



LANDSCAPE ANALYSIS *of*  
**EMERGENCY AID  
PROGRAMS**

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Kevin Kruger, Amelia Parnell, and Alexis Wesaw



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PROGRAMS**

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## **ABOUT NASPA**

NASPA—Student Affairs Administrators in Higher Education is the leading association for the advancement, health, and sustainability of the student affairs profession. We serve a full range of professionals who provide programs, experiences, and services that cultivate student learning and success in concert with the mission of our colleges and universities. Founded in 1919, NASPA comprises more than 13,000 members in all 50 states, 25 countries, and 8 U.S. Territories.

Through high-quality professional development, strong policy advocacy, and substantive research to inform practice, NASPA meets the diverse needs and invests in realizing the potential of all its members under the guiding principles of integrity, innovation, inclusion, and inquiry. NASPA members serve a variety of functions and roles, including the vice president and dean for student life, as well as professionals working within housing and residence life, student unions, student activities, counseling, career development, orientation, enrollment management, racial and ethnic minority support services, and retention and assessment.

## **ACKNOWLEDGMENTS**

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# EXECUTIVE SUMMARY

**T**here is no shortage of discussion on how college costs affect students' persistence toward a degree. Ample research has shown that one barrier to timely degree completion is students' ability to cover their necessary expenses. Although students and their families are expected to plan for the cost of tuition, fees, housing, and textbooks, for many students there remains a possibility that other unforeseen expenses—ones that students may not be prepared to address—may also arise. Such expenses, often connected to an emergency, can be so significant that they result in students deciding to take a break or fully withdraw from their institutions. College administrators are becoming increasingly aware of the likelihood that students may at some point experience an unexpected financial crisis and, in preparation for such untimely events, are operating emergency aid programs.

Prior research on emergency aid has focused on programs that were designed and funded by foundations and other organizations and were implemented by a small group of higher education institutions. For example, in 2008, MDRC examined the efficacy of two emergency aid programs funded by Lumina Foundation: the Angel Fund Emergency Financial Aid Program, which supported 26 tribal colleges, and the Dreamkeepers Emergency Financial Aid Program, which supported 10 community colleges (see Geckeler, Beach, Pih, & Yan, 2008). The Great Lakes Higher Education Guaranty Corporation (2016) recently reported on the results of its emergency grant program at 16 colleges in the Wisconsin Technical College System.

Although these studies certainly offered valuable insight into the influence of emergency aid on student success, a data gap still remained regarding programs that were started by an institution and supported primarily with institutional resources. The Association of Public and Land-grant Universities (APLU), in partnership with the Coalition of Urban Serving Universities (USU), examined the use of completion grants.<sup>1</sup> However, specific areas in need of more

<sup>1</sup> Completion grants, sometimes referred to as "retention grants" or "gap grants," are programs specifically designed to target students who have genuine unmet financial need and have used all other sources of aid, are on track for graduation in the next semester or year, and have an outstanding financial gap that will require them to drop out (see APLU & USU, 2016).

**Table 1 | Primary Types of Emergency Aid**

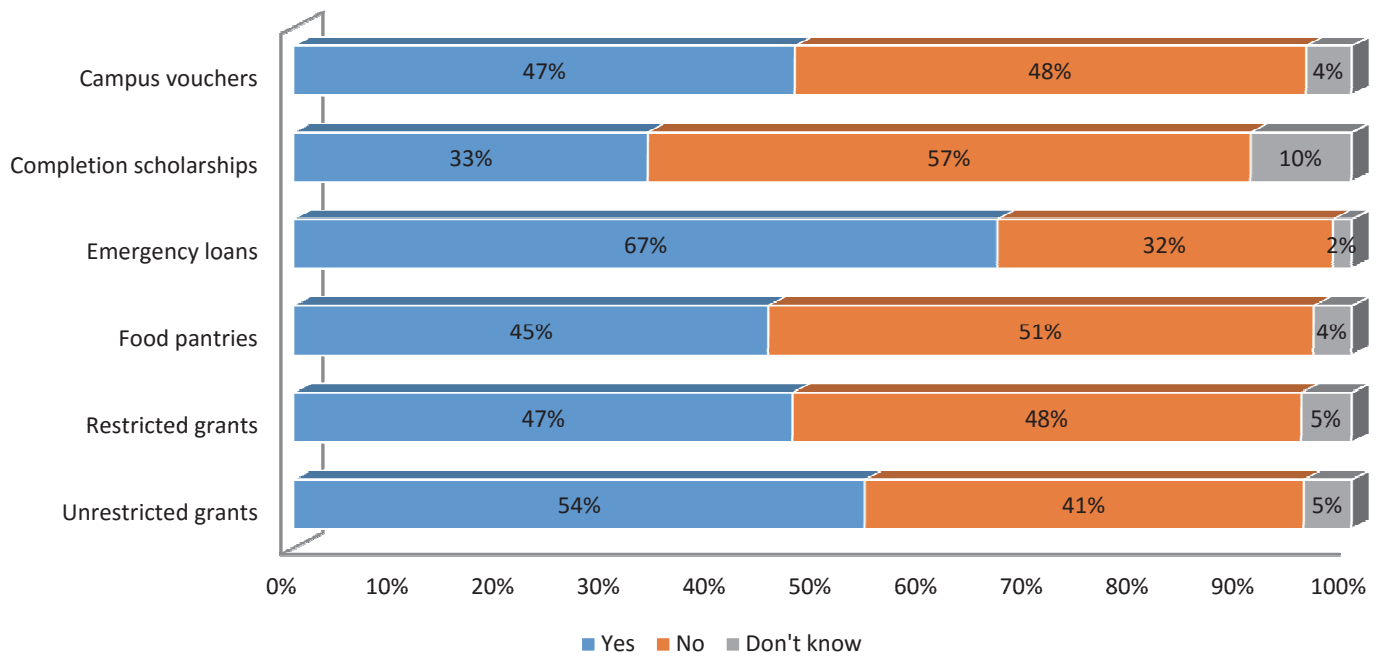
Type of Aid	Primary Use
Campus vouchers	Cover materials from the bookstore or meals from the dining hall; few barriers to distribution
Completion scholarships	Cover outstanding balances for students poised to graduate or continue to the next semester
Emergency loans	Address hardship related to the timing of a student's financial aid disbursement
Food pantries	Address food insecurity on campus
Restricted grants	Support students who experience unexpected hardship; typically require that students meet certain academic or other requirements
Unrestricted grants	Support students who experience unexpected hardship; typically awarded without restrictions

exploration included the prevalence of additional types of emergency aid programs across varying sectors and sizes of colleges in the United States, the processes by which colleges typically administer the aid, the methods for informing students about the availability of aid, and the sources of funding to sustain the resources. To address these underexplored areas, NASPA—Student Affairs Administrators in Higher Education conducted a national landscape analysis of emergency aid programs.

The following report reflects the most comprehensive research of emergency aid programs known to date. The landscape analysis thoroughly addressed the current condition of emergency aid, including 10 components of robust programs; challenges and opportunities for increasing the number of students served; and considerations for colleges that intend to more closely examine the influence of emergency aid on students' persistence toward a degree. Woven throughout the report are exhibits that describe the delivery of emergency aid among multiple sectors and sizes of institutions, and examples of effective campus practice. Three key findings shape the discussion:

- 1 Colleges are offering several types of emergency aid, and have been doing so for multiple years.** NASPA's landscape analysis, which was conducted through interviews and a national survey of vice presidents for student affairs and financial aid directors, revealed that of the

**Figure 1 | Delivery of Emergency Aid Across 2- and 4-Year Public and Private Institutions (n = 439)**



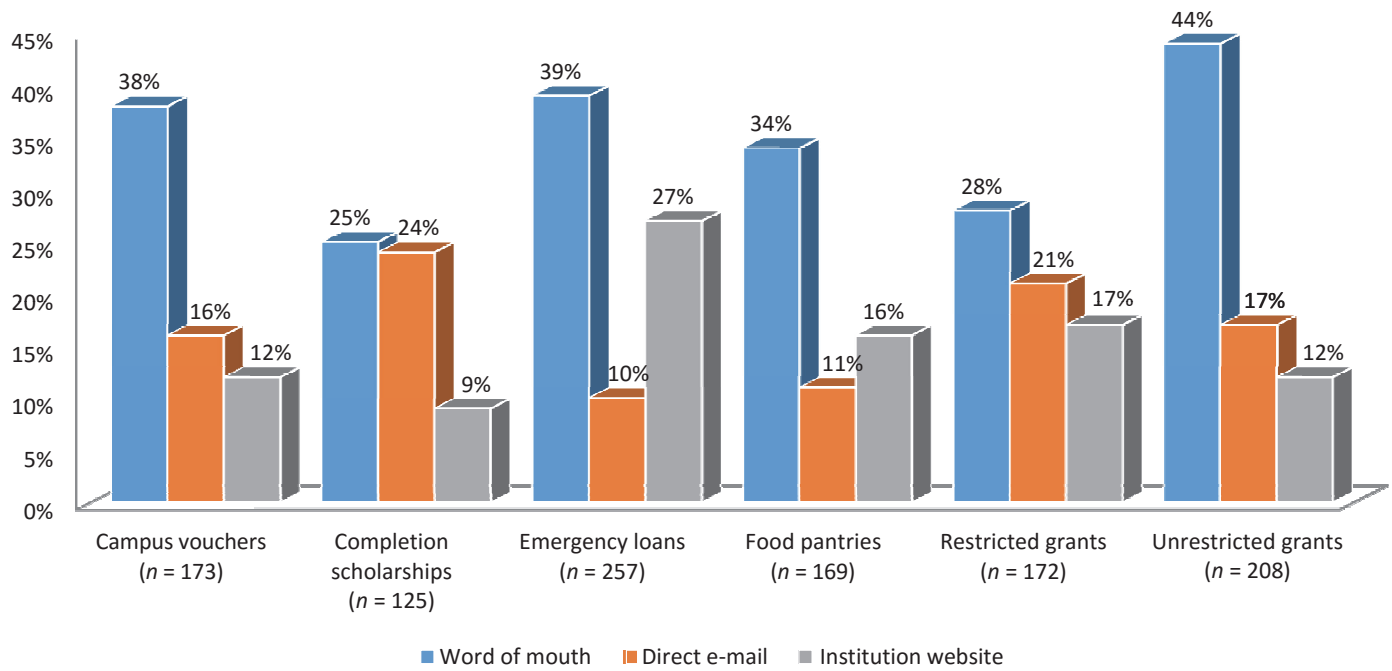
523 campuses reporting an emergency aid program, 82% have offered a program for 3 or more years.<sup>2</sup> The analysis did not indicate major differences among institution sectors, as more than 70% of institutions from most sectors have an emergency aid program. The results suggest that these programs have been operating with collaborative efforts from multiple divisions, where requests are often handled on a case-by-case basis, and that six primary types of support are offered. Table 1 describes each type of aid.<sup>3</sup>

As shown in Figure 1, public, private, 2-year, and 4-year institutions (n = 439) provide a balanced mix of emergency aid. However, analysis of results for public 2- and 4-year institutions specifically revealed a higher prevalence of food insecurity, as food pantries are the second leading type of emergency aid provided for those institutions. The use of completion scholarships trails slightly in comparison to the other types of aid, which could be a result of colleges using those resources to primarily serve a more narrow population, oftentimes students who are close to graduation.

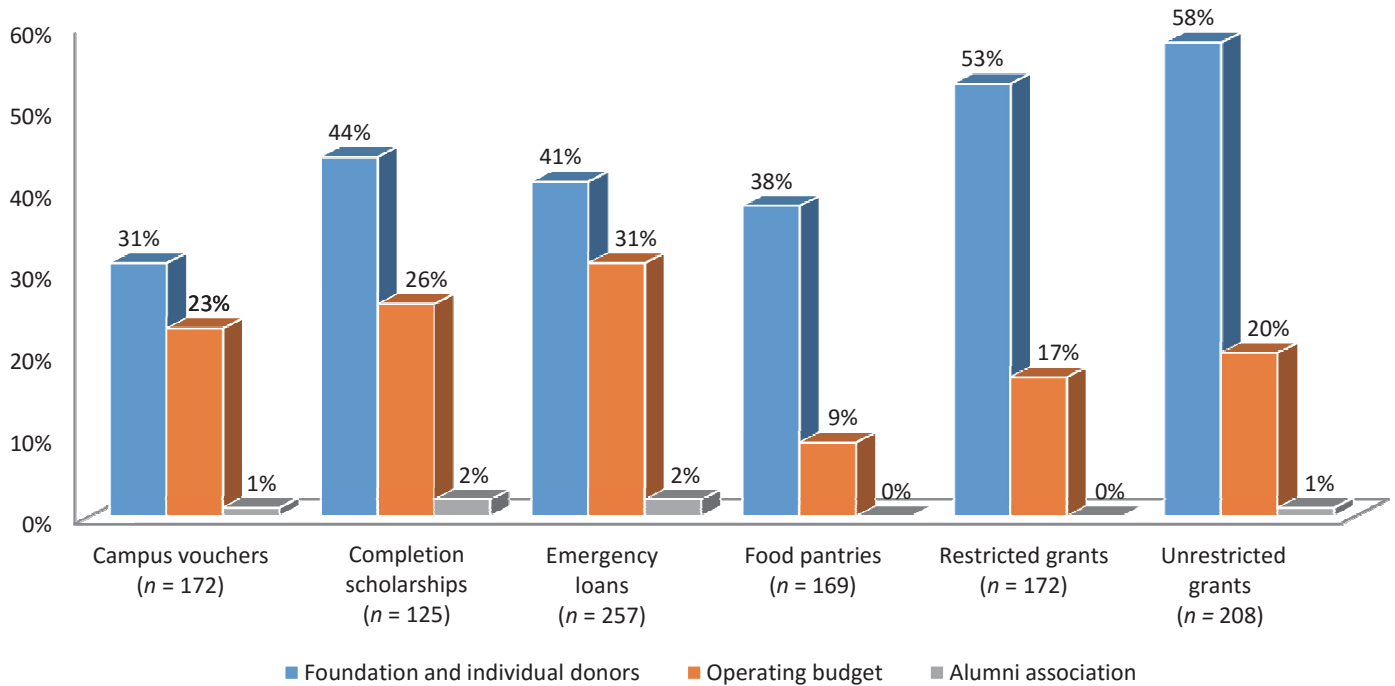
**2 Word of mouth is the primary method for disseminating information about all types of emergency aid.** As shown in Figure 2, word of mouth was the most common communication strategy for all types of emergency aid. After word of mouth, the most frequently cited

<sup>2</sup> For the purposes of this project, emergency aid includes one-time grants, loans, and completion scholarships of less than \$1,500 provided to students facing unexpected financial crisis, as well as food pantries, housing assistance, and transportation assistance.  
<sup>3</sup> See Appendix for the definition of each type of emergency aid.

**Figure 2 | Primary Communication Methods for Emergency Aid**



**Figure 3 | Select Funding Sources for Emergency Aid Programs**



methods for disseminating information include direct e-mail messaging and the institution website. Administrators acknowledged that because word of mouth is the leading method for disseminating information to students, students are often required to proactively inquire about the possibility of emergency aid. This could raise concerns regarding the process by which colleges determine which students should be given the aid, as disparities in delivery may result from only certain students knowing whom to contact for assistance. One option for maximizing the provision of emergency aid is to proactively identify, perhaps with data, the students who would most benefit from the support. However, the majority of colleges are not yet using data for this purpose.

### **3 For most colleges, the need for emergency aid is greater than the resources available.**

University foundation and individual donors, followed by the operating budget, are the top sources of emergency aid funds. However, these sources do not fully meet the demand for aid, as colleges reported a lack of financial resources as the leading barrier to serving more students with emergency aid. While administrators acknowledged that more students would benefit from knowing about emergency aid, they expressed a concern that increased marketing of these programs could result in their student demand reaching a level that could not be met with existing resources. One approach to expanding emergency aid programs is to solicit contributions from new sources. For example, as shown in Figure 3, no more than 2% of institutions reported alumni giving as the primary funding source for any type of emergency aid.

In addition to uncovering important details regarding the administration, communication, and sustainability of emergency aid, the landscape analysis identified five areas of need for increasing the effectiveness of these programs. Those needs primarily relate to increased guidance to institutions for addressing unforeseen crises—such as a common language for describing an emergency, a toolkit for assessing the strength of their program, and suggestions for better utilization of data to examine the effect of emergency aid on student success. The report concludes with a discussion of these future needs and an appendix with methodology.

**One option for maximizing the provision of emergency aid is to proactively identify, perhaps with data, the students who would most benefit from the support.**



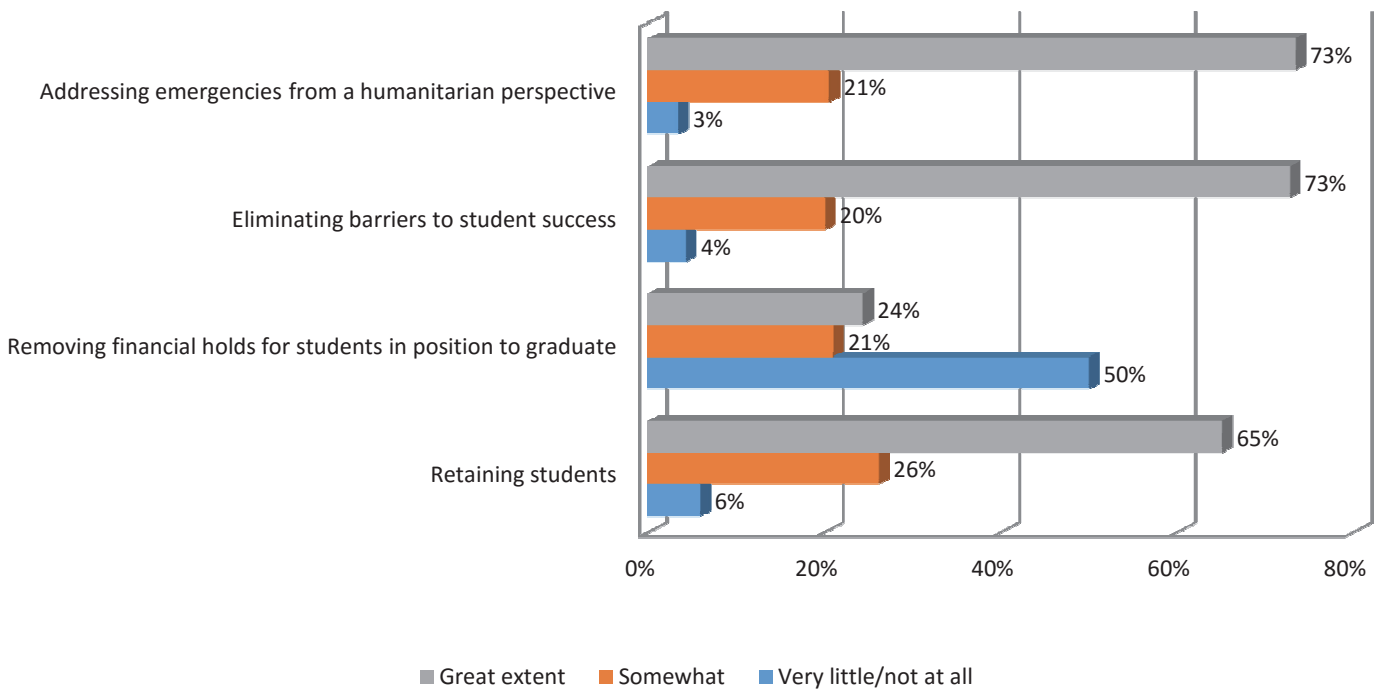


## OVERVIEW

**H**igher education institutions across the United States are providing financial and humanitarian resources to support students who experience an emergency. Although emergency aid programs are not typically advertised widely, the types of support provided—such as grants, loans, food pantries, and vouchers—offer critical support that could in some instances help students stay enrolled at their institutions. The following summary of major themes from NASPA's national landscape analysis of emergency aid programs will describe how emergency aid programs are operated, including details regarding primary departments responsible and number of students served. This report will also address how colleges gather and use information about students who receive emergency aid, and how administrators further support students who receive emergency aid in an effort to mitigate repeated need. Emergency aid programs thrive when adequate financial resources are available, and this discussion will offer information on the amount of funding that institutions are budgeting for their programs and the amount distributed to students for each of the six types of aid.

Survey results indicated that colleges intend to use emergency aid to support the goals of persistence and graduation. As shown in Figure 4, at least two thirds of administrators reported that eliminating barriers to student success and retaining students are two objectives that greatly influenced the development of their institution's emergency aid program.

**Figure 4 | Extent to Which Different Objectives Influenced the Development of Emergency Aid Programs (n = 444)**

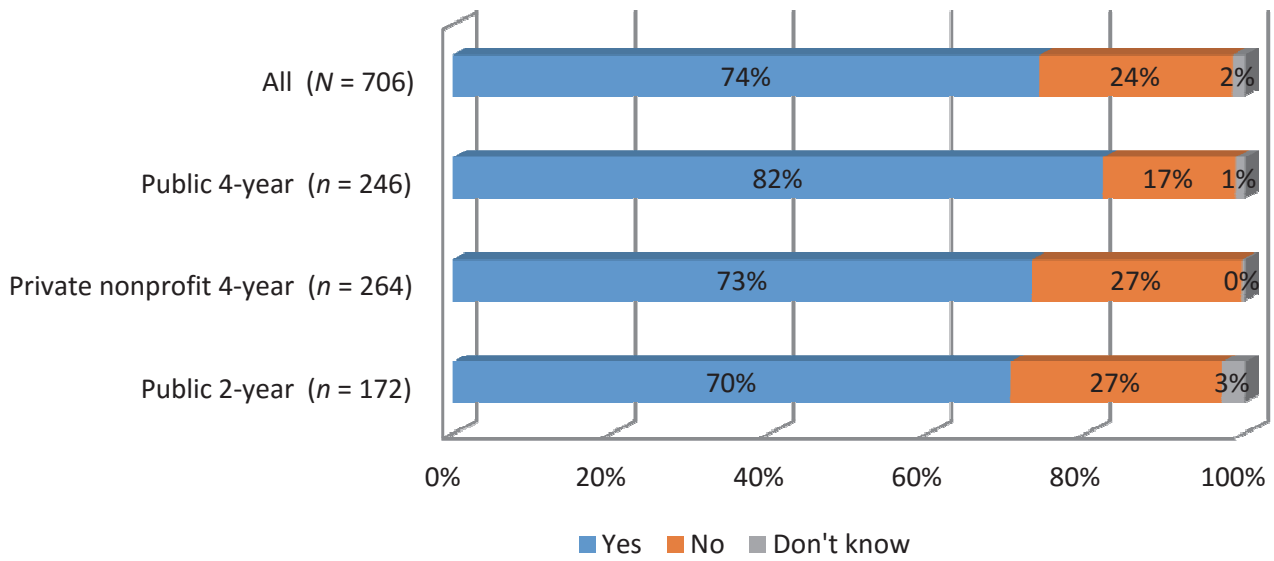


Note. Percentages do not sum to 100%. Responses of "I don't know" were intentionally omitted from the figure.

For the purposes of this landscape analysis, NASPA asked administrators to respond to questions with a description of emergency aid as including one-time grants, loans, and completion scholarships of less than \$1,500 provided to students facing unexpected financial crisis, as well as food pantries, housing assistance, and transportation assistance. As shown in Figure 5, nearly 75% of survey respondents indicated that their institution has an emergency aid program, including at least 70% of 2- and 4-year institutions. More than 80% of institutions have had a program for 3 or more years (see Table 2).



**Figure 5 | Percentage of Institutions With an Emergency Aid Program (N = 706)**

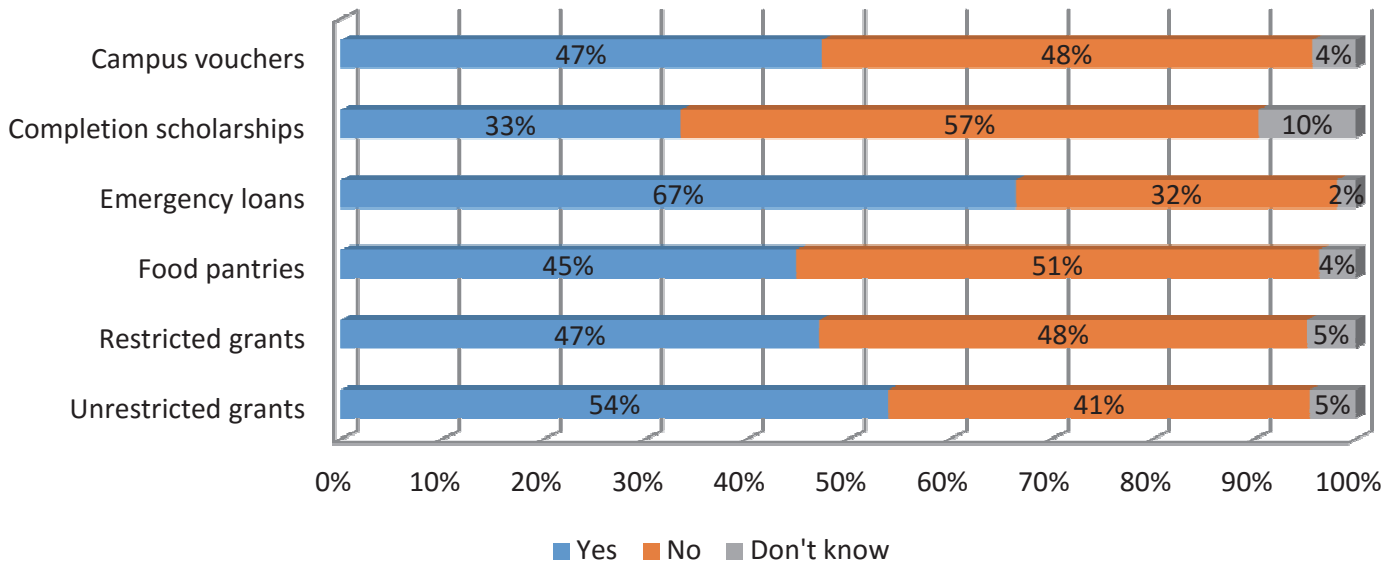


**Table 2 | Number of Years Emergency Aid Programs Have Been in Existence**

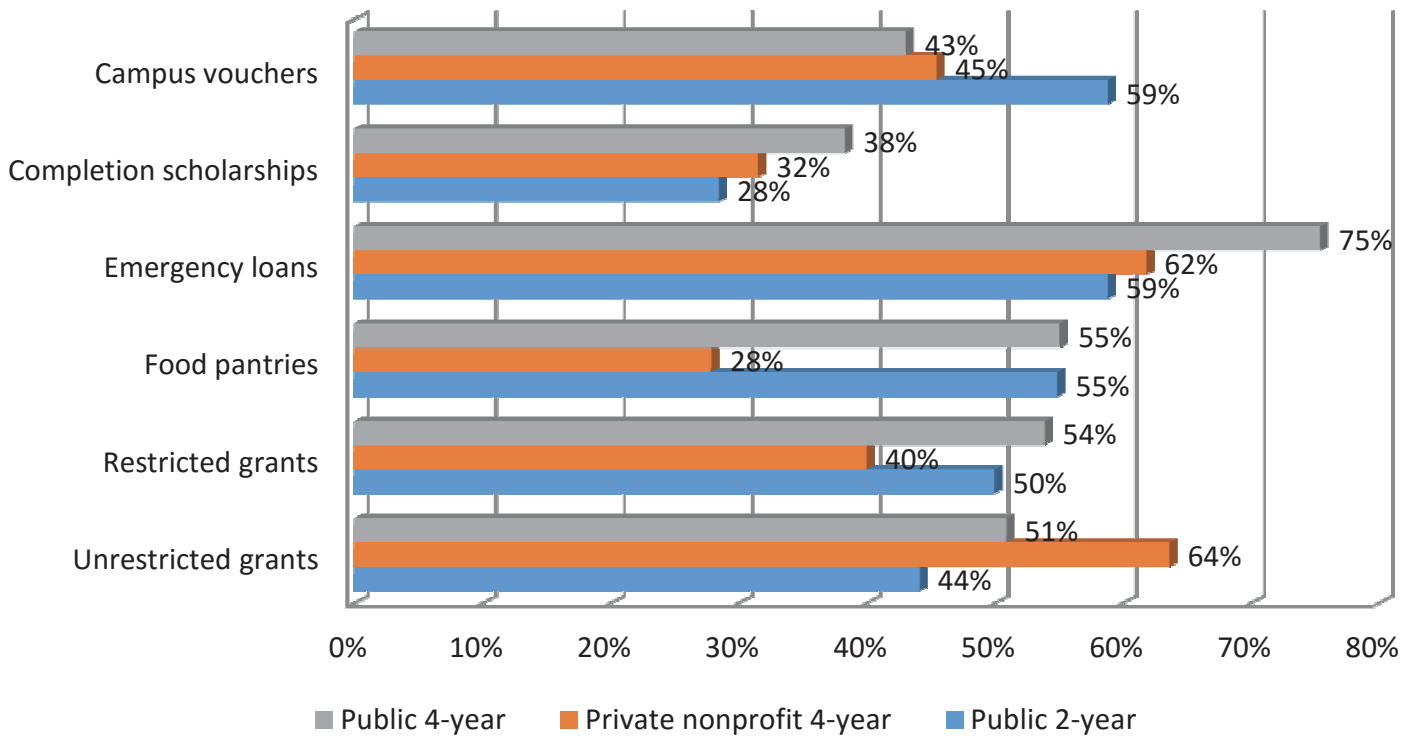
Response	Frequency	Percentage
Less than 1 year	28	5%
1 to 2 years	36	7%
3 to 5 years	95	18%
More than 5 years	332	64%
I don't know	30	6%
Total	521	100%

Results from the landscape analysis indicate that colleges are addressing emergencies with six primary types of aid, of which the most used are emergency loans, followed by small grants, vouchers, and food pantries, as shown in Figure 6. As shown in Figure 7, emergency loans appear to be the leading type of aid offered by public 2- and 4-year institutions. Food pantries are the second leading type of aid for public institutions. The leading type of aid provided by private nonprofit 4-year institutions is unrestricted grants. In terms of students' eligibility to receive these types of emergency aid, administrators reported that the awarding of completion scholarships and restricted grants can be contingent on a student's academic standing or meeting a minimum grade point average; unrestricted grants, food pantries, and vouchers typically do not have such requirements. More than 85% of all institutions reported offering more than one type of aid (see Figure 8).

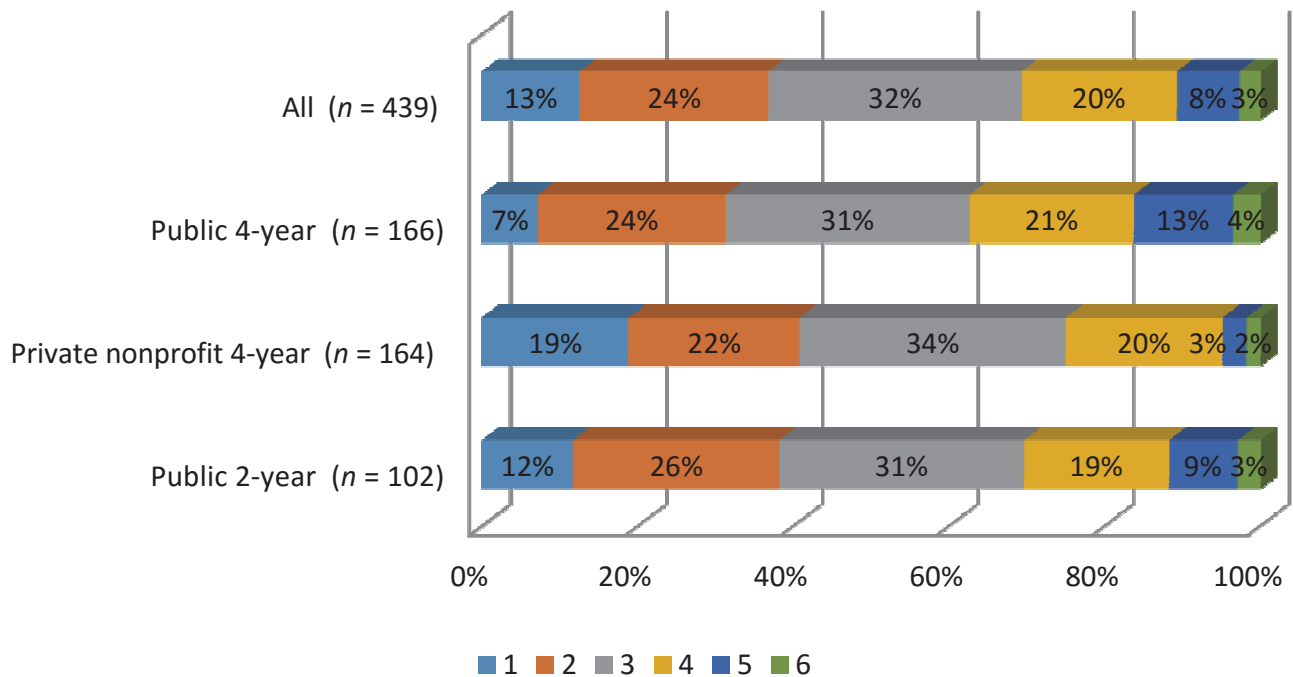
**Figure 6 | Delivery of Emergency Aid Programs Across 2- and 4-Year Public and Private Institutions (n = 439)**



**Figure 7 | Percentage of Institutions With Each Type of Emergency Aid Program, by Sector**



**Figure 8 | Number of Emergency Aid Types at Each Institution, by Sector**



**Table 3 | 10 Components That Define a Robust Emergency Aid Program**

Administration	
Identification	Defining an emergency
Procedures	Guidelines appropriate to the needs and local context of the institution
Timing	Quick response to student crisis
Integration	Coordinated efforts across departments
Communication	
Marketing	Awareness of the program
Recurrence	Students learn personal financial responsibility
Sustainability	
Governance	Individuals responsible for operating the program and managing resources
Financing	Ensuring sufficient funds
Stewardship	Flexible safeguarding of limited funds
Data	Evaluation of information and metrics over time

For institutions that reported offering two types of emergency aid, 58% provide emergency loans as one of the two. The leading combinations of offerings for these institutions were as follows:

- Emergency loans and food pantry (17%)
- Emergency loans and unrestricted grants (16%)
- Emergency loans and vouchers (11%)

For institutions that offer three types of emergency aid, 71% provide emergency loans and 58% offer unrestricted grants as one of the three. The leading combinations of offerings for these institutions were:

- Emergency loans, unrestricted grants, and restricted grants (12%)
- Emergency loans, unrestricted grants, and vouchers (12%)
- Emergency loans, unrestricted grants, and completion scholarships (9%)

For institutions that offer four types of emergency aid, 76% provide vouchers and 72% have restricted grants as one of the four. The leading combinations of offerings for these institutions were:

- Emergency loans, campus vouchers, restricted grants, and food pantry (14%)
- Emergency loans, campus vouchers, restricted grants, and unrestricted grants (13%)
- Emergency loans, campus vouchers, unrestricted grants, and food pantry (12%)

The research found that regardless of the types of emergency aid an institution provides, 10 components, when effectively addressed, should ensure that colleges are operating a robust emergency aid program. Administrators who intend to maximize institutional resources will need to make decisions for the areas defined in Table 3, which are organized into the categories of administration, communication, and sustainability.

Interviews with administrators revealed that emergency aid programs are serving a relatively low number of students each year. Most institutions (75% or more of respondents), provide emergency aid to fewer than 500 students annually, and several colleges reported serving fewer than 50 students. As shown in Table 4, 73% of colleges offer small grants or completion scholarships to fewer than 50 students per year. Very few institutions serve more than 1,000 students annually with any type of emergency aid; for that small percentage of colleges, the leading type of aid provided was food pantries. These small numbers of students served could be the result of multiple factors, including low levels of marketing and limited financial resources to sustain the aid.

Colleges typically offer emergency aid programs via a concerted effort from multiple departments, with student affairs and financial aid as the two most involved in managing the delivery of aid. More than 40% of colleges reported that their financial aid departments are primarily responsible for managing financial types of support in the form of restricted grants, emergency loans, and completion scholarships. Table 4 shows that student affairs is leading the management of humanitarian types of support, as nearly 70% of institutions reported that student affairs is primarily responsible for food pantries and nearly 45% reported student affairs as responsible for administering vouchers. Although financial aid may lead the delivery of certain types of aid and student affairs may lead for others, both departments are highly involved in administering all types of emergency aid. In fact, professionals from both financial aid and student affairs shared that they frequently collaborate to determine the best strategy for assisting students in emergency situations.

More than a third of colleges provide unrestricted or restricted grants of \$1,000 or more. Completion scholarships are the leading type of aid for which institutions provide resources greater than \$1,000, as 75% of colleges give scholarships in that amount or more. It is more difficult to identify the average dollar amount of aid provided with food pantries, as that support has greater open access and often does not require students to request an exact

**More than a third of colleges provide unrestricted or restricted grants of \$1,000 or more.**

**Table 4 | Details of Emergency Aid Programs**

	Campus vouchers	Completion scholarships	Emergency loans	Food pantries	Restricted grants	Unrestricted grants
<b>Department primarily responsible</b>						
Student affairs	45%	20%	34%	67%	27%	43%
Financial aid	26%	47%	43%	2%	47%	34%
Total (n)	176	127	262	172	175	211
<b>Number of students served annually</b>						
Less than 50	65%	73%	58%	38%	74%	77%
50–499	29%	25%	35%	41%	25%	21%
500–999	2%	2%	4%	11%	1%	2%
1,000 or more	4%	0%	3%	10%	0%	1%
Total (n)	139	104	220	117	137	161
<b>Average aid amount distributed annually</b>						
Less than \$100	19%	1%	3%	58%	2%	3%
\$100–\$499	47%	6%	38%	28%	30%	32%
\$500–\$999	22%	16%	34%	3%	32%	32%
\$1,000 or more	12%	77%	25%	12%	37%	32%
Total (n)	129	82	212	69	123	154
<b>Annual budget</b>						
Less than \$10,000	64%	18%	39%	79%	34%	47%
\$10,000–\$99,999	30%	61%	51%	21%	61%	44%
\$100,000–\$499,999	5%	15%	7%	0%	5%	7%
\$500,000–\$999,999	1%	5%	1%	0%	0%	1%
\$1,000,000 or more	0%	1%	3%	0%	0%	1%
Total (n)	97	80	160	71	115	138

Note. Identifying student affairs as the department primarily responsible does not in any way indicate that financial aid is not involved in the process.

amount of aid. However, the landscape analysis identified the average amount that institutions budget for food pantries, and more than 75% of institutions have an annual budget of less than \$10,000. This is similar to the budget for other types of aid, and as shown in Table 4, slightly more than one third of institutions also have a budget of less than \$10,000 per year for small grants and emergency loans. Perhaps colleges will increase their capacity to provide emergency aid as these programs receive more attention in the future.

Regarding the oversight of emergency aid programs, both public and private institutions described significant involvement from both the division of student affairs and the financial aid department. Student affairs professionals appear to have slightly more oversight for campus voucher programs, and financial aid departments have more oversight for emergency loans, completion scholarships, and restricted grants. Additional details by sector are below.

- 54% of public 4-year institutions reported that student affairs is primarily responsible for campus voucher programs, compared with 46% of private nonprofit 4-year institutions.
- 50% of public 4-year institutions indicated that financial aid is primarily responsible for emergency loans, compared with 37% of private nonprofit 4-year institutions.
- 60% of private nonprofit 4-year institutions reported that financial aid is primarily responsible for completion scholarships, compared with 45% of public 4-year institutions.
- 32% of public 4-year institutions indicated that student affairs is primarily responsible for restricted grants, compared with 19% of private nonprofit institutions. Additionally, 41% of public 4-year institutions reported that financial aid is primarily responsible for restricted grants, compared with 60% of private nonprofit institutions.





# ADMINISTRATION

**E**mergency aid is typically delivered through a collaborative effort among multiple campus divisions. The process for providing the aid varies based on the nature of the student's situation, type of assistance needed, and availability of resources.



## IDENTIFICATION – *Defining an emergency*

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In the absence of an official definition of “emergency,” institutions are relying on personnel to determine whether the details provided by a student are substantial enough to qualify for emergency aid. Much debate has ensued regarding what is determined as an emergency, such as whether the situation is a crisis and, if so, whether it can be addressed with a small amount of institutional resources. Additional issues regarding the administration of emergency aid relate to the institutions' process for determining if a student's situation was unexpected and not likely to occur again, and whether information provided by the student indicates that no other resources are available. Despite these and other challenging considerations, colleges have managed to establish a coordinated process for addressing students' emergency needs. For the purposes of this landscape analysis, NASPA asked administrators to respond to questions with the following parameters of emergency aid in mind:

*Emergency aid includes one-time grants, loans, and completion scholarships of less than \$1,500 provided to students facing unexpected financial crisis, as well as food pantries, housing assistance, and transportation assistance.*

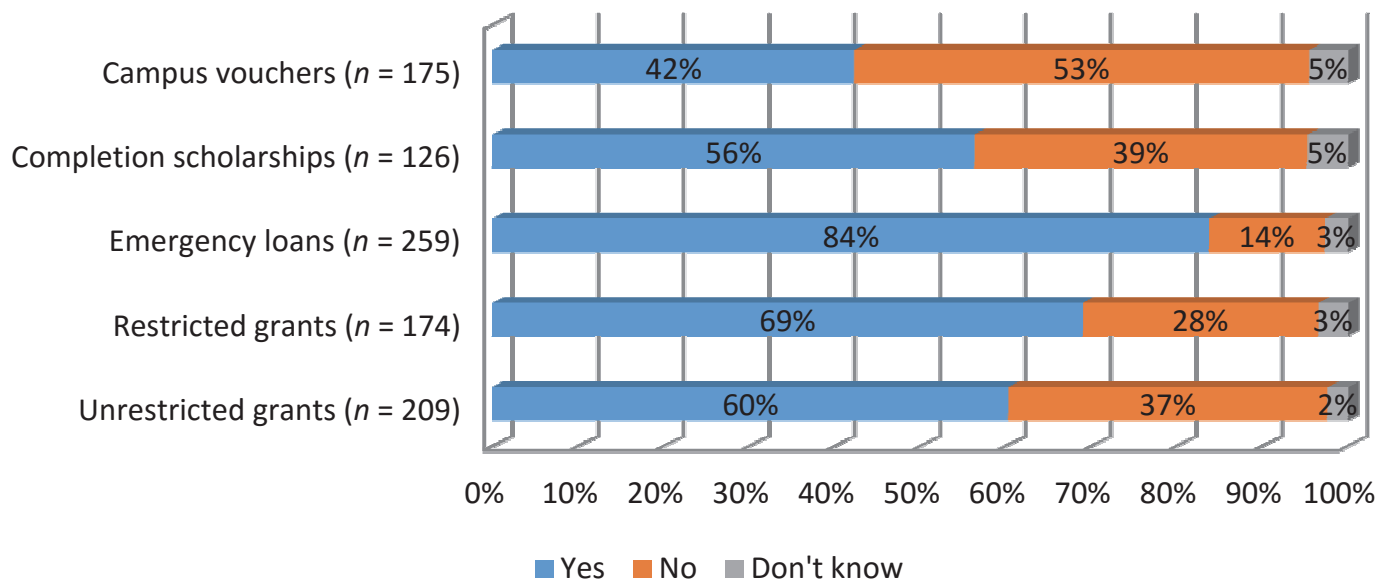
The questions used in the landscape analysis were not geared toward emergencies that require professional judgment.



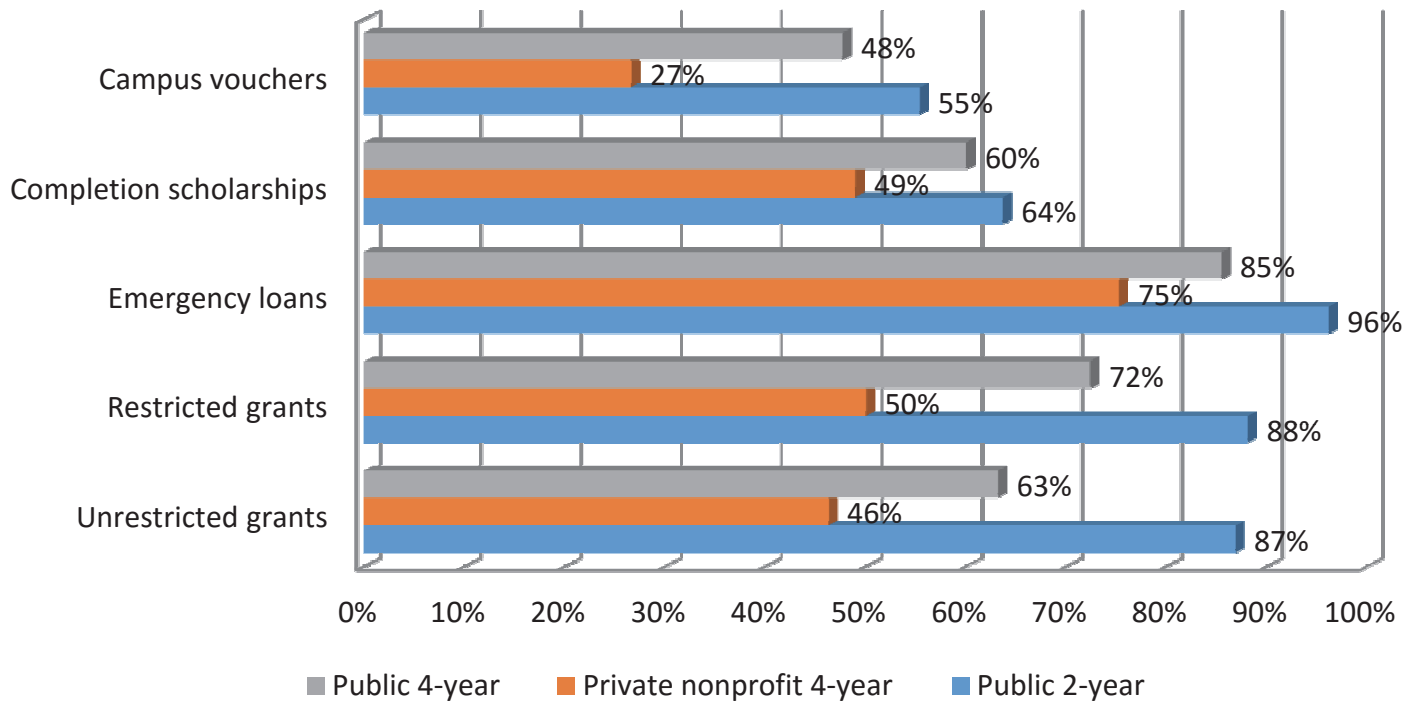
## PROCEDURES – Guidelines appropriate to the needs and local context of the institution

The procedure for administering emergency aid likely varies by the type of aid provided. For example, more than 80% of institutions require students to complete an application to receive an emergency loan, but only 42% require an application for a voucher. Food pantries are omitted from Figure 9 because few, if any, require students to complete an application. With regard to differences by sector, the percentage of private nonprofit 4-year institutions that require an application was lower than that of all public institutions across all types of emergency aid (see Figure 10). Both student affairs and financial aid professionals administer emergency aid; as a result, there is a need for clear steps to guide the process across the institution.

**Figure 9 | Percentage of Institutions That Require an Application, by Type of Emergency Aid**



**Figure 10 | Percentage of Institutions That Require an Application, by Type of Emergency Aid and Sector**



### **TIMING** – *Quick response to student crisis*

Although colleges appear to provide emergency aid in a timely manner, few reported a specific time frame, such as number of days by which the aid would be delivered to students. Considering the time sensitivity of an emergency, administrators are aware of the need to respond to students quickly. Some types of support, such as access to a food pantry, can be provided almost immediately, while aid such as loans and grants requires more processing time. As colleges consider ways to expand their emergency aid programs, it will be important to develop methods for providing timely support without significant strain on personnel.



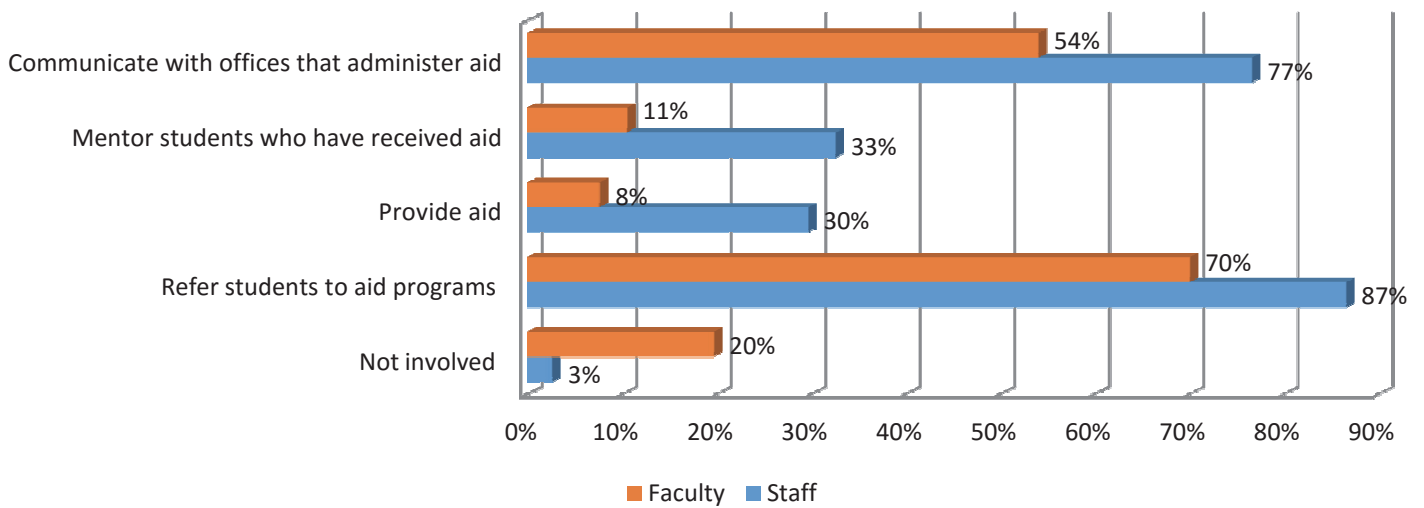
## INTEGRATION – *Coordinated efforts across departments*

Successful administration of emergency aid programs is likely the result of high levels of collaboration across departments. As shown in Table 5, more than half of the survey respondents reported the level of cross-departmental collaboration as high or very high. Although student affairs and financial aid are the two departments that are often primarily responsible for managing and administering emergency aid, other professionals at the institution, particularly faculty and staff, also make valuable contributions. For example, faculty and staff frequently refer students to emergency aid programs and communicate with the offices that provide the aid (see Figure 11).

**Table 5 | Level of Cross-Departmental Collaboration in Support of Emergency Aid at Institutions**

Response	Frequency	Percentage
Very high	81	21%
High	134	35%
Moderate	115	30%
Low	32	8%
Very low	17	4%
I don't know	2	1%
Total	381	100%

**Figure 11 | Faculty and Staff Involvement in the Process of Providing Emergency Aid (n = 381)**



### CAMPUS EXAMPLE OF INTEGRATION

#### *Dillard University's Presidential SAFE Fund*

Dillard University's SAFE Fund was created by current president Walter Kimbrough to help students who experience a short-term financial hardship. All students may apply for the aid, but a minimum 2.5 grade point average is required. The fund operates with extensive collaboration across several offices, including student support services, chaplain, and financial aid. These offices share information about the fund to support the execution of the institution's retention plan, which focuses on seven risk factors. The SAFE Fund is supported with funding from the president's office, the university foundation, private donors, and campus fundraisers.



# COMMUNICATION

Colleges have been slow to widely market their programs, and as a result word of mouth is the leading method for informing students about the availability of aid. Faculty, staff, and administrators are connecting students to both institutional and community resources that address various personal and financial needs.



## MARKETING – *Awareness of the program*

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Most colleges are not yet investing in large-scale marketing strategies for their emergency aid programs; therefore, word of mouth has become the most frequently used method for informing students about aid availability. However, some colleges are investing, at lower rates, in smaller-scale marketing approaches that include new student orientation meetings, direct e-mail communication, and the campus newspaper (see Table 6). Most institutions are providing aid to students who take the initiative to reveal to a professional that they are experiencing an emergency and need assistance. However, considering the personal nature of some crisis situations, increased marketing could provide timely information to help students who are more timid about taking the first step in requesting emergency aid.

**Table 6 | Primary Communication Channels to Inform Students About Emergency Aid Opportunities**

	Campus vouchers	Completion scholarships	Emergency loans	Food pantries	Restricted grants	Unrestricted grants
Direct communication to certain student populations	16%	24%	10%	11%	21%	17%
E-mail or other mass communication to all students	11%	6%	7%	21%	5%	4%
Institution newspaper	1%	2%	0%	3%	1%	0%
Institution website	12%	9%	27%	16%	17%	12%
Student orientation meetings	5%	2%	6%	6%	3%	2%
Word of mouth	38%	25%	39%	34%	28%	44%
Other	12%	26%	10%	6%	17%	17%
Total (n)	173	125	257	169	172	208

Note. Percentages do not sum to 100%. Responses of “I don’t know” were intentionally omitted from the table.

There is variation by sector in terms of the primary communication channels used to inform students about emergency aid opportunities.

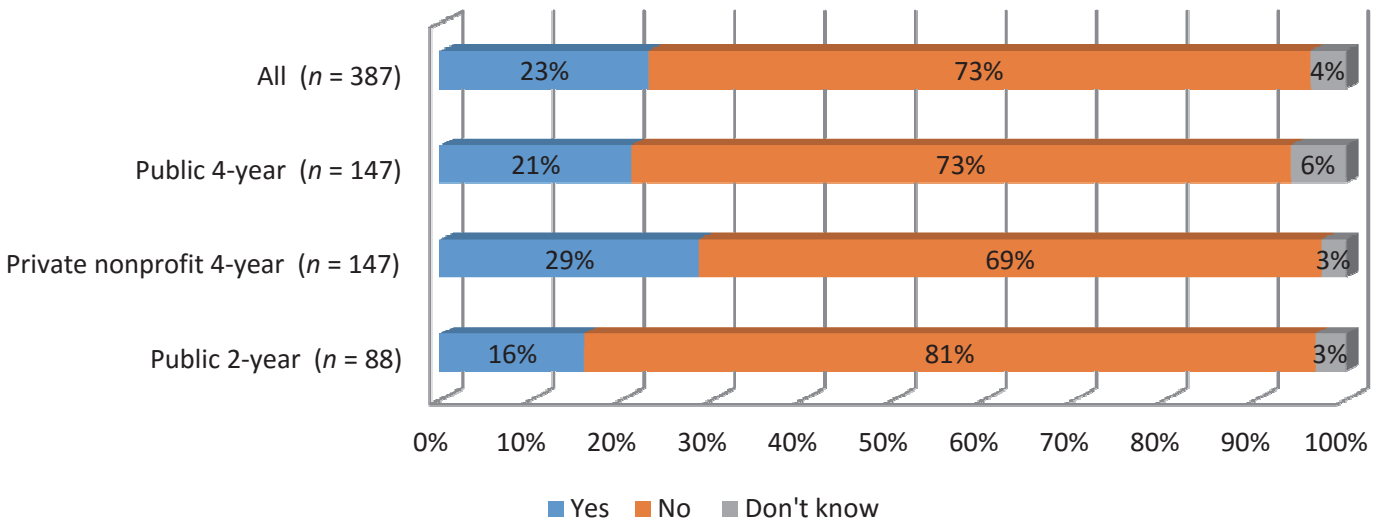
- A greater percentage of public 4-year institutions than private nonprofit 4-year institutions use their websites to inform students, across all types of emergency aid.
  - Campus vouchers
    - Public 4-year: 18%
    - Private nonprofit 4-year: 6%
    - Public 2-year: 11%



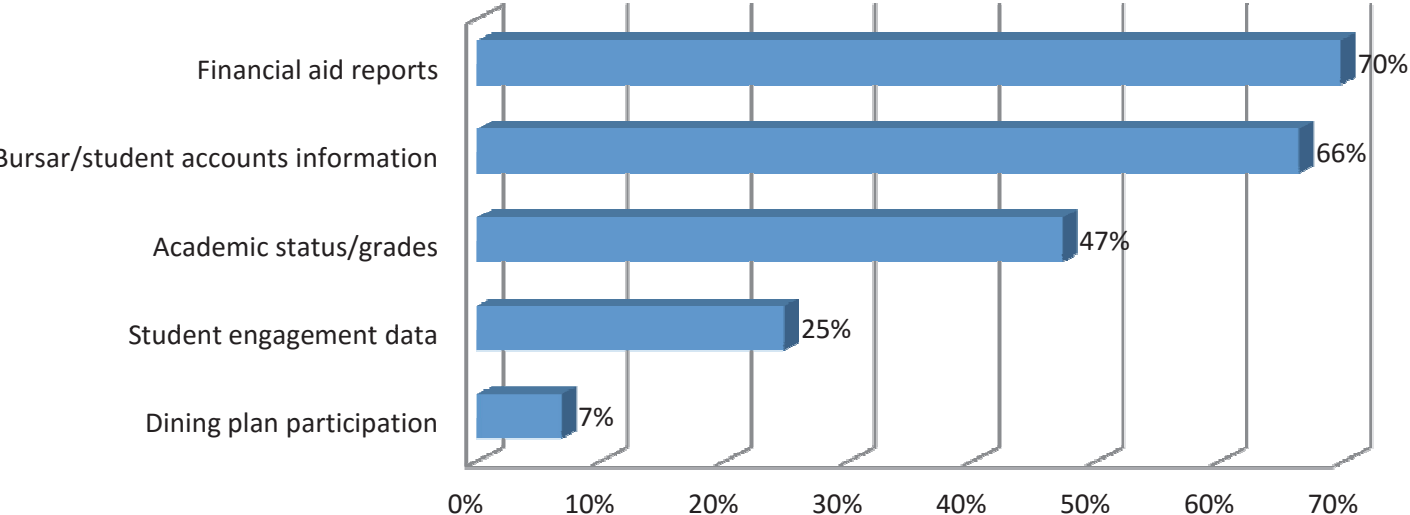
- Completion scholarships
    - Public 4-year: 13%
    - Private nonprofit 4-year: 4%
    - Public 2-year: 9%
  - Emergency loans
    - Public 4-year: 40%
    - Private nonprofit 4-year: 18%
    - Public 2-year: 16%
  - Restricted grants
    - Public 4-year: 19%
    - Private nonprofit 4-year: 9%
    - Public 2-year: 27%
  - Unrestricted grants
    - Public 4-year: 13%
    - Private nonprofit 4-year: 9%
    - Public 2-year: 19%
- For restricted grants in particular, 27% of private nonprofit 4-year institutions and 24% of public 2-year institutions reported using direct communication to certain student populations, while only 15% of public 4-year institutions reported using direct communication. Direct communication is the leading communication channel for restricted grants for private nonprofit 4-year institutions, while word of mouth is the leading communication channel for public institutions.
  - For completion scholarships in particular, 23% of public 2-year institutions reported using e-mail or other mass communication, compared with 2% of public 4-year and 4% of private nonprofit 4-year institutions. Mass communication is the leading communication channel for completion scholarships for public 2-year institutions, while 4-year institutions rely on word of mouth, followed by direct communication to certain student populations.
  - For emergency loans, 61% of public 2-year institutions reported using word of mouth, compared with 28% of public 4-year and 39% of private nonprofit 4-year institutions. Word of mouth is the most frequently used communication channel for emergency loans for both public 2-year and private nonprofit 2-year institutions, and the institution website is the most frequently used channel for public 4-year institutions (40%).
  - For unrestricted grants, word of mouth is the most frequently used communication channel.
    - Public 4-year institutions: 42% word of mouth; 20% direct communication
    - Private nonprofit 4-year institutions: 41% word of mouth; 18% direct communication
    - Public 2-year institutions: 54% word of mouth; 8% direct communication

The majority of institutions (73%) reported that data are not used to proactively identify students who may benefit from emergency aid (see Figure 12). However, for the institutions that are using data for that purpose, the leading sources of information are reports from the offices of financial aid, the bursar, or student accounts. In some instances, information related to a student’s academic status or course grades is also used (see Figure 13). As shown in Figure 14, there is some variation by sector in the type of information used, especially with regard to the use of academic status or grade information—which public 2-year institutions reported using more—and the use of student engagement data and bursar/student accounts information—which private nonprofit 4-year institutions reported using more. For example, colleges could use this information to identify senior-level students who have good academic standing but unpaid balances at the start of the semester, which might make them eligible for a completion grant. A challenge for institutions that are not yet using data to proactively identify students is that too many students qualify for emergency aid. Institutions also reported that it is not clear which data are relevant.

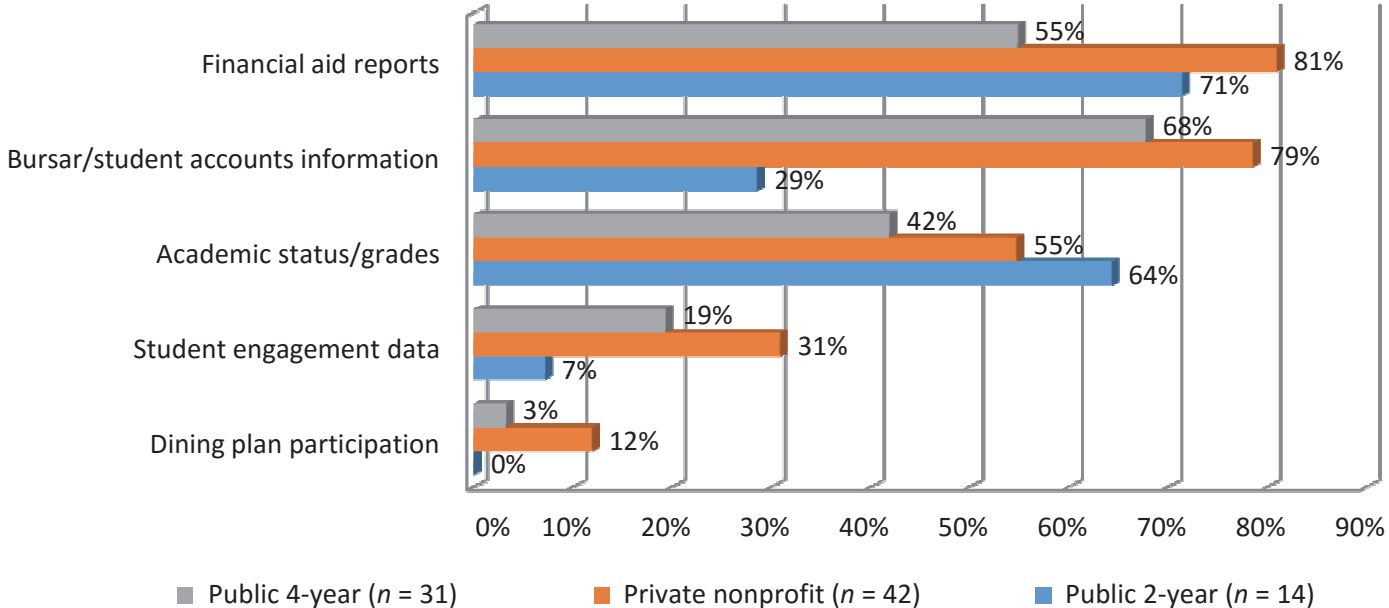
**Figure 12 | Percentage of Institutions That Use Data to Proactively Identify Students Who May Benefit From Emergency Aid (n = 387)**



**Figure 13 | Information Used by Institutions to Proactively Identify Students Who May Benefit From Emergency Aid (n = 89)**



**Figure 14 | Information Used by Institutions to Proactively Identify Students Who May Benefit From Emergency Aid, by Sector**



**Table 7 | Factors That Prevent Institutions From Using Data to Proactively Identify Students Who May Benefit From Emergency Aid**

Response = Yes	Frequency	Percentage
Too many students qualify as potential recipients of emergency aid	117	42%
It is not clear which data are relevant	112	40%
We do not collect the data needed	85	30%
We do not have the capacity to analyze data for that purpose	85	30%
We are not comfortable using data to target students	53	19%
We have concerns about students' privacy	44	16%
Not sure why my institution does not use data to identify students	41	15%
Total	280	100%

Note. Multiple responses allowed; percentages do not add to 100%.

Although these findings suggest that colleges could do more to identify students in need, it is important to note that some institutions did not initially establish their emergency aid programs for that purpose. Some colleges designed their programs to serve a more reactionary purpose, by providing emergency aid in response to a student request rather than advertising the availability of the aid in advance. As shown in Table 7, a third of survey respondents reported that their institution does not collect the needed data nor does the institution have the capacity to analyze data for that purpose. The reasons for not using data to proactively identify students did not vary much by sector, with the exception of institutions that reported that too many students qualify as potential recipients of emergency aid. Nearly half (49%) of public 4-year institutions, 44% of public 2-year, and 34% of private nonprofit 4-year institutions offered that response.

## CAMPUS EXAMPLE OF MARKETING

### *Kingsborough Community College*

In fall 2015, Kingsborough Community College, an institution in the City University of New York system, provided a mobile application to all 2,400 freshmen. The app provides information on campus aid that is available to help students navigate life, work, and their studies. Although students may get information about emergency aid from the app, they are required to visit an office on campus to receive the help. Several hundred students have used the app since its release, and the average aid amount ranges between \$500 and \$1,000. The app is supported with a grant from the institution's foundation.



## **RECURRENCE** – *Students learn personal financial responsibility*

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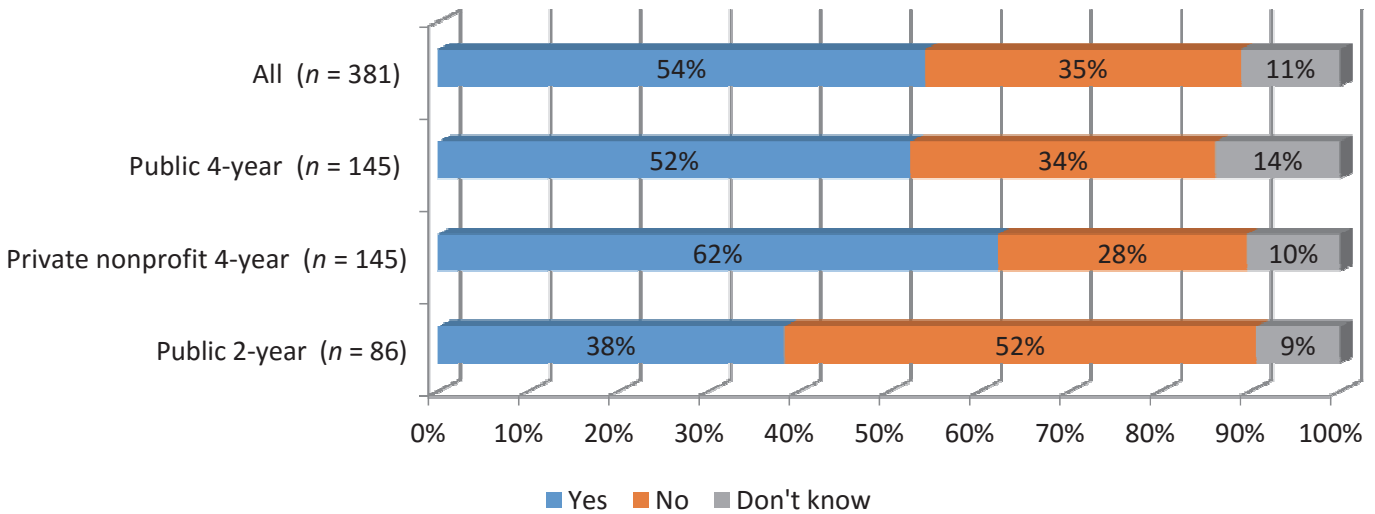
Though the higher education community may debate the appropriate definition of emergency aid, there appears to be consensus that the aid not be perceived as a continuous offering. Colleges are addressing the possibility that students may experience untimely events more than once during their academic careers. More than half of institutions are engaging in some form of follow-up correspondence with students who receive emergency aid (see Figure 15). Administrators reported that the most beneficial services to students who experience emergencies are personal or financial aid counseling, followed by food assistance programs and financial literacy counseling (see Figure 16). There are large differences by sector for two of the services that are most beneficial to students who experience emergencies.

- Food assistance
  - Public 4-year: 60%
  - Private nonprofit 4-year: 30%
  - Public 2-year: 65%
  
- Homelessness services
  - Public 4-year: 34%
  - Private nonprofit 4-year: 16%
  - Public 2-year: 47%

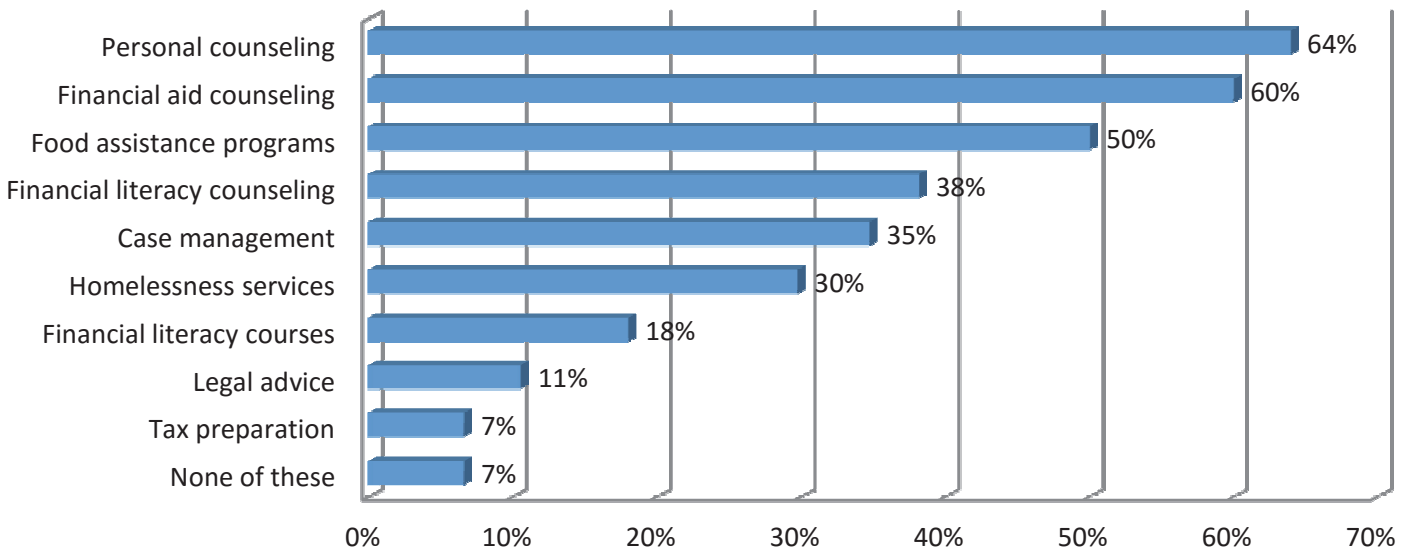
More than 60% of administrators reported that they frequently refer students who have received emergency aid to additional support services (Table 8). Some institutions are also

engaging with external organizations to help students obtain additional resources. One such organization is Single Stop USA, which has locations on several community college campuses and helps students attain critical social and financial services. While this appears to be an effective approach for minimizing recurrence, some institutions are challenged in coordinating additional support for students when there is limited resource capacity or when a student has maximized all funding options (Table 9).

**Figure 15 | Percentage of Institutions That Follow Up With Students After They Receive Some Form of Emergency Aid (n = 381)**



**Figure 16 | Services That Are Most Beneficial to Students Who Experience Emergencies (n = 380)**



**Table 8 | Frequency With Which Students Who Received Emergency Aid Are Referred to the Additional Support Services Selected in Figure 16**

Response	Frequency	Percentage
Frequently	221	62%
Seldom	90	25%
Never	5	1%
I don't know	38	11%
Total	354	100%

**Table 9 | Barriers to Coordinating Additional Support Services for Students Who Received Emergency Aid**

Response = Yes	Frequency	Percentage
Inadequate capacity (financial, staff, or otherwise)	225	59%
Student has maximized all funding options	156	41%
Unclear process for providing additional support	94	25%
Low student participation	47	12%
Students are unreceptive to additional support	34	9%
No barriers exist at institution	43	11%
Total	379	100%

Note. Multiple responses allowed; percentages do not add to 100%.







# SUSTAINABILITY

**A**t most institutions, the need for emergency aid is greater than the resources available. However, despite limited funds from their operational budget, colleges are managing their emergency aid programs to serve as many students as possible.



## **GOVERNANCE** – *Individuals responsible for operating the program and managing resources*

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Although an integrated process for providing emergency aid has been largely successful, one challenge of not having a sole person or department responsible for operating the program is that there is no clear ownership of the process, which could create a barrier to serving more students (see Table 10). A clear governance structure could not only help colleges ensure that their provision of emergency aid aligns with student needs, but it could also alleviate challenges for students who find the process for applying for emergency aid cumbersome.

**Table 10 | Barriers to Serving a Greater Number of Students With Emergency Aid**

Response = Yes	All institutions	Public 4-year	Private nonprofit 4-year	Public 2-year
Lack of financial resources	76%	72%	78%	82%
Limits of existing financial aid packages	37%	46%	33%	27%
Lack of communication about the program	33%	42%	25%	30%
Available aid programs do not align with need	28%	32%	27%	25%
Limited personnel	15%	16%	9%	21%
Lack of coordination between departments	12%	16%	9%	10%
Lack of clear ownership for administering the program	10%	11%	10%	9%
Cumbersome process to apply for emergency aid	5%	5%	3%	10%
None of these	8%	5%	9%	9%
Total (n)	310	123	117	67

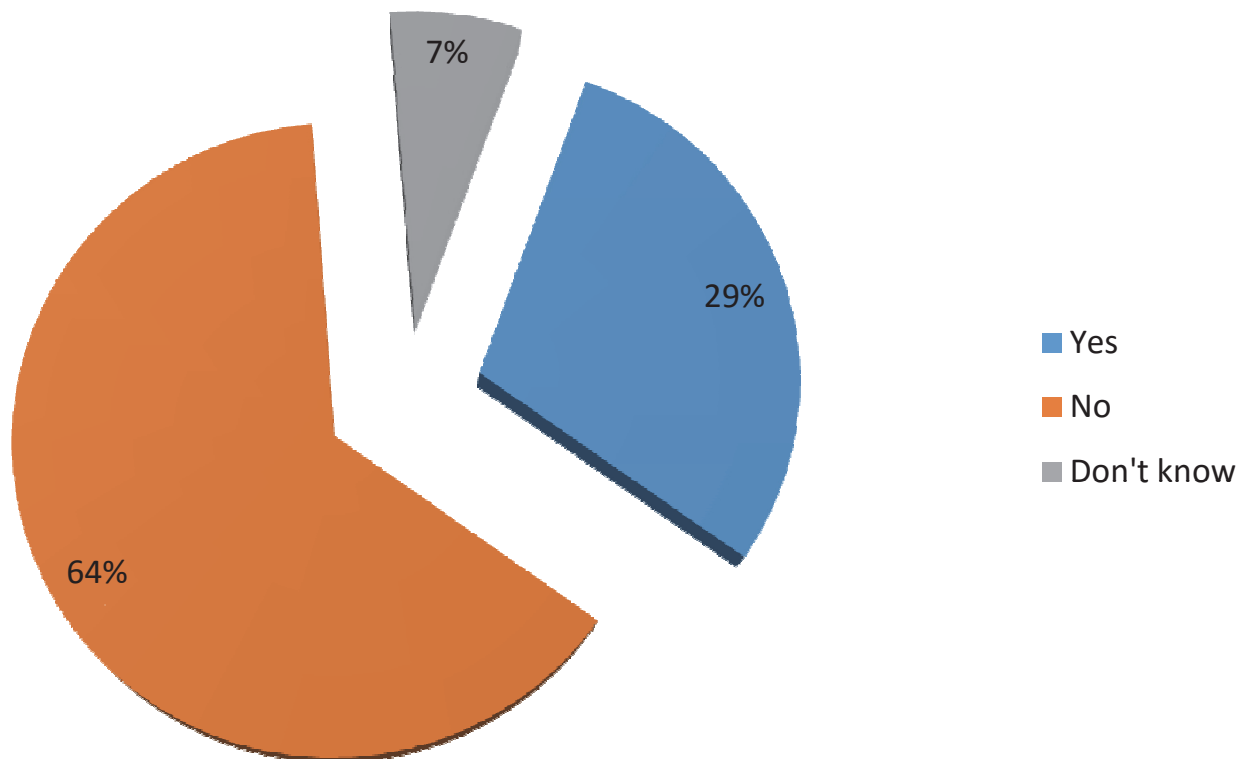
Note. Multiple responses allowed; percentages do not add to 100%.



## FINANCING – *Ensuring sufficient funds*

The leading barrier to increasing the number of students served with emergency aid is lack of financial resources (see Table 10). Limited funding has resulted in demand for emergency aid that is too high for many institutions to meet, as more than 60% of survey respondents say that their institutions are not currently helping all students who request emergency aid (see Figure 17). However, one somewhat positive finding is that less than one fourth of institutions reported that students are frequently denied emergency aid because of institutional resource constraints (see Table 11). Perhaps that percentage will decline even further as colleges find more funding sources for their programs. Although university foundations and individual donors presently provide the majority of the funds, there may be a benefit from more targeted fundraising campaigns for alumni in the future, as these groups currently provide very low levels of funding to support emergency aid programs (see Table 12).

**Figure 17 | Percentage of Institutions Currently Assisting All Students Who Request Emergency Aid ( $n = 444$ )**



**Table 11 | Frequency With Which a Student Is Denied Emergency Aid Because of Institutional Resource Constraints**

Response	Frequency	Percentage
Frequently	71	23%
Seldom	183	59%
Never	22	7%
I don't know	36	12%
Total	312	100%

With regard to the funds provided by a foundation/individual donors and/or an operating budget, a greater percentage of private nonprofit 4-year institutions rely on their operating budget than both public 2- and 4-year institutions.

- Campus vouchers
  - University foundation/individual donors
    - Public 4-year: 29%
    - Private nonprofit 4-year: 32%
    - Public 2-year: 35%
  - Operating budget
    - Public 4-year: 19%
    - Private nonprofit 4-year: 35%
    - Public 2-year: 11%
- Completion scholarships
  - University foundation/individual donors
    - Public 4-year: 44%
    - Private nonprofit 4-year: 38%
    - Public 2-year: 55%
  - Operating budget
    - Public 4-year: 15%
    - Private nonprofit 4-year: 43%
    - Public 2-year: 14%

**Table 12 | Primary Source of Funding, by Type of Emergency Aid**

	Campus vouchers	Completion scholarships	Emergency loans	Food pantries	Restricted grants	Unrestricted grants
Alumni association	1%	2%	2%	0%	0%	1%
Campus fundraisers	4%	3%	3%	15%	4%	6%
External funders (e.g., Campaign for Emergency Aid, Scholarship America)	2%	6%	4%	5%	7%	6%
Federal or state government assistance programs	11%	3%	4%	4%	5%	3%
Operating budget	23%	26%	31%	9%	17%	20%
Student senate	3%	0%	3%	9%	3%	2%
University foundation/individual donors	31%	44%	41%	38%	53%	58%
Vendors (e.g., food services)	12%	0%	0%	3%	1%	0%
Other	8%	8%	7%	11%	3%	1%
Total (n)	172	125	257	169	172	208

Note. Percentages do not sum to 100%. Responses of "I don't know" were intentionally omitted from the table.

- Emergency loans
  - University foundation/individual donors
    - Public 4-year: 43%
    - Private nonprofit 4-year: 34%
    - Public 2-year: 51%

- Operating budget
  - Public 4-year: 29%
  - Private nonprofit 4-year: 43%
  - Public 2-year: 12%
- Restricted grants
  - University foundation/individual donors
    - Public 4-year: 51%
    - Private nonprofit 4-year: 52%
    - Public 2-year: 59%
  - Operating budget
    - Public 4-year: 13%
    - Private nonprofit 4-year: 27%
    - Public 2-year: 12%
- Unrestricted grants
  - University foundation/individual donors
    - Public 4-year: 63%
    - Private nonprofit 4-year: 53%
    - Public 2-year: 59%
  - Operating budget
    - Public 4-year: 14%
    - Private nonprofit 4-year: 27%
    - Public 2-year: 11%

## CAMPUS EXAMPLE OF FINANCING

### *University of Central Florida's Knight Success Grant*

The University of Central Florida's Knight Success Grant is a completion scholarship to cover tuition and fees for students who are in their final semester of study and on track to graduate but have exhausted all other financial aid options. The grant is paid directly to the institution on the student's behalf and is supported with funds from the university budget.



## **STEWARDSHIP** – *Flexible safeguarding of limited funds*

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Although the landscape analysis did not identify specific processes for managing limited emergency aid funds, it appears that stewardship is naturally occurring as departments collaborate to provide resources. Administrators reported that their decisions for how to support students—particularly with regard to determining which type of emergency aid to provide—were often determined by the level of funding available. A college's process for establishing consistent governance of its emergency aid program will likely influence the process by which limited funds are safeguarded. For example, two important considerations are the methods by which funds are disseminated to and between college departments, and the criteria for managing the program budget.

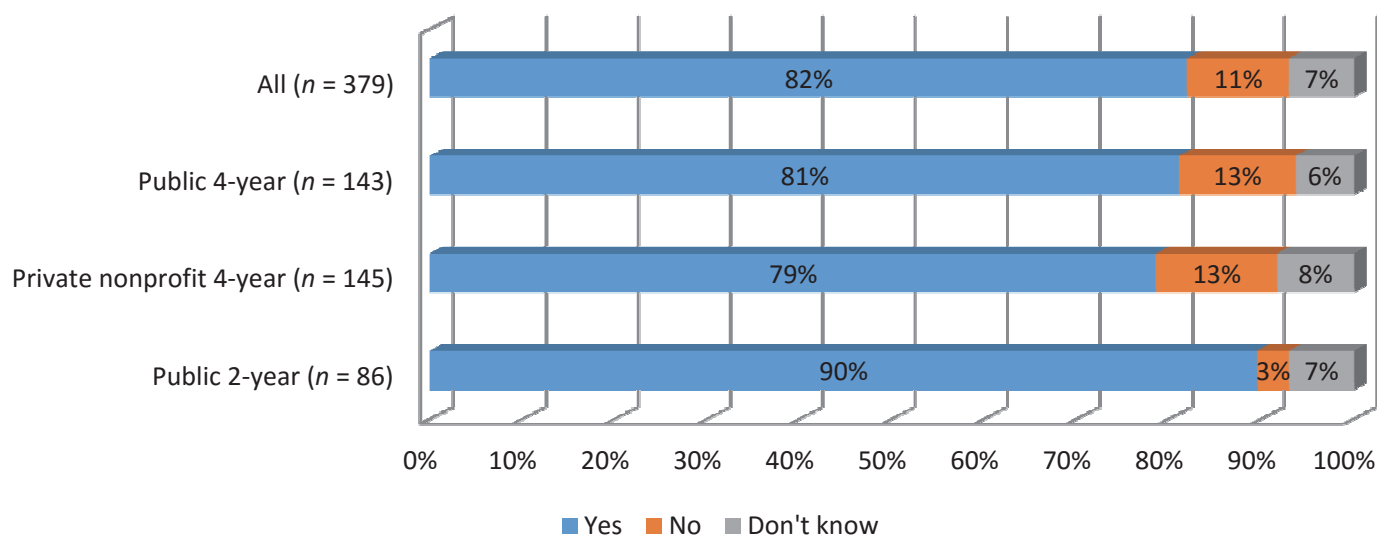


## **DATA** – *Evaluation of information and metrics over time*

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The majority of colleges could be well positioned to examine the influence of emergency aid on students' success, as more than 80% of administrators reported that their institutions have a record of students who receive emergency aid (see Figure 18). While this likely means that colleges can construct datasets to conduct analyses of the efficacy of emergency aid, the process for doing so may be labor intensive: 56% of colleges maintain the information in individual spreadsheets or in separate files maintained by various departments. The survey determined that 43% of institutions could be in a better position to conduct such survey, as their information is stored in the Student Information System (see Table 13). One benefit of more robust data is that they could be used to solicit additional resources from donors. Better metrics would also inform important policy conversations related to the influence of emergency aid on students' persistence and graduation.

**Figure 18 | Percentage of Institutions That Maintain a Record of Students Who Receive Emergency Aid (*n* = 379)**



**Table 13 | Mechanisms Used to Track Students Who Receive Emergency Aid**

Response = Yes	Frequency	Percentage
Individual spreadsheets or separate files maintained by various departments	175	56%
Student information system	134	43%
Financial aid system	111	36%
Retention system (e.g., early alert system, academic advisor management software)	31	10%
Student customer relationship management system	10	3%
I don't know	9	3%
Total	312	100%

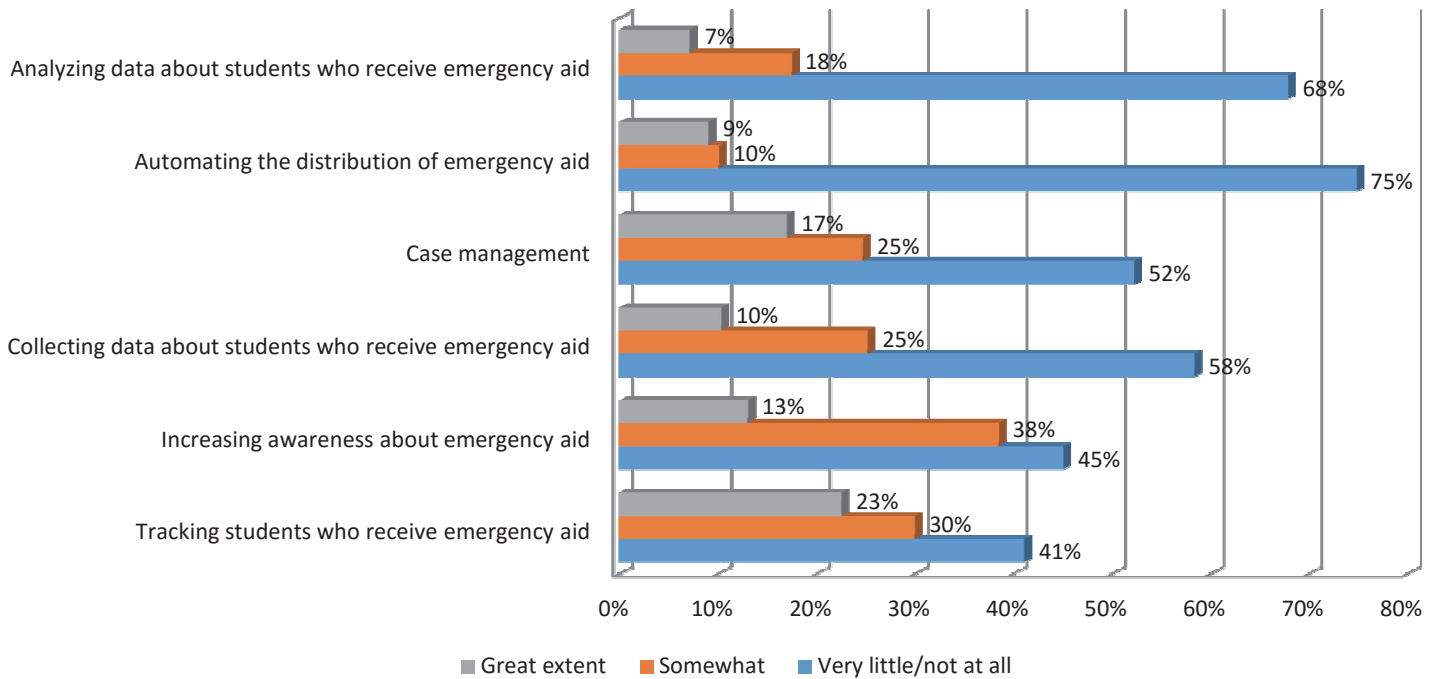
Note. Multiple responses allowed; percentages do not add to 100%.



The survey found that 46% of respondents use two or more of the mechanisms to track students who receive emergency aid. Of these respondents that use two or more mechanisms, 68% are using an individual spreadsheet or separate files maintained by various departments and at least one other mechanism listed in Table 13. This combination is most used by public 2-year institutions (77%), followed by public 4-year institutions (67%), and private nonprofit 4-year institutions (63%).

Few institutions are using additional resources to manage their emergency aid programs, as 75% of administrators reported that their institutions do not use tools or resources to automate the distribution of emergency aid; 68% reported that their institutions do not use tools to analyze data about students who receive the aid (see Figure 19). Institutions that plan to expand their emergency aid programs in the future would benefit from tools that support automated delivery of emergency aid and data analysis to examine the effect of the aid on student success.

**Figure 19 | Extent to Which Tools or Resources Are Used by Institutions to Meet the Following Objectives (n = 377)**



Note. Percentages do not sum to 100%. Responses of “I don’t know” were intentionally omitted from the figure.





## CONCLUSION

**T**he landscape analysis revealed that colleges have been operating emergency aid programs via a collaborative effort from multiple divisions for several years. Such efforts have been successful in allocating small amounts of aid without one primary department or person responsible for managing the full program, which typically consists of multiple types of aid. One positive aspect of a coordinated approach across departments is that it allows colleges to use flexible strategies to deliver emergency aid. However, one challenge of this approach is that it may be difficult to sustain should the number of students served increase because, in some instances, colleges are administering aid via manual processes. As awareness of emergency aid programs continues to increase, colleges will need to consider how to appropriately manage their resources to accommodate more student requests.

One benefit of emergency aid programs is that the resources can be used to address a variety of challenging situations and student populations. For example, the University of Massachusetts Boston's Office of Urban and Off-Campus Support Services (U-ACCESS) empowers and supports students who experience complex personal and social issues. The office addresses such issues as temporary homelessness, emancipation from foster care, and domestic violence with case management and referrals.

Administrators also expressed interest in using the aid to support special student populations, such as international students and military-connected undergraduates. Both of these groups may be required to complete additional steps to enroll at their institutions, which could result in a delay of their aid disbursement and a temporary financial emergency. Several institutions are also demonstrating exemplary practice in garnering support from senior leaders, informing students about the aid, and providing holistic support that minimizes recurrence. These efforts will serve all students well.

Emergency aid programs—while not widely advertised and likely under-resourced—are ripe with opportunities for expansion. Some state legislatures are considering allocating funds to institutions in order to expand their delivery of emergency aid. For example, the Wisconsin legislature is proposing an allocation of \$450,000 in state funds to support 2-year campuses in the University of Wisconsin system and the state's technical colleges. Lawmakers in California are also reviewing a bill to authorize the use of state funds to support emergency aid. In the event that increased state funding is not provided soon, colleges may benefit from exploring other sources for additional support, such as alumni groups.

The landscape analysis provided the most comprehensive examination of emergency aid to date, with a focus on 10 components of robust programs. In addition to uncovering the current condition of emergency aid at public and private institutions across the United States, the research identified five needs that the higher education community must address in order to strengthen and sustain these programs in the future.

- 1 A common language to describe and discuss emergency aid.** Because a national definition of the term “emergency aid” has not yet emerged, there may be inconsistencies in how these programs are described. For example, it is not clear whether humanitarian support such as food pantries and clothes closets are typically considered in emergency aid discussions. A consistent message will help colleges inform policymakers, donors, and students about the benefits of emergency aid and the boundaries for how it can be used.
- 2 More policy guidance for administering emergency grants and loans.** Some financial aid administrators are interested in assisting with the delivery of emergency aid but have concerns about federal regulations. For example, colleges that provide emergency aid in the form of grants or loans will need to be aware of any resulting compliance issues related to the total amount of financial aid that a student can receive in an academic year.
- 3 Procedures to guide the development of new and existing programs.** Colleges would benefit from a toolkit with suggestions on how to address the components of a robust emergency aid program. The guide could include key steps for colleges to complete, such as establishing a collegewide definition of an “emergency”; selecting the data variables that will be collected; determining communication channels for faculty, staff, and students; and securing funding sources and fundraising strategies.
- 4 Improved use of data to identify students who need aid and assess the effect of programs on student success.** As college faculty, staff, and administrators increase awareness of emergency aid, the result likely will be more emphasis on the influence of the support on students' persistence at the institution and degree completion.

Some colleges appear interested in using data to address the efficacy of emergency aid on student outcomes, and future efforts to sustain these programs should include methods for using data to proactively identify students who would benefit from the support.

**5 More automated processing.** Colleges reported that the responsibility for administering emergency aid is typically shared by more than one person. Institutions that decide to expand their emergency aid programs will likely need additional personnel resources to meet the increased demand. As more students request emergency aid, it will be difficult for colleges to sustain manual processes for providing the resources.





## APPENDIX: METHODOLOGY

**T**his report presents findings from a landscape analysis that was conducted through the NASPA Research and Policy Institute (RPI). The purpose of this landscape analysis was to gather information on emergency aid programs at postsecondary institutions across the United States. Specifically, the objective was to identify the components included in a robust program and to create a taxonomy for emergency aid. The first phase of the analysis consisted of interviews of staff at 21 institutions and 5 higher education organizations. NASPA collaborated with Tyton Partners to develop interview guides, identify institutions with emergency aid programs, and identify key staff members working primarily in student affairs and financial aid. Tyton Partners conducted the interviews from November to December 2015, summarized the interview findings, and reported on major themes from the interviews.

The second phase of the landscape analysis consisted of a national survey. The themes identified in the interviews were used to develop a survey instrument with questions covering several dimensions of emergency aid. Approximately 5,900 individuals—3,088 vice presidents of student affairs and 2,818 directors of financial aid at institutions identified by the 2015 edition of the *Higher Education Directory*—were invited by NASPA to participate in the online survey. The survey opened in late January 2016 and closed in mid-March 2016. The complete survey instrument and results are available at [http://www.naspa.org/images/uploads/main/Emergency\\_Aid\\_Survey\\_Results.pdf](http://www.naspa.org/images/uploads/main/Emergency_Aid_Survey_Results.pdf).

NASPA collected responses from 706 individuals—an overall participation rate of 12%. Among them, 44% work in student affairs, 28% work in financial aid, and 9% work in both student affairs and financial aid (see Table 14). Nearly three quarters of respondents represent 4-year institutions, and more than one quarter of respondents represent 2-year institutions (see Table 15).

**Table 14 | Distribution of Respondents, by Institution Functional Area**

Response	Frequency	Percentage
Student affairs	311	44%
Financial aid	200	28%
Student affairs and financial aid	63	9%
Enrollment management	31	4%
Other	14	2%
Unknown	87	12%
Total	706	100%

**Table 15 | Distribution of Respondents, by Institution Sector**

Response	Frequency	Percentage
Public, 4-year or above	246	35%
Private nonprofit, 4-year or above	264	37%
Private for-profit, 4-year or above	13	2%
Public 2-year	172	24%
Private nonprofit 2-year	7	1%
Private for-profit 2-year	4	1%
Total	706	100%



Institutions are represented only once in the data. In the rare case that both the vice president for student affairs and director of financial aid of an institution responded to the survey, the respondent who said that he or she is primarily responsible for the institution's emergency aid program was kept in the dataset. If neither respondent indicated they are primarily responsible, the most complete set of responses was kept in the dataset. The number of responses may fluctuate by question, and the total number of responses for each survey question can be found in the tables throughout the report. In some cases, due to rounding, the reported figures may not sum to 100%.

For the purposes of this project, emergency aid includes one-time grants, loans, and completion scholarships of less than \$1,500 provided to students facing unexpected financial crisis, as well as food pantries, housing assistance, and transportation assistance. Respondents who indicated their institution has an emergency aid program were then asked to specify the types of programs that exist on their campus. The six types of emergency aid programs examined in this project and their definitions can be found in Table 16.

**Table 16 | Definitions of Six Types of Emergency Aid**

Type of Aid	Definition
Campus vouchers	Vouchers that help students purchase books, food, or other essentials directly from the institution bookstore or dining hall; transportation passes; this <u>does not include</u> financial aid book vouchers
Completion scholarships	Programs that cover outstanding balances for students who would otherwise be unable to graduate or register
Emergency loans	Short-term loans
Food pantries	Access to food on campus in response to concerns of food insecurity among students
Restricted grants	Grants provided to students, <u>with</u> criteria related to academic standing or likelihood to persist at the institution
Unrestricted grants	Grants provided to students, <u>without</u> criteria related to academic standing or likelihood to persist at the institution

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