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***Results***

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*Students*

## Prevalence of Basic Needs Insecurity Among Students

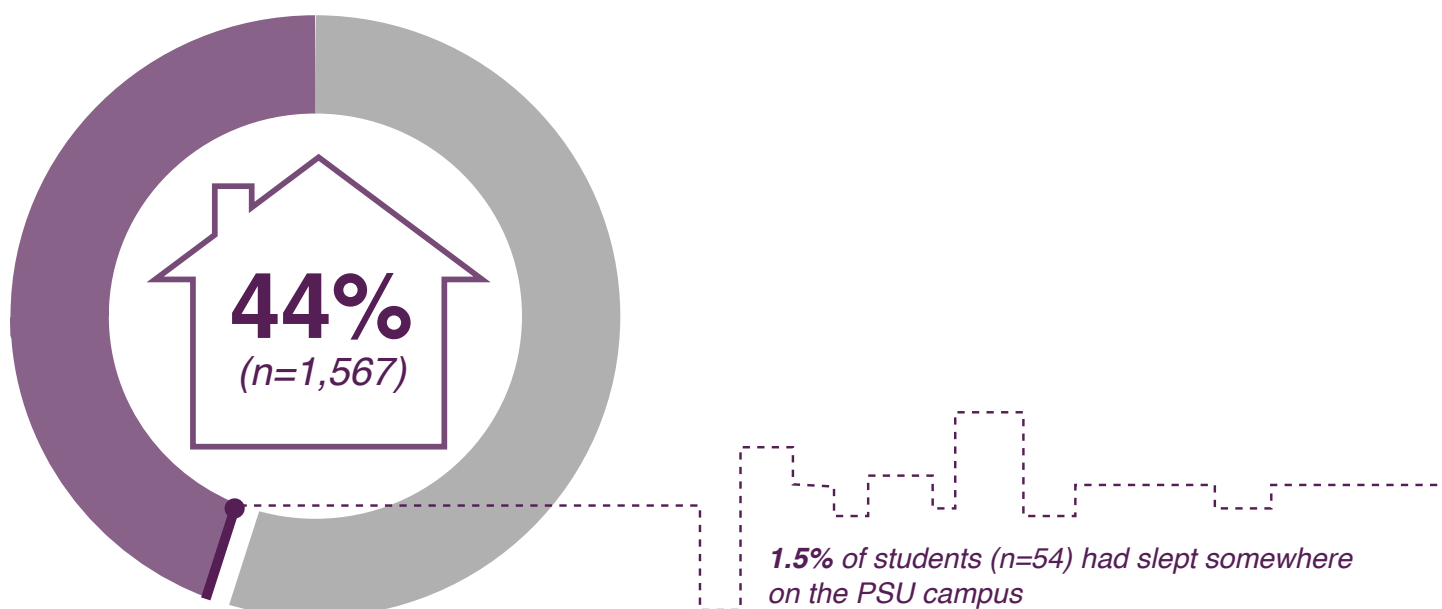
### Student Housing Insecurity

Housing insecurity includes a range of housing issues, including a lack of affordability, safety, quality, and consistency in housing. Housing insecurity among PSU students was assessed using a nine-item set of questions developed by the Hope Center asking about students' ability to pay rent and utilities, frequency of moving, and leaving housing because they feel unsafe (Goldrick-Rab et al., 2019). We also included three items from previous studies of campus basic needs insecurity (e.g., California State University, NC State University) asking about evictions and being forced to leave housing. All questions asked about students' experiences in the 12 months prior to completing the survey Comment start in Fall 2019 Comment end (see Table X).

We also asked about a range of other experiences pertaining to housing vulnerability. Approximately 16% of students reported living in a home that is owned by a local housing authority or public agency, and 2.4% reported receiving a public housing voucher (e.g., Section 8) to subsidize the cost of their housing. When asked **how safe they feel where they currently live**, 27.1% of students indicated feeling **only somewhat safe**, 5.2% indicated feeling **a little bit safe**, and 1.7% indicated feeling **not at all safe**. Finally, 1.5% of students ( $n = 54$ ) indicated that they slept somewhere on the PSU campus in the past year because they had nowhere else to go.

In our student sample, 44.6% of respondents ( $n = 1,567$ ) reported experiencing at least one form of housing insecurity in the past 12 months. Moving in with other people because of financial problems was the most commonly reported form of housing insecurity.

**FIGURE X.** Respondents who experienced at least one form of housing insecurity in the last 12 months



**TABLE X.** Housing insecurity among students over the past 12 months

Housing Insecurity Indicators	Percentage Experiencing
Experienced at least one form of housing insecurity	44.6%
Moved in with another person because of financial problems	17.9%
Experienced a rent or mortgage increase that made it difficult to pay	14.1%
Did not pay the full amount of a gas, oil, water, or electricity bill	13.8%
Had an account default or go into collections	10.7%
Did not pay or underpaid your rent or mortgage	10.1%
Lived with others beyond the expected capacity of the house or apartment	7.1%
Left the place you were staying at because you felt unsafe	6.8%
Joined someone else's housing without telling the landlord	6.5%
Moved three or more times	5.4%
Got thrown out of the place you were staying at by someone else in the household	2.8%
Got evicted from your home	1.5%
Received a summons to appear in housing court	0.5%

*n* = 3,511

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*My housing costs are more than 1/3 of my income and are likely not long term. It has been very challenging to find secure long term housing*

- PSU student, 2019

## Student Homelessness

Homelessness refers to not having a fixed, regular, or adequate place to live. To assess homelessness among PSU students, we first asked about lifetime experiences with homelessness. Nineteen percent of students ( $n = 667$ ) reported that they had experienced homelessness at some point in their life, with 45.9% of those ( $n = 306$ ) indicating that they experienced homelessness before age 18.

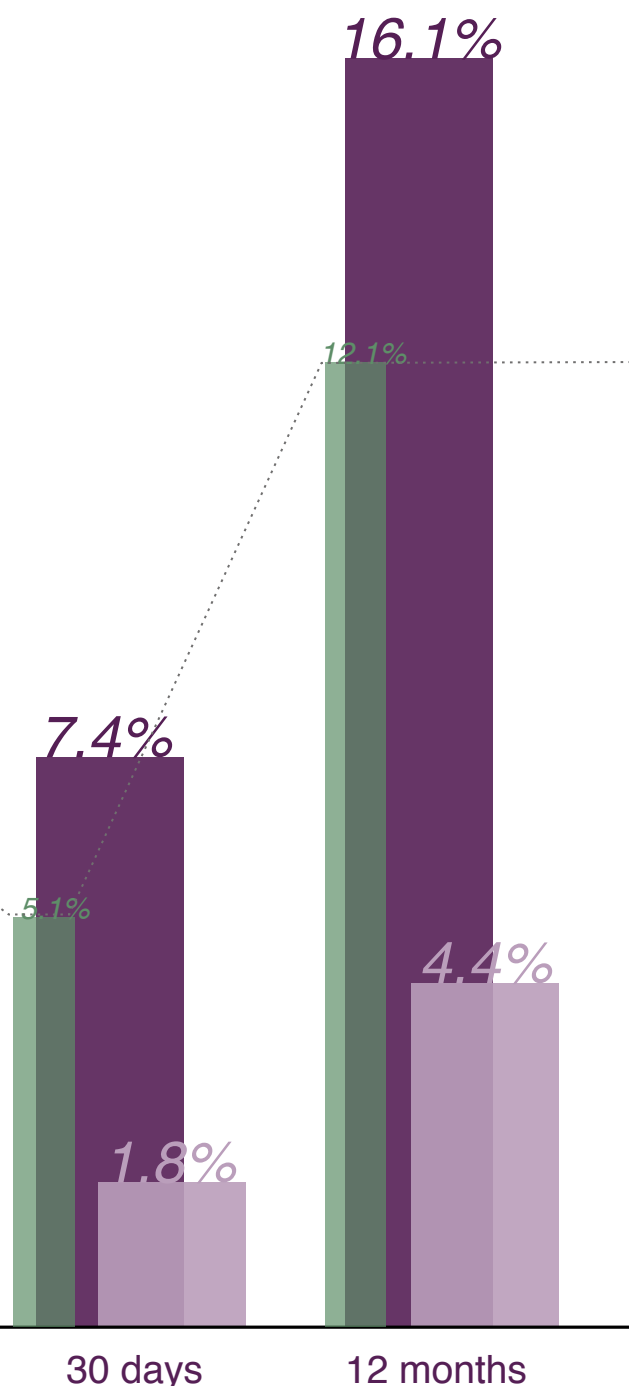
Following the approach used by the Hope Center and other campus basic needs surveys, we then asked students to self-identify as experiencing homelessness in the past 30 days and past 12 months. **In total, 1.8% of students ( $n = 62$ ) self-identified as homeless in the past 30 days and 4.4% ( $n = 156$ ) self-identified as homeless in the past 12 months.** However, as Table X illustrates, when we asked students about the places they have stayed in the past 30 days and past 12 months using a measure of homelessness based on definitions from both the U.S. Department of Housing and Urban Development and the U.S. Department of Education (Crutchfield & Maguire, 2017), the numbers increased dramatically.

**Specifically, 7.4% of students in our sample ( $n = 259$ ) indicated experiencing some form of homelessness in the past 30 days, while 16.1% of students ( $n = 567$ ) experienced some form of homelessness in the past 12 months.**

The most commonly experienced form of homelessness was temporarily staying with a relative or friend, which is also referred to as doubled-up or “couch surfing.” It is important to use this expanded, more inclusive definition of homelessness because many students may not consider themselves homeless if they are not sleeping outside or in a shelter. This more restrictive definition of homelessness may discourage students living in doubled-up situations from seeking out resources and receiving the support they need to become more stably housed.

**FIGURE X.** Respondents who experienced some form of homelessness at some point in their life

- Students who self-identify as homeless
- Students who follow under the broader definition of “homeless”



**TABLE X. Homelessness Among Students in the Past 30 Days and 12 Months**

<b>Locations stayed overnight (Students were asked to select all that apply):</b>	<b>Past 30 days</b>	<b>Past 12 months</b>
Stayed at any of the following locations	7.4%	16.1%
Temporarily staying with a relative, friend, or couch surfing until I find other housing	5.1%	12.1%
In a closed area/space with a roof not meant for human habitation such as an abandoned building, car or truck, van, RV, camper, encampment or tent, or unconverted garage, attic, or basement	1.7%	4.1%
Temporarily at a hotel or motel without a permanent home to return to (not on vacation or business travel)	0.8%	2.7%
An outdoor location such as street, sidewalk, or alley, bus or train stop, campground or woods, park, bench, or riverbed, under bridge or overpass	1.1%	2.5%
At a shelter	0.4%	1.2%
In transitional housing or independent living program	0.3%	0.9%
At a group home such as a halfway house or residential program for mental health or substance abuse	0.2%	0.7%
At a treatment center (such as detox, hospital, etc.)	0.1%	0.4%

*n* = 3,511

## Student Food Insecurity

Food insecurity refers to an individual's or household's inability to access adequate food due to limited money or other resources. We used the U.S. Department of Agriculture's 18-item measure to assess rates of food insecurity in the past 30 days (USDA, 2012). The measure includes 10 items assessing a variety of food situations (see Table X), with eight additional items asked only to students with children in their households.

**In total, 47% of students ( $n = 1,586$ ) experienced food insecurity in the 30 days prior to completing the survey, with 17.3% at the low level of food security and 29.7% at the very low level of food security according to the number of food insecurity statements that applied to them.**

Over half of all students reported not being able to afford to eat balanced meals. Further, **41.8% of students reported cutting the size of their meals because they did not have enough money for food**; and, on average, this occurred on almost 10 of the past 30 days. Almost **9% of students indicated that they did not eat for a whole day because there was not enough money for food**. On average, this occurred on approximately 6 of the past 30 days

Of the 464 students who indicated living in households with children under age 18 present, 37.7% ( $n = 175$ ) reported having to rely on only a few kinds of low-cost food to feed children in their household because they were running out of money to buy food. Almost 30% ( $n = 133$ ) reported not being able to feed children in their household a balanced meal because they could not afford to.

Students were also asked about their knowledge and use of the PSU Food Pantry and PSU Free Food Market: **23.8% of students ( $n = 803$ ) had utilized the PSU Food Pantry, while 18.9% did not know that PSU has a food pantry; similarly, 17.0% of students ( $n = 574$ ) had utilized the PSU Free Food Market, while 23.7% of students did not know there was a free food market at PSU.**

Finally, students were asked whether they purchased a PSU meal plan, which kind they purchased, and whether this meal plan was sufficient for their food needs. A total of 227 students (6.8%) reported purchasing a meal plan, with the majority of these (60.2%) being of a combination of meals and dining dollars. One quarter of students who purchased a meal plan ( $n = 56$ ) reported that it was not sufficient to meet their food needs.



**FIGURE X.** Respondents who experienced food insecurity in the last 30 days

**TABLE X. Food Insecurity Among Students in the Past 30 Days**

Food Insecurity Statements	Percentage Experiencing
I couldn't afford to eat balanced meals.	54.6%
I worried whether my food would run out before I got money to buy more.	46.1%
I cut the size of meals or skipped meals because there wasn't enough money for food.	41.8%
I ate less than I felt I should because there wasn't enough money for food.	36.8%
The food that I bought just didn't last and I didn't have enough money to get more.	36.4%
I cut the size of meals or skipped meals because there wasn't enough money for food (3 or more times in the last 30 days).	33.3%
I was hungry but didn't eat because there wasn't enough money for food.	32.0%
I lost weight because there wasn't enough money for food.	14.4%
I did not eat for a whole day because there wasn't enough money for food.	8.7%
I did not eat for a whole day because there wasn't enough money for food (3 or more times in the last 30 days).	6.7%

*n* = 3,374

***I almost exclusively use the PSU food pantry for food needs. The majority of my money goes towards utilities and a small studio apartment that is close enough to my job and to campus***

- PSU student, 2019

***Meal options for graduate students on campus are not sufficient or affordable. We are stuck in a limbo where we do not qualify for student benefits or faculty benefits, but still pay out of pocket for all the student fees***

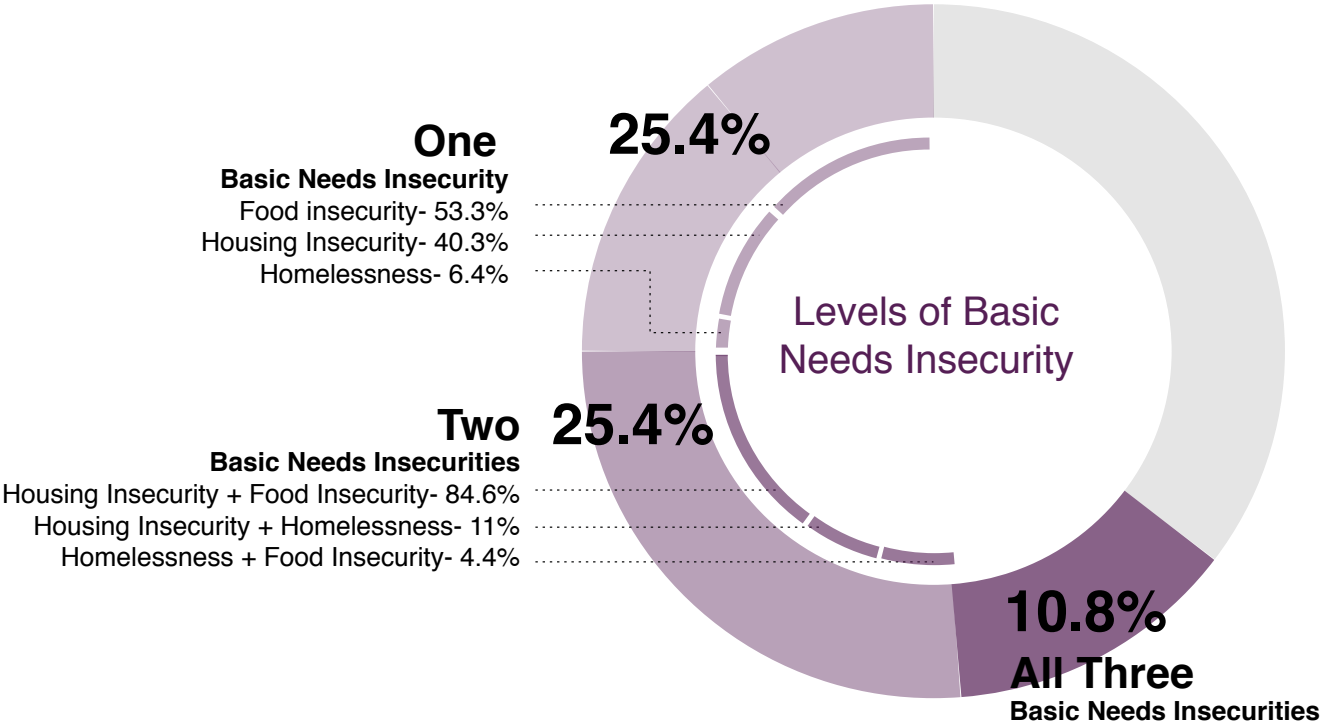
- PSU student, 2019

# Intersections of Housing Insecurity, Homelessness, and Food Insecurity

Basic needs insecurities often overlap, with some students experiencing both housing and food insecurity, or a mix of housing insecurity and homelessness (Goldrick-Rab et al., 2019). Basic needs insecurity can also vary over time, with students experiencing food insecurity during one academic quarter and housing insecurity the next. Secure students were those with no basic needs insecurities. Students who were categorized as insecure were those with at least one vulnerability in their basic needs, meaning they experienced housing insecurity, homelessness, and/or food insecurity in the past year. Finally, some students faced challenges with all of their basic needs, meaning they experienced housing insecurity, homelessness, and food insecurity in the past year.

Figure X displays the overlapping challenges students face when trying to meet their basic needs, with **61.6% of PSU students experiencing some form of basic needs insecurity**. Only 38.4% of students at PSU were food and housing secure in the past year.

**FIGURE X.** Intersections of Housing Insecurity, Homelessness, and Food Insecurity Among PSU Students





## Student Stories

### Homelessness as a child

At 11 years old she didn't know the word for gentrification. All she knew was that people were moving into her neighborhood and that's why her family couldn't afford to stay.

Then her father lost his job during the Great Recession, and the family moved into her grandmother's house. Two families, seven people and four dogs, crowded into a three bedroom. Her sister lived with another relative.

At the time, she didn't consider herself homeless. It's not the picture that people usually have.

"When we hear homelessnes, we think of eating at a soup kitchen, living in a shelter, or begging at freeway entrances. While those are prominent issues, it's not just those things," she said.

"Those hidden issues go so much deeper."

She lost two years of her education as they moved from one grandmother's house to the other's, finally settling down in a place of their own in Rogue River, Oregon. She worked hard to find acceptance in a town where she was one of the few people with brown skin.

She found her own community and managed to graduate on time. Now she's a graduate student at Portland State University working toward her teaching degree. She wants to work with low-income students because she knows what it's like to struggle for access.

- 
- Graduate student
  - Student of color
  - First-generation college student
  - Experienced homelessness for two years
- 

She is the first in her extended family to graduate from college. Still, it all feels so precarious whenever she gets a letter from financial aid about possible interruptions in support.

"One of my all time biggest fears is being back in that place," she said. "Whenever something goes wrong, it's the first place my mind goes to: I'm not going to have a place again."

She also worries about the possibility of falling short of her graduate degree and what that would mean for her family.

"I feel responsible for lifting my family out of poverty. We're one paycheck away from losing everything," she said.

"If I don't succeed, I'm not only failing myself, I'm failing my entire family that has spent their lives trying to get me to a place of success."

The 23 year old is now teaching high school English and is slated to graduate with her master's in education this June.

***I feel responsible for lifting my family out of poverty. We're one paycheck away from losing everything***



**Notes:** Student stories come from personal interviews with students who volunteered to share their experiences. Names have been omitted to protect their privacy.

# Disparities in Basic Needs Insecurity

Homelessness disproportionately affects communities of color, particularly Black and Indigenous people, as well as LGBTQIIA+ individuals and people with disabilities. Similarly, research conducted by the Hope Center, the California State University system, and others has consistently shown that some students are at a higher risk of basic needs insecurity than others. In this section, we report disparities in rates of housing insecurity, homelessness, and food insecurity by student demographics, disabilities or medical conditions, and life experiences. From this point forward, student rates of housing insecurity and homelessness refer to their experiences in the 12 months prior to completing the survey, and food insecurity to the past 30 days.

## Race or Ethnicity

As Table X demonstrates, students from historically marginalized racial or ethnic groups (e.g., Black or African American, Native American) experienced the highest rates of housing insecurity, homelessness, and food insecurity. Students who identify as multiracial had the highest rates of housing insecurity, while Native American students reported the highest rates of homelessness and food insecurity. White and Asian or Asian American students reported the lowest rates of basic needs insecurities, which is in line with previous research (e.g., Crutchfield & Maguire, 2018; Goldrick-Rab et al., 2019).

**TABLE X. Disparities in Basic Needs Insecurity by Race or Ethnicity**

	Number of Students	Housing Insecurity	Homelessness	Food Insecurity
<b>Race or Ethnicity</b>				
Asian or Asian American	412	35.9%	14.6%	44.0%
Black or African American	140	52.1%	25.0%	55.7%
Hispanic or Latino/a/x	468	48.3%	19.2%	57.2%
Middle Eastern or North African	54	48.1%	27.8%	50.0%
Multiracial	180	60.0%	28.9%	60.6%
Native American	107	58.9%	29.0%	66.4%
Native Hawaiian or Pacific Islander	63	54.0%	22.2%	57.1%
White	2,279	45.1%	15.7%	42.8%

**Notes:** Race and ethnicity classifications in the table above are not mutually exclusive. Students were asked to select all that apply to them, and rates of basic needs insecurities are reported according to their self-identifications. This approach can sometimes mask disparities that exist between groups, so we also calculated rates of needs insecurities for students who identified only as White and not any other race or ethnicity. When examined in this manner, rates of housing insecurity, homelessness, and food insecurity decreased by around one percentage point for White students. The Number of Students column indicates the number of survey respondents to our housing insecurity and homelessness measures. The number of survey respondents for the food insecurity measure may vary slightly but not substantially.

## Gender Identity and Sexual Orientation

Students whose gender identity and/or sexual orientation fall into historically marginalized groups (e.g., transgender students, queer students) also experienced higher rates of housing insecurity, homelessness, and food insecurity compared to students whose identities have been historically privileged (e.g., students who are men, heterosexual students) (see Table X). Transgender, non-binary, genderqueer, two-spirit, and agender students experienced disproportionately high rates of housing insecurity, homelessness, and food insecurity as compared to their peers who identified as women, men, or questioning/unsure. Similarly, students who identified as pansexual, queer, bisexual, lesbian, gay, or asexual experienced higher rates of basic needs insecurity than their heterosexual peers.

**TABLE X. Disparities in Basic Needs Insecurity by Gender Identity and Sexual Orientation**

	Number of Students	Housing Insecurity	Homelessness	Food Insecurity
<b>Gender Identity</b>				
Woman	2,074	44.9%	14.6%	46.4%
Man	884	40.0%	16.5%	41.3%
Transgender (includes respondents who selected Transgender, Trans Man, or Trans Woman)	60	56.7%	23.3%	63.3%
Non-binary, Genderqueer, or Two-Spirit	176	63.1%	24.4%	62.5%
Agender	15	53.3%	33.3%	66.7%
Questioning or unsure	25	48.0%	16.0%	36.0%
<b>Sexual Orientation</b>				
Heterosexual	1,902	39.1%	13.0%	39.9%
Lesbian, Gay, or Same Gender Loving	177	50.3%	18.6%	46.6%
Bisexual	475	54.7%	18.9%	55.6%
Pansexual	142	62.7%	28.9%	62.7%
Queer	191	59.2%	21.5%	63.4%
Asexual	128	52.3%	25.0%	50.8%
Questioning or unsure	93	41.9%	16.1%	41.9%

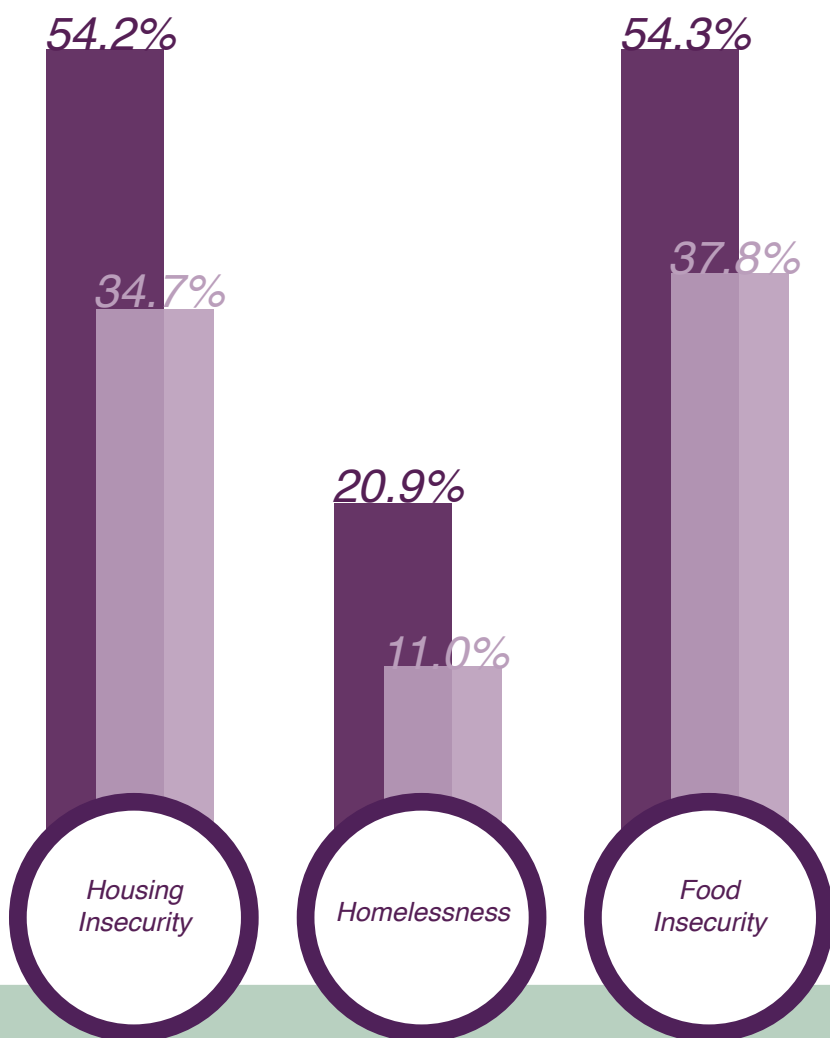
**Notes:** Some gender and sexual orientation categories were combined due to a small number of respondents in some categories and our efforts to maintain confidentiality. The Number of Students column indicates the number of survey respondents to our housing insecurity and homelessness measures. The number of survey respondents for the food insecurity measure may vary slightly but not substantially. Please exercise caution in drawing conclusions from percentages corresponding to categories with a small number of respondents.

## Disability or Medical Condition

Students with disabilities or major medical conditions reported much higher rates of housing insecurity, homelessness, and food insecurity compared to students without disabling conditions (see Table X). This was true for each disability or medical condition examined in this study, particularly physical disabilities and learning disabilities.

**FIGURE X.** Disparities in Basic Needs Insecurity by Disability or Medical Condition

- Students with at least one disability or medical condition reported
- Students with no disability or medical condition reported



*I often have to skip meals due to my schedule and often don't get the nutritional value I need medically because I either can't afford it and/or don't have time [or resources] to make [food]... on campus*

- PSU student, 2019

**TABLE X. Disparities in Basic Needs Insecurity by Disability or Medical Condition**

	Number of Students	Housing Insecurity	Homelessness	Food Insecurity
<b>At least one disability or medical condition reported</b>				
Yes	1,764	54.2%	20.9%	54.3%
No	1,541	34.7%	11.0%	37.8%
<b>Learning Disability</b>				
Yes	197	63.5%	25.4%	61.4%
No	3,108	44.0%	15.7%	45.7%
<b>Attention Deficit Hyperactivity Disorder (ADHD)</b>				
Yes	449	61.2%	22.9%	57.2%
No	2,856	42.6%	15.3%	44.9%
<b>Autism Spectrum Disorder</b>				
Yes	64	50.0%	21.9%	53.1%
No	3,241	45.0%	16.2%	46.5%
<b>Physical Disability</b>				
Yes	206	61.7%	30.1%	66.0%
No	3,099	44.0%	15.4%	45.3%
<b>Chronic Illness</b>				
Yes	345	58.8%	23.5%	58.3%
No	2,960	43.5%	15.5%	45.2%
<b>Mental Health / Psychological Disability</b>				
Yes	1,431	55.6%	21.5%	55.3%
No	1,874	37.1%	12.4%	40.0%

**Notes:** The Number of Students column indicates the number of survey respondents to our housing insecurity and homelessness measures. The number of survey respondents for the food insecurity measure may vary slightly but not substantially.



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## Additional Demographic Variables

In general, younger students reported the lowest levels of basic needs insecurity, while students between the ages of 26 and 30 experienced the highest rates of basic needs insecurity (see Table X). In line with previous research (e.g., Goldrick-Rab, 2019), as the education level of students' parents increased, their rates of basic needs insecurity decreased. Further, students who were married or in a domestic partnership reported lower rates of basic needs insecurity than their single or dating peers, while those who were divorced or separated reported the highest rates of basic needs insecurity.

**TABLE X. Disparities in Basic Needs Insecurity by Additional Demographic Variables**

	Number of Students	Housing Insecurity	Homelessness	Food Insecurity
<b>Age</b>				
18 to 20	778	31.4%	15.6%	43.2%
21 to 25	1,040	46.4%	15.9%	50.9%
26 to 30	688	54.4%	20.1%	50.7%
30 and above	779	49.0%	14.2%	40.1%
No high school diploma	250	49.6%	16.4%	57.4%
High school diploma / GED	561	54.7%	21.0%	59.2%
Some college (but not college degree)	668	50.6%	17.7%	52.7%
Associate's degree	271	47.2%	17.0%	48.1%
Bachelor's degree	818	38.6%	13.0%	40.6%
Graduate degree	717	37.0%	14.4%	32.8%
<b>Relationship Status</b>				
Single	1,395	43.2%	18.9%	47.9%
In relationship(s)	1,243	49.1%	16.0%	52.1%
Married or domestic partnership	544	35.5%	8.1%	29.1%
Divorced	62	72.6%	27.4%	54.8%
Separated	20	75.0%	35.0%	80.0%
Widowed	*	*	*	*

\*Categories with fewer than 10 respondents were excluded to maintain confidentiality, which is a more conservative approach than the Department of Education's policy of excluding cell sizes of fewer than 6..

**Notes:** The Number of Students column indicates the number of survey respondents to our housing insecurity and homelessness measures. The number of survey respondents for the food insecurity measure may vary slightly but not substantially. Please exercise caution in drawing conclusions from percentages corresponding to categories with a small number of respondents.

## Student Life Experiences

We asked students about a variety of life circumstances and experiences that may put them at a higher risk of facing basic needs insecurity. Transfer students, first generation students, current or former foster youth, veterans, and DACA students all reported higher levels of housing insecurity, homelessness, and food insecurity compared to students without such experiences (see Table X). These disparities were particularly striking among current and former foster youth, whose rates of housing insecurity and homelessness were double those of other students; and whose rates of food insecurity were more than triple the rates of their peers. Parenting students had higher rates of housing insecurity as students without children under the age of 18 but similar rates of homelessness and food insecurity.

**TABLE X. Disparities in Basic Needs Insecurity by Student Life Experiences**

	Number of Students	Housing Insecurity	Homelessness	Food Insecurity
<b>Transfer Student</b>				
Yes	1,543	54.2%	18.9%	51.6%
No	1,762	37.1%	14.1%	42.2%
<b>First Generation College Student</b>				
Yes	1,116	53.4%	17.9%	56.7%
No	2,189	40.8%	15.5%	41.4%
<b>Current or Former Foster Youth</b>				
Yes	81	64.2%	32.1%	77.8%
No	3,224	44.6%	15.9%	45.8%
<b>International Student</b>				
Yes	125	36.8%	16.0%	37.6%
No	3,180	45.4%	16.3%	46.9%
<b>Out-of-State Student</b>				
Yes	532	47.4%	20.3%	47.9%
No	2,773	44.6%	15.5%	46.3%



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	Number of Students	Housing Insecurity	Homelessness	Food Insecurity
<b>ESL (English as a Second Language)</b>				
Yes	115	43.5%	18.3%	50.4%
No	3,190	54.9%	16.2%	46.5%
<b>Veteran</b>				
Yes	132	56.1%	28.0%	44.7%
No	3,173	44.6%	15.8%	46.7%
<b>Immigrant to the U.S.</b>				
Yes	3,155	41.3%	17.3%	42.7%
No	150	45.3%	16.3%	46.8%
<b>DACA student</b>				
Yes	29	55.2%	20.7%	69.0%
No	3,276	45.0%	16.3%	46.4%
<b>Student Athlete</b>				
Yes	41	34.1%	14.6%	46.3%
No	3,264	45.2%	16.3%	46.6%
<b>Parent of a child under 18 who lives with you</b>				
Yes	295	54.6%	12.5%	44.1%
No	3,010	44.2%	16.7%	46.8%

**Notes:** The Number of Students column indicates the number of survey respondents to our housing insecurity and homelessness measures. The number of survey respondents for the food insecurity measure may vary slightly but not substantially. Please exercise caution in drawing conclusions from percentages corresponding to categories with a small number of respondents.

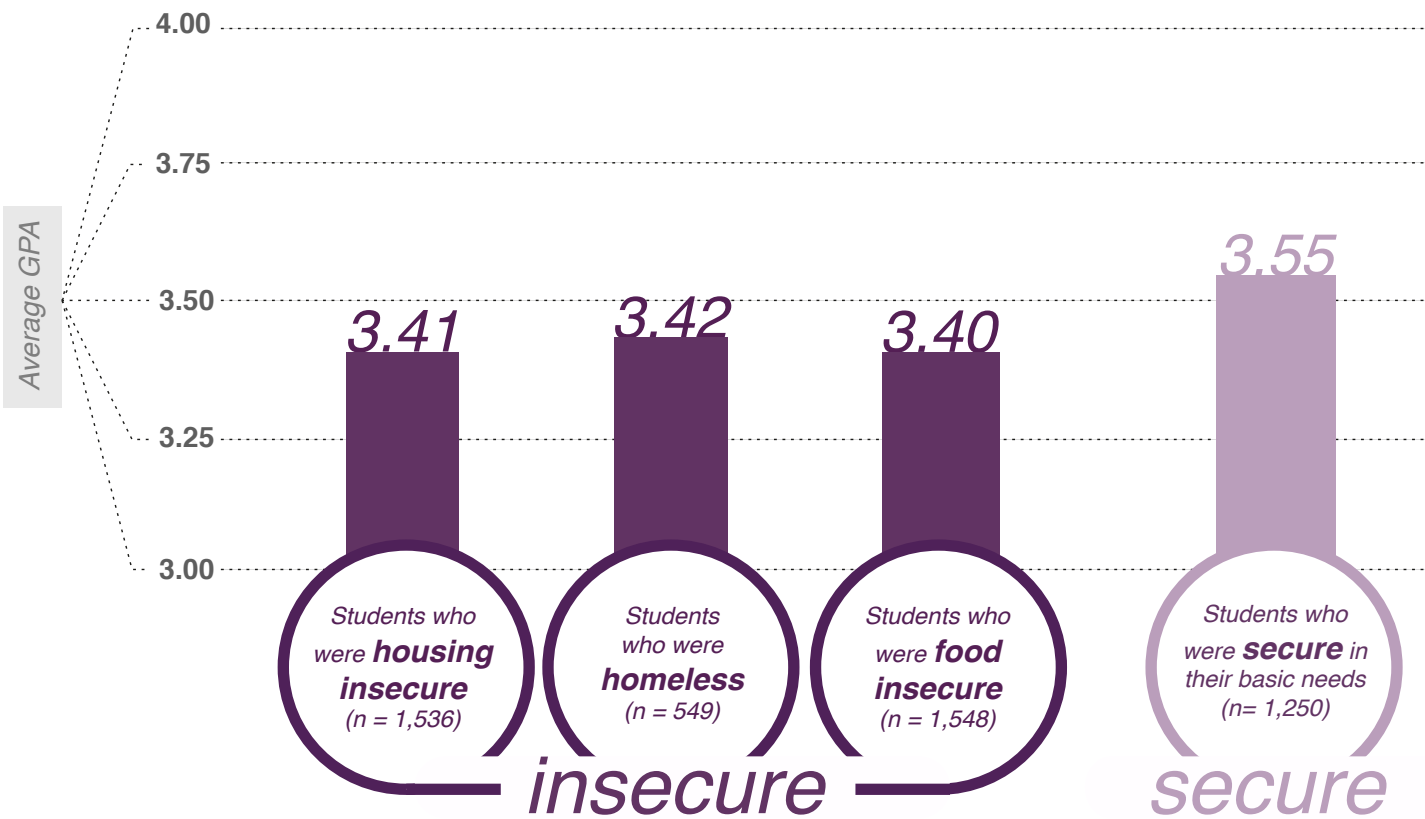
# Student Status and Academic Performance

This next section of the report focuses on student status and academic performance, and their association with basic needs insecurity.

Basic needs insecurity varied according to student status and how many years students had been pursuing a degree at PSU. Notably, undergraduate students reported higher rates of housing insecurity, homelessness, and food insecurity than graduate or post-baccalaureate students. Further, students who were taking either online-only classes or both in-person and online classes experienced higher rates of housing insecurity than students who were only taking in-person classes. Finally, the percentage of students who experienced food and housing insecurity increased as the number of years they had been pursuing their degree at PSU increased.

While the vast majority of students reported GPAs between 3.0 and 4.0 (the sample average was 3.47), students with basic needs insecurity reported slightly lower GPAs across each vulnerability category compared to students who were secure in their basic needs (see Figure X).

**FIGURE X.** Grade Point Average (GPA) According to Basic Needs Insecurity



**Note:** The numbers in this figure correspond to students who answered this specific question.

**TABLE X. Student Status and Basic Needs Insecurity**

	Number of Students	Housing Insecurity	Homelessness	Food Insecurity
<b>Full or Part-Time Student</b>				
Full Time	2,848	44.9%	16.6%	48.6%
Part-Time	663	43.4%	14.3%	40.2%
<b>Degree Type</b>				
Undergraduate	2,463	47.6%	17.1%	51.6%
Graduate	887	39.1%	14.8%	37.1%
Post-Baccalaureate	161	29.2%	9.3%	32.3%
<b>Class Format</b>				
In-person classes only	1,890	40.5%	16.9%	43.4%
Online classes only	187	53.3%	13.4%	45.6%
Both in-person and online classes	702	49.0%	15.6%	51.9%
<b>Years at PSU</b>				
Less than one year	1,387	40.0%	17.8%	41.9%
One to two years	1,358	45.4%	15.7%	47.4%
Three or more years	763	51.6%	14.0%	55.7%

**Notes:** The Number of Students column indicates the number of survey respondents to our housing insecurity and homelessness measures. The number of survey respondents for the food insecurity measure may vary slightly but not substantially.

# Employment and Finances

This section of the report summarizes three important elements of students' financial situations: (1) their employment status; (2) how they pay for expenses associated with attending PSU; (3) which public assistance programs they use; and (4) their financial stress.

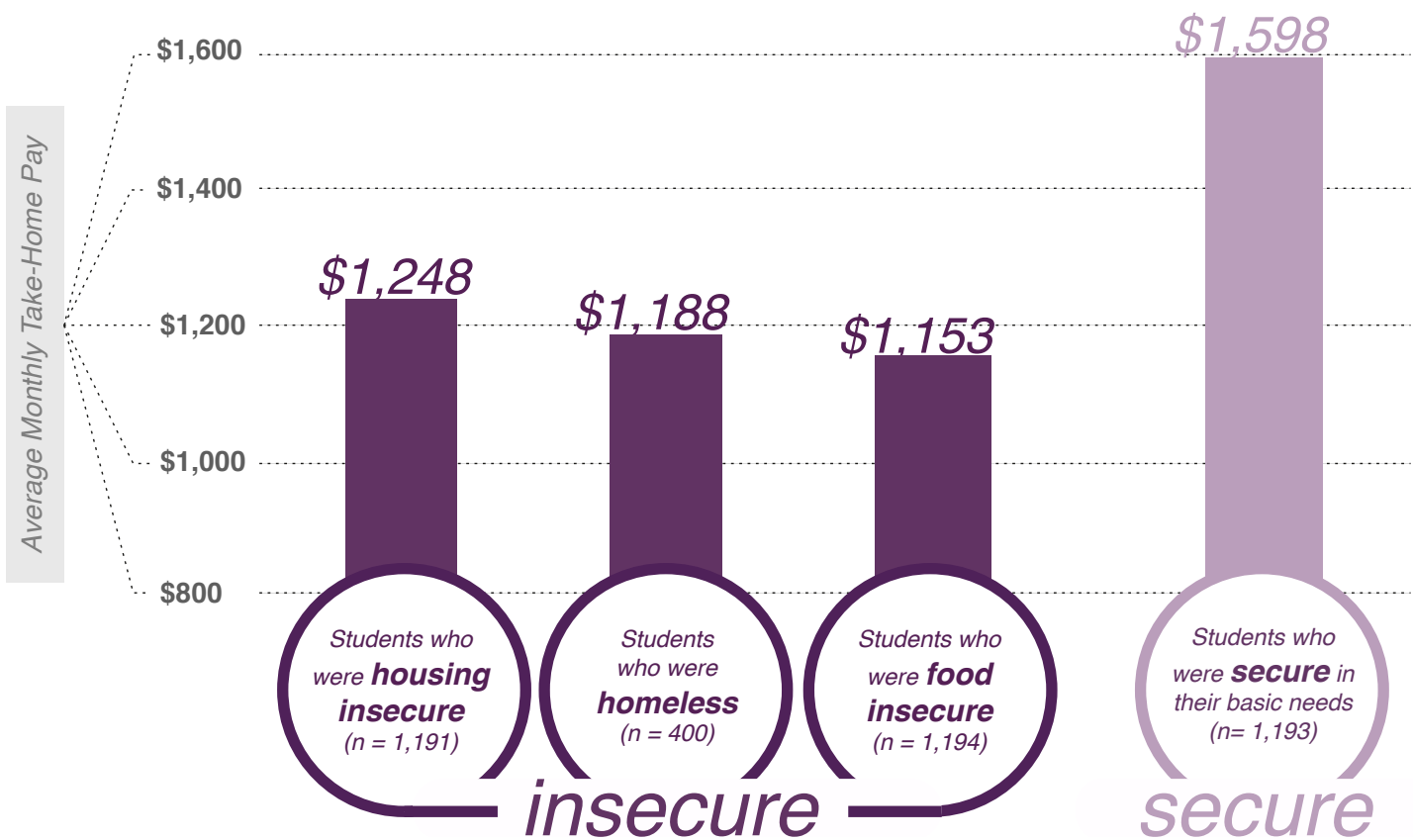
## Employment Status

The majority of students (72.4%,  $n = 2,543$ ) reported working for pay in the month prior to completing the survey, and 35.5% were looking for work. Over a quarter of students (28.7%) reported having more than one job. Students worked an average of 26 hours per week and reported an average monthly take-home pay of \$1,348 from all of their jobs.

Students who were looking for work experienced higher rates of each category of basic needs insecurity than students who were not looking for work.

Students who were working experienced higher rates of housing and food insecurity than those who did not work for pay; and students who worked more than one job experienced higher rates of housing insecurity, homelessness, and food insecurity than those who were working only one job (see Table X). There were also significant differences in monthly take-home pay for students who experienced housing insecurity, homelessness, or food insecurity compared to those who did not (see Figure X).

**FIGURE X.** Monthly Take-Home Pay Rates According to Basic Needs Insecurity



**Note:** The numbers in this figure correspond to students who were working and answered this question

**TABLE X. Employment Status and Basic Needs Insecurity**

	Number of Students	Housing Insecurity	Homelessness	Food Insecurity
<b>Looked for work in the last 30 days</b>				
No	2,263	40.2%	11.7%	40.6%
Yes	1,248	52.6%	24.2%	58.7%
<b>Worked for pay in the last 30 days</b>				
No	968	37.6%	16.5%	40.9%
Yes	2,543	47.3%	16.0%	49.3%
<b>Number of Jobs for those who were working</b>				
One job	1,816	42.3%	12.8%	44.0%
More than one job	732	59.4%	23.6%	62.1%

**Notes:** The Number of Students column indicates the number of survey respondents to our housing insecurity and homelessness measures. The number of survey respondents for the food insecurity measure may vary slightly but not substantially.

“

*I am a [teaching assistant] and a [research assistant] at PSU and these two jobs together don't cover rent [and] food. I have a third job at a private company to be able to buy anything beyond basic necessities, which makes performing well in school more difficult*

- PSU student, 2019

## How Students Pay for College

Students were asked to indicate all of the ways they pay for the expenses associated with attending Portland State University. Table X shows the different methods students used to pay for college expenses according to their level of basic needs insecurity, with “secure” students (i.e., those who did not experience housing insecurity, homelessness, or food insecurity) presented in the final column for comparison. The majority of students experiencing basic needs insecurity reported paying for college with income from their jobs or from student loans. Compared to “secure” students, students with basic needs insecurities were more likely to report paying for college with credit cards, Pell Grants, and student loans, and less likely to report covering their expenses with financial help from friends or family.

“

***We need  
affordable education***

- PSU student, 2019

”

***It's difficult to get enough money to not only pay for tuition but also to pay for housing, food and transportation so I can get to work***

- PSU student, 2019

“

***The amount charged for my masters program exceeded the amount of loans I was able to take out and landed me in a tough financial situation. The course load also doesn't allow for much work time... How can I learn and teach when I'm worried about being able to eat and live?***

- PSU student, 2019

**TABLE X.** Ways that Students Pay for College According to Basic Needs Insecurity

	<i>insecure</i>			<i>secure</i>
	Students who were <b>housing insecure</b> <i>n</i> = 1,567	Students who were <b>homeless</b> <i>n</i> = 567	Students who were <b>food insecure</b> <i>n</i> = 1,586	Students who were <b>secure</b> in their basic needs <i>n</i> = 1,294
Work-study job	8.6%	10.4%	10.0%	5.9%
A job that isn't work-study	63.4%	59.4%	64.4%	50.7%
Pell Grant	46.1%	43.9%	47.6%	26.1%
Other grants from the federal or state government	33.1%	34.6%	35.5%	21.3%
Grants from Portland State	18.4%	19.4%	18.5%	16.0%
Student loans	65.5%	62.1%	65.1%	42.0%
Stipend or fellowship	6.6%	7.6%	5.6%	7.3%
Tuition remission	9.1%	11.3%	9.1%	10.1%
Help from family or friends	34.6%	34.0%	34.6%	45.3%
Savings	33.6%	36.7%	32.4%	39.4%
Credit cards	24.4%	23.8%	24.5%	10.6%
Employer support	3.7%	3.0%	2.8%	6.1%
GI Bill	2.6%	3.7%	2.0%	1.9%
Scholarship	2.7%	2.8%	3.0%	2.9%

## Use of Assistance Programs

As an additional indicator of students' financial situations, respondents were asked to select from a list of public assistance programs and report any they had used in the past 12 months. In the full sample, almost half of all students reported receiving no formal assistance in the past 12 months.

**The most commonly used forms of assistance were Tax Refunds (21.8%), Medicaid (19.9%), SNAP benefits (12.9%), and off-campus food pantries (11.1%).**

Students who were secure in their basic needs used these assistance programs at much lower rates than students who experienced housing insecurity, homelessness, or food insecurity (see Table X). In particular, students with basic needs insecurities used SNAP, Medicaid (or equivalent public health insurance), off-campus food pantries or food banks, transportation assistance, and earned income tax credits at higher rates than students who were secure in their basic needs (see Figure X). Even still, students with basic needs insecurity are not accessing all of the public benefits they could be relative to their level of need.

Many students described how policies related to qualification for grants or government financial aid (such as student loans, SNAP, and Medicaid) often leave them in a “gap” zone, where they cannot qualify for aid but are still financially struggling to make ends meet.

5

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Portland State University

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***Students who need food or experience housing insecurity sometimes do not meet the financial requirements for help and fall in the middle... They aren't making enough to cover expenses but making too much to qualify for grants and state funded programs like SNAP***

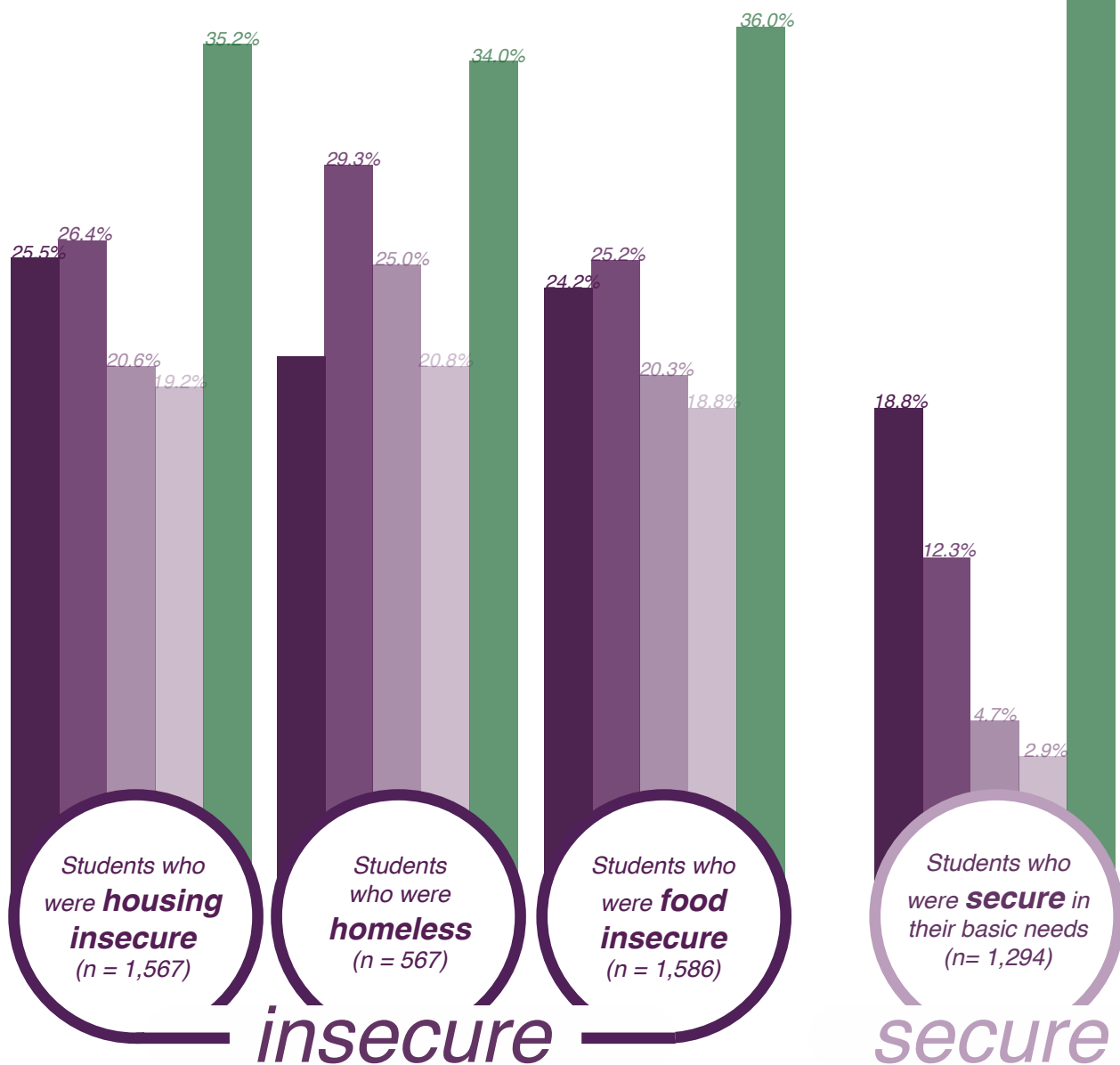
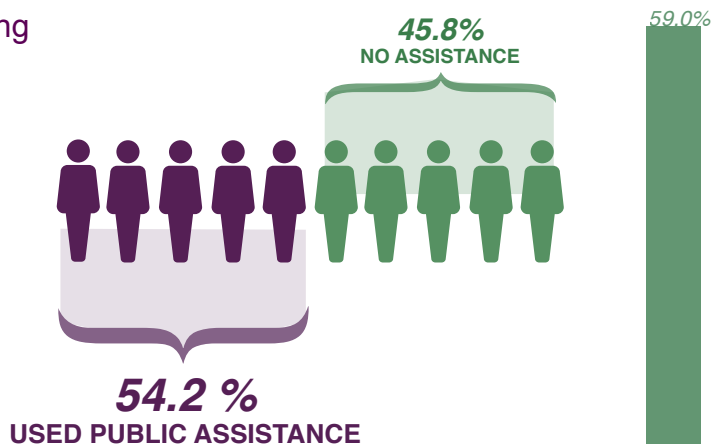
- PSU student, 2019



**FIGURE X. Use of Public Assistance According to Basic Needs Insecurity**

The most commonly used forms of assistance:

- Tax Refunds
- Medicaid
- SNAP benefits
- Off-campus food pantries
- No assistance



**TABLE X. Use of Public Assistance According to Basic Needs Insecurity**

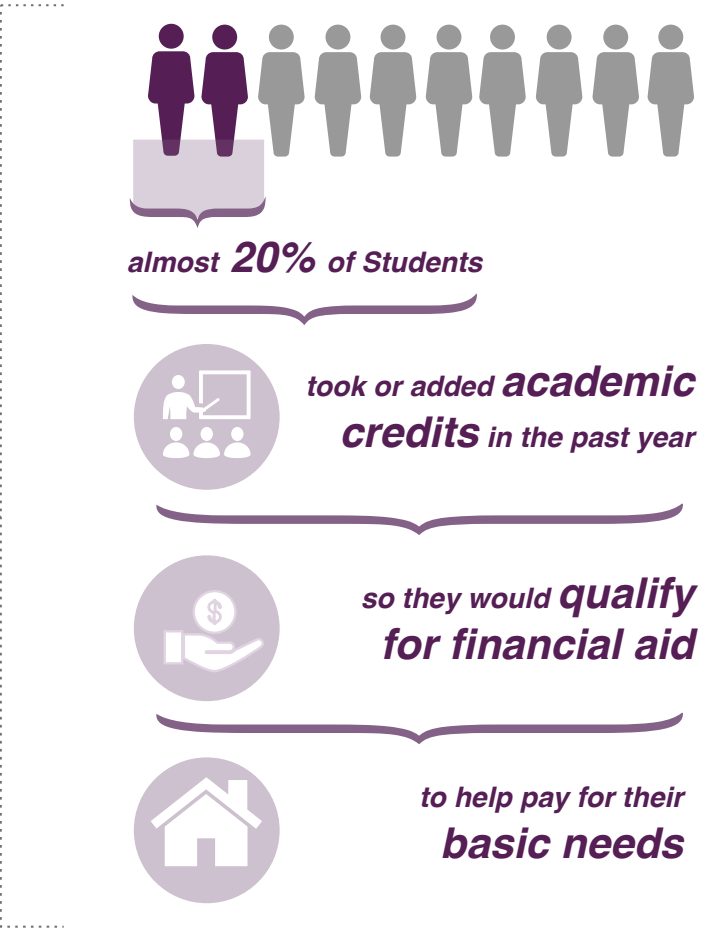
	<i>insecure</i>			<i>secure</i>
	Students who were <b>housing insecure</b> <i>n</i> = 1,567	Students who were <b>homeless</b> <i>n</i> = 567	Students who were <b>food insecure</b> <i>n</i> = 1,586	Students who were <b>secure</b> in their basic needs <i>n</i> = 1,294
SNAP ("Food stamps," EBT)	20.6%	25.0%	20.3%	4.7%
WIC (Nutritional assistance for pregnant women and children)	2.3%	1.9%	1.9%	0.4%
TANF (Public cash assistance; formerly called ADC or ADFC)	1.5%	1.6%	1.3%	0.0%
SSI (Supplemental Security Income)	1.3%	1.4%	1.2%	0.3%
SSDI (Social Security Disability Income)	1.5%	1.9%	1.5%	0.8%
Medicaid or public health insurance	26.4%	29.3%	25.2%	12.3%
Off campus food pantry / food bank	19.2%	20.8%	18.8%	2.9%
Child care assistance / subsidy	3.2%	2.1%	2.4%	1.2%
Unemployment compensation / insurance	2.4%	2.8%	2.3%	0.9%
Utility assistance	5.0%	4.8%	4.4%	0.7%
Housing assistance	5.7%	7.4%	5.3%	1.0%
Transportation assistance	12.1%	12.7%	11.0%	6.0%
Tax refunds	25.5%	21.9%	24.2%	18.8%
Earned Income Tax Credit (EITC)	8.2%	6.3%	7.4%	2.3%
Veteran's benefit	4.9%	7.1%	4.1%	3.5%
Did not access public assistance	35.2%	34.0%	36.0%	59.0%

# Financial Stress

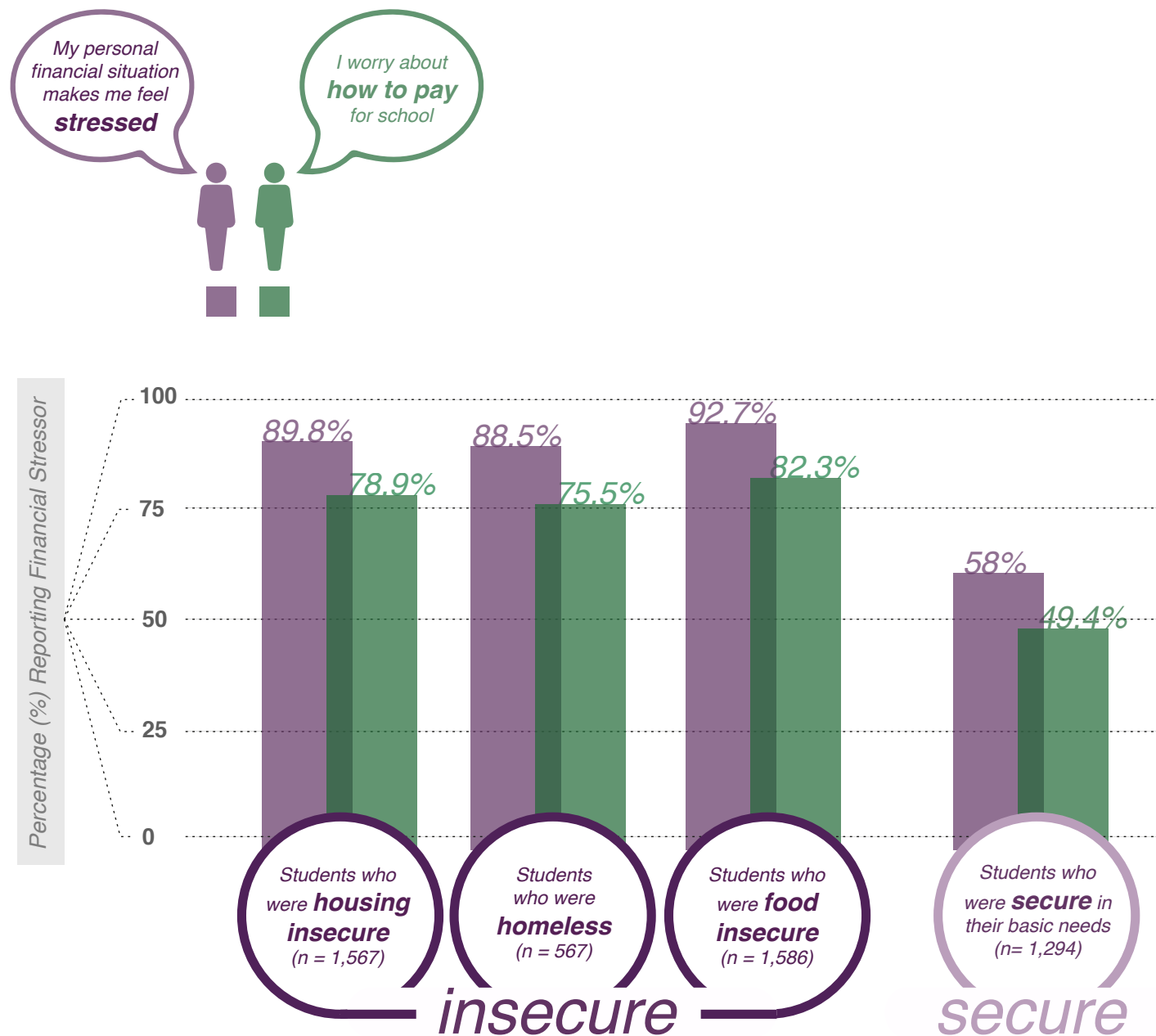
Finally, we asked a variety of questions to better understand students' levels of stress about their financial situation. In the full sample, a majority of students (77%) indicated that their personal financial situation made them feel stressed, and 66.6% of students indicated that they worried about being able to pay for school. Approximately 30% of students reported not being able to pay some of their bills (e.g., medical bills, student loans, credit card bills) in the past year, and 41% reported having to borrow money from their friends and family to pay their bills. **Almost 20% of students reported having to take or add academic credits in the past year so they would qualify for financial aid to help pay for their basic needs.**

As Figure X illustrates, students who experienced housing insecurity, homelessness, and/or food insecurity were more likely to report that that financial situation made them feel stressed, and also that they worried about how to pay for school, compared to those who were secure in their basic needs.

FIGURE X. Financial Stress related to Financial Aid



**FIGURE X. Financial Stress According to Basic Needs Insecurity**



**Note:** The numbers in this figure correspond to students who answered this specific question.

**“Stress around money (not having enough, wondering where it will come from, how will I pay for things such as housing and food costs) has been consistent and affects my mental well-being as well as impacts my concentration and academic successfulness**

- PSU student, 2019

# Health Indicators

Given the importance of housing and food security to overall health and well-being, students were asked a variety of questions about their physical and mental health, including their general levels of stress, how much their health interfered with their daily activities, and how many hours of sleep they averaged each night.

## Stress

We first asked students to report the level of stress they had experienced in the past week on a scale of 0 = no stress to 10 = extreme stress. As Figure X demonstrates, students who experienced housing insecurity, homelessness, or food insecurity had higher levels of stress compared to students who were secure in their basic needs.

**FIGURE X.** Level of Stress According to Basic Needs Insecurity



**Note:** The numbers in this figure correspond to students who answered this specific question.

## Physical and Mental Health Interferences

Students were also asked to indicate the extent to which their physical and mental health interfered with their daily activities in the past month, from 1 = *not at all* to 5 = *extremely*. Students who reported *moderately*, *quite a bit*, or *extremely* were categorized as having physical and/or mental health interferences. Students who experienced housing insecurity, homelessness, or food insecurity reported significantly higher rates of physical and mental health interferences compared to students who were secure in their basic needs (see Figure X).

**FIGURE X.** Health Interferences According to Basic Needs Insecurity

■ Physical Health Interference  
■ Mental Health Interference



**Note:** The numbers in this figure correspond to students who answered this specific question.

**[My] disability [has] taken a severe toll on my finances and overall ability to function in school. Being a part-time graduate student for a year because of my health issues precluded me from getting a graduate assistantship that could have made me more self-sufficient**

- PSU student, 2019

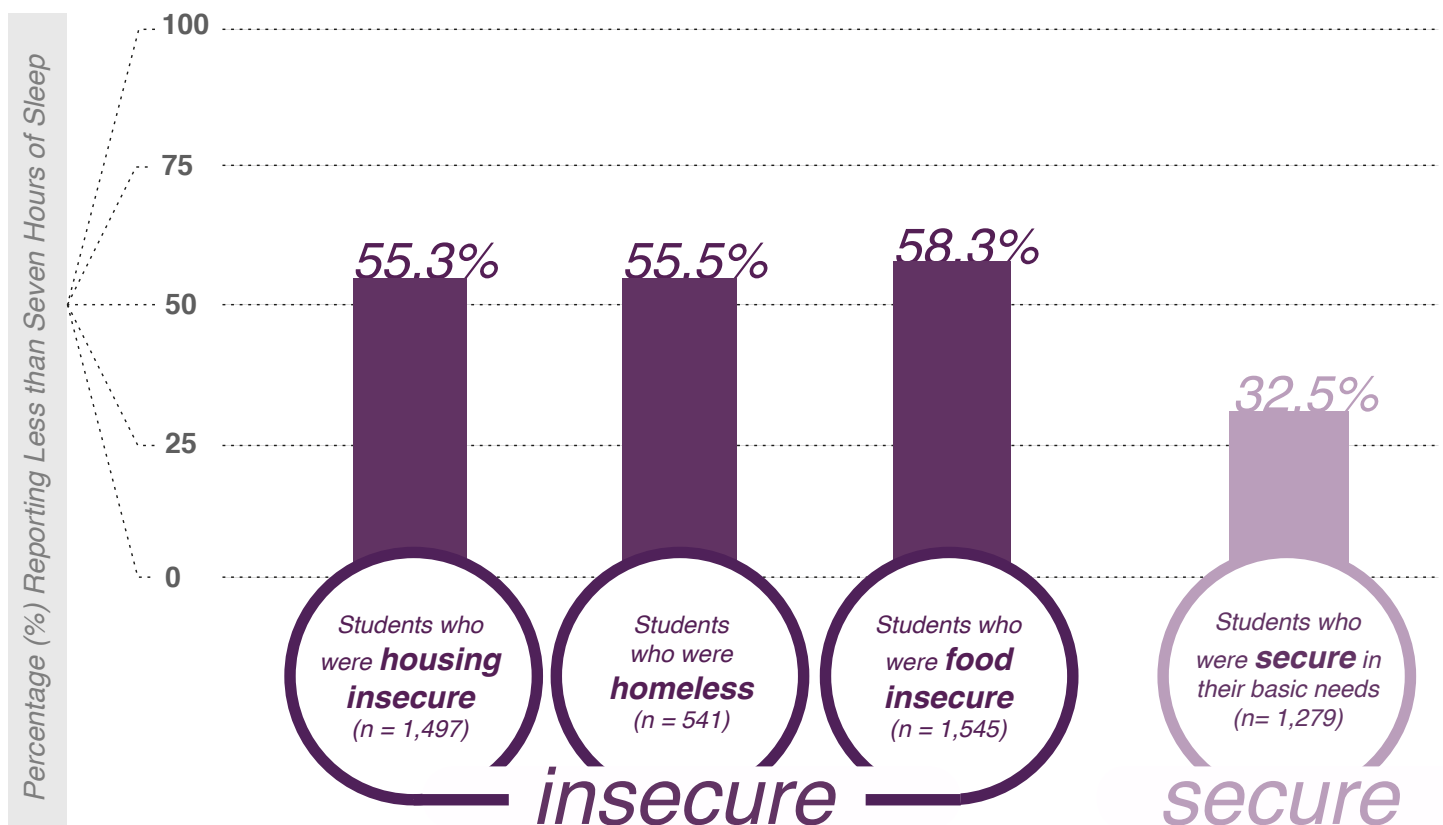
## Sleep

Finally, we asked students to report how much sleep they get each night. In the full sample of students, 54% reported that they sleep seven or more hours per night, while 46% reported sleeping fewer than seven hours per night. A significantly larger percentage of students reported sleeping fewer than seven hours per night if they experienced housing insecurity, homelessness, or food insecurity in the past year compared to students who were secure in their basic needs (see Figure X). This is in line with other research demonstrating the challenges people experiencing homelessness have obtaining a sufficient amount of quality sleep (Taylor et al., 2019). It also serves as an additional risk factor for reduced physical and mental health, as well as academic performance.

8

Image Credits:  
Portland State University

**FIGURE X.** Percentage of Students Who Slept Less than Seven Hours per Night



**Note:** The numbers in this figure correspond to students who answered this specific question.

# Social Connectedness and Belonging

Social connectedness and belonging can be challenging for students who struggle with basic needs insecurity. We assessed two types of social connectedness in this study.

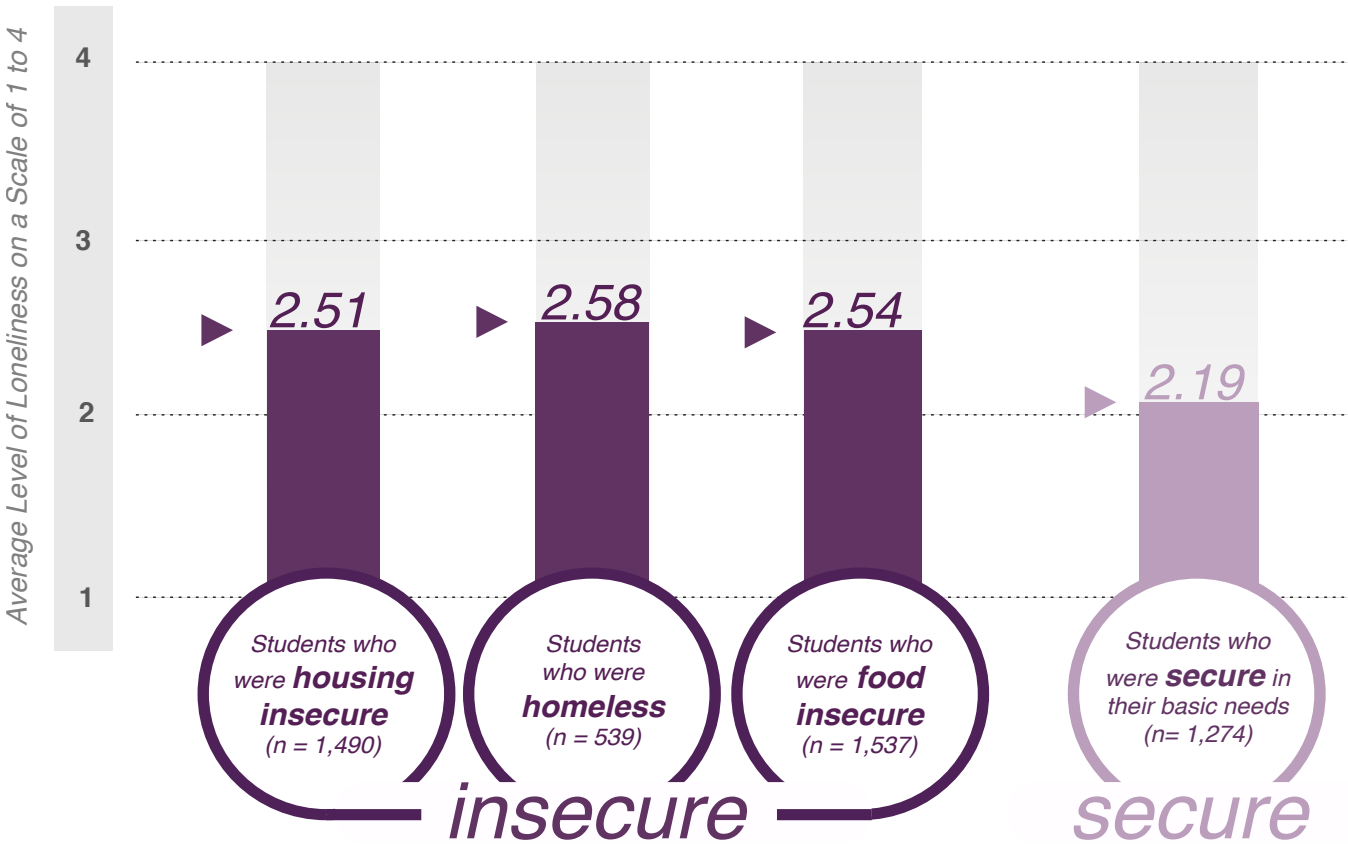
## Loneliness

First, we used a four-item version of the UCLA Loneliness Scale (Russell, Peplau, & Ferguson, 1978) to measure rates of loneliness and isolation among students. Although rates of loneliness were moderate across the sample, averaging 2.37 on a scale of 1 to 4, students experiencing housing insecurity, homelessness, or food insecurity reported higher levels of loneliness than students who were secure in their basic needs (see Figure X). Further, around **75% of students with basic needs insecurities reported feeling sometimes or always isolated from others**, compared to just over half of students who were secure in their needs

FIGURE X. Rate of Isolation among Students with Basic Needs Insecurity



FIGURE X. Loneliness According to Basic Needs Insecurity



**Note:** The numbers in this figure correspond to students who answered this specific question.



## Campus Sense of Community

We also asked students how strong of a sense of community they feel with others at Portland State University. Very few students reported feeling a strong sense of community, and overall rates of sense of community did not differ substantially depending on basic needs insecurity (see Table X). Because PSU is primarily a commuter school within a large urban setting, it may be harder for students to develop strong close relationships with other students and employees on campus.

**TABLE X.** Campus Sense of Community  
According to Basic Needs Insecurity

	<i>insecure</i>			<i>secure</i>
	Students who were <b>housing insecure</b> <i>n</i> = 1,479	Students who were <b>homeless</b> <i>n</i> = 536	Students who were <b>food insecure</b> <i>n</i> = 1,520	Students who were <b>secure</b> in their basic needs <i>n</i> = 1,266
Very little sense of community	37.9%	39.6%	37.3%	31.3%
Something in between	54.6%	52.8%	55.4%	59.4%
Strong sense of community	7.4%	7.6%	7.3%	9.3%

**Note:** The numbers in this table correspond to students who answered this specific question.

## Student Explanations for Basic Needs Insecurity

The final question of the survey provided space for students to write anything else they wanted to share with us about their housing and food needs, to which over 600 students submitted responses. Almost half of these responses related to their financial concerns. Many of the students discussed having to make difficult choices about which of their basic needs to prioritize given their very limited budgets. This causes high levels of financial stress and negatively impacts their health and well-being across multiple life domains. Students framed many of their financial challenges around the cost of attending PSU while the cost of living in Portland is so high.

”

***Increased fees and tuition, poverty-level stipends, and an expensive housing market make attending school difficult***

- PSU student, 2019

10

*Image Credits:*  
Portland State University

## Costs of Attending PSU

Specifically related to the tuition and fees associated with attending PSU, over 200 students described how these costs make it so that they are often unable to afford food or housing, even while working extra jobs as a full-time student.

Further, some students described how the payment plan options for tuition do not meet their needs or that other PSU policies have hindered them financially. Finally, some students explained that required fees that go toward resources they do not use (such as health insurance or student recreation center fees) are a frustrating cost of attendance that could instead go toward their basic needs.

“

***The financial aid breakdown should have included childcare and all tuition, fees, and a small amount for personal expenses.***

***I can't take out more federal loans to cover child care costs because my financial aid award status indicates that the loans I already have are sufficient, even though they are not***

- PSU student, 2019

”

***The fact that all financial assistance is based on my income from 2 years ago has been the hardest thing for me. My EFC [Expected Family Contribution] is high due to it, despite not reflecting the true nature of the reality, thus my access to student loans is incredibly low... I am somehow supposed to live off of \$700 (after tuition) per term***

- PSU student, 2019

“

***I only have \$300 per month for food, utilities, and gas. It is extremely frustrating to be charged an extra few hundred dollars for the PSU gym and health center... I live off campus in Hillsboro and am covered by my father's medical insurance...***

***The \$200-300 I would save by not paying extra fees to PSU would give me more food and gas to heat my home... I really wish there was an option for non-degree seeking students to waive those fees***

- PSU student, 2019

## Costs of Living

Students also explained how the high cost of living in Portland combined with the cost of attending PSU negatively impacts their basic needs security. Nearly 100 students discussed how their many financial concerns force them into a losing dilemma of which basic needs to prioritize, and how that negatively impacted their academic performance.

“

*Food is very expensive in Portland, and I try to budget since I am paying mostly my own way through school... I try to leave [food assistance programs] for others and families who truly need it and supplement by eating one true meal a day and snack(s) to stick to my budget*

- PSU student, 2019

”

*I make decent money in my job, but the cost of school incidentals, the cost of food, the cost of rent, the cost of medical -- basically the cost of living -- makes it feel as though I go hand to mouth*

- PSU student, 2019

“

*Since I moved to Portland about four years ago the costs associated with living (groceries, rent, utilities, etc.) have drastically increased. As a full time student working two jobs just to live on campus, it doesn't seem like enough, and I am considering taking on a third job/occupation to secure more money. The constant stress of not being able to afford food and having to make monthly payments on ridiculously large bills (like PSU's tuition) is starting to take a heavy toll on my mental health to the point that I need to see a doctor/therapist for depression. My relationship at home is degrading and I am also considering taking a couple terms off from school to save money*

- PSU student, 2019

Over 230 students discussed challenges associated with food security in their comments. Students discussed the high cost of food as well as difficulty accessing free food resources, such as the Food Pantry and Free Food Market.

“

***I am very concerned with the cost of food (groceries), the cost of food being the second largest of my recurring expenses just after housing and before recurring expenses of utilities/fuel/transportation***

- PSU student, 2019

”

***While the food pantry and market are a good start to resources here on campus, their hours of operation and availability makes it extremely hard to use for anyone who is trying to attend school full time while maintaining at least a 20-hour workweek. The pantry especially should be open outside the hours of 9-5 as a majority of people who really need resources like this, simply can't take the time to wait in the line during those hours***

- PSU student, 2019

Around 200 students also discussed housing in the context of the cost of living in Portland and how their income is not sufficient to address all of their financial needs. Students described how on-campus housing is neither affordable nor adequate to meet their needs. Considering the high cost of living in Portland, many students either must choose between housing and other basic needs, or they choose housing options that are more affordable but take a toll on students' lives in other ways, such as their safety. Alternatively, some students opted to live farther from campus and commute to PSU, but that can create challenges surrounding the high costs of commuting and/or parking on campus.

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Image Credits:  
Portland State University

“

***I am trapped where I am because the cost of housing, food, and insurance, and education, are so high I cannot afford to live on my own***

- PSU student, 2019

”

***To afford housing I live an hour by public transit from PSU. Taking two hours out of the day to travel to and from university makes it tough to do meal prep and cook healthy meals. I also live in a location that isn't particularly walkable, so without a car it's difficult to do a full grocery run or even just stay healthy from getting exercise around the neighborhood***

- PSU student, 2019