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COLLEGE STUDENTS EXPERIENCING HOMELESSNESS: THE CONSEQUENCE OF FAILED MACRO POLICIES

Brialle D. Ringer

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ABSTRACT

Homelessness among college students is a growing trend, yet the problem is difficult to document due to the stigma associated with the circumstance. Flaws in policies related to jobs and wages, affordable housing, and affordable education interact to increase the risks faced by economically vulnerable students who enter college without secure housing, or who lose it during the course of their studies. A concerted institutional response is needed to mitigate both the risks and the consequences of homelessness, and to reduce the numbers of U.S. college students whose educational attainment is compromised by housing insecurity.

INTRODUCTION

An increasing national trend confronting students in higher education is the risk of becoming homeless (Ellis, 2013), yet it is extremely difficult to accurately document the actual number of post-secondary students who are homeless. It is not mandatory for colleges to identify or keep track of students experiencing homelessness; therefore, the prevalence is difficult to assess and quantify (Gross, 2013). Nevertheless, it is striking that the Free Application for Federal Student Aid (FAFSA) estimated that 58,000 students are homeless on campuses nationwide (Gross, 2013). This estimate should be larger, because homeless adults may underreport their homeless status, either because they expect it to be temporary

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or because they fear prejudice and unjust consequences. We do not know how many homeless students are receiving financial aid, or are employed and keeping up with their tuition bills instead of paying for rent. Payden (2012) concurs that college students who are homeless are generally difficult to identify because they are often reluctant to come forward out of fear of being stereotyped and because they can be very resourceful at maintaining a “normal” appearance.

The needs of a growing and yet nearly invisible population of college students in economic distress due to homelessness should be a concern of every U.S. institution of higher learning. Students on the continuum of housing insecurity are less likely to succeed in their college coursework or complete their degree. In the interests of social justice, and decreasing disparities in education and income, the needs of this population should be addressed. This paper discusses the causes of college homelessness from a structural framework that does not blame the victims. It seeks to examine the larger economic forces and social policies that contribute to the fact that a growing number of college students in the U.S. attend their classes while living without stable shelter. It also draws upon existing literature related to homelessness among youth and non-college students, to offer an understanding of the failure of current social policies intended to ameliorate homelessness and the resulting negative effect on educational attainment.

I. A Crisis Within the Crisis of Higher Education

Rising tuition costs and student loan debt in the United States are a growing concern among all people aspiring to higher education. Students from middle- and low-income families who are already at an economic disadvantage can experience financial strain and become further impoverished by the cost of higher education. Completing a college degree is essential to becoming a competitive job applicant; by 2018, 63% of job openings will require some college education (Amdur, 2013). A college degree provides more protection against losing a job, as well; the unemployment rate among people age 25 and older with at least an Associate’s degree was 5.2% in 2013, compared to 10.3% among people without a degree (Gongloff, 2013).

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In order to fund an expensive education in the U.S. (even at *public* universities), most students take out loans. Too often they find themselves with substantial student loan debt when they leave college, whether they have finished their degree requirements or not. Amdur (2013) reported that, “The amount of student debt outstanding in the U.S. has quintupled in the past decade, rising from less than \$250 billion to about \$1 trillion” (p. 1). The crisis in high tuition and student loan debt complicates the prospects of an economically vital middle class developing in the next generation, as college graduates will be saddled with so much debt that many will have less purchasing power to afford homes, and may significantly delay marriages and childbearing. The crisis is serious enough to discourage many from the pursuit of higher education, or to forestall it until they are absolutely certain their education will lead to a job lucrative enough to pay off student loans.

As a result of the rising costs of tuition and student debt, a trend of housing instability among college students has emerged, with some experiencing actual homelessness. The effects of unstable housing on a college student’s educational outcomes are not well researched, however, considerable research has helped us understand the academic risks associated with child homelessness (Buckner, Bassuk & Weinreb, 2001; Rafferty, Shinn, & Weitzman, 2004; Reed-Victor & Stronge, 2002). Children experiencing homelessness have been found to have poorer overall health, mental health, and lower educational outcomes than low-income children who were never homeless (Rafferty, Shinn, & Weitzman, 2004; Toro, Dworsky, & Fowler, 2007). Similarly, the consequences for the health and educational attainment of college students experiencing homelessness may place them at a disadvantage, relative to their peers who are safely housed, in completing their college degrees. Both the barriers and consequences of homelessness for the college age population deserve more research that can help inform actions, both at the societal and university levels, to resolve the issue. This paper contributes to the scant literature on homelessness among college students and provides a basis for future action research efforts to ameliorate the problem.

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II. Myths about Students and Poverty

Trends in income disparities are continuing, despite the slow economic recovery from the Global Financial Crisis of 2008-2009 (Picketty, 2013). Many Americans in 2013 were living in poverty or close to it (Bruenig, 2014; USpovertydata.com, n.d.), especially when considering that “official” poverty is *severe* poverty—for basic needs are barely met for families that live at 150% of the poverty line (U.S. Census Bureau). Fourteen and one half percent (14.5%) of Americans live at the official poverty line, however, another 32.5% of Americans live at 150% of the official poverty line (“near” poverty), and an additional 6.3% live below the poverty line (Bruenig, 2014; USpovertydata.com, n.d.). These poverty statistics do not accurately reflect the breadth and depth of economic hardship experienced by many in the U.S. Furthermore, college students living on campus are not included in poverty statistics, which significantly decreases and misrepresents the actual poverty rate in college towns (Fang, 2013).

The manifestation of poverty on college campuses and the limitations of financial aid programs reduce opportunities for students to attend college and attain a degree. Along with myths about poverty in general, there are several myths about poverty among college students that need to be challenged.

Myth #1: People with low incomes do not attend college

A common myth is that only a small percentage of low socioeconomic status (SES) students enter college from a family that lived below the poverty line. The reality is that 40% of students from low-income families go to college, however, only 12% of these students will graduate by age 24 (Engle & O’Brien, n.d.). Although this may be interpreted as low-income students lacking the drive necessary to persist to graduation, a recent study reported that the predominant reason these students are graduating at low rates is due to running out of funding (Baum et al., 2013).

Myth #2: Low-income students are privileged in receiving financial aid

While low-income students are eligible for Pell Grants through Federal Student Aid, the funds provided by Pell Grants are

not enough to fully finance their education (Baum et al., 2013), and considering that \$5,730 was the maximum Pell Grant award in the 2013-14 aid year, this is not surprising (Lindstrom, 2014). To cover the remaining costs, students resort to taking out student loans and/or chose to juggle working one or more jobs with taking classes. This disproves another dominant belief, that poverty among college students is seen as a “choice,” because they are not in the labor market while they are studying.

Myth #3: College students are not active in the labor force.

In 2011, between 15 and 20% of college students in Michigan worked full-time, while simultaneously pursuing an undergraduate degree (Davis, 2012). “In 2011, of the 19.7 million students aged 16 and over enrolled in undergraduate colleges, 72% worked (20% full-time, year-round workers, and 52% less than that)” (Davis, 2012). Many students work on campus through work-study programs and/or at jobs off campus, and this is especially the case for students at many public universities. The financial strain of attempting to pay out of pocket for college leads students to experience severe poverty, and losing their housing can be a result.

Myth #4: Income and education disparities disappear in college.

As the income inequalities between low SES and high SES families persist, so do the disparities in the numbers of college enrollment, persistence, and completion between students from low-income families and their wealthier counterparts (Bailey & Dynarski, 2011). An explanation for the difference in college persistence and completion can be partially explained by high school graduation rates among top and bottom income quartiles, and by analyzing whether completion was obtained traditionally or by GED (Bailey & Dynarski, 2011). Bailey and Dynarski (2011) report: “Even among those who had the same measured cognitive skills as teenagers, inequality in college entry and completion across income groups is greater today than it was two decades ago.” Students who completed high school in areas characterized as low SES may be further disadvantaged in

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entering and completing college; because the quality of education is partially dependent upon local property taxes in a given area, schools located in low-income communities often have fewer resources to insure students a quality education (PBS Newshour: Education, 1996). Students who attended inferior schools are often underprepared for the rigors of higher education (Haveman & Smeeding, 2006).

III. Tuition, Loans, and Vulnerable Student Populations

The predominant factors accounting for homelessness are poverty, a lack of affordable housing, and the lack of access to public assistance (Paden, 2012). While some students may have entered college as homeless or with insecure housing, it appears that other college students lose their housing during college, illustrating the high cost of higher education as yet another driving factor of homelessness (Paden, 2012). When students initially arrive on campus, they might have funding from the university and/or family which allows them to begin their studies (Paden, 2012). Over time, however, the high expense of college may eventually lead to insecure housing situations (Kasperkevic, 2014). Paden writes (2012):

As tuition and housing costs increase at many universities, increasing numbers of students find themselves struggling to cover the many expenses of college life. For some, after tuition and fees are paid, nothing remains to cover the basic necessities of life including a safe place to spend the night. (Paden, 2012, p. 3) .

The High Cost of College

In Michigan, which was one of the most affected states in the Great Recession of 2009, the average annual tuition cost for an undergraduate education at a public, four-year institution for in-state residents was \$9,638 during the 2009-10 academic year (U.S. Department of Education, National Center for Education Statistics, 2010). Room and board at Michigan public four-year institutions can be attained at an average cost of \$8,214 per year, bringing

the projected cost of attendance to \$17,852 (U.S. Department of Education, National Center for Education Statistics, 2010).

Considering the wages typically paid by jobs available to those without a college education, it is not possible for single students to afford their college costs, even if they are working at minimum wage (\$8.15) jobs on a fulltime basis. Some level of outside support is required for all of the costs to be covered, whether in the form of educational, private, or personal loans, or the economic support offered by families.

The “Catch-22” of Student Loans.

Those students who are fortunate enough to be eligible for student loans may use their funding for housing (Kasperkevic, 2014). Student loans may help those coming from insecure housing avoid or leave homelessness; however, this option may become a burden when the students graduate and must pay those loans back.

Students who have been, or are, at risk of becoming homeless are extremely driven to get out of their situation and obtain their degree, but because there are so many barriers in their way, the struggle can be discouraging and lead to dropping out (Kasperkevic, 2014). If the student drops out, the burden of repaying student loans becomes a curse. The student will not have the college degree necessary for improved job mobility, nor the higher wages needed to pay off their debt. Most end up in a job that does not pay wages high enough to lift them from poverty, and only under special circumstances might a court forgive student loan debt (Federal Student Aid, 2015).

For those who did not have student loans when entering college, or those who lose the financial support of parents and/or scholarships, obtaining the IRS tax status of “financially independent” might help them secure loan assistance. But once homeless, completing the necessary paperwork to gain independent status can be a challenge and often requires offering private information (Kasperkevic, 2014). Students may be ashamed to discuss their impoverished background, especially when they do not know if the person they are telling cares or can make a positive difference in their situation (Kasperkevic, 2014).

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State Funding of Public Institutions

Public colleges and universities that enroll large numbers of first generation college students are more likely to have a student body living under economic duress. State governments could enact polities to hold down tuition costs, but as in Michigan, legislators often look to successful rates of student retention and graduation to establish funding levels for public colleges and universities, known as “performance funding” (Lahr et al., 2014; Mangan, 2015). If these rates are comparatively unsatisfactory, state governments may decrease the institution’s allocations of financial support (Lahr et al., 2014; Mangan, 2015). Public colleges usually raise tuition in response to funding reductions from the state (Mangan, 2015); thus, state governments compound the problem when their actions lead to tuition increases in schools that are challenged to retain and graduate students from economically vulnerable populations (Lahr et al., 2014).

Challenges Faced by Vulnerable Student Populations

Universities themselves too rarely address the complex and often stressful lives of their vulnerable students with a meaningful, coherent strategy of support services (Advisory Committee on Student Financial Assistance, 2012). Students experiencing personal struggles with child care, transportation, wellness, mental health, family functioning, and substance use may receive the benefits of some university resources, but serious issues that temporarily cause educational disruptions are not typically viewed as an institutional concern, even though extending support services could bridge the re-entry of the students and aid in their eventual graduation (Miller, 2014).

Moreover, schools with non-traditional populations often do not consider the unique needs of older or returning students, or those of parents with young children who need affordable childcare so the parents can study and attend class (Advisory Committee on Student Financial Assistance, 2012). Apart from available loan and scholarship services in the Office of Financial Aid, students’ issues related to poverty, such as food insecurity and housing instability, are often not seen as relevant to the scope of

student services that should be extended by the institution (Miller, 2014). However, if colleges, and society as a whole, intend to reduce retention and graduation outcome disparities between lower and higher SES populations, additional support services are necessary to assist non-traditional students, and especially those experiencing homelessness (Advisory Committee on Student Financial Assistance, 2012).

IV. Who Are the Homeless College Students?

Identifying Homeless College Students

At present we can identify two main categories of college students experiencing homelessness, each of which can be further broken down by its unique experiences. The first category is composed of two groups of students, who previously or currently identify as: (1) *homeless youth*, generally under the age of 21, and (2) *unaccompanied youth*, or those under the age of 24. The second category of students experiencing homelessness includes non-traditional students over the age of 24, who may face very different challenges. Although not much is known about any of these groups in the college setting, students who fall into these categories have been studied in non-college settings (Buckner, Bassuk, & Weinreb, 2001; Mizrahi & Davis, 2008; Rafferty, Shinn, & Weitzman, 2004; Reed-Victor & Stronge, 2002; Toro, Dworsky, & Fowler, 2007).

Studies on Homeless Youth

The little research conducted on college homelessness has been primarily focused on homeless youth who enter college with a history of housing instability (Crutchfield, 2012; Kasperkevic, 2014; Paden, 2012). *Homeless youth* are defined as people under the age of 21 who are under parental or guardian custody, and are homeless along with their families. Research on the experiences of homeless youth helps us understand the pathways to homelessness for young people, but homeless youth may identify with multiple categories and report a mix of experiences (Toro et al., 2007). Circumstances often associated with homeless youth include being raised in low SES communities and experiencing a

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pattern of unstable housing growing up (Toro et al., 2007). Many homeless youth report longstanding, high tensions within the home as the main reason for their homelessness, with conflicts ranging from step-parent relationships, child abuse and neglect, alcohol or drug use in the home, pregnancy, lack of acceptance of their LGBT identity, and more (Mizrah & Davis, 2008; Toro et al., 2007). Regardless of the reason for which youth leave home, they all face serious risks once they become homeless.

Homeless youth experience an increased risk of mental health problems (e.g. PTSD, suicide, mood disorders), behavioral disorders (e.g. conduct disorder, oppositional defiant disorder), and substance use (Toro et al., 2007), all of which negatively impact their ability to succeed academically. Homeless youth exhibit high rates of repeating a grade (25-35%), dropping out, and being suspended or expelled, compared to their housed counterpart (Toro et al., 2007). However, in a review of studies comparing the academic success of high school students who experienced an episode of homelessness to their low-income counterparts, the groups did not differ in cognitive ability (Rafferty et al., 2004).

Buckner and colleagues (2001) found that the housing status of youth could not be correlated to academic achievement scores; however, missed school days emerged as a mediating factor. Homelessness affects a student's attendance, which negatively impacts the student's academic achievement. Furthermore, few differences have been found in the perceived value of education when comparing housed and homeless youth (Rafferty et al., 2004). Each group expressed the belief that school is "very important," but formerly homeless students reported plans to pursue higher education at a significantly lower rate (Rafferty et al., 2004). Homeless youth have high regard for the assets of an education, yet seemingly few make any plans for going to college. This finding may indicate that they do not believe that an adequate support system exists, or they may lack awareness of services available to help them attend college.

Studies on Unaccompanied Youth

Unaccompanied youth are defined as individuals under the age of 24 who are not in the physical custody of a guardian (Henry, Cortes, Shivji, Buck, et al., 2014). The literature on unaccompanied

youth is scant but informative. Mizrahi and Davis (2008) break down into four distinct subgroups how unaccompanied youth live separately from their families of origin:

(a) *runaways*, who have left home without parental permission; (b) *throwaways*, who have been forced to leave home by their parents; (c) *street youth*, who spend a significant amount of time on the streets, increasing their risk of sexual abuse, sexual exploitation, prostitution, or drug abuse; and (d) *system youth*, who become homeless after aging out of foster care or after being discharged from the juvenile justice system (p. 3).

It is predictable that most college students under age 21 who are experiencing homelessness come from one of the aforementioned groups. However, the population not represented in this classification are the homeless youth who may have become homeless while living with their family but who were separated from their family due to shelters not allowing young adults over 21 to stay in family shelters. This is a new variation of (d), in which a social service system's regulations result in the dislodging of young adults from housing with a caregiving family.

Studies on Non-Traditional Students

The second possible category of college students experiencing homelessness is that of students over the age of 24. In fact, the trend is moving in the direction of older, "non-traditional" college students. The U.S. Department of Education (2013) reported that between 2001 and 2011, the enrollment of undergraduate students ages 25 and older increased 41%, compared to a 35% increase in the enrollment of students under age 25. Public institutions with high levels of diversity may include especially high numbers of non-traditional students, including those who are (a) classified as "independent" on their FAFSA; (b) are parents; (c) have delayed enrollment; (d) entered college with a GED rather than a high school diploma; and (e) who attend school part time and/or

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work full-time. Many non-traditional students simultaneously face more than one, or all, of these challenges.

This particular group is an “invisible population,” with no documentation available about their experience, and significantly fewer resources available to help them persist to completion of a degree. Students in this group may have entered school with a pattern of unstable housing due to unemployment, and enrolled in college to become more competitive job applicants. They may also have entered college with stable housing, but could not keep up with expenses and therefore sacrificed housing to continue their education, though this option is applicable for all ages of homeless college students (Kasperkevic, 2014; Paden, 2012).

There are no known scholarly studies of homeless students in this second category, but since college homelessness is understudied, it is vital to be inclusive of the many possible gateways to homelessness for students of all ages. Due to the preponderance of non-traditional students enrolled at Michigan public universities, it is very possible that many individuals over the age of 24 experience homelessness while pursuing undergraduate studies. It is also possible that graduate students, who are typically older than age 24, are at risk of homelessness, especially if they already have sizeable debt from their undergraduate education and are reluctant to add to its crushing burden.

V. Social Policy Legislation

Homelessness has been a concern of the general public and policymakers since it first became a visible social problem in the 1980s. Federal legislation has provided several types of funding streams, administered by states and delivered in services at the local level, to address homelessness. In addition, the federal government has created numerous programs for student loans and for facilitating the independence of foster youth as they age into independent adulthood.

McKinney-Vento Homeless Assistance Act (MVHA) and HEARTH

Unstable or unsafe living arrangements can jeopardize one’s mental and physical health, which may limit employment, and inadequate employment puts the individual at greater risk of continued

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housing instability and homelessness (Dion et al., 2014). Providing safe and stable housing should act as a protective factor and create a positive impact on an individual's physical and mental health, leading to a greater chance of employability and the subsequent securing of more permanent housing. One social provision that has attempted to address this concern is the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009. Subtitle C Section 421 of HEARTH aims to establish a community commitment "to quickly rehouse homeless individuals and families, while minimizing the trauma and dislocation caused to individuals, families, and communities by homelessness," by providing Continuum of Care (CoC) funding through the U.S. Department of Housing and Urban Development (HUD).

Locally, Michigan's Washtenaw County has CoC programs funded through this initiative and annually receives approximately \$4.4 million that is distributed to fifteen programs that provide services for the homeless population. Washtenaw County has both public and non-profit shelters, but due to issues of access such as the limited number of beds relative to demand, limits on the length of stays, shelter policies such as rules against using substances of any kind, expected compliance with programs, strict curfews, and/or a lack of awareness of shelters available, students experiencing homelessness may have a difficult time accessing and utilizing shelters for short term housing crises.

Foster Care Independence Act of 1999

As discussed above, one group particularly at risk of experiencing college homelessness is youth aging out of the foster care system. Transitioning out of the foster care system into adult independence, a process known as "aging out," occurs at age 18 or 21, depending on the state and the availability of resources (Dion, Dworsky, Kauff, & Kleinmann, 2014). At this time, young adults must find a way to support themselves and obtain housing, often with little or no help from the state or their families (Dion et al., 2014). In 1999, the House and Senate unanimously passed the Foster Care Independence Act (Social Security, 1999); Title I of this bill increased both funding and the flexibility of funding to assist youth

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aging out of foster care (P.L. 106-169; Social Security, 1999). With this funding, states are able to assist these young people in making a successful transition to adult life (Social Security, 1999). Services include housing; vocational training; preventive health education in nutrition, pregnancy, substance abuse, and smoking cessation; education assistance in obtaining a high school diploma; and the path to higher education (P.L. 106-169; Social Security, 1999). Provisions to Medicaid under the Foster Care Independence Act grant access to Medicaid to youth who are aging out of foster care and to some formerly fostered youth, depending on their financial circumstances (Public Law 106-169; Social Security, 1999).

Even with the Foster Care Independence Act in place, some youth who age out of the foster care system still have a difficult time transitioning into independence. By the age of 24, 37% have experienced unstable housing situations, such as homelessness or sleeping on friends' couches over an extended length of time (Kasperkevic, 2014). Though some of these resilient young adults turn to higher education as an opportunity to improve their future, according to Kasperkevic (2014) only 3% of the children in the U.S. foster care system will earn a four-year degree.

Eastern Michigan University, a public comprehensive university, has created the Mentorship Access Guidance in College (MAGIC) Program as a campus support system for students who were previously in foster care and are pursuing an undergraduate degree. MAGIC provides the students with a personal mentor, life skills workshops, and other supportive resources to help students in the program succeed in college and transition into adulthood. Programs such as MAGIC should be replicated across the U.S.

Homeless Assistance in the Higher Education Act

Title VI of the College Cost Reduction and Access Act (Public Law 110-84) is intended to make college more accessible to homeless youth. The Act expands the definition of "independent student" to encompass individuals who were in foster care at any time from the age of 13 and older, verified as unaccompanied youth or as homeless youth during the year they submit a financial aid application, or were determined to be "unaccompanied,

at risk of homelessness, and self-supporting,” as verified by a “designated liaison” (NAEH CY, n.d.). Designated liaisons include an educational agency McKinney-Vento liaison, the director of an emergency shelter funded by MVHA, a Runaway and Homeless Youth Act director, or a financial aid administrator (Public Law 110-84). In order for homeless students to receive “independent” status for Financial Aid, they must be able to answer “yes” to the questions required by FAFSA regarding whether they had been deemed and documented as homeless by a designated “liaison.” However, the FAFSA does not recognize Financial Aid administrators on the list of liaisons. The omission of financial aid administrators from the list creates confusion for the student, who may be unaware that there are other ways to receive “independent” status without having been previously documented as homeless. Furthermore, not all financial aid administrators are aware that they are able to designate a student as “independent” under special circumstances, including undocumented homelessness.

The McKinney-Vento Homeless Education Act (MVHEA) mandates that each K-12 school district designate a McKinney-Vento liaison to ensure that all educational barriers for homeless youth are removed (U.S. Department of Education, n.d.). Unfortunately, this act only assists students aged 21 and under until they graduate from high school (Michigan Department of Education, n.d.). Additionally, youth that have been incarcerated can not be considered “homeless” under MVHEA (Michigan Department of Education, n.d.). This is problematic for homeless street youth if, in order to obtain or retain housing, they engage in survival tactics such as prostitution, dealing drugs, or theft, and are subsequently apprehended and incarcerated (Toro et al., 2007), because they will not qualify for services under McKinney-Vento. If the student was documented as homeless in high school, the designated liaison can provide assistance in filling out a FAFSA, which improves the student’s opportunity to receive Financial Aid. However, similar to college students experiencing homelessness, students in high school who are homeless may choose not to disclose their homeless status to school officials.

Many homeless youth may not be aware of the assistance available, and simply conclude they are unable to go

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to college. Even if aware of existing resources, they can become discouraged by the amount of information required to document their homelessness. Without the support of a diligent McKinney-Vento liaison, HUD director, RHYA director, or financial aid administrator, the process of obtaining Financial Aid is extremely challenging. The College Cost Reduction and Access Act has made college more accessible for homeless youth; however, we cannot expect a student who is unable to secure housing to be aware of McKinney-Vento and other supportive legislation, so it is up to the previously mentioned liaisons to identify students who are homeless, or at risk of homelessness, in order to provide them with information on available forms of assistance.

Political Leadership

With the exception of political leadership from Senators Warren (D-MA) and Sanders (I-VT), and more recently President Barack Obama's "Student Bill of Rights," there has been insufficient political will and mobilization in Washington D.C. to pass Warren's recent legislative proposal to reduce student loan debt. The current Republican-dominated Congress offers little hope for federal changes to support the most disadvantaged of the college-aspiring millennial generation.

President Obama signed the Bipartisan Student Loan Certainty Act of 2013 (Public Law 113-28) into law in August 2013 (Johnson, 2013). Under this law, all undergraduate loans taken out after July 1, 2013, have interest rates lowered to 3.86% (Johnson, 2013). This legislation was helpful to students around the country; however, students who had taken out loans prior to July 1, 2013, remained locked in higher interest rates ranging from 8-12%. In order for outstanding undergraduate loans to be refinanced to an interest rate of 3.86%, Senator Warren (D-MA) introduced the Bank on Students Emergency Refinancing Act (H.R. 4582) (Committee on Education & the Workforce Democrats, n.d.), which at present has not been passed.

In March of 2015, President Obama introduced a "Student Aid Bill of Rights." The presidential memorandum established a set of values to guide policymakers and federal agencies in making

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college more accessible and affordable to students (Shear, 2015). With the establishment of the Student Aid Bill of Rights, federal agencies will need to “enhance consumer protections” in the hopes of progressing towards fair lending practices and avoiding students being taken advantage of, as they have in the past and continue to be (Shear, 2015).

Recent years have seen the formation of student grassroots social movements at the national level to challenge both the high costs of increasing tuition, due to draconian reductions in federal and state support of colleges and universities, and the high interest charged by both public and private lenders. One example is Student Debt Crisis, which is a non-profit organization and grassroots movement committed to advocating for affordable education and fair borrowing practices (StudentDebtCrisis.org). Movements such as this must spread and press harder for reform if the systemic causes of the crisis in college affordability are to abate.

VI. Recommendations for Moving Forward

In the meantime, with growing income disparity, we can expect that colleges and universities will continue to have a large and growing population of students living in and at the margins of poverty, and that an unacceptable, yet invisible and unknown number will experience housing insecurity to the point of homelessness while in college. This has a significant impact on students’ wellbeing and challenges their educational attainment to the point that the futures they are attempting to shape with the assets of a college degree will be diminished.

Resilience

Although homeless youth, and all homeless people in general, are at a high risk of negative academic and behavioral outcomes, those who choose to pursue higher education could be considered driven and significantly resilient. *Resilience*, which is an individual’s determination to meet the demands of one’s environment despite adversity (Reed-Victor & Stronge, 2002), is a vital factor to address in regards to homeless students’ education. Resilience is strengthened by promoting individual

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and environmental protective factors, including family, school, and community, for the student (Reed-Victor & Stronge, 2002). Incorporating a focus on resilience among homeless youth entails recognizing the students' assets and needs and strengthening existing support systems and protective factors within the school, community, and family, as well as advocating for and coordinating additional resources (Reed-Victor & Stronge, 2002).

Although these recommendations specifically address the needs of school-age youth experiencing homelessness, resilience research may also be beneficial in addressing the needs of homeless students in colleges and universities. However, the pressure to succeed academically should not depend solely on the resilience of the individual (Crutchfield, 2012). Crutchfield (2012) suggests that in addition to a focus on resilience, colleges must incorporate Validation Theory and a strengths-based perspective in their practices with homeless students in order to provide a positive reciprocal relationship between campus faculty and homeless students. When students feel that they are valued and belong in the classroom, their level of stress is reduced (Crutchfield, 2012). Professors and financial aid administrators who are unprepared to address the challenges faced by students experiencing homelessness will run the risk of behaving insensitively to their experience and discouraging them from continuing their education (Crutchfield, 2012). An immediate and appropriate response to the situation of college homelessness is students, faculty, campus police, and financial aid administrators recognizing that this is a reality some students face, and striving to be personally supportive as we can, because they deserve to be on campus just as much as any other student.

CONCLUSION

The rising cost of tuition, insufficient financial aid, and increasing student loan debt has a crippling effect on vulnerable students' ability to pursue higher education. College students experiencing homelessness are often difficult to identify, document, and engage. Despite stigma and other barriers to their efforts to obtain student loans, the number of students who are confirmed as

“homeless” on the FAFSA is growing. Our understanding of how college students become homeless can be pieced together with an examination of the various crises in funding higher education for college students and identifying those who are at the highest risk. The gaps in sufficient provisions of social policies suggest how housing for students frequently becomes insecure and too often is lost altogether. Legislation such as the McKinney-Vento Homeless Education Act, College Cost Reduction and Access Act, and the Bipartisan Student Loan Certainty Act make college more accessible to some students experiencing homelessness. However, the policies that currently exist are not sufficient to meet homeless students’ needs. In order to pass legislation that will make a positive impact, we will need the political will of grassroots movements, the electorate and the Congress, to ensure that effective political leadership is in place.

Universities can offer student services that address the personal stressors for vulnerable students, increasing their rates of student retention and graduation. Responsive programming at the college and university level can protect students from some of the extreme adversities that challenge their educational attainments, and support their resilience to persevere to graduation. Further research to explore the micro experiences of this population will increase the prospects of developing effective solutions.

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