

# What More?

An Investigation of the Unmet Needs of  
Low-Income Women Students in New York City

REPORT PREPARED BY A GOOD QUESTION  
FOR THE LCU FUND FOR WOMEN'S EDUCATION

2019

## INTRODUCTION

Since 1858, the LCU Fund for Women’s Education (LCU Fund) has been helping women secure safe, affordable housing in New York City. Since 2001, this has taken the shape of a grantmaking program that supports female students of limited financial means by providing funding toward their housing costs. The LCU Fund supports students majoring in the arts, education, social work, public administration, religious leadership, criminal justice, and health care, all of which have the potential to lead to socially responsible careers. In close to two decades, the LCU fund has awarded over \$13M in housing grants to 2,300 students at 35 undergraduate and graduate educational institutions. Alleviating the worry about the cost of housing enables students to focus on degree completion<sup>1</sup>, and addresses the imbalance between New York City’s breadth of high-quality educational opportunities and its shortage of low-cost housing. On average, an LCU Fund grant covers 47% of a student’s housing costs for the year.

In recent years, the LCU Fund’s Board of Directors has asked the question central to this inquiry: **what more?** We wanted to know what the LCU Fund, in partnership with educational institutions and other foundations, could do differently or better to meet the needs of students and alumnae. In other words, how could the LCU Fund maximize the impact of its philanthropic investments by aligning more closely with the students it supports?

In initial deliberations, the Board recognized the necessity for data directly from students, and convened three teams to learn about students’ and alumnae’s unmet needs in an iterative process over the course of the past year. We collected survey data from students and alumnae who have received LCU Fund support. In the current report, we present what we learned through the inquiry and the action steps we plan to take based on the data, in the hopes of sparking further conversations with educational institutions and funders about how we can coordinate to meaningfully support students with limited financial means.

## METHODS & SAMPLE

Data collection took place during the summer of 2018. The findings summarized here emerged from two surveys:

- Survey of 78 current students receiving support from the LCU Fund
- Survey of 114 alumnae who had received support from the LCU Fund since 2002

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<sup>1</sup> Goldrick-Rab, S., Kelchen, R., Harris, D.N., & Benson, J. (2016). Reducing income inequality in educational attainment: Experimental evidence on the impact of financial aid on college completion. *American Journal of Sociology*, 121(6), 1762-1817.

Bettinger, E. (2004). How financial aid affects persistence (Working Paper 10242). Cambridge, MA: National Bureau of Economic Research.

The survey questions touched on themes of educational attainment, employment, income, expenses/affordability, unmet needs, and community engagement. The surveys for current students and alumnae differed to account for their educational trajectories. We asked all former and current students for whom we had active email addresses to participate in the online survey (932, or 45% of funded students). A total of 192 participated, and 186 completed the survey, a response rate of 20.6%<sup>2</sup>.

Figure 1 summarizes the respondents' demographic characteristics. The majority of the respondents were graduate students at private institutions. More current students in the sample are native New Yorkers and first-generation college students than alumnae. Among the current students, 63% were at least 26 years old at the time of the survey.

Figure 1. Survey respondents' demographic profiles.



**Current Students:**

- 73% at private institutions
- 27% at public institutions

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- 70% working on master's degree
- 25% working on bachelor's degree

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- 36% major in health care
- 19% major in the arts

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- 90% full-time students
- 38% first generation in college
- 27% native New Yorkers

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- 36% Black or African-American
- 34% White

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- 14% employed full-time
- 39% employed part-time
- 29% unemployed



**Alumnae:**

- 71% at private institutions
- 29% at public institutions

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- 59% earned a master's or higher
- 35% earned a bachelor's degree

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- 27% majored in health care
- 28% majored in the arts

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- 86% studied full-time
- 23% first generation in college
- 16% native New Yorkers

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- 35% Black or African-American
- 36% White

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- 57% employed full-time
- 14% employed part-time
- 5% unemployed

To give context to the data collected, we also commissioned literature reviews of community college students' needs, and current data relevant to the benefits and barriers for women pursuing higher education. We referred to the literature as we interpreted the data.

<sup>2</sup> The number of respondents who answered each question differed, from a total of 72 for current students and 95 for alumnae. Not all respondents were asked each question. For example, only students who indicated that they work were asked how many hours they work, thus the responses for that question are out of 45 students instead of 72. As well, some respondents indicated that they do not wish to answer certain questions. To aid in the flow of the report, we will omit the n (number responding to each question). That information is available upon request.

## LIMITATIONS

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Before we review the findings, it is important to note several limitations that affect their generalizability. First, the relatively low sample size means that the opinions and circumstances of the survey respondents do not necessarily represent those of the rest of the LCU Fund-supported scholars. We do not know why some students and alumnae chose to respond to the surveys while others did not, but their decision to respond may be associated with other characteristics that set them apart from the non-responders. Additionally, the small sample size precludes in-depth statistical analysis of the results. Furthermore, while this data collection effort did not include interviews with the scholars, future studies should seek to collect qualitative data for a more in-depth look at the questions driving this inquiry.

## FINDINGS

In this section, we review the survey data with a focus on three questions:

1. What needs and concerns do current students have?
2. What supports do students use at their schools?
3. How have alumnae fared in the transition from education to careers?

### 1. WHAT NEEDS AND CONCERNS DO CURRENT STUDENTS HAVE?

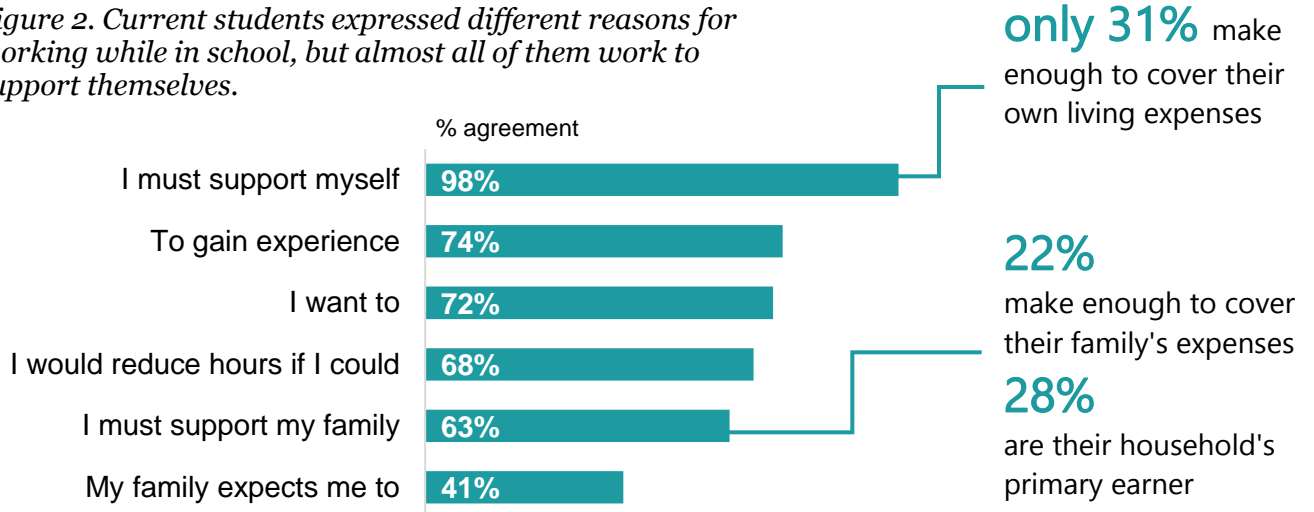
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By definition, students receiving LCU Fund housing grants have low incomes (less than \$30,000, with no or minimal assistance from family). In the surveys, students reported their median monthly income as \$843. They are graduate students or undergraduates in their junior or senior year, a time when students are most likely to drop out due to lack of financial support. As expected, 76% of the student respondents to the survey received financial aid in addition to the LCU Fund grant. This included government, private, and school-based scholarships, work-study, and student loans.

Despite receiving various types of assistance, students have already accumulated a high debt burden: **39% have over \$40,000 in student loans**, and only 11% have no student loan debt. Students in private institutions were more likely to receive financial aid, but also carry higher debt burdens than those at public institutions due to the higher cost of tuition.

Most students (62%) are working or completing an internship while in school. At the time of the survey, 39% were employed part-time, 14% were employed full-time, 7% were completing internships, and 2% were self-employed. **Of those who work, 55% work at least 20 hours per week.** We asked them to select reasons why they work, summarized in *Figure 2* below.

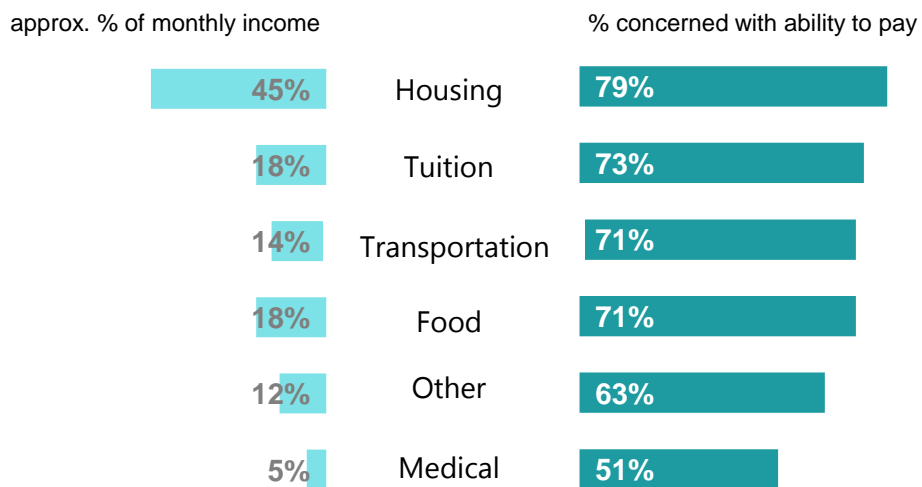
Figure 2. Current students expressed different reasons for working while in school, but almost all of them work to support themselves.



As illustrated above, **while many students work to support themselves, only 31% make enough to do so.** Students in private institutions are more likely to be working to gain experience, whereas students in public institutions are more likely to be working to support themselves and their families. Those who spend time caring for family members do so for an average of 17 hours per week, in addition to school and work responsibilities.

We next asked students to estimate how much of their limited monthly income they spend on different expenses, and which of those expenses they are concerned about being able to pay each month. Figure 3 compares these data points side by side.

Figure 3. Housing costs are current students' largest expenditure and most pressing concern.



*Students reported a great variety of living situations:*

- 21% live with roommates
- 18% live on their own
- 16% live with their partner
- 15% live with parents and/or siblings
- 12% live in households with children
- 5% live in student housing
- 1% live with other relatives (e.g., grandparents or in-laws)

As illustrated above, **students are worried about paying for the majority of their needs**. Unsurprisingly given housing costs in New York City, **students spend almost half of their monthly income on housing, with 79% expressing concern about paying for housing**. The box on the left summarizes the varied living situations that the students reported. Together, these findings suggest a high degree of economic insecurity.

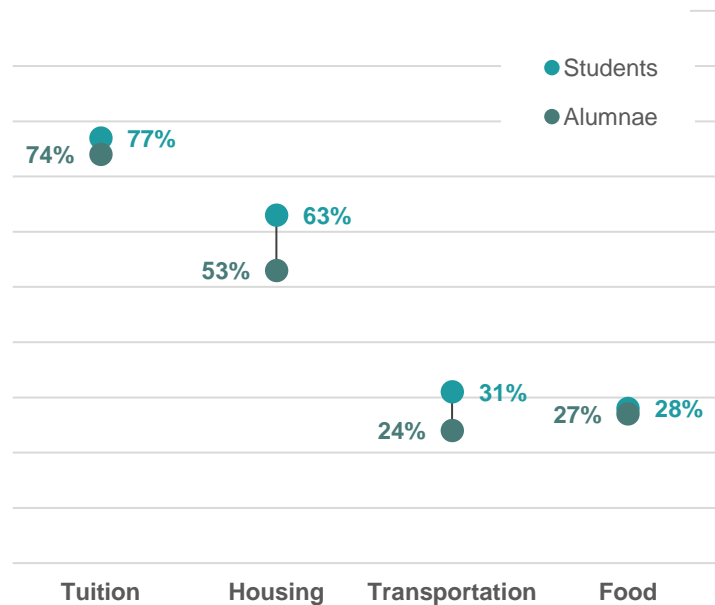
Our data echo the findings of a recent large-scale survey of public university students from across

the U.S., which found high rates of basic needs insecurity<sup>3</sup>. That included housing insecurity among 56% of respondents and food insecurity among 45% of respondents. Students at least in their third year in college – the undergraduate population that the LCU Fund supports – experienced higher rates of housing insecurity than first-year students. Furthermore, working during college was not associated with lower basic needs insecurity. This is another national finding borne out among our sample: most of our respondents work to support themselves but continue to experience economic insecurity.

We asked both students and alumnae to rank which additional supports would be (or would have been, for alumnae) the most helpful to them while in school (*Figure 4*). They chose from 17 possibilities ranging from help finding affordable housing to mentoring from working professionals in their fields, but basic needs floated to the top.

Both students' and alumnae's most frequently selected choice for additional support was tuition (including school fees and other expenses), followed by housing as a close second. The other most commonly chosen supports also reflect basic needs: transportation and food. **Students' and alumnae's preoccupation with paying for basic necessities supersedes their interest in accessing other resources**, including those targeted for career advancement like networking and resume guidance.

*Figure 4. Students and alumnae selected basic needs as their top choices for additional support.*

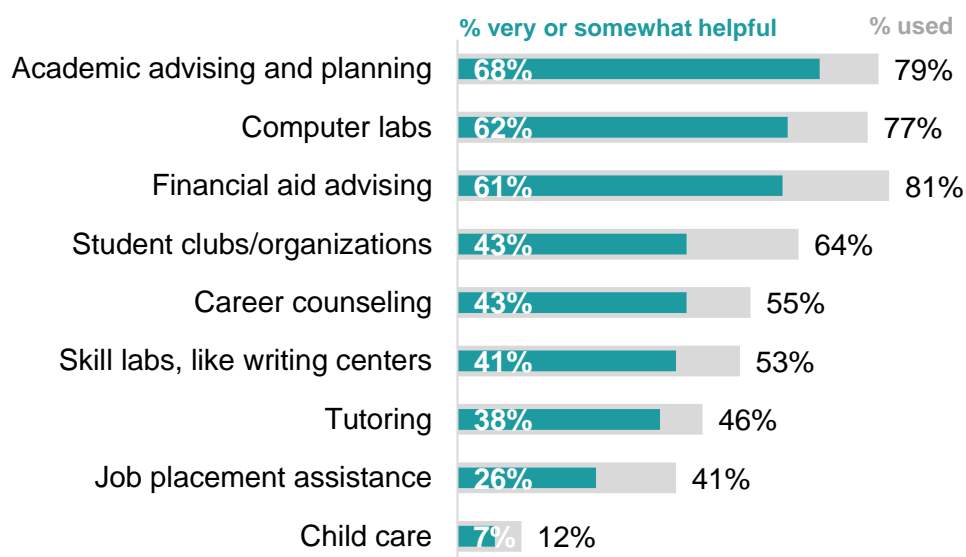


<sup>3</sup> Goldrick-Rab, S., Baker-Smith, C., Coca, V., Looker., E. & Williams, T. (2019). College and university basic needs insecurity: A #RealCollege survey report. Philadelphia, PA: Hope Center for College, Community, and Justice.

## 2. WHAT SUPPORTS DO STUDENTS USE AT THEIR SCHOOLS?

According to our survey results, most students are aware that their educational institutions offer various resources, and many use them. *Figure 5* below presents the extent to which students used available supports and found them helpful in progressing toward graduation<sup>4</sup>. More than 75% of students who have used most of the supports have found them helpful. Students particularly appreciated the academic advising and planning services, computer labs, and tutoring. However, **students are not using all the supports that the schools offer**. For example, fewer than half have accessed tutoring and job placement assistance.

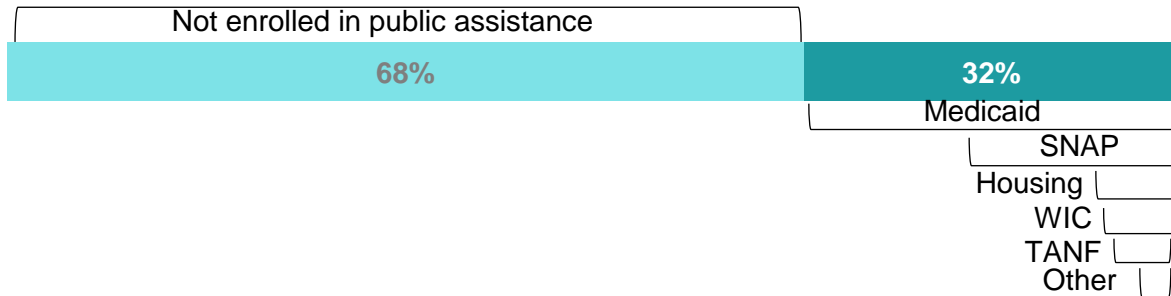
*Figure 5. Current students find support in their schools' advising services and computer labs, but many do not use all the available supports.*



These data raise the question of how to increase the usage rates of all the supports available to students. Furthermore, while 32% of students receive public assistance, we did not ask whether they signed up for public assistance with the help of benefits navigators at their schools. Of the students in our sample who indicated that they receive public assistance, 97% receive health insurance through Medicaid; 54% receive SNAP (also known as food stamps); 18% receive subsidized housing or public housing; 15% use the Women, Infants, and Children (WIC) program; 14% use the Temporary Assistance for Needy Families (TANF) program; 11% receive disability benefits; 8% receive unemployment; and 7% receive Supplemental Security Income (SSI). *Figure 6* below illustrates these data.

<sup>4</sup> Only a few students reported that their schools do not offer services such as computer labs and tutoring, though 18% indicated that their schools do not offer child care, a service that most did not need.

Figure 6. Few students benefit from public assistance. Those who do mainly access Medicaid and SNAP (food stamps).



**It is possible that many more students qualify for public benefits such as SNAP but do not access them**, like in the national study reviewed above<sup>3</sup>.

### 3. HOW HAVE ALUMNAE FARED IN THE TRANSITION FROM EDUCATION TO CAREERS?

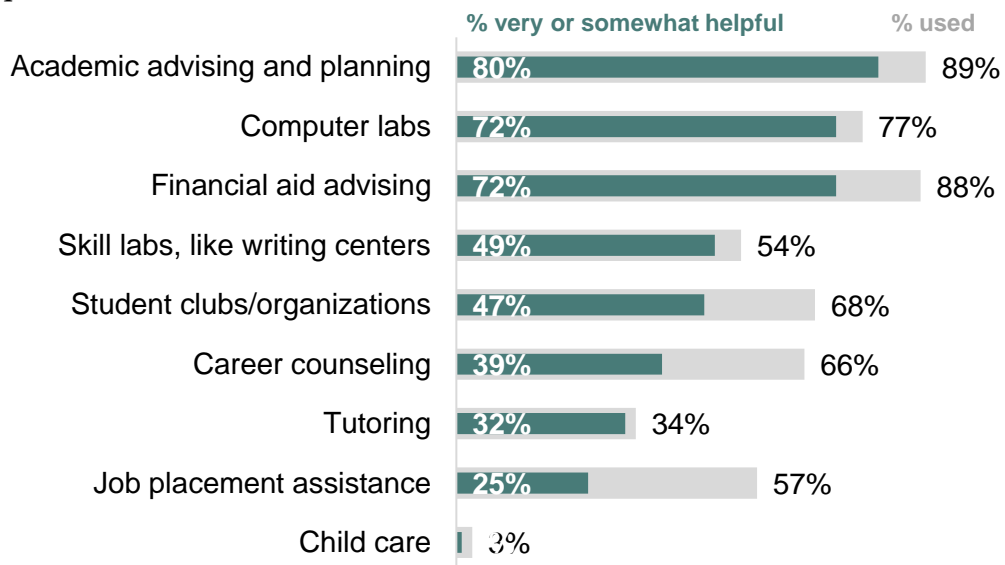
Among the alumnae, 89% had graduated from the degree program they were pursuing while they received LCU Fund support. At the time of the survey, 78% were working, and only 5% were unemployed; 12% were continuing to pursue their education. Almost two-thirds (64%) are the primary income earners in their families, but only 49% feel that they make enough money to cover their and/or their families' expenses. Their household incomes reflect a large range, with 38% earning under \$50,000 and 29% of households earning over \$100,000. Similar to the students, they carry a large debt burden: **55% of alumnae have over \$40,000 in student debt.**

One indicator of post-college success is finding employment in one's field of study; **69% of the alumnae were employed in their degree fields** at the time of the survey. The majority of the rest (86%) would like to work in their degree fields. Their most common reasons for not doing so were that those jobs do not pay enough to support their families and offer too few opportunities for advancement.



Almost all (87%) of the **alumnae agreed that their schools prepared them for employment after graduation**. As part of that preparation, 86% were encouraged or required to complete internships, fellowships, fieldwork, or clinical experience in their degree fields. *Figure 7* illustrates the extent to which alumnae had found various supports at their schools helpful in their progress toward graduation. These results echo the students (*Figure 5*): alumnae recall helpful academic and financial aid advising, as well as the presence of computer labs. A higher proportion of alumnae than students tended to use the supports available. Alumnae found most of the supports they used helpful.

*Figure 7. Alumnae also found support in advising and computer labs, but found career-related services lacking, and did not use all the available supports.*



Now that most of the alumnae have moved on to careers and find career-related support more salient, many recall that they did not find career counseling and job placement assistance as helpful as they expected, and others did not use it at all. This raises the question of what students and alumnae expect of the services they use, and what aspects they consider most helpful, a question that should be explored in future data collection efforts to contextualize these findings.

In addition to their top three wishes for additional support, reviewed in *Figure 4* above, **16% of alumnae would have liked mentoring from working professionals in their intended career, and 15% would have liked job search guidance**. While they do not come before basic assistance with tuition, housing, transportation, and food in their priority lists, these selections reflect their interests as they transitioned into careers.

## CONCLUSIONS

Taken together, these data suggest that while low-income female students supported by the LCU Fund tend to successfully graduate from their degree programs, they do so while facing a great deal of economic insecurity and mounting student loan debt. They receive financial aid packages, but those do not fully cover tuition and basic needs such as housing, transportation, and food. While they benefit from some supports from their educational institutions, students do not leverage all the resources available to them. On the whole, the students in our sample communicated **significant unmet needs**. They spend close to half of their monthly income on housing, and express concern with paying for housing as well as their other expenses. These data affirm the LCU Fund's focus on housing support, and point to opportunities to further invest in low-income female students by alleviating their concerns with basic needs, thereby addressing the precariousness of their financial situations as they complete their studies.