more likely to experience housing insecurity. In 2015, 13.5 percent of the City University of New York (CUNY) undergraduate population struggled with housing affordability and security, with higher rates reported in 2010 for students ages 25 to 29 (55.2%) and ages 30 and older (58.4%).<sup>103</sup> Federal data indicate that older students' disproportionate likelihood of experiencing severe housing challenges is an issue nationwide. In National Center for Education

Older students broadly—&  
**SINGLE PARENT  
OLDER STUDENTS**  
in particular—are more likely to  
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INSECURITY.**

Statistics (NCES) data, 17.9 percent of older students report being homeless or at risk of homelessness (see Figure 5)—more than four times the rate of students ages 24 and under. In the same data, more than half of all single parent older students live below the poverty line,<sup>104</sup> and more than a quarter experience or are at risk of homelessness.

### FIGURE 5. Older students are far more likely to experience or be at risk of homelessness

Percent distribution of undergraduate students experiencing or at risk of homelessness by age group, AY 2015-2016



**Note:** Based on analysis of 2016 National Center for Education Statistics (NCES) National Postsecondary Student Aid (NPSAS) data. The sample has been limited to undergraduate students attending Title IV institutions; not living in Puerto Rico; and those who have not previously obtained a B.A or graduate degree. Younger students are less than 25 years old; older students are ages 25-45. AY stands for academic year.

**Source:** Georgetown Center on Poverty and Inequality, 2020.

## Meeting Students' Other Basic Needs Depends on Housing Security

Housing insecurity can compound struggles to meet other basic needs, while housing security can reduce inequities by allowing students and their families to meet various basic needs, shift more time to focusing on their studies, and eventually complete their degree. If a student gains access to a food pantry, the service may be of limited benefit if the student does not have a reliable place to store perishable groceries or cook food.<sup>105</sup> Likewise, people without homes are exposed to heightened risk of myriad health issues that directly and indirectly impact academic and social benefits—and, thus, future professional benefits—typically gained from college.<sup>106, 107, 108, 109</sup> Housing insecurity also affects options and outcomes for personal care, transportation, and dependent care.<sup>110</sup>

A recent quasi-experimental study suggests that affordable housing supports student well-being and promotes positive academic outcomes. Students at risk of being homeless who received affordable housing and wraparound services through a partnership between the Tacoma Housing Authority and area colleges saw dramatically improved GPAs and completion rates, compared to peers who did not participate, within the first two years of the program.<sup>111</sup>

## Older Students' Housing Needs & Resources Vary by Family Composition As Well as Race & Ethnicity

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Students' varied identities, experiences, and locales likely contribute to differences in housing expenditures. This section explores variation in housing expenditures by individual and household characteristics (see Table 2), which likely indicate differences in both need and available resources.

### SINGLE PARENT STUDENTS' SPENDING PATTERNS SUGGEST HIGH INDIVIDUAL COST BURDENS

Both financially responsible for their children and unable to share costs with another adult, single parents must balance their higher individual incidence of housing costs with all other costs beyond tuition. Our analysis found that single parent older students spend more per adult than their married couple counterparts on housing. Single parent older students spend significantly more per adult on housing (\$11,200) than married couples with children (\$8,500) or without children (\$7,500). At the household level, despite single parents' higher expenditures per adult, their overall housing expenditures (\$11,200) are significantly lower than married couples' household housing expenditures with or without children (\$8,500 and \$7,500, respectively). In fact, compared to single students without children (\$10,700), single parent students' spending is statistically indistinguishable.

Yet spending on housing is not the entire story. As shown in Figure B1, single parent students spend the least on rent (23 percent) as a share of their overall costs beyond tuition compared to other family types (the difference from married couples with children is not statistically significant). They have both substantial housing and non-housing costs beyond tuition.

Single parent students' remarkably low share of expenditures on rent likely suggest great unmet need that is sharply pronounced along gender lines. A 2017 Institute for Women's Policy Research (IWPR) study found that students who are single mothers had more than \$6,600 in unmet financial need during a given academic year, more than either non-parenting women (\$4,900) or married mothers in college (\$4,600).<sup>112</sup> Single mothers experience among the highest levels of poverty of any group in our country due to overrepresentation in precarious, low-wage work and inadequate public benefits.<sup>113</sup> In addition to systemic challenges single parents face in the workplace, IWPR's 2017 analysis finds that "students have a finite number of hours that they can dedicate to paid and unpaid work outside of school, and for parents, that work allotment is consumed by unpaid dependent care responsibilities."<sup>114</sup> The demands on finances and time of single parenting while attending college also mean that these students are often unable to attend the social and professional gatherings that enrich undergraduate education and build one's professional network.

Single parent students are disproportionately likely to be female, be Black, and attend for-profit institutions,<sup>115</sup> which are known for financial predation.<sup>116</sup> The same IWPR study found that Black, Hispanic, Asian, and Native Hawaiian or other Pacific Islander single mothers who are students average about \$600 more in unmet need than their white counterparts. At for-profit institutions, which single mothers—particularly Black single mothers—are disproportionately likely to attend, single mother students "have significantly greater unmet need than those attending two- and four-year colleges."<sup>117</sup> Among parent students who responded to a recent national survey conducted by the Hope Center, Black, Latinx, and white female students, non-binary students,

and students who were parents of young children reported very high prevalences of food insecurity (rates between 39-79 percent) and housing insecurity (rates between 53-81 percent).<sup>118</sup>

## BLACK OLDER STUDENTS' LOWER AVERAGE HOUSING SPENDING LIKELY INDICATES CONSTRAINED RESOURCES & SYSTEMIC RACISM

Overall, differences in housing expenditures across race and ethnicity in our analysis of CE data are statistically inconclusive but hint at potential alignment between low expenditures and low incomes and high debt. Average expenditure levels appear to vary by race and ethnicity but

have wide margins of error, so differences are not statistically significant. With that caveat in mind, Black and other non-white, non-Hispanic older students appear to spend on the lower end of the range seen in Figure 6. Despite low spending levels, Black student households are among the most likely to be rent-burdened.<sup>119</sup> Black and multi-race older students also report the lowest income levels and largest student loan debt relative to other groups in the 2016 NPSAS. This finding corroborates existing literature connecting

relatively greater Black student loan debt with the wide gap between white and Black household wealth prevalent across the U.S., which stems from hundreds of years of systemic racism—from slavery to discriminatory lending practices to systematic exclusion from institutions of higher learning—that persists in various forms to this day.<sup>120, 121, 122</sup>

Despite low spending levels,  
**BLACK STUDENT  
HOUSEHOLDS** are  
among the most likely to be  
**RENT-BURDENED.**



## Conclusion

To successfully complete their education, college students need a clear picture of their total costs of attendance, including their living costs. Underestimates of students' living costs can interfere with their financial planning efforts and access to financial aid—and limit the ability of higher education administrators and policymakers to target support to students facing the greatest barriers. This analysis offers a new approach to better understand costs beyond tuition in ways that illuminate the diversity of student backgrounds and needs, with a focus on housing affordability and older students' housing costs.

Older students, who compose nearly one-third of all first-time college students, face particular and underappreciated challenges to completing college. While these challenges often lead to higher costs beyond tuition, postsecondary institutions and financial aid policies and practices have not sufficiently considered these expenses. With inadequate support, older students are left to make difficult tradeoffs between expenses necessary to maintain a basic standard of living, let alone a modest one that would better support their academic achievement.

Many questions remain unanswered about the lived experiences of older college students. A forthcoming, broader GCPI report will analyze older students' costs beyond tuition across six additional expense categories. The report will include cross-cutting policy recommendations designed to improve college affordability and completion rates for older students seeking to attain their degree, and often the dream of providing a better life for their children.

# Appendices

## Appendix A. Methods

### COSTS BEYOND TUITION REFLECT PHYSICAL NECESSITIES FOR COLLEGE ATTENDANCE

In this analysis, the cost beyond tuition framework is designed to quantify the resources older students spend to attain housing and other basic needs for themselves and their families necessary to fully engage as a student and complete a degree. The cost categories included in our costs beyond tuition included largely follow the COA model measuring a “modest but adequate” living standard, as defined in Section 472 of the HEA of 1965 and the Federal Student Aid Handbook,<sup>123</sup> and modified to reflect common practices in defining decent living standards in public policy and economic research products, such as the Census Bureau’s Supplemental Poverty Measure, MIT’s Living Wage Calculator, Economic Policy Institute’s Family Budgets, National Center on Children in Poverty’s Family Resource Simulator, and the University of Washington’s Self-Sufficiency Standard. While the COA allows for a modest entertainment budget, we do not include any spending on entertainment in our costs beyond tuition estimate.

### DATA SOURCE CHOICES AIM TO OPTIMIZE SURVEY PURPOSE & QUALITY

Distributions of demographic and household characteristics among students and institution-reported housing cost estimates are derived from the 2016 National Postsecondary Aid Survey (NPSAS). NPSAS provides nationally representative individual-level data based on a sample of 89,000 undergraduate students enrolled in postsecondary institutions eligible to receive U.S. federal student aid (Title IV institutions) during the 2015-2016 academic year in the U.S. and Puerto Rico.<sup>124</sup> The sample includes students attending Title IV institutions that only provide distance education programs, as well as students taking non-credit remedial developmental courses that are Title IV-approved. When examining risk factors to completion, we further restricted our sample to just students enrolled in a two- or four-year degree program. However, we exclude students attending institutions in Puerto Rico to improve comparability with the CE, data which only cover the 50 states plus the District of Columbia.

We estimate self-reported student cost-beyond-tuition expenditures using pooled 2014-2018 CE interview data, the most detailed source of expenditures collected directly from consumers by the federal government of the United States. Sponsored by the Bureau of Labor Statistics (BLS), the CE is a nationally representative dataset that contains information pertaining to hundreds of types of expenditures among a sample of consumer units (CUs), as well as demographic and other information about CU members. While consumer units often comprise the entire household, they may also reflect smaller subgroups who pool their income to make joint spending decisions or individuals who are financially independent from other household members.<sup>125</sup> The CE interview data are reported quarterly and have been annualized and averaged with the four quarterly samples reflecting the year the data were collected.

To reflect our costs beyond tuition framework while maintaining methodological rigor, cost category designs use corresponding standard Bureau of Labor Statistics (BLS) CE cost variables as a baseline and then adjust to remove costs beyond needs associated with a modest but

adequate living standard and which are unlikely to be covered by either financial aid or public benefits. For our sample, most of the cost- beyond-tuition categories resulted in similar average costs to the baseline CE cost categories. In particular, for the housing category we exclude housing costs associated with owning a vacation home and landscaping expenses. For the food and transportation categories, we exclude expenses on out of town trips, and for clothing we only exclude expenses on jewelry. For the educational category we exclude all tuition expenses. We include all expenses in the health and personal care categories. Additionally, we include only child support expenses from the cash contributions category. We also exclude all expenditures in the remaining six of fourteen categories collected by the CE.<sup>126</sup> For households in our target sample, resulting expenditures on costs beyond tuition account for 77 percent of total standard household expenditures recorded in the CE. The 23 percent difference is largely explained by spending on CE items which our costs beyond tuition framework excludes—mainly retirement savings and entertainment but also expenditures such as charitable gifts, tobacco, and alcohol.

To estimate the resources older students spend to independently support their and their families' costs beyond tuition, we choose to restrict our CE dataset by the older student's position within their CU and by their CU's composition. Per the first restriction, the sample includes only CUs with an older student who was both between 25 and 45 years of age (inclusive) and was either the reference person or their spouse so that we may assume the older student was a central decision maker regarding household expenditures. For households headed by married couples that include an older student, we cannot distinguish how responsibilities for expenditures are divided between married partners from the available data. So, we assume an even split to determine individual expenditure burdens for better comparability with single students and with the existing financial aid systems that consider costs associated with individual members of a student's family.

Additionally, the sample is restricted to CUs with one of the following four family structures: i) a single adult only, ii) a married couple only, iii) a single adult with child(ren), and iv) a married couple with child(ren). Children are defined by their relationship to the reference person and can be of any age. While this sample omits older students who live in other housing arrangements, such as with an unmarried partner or other with college students or in more complex multigenerational households, it allows one to draw clearer interpretations of who is making spending decisions on whose behalf. These four family structures parallel financial aid and (some) public benefits eligibility rules, which enables more meaningful comparison with institutionally-reported data.

Since the CE information on current college enrollment does not differentiate between types of higher education, students currently enrolled in higher education who do not already have a bachelor's or graduate degree are assumed to be undergraduates. Lastly, the sample includes only households with only one college student because, with expenditures reported at the household level, disentangling costs between two students in one household would require additional cost sharing assumptions for which there appears to be no general agreement among analysts.

## LIMITATIONS OF THE ANALYSIS

CE expenditure data are reported at the household level, and there is no way to ascertain financial decision-making power among households with multiple subfamilies. We filter several populations out of our sample to allow clear interpretations and narratives about college students' financial burdens.

The four family structures we focus on also better parallel financial aid and public benefits eligibility rules, which tend to define families simplistically. This restriction unfortunately removes the important experiences of more varied household types, including many multigenerational households and cohabitating couples. Similarly, the sample includes only households with just one college student because, with expenditures reported at the household level, disentangling costs between two students in one household is not possible.

Expenditures reported in the CE are positive rather than normative and reflect actual spending. Thus, there are several caveats users must bear in mind when using CE estimates to inform a normative concept, such as the cost of a decent living standard. First, if households are low income, as older students are likely to be, spending decisions are frequently determined by budget constraints. In some instances, this can result in higher spending, such as paying more for diapers if one does not have the resources to buy in bulk. On the other hand, expenditures may be lower than ideal if households are forgoing necessities out of scarcity. Another reason expenditures could seem lower than a normative ideal is that CE expenditures are out of pocket, meaning that if a household qualifies for a subsidy that goes to the household then the CE counts the subsidy as income and the household reports the full expense. However, if the subsidy goes directly to a service provider, then only a partial expense is reported (e.g. child care subsidies paid directly to a child care provider or financial aid for room and board paid directly from the provider to college bursars).

Due to sample size challenges and lack of information, we were not able to disaggregate student expenditures to the full extent the topic of costs beyond tuition merits. We were not able to include American Indian and Alaska Native or Native Hawaiian and other Pacific Islander students in our breakdown by race and ethnicity because of insufficient sample size leading to margins of error too large to allow meaningful interpretation of the groups' expenditure estimates. Additionally, the CE lacks data identifying students as people with disabilities, LGBTQ+, immigrants, former foster youth, or first-generation students, all of whom have unique challenges and experiences interfacing with basic needs policy through financial aid and public benefits. The CE is also unable to differentiate college attendance by sector (two-year or four-year public, private nonprofit, or for-profit institutions). Further, the CE and NPSAS surveys only ask about or include information regarding sex rather than gender.

Overly aggregated data may obscure important differences in student need. This analysis and the literature indicate evidence of hidden factors, such as high costs of housing near colleges or extraordinarily low child care spending. Without considering downward bias from severely constrained budgets, basing needs estimates on status quo spending may further compound systemic disparities in the types and amounts of financial aid that students in different groups and at different types of institutions can receive.

## Appendix B. Detailed Results

**FIGURE B1. Housing expenditures vary by family composition, race & ethnicity, & attendance**

Housing costs for older students (ages 25-45) by select demographics & sub-category of housing costs, CY 2014-2018

	Total Housing	Rent	Utilities	Household services & furnishings
<b>Overall</b>	\$9,200	\$6,900	\$1,500	\$800
<b>Student sex</b>				
Female	\$9,300	\$6,900	\$1,700	\$800
Male	\$9,000	\$7,100	\$1,300	\$700
<b>Student race or ethnicity</b>				
Asian Non-Hispanic	\$10,500	\$8,400	\$1,500	\$600
Black Non-Hispanic	\$9,500	\$7,000	\$1,700	\$700
Hispanic	\$9,100	\$6,900	\$1,400	\$800
Other Non-Hispanic	\$7,700	\$5,500	\$1,200	\$1,000
White Non-Hispanic	\$9,100	\$6,900	\$1,500	\$800
<b>Family type</b>				
Single no children	\$10,700	\$8,700	\$1,300	\$600
Single with children	\$11,200	\$7,800	\$2,200	\$1,100
Married no children	\$7,500	\$5,900	\$1,100	\$600
Married with children	\$8,500	\$6,200	\$1,500	\$700
<b>Student college attendance intensity</b>				
Full-time	\$8,700	\$6,500	\$1,500	\$700
Part-time	\$9,600	\$7,300	\$1,500	\$800

**Note:** Note: Based on analysis of pooled 2014-2018 Consumer Expenditure Survey (CE) interview files. Figures represent annual consumer unit (CU) expenditures and are adjusted to 2019 dollars using the CPI-U. "Rent" also includes the rent equivalent paid for owned dwellings (mortgage, property taxes, insurance, and maintenance expenses). CE estimates on "Older Students" include CUs with exactly one undergraduate student ages 25 to 45 who is either the reference person or their spouse. Only CUs composed of the reference person, spouse, and their children are included for interpretability. CY stands for calendar year.

**Source:** Georgetown Center on Poverty and Inequality, 2020.

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