

San Francisco State University Basic Needs Initiatives

Emergency Funds Pilot Report

Fall 2020

Program Summary

The Basic Needs Emergency Funds program functions primarily to address the widespread problem of food instability among college students at SF State. According to a recent survey, nearly half of all SF State students reported that they had suffered from food instability during their college careers, while roughly twenty percent had experienced homelessness in recent months. This has serious implications for their academic performance, their physical and mental health, and their ability to stay enrolled and ultimately graduate from the university.

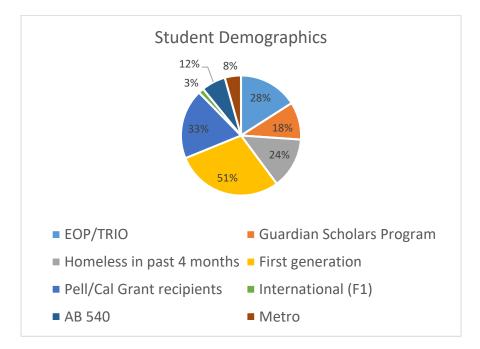
SF State students are able to request Emergency Funds once per semester, and can receive up to \$400 depending on their circumstances. These funds are primarily used for emergency purchases of food, but transportation and medical costs can also be covered. E-funds come in the form of a Visa gift card, which students receive as either a physical card or in electronic form. To apply, students fill out a Qualtrics form on the Basic Needs website where they can describe their request and upload supporting documents, such as receipts, copies of bills, or bank statements. If approved, students are generally able to receive their funds anywhere between 3-5 business days of submitting a request.

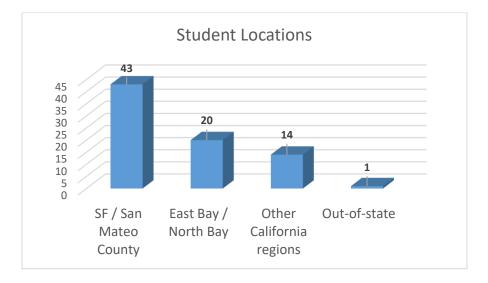
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Program Outcomes: Data

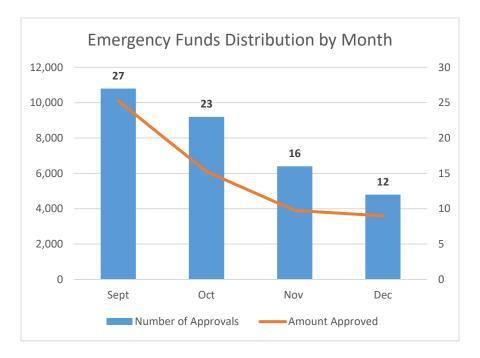
For the Fall 2020 semester, **\$23,700** in E-funds were distributed to **78** SF State students. These students came from a variety of socio-economic backgrounds and geographic locations across California. By far the largest group of students were first generation and residing in San Francisco or San Mateo County. Additionally, nearly a quarter reported being homeless or housing insecure in the past 4 months, and 1/3 of the students were Pell/Cal Grant recipients. Slightly more than 10% were AB-540 "Dreamer" students.







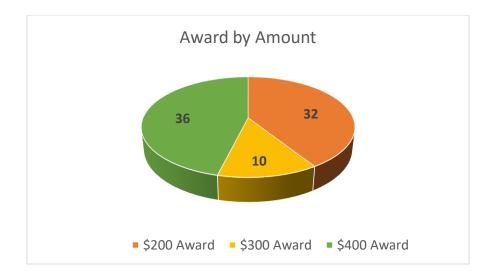
The bulk of E-funds were distributed in September and October, which accounted for **50** approvals totaling **\$16,200**. The vast majority of the approved requests were for either the \$200 minimum, or for the \$400 maximum, while about 12% received \$300. Interestingly, 22 of the 36 awards for the \$400 were approved in September. A further discussion of the award amount and approval methodology will be discussed in the next section.



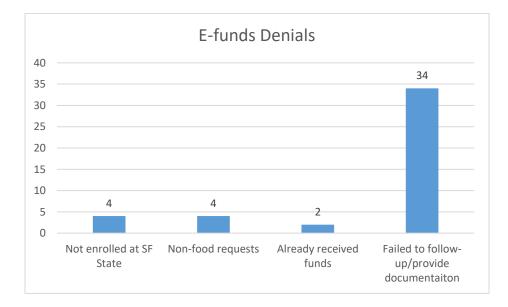
Program Outcomes: Analysis

Through the application form and the mix of both electronic and physical cards, HPW was able to devise an efficient process that enabled students to have their applications reviewed quickly and receive their funds within a week of submission. We based the award amount off the CalFresh monthly stipend (~\$200), which was the baseline that was provided to those indicating that they were experiencing problems buying food. Amounts of up to \$400 could be approved based on an individual's circumstance. For example, those students who fit certain categories (AB 540, F-1 international students, or those who indicated that they were homeless) were approved for the full amount. The bulk of these students came from referrals either from the Dream Resource Center, Guardian Scholars Program, or PATHS. This highlights the importance of inter-campus collaboration to publicize this program so that resources can be quickly provided to assist students who are in most in need.





As noted in the chart above, September was the month when the highest number of E-fund requests were approved, and for the largest amounts. When the initiative was launched, it was highly publicized to different entities on campus. This resulted in an overwhelming number of applications initially and threatened to deplete the entire fund within weeks. A screening process was thus established where students were asked to submit documentation in order to show their financial need. This led to a total of **34** applications being denied, as students simply did not follow up to these requests. A further **10** students were denied due to a variety of reasons: not being enrolled, asking for funds multiple times, or requesting money for things not related to food emergencies (most commonly rent or textbooks.) The vast majority of these denials **(37)** took place during the initial month of the program's operation.





Program Outcomes: Student Feedback

Following receipt of funds, students were sent a survey to complete asking about the effectiveness of these resources in keeping them enrolled. Roughly 1/3 of the recipients (24) completed the survey, and there was overwhelming agreement that the program was an important factor in their ability to continue on at SF State. For example, to the question, "Should this program be continued?" a sampling of responses included:

"The Basic Needs program is critical to student success at SF State because for example, a student like who was under a financial crisis, was able to stay in school because I did not have to worry about my food expenses."

"This program truly helps take mind off not being able to afford basic needs, as well as a feeling of giv[ing] hope and gratitude"

"This program has helped me stay motivated in school. The extra funds given to me lifted so much weight off my shoulders because I did not have to work more hours than I could handle. I usually overwork myself, even though I have SO many things to do. However, getting help from this program allowed me to relax a bit more and focus on me and my schoolwork, rather than trying to make ends meet."

"It is a vital resource for undocumented students. This programs helps individuals become a little more financial stable to be able to provide more focus on studies"

And perhaps most succinctly:

"You can't do well in school on an empty stomach"

Survey responses indicate that the program was effective in improving academic performance for the recipients. All but four of the survey recipients responded that the program was "very helpful" in responding to their basic needs crisis, while 70% of students "strongly agreed" that receiving E-funds had helped them to do better in school. This increased academic performance substantially increases the likelihood that these students will remain enrolled, and eventually graduate from SF State.



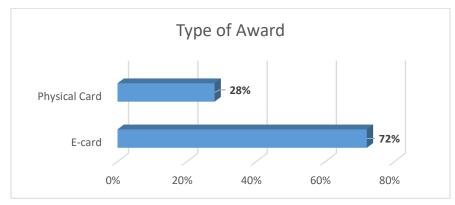
Challenges & Questions

There are a number of issues that need to be analyzed as the E-funds program continues to evolve. Five will be discussed in this section.

The first concerns the **method that awards are distributed**. The vast majority of students (72%) opted to receive funds in e-cards, despite the fact that more than half of the recipients are located in San Francisco or San Mateo Counties. This trend of opting for e-cards instead of coming to campus to physically pick up a gift card hindered students ability to maximize resources including also accessing a basic needs care kits, meal cards and the food panty as well as being able to use a physical card at in-person vendors. Further, while students did not report much trouble in using the e-cards in the survey results, they are limited by nature in that they are only able to be used for online purchases.

For a student experiencing homelessness, e-cards may not always be an effective means of accessing resources; for example, if they are trying to have groceries delivered.

A related issue is that HPW also offers Basic Needs Care Kits and Laundry Kits that are available to students, and nearly all of the students who came to campus to receive a gift card also asked for kits, either in the initial request form or upon pick-up. Encouraging students in the area to come to campus to receive awards in person would better allow us to connect with them and provide greater access to resources.



The second issue concerns the question of **supporting documentation**. When the program was initially devised, students were only asked to provide a statement outlining their needs without having to include any kind of documentation. This made it difficult to determine their degree of need, particularly if their supporting narrative was sparse and lacking in detail. On the other hand, once the documentation requirement was added, many of the students who had requested funding initially simply gave up or didn't respond. This doesn't necessarily mean that their need was real; rather it may have simply imposed a barrier to funds that they were unsure or unable to meet. The question of requiring documentation has been the toughest challenge in assessing applications, particularly as the volume of applications can make it difficult to hold consultations with students, given limited staff resources.



The third issue relates to **outreach**. Studies have shown that being unaware of existing resources is one of the main reasons that students do not access them. At the same time, too much publicity can lead to an overwhelming amount of applications, similar to what SF State saw with the Hope Crisis Fund during the spring of 2020, and to a lesser extent, when the E-funds program was launched last fall. **Striking the balance between raising awareness that these resources are available without also generating an unsustainable demand is another challenge presented.**

The fourth issue is whether or not students should be able to receive E-funds awards more than once per semester. For those students experiencing chronic financial issues that inhibit their ability to buy groceries and other essential items, will a one-time award of \$200 or even \$400 really be enough to sustain them over the course of the semester? At the same time, if a student is chronically short of resources, does that situation rise to the level of an emergency? Is it possible for someone be in a constant - or at least a frequent - state of emergency? Furthermore, is it better to spread the awards over a large area, as was done this semester, or target them more specifically toward students who are most at-risk of dropping out?

The fifth issue is whether to approve e-funds to students who still have available financial aid. Best practices in the field would seem to preclude providing resources to those students who still have untapped aid; however, this was not a requirement during the Fall 2020 semester. The logic behind this is that a student should have exhausted all other resources before being eligible for emergency assistance. At the same time, there is no guarantee that any of these students will be able to graduate, as the students we are assisting with these funds are those most at-risk of dropping out entirely. How ethical is it to force those students to take out more loans just to buy groceries if they end up dropping out later down the line? Is it better to simply give them a small grant and see if that can provide the assistance they need to stay in school without having to incur more debt?

Many of the issues are complex and offer no easy solutions, particularly the final two challenges discussed. HPW staff will continue to analyze the data and debate the questions, with the aim of having more clarity after the Spring 2021 semester.



Moving Forward

Overall, the system that was devised seemed to accomplish the main objective of the Emergency Funds program: getting money out quickly to students in genuine need, and at a pace that could be sustained over the course of the entire academic year. Given this, it may not be advisable to make drastic alterations to the existing process.

That being said, one opportunity for improvement lies in linking the Emergency Funds program to other aspects of the Basic Needs Initiatives, particularly with CalFresh and the PATHS housing program. Ideally, a network could form where a student enters into the system at one access point and then can be referred to different programs as necessary. The beginnings of this collaboration have already been seen, particularly with the PATHS program. When students indicate problems with homelessness on their E-funds request, these students are then referred to PATHS where the Housing Coordinator can do a more in-depth consultation and assess the level of need. Likewise, students can be referred in the other direction as well, and the bulk of the maximum awards in the month of December came from PATHS referrals.

Regarding the issue of broad based support vs. targeting certain students for increased funds, it will be important to analyze different data sets, particularly as it relates to recipients' academic performance and ability to stay enrolled. This is a question that can be re-examined at the end of the Spring 2021 semester when the academic year is completed.

A final point to reiterate is that Emergency Funds recipients were often referred to Basic Needs from other entities on campus. This speaks to the need for raising awareness across campus of the various BNI programs that are available to students. Particularly in a virtual environment, we need to rely on close collaboration and assistance from individuals and departments who are working directly with students in order to identify those who are struggling with issues of food and housing insecurity and are in need of immediate assistance. This will require reaching out to these various entities to heighten visibility of the resources available on our campus, and ensuring that vulnerable student populations are able to access them. Doing so will enhance the likelihood of these students fulfilling their academic potential and ultimately graduating with a degree from San Francisco State University.

References

Crutchfield, R., & McGuire, J. (2018, January). Study of Student Basic Needs. California State University.

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