

Student Housing Insecurity and Homelessness at San Francisco State University

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Introduction

In higher education institutions across the country, within the California State University (CSU) system, and at San Francisco State University (SF State) there is a crisis of student housing insecurity and homelessness. Due to the rising cost of attendance, increased costs of living, and reduction in federal financial aid, students are pursuing higher education while facing extreme financial burden. Due to these factors, many students face the ongoing challenge of balancing educational expenses and are unable to cover the ongoing costs of housing which results in housing insecurity and even homelessness (Vogt & Leek, 2018).

SCOPE OF THE PROBLEM

Student homelessness and housing insecurity exist on a spectrum with students often moving between experiences due to changes in circumstances. Students who are housing insecure face an array of issues such as frequent moves, the inability to pay rent or utilities, living in overcrowded conditions and staying temporarily with friends and family on couches (Goldrick-Rab et al. 2019, Hallett & Crutchfield, 2017). According to the U.S Department of Education definition of homelessness, students who are homeless “lack a regular, fixed, and adequate nighttime residence” (Crutchfield & McGuire, 2018). They may sleep in their cars and live in spaces not fit for human habitation, such as parks or abandoned buildings, in shelters and in other short-term residences such as treatment facilities (Hallett & Crutchfield, 2017). National surveys show that rates of housing insecurity and

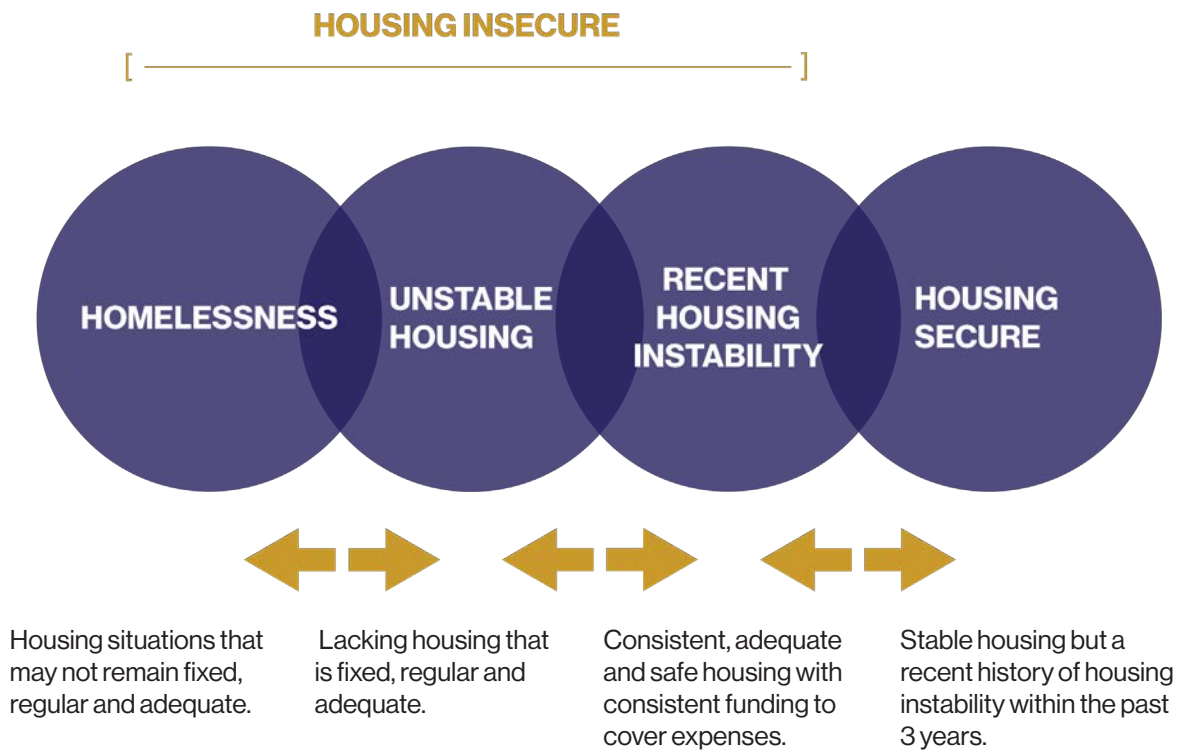


Image 1: Housing Insecurity Spectrum Hallett & Crutchfield, 2017

homelessness amongst students is a pressing issue and that students are more likely to experience housing insecurity than to have all of their needs met while they attend college. Research conducted in 2018 at 123 two and four-year institutions across the United States showed that 60% of students attending two-year institutions and 48% at four-year institutions experience housing insecurity. In particular, students from historically marginalized groups, including people of color, foster youth, first-generation, low income, formerly incarcerated and LGBTQ+ individuals face challenges finding and maintaining affordable, adequate and stable housing (Goldrick-Rab et al. 2019). Several Federal policies seek to provide support for students experiencing homelessness. However, they primarily focus on supporting people who are homeless before entering school and offer little for students who begin to experience homelessness in college and for those who experience housing instability.



California is no exception to this national phenomenon, and students enrolled in higher education in this state face a severe housing shortage, skyrocketing housing prices, and increasing costs of attending public higher education institutions. A 2018 survey of 40,000 students at 57 California community colleges showed that 60% of respondents were housing insecure and 19% of respondents had been homeless in the previous year (Goldrick-Rab et al., 2019). The University of California is currently researching students facing housing insecurity and homelessness, but previous reports indicate that approximately 5% of their college and graduate students have experienced homelessness (UC Global Food Initiative, 2017). In 2018, the CSU released one of the most significant and comprehensive studies of housing insecurity and homelessness amongst students, and it showed that almost 11% of student respondents had experienced homelessness during the past 9 months (Crutchfield & McGuire 2018).

STUDENT WELL-BEING AND ACADEMIC SUCCESS

It is well documented that students experiencing housing insecurity and homelessness suffer negative consequences in both their well-being and academic success. These students are more likely to experience challenges to both their mental and physical health, which can manifest in increased anxiety, depression, and physical health issues including more sick and inactive days (Crutchfield & Maguire, 2018). Students struggling to maintain stable housing are more likely to have lower GPA's and a higher level of academic concerns than their housing secure peers. Twenty percent of college students who suffer from housing insecurity earned grades of C or below (Goldrick-Rab et al., 2019). Factors contributing to these adverse outcomes include lack of a place to study, find privacy, store and prepare food, and get adequate sleep. They also face technological barriers, as they may not have consistent access to computers or broadband or lack a secure place to store their computer (Vogt & Leek, 2018).

“BASIC NEEDS”

Student housing insecurity and homelessness fits into a context of student “basic needs” that also includes food insecurity and mental health. These intertwined issues all play a critical role in student well-being and success. Efforts to address student basic needs have grown significantly over the past decade despite the pervasive and long-held narrative of the “starving student” and the expected suffering of college students. The State of California has passed and is considering several pieces of legislation that would increase financial resources and create policies and programs to better support students’ basic needs. The CSU is closely monitoring these policies.

In 2015, the CSU established its Basic Needs Initiative with a system-wide Director of Basic Needs and Wellness hired in 2017. Since its inception, the CSU Basic Needs Initiative has supported the development of data collection and programming to address students' basic needs. In 2017, SF State formally initiated its basic needs work with the creation of a Basic Needs Committee to guide the campus' approach to addressing student food and housing insecurity. In 2018, Health Promotion & Wellness hired an Assistant Director for Basic Needs Initiatives, and the University was awarded \$105,000 by the CSU through the SB85 Hunger-Free Campus Designation grant to address basic needs. See Appendix A for a timeline of Basic Needs efforts at SF State.

Overwhelmingly, these efforts across the country, in the CSU, and at SF State have prioritized the issue of food insecurity, with food pantries and other emergency and long-term programs put in place. The prioritization of food security has occurred for several reasons: the availability of government programs to support students (such as the Supplemental Nutrition Assistance Program), the availability of grant money, and the relatively straightforward nature of directly providing food to students. There are few campuses or higher education systems that have taken on the challenge of addressing housing insecurity and homelessness amongst students.

At SF State, multiple programs have been put in place to increase student access to quality, nutritious food. While these programs have made an essential and substantial positive impact on students, it is inescapable that for many students, living without the security of adequate and affordable housing comes at a huge personal cost and undermines their academic success, physical health, and mental well-being. It is now time to look squarely at the issue of housing insecurity and homelessness experienced by SF State students and determine how best to address this complex and critical issue.

Methods

In 2016, members of the SF State community came together to discuss students facing hunger and displacement. Soon after, the CSU began to release information about the scope of these problems within the system, and in 2018 released the CSU Basic Needs Study, a comprehensive report on food and housing insecurity in the CSU. This study provided the first detailed look at these challenges on all 23 CSU campuses, including information about students at SF State (Crutchfield & McGuire 2018). During this time, the SF State Basic Needs Initiative got underway with its first programs focused on food security. At the same time SF State's Health Promotion & Wellness staff, tasked with University's Basic Needs response, clearly needed more in-depth information about housing insecurity and homelessness at SF State to inform new strategies and programs. As a result, in 2018 Health Promotion & Wellness began a partnership with the Health Equity Institute (HEI) and Department of Health Education (HED) to conduct this *Assessment of Student Housing Insecurity and Homelessness at San Francisco State University*.





This assessment began in Fall 2018 with HEI/HED faculty and HPW staff meeting to determine its scope and methods. At this time, faculty initiated a partnership with the Co-Principal Investigators of the CSU Basic Needs Study to ensure that SF State was building on previous research and furthering that work collaboratively. Beginning in January 2019, the backbone of this assessment was a series of courses taught as part of the SF State Master of Public Health degree program that engages students in a 6-month community-based research project and professional practice. The Community Assessment for Change course and Professional Public Health Practice support students to design and implement a community assessment collaboratively with a community partner. In this case, the Assessment of Student Housing Insecurity and Homeless at San Francisco State University was a true Community-Based Participatory Research project, as it is about students and by students at the University.

This assessment consisted of the following key methods:

- Academic literature review
- Review of studies conducted about SF State students
 - Housing study conducted by Residential Life and Institutional Research, Spring 2019
 - First Year Experience study of non-returning students, 2019
 - Survey conducted by Professor K. Eschelmann and graduate students enrolled in the Organizational Psychology program at SF State, Spring 2019
 - SF State Campus Climate Study, 2019
- Review of SF State Academic Master Plan documents
- Additional analysis of the raw quantitative survey data from SF State students collected as part of the 2018 CSU Basic Needs study. The CSU Basic Needs study surveyed students at all 23 CSU campuses, including SF State. The sample from SF State is small at just over 1000 students but is a good representation of the population of the student body with demographics of the sample closely mirroring that of the SF State campus.
- Additional analysis of qualitative data from interviews and focus groups conducted at SF State as part of the 2018 CSU Basic Needs study
 - Semi-structured, qualitative interviews conducted by 13 SF State MPH and 1 undergraduate student in Spring 2019 (See Appendix B for complete list)
 - 28 SF State student leaders (students in official positions of leadership in Associated Students and or working in campus programs)
 - 27 SF State faculty and staff from departments and units across campus
 - 21 External stakeholders including staff from the City of San Francisco, higher education institutions and community-based organizations

All of the semi-structured interviews were recorded and transcribed, and the SF State students analyzed the qualitative data collected. They coded the data, identified themes, and then developed key findings and recommendations. Data from the other sources were incorporated into the findings and recommendations and contributed additional learnings and ideas for action.

Findings

The findings presented in this report are drawn from all of the sources reviewed and the recent interviews conducted by the MPH and undergraduate students that served as a source of in-depth qualitative data about the current situation at SF State. All of the statements about SF State policies and practices were verified with University administration whenever possible. If verification was not possible, the assertions are clearly described as an interviewee's perception of current policy and practices.

SCOPE OF THE PROBLEM

A significant number of SF State students experience housing insecurity and homelessness. SF State is like other CSU campuses in that it has far less available on-campus housing than students. In Fall 2018, 34% (2,282) of all first year students (6,737) lived off-campus. Overall, only 12% (3,528) of all students (29,586) lived on-campus (Office of Institutional Research, 2019). As a result, most students attending SF State face a particularly challenging housing environment with high market rental costs, shortage of affordable housing, and limited on-campus housing options. Over the last five years in the Bay Area, market rental prices have risen steeply. In San Francisco County, the average median rent is now \$3600 (Zumper 2019). Rental burden in the Bay Area affects half of Bay Area renters, with low income, African American, Latinx, Native American, and female renters more likely to be rent-burdened ("Affordable housing production | Bay Area Equity Atlas," n.d.).

Furthermore, the nation's homeless crisis is particularly acute in California and in particular in the Bay Area. The 2019 Point in Time Count documented 8,011 individuals experiencing homelessness in San Francisco, a steep increase from previous years (ASR, SF Homeless Count, 2019).

Similarly, neighboring counties such as Alameda County also saw significant increases (43%) in the number of people experiencing homelessness (ASR, Alameda County Homeless Count, 2019). Students are far from alone in trying to find adequate, affordable housing in the Bay Area.

The CSU Basic Needs report is the most comprehensive study to date of housing insecurity and homelessness in the CSU and at SF State. This study found that 17.7% of students in the SF State sample reported experiencing homelessness in the past nine months as defined by the federal Department of Education and Housing and Urban Development definition of homelessness (Crutchfield & McGuire 2018). These definitions are not restricted to unsheltered homelessness and do include situations such as living in overcrowded conditions, cars, sleeping on couches and more. A study done by SF State Professor Kevin Eschleman and graduate students in Organizational Psychology used different measures than the CSU study and found that 10% of students in their study sample reported they experienced homelessness and 35% housing insecurity (Eschleman 2019). It should be noted that these two studies are not comparable and do not necessarily reflect true differences in the numbers of students who experience homelessness and housing insecurity. In fact, given the stigma associated with homelessness and the normalizing of student suffering, all of these numbers are most likely an undercount.

Housing insecurity is more challenging to quantify, and valid measures are not well established though CSU and UC basic needs researchers are working together to develop meaningful methods for collecting data about this issue. However, it is evident from studies done at SF State that the cost of housing and related financial strain puts students in a precarious position.





Recent studies at SF State that have focused on the student experience have a clear message that SF State students are struggling to meet the financial obligations of going to school and living in the Bay Area.

The SF State First Year Experience survey of students who did not return after their first year (2017) at the University found that the majority (49%) of students reported this was due to financial concerns, housing costs and difficulty finding housing (Yoo, 2019). Similarly, the 2019 SF State Campus Climate Study found that 56% of students in the sample reported financial hardship in their time at SF State, while over 60% of those described housing as the most significant challenge (Rankin and Associates, 2019).

Additional analysis of the raw data collected by the investigators of the CSU Basic Needs Study showed that 26% of students in the SF State sample reported that they were living in a temporary situation in which they could not stay, while another 20% were not sure if their living situation was temporary. Thirty-seven percent of SF State students surveyed were not confident or felt they could not pay their rent on time, and 11% had been evicted in the past six months. The CSU Basic Needs Study also found that across the CSU campuses historically marginalized students, such as African Americans, low income and first-generation students are the most likely to experience housing challenges (Crutchfield & McGuire 2018).

These statistics help explain why faculty and staff in the 2018-19 SF State Academic Master Planning process repeatedly identified a shortage of affordable housing for students as a key issue facing the University. In several of the nine questions considered in the process, including “What types of facilities, infrastructure, and resources are needed to enable us to meet our highest academic goals?” and “How do we ensure high levels of engagement and growth for students at every step of their academic journey?”, housing insecurity and the need for more off and on-campus affordable student housing are identified as urgent priorities that need to be addressed.



Students need housing, food security, mental health services - we cannot say too much about how important this is (the) group felt the need is among our students for their basic needs of housing, food, and health care. We (faculty) recognize and experience the housing insecurity, homelessness, and everyday food struggles of our students.

(SF State, 2019). Furthermore, in interviews faculty remarked that they felt that although there is construction of new housing underway, it is insufficient to make a dent in the student housing crisis. *“I think that it’s great that they’re building the dorm over here, but that’s only how many beds, like 200 I mean, it’s just a minuscule amount of beds.”*

EXPERIENCE AND IMPACT OF HOUSING INSECURITY AND HOMELESSNESS FOR SF STATE STUDENTS

Housing insecurity compounds stress and forces SF State students to make significant sacrifices that compromise their physical health and mental well-being. Many SF State students cannot afford the cost of living in San Francisco and as a result maintaining adequate, secure housing is a constant source of stress that requires regular evaluation of how to meet basic needs. This financial and emotional

burden compounds the already stressful experience of college. In interviews and focus groups, student leaders described SF State as having a culture of stress around meeting basic needs. For housing, insecure students where they are going to sleep and whether their safety is at risk is a constant worry. Student leaders also reported that many students have to work multiple jobs – both part-time and full-time, on-campus and off-campus – in order to afford the cost of tuition or rent, in addition to other living expenses. One student leader reported,



...students are working up to three jobs while being a full-time student in order just to have an apartment in San Francisco. Other students are renting out rooms and renting out couches... Other students are sleeping in cars.

Further exacerbating stress is the fact that some students sacrifice spending time with their families because they have to work through holiday breaks to pay for their housing and cannot spare the extra expense to go home for a visit. SF State faculty who were interviewed also recognize the negative health impacts of housing insecurity on students noting that it results in sleep deprivation, an inability to focus and anxiety.

In addition to stress, student leaders observe the ongoing significant compromises students make to remain housed. They described the student experience of regularly evaluating the trade-offs when making financial decisions about food, shelter, and transportation. It is described in the literature that these sacrifices of food, medicine, transportation, clothing, or other supplies have a notable detrimental impact on students (Crutchfield & Maguire, 2018). This choice to remain housed instead of eating is observed by SF State student leaders, *“So, it really boils down to heightened financial pressures when you live off-campus. Because everything costs money, even just to get to campus...You might sacrifice eating to put gas in your car. You know what I’m saying? I’ve heard students say that before that, you know, I didn’t eat today because I need gas to get to class...”* The need to choose housing over food results in students who are homeless or lacking adequate housing often lacking access to a place where they can keep or prepare food.



Not only are students worried about making their rent payments or obtaining on-campus housing, they may be also required to live in overcrowded conditions to afford a place to live. Student leaders report that it is common for students in off-campus housing, in particular, to live with large numbers of people in housing with few bedrooms and one bathroom. Lack of privacy, the inability to focus, and tension between roommates are ongoing challenges facing students living in these conditions. One student leader discussed how this lack of privacy affects their feelings around security, as well as their ability to study, *“And then students that live outside of campus, they usually have to live with like six, seven people to an apartment and they have one bathroom, and it stresses them out...They usually have to stay on campus to do any homework because home is just too crowded and don’t have a space for them to focus on schoolwork.”*

Housing insecurity and financial pressures undermine SF State student success & academic achievement. Financial strain is the most significant reason students do not return to SF State after their first year. The survey conducted with students who did not return to SF State after completing their first year in 2017 found that 49% of students cited financial concerns and the high cost of living as the primary reason they did not return to SF State (Yoo, 2019).

In interviews, faculty and administrators highlighted their concern that if SF State does not find a way to address student housing needs enrollment will continue to decrease. Students also recognize these consequences and in interviews remarked that students are often unable to graduate on time as a result of taking time off from school to work more hours and feel that the SF State does not prioritize affordable housing sufficiently.



“... if your idea is graduation rates or retainment then you should be investing in affordable housing for students because that’s number one, why some people...will leave. We try to share survival strategies as I think as peers, because there’s a lack of formal pathways for housing security, with the support of the institution or the city.”

For those students who do not return to SF State and for those who choose to stay and continue to struggle, the strain of housing insecurity and its impact on privacy, mental health and physical well-being result in significant negative consequences for student success. Faculty acknowledge that when basic needs are not met students do not perform well in their courses. They observe that when a student is worried about where they are going to live, meeting their basic needs becomes their sole focus, pushing out the capacity to achieve learning objectives or retain information, ultimately compromising academic achievement. One faculty member described that for every hour in-class students should be studying for two to three hours at home and that if students are primarily using their time trying to tend to their basic needs, this prevents them from having time to focus on their studies. Students also feel that they are in a position where they have to sacrifice academic success and opportunities to remain housed. One student leader remarked, *“I’ve heard a lot of students prioritizing their job so that they can have housing, instead of prioritizing school so that they can ensure their future.”* They see that students facing these stressors struggle with maintaining academic success and sense of community on campus.

For many students who struggle to afford the cost of living in the Bay Area commuting from cheaper, distant communities is the best option. However, faculty, staff and student leaders all recognized that traveling *far distances* to come to the SF State campus, with the magnitude of traffic in the Bay Area, has caused longer commutes and deters students from staying enrolled in school. In addition, extreme commutes take a

toll on students as they drive from hours away or ride a series of public transit systems before they begin their day. In addition to the physical and emotional cost of commuting, it can put students at risk of physical harm.



Other students are commuters where they can't afford to live in San Francisco so they're coming from outer places—Antioch, Oakland. They're taking the bus, they're taking the BART here, but that creates problems because, you know, they might have a class that starts at 6 and ends at 9. Now they got to be on the BART at 10, 11 o'clock at night when things aren't as safe. And these are, you know, Black women that are dealing with this, this particular situation.

Furthermore, faculty observed that for both students struggling with housing security and those who live at far distances, involvement in campus activities is difficult. The Academic Master Planning process noted, *"We need to remember the holistic picture, including basic student needs like housing and food security. It's hard for students to believe in engagement when we are not supporting their basic needs"* (SF State 2019)

Faculty see that students who are not on-campus are less likely to be connected with the campus community preventing them from obtaining leadership roles such as organizing campus events, activities, or the student decision making for the University. Student leaders discussed that students who live far off-campus feel "detached" from campus, *"like [they] don't know what's going on campus."* They shared that these circumstances make it difficult for students to create long-lasting mentorships, participate in student organizations, and other "high impact practices" linked with student success. These pivotal experiences are often replaced with feelings of loneliness and isolation.

Finding on-campus housing is difficult, and even students who do reside in on-campus housing face stress, housing insecurity, and challenges that compromise their well-being. Faculty and staff acknowledged that the number of housing units available on campus is far less than there is demand for and that the waitlist continues to grow. The University attracts prospective students but is often unable to provide affordable housing for its students. One staff member stated, *“We know there’s a waitlist... But for us, it’s tough to tell a kid “Hey, you should come here, but we don’t have a place for you to live.”* Many student leaders also focused on what they and other students perceive as the difficulty of getting access to and the high cost of on-campus housing. Student leaders cited the waitlist for on-campus housing as a source of frustration and a contributor to housing insecurity. Student leaders talked about how this experience left them feeling unsupported by the University.

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...a lot of students end up being waitlisted for on-campus dorms... what I’ve heard from both sides is that they don’t do a very great job finding temporary housing for those students that are waitlisted. I’ve had friends who’ve personally been through that process, and ended up homeless because the University didn’t provide any other temporary housing for them while they’re waitlisted, even after the semester started.

Furthermore, Student leaders noted that frustration arises for students that live on-campus as many feel like the quality and cleanliness of the housing is not what they would expect. For some students who live on-campus stress related to the financial pressure to maintain their housing is significant. It is evident from the study of non-returning first year students; living on campus does not prevent students from feeling financial strain. Of the 285 students in the study who did not return to

SF State after their first year, 50% had been living in student housing. Sixty percent of those students indicated that they did not return due to financial challenges and concerns about housing affordability (Yoo, 2019). One student leader remarked,

“

But I would say that students, even [those] who have housing on campus, are still housing insecure mostly because of pricing. So like they'll be able to live on campus... but then they're struggling month to month to make payments. So sometimes students will be in housing and then they'll repetitively get eviction notices from the department. And so, excuse my language, but that fucks with them a lot.

Faculty engaged in the Academic Master Planning process also called out these issues. *“In current residential life, students are not provided with appropriate spaces to thrive as academics; housing is not affordable for most students and the current space/environments are not conducive to intellectual growth”* (SF State, 2019). Student leaders also noted that when the cost of on-campus housing rises, it has an impact on students' sense of security. *“...especially with the University wanting to expand housing. And they keep calling it 'affordable.' There's a lot of distrust and nervousness about housing for lower-income students, working-class students. And it doesn't seem that way. So a lot of kids are nervous. I myself am moving out of campus housing because of that, because I can't afford it anymore.”*

For some students, living in on-campus housing is a way to foster community but it comes with financial pressures. A student leader reflected, *“So it's basically compromising black students who are interested in the black experience or any type of African culture...a lot of my students are coming back because they like the community but not necessarily because of the price... they're here for the program and also just being able to be in a community that is focusing on them culturally. But pricing isn't good.”*

Despite that for some students on-campus housing is a source of community and engagement, student leaders reported that some students feel unwelcome or are subjected to homophobia, xenophobia, and racism in on-campus housing. At times efforts to address the issue can be inadequate or exacerbate housing insecurity. They described that when a student reports feeling unsafe in on-campus housing, student RA's offer mediation and the affected student is given the option to move to another location which in some situations may be more expensive student housing. Furthermore, a student leader described a gap in resources available to LGBT students when they need to move because of issues that arise with their roommate or fellow residents.



...I have heard a lot about residents who identify within the LGBT community say that they don't feel comfortable in their living situation. And they end up moving out due to harassment from roommates, or [because of an] uncomfortable situation... So, either you have to stay and deal with confrontation, not knowing if it is going to get worse, or you move out. There should be more resources around getting people in spaces where they feel comfortable and affordable...I think that is one of the biggest problems that we have [on campus housing].

Upon leaving campus housing, students may encounter additional barriers resulting from lack of resources and perceived discrimination. Students experience that some landlords are unwilling to rent to students because they lack credit, a cosigner, or are biased against students. Students living off-campus also report that they face homophobia and racism in combination with housing insecurity. It makes it difficult for students of marginalized identities to create a comfortable and safe space or home. *"And yeah, there's a been a lot of cases where landlords have been very biased or have like, portrayed a lot of racism or homophobic opinions towards the tenants...So that makes it a lot harder for them to find housing as well."*

Safety of on-campus housing is a source of stress for some students as well. This feeling of lack of safety becomes a heightened concern in particular for students who have no choice but to stay on campus during breaks. *“A lot of students from [University Park North] don’t feel safe walking by the science building even walking to campus... because it’s mostly dark... There’s not enough emergency telephone lines. And none of them are in any of the housing areas besides like the Mary’s, Village, and the Towers. So [they] feel exposed.”*

CAMPUS CLIMATE AND AWARENESS

Faculty, staff, students, and City officials are aware that housing insecurity is a significant issue affecting students at SF State, at the same time, student housing insecurity is normalized and at times minimized.

SF State faculty and staff are well aware that students are facing housing insecurity and homelessness and that there are negative consequences to well-being and academic success. In the Academic Master Planning process and interviews, faculty described the negative impact of the high cost of living and scarcity of affordable housing. When asked if housing insecurity among students is ever discussed during work meetings, most respondents said yes, that the topic of basic needs comes up frequently. One administrator described that the issue of basic needs *“occupies a huge amount of time in our conversations.”* When asked how aware faculty and staff are about housing insecurity, many of those that have direct contact with students discussed having had conversations with students about financial concerns: *“I think if you’re teaching, or in advising, are in any kind of role where you hear students talk about life in the city, you’re aware of it. I’d be shocked if anybody wasn’t aware of it.”* At the same time, it has been observed that when discussion of housing insecurity and homelessness arises amongst campus staff, the severity of the problem may also be minimized or questioned. Staff make assumptions that students who are sleeping on couches, living in their cars, and residing in overcrowded conditions are not “really” homeless or struggling because they are not living in encampments or shelters.

Student leaders also clearly identify student housing insecurity as an issue that impacts the majority of the SF State student population. Among student leaders, there is a perception that *“most SF State*

students struggle with housing” – some interviewees believed that up to 75% of SF State students experience housing insecurity or homelessness at some point while attending SF State. The perception that housing insecurity is widespread among SF State students is evident in student leaders’ descriptions of campus culture:

“

I know a lot of people that just live in their cars. And then thankfully, we have the Mashouf, that's really where they shower. But to me it blows my mind that people live in their cars, because they have no option. Sometimes they just commute from so far away. So they'd rather stay here overnight in their car the days that they have to go to school and then just go home for the weekend.

One student leader described a period of coming into awareness about the extent of student housing insecurity, yet even in this case, there is a desensitizing effect. Students begin to accept student housing insecurity as normal. However, housing stability is important to students and parents, and they frequently seek support and resources to help find housing. One student leader remarked,

“

Most of my students that are interns have some insecurities about housing, as well as just the students that I run into looking for resources, a lot of students in the beginning of the semester are, have questions about how they can find housing. A lot of parents for transitioning students from high school to college, have many questions about housing and how their students will be able to find housing.

Student leaders are also aware that for some students in particular, such as LGBT students, SF State may provide a safe haven but that the choice to come to the University results in housing insecurity or homelessness.

“...my friends from the LGBT community...face a lot because sometimes their family doesn’t want them. And that’s why they end up at SF State because they feel more welcome, but then they’re hit with the reality that it’s really unaffordable to live here. So they sometimes just end up homeless for a couple months or couch surfing... trying to find friends that’ll let them stay.”

San Francisco City officials and community-based organizations that serve people experiencing homelessness recognize SF State student housing insecurity as a real issue, but in interviews, they asserted the belief that students enrolled in higher education have sufficient support in their lives to prevent homelessness and adverse outcomes. They described that being a student is a “protective factor” that reduces the likelihood that a student will experience homelessness.

“

Generally, in the homelessness literature...college enrollment is a protective factor...we find that it’s more common that students and their support network, often their parents, experience high rent burden or have to compromise on their housing more than they’re literally sleeping outside or checking into a shelter. That is the sort of the national norm and has been our experience here in San Francisco.

As a result of the perceived capacity of students to avoid homelessness, many assumptions are made about their struggles to find adequate housing and its consequences. Service providers and City staff may *“...automatically expect the college student to either live with their parents, live with a friend, or live, stay in the dorms.”* In addition, there are presumptions that students are in good mental health while attending a higher education institution, *“...you’re usually not suffering from a mental health experience that’s preventing you from functioning well, and that’s usually who we’re seeing that we housed in permanent supportive housing.”*

These misconceptions lead to the narrative that students are:

- 1) at fault when not being able to find or maintain secure housing
- 2) struggling – financially, mentally, emotionally - during college is part of the experience and provides important life lessons. An external stakeholder remarked,



There is a college affordability crisis, and people often look at student hunger and homelessness and say yeah that's a part of being a student. You don't get a lot of sympathy from people in the broader community. It's 'you have to work to live, oh no we all do' but I also have to go to school full-time. There's not as much sympathy for student homelessness in the broader community, but I think it is being addressed more now because it is a crisis everywhere.

Students report the damage of these assumptions and feel abandoned by the City and higher education systems, “...you feel alone and sometimes you don't want to tell anybody about it because you're worried about everybody judging you and telling you what you should do. They assume that you didn't, that you didn't try to find homes before you came. They assume you don't know how to spend your money. They assume that you haven't done anything to support yourself.”

Prospective students, particularly those from outside the Bay Area do not know that there is such limited on-campus housing and that the cost of living is so high. As a result, students feel betrayed by the University because of the true Cost of Attendance.

Of particular concern to faculty, staff and students is the discrepancy between the advertised Cost of Attendance (COA) presented on the University website and materials and the true cost of living in San Francisco. Students and faculty see that this inaccurate information sets up students and their families for misconceptions about what it costs to attend school and meet basic needs. The actual monthly rent in San Francisco is significantly higher than the amount estimated in the COA advertised to prospective students.

Furthermore, although the San Francisco Bay Area is frequently listed among the most expensive areas to live in within the state and country, yet the information provided to prospective students lists similar food and housing costs between various CSU campuses. In reality, a recent report by the rental website Zumper found the median cost for renting a one-bedroom apartment in San Francisco to be \$3,690 compared to \$1,910 in San Diego where San Diego State University is located. However, the advertised difference in monthly cost for off-campus room and board between these two campuses as currently published for the 2019-2020 academic year is just \$295.11.

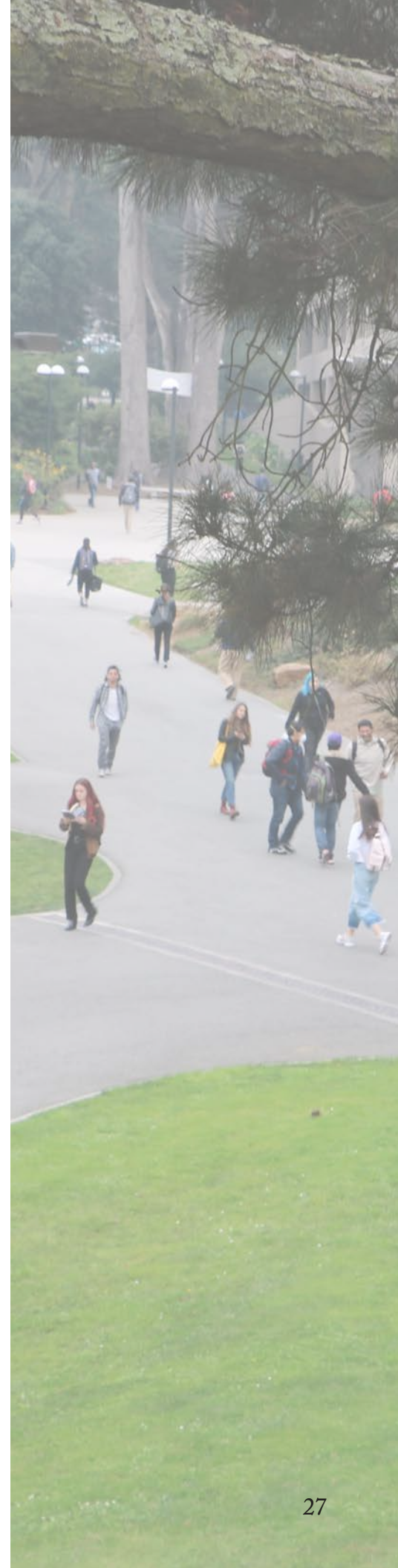
CSU Campus	Advertised Cost of Attendance 2019-2020	Advertised Monthly Cost of Attendance Based on 9-Month School Year 2019-2020
San Francisco	\$16,189	\$1,798.78
Humboldt	\$13,215	\$1,468.33
Fresno	\$15,084	\$1,676.00
Bakersfield	\$13,215	\$1,468.33
Channel Islands	\$16,188	\$1,798.66
San Diego	\$13,533	\$1,503.67

Table 1: Advertised Costs for Food & Housing, Living Off-Campus of Select CSU Campuses

While historically the individual campuses of the CSU system focused on serving students from their local regions, today's reality at SF State is that students are coming from a much broader geographic range within the state and beyond. A number of the faculty and staff interviewed commented on how shifts in recruitment and enrollment practices are impacting students as they arrive in San Francisco but are unprepared for the cost of living in the Bay Area: *"I think students are set up for failure if they're coming from another part of the state. And they don't actually know what it costs to go to San Francisco State or to live in San Francisco or the surrounding area."*

For students who come to SF State from outside the Bay Area, the consequences of this inaccurate information are severe. Student leaders see that students from outside the Bay Area may not be aware of the high cost associated with housing and living in San Francisco and are not prepared to navigate the housing market, especially while enrolled in school. Data from the survey of students who did not return after their first year at SF State substantiates this assertion showing that over half of students who did not return were from outside the Bay Area and cited financial concerns as their reason for not returning (Yoo, 2019). *"I definitely know housing is one of the biggest issues that we face, particularly with students who come from out of the area. The allure of coming to San Francisco is great for that first year. But what good is it if we can't keep them here?"*

A perceived lack of transparency about the true COA by the University fuels resentment, mistrust, and a sense of betrayal for students and frustration on the part of faculty. Student leaders reflected there is an impression among students that the difference in the listed COA and the actual COA, is intentional and that *"[SF State has] kept fees artificially low and students feel like they can come here."* Students described how the COA is intended to help students make a financial plan for their time at college, and some student leaders viewed this lack of transparency as the University's failure to support student success. *"We don't give students the skills and services that they need to be successful...I kind of had this paradigm shift where I realized students are ill informed of what it costs to go here with the cost of attendance numbers being too low, makes you think you can afford to go here, and you can't. And you won't get enough financial aid to do it."*



Furthermore, student leaders felt that the listed COA keeps financial awards low and gives the impression that SF State students take out fewer loans and have less debt than students who attend other colleges. One student described their belief that for SF State, this is an intentional decision:



Administrators have that vested interest in keeping that number low. It means that they are able to say that students are taking out less debt, that their colleges are more affordable. There's all these issues why they want to keep that number low. And it is in their best interest not to give students enough aid.

When asked to consider a list of possible strategies to help prevent and address housing insecurity amongst students, over half of the faculty and staff interviewed selected “greater transparency about the cost of living for SF State students” as a top or important priority. For student leaders’ support for Assembly Bill (AB) 710, which seeks to change how all California institutions of higher education, including the CSU, calculate their COA is critical. AB 710 will ensure the COA is location specific and accurately reflects the cost of attending college in a specific area (Cervantes, 2019). “...[there’s] a bill that is proposing to change the cost of attendance number for all the CSU’s. Right now, they use some like average market number for like the state of California, but it’s not by region. This new bill is proposing that it’s the HUD market number which is by region.” If passed, this bill will require the calculation of COA for students living off-campus on their own to be based on the cost of renting a one-bedroom apartment in the area around campus. The current calculation of the COA to attend SF State is almost \$2000 lower than the median cost of renting a one-bedroom apartment in San Francisco. With the cost of food added to the median rent, the difference would be even higher.

Median Rent July 2019 One-Bedroom in San Francisco	Advertised Monthly Cost of Attendance by SFSU 2019-2020
\$3,600	\$1,798.78

Table 2: Cost of Attendance vs. Estimated Rent in SF, August 2019, (Zumper, 2019)

There is a lack of longitudinal data about housing insecurity and homelessness amongst SF State students and little data that links housing insecurity and student success. SF State does not regularly collect data about student housing insecurity and homelessness. Most faculty and staff who were interviewed were not sure of what, if any, data was being collected about student housing insecurity, or who on-campus might be collecting it. Though those interviewed were aware that students are asked to complete many surveys during their time on campus, most were not sure whether any housing-related questions were being asked. When the University does collect data about student housing, sensitivity to the challenges students face is not always demonstrated. For instance, in Spring 2019, while this assessment was underway, an unrelated University survey of students about off-campus housing preferences asked questions that reflected assumptions that all students live in either rental housing, with their parents, or in a home they own. This lack of recognition that some students live in precarious situations or are in fact homeless, further stigmatizes SF State students and discourages them from participating in such data-gathering efforts.

The City of San Francisco, like other cities around the country, does not identify students in their homeless counts. The City's Point-in-Time Count (PIT) that is conducted every two years and youth-focused homeless counts do not specify if someone who is identified as homeless is a student at SF State or any other educational institution. A City official who was interviewed reflected *"...our current data collection methodology does not detect it... we estimate that people under 25 are about 15% of people experiencing homelessness in San Francisco...I don't know how many people...have some affiliation with a local college institution are in our system."* Furthermore, City Officials do not seek data from the University about homelessness and students to augment their reports.

POLICIES

Some SF State policies and practices exacerbate housing insecurity.

Many faculty, staff, and students described University policies that directly or indirectly impact a student's ability to afford and retain stable housing.

Waitlist Fees and Policies

Students describe the extreme waitlists that exist for housing at SF State, and how the waitlist policy contributes to students' feelings of housing insecurity before they even come to SF State. One student described the dire on-campus waitlist housing situation as *"the waitlist of the waitlist to get on-campus housing."* Of particular concern are the fees associated with securing a spot on the waitlist and how they make a difficult situation even worse for low-income students in particular. Students must submit an online application, license agreement, and pay the licensing fees and deposit to be placed on the waitlist.



That initial payment for the 2019-2020 school year includes a one-time \$40 installment fee, \$300 refundable security deposit, \$30 non-refundable application fee, and a \$40 optional activities fee. Students are expected to pay \$410 to be able to be placed on the waitlist, with no guarantee of on-campus housing.

There is also a student perception that the on-campus housing waitlist is not inclusive, and that priority is given to only specific students. There may be students who do receive priority for good reasons, such as students who are in or are formerly in foster care. However, the lack of clarity exacerbates students' feelings of housing insecurity as they navigate their way through the on-campus housing system. One student leader described how their personal experience magnified those feelings.



The University promotes on-campus housing for all types of students, but it's gone within a couple days of the application opening... Students who maintained a 4.0 for their first semester were given a time slot before everyone else... For other students who live with us and didn't get that priority, they got the last pick of everything...

Housing Deposit

Students who do currently have on-campus housing have expressed that the housing deposit causes them financial hardship and makes it difficult to maintain housing on SF State's campus. The size of the deposit can be a challenge for some students and particularly incoming students; the deposit may be required before financial aid is disbursed, creating even more problems. One student expressed their opposition to increases in the student housing deposit, *"...in the past two years they've increased the on-campus student security deposit by 36%... a lot of students just see it as a way for the University to get money. And it's hurting everybody."*

Intent to Vacate Rules

Once students are in on-campus housing, they are expected to cover a cost from \$1,200-\$2,400 a month including their required meal plans with the exception of residence at University Park North and University Park South, whether through financial aid, loans, or out-of-pocket (San Francisco State University, 2019). A student may experience financial hardship throughout the semester and may be unable to pay for their on-campus housing. Students must then show proof of hardship through written communication. There are also only specific individuals who can grant their request for an 'Intent to Vacate' (SF State Residential Life, 2017). These policies make it difficult for students to leave on-campus housing, as they remain locked into these leases, regardless of their ability to pay. One student leader described how these policies are detrimental to students.



“...before last year it used to be really easy to have your intent to vacate get passed. But this year they added way more stipulations you have to give proof of documents... So a parent lost their job, you have to show, send that to the housing office that their parent lost their job and this is why I can't pay. Or you have to show my parent is on disability, like you actually have to get documentation. And I think that's... really invasive. If a student already says I can't afford it, I think you should believe them.”

Unit Requirements

As part of the SF State effort to improve student success, there has been a push for on-campus student residents to take a higher unit load to live on-campus. The University increased the number of units that students who live on-campus must take to 15 to reduce the time it takes for them to graduate. Student leaders discussed the challenges of striving to balance the responsibilities of maintaining course requirements for living on campus, paying for their expenses, working, and while completing their class assignments.

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“I think that the challenges would be that in order to be a resident you have to be enrolled in 15 units. To not be enrolled in 15 units you have to have an excuse like that you’re graduating, or you have enough units. Most residents who come here, this is their home, and they don’t have a home to go back to where their parents can pay for everything. So, they have to have jobs. I see residents who had two jobs, five classes, and they’re not sleeping and eating...”

“

“If you’re not doing good...everything is tied together. You have your hours in school, you’re trying to pay for your housing, and because you have to pay for your housing, you have to work about 40 hours a week. You’re taking 15 hours of classes. That’s about 55 hours of school and work. And then you still have to study for these classes. Am I going to [be able to] commit this much hours to studying when I have to pay my bills?”

Timing of Move Out

For students living in some on-campus housing the need to vacate units during breaks or at the end of the year is a source of tremendous stress that is greatly exacerbated if they do not have a stable home outside of school. Faculty recognize that students have to vacate housing units at the end of the semester, causing significant stress and instability for students who have nowhere to go. *“I had a student write to me, saying that she can’t hand her paper tomorrow, because she has to get out of the house, she has to leave her San Francisco student housing tomorrow. They’re kicking her out for the summer during finals week, she’s being evicted... Because, I mean, we all know that one of the most stressful things to do in life is to move.”*

Student Wages

In addition to these housing policies, inconsistency and low student wages also foster financial strain and housing insecurity for some students. A number of faculty, staff, and students commented that some undergraduate students employed at SF State are paid below the San Francisco minimum wage of \$15.59. This inconsistency is permitted because as a California State University campus, SF State is only mandated to follow state requirements and the state minimum wage, which is currently \$12 an hour. Local rent control and minimum wage ordinances do not apply to the University. For students, this inconsistency breeds resentment and feel that they are treated unfairly, and student leaders are well aware of this disparity. This difference is likely to persist as the California minimum wage will rise to \$15 an hour by 2023 and the San Francisco minimum wage which is now \$15.59 an hour will continue to rise each year based on increases in the Consumer Price Index. The CSU Basic Needs study also found that for many students on-campus employment is desirable, but the limits on hours (students can work up to 20 hours a week) hurt students struggling to meet their basic needs (Crutchfield & McGuire, 2019).

Financial aid limitations contribute to housing insecurity for students.

Financial aid, in the form of loans, grants, work-study, and scholarships, often enables students to manage their tuition expenses only. Cost of living expenses may exceed financial aid awards (Crutchfield & McGuire, 2019). Faculty, staff, and student leaders all described that students are getting far less financial aid than what is needed to cover the cost of living in the Bay Area. The COL used in the CSU's financial aid award calculations are based on the 2006-07 Student Expenses and Resource Survey (SEARS) adjusted for inflation, which do not reflect any adjustments for the current over inflated cost of housing in the Bay Area. One student leader explained the shortcomings of current financial aid policy in depth.



Students are not receiving enough financial aid to pay for their basic living expenses. The cost of attendance is a federally required disclosure that says what it should cost to attend to go to school here for a year. But it's also the cap on the amount of financial aid you can get, which means you can't even take out more loan money if you need it above that number. Based on our research in which we look at the HUD fair market rent for an efficiency apartment [in San Francisco], and if we go based on that number our cap is \$8,000 too low.

As a result, many students are compelled to take debt on top of their student loans to continue paying rent. According to the additional analysis of raw data collected through the CSU Basic Needs report, 40% of SF State students in the sample reported taking on credit card debt to cover cost of living or/and academic expenses. A student leader explained, “...they are having to take out extra loans that they normally wouldn't have to. I hear a lot of students that get enough grants in their financial aid package (to) just cover tuition...they're having to take out extra loans just to live here. Which is really sad, because and the students that don't take out extra loans are having to work between two, and up to five jobs...”

The timing of disbursement of financial aid funds also presents challenges to some students. Funds are only available after the semester has begun. For a student who is not from the Bay Area, it is necessary to be able to find a place to live before the school begins often requiring a housing deposit and outlays of at least one month of rent or more. Often, students may rely on financial aid to meet these housing needs. If there is delayed disbursement of financial aid, students can end up in a housing crisis. Furthermore, if housing costs increase, financial aid has to increase as well to allow students to meet their financial obligations.

RESPONSIBILITIES AND ACTION

SF State has not defined or made clear its role in addressing student housing insecurity, while the City of San Francisco sees housing insecurity and homelessness as the University's responsibility, leaving students frustrated by the lack of action on the issue.

There is not a unified view of the University's role in addressing housing insecurity. In interviews with faculty and staff, responses ranged from "this is not the University's problem" to "the University must address this issue" to "this is the City's [San Francisco] issue." Faculty and staff recognized that this lack of clarity of role and unclear leadership has contributed to delayed action in addressing student housing insecurity. Furthermore, many faculty, staff, and administrators are involved in some manner in addressing housing insecurity at SF State but are unaware of other individuals on campus doing the same. Some people or departments have projects or protocols to address students in a housing crisis, while others are unsure of what can be done to help. The lack of a collaborative effort has contributed to a delayed response needed to help students who are housing insecure.

Some SF State staff felt that addressing the issue of housing insecure and homeless students should fall to City services and policies. There are some partnerships between local community-based organizations, the City, and higher education institutions in the Bay Area with a particular focus on community colleges. However, the overwhelming sentiment of City staff who were interviewed is that it is the University's responsibility to address student housing insecurity and homelessness. *"...and so, I really do think the schools have a really big responsibility in this in partnership with the City to resolve the housing insecurity before it becomes literal homelessness. And I think that the more the universities can be engaged in that the better."* SF State depends on

the private housing market to house the majority of students; however, City officials feel that SF State and other higher education institutions have not built enough student housing to accommodate their student populations. *“(SF State) has got to build more dorms; they need to do it in-house. They need to offer low income or free housing for their students because San Francisco is trying free college so why not free housing?”*

Furthermore, City staff emphasized that the City system of homeless services is aimed at people who experience chronic homelessness. As a result, the City prioritizes *“people who have the highest barriers to housing so that’s things like no history of ever having a lease or having been evicted a lot or being extremely low income, folks with the longest chronicity or the highest chronicity of homelessness, so the most frequency of previous experience of homelessness including homelessness as a child amongst young adults, and people have the highest vulnerability.”* Other agencies specialized in homeless youth stated that there is an awareness of housing insecurity issue among college students. However, *“in terms of what actions are taken...There is a disconnect there.”*



Student leaders are perplexed by the lack of a clear response by the University to address student homelessness and housing insecurity, and read it as a sign that SF State is deliberately trying to hide the issue. The lack of University support leaves students feeling unheard “... *we don’t feel heard at a structural level, and so I think that we try, you know, to support each other as best we can. But in reality, that’s not sustainable because we need the institution on our side.*” Another student leader expressed frustration at the University’s slow response, and described a student body that believes the University’s lack of engagement with the issue is evidence that SF State has no regard for students’ opinions or experience. They indicate that students are impatient, eager to identify strategies to enforce their agenda, and on the verge of demanding action and long-term solutions.

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I wish that...we could bind the University to truly be responsive and committed and to not...take this as like, oh for your consideration. You need to do this because students know that you don’t care about them in the decisions that you’re making. And so, they want to see you move forward with...sustainable and progressive and long-term solutions. So that we don’t have to be taking interviews like this in 10 years from now.

ACCESS TO RESOURCES AND SERVICES

Students are concerned about stigma or do not know where to go, preventing them from accessing resources or support to address their housing needs. Many student leaders stated that students do not know where to find housing resources on or off-campus, including existing services and programs. They mentioned that students are “*confused about where to start,*” and many of them turn to their peers.

One student stated, *"Honestly, I couldn't even tell you where the housing office is... there's not any information available like that to at least first year students. Like I don't know if that's just a personal thing. But I honestly don't know where the housing offices is or how to access any of those resources."*

However, students want to know more about the issue of homelessness and housing insecurity, to better understand the problem and how to address it:

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I think what really caught me off guard is just how much information isn't provided to students about significant homelessness within SF State. I feel like they're very hush hush about it. But I am aware that there's a lot of students who do experience homelessness and food insecurity. And I wish that there was more talk about it so I can be more knowledgeable about it. I kind of feel bad that I am not really sure, and I am guessing. I wish there was more that was provided.

Students in positions of leadership often feel that it is their responsibility to help students in need of support to address their housing insecurity.

"...there's really no formal process where... if a student comes to you, and they express that they're housing insecure...so when those concerns have been brought to my attention, I kind of take it upon myself to try and help that student navigate resources."



Furthermore, the stigma associated with housing insecurity and homelessness prevents some students from accessing housing resources. Student leaders spoke about the stigma that surrounds talking about housing insecurity. One student leader reflected, *"I think just bringing the issue to light and recognizing it as an issue going on, listening to the students and wanting to help us because there are so many students who don't speak out and you know, very, I guess you would say prideful and don't want to talk about it. So just being that voice, or that shoulder to listen to is important."*

Faculty and staff want to help students struggling with housing needs but are inadequately equipped to do so.

Faculty and staff noted that information about housing and homelessness resources is not part of any employee training and as a result, find the resources challenging to navigate. In fact, some faculty and staff remarked that the interview as part of this assessment was the first time that they were aware of University resources to address housing insecurity. *"I just found out that there's a Dean who helps students navigate [resources]! Faculty don't know any of these things. I [work on] academic success, I talk to student advising, and I never knew that there was such a person on this campus."* Faculty felt that information related to housing resources was not adequately transmitted from administrators to faculty and staff who interact with students.

As a result of the lack of knowledge of University resources, faculty have come up with their own ways to support students experiencing housing insecurity or homelessness. In interviews, faculty reported having allowed students to stay in their office or department lounges in between classes to rest. One faculty member described a majority of the students who used their Department lounge space were commuters who spent long days on campus. Other faculty and staff were aware of students staying in offices not meant for overnight occupancy. While the interviewees did not find these solutions ideal for students who needed housing assistance, faculty and staff were unsure what else could be done for students.

At the same time that faculty are unsure of how to support students facing housing insecurity, City staff emphasized that it is the responsibility of University faculty and staff to support students and refer students to public services. However, in order to access City and community based homeless or housing services, students must first be assessed for eligibility. Highly vulnerable individuals, including chronically homeless young people, are prioritized for services. Unfortunately, many SF State students experiencing housing insecurity will not qualify for new city programs being created to reduce youth homelessness.



Recommendations

The recommendations presented in this report represent the ideas of the assessment team; the views of the students, faculty and staff interviewed as part of this assessment; and, opinions drawn from the SF State studies and documents reviewed as part of this assessment. In addition, recommendations from the CSU Basic Needs Study and best practices from the literature are incorporated into these recommendations.

DEVELOP A WELL RESOURCED BASIC NEEDS PLAN

SF State should unify efforts to support student success and address basic needs. The University should develop and implement a comprehensive plan to reduce student housing insecurity that balances prevention and emergency services.

Basic needs, including housing security, food security and mental health are fundamental to student success and academic achievement. To realize the goals of the Graduation 2025 Initiative a comprehensive plan to address all student basic needs is necessary. It is more straightforward for the University to focus on food security issues and, as a result, significant programs are in place. However, housing insecurity poses more challenges, and as a result, few CSU campuses or other higher education institutions across the country have well-coordinated, in-depth strategies in place. SF State can take the lead in the CSU and in higher education more broadly by creating and implementing a plan that aims to prevent students from experiencing housing insecurity and addresses the needs of students who are currently homeless or are facing an immediate housing crisis.

SF State needs to develop a comprehensive plan that is supported by faculty, staff, and students and is well resourced. Research on best practices in addressing student basic needs demonstrates that leadership and collaboration are paramount and will ensure the highest likelihood of success (Hallett, & Crutchfield, 2017; Goldrick-Rab, Richardson, & Hernandez, 2017). Associated Students is actively engaged in planning strategies to support students and should play a central role in plan development. Furthermore, SF State should strengthen its relationship with the City of San Francisco and ensure that City staff are up to date on the extent of student housing insecurity and look for meaningful ways to partner on solutions. The time to act is now – there is sufficient data and knowledge of meaningful programs to begin to map out how SF State will tackle this problem and commit to supporting students to live in stable, adequate housing.

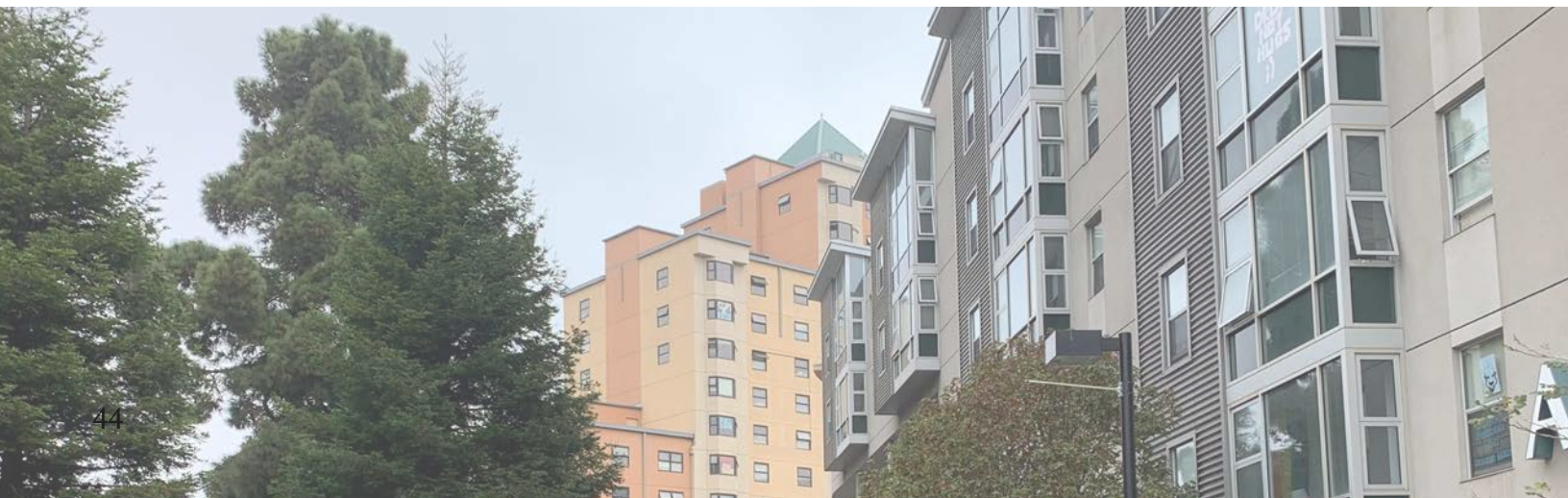
RELATED SFSU ACTIVITIES

The San Francisco State University Basic Needs Initiative aims to support the University's educational mission by responding to student hunger and homelessness through sustainable and student-informed institutional, policy, and programmatic development. The Basic Needs Initiative defines basic needs as the conditions and resources necessary to survive and thrive. These conditions fundamentally support students' ability to be engaged learners who reach their full potential while at San Francisco State. Responding to the basic needs of our students is imperative for Student Engagement and Well-being, a core area of emphasis in the CSU Graduation Initiative 2025. San Francisco State is particularly interested in advancing basic needs initiatives that align with SF State's strategic values of equity and community by minimizing stigmatization, promoting self-determination, and embracing systemic solutions.

RAISE AWARENESS, REDUCE STIGMA AND BUILD CAPACITY

SF State should plan and implement a campaign about student housing insecurity that aims to reduce stigma and increase awareness of the problem, available resources, and University plans to address the issue.

SF State needs to take a proactive approach to acknowledge the reality of financial strain and housing insecurity many students face. In the Academic Master Planning process faculty called for the University to be more upfront about these challenges facing students. *“Our University needs to openly recognize the actual affordability issues/obstacles”* (SF State 2019). Educating students, faculty, staff, and external stakeholders (City staff, funders, etc.) about these challenges and actively working to counter stigma and blaming students is an important first step towards addressing the issue. An awareness campaign should be planned and implemented by a collaboration of administrative units, academic departments, and student groups. In addition to destigmatizing the issue and increasing knowledge about housing insecurity amongst SF State students and its causes, the campaign should build the capacity of students, faculty, and staff to be supportive and increase access to resources. The campaign should provide accurate and useful information about resources for housing insecure students and train faculty and staff to better support students who are housing insecure. In addition, all faculty should be required to include information in their syllabi about campus basic needs resources and should mention these in introductory remarks about their courses.



RELATED SFSU ACTIVITIES

The Basic Needs Initiative is committed to:

- Improving outreach and visibility of basic needs programs and services to increase student utilization.
- Expand visibility of basic needs experiences on campus to destigmatize, de-isolate and normalize experiences with food and housing insecurity, to promote culture change and increase help-seeking behaviors.
- Increase visibility of basic needs efforts across campus departments and organizations, to expand partners, meaningful referrals and increase the perception that SF State is dedicated to addressing basic needs insecurity.

Current Efforts:

- Basicneeds.sfsu.edu serves as a resource and program portal to connect students to on and off-campus food and crisis housing resources and information.
- The Basic Needs Initiative utilizes Health Promotion & Wellness' social media handle @SFStateCares to implement basic needs messaging and campaigns to increase visibility about basic needs challenges and as a vehicle to raise awareness about resources.
- Campus-wide basic needs events, including Hunger and Homelessness Awareness Week and CalFresh outreach day, are organized to raise awareness about the issue, link students to resources, and create visibility on campus.
- Faculty/Staff, student organizations, classes or departments can request basic needs workshops, including training on cultural humility and basic needs, understanding the issue, and navigating resources

To maximize the reach of the Basic Needs website and visibility initiatives, there must be a heightened commitment to large-scale promotion across the campus. Collaborations with academic departments, student support services, student organizations, Greek life, class assignments, and art and creative projects could enhance and expand visibility efforts.

SF State should strengthen data collection efforts and collect data about student housing status, housing needs, and experiences regularly and over time. Improved data collection about student housing status and needs is necessary to raise awareness, support decision making, and effective program planning. It is also essential for the evaluation of implemented interventions. Furthermore, data about student housing status should be linked to student academic success data so that the interplay of these two issues is better understood. This data must be collected with sensitivity on a regular basis and over time. Every effort should be made to use instruments that are aligned with the CSU Basic Needs Initiative data collection efforts so that it can be used more broadly and be comparable to other campuses and the CSU. This data should be shared with City officials so that there is a better understanding of the challenges faced by SF State students.

The implementation of the National College Health Assessment (NCHA) survey in 2021 provides an opportunity to begin thoughtful, campus-wide data collection about the issue of housing insecurity. The NCHA will likely include questions about homelessness and housing insecurity that are similar to those asked in the CSU Basic Needs survey. The NCHA will be implemented at SF State every three years. Other opportunities should be considered as well. Several interviewees suggested that completion of a brief survey about basic needs should be required to register for classes or at other moments that all students experience. Furthermore, ongoing efforts by the CSU to collect data across campuses should be expanded, and collaboration between SF State and these broader efforts should be fostered. Whatever approach is taken, students want transparency about data collection efforts, and they want to know that the information they share will be used to make changes for the better.

RELATED SFSU ACTIVITIES

San Francisco State University is dedicated to leveraging the expertise, experiences, and insights from its dynamic campus community. A consortium of Staff/Faculty working on basic needs research and projects is currently being formed, scheduled to convene Fall 2019.

CHANGE POLICIES

SF State should change policies and practices that foster housing insecurity amongst students. Students should play an active role in the further examination, development, and rollout of new policies and practices. Specific policies and practices that should be addressed include the following.

Advertised Cost of Attendance

The University should be more transparent about how expensive it is to live in and around San Francisco and be more upfront about the current availability of on-campus housing. Students arriving from outside the Bay Area are not adequately prepared to face the financial realities of living in San Francisco and other communities nearby. Students who are unable to secure on-campus housing must navigate an extremely expensive and competitive off-campus housing market. It is essential that the published Cost of Attendance (COA) is more accurate and reflects the true costs of living in the Bay Area so that students are more prepared. CA AB 710: Postsecondary Education: Cost of Attendance: Fiscal Matters is currently under consideration by the Senate Appropriations Committee and if it goes into effect, SF State will be required to change the COA to be more a more accurate reflection of the cost of living in the Bay Area.

Student Wages

SF State should implement a policy that requires all students be paid an amount equal to the San Francisco minimum wage. All campus programs, ORSP, academic departments, research, and creative projects should be required to pay this amount. The limit on the number of hours students can work should be reviewed.

Financial Aid

SF State should review all current financial aid policies to ensure that they do as much as possible to support students in meeting their basic needs, including housing security.



On-Campus Housing Policies

The waitlist for on-campus housing is a source of stress and exacerbates housing insecurity for some. The waitlist process should be reviewed and revised to improve efficiency, increase transparency on wait times, and expedite moving student off the list and into housing. Furthermore, students struggling with the cost of attendance should not have to pay for a security deposit to be placed on the waitlist. Practices around 'Intent to Vacate' and eviction notices should be evaluated for their negative impact on students and revised to support students, destigmatize housing insecurity and facilitate students remaining in adequate affordable housing whenever possible. Students should be able to live in housing until after the completion of the school year after academic coursework is over. More opportunities for students to remain in Residence halls over breaks and during the summer should be created. The minimum number of units required to live in on-campus housing should be reviewed for impacts on low-income students.

MORE AFFORDABLE HOUSING

SF State should provide students more access to affordable housing both on and off-campus. It is critical that SF State works to increase student access to affordable housing both off and on campus. Currently, for many students, on-campus housing is too expensive, and off-campus housing is a substantial financial stretch. In June 2018, SF State began construction of new campus housing that will provide 500 new beds for students. The cost of this housing will be out of reach for many students. SF State should evaluate its current on-campus housing to create options for low-income students for whom financial aid is insufficient and who may require subsidies in order to afford on-campus housing. Similarly, the University needs to pursue all available options to develop and maintain affordable off-campus housing for students. Partnership with the City of San Francisco is necessary to see this vision to fruition.

ADVOCACY

SF State should actively participate in advocacy efforts to increase resources to address students' basic needs, increase affordable housing options in the Bay Area and change financial aid and other policies that exacerbate the financial burdens experienced by students and their families. Housing insecurity and a high cost of living is a local, state, and national issue. "It's not a San Francisco State problem. It's a San Francisco problem. It's a statewide problem. And, and there are many, many factors that are what makes this so complex." SF State should take an active part in advocacy for policy reforms aimed at addressing the housing insecurity in the community at large.

The University needs consistent and high-level representation of the campus in the City of San Francisco housing and homeless planning efforts. In addition, a student should be appointed to serve as a Housing Advocate to also participate in these local and state planning and advocacy efforts. Staff and the student Housing Advocate should participate in the City's Town Hall to End Homelessness, the Local Homeless Coordinating Board, and other groups that all currently lack representation by higher education institutions or students. Similarly, SF State should be actively involved in advocating for financial aid reforms that would result in better support of students basic needs and reduce debt.

SERVICES

SF State needs to provide a continuum of services, from prevention initiatives to providing housing support and linking students with San Francisco's housing system. In addition to creating more options for affordable housing, SF State should implement an array of services and programs to help students cope with housing insecurity, mitigate its impact, and secure ongoing, stable and adequate housing. The following strategies were identified of high priority for staff, faculty, and student leaders.

Single Point of Contact/Housing Case Manager

Researchers, faculty, staff, and students agree that a Single Point of Contact/Housing Case Manager for students experiencing housing insecurity is a critical step towards meaningfully addressing the issue and is a proven intervention. Students should not have to discuss their housing status with numerous staff and search for who can help them. Instead, one person well versed in programming, referrals, and how to support students is needed. The University has hired an Assistant Director of Basic Needs. The Assistant Director is an essential point person on campus that develops and coordinates all basic needs programming. However, this role does not interface with students to resolve housing needs or address students in a housing crisis. Both positions are necessary, and a student-facing Single Point of Contact/Housing Case Manager needs to be hired and well-advertised to students and faculty, so there is clarity and efficiency in referrals and addressing student needs. The student-facing Single Point of Contact/Housing Case Manager should be well versed in City services and facilitate outreach by City supported programs that students can access. In addition, the student-facing Single Point of Contact/Housing Case Manager should be able to help students' access legal support to prevent eviction and resolve disputes with landlords in an effort to help students maintain their housing.

RELATED SFSU ACTIVITY

Students experiencing a food or housing crisis can drop into the Dean-on-Call program to meet with a trained, SF State administrators and be connected with on-campus and community resources. In addition, the San Francisco State University Basic Needs Initiative hopes to leverage new expanded Mental Health Case Manager services to provide ongoing case management support for students experiencing a housing crisis.



Basic Needs Center/Commuter Lounge

The University of California (UC) has prioritized the creation of a central location on every UC campus where students can access basic needs supports. SF State should do the same. Researchers, students, and faculty believe a Basic Needs Center would be one of the most meaningful service interventions the University could provide. Students desire a single location that would house the Single Point of Contact and provide a safe, comfortable and convenient space to spend time, store belongings, access resources, prepare food and even sleep. This Basic Needs Center could also meet the needs of students with extreme commutes who are calling for the creation of a “commuter lounge.” A student leader advocating for more support for commuting students remarked, *“I think this would be a top priority -- to create a basic needs lounge or commuter hub with resources, cooking and sleeping spaces. I think that would be great for students, especially for those who commute. You have to be here the whole day, and that can be exhausting, and that may discourage students from coming to classes.”*

In addition or as a precursor to a Basic Needs Center, there are spaces on campus that could be used as is or renovated to meet the needs of housing insecure students and extreme commuters. Student leaders recognize that students are using spaces in the library and resources such as the Mashouf Wellness Center to meet their needs to sleep and maintain hygiene. Student Leaders also identified spaces and underutilized resources that can be leveraged to support students who are housing insecure. One of the most consistently mentioned space by student leaders and staff was the Annex. Other locations include Black Unity Center; Annex; Pyramid Room in Cesar Chavez Student Center; Vista Room Kitchen; Mashouf Wellness Center; J. Paul Leonard Library

Furthermore, faculty and staff recommended that until a Basic Needs Center is established all academic buildings on campus have a lounge space that could provide access to space for resting, cooking and storage of personal belongings. Individuals that are housing insecure need a safe place to leave their belongings; otherwise, they must carry their belongings throughout their daily activities. SF State can help alleviate this issue by providing lockers for commuter students. Furthermore, showers in the gymnasium should be available for housing insecure students with extended hours of operation. A map with all lounge and storage spaces is needed so that students know when and where they can access these resources.



RELATED SFSU ACTIVITY

The Basic Needs Hubs and Lounges Project is in development and will identify, expand, repurpose and promote existing physical and financial resources on campus that can support the basic needs of students facing housing instability and extreme commutes. The Basic Needs Hubs & Lounges project will establish designated places on campus where students can comfortably and safely attend to their basic needs including spaces to rest, securely store belongings, attend to hygiene, store and heat food, charge devices, be connected to basic needs programs, supplies and resources, and find community in a welcoming and dignified space.

Safe over-night parking

Students who are housing insecure may look to find all possible places to sleep, including in their car. It is widely supported by student leaders and some faculty in the Academic Master Planning process that SF State should create safe, legal, and overnight parking.

Safe parking at community colleges (AB 302) is currently being amended at the California State Senate. AB 302 will require Community Colleges to provide students a place to park their cars and sleep on campus (California Legislative Information, 2019).

The City of San Francisco is also supporting a safe overnight parking location. However, there is also resistance to this strategy as it is seen as a less than ideal measure that is a short-term solution. An external stakeholder remarked,



“I think it’s kind of a BS band-aid, like why don’t you build a bunch of housing on that parking lot for your students? But it is an interim way that schools can support their students better. You know, I would rather see them invest some significant money in providing the housing that their students need but if folks are living in their vehicles, we want them to be safe, access to the bathrooms, access to the gym showers.”

RELATED SFSU ACTIVITY

The Zen Den, launching Fall 2019, is a safe sleep program that provides scheduled space on campus to support students who are commuting long distances, experiencing housing insecurity and/or who need a safe space to sleep. The Zen Den offers rest stations, and an environment conducive to sleep. Early morning Zen Dens are offered in the Mashouf Wellness Center and afternoon Zen Dens are offered at Student Health Services.

Though this program provides students with safe sleeping areas while on campus, availability is limited. This program could be expanded by establishing a consistent and permanent place for students to rest while on campus.

SF State needs to provide short-term housing services for students facing a housing crisis or homelessness. Housing units should be set aside for temporary use by students in need. There should be clear criteria for qualifying for this resource, and its use should be tied to intensive intervention to secure the student stable, affordable, and adequate housing. Significant efforts should be made to be transparent about access to the program and to destigmatize its use. The Single Point of Contact should serve as the gateway to these services.

RELATED SFSU ACTIVITY

San Francisco State University's Crisis Housing program is designed to support students experiencing an unexpected housing crisis and who have a plan and resources to resolve their current housing crisis. The Crisis Housing Program aims to prevent homelessness by providing temporary housing to students on campus for up to 20 days. Placements in the program rely on a formal application and approval process, and unit availability.



Emergency Funds

The current HOPE emergency fund to help students in a housing crisis should be made more accessible to students facing a housing crisis or in need of a housing deposit. Although the University does have an emergency loan program, it could be strengthened to better meet the needs of students facing a housing crisis or a need for funds to cover security deposits. The nature of a housing crisis might be that a student has an urgent and immediate need for funds. Requirements that students must pursue changes in financial aid or personal loans prior to submitting an application adds time and steps to a student stabilizing their housing situation. Requiring students to be enrolled in the following term may be unrealistic for students who are considering dropping out due to financial hardships. These requirements should be reconsidered, and the loan fund should be designed in partnership with students who are familiar with the needs of students facing housing insecurity.

RELATED SFSU ACTIVITIES

SFSU Student Affairs administers the HOPE Fund that offers resources to students facing unexpected crisis situations and meet the following criteria:

- All current SF State students are eligible to apply for the Hope Crisis Fund;
- Can provide supporting documentation regarding the crisis situation;
- Have worked with Financial Aid to increase their award prior to HOPE Fund Loan application;
- Have explored personal loans prior to submitting a HOPE Fund Loan application;
- Are enrolled (full or part time) at the time of loan application and in good student standing (academic and disciplinary);
- If applying between semesters, have been enrolled during the previous term and are enrolled the following term.

Conclusion

SF State students facing housing insecurity and homelessness is one of the most pressing issues for the University. The impact of this problem is felt by numerous individual students, by faculty in the classroom, in the broader culture on campus, and in markers of student success. Faculty, staff, students, and City agencies are all calling for SF State to acknowledge and address the issue of student housing insecurity and homelessness. The causes of this crisis are complex with some beyond the reach of the University. However, there is much SF State can do to ensure that all students have adequate, safe, and stable housing. This effort will require substantial reflection, effort, and dedication of funds and people power, but is feasible and will have a lasting impact on student success. From changing current policies that foster housing insecurity; to making on-campus and off-campus housing more affordable; to implementing programs that support students in a housing crisis – SF State can and should do more.



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Appendix A: SF State Basic Needs Timeline

Event	Date
Multiple campus partners working to support student basic needs including Associated Students, Health Promotion & Wellness, Sodexo, and Residential Life meet to discuss the impacts of food insecurity and housing instability at San Francisco State.	2016
One month later, a California State University Chancellor's Office report, Serving Displaced and Food Insecure Students, was published. This report identified the scope of the problem, outlined CSU basic needs initiatives and called upon all CSUs to create a plan of action to address student basic needs crisis	2016
The Vice President of Student Affairs & Enrollment Management, Dr. Luoluo Hong, formally established an Ad Hoc Advisory Work Group - Responding to Food Insecurity & Housing.	2017
The Ad Hoc Advisory Work Group releases, Report on the Ad Hoc Work Group: Responding to Food & Housing Insecurity, outlining food and housing insecurity at SF State and providing recommendations to address these issues.	2017
The San Francisco State Basic Needs Committee was formally appointed	2017
Formal basic needs program began development and implementation based on recommendations of Basic Needs Committee	2017
San Francisco State is awarded \$105,000 by the CSU through the SB 85 Hunger-Free Campus Designation grant to address basic needs.	2018
An Assistant Director for Basic Needs Initiatives was appointed and housed within San Francisco State's Health Promotion & Wellness department, charged with leading the University's basic needs response and carrying out the recommendations of Ad Hoc Advisory Work Group.	2018
A partnership is formed with the Health Equity Institute and Master in Public Health programs on campus to commission an assessment on housing insecurity at SF State. Student housing insecurity programs continued to move through the development phase.	2018-19
A multifaceted approach to responding to student hunger on campus was implemented.	2018-19

Appendix B: Interviewees

Semi-structured, qualitative interviews conducted by 13 SF State MPH and 1 undergraduate student in Spring 2019

28 SF State students in official positions of leadership at the following organizations and others:

- Associated Students
- Project Connect
- Project Rebound
- Women's Resource Center
- Legal Resource Center
- Black Unity Center
- DREAM Resource Center
- Guardian Scholars
- Health Education Student Association
- Health Promotion & Wellness
- Housing Business Office
- Mashouf Wellness Center
- Metro College Success Program
- Residential Life
- Student Affairs and Enrollment Management
- Commuter student advocates

27 SF State faculty and staff from departments and units across campus:

Asian American & Pacific Islander Retention and Education
Department of Athletics
College of Business
College of Ethnic Studies
College of Health and Social Sciences
College of Science and Engineering
Division of Student Life
Disability Programs and Resource Center
Division of Enrollment Management
Division of Student Life
Division of Undergraduate Education and Academic Planning
Housing, Dining, and Conference Services
University Corporation

21 External stakeholders including staff from the following organizations:

California Homelessness Youth Project
City College of San Francisco
Coalition on Homelessness
De Anza College
Human Rights Commission
Humboldt State University
John Burton Advocates for Youth
Larkin Street Youth Services
San Francisco Mayor's Office
San Francisco Mayor Office of Housing and Community
Development
San Francisco Department of Homelessness and Supportive
Housing
San Jose State University
Skyline College
University of California, Berkeley
University of San Francisco

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San Francisco State University, Health Promotion & Wellness
Yancy Martinez
Priyam Das, MPH Associate Vice President for Student Affairs

CESAR CHAVEZ STUDENT CENTER

