



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

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EXECUTIVE SUMMARY

The Leonetti/O’Connell Family Foundation established emergency aid programs at the University of Southern California (USC) and the Los Angeles Community College District (LACCD) in 2019. Although the programs differ slightly in their application and disbursement processes, both programs provide cash assistance to students experiencing financial hardships that threaten to derail their academic success.

The USC program received 170 applications, of which it approved 81%. Awards averaged \$852, for a total disbursement of almost \$117,000. Meanwhile, the LACCD program granted 405 awards averaging \$627 for a total disbursement of \$254,000. Across both locations, applicants most often requested assistance for food, housing, and other basic needs. Both programs also received relatively high numbers of applications during March and April of 2020, the onset of the COVID-19 outbreak (COVID).

To analyze the outcomes of the emergency aid pilots, the evaluation utilized administrative data, which included information such as the types of expenses for which students were requesting help. Additionally, the evaluation included interviews with program recipients to understand how receiving the aid impacted students’ lives. In total, the analysis drew on data from 162 USC applications and 405 LACCD applications, as well as 35 USC participant interviews and 26 LACCD participant interviews.

Key Findings

- The main impacts of receiving emergency aid for students were reduced stress and a greater ability to focus on school.
- Students overall had very positive experiences with the program, citing fast and simple application and disbursement processes.

- Across both campuses, COVID exacerbated existing financial insecurities, most commonly due to negative job impacts.
- If interviewee demographics are representative, the programs are being particularly used by Hispanic, Black, and Asian students; female students; and students with fairly high GPAs. The programs also appear to be an important resource to undocumented students, graduating seniors, and graduate students, who typically struggle obtaining financial support from other sources.
- Across both campuses, programs are not very well known and largely rely on word-of-mouth.
- Students lack clarity over eligibility requirements and other key application details, including whether their financial circumstances qualified as “emergency.” Further, students were sometimes hesitant to apply due to fear of taking aid from those experiencing greater need.

Recommendations

- The emergency aid programs should conduct more proactive outreach, particularly aimed at low-income, first-generation, minority students.
- To further reduce barriers to applying, the emergency aid programs should clarify eligibility requirements, highlight ease of applying and likelihood of approval.
- The programs should clarify the number of times that students can apply and provide some information about the total amount of funding available.
- The programs can further reduce potential barriers to applying by using messaging such as, “our goal is to provide assistance to all of those in need,” as well as language emphasizing hardships rather than emergencies, which students sometimes have trouble defining.

INTRODUCTION

This report details the findings of an evaluation of emergency aid programs at the University of Southern California (USC) and within the Los Angeles Community College District (LACCD). The first section defines emergency aid and summarizes student demographics at USC and LACCD. The second section explains the evaluation's methodology, including the use of administrative data from program applications and primary data from interviews with program participants. The report then details the administrative data trends and highlights the evaluation's main interview findings. Lastly, the report discusses the implications of these findings, the programs' strengths and differential impacts on sub-populations and concludes by offering recommendations for the two programs.

I. BACKGROUND

Emergency aid (EA) programs seek to reduce the vulnerability of low-income students, who often live on the brink of crisis, and for whom the inability to afford necessary expenses can threaten the successful completion of their degrees.¹ While students often plan for expenses such as tuition, school fees, housing, and textbooks, unexpected expenses can arise due to emergencies such as illnesses and injuries, childcare needs, temporary homelessness, emancipation from foster care, and domestic violence.² The most common emergencies requiring EA are urgent housing and transportation costs, but hardships can also result from losses of jobs or other sources of income.³ Unaddressed, such emergencies could lead students to take a break or withdraw from school.⁴ In fact,

incurring just one unplanned additional expense can disrupt a student's schooling.⁵

EA programs thus seek to help students overcome short-term emergencies, with the intent to improve longer-term student success, typically considered to be continued student enrollment and, ultimately, graduation.⁶ Institutions have also reported implementing EA programs in order to address student emergencies from a more humanitarian perspective, as well as to circumvent the more bureaucratic processes of financial aid systems which may not be able to respond quickly to emergency situations.⁷ The aid can often take many forms such as one-time grants, loans, scholarships, as well as food, transportation and housing assistance. Across EA programs, such aid typically measures under \$1,500 in value.⁸

EA Program Overview

In line with these general trends as outlined in the literature, the Leonetti/O'Connell Family Foundation established both the USC and LACCD programs with the objective of providing EA to support retention rates among high-risk college students. However, the programs had some differences in their designs, as well as their target populations.

The USC program, called LOcaid, had a more extensive application, which was designed and operated by Scholarship America. The application asked students to state their primary type of expense, the amount of assistance requested, and a description of their

¹ Kruger et al., 2016; Evans et al., 2019; Dachelet and Goldrick-Rab, 2015

² Kruger et al., 2016; Ascendium, 2019

³ Ascendium, 2019; Evans et al., 2019

⁴ Kruger et al., 2016

⁵ Ascendium, 2019

⁶ Kruger et al., 2016; Equal Measure, 2019

⁷ Kruger et al., 2016

⁸ Kruger et al., 2016

financial emergency. Eligible expenses included housing, utilities, medical, dental, automobile repairs, childcare, public transportation, and food-related costs. Ineligible expenses included books, tuition and fees, computers, and travel-related costs. However, due to COVID-19, computers and travel-related costs became eligible as well, while rent became ineligible. Students also had to provide information about whether the expense had already been paid, along with the contact information for the entity that would receive the payment. To demonstrate eligibility, students had to submit documentation, such as receipts or invoices, dated within 30 days of the application, as well as documents confirming enrollment status. Finally, the USC application also asked students if they had reached out to any other organizations for help and the means by which they heard about the program. Once approved, program administrators either sent payment directly to a vendor, gave students a gift card to Trader Joe's, or sent money directly to students. Students were eligible to request up to \$1,000 (\$1,500 as of fall 2020), and could apply once per semester and up to three times during an academic year.

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

Both programs were originally only open to undergraduates, but USC expanded eligibility to graduate students in spring 2021. The key differences between the two student populations are explained later in the report.

USC Student Population

According to USC enrollment data from the 2020 to 2021 academic year,⁹ the total student population at USC was around 46,000. Of these, approximately 19,500 were undergraduates and 26,000 were graduate or professional students. The majority of students are enrolled full-time. Demographic breakdown of the USC student population is illustrated in Figures 1 and 2.

FIGURE 1: RACE/ETHNICITY OF USC STUDENTS

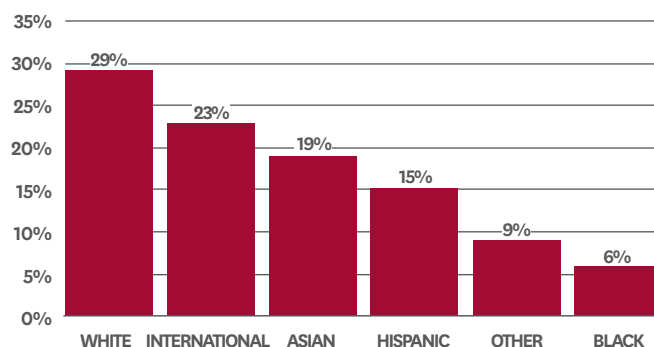
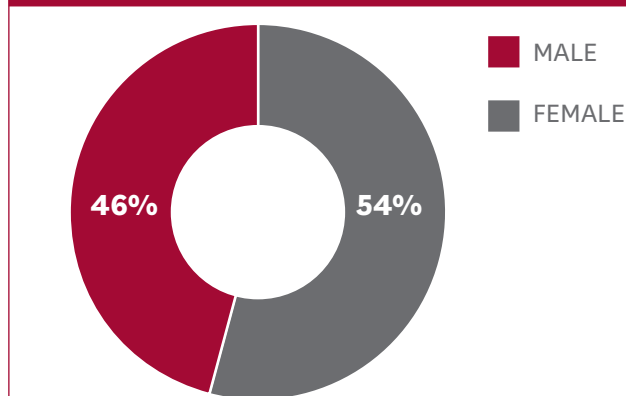


FIGURE 2: GENDER OF USC STUDENTS

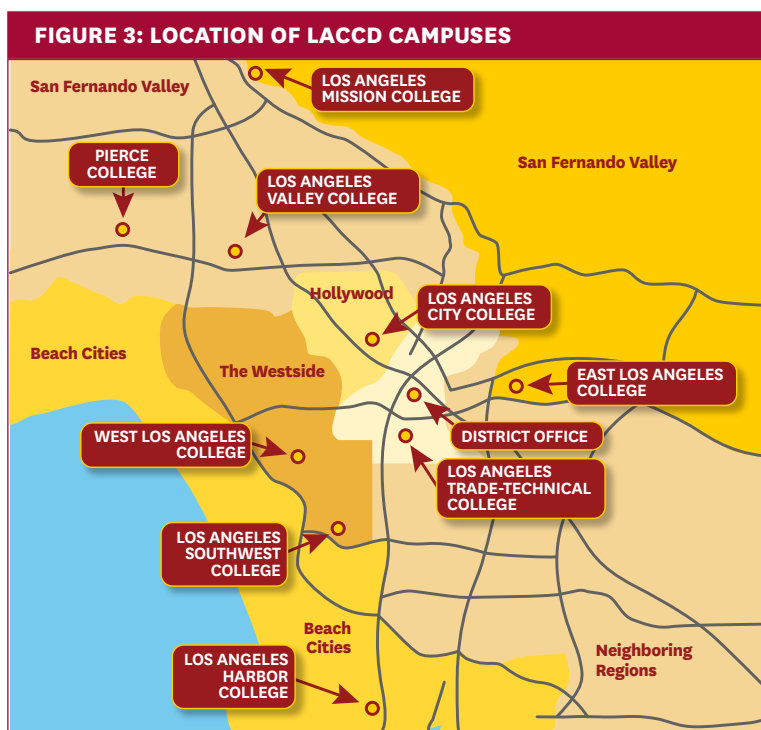


⁹ "Facts and Figures".

Further, among first-year undergraduate students for the 2020 to 2021 academic year,¹⁰ 22% were first-generation college students, 21% received merit-based scholarships, and 67% received financial aid. Of note, the total annual cost of attendance was estimated to be \$79,000, of which tuition and fees accounted for around \$60,000. In Fall 2020, USC enrolled nearly 1,500 transfer students.¹¹

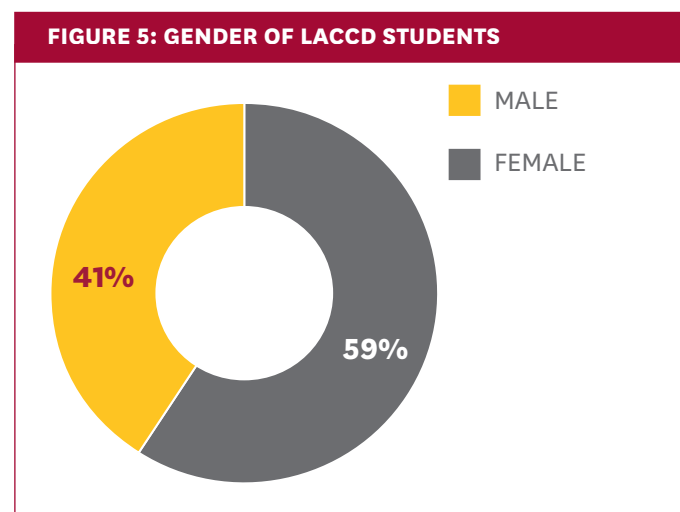
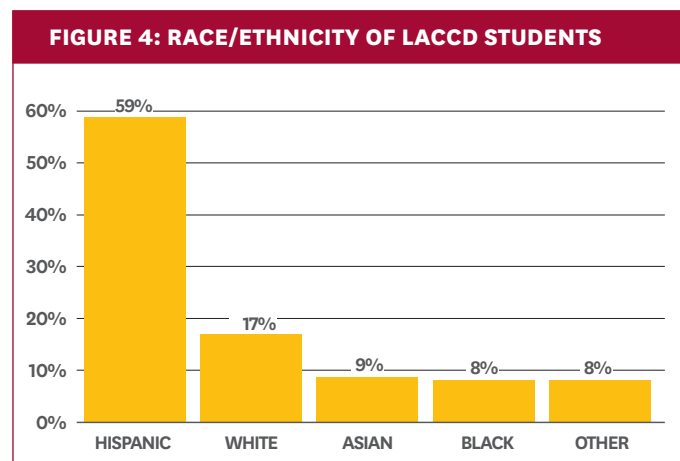
shows the location of these 9 campuses,¹² and tables listing the demographics for all 9 LACCD campuses individually is offered in Appendix 1.

Demographics for the total LACCD population are illustrated in Figures 4 and 5.¹³ With regard to age, approximately 27% of students were under 20 years old, 27% of students were between 20 and 24, 15% of students were between 25 and 29, and 31% were 30 or older.



LACCD Student Population

LACCD is comprised of 9 different campuses and served over 126,000 students during Fall 2020. Out of these campuses, East Los Angeles College (East) served the largest number of students at 26%. Meanwhile, Pierce College (Pierce) served 15%, and both Los Angeles Valley College (Valley) and Los Angeles City College (City) served 12%. The additional five colleges each served less than 10%. The map in Figure 3



¹⁰ "First-Year Student"

¹¹ "Transfer Student Profile and Admission Information 2020-2021"

¹² "Our Colleges"

¹³ "Management Information Systems Data Mart"

In addition, full-time students accounted for 20% of the student population, with 32% taking between 6 and 12 units, and 44% taking fewer than 6 units.¹⁴ In terms of tuition, the cost per unit for residents was \$46, while the cost for non-resident or international students was \$328.¹⁵ Thus, for a full-time student taking 12 units, the annual cost of tuition would be \$1,104 and \$7,872 for residents and non-resident/international students, respectively.

According to a Fall 2014 Student Background Survey, 62.7% of students stated they were food insecure, 55% housing insecure, and 19% homeless.¹⁶ Further, over half of LACCD students identified as being first-generation college students (Fall 2019) and living in poverty (2019 to 2020 academic year).¹⁷ As of 2016, over half (52%) of LACCD students also planned to transfer to a 4-year institution in the future.¹⁸

As mentioned above, the LACCD EA program included in the evaluation was restricted to students enrolled in the Los Angeles College Program (LACP). Key elements of LACP include that: 1) college tuition is waived for



two years, 2) students receive priority enrollment at all nine LACCD colleges, and 3) support staff offer further help to address LACP student needs. Notably, this LACP EA program was just one piece of a larger financial assistance initiative at LACCD which also provides food grants and resources to increase laptop and internet access.

¹⁴ Another 5% were enrolled in non-credit classes.

¹⁵ “Fast Facts”

¹⁶ “Understanding and Serving the Food & Housing Insecure Students in the LACCD”

¹⁷ “Fast Facts”

¹⁸ “All Reports”

II. METHODOLOGY

This program evaluation relied on two main sources of data. First, to get a better picture of program operations and potential areas for improvement, the research team cleaned and analyzed anonymized application data (see Appendix 5 for more descriptions of this data). Second, the research team collected feedback about the program through participant interviews.

These interviews included 29 first-time and 6 follow-up interviews at USC and 26 first-time interviews at LACCD (See Appendix 4 for further information on interviewee recruitment). First-time interviews for both groups lasted approximately 1 hour while follow-up interviews with USC students lasted approximately 30 minutes. Interviews were audio-recorded and transcribed with the participant's consent. Students were asked a variety of questions, including those related to their experience with the EA application process, the hardship for which the aid was used, and also the impacts of receiving the aid (see Appendix 2 and 3 for the full interview guides). To analyze the interview data, the research team content coded the interview transcripts using Nvivo software. Codes were created both deductively according to questions within the interview protocols, as well as inductively according to emergent themes. An overview of interviewee characteristics for both locations follows below.

USC Interviewee Characteristics

For first-time interviews, nearly half took place 4 months or more after a USC student received their aid; 28% took place within 1 month, 17% between 1 and 2 months, 7% between 2 and 4 months (see Figure 7). In addition, 59% of interviewees applied for EA after the COVID-19 outbreak. With regard to demographics (see Figure 6), 48% of interviewees were Hispanic, 28% Asian, 10% Black, and 10% White. One interviewee

identified as both Hispanic and White. Interestingly, the vast majority of interviewees was female, at 83%. Meanwhile, the average interviewee was 22 years-old and had a GPA of 3.6. Out of these 29 interviewees, 76% were undergraduates, 14% were progressive students,¹⁹ and 10% were graduate students. Further, 63% were traditional students²⁰, compared to 37% who were transfer students.

To capture any longer-term impacts of EA, follow-up interviews took place on average about 10 months after the initial interview. For this smaller sample of 6 students, 4 were Asian, 1 was Black, and 1 was White, as illustrated in Figure 8. In addition, 5 were female, and participants reported an average age of 25 and an average GPA of 3.4. Of note, 5 of these students shared that their GPA had increased since their last interview, while 1 student stated that it stayed the same. In terms of student type, 5 interviewees were undergraduates, 1 interviewee was a progressive student, and 4 interviewees were transfer students.

LACCD Interviewee Characteristics

Demographically, 69% of interviewees were Hispanic and 12% were Black. Only 1 student identified as Hispanic/Asian, Hispanic/White, Asian, and Native American, each. These demographics are summarized in Figure 9. Most interviewees were female (77%), and 1 student identified as non-binary. The average interviewee was 21 years old and had a 3.2 GPA. Similar to the first-time USC interviews, the majority (85%) of interviews took place 4 months or more after an LACCD student received their award, with 7% taking place between 2 to 3 months and 7% taking place between 3 and 4 months (see Figure 10). At 56%, a little over half of LACCD interviewees received aid after the COVID-19 outbreak.

¹⁹ At USC, progressive students are enrolled in a 5-year joint undergraduate/graduate program.

²⁰ Those enrolling at USC straight out of high school.

FIGURE 6: RACE/ETHNICITY OF FIRST-TIME USC INTERVIEWEES

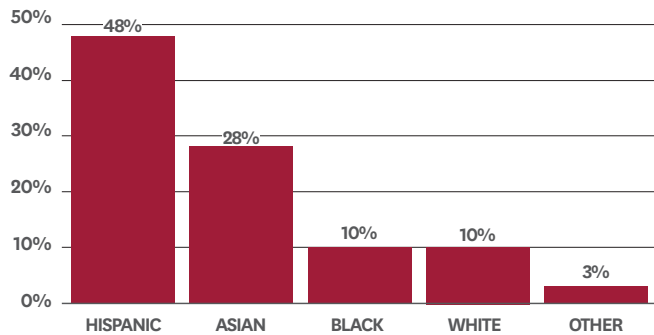


FIGURE 7: TIME FROM PAYMENT TO FIRST-TIME USC INTERVIEW

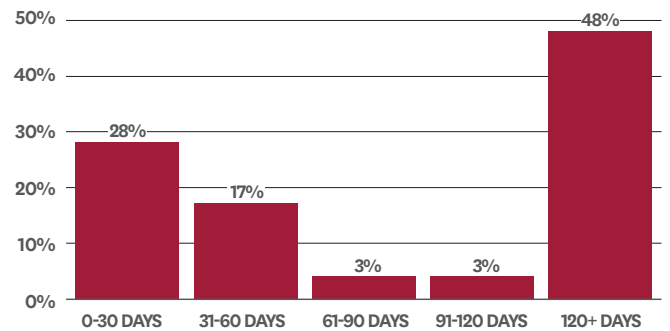


FIGURE 8: RACE/ETHNICITY FOLLOW-UP USC INTERVIEWEES

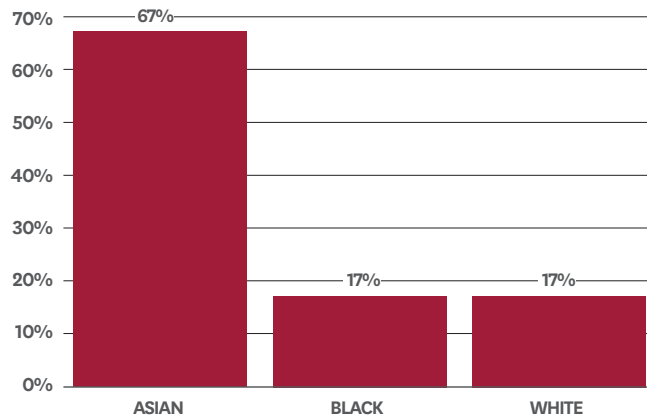


FIGURE 9: RACE/ETHNICITY OF LACCD INTERVIEWEES

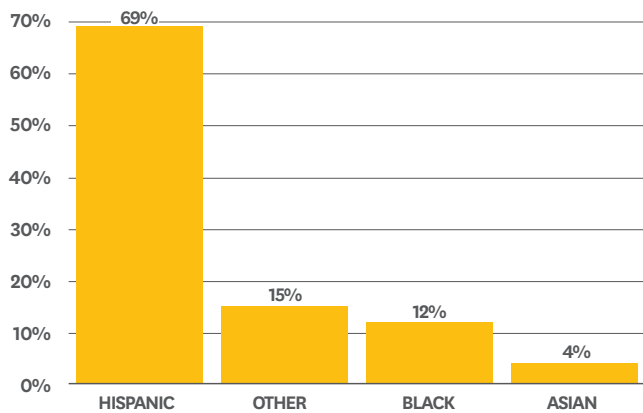
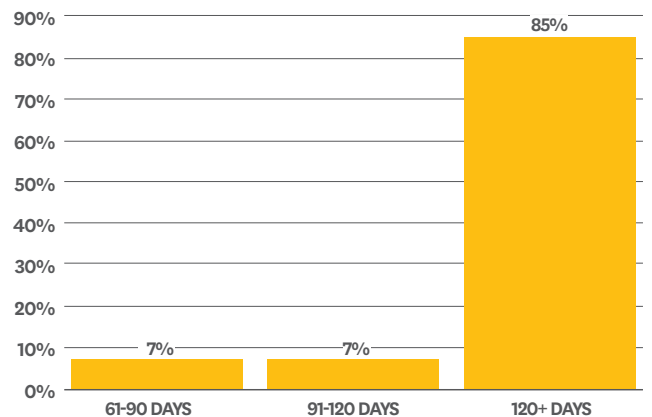


FIGURE 10: TIME FROM PAYMENT TO LACCD INTERVIEW



III. ADMINISTRATIVE DATA OVERVIEW & APPLICANT CHARACTERISTICS

The administrative data revealed key insights related to notable operational trends such as the timing of EA requests, request and award amounts, and frequency and type of student outreach to other organizations. However, slightly different data were available from the USC and LACCD applications. For instance, data on follow-up rates was only available for the USC program. Nonetheless, there were several categories within which to compare trends between the two locations: the timing of applications and awards, approval rates, the main types of expenses that students requested and programs approved, information about award disbursements, and the circumstances surrounding student applications.

Application Timing

From September 2019 to March 2021, the USC program received 170 applications. As shown in Figure 11, the months with the highest number of applications were March and April 2020, with 32 and 31 applications, respectively. The next highest months were August 2020 (19) and January 2021 (17), followed by May 2020 (14) and February 2021 (14). The rest of the months received 9 applications or fewer. The average number of applications per month was around 10, and 85% of applications were received after the COVID outbreak.²¹ As shown in Figure 12, similar trends were seen for payments made following application approvals.

From September 2019 to March 2021, the LACCD program gave a total of 405 awards across its 9 campuses.²² LACCD gave the highest number of awards during November 2020 (91), March 2020 (54), and April 2020 (47). The next highest months were October 2020 (39) and February 2021 (29), followed by January (27) and February (21) 2020. Less than

FIGURE 11: USC APPLICATIONS BY MONTH

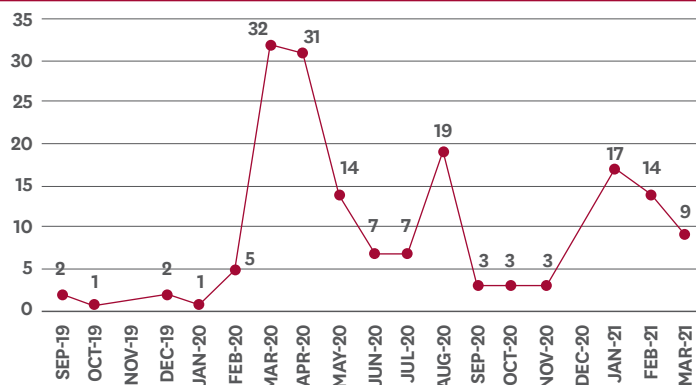


FIGURE 12: USC PAYMENTS BY MONTH

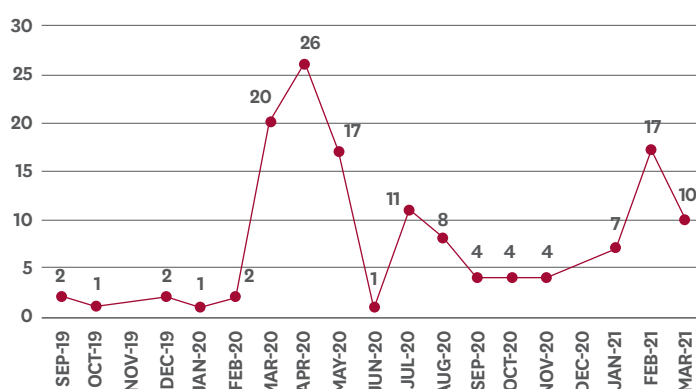
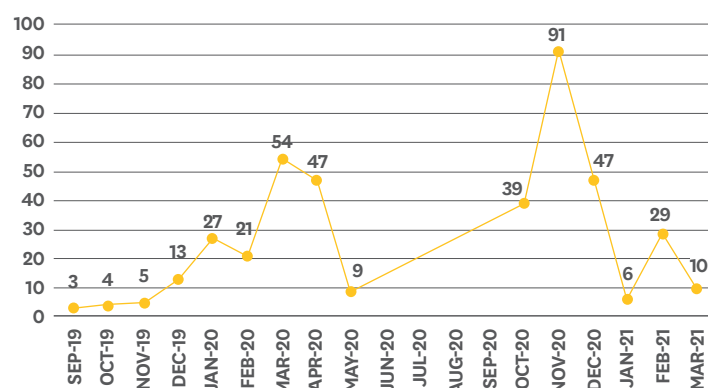


FIGURE 13: LACCD PAYMENTS BY MONTH



14 awards were given during the remaining months. Figure 13 illustrates the timing of award disbursal. The average number of awards per month was 27, and 80% of awards were given pre-COVID.

²¹ Defined as March 19, 2020, the date of Los Angeles' Safer at Home Order (Public Order Under City of Los Angeles Emergency Authority).

²² This total and subsequent data do not include applications from Pierce college for the 2020-2021 academic year.

Approval Rates

In total, 81% (137) of USC applications were approved. Of the approximately 30 applications denied, the vast majority (91%) were denied due to eligibility issues and the remaining were denied due to documentation issues. Of the ineligible requests, almost half (47%) were requesting assistance with rent when it was no longer an eligible expense. It is also important to highlight that roughly 60% of all USC applications required follow-ups, some for multiple reasons. Of these follow-ups, 43% were related to ineligibility, with 24% specifically related to rent being an ineligible request. Another 48% of follow-ups were related to issues with documentation, with 16% specifically related to insufficient proof of expense and 15% to missing enrollment verification. In addition, 12% of follow-ups were related to issues with the application itself, such as 5% that had discrepancies between the amount requested and the amount shown on the proof of expense. Ultimately, 67% of the applications that required follow-ups were approved.

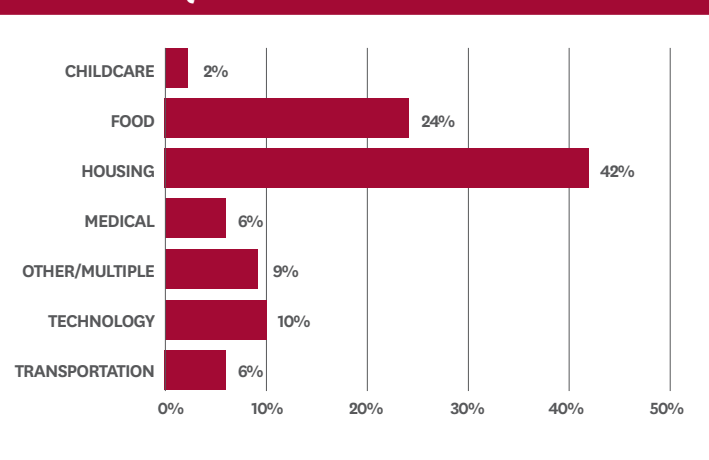
For LACCD, program approval rates and denial reasons for the 2020 to 2021 academic year were summarized by campus.²³ The campuses with the highest approval rates were Southwest and Mission, at 38% and 33%, respectively. Meanwhile, Harbor, City, East, and Valley all had approval rates between 10% and 25%. The campuses with the lowest approval rates were West and Trade Tech, at 7% and 5%, respectively. No denial information was available from Pierce, although program administrators noted that most Pierce students received emergency assistance through their campus' CARES Act. Overall, the combined approval rate for LACCD was 13.5%, reflecting the fact that demand for the program surpassed the total amount of funding available. The most common reason that LACCD application evaluators denied an application was because an applicant was not a LACP participant and was thus ineligible. Often, students whose EA applications were denied were referred to other assistance programs, such as those for basic needs, food assistance, and

laptops. In fact, around 2,800 LACCD students received such alternative support. More specifically, the number of students per campus receiving these other resources ranged from 128 (Harbor) to 479 (East), for an average of 311 per campus.

Request and Approval Reasons

Housing was the primary reason for USC students requesting support with 42% stating housing-related costs as the primary reason for the request, followed by food, technology, transportation, medical expenses, and childcare, as illustrated in Figure 14. Another 9% of EA requests were for other/multiple reasons.

FIGURE 14: REQUESTED EXPENSES FOR USC



On average, the largest requested amount received was for childcare assistance, which averaged \$1,625, followed by medical expenses, technology costs, housing, food, and transportation, as illustrated in Figure 15. In comparison, 34% of applications were approved for food reasons, 13% for housing, 11% for technology, 8% for transportation, 4% for medical, and 2% for childcare. Another 27% were approved for other/multiple reasons. On average, food awards were \$472, housing \$1,012, technology \$1,123, transportation \$731, childcare \$1,307, and medical \$1,341. Average awards for other/multiple reasons were \$1,066. Figures 16 and 17 summarize these approval trends.

²³ Denial rates were not available for the 2019-2020 academic year.

FIGURE 15: AVERAGE REQUEST AMOUNTS FOR USC

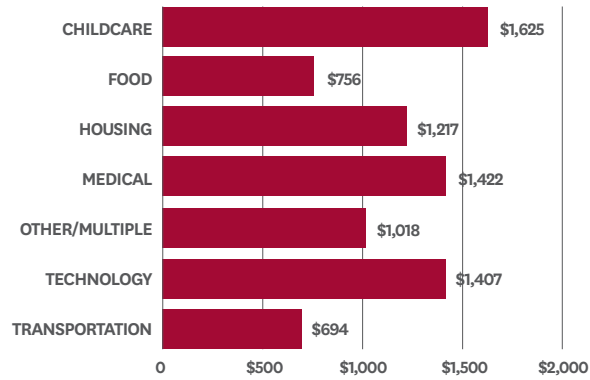


FIGURE 16: APPROVED EXPENSES FOR USC

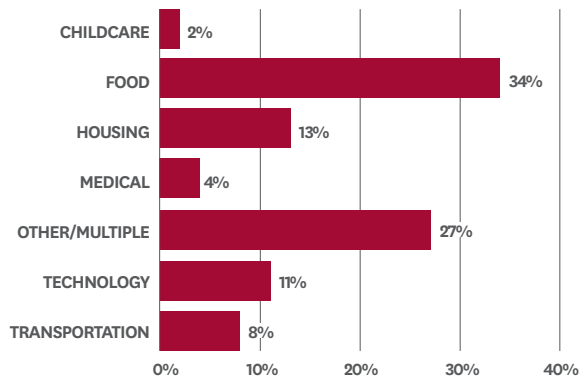
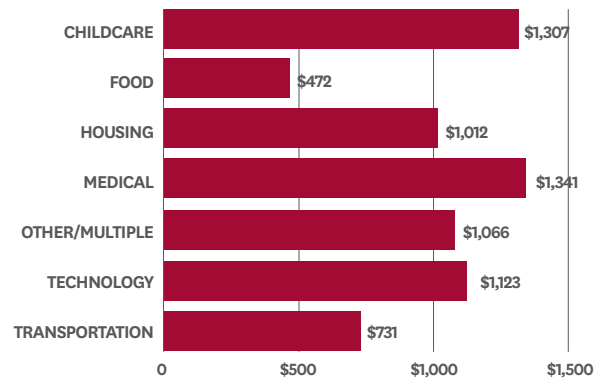
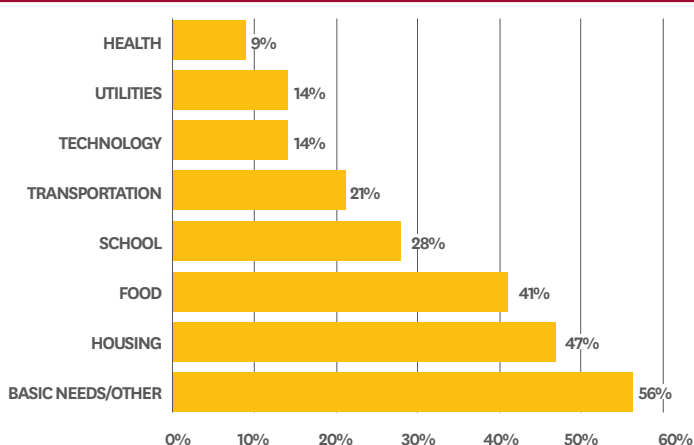


FIGURE 17: AVERAGE APPROVAL AMOUNTS FOR USC



The most frequent types of expenses that LACCD students requested were assistance with housing, food, or other basic needs (see Figure 18). Of note, students often mentioned multiple types of expenses on their applications, so needs were not mutually exclusive. More specifically, 47% requested assistance for housing-related costs, 41% for food, and 56% for basic needs or other types of expenses (household bills or essential supplies). Additionally, 28% requested assistance for school supplies, 21% for transportation, 14% for technology support, 14% for utilities, and 9% for health-related costs.

FIGURE 18: REQUESTED/APPROVED EXPENSES FOR LACCD

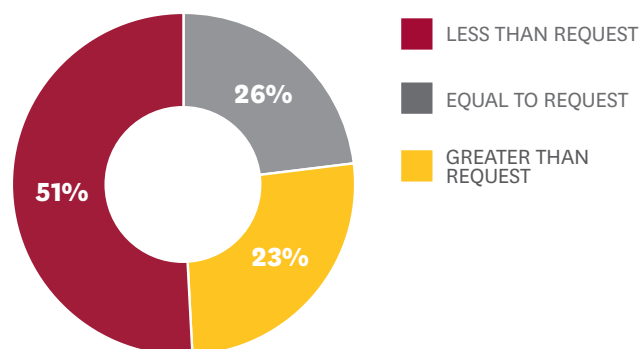


Award Disbursements

In total, \$116,731 was given out to USC students through 137 awards, with an average award amount of \$852. The average amount students requested was \$1,095 and, on average, applicants received \$158 less than they requested. However, as shown in Figure 19, 51% of applicants received less than they requested, 26% received an equal amount, and 23% received more. Such discrepancies reflect the fact that documentation for expenses did not always match original request amounts, or that students sometimes requested help for ineligible expenses. In these cases, program administrators would follow-up with students to clarify and adjust their applications, which often impacted

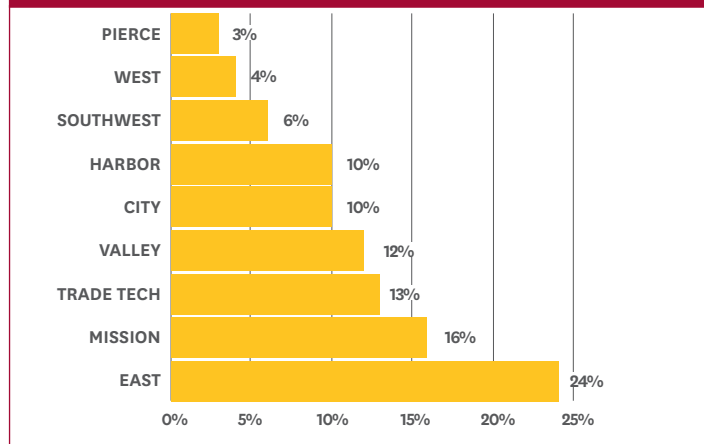
the final grant amount. On average, students received payments less 5 days after submitting their initial application, with 86% percent receiving payments within 7 days of applying. Further, 74% of applicants requested funding to pay for the cost up-front, while 26% requested reimbursements for expenses already paid.

FIGURE 19: DIFFERENCE BETWEEN REQUEST AND APPROVAL AMOUNTS FOR USC



At LACCD, a total of \$254,000 was given through 405 awards. Of note, starting in Fall 2020, the program began offering EA grants in the flat amount of \$500, eliminating the need for students to request specific amounts in their applications. However, prior to this, the average award amount was \$781. Of all awards, 24% went to students at the East campus, 16% to Mission, 13% to Trade Tech, 12% to Valley, 10% to Harbor, 10% to City, 6% to Southwest, 4% to West, and 3% to Pierce (see Figure 20).

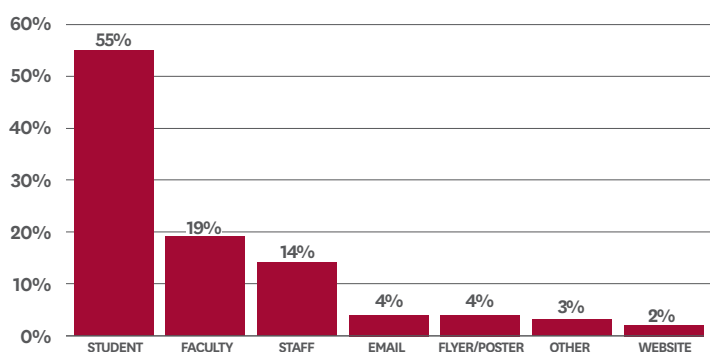
FIGURE 20: LACCD AWARDS BY CAMPUS



Application & Emergency Circumstances

At USC, most applicants (55%) heard about the program through other students, another 19% through faculty members, and 14% through staff. The remainder of students learned of the program through other sources, such as flyers or posters, e-mails, and the program website, as illustrated in Figure 21, below.

FIGURE 21: REFERRAL SOURCE FOR USC APPLICANTS

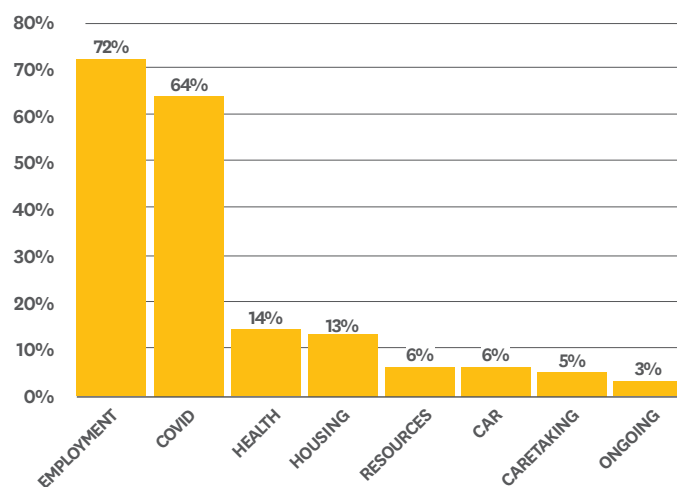


About half of applicants also stated they had reached out to other sources for help. Of those, half mentioned requesting other resources provided through the USC community. Additionally, 12% of students mentioned reaching out to other sources for food aid, 7% for unemployment benefits, 5% for help from the Scholly scholarship organization, and 4% for other public support. Meanwhile, 23% sought assistance from multiple or other sources. Of those that did not seek additional support, 28% stated that this was because they were unaware of other resources they could contact. In addition, 83% of applicants applied once, 12% twice, and 5% three times.

In their applications, LACCD students shared that the two most frequent causes of emergencies were loss of income or COVID. More specifically, nearly 3 out of 4

applicants (72%) mentioned a loss of job or a reduction in hours for either themselves or their family members, while nearly 2 out of 3 (64%) mentioned general difficulties related to COVID. In addition, 14% mentioned health-related events, 13% housing insecurities, 6% a loss of other social or financial support, 6% car accidents or repairs, 5% caretaking responsibilities, and 3% more general ongoing difficulties. Figure 22 summarizes these trends in student hardships. Another 7% of applicants specifically mentioned facing financial difficulties or limited resources due to immigration status for themselves or their family members. Additionally, 52% of applicants mentioned the impacts or potential impacts of financial hardships on their education. For instance, the need for car repairs to commute to school, laptops to attend online classes, or dropping classes or dropping out to earn more income to support themselves and/or their families. Roughly 5% of LACCD applicants also mentioned reaching out to other resources for support, such as food banks or public services.

FIGURE 22: HARDSHIPS FOR LACCD APPLICANTS



IV. INTERVIEW FINDINGS

Building upon the administrative data, the evaluation also produced a variety of interview data findings. These findings fell into seven overarching themes:

- Student sources of financial and social support
- The experience of low-income students more broadly
- The impact of COVID-19 on student hardships
- The impact of receiving EA on student lives
- Reasons students may hesitate in applying
- Student impressions of the program overall
- Student suggestions for program improvements.

For each of these topics, the subsections below discuss comparisons across the two programs and findings for LACCD and USC students separately.

Student Backgrounds & Support Systems

To better understand the characteristics of EA recipients and build a fuller picture of their ecosystem of support, the research team asked students questions about their responsibilities outside of school and the types of support and funding that they receive.

In the interview sample, both USC and LACCD interviewees were likely to work and rely primarily on themselves if they faced a financial hardship. Fewer than a fourth of USC students stated that their families could assist them if they faced a financial hardship and even fewer LACCD students described this possibility. Further, LACCD students indicated that they did not see any close friends as a viable option for financial support during a hardship. Both USC and LACCD students were also busy with responsibilities outside of school, but LACCD students were much more likely to have family care responsibilities compared to USC students. Importantly, all interviewees across both programs received some sort of institutional financial support for their education.

USC

Most USC interviewees worked, with 29% of students working between 15 and 30 hours per week, and 23% working less than 15 hours per week. Only two students in the sample indicated they worked full time. In addition to working, students were involved in a variety of extracurricular activities, such as mentoring, phone banking, tutoring, working at food pantries, advocating for DACA, and fostering animals. For the most part, USC students did not indicate that they were expected to contribute to family finances, although one student was the sole provider within their family. Similarly, only one student said that childcare was a primary responsibility. During times of hardship, students reported varying abilities to reach out to others for financial support. USC interviewees were equally likely to say they could rely on their family as they were to say they could not rely on their family for financial support during a hardship (23%, 8 of 35). However, only two students specifically mentioned feeling comfortable asking their parents for financial support, suggesting family support might come from other relatives. Another 23% said they could only rely on themselves if they faced a financial hardship. Meanwhile, very few students felt comfortable asking close friends for financial support when in need.

USC interviewees were also able to identify several sources of social support. The most common source of support, at 11%, was from family members. As one interviewee shared, *"I'm very close with my family...It's a lot of social support. We're very tight-knit."* Other sources of social support mentioned were churches or other faith groups, as well as close friends, USC mentors, and college prep programs. Barriers to social support were also noted, with 9% of USC students saying that their families were not supportive of their college pursuits. One student also reported that they were discouraged from seeking social support through mental health resources because of the stigma within their family. Another challenge in obtaining financial and social

support, mentioned by two USC interviewees, was that a lack of legal immigration status made it harder to find resources for which they were eligible.

“[I] tried going through the USC Credit Union and they don’t allow me to have a student loan unless I have a co-signer that’s a US citizen, but then that becomes very tricky because my partner is undocumented and then my family is undocumented.”

LACCD

In terms of responsibilities outside of school, LACCD students had a range of commitments. The majority of LACCD interviewees indicated they had some amount of paid work (72%) including paid internships. More specifically, roughly a third of interviewees worked less than 15 hours per week, 28% worked between 15 and 30 hours, and 12% worked more than 30 hours or full-time. Additionally, 32% (8 of 25) of students had family care responsibilities, including caring for children, siblings, or other adult family members such as parents and grandparents. They also reported widespread involvement with campus activities, with many (11 of 25) participating in student government, sports teams, color guard, a Dreamers club, and more. Students also volunteered their time as tee-ball coaches and police explorers, as well as at food pantries, homeless shelters, churches, and camps.

In times of hardship, LACCD students were not able to identify many sources of financial support. Only three interviewees said that family members could assist if they were experiencing financial strain. Rather, the majority (76%, 19 of 25) emphasized that they would try to resolve any issues themselves, for instance by dipping into their own savings or working more. Students also cited organizations such as the Dream Resource Center and

Extended Opportunity Programs and Services sources of support if they were experiencing financial hardships. Conversely, LACCD interviewees identified a variety of sources of social support, including counseling, in-school disability support, peer mentors, and campus centers. However, 12% of LACCD interviewees raised similar concerns about their immigration status impacting their access to resources.

Hesitations for Applying

To identify potential reasons that students may not apply to the EA programs, the research team asked students about their hesitations for applying and experiences asking for help more generally. Across both schools, the main reason students felt hesitant about applying for EA was due to the fear of taking aid away from students who were in greater need. Additionally, students from both schools expressed that the term “emergency” in the program name was a reason they were unsure if their need was in fact eligible. Both groups also spoke of feelings of shame and a presumption of application rigor as reasons for their hesitation.

USC

Students at USC spoke to a range of reasons that they were hesitant to apply for EA. The largest number of students feared that they were taking aid away from an individual that needed it more than themselves. This feeling was clearly expressed by an interviewee who stated, “Even applying to the emergency funding, I was hesitant because I potentially didn’t want to take that money away from someone who may need it even more for a more dire reason.” Of the 24 students that directly spoke to a reason they were hesitant to apply, approximately half mentioned such worries. Some students also expressed the more general fear that there was not enough aid available for all applicants.

“My parents have always ingrained in my mind like... ‘If you ask for help, you’re weak,’ these kinds of ideas, so I feel like that really played a lot in my head of asking for this money.”

Additionally, some students explained that they had trouble determining whether or not their need was eligible due to the use of the term “emergency” in the program’s title. As one student shared, *“This isn’t an emergency. This is just my normal life.”* Other reasons that were mentioned included student concerns that they would be ineligible due to their legal status, that the application process would be too rigorous, and that there was shame in asking for help. It is also possible that decisions about applying to EA were influenced by prior experiences students had when asking for help. When asked generally about how they felt asking for help, many students spoke to feelings of embarrassment, shame, and uncomfortableness.

Another common theme that some students mentioned included negative experiences when asking the school administration, especially the Financial Aid office, for help in obtaining additional financial support. One student shared the following experience during their interview: *“When I was really desperate, I went to the financial aid office. I even went with my mom and I was like, ‘Here, my mom’s here to tell you herself that she doesn’t have any money to pay for things.’ The guy was basically like, ‘Mom, you need to figure it out.’”* Of note, 29% students who expressed a persistent need for support were more likely to state that they were not embarrassed by asking for help when in need.

LACCD

Students at LACCD also shared a variety of reasons why they were hesitant to apply for EA. The most common reason, given by a majority of students, was that they were unsure if their need would be considered an emergency. Students also reported

that feelings of shame or general uncomfortableness, a presumed lengthy application process, and a presumed denial of their application contributed to their hesitation in applying for EA. Similarly, a few students mentioned feeling shame when asking for help more generally. One such student shared the following story during their interview:

“She made me write down how much my mom made in a year. She looked at me and she said, ‘I didn’t mean write down how much money your mom makes in a month. I meant in a whole year.’ I looked at her and I said, ‘That’s how much my mom makes in a year.’ She had this sorry look on her face. I think that, over anything, made me want to cry because I didn’t want anybody to feel sorry for me... I felt super embarrassed that I didn’t have money and that was one of the reasons that I asked for help because I couldn’t handle it anymore and I felt like I was going to crack.”

Additionally, few LACCD students stated that when asking for help they were likely to ask immediate or extended family members, but were overall fairly comfortable with asking for help more broadly to other sources due to their need.

Impacts of Emergency Aid

To assess the impacts of EA, the research team asked students about their experiences receiving aid and how they would have fared in its absence. Both USC and LACCD students were likely to say they would turn to additional work hours or other aid if they had been denied EA. However, USC students more often indicated that they were able to ask friends or

family for assistance, in comparison to LACCD students. USC students were also much more likely to describe considering taking additional loans than LACCD students, but were also likely to mention the associated stress of accruing debt. Across both groups, interviewees agreed that EA enabled them to stay on top of their schoolwork in the short term. Students from both schools were also concerned about their grades suffering or having to take time away from school in the absence of aid, but twice as many LACCD students said they would consider withdrawing. Finally, at both schools, students who felt that EA did not solve the root cause of their hardship identified deeper and ongoing financial burdens, many of which were made worse by COVID-19.

USC

In the hypothetical absence of EA, USC students offered a variety of potential scenarios to make up the difference. Among the more likely possibilities, a third of interviewees discussed considering taking out loans, working additional hours, applying to other programs, reducing or prioritizing their expenses, as well as being late on bills. However, students worried that if they had to work additional hours if aid was not received, that it would further strain their time and energy, with one person sharing, “My partner works at a meatpacking company and I was like, “Maybe I could take a night shift from 7:00 PM to 4:00 AM and sleep three hours and then go to class... I just felt like I knew that my body just wouldn’t be able to handle or sustain.” In general, students said that they would have found some way to stay in school.

“I would say that I’m very resilient when it comes to figuring out what to do. I would have definitely figured out something, whether it is taking a loan from the university, things like that. I definitely would not have wanted to not be enrolled in the university.”

Looking at short term impacts of the aid, some USC students indicated that food security was the top short-term relief they experienced. Additionally, some said that they experienced short term benefits related to completing course work on time through the use of a new computer or maintaining Wi-Fi connectivity. Students most often provided insights on how receiving aid prevented them from having to give up their academic pursuits. For instance, students said that they would need to reduce their course load or take a leave of absence if they had not received aid. In fact, one student had previously been in conversations with USC about such options prior to receiving the aid. Alternatively, 20% of USC interviewees felt they would have stayed in school, but the stress of the emergency and their financial situation was likely to have impacted their grades.

Additionally, there was some initial evidence that EA could catalyze some longer-term impacts. For instance, one USC student who had since graduated shared that: “*Not only did it help me get through finals because I was able to have better access to technology, it has helped me now that I work remotely and everything is virtual. All the work I do is through my computer, which was possible because of the funding I got.*” Another student explained that since receiving EA in the form of food assistance, he is now more aware of what food he is eating and what he is spending on food — for instance, by trying to cook at home more often and making healthier meals. A final example is that one student reported that receiving EA “*really just helped me out just not accumulate interest with credit cards. I do want to keep a good credit score, so I do not want to pay only a little bit. I want to just pay everything... It was definitely a big help of just giving me tools to help myself.*”

Overall, USC interviewees gave mixed responses on whether the EA resolved the root cause of their hardship, as 43% indicated that it did resolve their crisis, while 46% indicated that it did not. Students indicated that sometimes the emergency that prompted their

application was simply replaced by new burdens, such as tuition becoming due or a parent's work hours being unexpectedly cut. One USC student illustrated how the aid helped in the short term, but hardships were persistent, saying, *"I wouldn't say it addressed the root cause, but it definitely addressed the immediate issue I had."*

LACCD

Among LACCD interviewees, nearly half said that without EA that they would have needed to find additional work or other aid to raise their income. However, students also noted that the extra work would come at the expense of school and family time commitments, potentially contributing to delayed graduation. Meanwhile, roughly a quarter of students said that without aid they would have attempted to cut back on their current expenses to make ends meet, with three students saying this would even involve being behind on bills like rent payments. One student described this tradeoff by saying, *"I would be a little bit behind on paying my bills. Just having that emergency grant helps me to continue school, it actually helps me to get things, resources that I need for school in order to ... motivate me to stay in there."* Lastly, very few of LACCD students considered loans to cover expenses if this aid was not available.

For LACCD students, short term impacts of the aid included avoiding immediate disruption to internet and computer access, noted by three LACCD interviewees. One student shared, *"I think that would've been a huge issue...If I didn't have an internet at all, then I probably...I don't know how I would've done it."* Additionally, students were clear that receiving aid helped them stay on track with their academic progress. For instance, 32% said they would need to drop out of school or temporarily withdraw in the absence of EA, while 20% could have stayed in school, but with difficulty and declining grades.

"I think I would've tried my best to stay, but I don't know what would've happened. I would've probably got more failing grades."

LACCD interviewees were split on whether the aid resolved the root cause of their emergency, with 60% saying it did not solve the root of their problem, compared to 40% saying it did. Many students noted that the emergency for which they applied was now being replaced by other needs, for instance due to supplemental nutrition benefits being cut off, rent burdens, family medical expenses, and work insecurity as compounding factors.

Impacts of Hardships

Among both USC and LACCD students, school-based resources were critical in providing financial, emotional, and mental support. More specifically, both groups expressed a high reliance on counselors, professors, student organizations, on-campus services, and other extracurricular activities within their college communities. A higher number of LACCD students also expressed more constant precarity in their financial situations, where even a slight reduction in income would prevent them from paying their bills, as opposed to USC students. However, even prior to COVID-19 both groups mentioned some difficulties in affording living expenses, specifically rent and transportation. Conversely, transportation costs were the one area students acknowledged a decrease in costs due to the pandemic.

USC

In discussing their financial hardships, the three main reasons that interviewees applied for EA were unexpected expenses, food insecurity, and COVID-19 more broadly. Examples of unexpected expenses that set off an already fragile budget include a broken refrigerator, a laptop for online learning, or moving

expenses. Moreover, almost 60% of students expressed having home responsibilities, such as childcare, rent, and additional bills, along with their own personal expenses. Given the persistent nature of many of these expenses, a majority of students stated that the EA grant did not solve the root cause of their issue, and some students mentioned that they would utilize EA again if they knew it was available. Similarly, two students already mentioned utilizing EA two or more times. In discussing the emotional toll of such financial instability, one student stated, *“It takes a lot of emotional strength just to not panic every day, and some days are better than others.”*

Additionally, the majority students spoke explicitly about the challenges of being low-income at USC. As one student stated, *“Being someone who’s in financial hardship when you’re trying to be a student is an enormous strain. It means that when I’m in class and when I’m trying to study or work on group projects or presentations or finals or midterms, anything like that, my mind is not always on the task at hand. And not because I’m distracted by social media, but because I’m distracted by a crazy desire to feed myself.”* All of the students were on some form of financial assistance, with the most common type being scholarships. Moreover, nearly all students spoke to utilizing the USC Community for support while attending the University as opposed to other forms of support such as family, friends, additional services outside of USC. For instance, in 20 out of 35 (60%) interview, students mentioned limited support from their family and friends.

LACCD

During their interviews, LACCD EA recipients spoke to a range of challenges related to financial insecurity due to being low-income. For instance, students’ decisions on which of the nine LACCD colleges to attend was largely based on access to transportation and the availability of financial aid. All interviewees said that they chose to enroll in LACCD due to the benefits provided

through the College Promise program and the range of supportive services offered within LACCD. In fact, 88% of students explicitly stated that they relied on resources provided by their colleges.

“As far as the financial need I don’t think that there’s ever enough...I don’t know if you understand.”

Students interviewed at LACCD also consistently described precarious financial situations where the reduction of hours for a week or a few days could set them behind on rent, phone bills, and other living expenses. As one student explained, *“I had allotted my money super tight to the best that I could and I guess maybe I missed something and I didn’t have any more money to be able to cover those expenses. It was like a ripple effect. I didn’t have money for that, which means I didn’t have money for this. Then a new bill kept coming in and I couldn’t catch up.”* Prior to COVID-19, students highlighted a lack of income to cover living expenses, specifically rent and transportation. Additionally, almost 70% of students stated having financial responsibilities tied to helping their family or household, such as with food, phone bills, and additional house expenses on top of their own personal school expenses. As a result, LACCD students expressed that EA was a valuable resource that provided them with a temporary solution to persistent economic hardship.

Impacts of COVID-19

In addition to exploring the challenges faced by low-income students more broadly, when the pandemic became more widespread in March 2020, the research team also sought to specifically capture the effects that COVID-19 had on student experiences. Interviewers asked questions such as: Has COVID-19 had an impact on sources of funding, work or home responsibilities, sources of social support, ability to resolve crises, experiences as student and/or grades?

COVID-19 presented unique challenges for students. For instance, USC students cited limited access to technology and lower levels of satisfaction with their educational experience due to online school. While LACCD students similarly highlighted dissatisfaction with remote learning, they also reported an increase in home responsibilities, including watching siblings or their own children. In addition, while employment was a challenge for both groups, USC students spoke more frequently about missed job or internship opportunities whereas for LACCD students the conversation was framed around job loss or hour reduction for themselves or family members. Meanwhile, for both groups the majority of EA was used to cover unexpected expenses that strained their already fragile budgets, and was thus critical in helping students to provide for their families' basic needs.

USC

Of the 35 USC interviews, the vast majority explicitly mentioned the negative impact COVID-19 had on themselves and their families at the time of the interview. The most significant impacts were on their immediate finances and the well-being of their family, as well as access to resources and social support.

Additionally, many USC students explicitly mentioned the negative effects COVID-19 had on their educational experience. Nearly a third of students that applied for the EA grant specifically mentioned limited access to technology. Challenges pertaining to access to technology were highlighted by a student in their interview, *"I think just inadequate access to technology because everything was online you needed to have personal accessibility to technology. I didn't have the ability to be at the Latinx Resource Center where I could use the desktops there, the printers there and it had to be all personal."* Some USC students specifically said that they would not have needed EA had it not been for COVID-19.

LACCD

All LACCD interviewees highlighted that COVID-19 had a negative impact on their lives by exacerbating pre-existing financial hardships. Of the 25 interviews conducted, approximately 20 students reported a loss of a job or significant reduction in hours either for themselves or a family member. Demonstrating the importance of EA in helping students cover their basic needs during such crises, one interviewee stated, *"The EA grant is basically how we were able to provide food on our table during the start of COVID-19."*

In addition, approximately 70% of LACCD students highlighted an increased need to support family members due to the pandemic, which often took focus away from their education. As one student shared: *"I felt like I wanted to be able to help my mom with that extra money because my siblings are at home right now. Before it was like they would eat breakfast and lunch at school and now it's like they're eating at home all the time."* Similarly, three out of four interviewees mentioned needing to watch siblings or their own children more often due to the pandemic. Notably, transportation was the one financial area that students acknowledged had been reduced due to COVID-19.

"I liked going to school because it got me away from all of that at that time. I didn't have to worry about trying to feed my niece from 8:00 AM till 8:00 PM at night, you know what I mean? My son, I wasn't used to that either. My son has meals at school. I have meals at school. Budgeting for meals was always \$100 a month for us. I'm looking at \$600, \$700 for food that I'm not used to paying."

Program Impressions

To better understand EA recipients' experiences with the program, students discussed their overall impressions of the program, including their perceptions about the extent to which the program was well-known.

Students from both schools had overall positive perceptions of the program, and emphasized the simplicity of the application process as a main benefit. The largest difference was in how students at each school found out about the program. At USC, students most often cited word of mouth, while at LACCD many students learned of the program through the LA College Promise program. Interestingly, another emergent theme among both groups of students was questions over the total amount of aid available through the program due to concerns that there may be other students in greater need of aid.

USC

Among USC participants, overall perceptions of the program were largely positive, with 57% of interviewees saying it was a helpful resource. In particular, half of students appreciated the simple and efficient process of both applying for and receiving aid. USC students also appreciated that the program was not restricted to just one type of need or emergency, as mentioned by several interviewees. One student summarized this sentiment by saying, *"Although USC does provide good financial aid, at least for me it has, it fails to acknowledge some of the external factors and expenses that...contribute to your education and being able to get an equitable education. I think the [EA] fund helps provide the next step to get an equitable form of education and really addressing those extra needs that students have."* Another strength of the program was the level of support offered by program administrators.

USC student views on the use of Trader Joe's gift cards were mixed. On the one hand, 26% of interviewees felt the cards were easy to use, did not cause them embarrassment, and facilitated healthier eating

"There's people behind those big entities that actually want to help at a very human level. At a lot of times, it's like automated responses, but I felt the human behind the email that was talking to me like, 'I'm trying to work with you. I'm trying to help you.' That was super helpful."

habits. Alternatively, some of interviewees thought Trader Joe's was an expensive grocery store option, and that they could have made their aid dollars go farther elsewhere. Some students also noted that other grocery stores might have been easier to access or might have offered products more in line with their usual preferences, as well.

With regards to program referrals, USC students most frequently heard about the EA program through word-of-mouth, including from a mutual aid Google document that students shared amongst each other. Additionally, 20% of students learned about the program directly from a professor, and 9% heard about it from Facebook or through the Norman Topping scholarship group. Notably, 43% of interviewees thought that most students were likely unaware of the EA resource.

LACCD

LACCD students also expressed overall very positive impressions of the program. Many interviewees shared these sentiments through statements such as, *"It was a ray of sunshine. I really needed something and they came right at the right time."* In fact, most LACCD interviewees highlighted the key benefits of the program when discussing their perceptions of the program as a whole, with 24% saying that their positive view was tied to the fact that they could stay in school because of the aid. Students also cited reductions in stress and concerns over their families' stability as positive factors, with one student saying, *"Not getting denied, I felt joy. I felt happy. In that moment, I felt stress-free. I felt like, this is going to be okay. I am going to be able to receive resources. I am going to be able to get my family through this situation."* Other students reported that

having enough food to eat and easier transportation options were the biggest program advantages. Notably, one student shared that it was important that GPA was not a deciding factor since this can be affected during an emergency. Moreover, a fourth of students explicitly appreciated the ease of the application process.

LACCD students heard about the EA program from a variety of sources, most often from word-of-mouth and LA College Promise counselors. Other less frequent sources included professors, the Dream Resource Center, and school counselors. LACCD interviewees had mixed perceptions around program awareness, with 32% saying they thought their peers were generally unaware of the program, and 20% saying they thought people were largely familiar with it. Moreover, a few students specifically said they thought LA College Promise students were very familiar with the program. Some students mentioned that they thought it was important that students hear about the program by word-of-mouth because there was a lack of engagement with campus resources or with school emails.

Program Improvements

For the benefit of future EA recipients, students offered suggestions on how to improve the programs. Both groups agreed that the programs could be better advertised among students. Both groups also thought that email and social media were good ways to accomplish this goal, as well as utilizing campus resources like counselors, professors, and student groups to raise awareness. However, LACCD students did express more hesitation toward advertising through email, with some students saying they did not like to use it and did not check it regularly. LACCD students also recommended better communicating the legitimacy of the program. Additionally, students across both schools had students concerned with undocumented students' eligibility.

USC

Among USC students, the most frequently mentioned advertising improvement was to share information about the EA program in resource center and student organization newsletters. Examples of these organizations include LA CASA Latinx Chicanx Center, Center for Black Cultural & Student Affairs, and First Gen Plus Success Center. Relatedly, two students mentioned having physical pamphlets to pick up at the campus offices of these organizations. Some students suggested listing the EA program on the Basic Needs resources page that is required in all USC syllabi, since this is distributed to all students and covered by professors in the classroom. Social media came up in three interviews, and included suggestions to use Twitter, Facebook, TikTok, and Instagram to reach students. The ability to access these platforms on their phones was an appealing feature, with one student saying, *"if there's a mobile version, maybe students can be like, oh super simple, let me just get this done right here on my phone."* A less common recommendation, only made by two students, was to equip Resident Assistants with knowledge about the program, because they are a direct resource that students look to for support.

In addition, many USC students indicated that the program could improve its communication around eligibility requirements and the number of awards available. In particular, 20% of interviewees mentioned a lack of understanding around how many times they were able to apply to the program, and other students also expressed confusion around who is eligible. Specifically, these students sought clarification for recent graduates, progressive students, and undocumented students.

"I think sometimes it's not acknowledged that undocumented students don't have access to other government resources."

Some students suggested expanding the number of stores where they could use funds given by the program for food. One participant commented, *“I could have went to Food 4 Less or the market that’s next to me and bought us so much more food for that amount of money. That’s really important to look at and making sure which gift card is the best for the participant.”* Additionally, students recommended having the program provide more funding directly to students, as opposed to paying vendors. Such direct payments could reduce the potential for confusion and delays, as well as allow students greater flexibility in how they use the aid. One USC student shared the following experience: *“I contacted my apartment and they were like, ‘Why can’t they just directly put the money into your bank account?’... There was a little tiff with the management of my apartment building but it didn’t last long.”*

When asked about additional support the program could provide, a few interviewees stated that funds for transportation, such as Uber gift cards, would be helpful. Students explained that such aid could help students travel both to and from campus as well as to and from Trader Joe’s, where students could use gift cards given through the EA program. Other recommendations for additional support the program could provide included paying for therapy, conference travel or other professional development opportunities, and providing financial literacy resources.

LACCD

Among LACCD students, the most common advertising improvement recommendation was to increase email marketing. Interviewees went on to specify that using

students’ personal email addresses was important, since not everyone checks their school emails regularly. Including an application link and a concise description of the program was also recommended, with one student adding, *“sometimes the students see an email and can see so many words in it that he just skips it. He doesn’t even read it.”* Another recommendation from a few students was to utilize social media, especially Instagram, which was the only platform mentioned specifically. Additionally, students highlighted that school counselors are a crucial source of information, and that they would be a good resource for further advertising the program. Students also noted that they trust school counselors, that counselors are already good at following up with students on a regular basis, and that students value one-on-one interactions when receiving such information. Other possible outreach strategies included phone calls, text messages, the LACCD portal, announcements from teachers, and increased word of mouth.

LACCD students also sought clarification on who is eligible, specifically if undocumented students could receive aid. One student recommended, *“I think if there is a change it’s to let students know it’s open to everyone, regardless of situation.”* Interviewees were also confused as to how the aid would impact their financial aid packages, with four students requesting support from the program in understanding how their aid funds would be delivered to them. Some were also not familiar with how their school account would disburse the funds or were not familiar with the online banking platform being used. Overall, LACCD students expressed that they would benefit from more clarity on the disbursement process.

V. DISCUSSION

Given these administrative data trends and thematic interview findings, the following section discusses implications of the preceding analyses. More specifically, it identifies the existing strengths of the programs as well as notable differences in program impacts for sub-populations.

Strong Programmatic Elements

As was clear from participant interviews, the program offers fast and simple application and disbursement processes. More specifically, it provides assistance with many different types of expenses and does not restrict eligibility based on GPA, which can suffer during crises. The program also provides vital support with basic needs, such as food and housing, when students or their families experience unexpected income losses or additional expenses. As a result, the program relieves considerable emotional and mental stress for students, allowing them to focus more on school without taking on additional burdens, such as longer work hours. There is also some preliminary evidence that EA can catalyze longer-term impacts, such as providing technological support that can assist students in jobs.

Students also expressed appreciation of their experience with the program when comparing it to prior experiences seeking financial and social support. As one USC student explained: *“Whenever you apply to a scholarship, just in a general sense, there’s always such a long process, and it’s such a hair-pulling process, whether you fill out your general information, pages of it, and then the essay questions, and then yada, yada, and then waiting to hear back is usually such a long process. With this program, it’s so fast and so different, so easy that it almost feels fake.”* Further, students seemed to appreciate that the program offers small grants to many, as opposed to larger grants for a few.

For instance, 13% of LACCD applicants stated that they would be grateful to receive any amount of aid, even less than they requested, often in recognition that many students within their community were also struggling with financial hardships.

“This money would be a huge help and I know there is more people that need it more than I do [and] even a small amount will help in these desperate times.”

Differential Impacts for Sub-Populations

In addition to undocumented students, graduating seniors, and graduate students, the interviews produced some insights into impacts for other sub-populations within the USC and LACCD EA programs. If interviewee demographics are representative, EA is particularly being used by students of color, especially Hispanic, Black, and Asian students. Such trends could reflect systemic inequities within higher education, especially as they relate to challenges faced by low-income and first-generation students, as well as the disproportionate affects that COVID-19 has had on minority populations.²⁴ Female students also appear to be using EA more than males. While the evaluation did not ask gender-specific questions which might help explain why, it is possible that this pattern relates to the fact that women have also been particularly harmed by COVID-19, for instance due to greater increases in household responsibilities.²⁵ As one USC student shared in her interview:

“I feel sometimes my dad expects certain things because I’m a woman and he’s like, ‘Oh, as a woman, you need to be cleaning this and that.’”

Further, EA applicants appear to have fairly high GPAs, especially those at USC. One reason for such GPAs could be that low-income and first-generation students are especially dedicated to their academic pursuits as a way to secure better opportunities in their future to support themselves and their families. For example, as one LACCD student explained: “[*If I did not receive the EA*] *I feel I would be looking more for work... but my mom’s always been like, “No. Your job is being a student. It’s more important because that way when you get a good career, that’s when you have more opportunities for better jobs.”* Additionally, some students, particularly at LACCD, stated that caretaking responsibilities also affected their financial circumstances — notable, as 7% of LACCD applicants specifically mentioned being parents themselves.

VI. RECOMMENDATIONS & CONCLUSIONS

Both the administrative and interview data suggested three main areas for improvement. First, the program is not widely known and referrals are largely reliant on word-of-mouth, especially at USC. As has been explained in prior EA literature, reliance on word-of-mouth could unintentionally exclude certain segments of the target population.²⁴ To address this potential obstacle, program administrators should increase program awareness by disseminating more information through student organizations, particularly those for low-income, first-generation, and minority students, as well as through school counselors.

Second, participants of both programs reported a lack of clarity over eligibility requirements, including based on student immigration status and year in school, as well as the number of times students can apply. Students also wanted to know the overall availability of funds, as many expressed concerns that they may be taking aid away from those with more need. As demonstrated through the following quote from an LACCD student: “*I’m always thinking of others, so I was like, ‘Maybe somebody else needs it more. If I’m taking it, then I’m taking away from people who are worse off.’ That was my main concern.*” Administrators should make this information more explicit, for instance in their outreach materials or on the application itself, even proactively encouraging particularly hesitant populations to apply.

Third, both programs should also use more messaging such as, “our goal is provide assistance to all of those in need,” and use language emphasizing hardships rather than emergencies, to further reduce stigma and potential barriers to applying. Similarly, both programs should provide examples of real applicant hardships and the high program approval rates to further encourage students to apply.

By implementing these changes, both the USC and LACCD programs will be able to continue providing crucial financial support to students in need — essential not only for student academic success, but for their general well-being, too.

²⁴ “Health Equity Considerations and Racial and Ethnic Minority Groups”

²⁵ Bateman and Ross, 2020.

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APPENDIX 1: LACCD CAMPUS DEMOGRAPHICS

TABLE 1. STUDENT POPULATION BY CAMPUS (FALL 2020)

| POPULATION | EAST | CITY | HARBOR | MISSION | PIERCE | SOUTHWEST | TRADE TECH | VALLEY | WEST | LACCD |
|------------|--------|--------|--------|---------|--------|-----------|------------|--------|--------|---------|
| Total | 32,442 | 15,119 | 7,720 | 9,115 | 18,503 | 5,415 | 11,417 | 15,681 | 10,602 | 126,014 |
| Percentage | 25.7% | 12.0% | 6.1% | 7.2% | 14.7% | 4.3% | 9.1% | 12.4% | 8.4% | 100.0% |

TABLE 2. STUDENT AGE BY CAMPUS (FALL 2020)

| AGE | EAST | CITY | HARBOR | MISSION | PIERCE | SOUTHWEST | TRADE TECH | VALLEY | WEST | LACCD |
|----------------|-------|-------|--------|---------|--------|-----------|------------|--------|-------|-------|
| 19 and Younger | 21.9% | 24.0% | 32.8% | 35.5% | 32.0% | 25.0% | 27.5% | 28.5% | 24.1% | 26.9% |
| 20 to 24 | 26.0% | 25.1% | 31.9% | 28.9% | 29.3% | 23.9% | 25.8% | 27.9% | 28.3% | 27.3% |
| 25 to 29 | 15.3% | 16.4% | 14.1% | 14.4% | 12.3% | 15.5% | 17.8% | 15.4% | 18.2% | 15.3% |
| 30 and Older | 36.8% | 34.4% | 21.2% | 21.2% | 26.5% | 35.6% | 28.9% | 28.3% | 29.4% | 30.5% |

TABLE 3. STUDENT GENDER BY CAMPUS (FALL 2020)

| GENDER | EAST | CITY | HARBOR | MISSION | PIERCE | SOUTHWEST | TRADE TECH | VALLEY | WEST | LACCD |
|-----------------|-------|-------|--------|---------|--------|-----------|------------|--------|-------|-------|
| Female | 53.6% | 61.6% | 61.6% | 63.8% | 59.9% | 71.4% | 50.9% | 59.6% | 61.9% | 58.7% |
| Male | 46.1% | 37.7% | 38.2% | 35.6% | 39.9% | 28.2% | 48.6% | 40.1% | 37.7% | 40.9% |
| Non-Binary/Unk. | 0.4% | 0.7% | 0.2% | 0.6% | 0.2% | 0.4% | 0.5% | 0.3% | 0.3% | 0.4% |

TABLE 4. STUDENT ETHNICITY BY CAMPUS (FALL 2020)

| ETHNICITY | EAST | CITY | HARBOR | MISSION | PIERCE | SOUTHWEST | TRADE TECH | VALLEY | WEST | LACCD |
|-----------|-------|-------|--------|---------|--------|-----------|------------|--------|-------|-------|
| Hispanic | 66.0% | 54.8% | 60.8% | 75.0% | 45.5% | 54.5% | 70.6% | 50.4% | 48.4% | 58.5% |
| White | 8.2% | 18.3% | 11.4% | 11.1% | 32.4% | 4.3% | 7.1% | 30.5% | 15.8% | 16.5% |
| Asian | 10.3% | 13.5% | 11.9% | 5.5% | 9.7% | 2.7% | 4.5% | 7.2% | 7.2% | 8.9% |
| Black | 5.0% | 6.6% | 8.8% | 3.0% | 3.9% | 32.1% | 12.5% | 4.7% | 19.3% | 8.1% |
| Other | 10.4% | 6.8% | 7.1% | 5.5% | 8.5% | 6.4% | 5.2% | 7.2% | 9.3% | 8.0% |

TABLE 5. STUDENT BACKGROUND BY CAMPUS (FALL 2020)

| CHARACTERISTIC | EAST | CITY | HARBOR | MISSION | PIERCE | SOUTHWEST | TRADE TECH | VALLEY | WEST | LACCD |
|---------------------------------------|-------|-------|--------|---------|--------|-----------|------------|--------|-------|-------|
| Non-U.S. Citizen / Permanent Resident | 13.0% | 12.1% | 5.5% | 7.5% | 5.2% | 11.8% | 9.9% | 6.9% | 5.8% | 9.2% |
| First Generation | 40.3% | 43.1% | 43.0% | 50.2% | 35.6% | 48.8% | 50.5% | 41.5% | 42.3% | 42.4% |

TABLE 6. STUDENT UNITS BY CAMPUS (FALL 2020)

| UNITS | EAST | CITY | HARBOR | MISSION | PIERCE | SOUTHWEST | TRADE TECH | VALLEY | WEST | LACCD |
|-------------|-------|-------|--------|---------|--------|-----------|------------|--------|-------|-------|
| Less than 6 | 50.0% | 40.7% | 41.3% | 48.5% | 30.9% | 43.5% | 46.6% | 41.2% | 49.6% | 43.7% |
| 6 to 12 | 28.1% | 29.6% | 34.8% | 32.3% | 35.7% | 32.2% | 30.7% | 35.2% | 30.4% | 31.6% |
| 12 or More | 18.4% | 22.9% | 21.4% | 17.2% | 25.4% | 12.8% | 18.6% | 20.7% | 18.3% | 20.1% |
| Non-Credit | 3.4% | 6.8% | 2.5% | 2.0% | 8.0% | 11.5% | 4.1% | 2.9% | 1.7% | 4.5% |

TABLE 7. STUDENT FINANCIAL AID BY CAMPUS (2019-2020)

| AID TYPE | EAST | CITY | HARBOR | MISSION | PIERCE | SOUTHWEST | TRADE TECH | VALLEY | WEST | LACCD |
|--------------------------|-------|-------|--------|---------|--------|-----------|------------|--------|-------|-------|
| CA College Promise Grant | 35.7% | 42.9% | 52.4% | 47.4% | 46.1% | 49.6% | 47.5% | 53.3% | 56.5% | 35.3% |

TABLE 8. STUDENT EDUCATIONAL GOAL BY CAMPUS (2016)

| GOAL | EAST | CITY | HARBOR | MISSION | PIERCE | SOUTHWEST | TRADE TECH | VALLEY | WEST | LACCD |
|----------|-------|-------|--------|---------|--------|-----------|------------|--------|-------|-------|
| Transfer | 49.2% | 48.4% | 59.5% | 56.1% | 61.4% | 52.8% | 34.4% | 54.6% | 52.1% | 51.7% |

Sources: <https://datamart.cccco.edu/DataMart.aspx>, <https://www.laccd.edu/Departments/EPIE/Research/Pages/All-Reports.aspx>

APPENDIX 2: EMERGENCY AID INTERVIEW PROTOCOL — USC AND LACCD

1. How long have you been a student at USC/LACCD?

- A. What are you studying?
- B. Did you start at USC/LACCD right after high school or are you a transfer student?
 - I. If you are a transfer student, why did you transfer?
- C. [LACCD only: Can you tell me why you chose to go to LACCD? Is there a specific reason you chose your campus as opposed to others in the district?]
- D. What are your future career goals?
- E. Do you participate in any extracurricular activities? If so, which ones?

2. How do you fund your schooling?

- A. Do you receive any financial support from your parents, family or friends?
 - I. Do you receive any other resources from your parents or family members?
(EX: For housing, food, transportation, or books)
- B. Do you receive financial aid? (EX: Grants, loans)
- C. Do you receive scholarships?
- D. Do you receive any other financial support to pay for school that we have not covered?
- E. What is the approximate breakdown of your funding? What share of your funding is each source?
- F. Have any of these sources of funding been impacted by COVID?

3. [LACCD only: What do you think about the LA College Promise program overall?]

4. When you're not in school, can you share what else you do? (EX: This can include work, extracurriculars outside of school, activities at home, etc.)

- A. Do you work?
 - I. If so, how many hours per week do you work?
 - a. Does the money you earn from working go to educational costs, living costs, or something else?
 - i. Do you help support your family?
- B. Do you have any home responsibilities? (EX: Family located in the LA area)
 - I. Do you have any care-taking responsibilities?
 - II. What is your housing like?
- C. Have any of your work or home responsibilities changed due to COVID?

5. Is there anyone or anything else you help support financially?

6. When there are times that you're struggling financially, is there anywhere or anyone you can go to for financial support? Please explain.

7. Beyond finances, do you receive any social support from your parents, family, friends, or other organizations? If so, what types of support do you receive? (EX: Emotional support, advice/counseling, meals, etc.)

A. Have any of these sources of social support been impacted by COVID?

8. What motivated you to apply for LOC emergency aid? (EX: What was your problem-solving process? Was this a last resort? Did you ask friends and family first? At what point in time in that process did you find out about this process?)

A. Did you experience any hesitations towards applying for emergency aid?

B. Were there any reasons that you thought about not applying for emergency aid once you had a need and were aware of the program?

9. How did receiving the emergency aid impact your life?

A. Were there any positive impacts? Negative impacts? (EX: Did you experience stress, anxiety, embarrassment, or other feelings during the crisis and application process? When you asked for help? Feelings of empowerment, relief, etc. after funding was received?)

B. Do you still experience the hardship even after receiving emergency aid?

I. If yes, what additional support would help you resolve the issue(s)?

II. Has COVID contributed to your ability to resolve the crisis?

10. Do you feel the hardship impacted your experience as a student? (EX: These could be positive or negative impacts on your studies, your social life, your stress levels or emotions, or any other aspect of your life here at the school)

A. Did it affect your grades?

B. Did COVID impact your experience as a student or grades?

11. What would you have done if you did not receive this emergency aid?

A. Would you have been able to stay enrolled at USC/LACCD full-time?

I. If not, would you have dropped out temporarily or all together?

II. Is there anything you would have had to change in your life or go without in order to stay at USC/LACCD? If so, what?

B. Has the crisis/event you experienced changed since COVID? Do you anticipate the situation changing once stay at home orders end?

12. Do you rely on other resources to help you as a student? Not just financial resources? (EX: Professors, services to destress, etc.)

13. Were you referred to any additional services or resources through the Emergency Aid program? If so, which ones?

A. Did you follow-up with these resources?

I. If so, which resources were most helpful?

II. Were there resources that you needed that you didn't gain access to?

a. If so, which ones and why?

III. If not, why not?

14. How did you hear about the Emergency Aid program? (EX: Did another student you know normalize the experience for you? Was it hard for you to ask for help?)

- A. How easy was it to find information about the program?
- B. Do you think a lot of students know about the program?
 - I. Where do you think most students find out about the program?
- C. How could knowledge of the program be better, so we can make sure that everyone who needs emergency relief knows about the program?

15. What do you think about the Emergency Aid Program overall?

- A. [USC only: If you requested assistance to help purchase food and received a Trader Joe's gift card, what was your experience with and feelings about using this gift card?]

16. How can the emergency aid program be improved overall? (EX: This can include the application, disbursement process, or type of aid.)

- A. Did you have any challenges using the program or receiving aid? Please explain.
- B. What would make it easier for students to apply?
- C. What do you think are reasons why more students don't apply for emergency aid, even if they need it?
- D. Are there any other ways in which the program could be improved, so it can help more students, as well as more effectively helping those students who apply?

17. Was the Emergency Aid sufficient to address the root cause problem? If not, why not?

- A. Do you need any other type of assistance aside from this Emergency Aid? (EX: financial, material, transportation, emotional....)

18. Is there anything else you would like to share with me related to the Emergency Aid program?

19. What is your race/ethnicity?

20. What is your gender?

21. How old are you?

22. What is your approximate G.P.A.?

23. Would you be interested in a follow-up interview in a few months to see how you are doing?

APPENDIX 3: EMERGENCY AID FOLLOW-UP INTERVIEW PROTOCOL — USC ONLY

1. Since your last interview, has your daily routine changed at all?

- A. Have your extracurricular activities, home responsibilities, housing, or job changed?
- B. What about your sources of financial and social support? (EX: financial aid, scholarships, support from friends/family, etc.)
- C. Overall, do you feel more, less, or equally financially secure since your last interview?
- D. Has COVID contributed to any of these changes at all?

2. Have you experienced another event of financial need after receiving the emergency aid? If so, what happened?

- A. Was this related to the original event that led you to apply for emergency aid before?
- B. Was this related to COVID?
- C. Have you applied for emergency aid again?
 - I. If so, did you run into any problems in trying to re-apply?
 - a. Did you receive more emergency aid?
 - II. If you did not apply again, why not?
 - a. Did you reach out anywhere else?

3. Has your perception of how the emergency aid impacted you changed? (EX: These could be positive or negative impacts on feelings of stress, anxiety, empowerment, relief, or ability to remain enrolled or afford other routine expenses)

- A. What were the short-term impacts, if any?
- B. What were the longer-term impacts, if any?
- C. Do you still experience the original issue(s) you were facing even after receiving emergency aid?
 - I. If so, what additional support would help you resolve the issue(s)?
 - II. If not, how were you able to resolve the issue(s)?
- D. Has COVID affected your ability to resolve the crisis at all?

4. Has your perception of how the crisis impacted your experience as a student changed? (EX: These could be positive or negative impacts on your studies, your social life, your stress levels or emotions, or any other aspect of your life here at the school)

- A. What were the short-term impacts, if any?
- B. What were the longer-term impacts, if any?
- C. What is your approximate G.P.A.?
- D. Did the crisis affect your grades?
- E. Has COVID affected your experience as a student or grades at all?

5. Since receiving aid, have you used other resources, such as a food pantry, other scholarships, or therapy?

- A. Were any of these resources referred to you by the EA program?
 - I. If not, how did you hear about them?
- B. Were there any resources that you were referred to that you did not follow-up with?
 - I. If so, which ones and why?
- C. Has COVID affected your ability to reach out for additional support?

APPENDIX 4: INTERVIEW PROCESS

The USC interviews took place in two phases and included interviews with a total of 29 students. The first phase was from January to April 2020. During this time, the research team conducted 15 first-time interviews, the majority of which took place during April 2020. The second phase was from December 2020 to January 2021, during which the research team conducted another 14 first-time interviews and 6 follow-up interviews. For both phases, the research team conducted first-time interview recruitment by emailing all EA recipients who indicated that they were willing to participate in the study on their applications. The research team then interviewed all of those who responded. For the follow-up interviews, the research team randomly selected 8 of the original 15 interviewees to email and interviewed all of those who responded.

The LACCD interviews took place in one phase, from July to October 2020. During this time, the research team conducted a total of 26 first-time student interviews. Similar to the USC interviews, the research team emailed all EA recipients who indicated they were willing to participate in the study and interviewed every student who responded.

APPENDIX 5: ADMINISTRATIVE DATA DESCRIPTION

For the USC program, this data included information on application date, type of expense requested, amount requested, if expense was already paid, if the student had reached out to other organizations, and how the student heard about the program. This data also included information on whether and why applications required follow-ups, approval status, type of expense approved, award amount, date of payment, and reason for denial.

The LACCD program data included the LACCD campus where the student was enrolled, amount requested, award amount, and payment date. For each campus, LACCD program administrators also shared the number of applications denied as well as the most common reason for denial. Additional application data was captured within short paragraphs written by students explaining their application circumstances, namely the type of expenses requested and the source of their financial hardships. To analyze this textual data from the applications, the research team used basic content coding to capture the different categories of expenses and hardships.