

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

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EXECUTIVE SUMMARY

Emergency aid (EA) programs seek to reduce the vulnerability of low-income students, who often live on the brink of crisis, and for whom the inability to afford necessary expenses can threaten the successful completion of their degrees.¹ Emergency hardships can include unexpected expenses arising from illnesses or injuries, childcare needs, housing challenges, emancipation from foster care, and domestic violence.² For many students, one unplanned expense can disrupt schooling.³ As a result, EA programs seek to help students overcome short-term emergencies and encourage longer-term student success.⁴ In these programs, aid is typically less than \$1,500 in value and can take the form of one-time grants, loans, scholarships, or transportation and housing assistance.⁵

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

KEY FINDINGS

In order to evaluate the performance of these programs, the research team analyzed anonymous application data and conducted participant interviews, leading to key findings listed below. In total, the analysis drew on data from 162 USC applications and 405 LACCD applications, as well as 35 USC participant interviews and 26 LACCD participant interviews.

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

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

² Kruger et al., 2016; Ascendium, 2019

³ Ascendium, 2019

⁴ Kruger et al., 2016; Equal Measure, 2019

⁵ Kruger et al., 2016

PROGRAM OVERVIEW

The USC program was designed and operated by Scholarship America. The application asked students to state their primary type of expense, the amount of assistance requested, and a description of their financial emergency. Eligible expenses included housing, utilities, medical, dental, automobile repairs, childcare, public transportation, and food-related costs. Ineligible expenses included books, tuition and fees, computers, and travel-related costs. However, due to COVID-19, computers and travel-related costs became eligible, while rent became ineligible. To demonstrate eligibility, students had to submit documentation, such as receipts or invoices dated within 30 days of the application, and documents confirming enrollment status. Once approved, program administrators either sent payment directly to a vendor, gave students a gift card to Trader Joe's, or sent money directly to students. Students were eligible to receive up to \$1,000 per request (\$1,500 as of Fall 2020) and could apply once per semester and up to three times during an academic year.

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

EMERGENCY AID REQUESTS AND AWARDS

The USC program received 170 applications, of which it approved 81%. Awards averaged \$852 for a total disbursement of almost \$117,000. Meanwhile, the LACCD program granted 405 awards averaging \$627 for a total disbursement of \$254,000. Across both locations, applicants most often requested assistance for food, housing, and other basic needs. Both programs also received relatively high numbers of applications during March and April of 2020, the onset of the COVID-19 outbreak. The approved expenses for USC and the requested/approved expenses for LACCD are shown in Figures 1 and 2.

FIGURE 1: APPROVED EXPENSES FOR USC

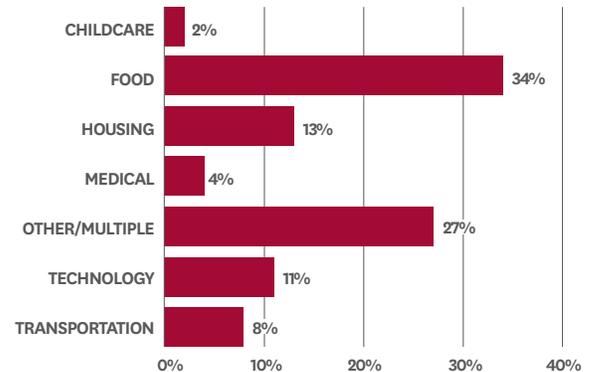
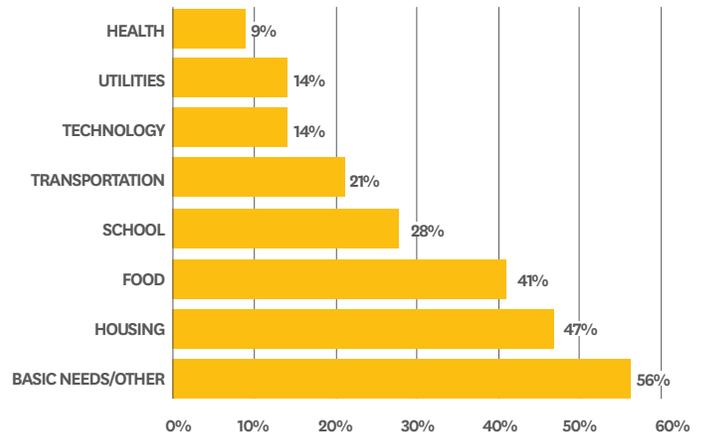


FIGURE 2: REQUESTED/APPROVED EXPENSES FOR LACCD



STUDENT HARDSHIPS & IMPACT OF EMERGENCY AID

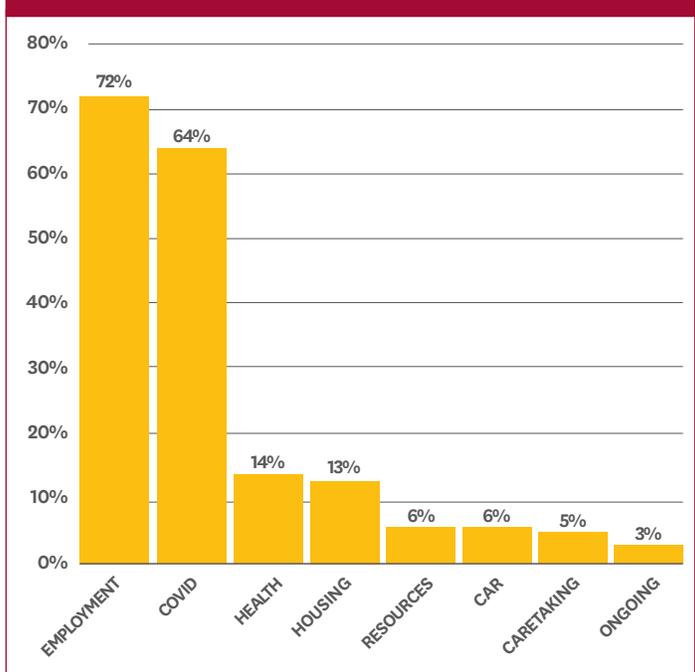
Both sets of students noted that receiving aid helped them stay on track with their academic progress, with some saying they would have needed to reduce their course load or take a leave of absence without the aid. Among both USC and LACCD students, school-based resources were critical in providing financial, emotional, and mental support. A higher number of LACCD students than USC students expressed more constant precarity in their financial situations, where even a slight reduction in income would prevent them from paying their bills. However, even prior to COVID-19 both groups mentioned some difficulties in affording living expenses, specifically rent and transportation.

- Interviewees from both schools were likely to work and rely primarily on themselves if they faced a financial hardship.
- Fewer than a fourth of USC students — and even fewer LACCD students — stated that their families could assist them if they faced a financial hardship.
- USC students more often indicated that they were able to ask friends or family for assistance, and LACCD students stated that they did not see any close friends as a viable option for financial support during a hardship.
- Students from both schools were likely to say they would turn to additional work hours or other aid if denied EA.
- USC students were much more likely to consider taking additional loans than LACCD students, but were also likely to mention the associated stress of accruing debt.
- Students from both schools were also concerned about their grades suffering or needing to take time away from school in the absence of aid, but twice as many LACCD students said they would consider withdrawing.

Regarding whether the EA resolved the root cause of their hardship, both groups of interviewees were mixed. 43% of USC students interviewed indicated that it did resolve their crisis, while 46% indicated that it did not. Students indicated that sometimes the emergency that prompted their application was simply replaced by new burdens, such as tuition becoming due or a parent’s work hours being unexpectedly cut. LACCD interviewees were similarly split, with 60% saying it did not solve the root of their problem, compared to 40% saying it did. Many students noted that the emergency for which they applied was now being replaced by other challenges, for instance, supplemental nutrition benefits being cut off, rent burdens, family medical expenses, and work insecurity.

One USC student illustrated how the aid helped in the short term, but hardships were persistent, saying, “I wouldn’t say it addressed the root cause, but it definitely addressed the immediate issue I had.”

FIGURE 3: HARDSHIPS FOR LACCD APPLICANTS



RECOMMENDATIONS

Based on these findings, the Leonetti/O’Connell Family Foundation could implement the following recommendations to improve EA programs moving forward. These recommendations are aimed at three areas for improvement: Increasing program knowledge among the target population, improving clarity in eligibility requirements, and emphasizing hardships rather than emergencies to reduce barriers to applying.

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

