



Barriers to Bridges:

Strengthening Michigan Communities by Addressing College Student Basic Needs













Temple University Lewis Katz School of Medicine

The Hope Center for Student Basic Needs



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About The Michigan Department of Lifelong Education, Advancement, and Potential (MiLEAP)

Established by Governor Whitmer in 2023, MiLEAP's mission is to improve outcomes from preschool to postsecondary so anyone can 'make it in Michigan' with a solid education and a path to a good-paying job. To learn more about MiLEAP, go to <u>Michigan.gov/MiLEAP</u>.

About The Hope Center for Student Basic Needs

The Hope Center for Student Basic Needs at the Lewis Katz School of Medicine at Temple University is an action-driven research, policy, and capacity-building center, removing barriers to college student success and well-being. We are researchers, scholars, advocates, conveners, and storytellers who envision a world where basic needs insecurity is no longer a barrier to pursuing and completing college. To learn more about The Hope Center for Student Basic Needs, go to <u>hope.temple.edu</u>.

About The Michigan Community College Association

The Michigan Community College Association (MCCA) is the unified voice for Michigan's community colleges, empowering members to lead in the areas of student success, talent development, and community vitality. To learn more about MCCA, go to <u>mcca.org</u>.







Acknowledgements

The Michigan Department of Lifelong Education, Advancement, and Potential (MiLEAP) established a Student Basic Needs Task Force to understand how basic needs insecurity impacts college students across Michigan, how other states and institutions in Michigan respond to those needs, and to identify strategies to remove these barriers, and ultimately ensure financial insecurity does not hinder students from achieving their educational goals.

We wish to thank the Joyce Foundation for their generous funding, which supported the launch of the task force, and the Educational Credit Management Corporation (ECMC) Foundation for their support of the student focus groups.

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The Hope Center for Student Basic Needs at Temple University Lewis Katz School of Medicine led research efforts, collected data, inventoried college practices, facilitated student focus groups, conducted policy analyses—both nationally and locally—and prepared this comprehensive report. We especially wish to thank Sara Abelson, Assistant Professor and Senior Director, Education and Training, and David Thompson, Practitioner-Researcher. Additional contributions were made by Rjaa Ahmed (design), Lauren Bohn, Mark Huelsman, Bryce McKibben, Joshua Rudolph, Sarah Stanfield, and Dr. Jiayao Wu. The Hope Center has partnered with more than 14 states to help support their efforts to secure student basic needs.

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- Onjila Odeneal, senior director of policy & advocacy (Michigan), TICAS

Additionally, we commend the numerous colleges and universities nationwide that are actively addressing basic needs, and we recognize the vital contributions of external partners and agencies in enhancing the support systems available to students. Addressing basic needs is not only a key strategy for student retention but also essential for the long-term prosperity and well-being of our communities.

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Dear Colleagues:

Choosing to pursue postsecondary education is not just about earning a degree or certificate—it is a path to unlocking potential and opportunity.

It is with great pride and optimism that I present to you the Michigan Department of Lifelong Education, Advancement, and Potential (MiLEAP) Student Basic Needs Task Force Report, a result of prioritizing student-centered advocacy and bringing together voices from across Michigan to address one of the most critical barriers to postsecondary success: basic needs insecurity.

Michigan has made historic investments to eliminate financial barriers for thousands of Michiganders pursuing postsecondary education. This effort began in 2019, when Governor Whitmer set an ambitious goal—for 60% of Michigan's working-age adults to earn a degree or skill certificate by 2030. During the pandemic, the state launched Futures for Frontliners, a first-of-its-kind tuition-free community college scholarship program. Soon after, Michigan introduced Michigan Reconnect, providing adults aged 25 and older with a tuition-free pathway to an associate degree or skills certificate. Most recently, the state created the Michigan Achievement Scholarship, which significantly expanded financial aid to attend public and private colleges, universities, or training schools.

Even with increased financial aid, barriers like food insecurity, housing instability, and limited access to mental health services make the postsecondary journey far more challenging than it should be for too many students across Michigan. Recognizing the urgency of these challenges, MiLEAP convened a collective of committed leaders, educators, and advocates who recognize the transformative power of education to set a bold and ambitious charge —to eliminate basic needs insecurity as a barrier to educational attainment for all Michigan students. It is these challenges, and the opportunities to address them, that lie at the heart of the MiLEAP Student Basic Needs Task Force Report.

Since its launch in March 2024, the Task Force has worked to better understand the barriers students face and develop bold actionable solutions. The report before you includes a holistic set of recommendations designed to eliminate basic needs insecurity for Michigan students. Highlights include proposals to establish basic needs navigators on campuses, enhance financial aid flexibility—to broader, systemic reforms that will help ensure every student has access to the housing, food, mental health support, internet connectivity, and child care they need to succeed.

These recommendations are not just ideas—this is a call to action. The report emphasizes immediate priorities to fast track as well as transformative strategies that will deliver long-term, systemic change and secure a brighter future for Michigan.

I invite you to engage deeply with this report. Reflect on the stories shared by students, the insights from the basic needs inventory, and the opportunities to create lasting impact. Most importantly, consider how you and your organization can contribute to turning these recommendations into reality. Whether through policy advocacy, institutional implementation, or community partnerships, your role is essential in this collective effort.

Thank you for your partnership, your leadership, and your commitment to supporting Michigan's students. Together, we are aligning passion with purpose to strengthen Michigan's educational landscape and ensure that every student has access to an affordable education and the resources to thrive and succeed.

Looking forward,

Beverly Walker-Griffea

Dr. Beverly Walker-Griffea, Ph.D. Director, MiLEAP

Executive Summary

Too many of Michigan's postsecondary students face significant challenges in meeting their basic needs, which undermines their academic success and economic mobility. To meet the <u>state's Sixty by 30 goal</u>, fuel state economic growth, even the playing field, lift incomes and compete nationally, this report outlines priority recommendations for state policymakers, higher education leaders, and community stakeholders. These actions aim to eliminate basic needs insecurity, which will foster student success, improve health and wellbeing, and strengthen Michigan's workforce and economy.

The Landscape

It has never been more crucial for Michigan students to earn a skill certificate or college degree. Postsecondary education leads to better jobs and higher wages. Michigan's companies and Michigan's jobs increasingly require greater education and training.

Far more Michiganders want a college degree than succeed in obtaining one. Across Michigan's public universities, the most recent <u>six-year success rate was 78.9%</u>. At Michigan's public community colleges, the most recent <u>four-year success rate was 40.3%</u>. Higher education leaders are clear that many students who fall off the college pathway are struggling with one or more unmet basic needs. Addressing student basic needs is essential to ensure that 60% of adults in Michigan graduate with a postsecondary credential by 2030.

Among college students in Michigan today: 36% are first-generation students, 30% are adult learners, 38% receive Pell Grants (federal scholarships for low-income students), and 15% have dependent children (2019-2020 NPSAS).¹

Many students in Michigan face multiple barriers to earning a skill certificate or college degree.

Food Insecurity

20% of Michigan undergraduates experienced low or very low food security in the past 30 days. Of the 20% of students who experienced food insecurity, only 11% accessed food benefits (2019-2020 NPSAS).²



Housing Insecurity

7% of Michigan undergraduates³ were homeless in the previous 30 days. As many as 44% of Michigan college students are <u>experiencing housing insecurity</u> (2020 Trellis SFWS).



Mental Health

Over half of Michigan students screen positive for anxiety or depression, yet many lack access to treatment (Healthy Minds Study).⁴



Insufficient Resources

47% of Michigan undergraduates had unmet financial need after aid in 2020; for one-third of those students, it exceeded \$10,000 (2019-2020 NPSAS).⁵

Priority Recommendations to Reduce Basic Needs Insecurity Among Michigan College Students

Recent strides have lowered the cost of college in Michigan, but many opportunities remain to remove systemic barriers so that every student has the essentials, can graduate, and ultimately 'make it in Michigan.' Representatives from Michigan colleges and universities, state departments, and regional and community organizations assembled as the Student Basic Needs Task Force In addition, an advisory council of Michigan higher education association representatives and policy experts convened. Based on national and local policy research conducted by The Hope Center for Student Basic Needs, and shaped by student input, **the task force and advisory council sorted through dozens of opportunities and identified 12 high-impact policy priorities for Michigan to remove basic needs insecurity as a barrier to a college degree:**

- Enhance Access to Existing Resources
 - Create Basic Needs Hubs and Provide Navigators for Campus and Community Resources
 - Connect Students to Public Benefits Using Existing Student Data
 - Strengthen Student Access to the Supplemental Nutrition Assistance Program (SNAP)
 - Streamline Student Medicaid Enrollment and Renewal

Bolster Existing Resources

Policy

Michigan

Priorities for

- Expand Financial Aid Programs to Cover Student Basic Needs
- Fund Additional Student Mental Health Services
- Address Mental Health Workforce Shortages through Student Coverage Parity
- Increase the Accessibility of Michigan's Child Development and Care Scholarship

Establish New Resources

- Establish Additional Emergency Housing Resources
- Enhance Student Broadband Access

- - Strengthen Impact via Improved Data

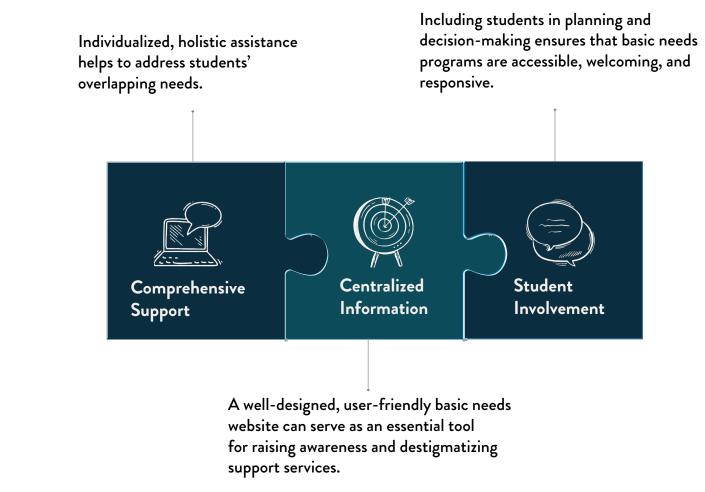
- Collect Data to Identify and Support Michigan's Parenting Students
- Improve Availability of Student Basic Needs Data



8

Institutional Recommendations

This report emphasizes actions to be taken by the legislature and state departments, but Michigan's higher education institutions also play a critical role in addressing student basic needs. Many Michigan colleges are leading the way in implementing innovative approaches to meet students' basic needs. Scaling these efforts to reach all students will require concerted collaboration between the state, campuses, and their local communities. Key institutional opportunities include:



Promising Examples

Individualized, holistic assistance: <u>Muskegon Community College's Jayhawk Resource</u> <u>Hub</u> leverages the college's early alert system to more proactively respond to students' basic needs and Grand Rapids Community College's partnership with the Michigan Department of Health and Human Services to place an on-campus caseworker.



A well-designed, user-friendly basic needs website: <u>Grand Valley State University's</u> <u>mental health website</u> helps students, parents, staff, and faculty connect with campus, peer, community, and self-help resources while also providing support for classroom outreach and education about available mental health resources.



Including students in planning and decision-making: Nationally, institutions like Temple University have <u>created permanent student government roles dedicated to basic</u> <u>needs</u>, offering an example of how to integrate student perspectives effectively and sustainably.

A Vision for Impact

Adopting these recommendations will improve student retention, completion rates, and workforce readiness. Addressing the disproportionate impact of basic needs insecurity on students of color, low-income students, and parenting students will ensure the talent that exists all over Michigan has access to an educational path to success—regardless of age, income, race/ethnicity, or where they live.

Together, we can ensure Michigan's students not only enroll in college but thrive, unlocking their full potential to contribute to the state's economy and communities.

Call to Action



We urge state leaders, postsecondary institutions, and community organizations to act on these recommendations. This collective effort will secure a brighter future for Michigan's students and ensure a more inclusive and competitive economy.

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The issue with me is money and getting back into school. I want to improve job skills and things like that, and it's difficult to do because I don't have the money to get back in school, and so it leads me in this endless loop of only being able to go so high in employment, because I can't get back into school, but then I don't have the money to gain the skills to go higher in employment."



Resources

Strengthen Impact through Improved Data

Enhance Access to Existing Resources

Create Basic Needs Hubs and Provide Navigators for Campus and Community Resources

Fund and require all public postsecondary institutions to designate and provide training for one or more full-time basic needs navigators and create a centralized basic needs resource hub to facilitate student access to campus and community resources.

Connect Students to Public Benefits Using Existing Student Data | Require postsecondary institutions to utilize existing student data (e.g., FAFSA and campus support utilization data) to identify students likely eligible for public and tax benefits programs including the Supplemental Nutrition Assistance Program (SNAP), the Temporary Assistance for Needy Families program (TANF), Medicaid, federal or state housing supports, health insurance subsidy under the Affordable Care Act, the American Opportunity Tax Credit, Child Tax Credit, and more, and to partner with state departments to develop data-sharing agreements, coordinated outreach strategies, and 'opt-out' screening processes to increase participation among students who are eligible.

Strengthen Student Access to SNAP | Expand and streamline student eligibility for SNAP benefits in accordance with recent <u>federal guidance</u> by incorporating one or more of the following into the state's SNAP plan:

- Classifying any program at a public institution of higher education that serves low-income students and increases employability as "equivalent" to a SNAP Employment and Training (E&T) program, allowing income-eligible students to more easily qualify under stringent SNAP rules. For example, most students enrolled in community colleges, career and technical education (CTE) programs, and other CTE programs that meet definitions under the Carl D. Perkins Career and Technical Education Act, could qualify.
- Flexibly interpreting work-study participation to include time prior to—or in between—employment. For example, include periods where students are approved for work-study, but an assignment has not begun or a position has not yet opened, as satisfying the work-study participation exemption.
- Averaging work hours across academic terms like semesters or quarters (and excluding academic breaks and holidays) for students still subject to the 20-hour-per-week work rule, to minimize variations that occur month-to-month.

Streamline Student Medicaid Enrollment and Renewal Adopt Express Lane Eligibility for Medicaid enrollment—including the exemption to allow for use with adults as well as children—to streamline application and renewal processes by allowing state departments to utilize existing data from other designated programs, such as SNAP, TANF, the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), Head Start, and others.

Expand Financial Aid Programs to Cover

Student Basic Needs | Expand funding from State of Michigan financial aid programs to cover expenses beyond tuition and fees that are included within the total cost of attendance (e.g., books, course materials, supplies and equipment; transportation, food and housing, dependent care costs, study abroad costs, disability-related expenses, and miscellaneous expenses) for all Michigan high school graduates. For instance, consider using the \$1,000 bonus award for non-tuition costs included for Pell Grant recipients in the Michigan Achievement Scholarship Community College Guarantee as a model for the Michigan Reconnect program that supports older and returning students.

Fund Additional Student Mental Health

Services | Provide permanent funding and technical assistance to institutions so that all Michigan postsecondary students have access to ongoing, comprehensive mental health services through their college or community partners.

Increase the Accessibility of MI's Child Care

Scholarship | Adjust the state's Child Development and Care Scholarship to allow parenting students to qualify for full-time care while enrolled at least parttime and partner with colleges and universities to conduct intentional outreach to parenting students about the program.

Address Mental Health Workforce Shortages through Student Coverage Parity | Strengthen mental and behavioral health care parity for students by defining evidence-based mental and behavioral health clinical standards and coverage decision criteria, establishing strict limits to mental and behavioral health care utilization reviews, requiring insurers to report the level of access to mental and behavioral health care they provide, requiring insurers to provide higher rates and more prompt reimbursement for mental and behavioral health services, and increasing the state's Medicaid mental and behavioral health care reimbursement rates.



Establish Additional Emergency Housing Resources | Establish, fund, and evaluate a program for institutions to provide—either directly or in partnership with community organizations—short-term or emergency housing resources, and related living and hygiene facilities and services such as laundry, storage, and showers, while ensuring such facilities are gender inclusive. Consider prioritizing services for former foster youth and students experiencing homelessness and provide related case management.

Enhance Student Broadband Access | Utilize funding from the Broadband Equity, Access, and Deployment (BEAD) and the Digital Equity Act (DEA) programs and similar state and/or federal programs to create free (or low-cost) Wi-Fi infrastructure in communities throughout the state, including areas with a high density of college students living on and off campus.



Collect Data to Identify and Support Michigan's Parenting Students | Require all Michigan colleges and universities to collect data on students' parenting status and provide guidance on an implementation approach that balances robust data collection with individual student privacy.

Improve Availability of Student Basic Needs Data | Enhance the state's longitudinal data system for higher education by incorporating data on the prevalence of student basic needs insecurity, and participation among students who are eligible of public benefits, alongside existing student data.

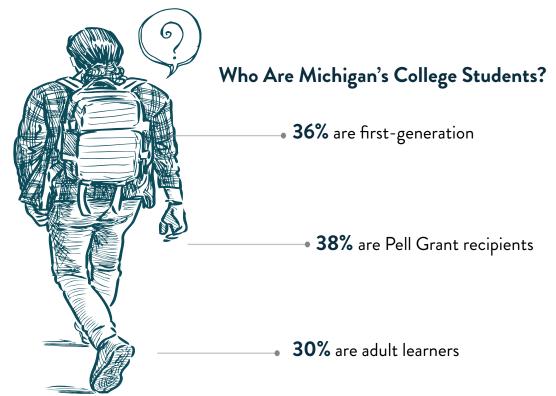
College Student Basic Needs:

Landscape and Opportunities

A college degree is the <u>most reliable path</u> to economic security and upward mobility. But for thousands of students in Michigan, the journey to higher education is riddled with barriers that extend far beyond the classroom. Students are making impossible choices every day: Do they pay for tuition or buy groceries? Attend class or take an extra shift to cover rent? Care for their children or complete their coursework? These challenges are not just personal struggles. With the changing demographics and needs of college students in Michigan, the state needs an intentional strategy to ensure students at all income levels can achieve their postsecondary goals.

Basic needs insecurity—encompassing food, housing, child care, and mental health—has become an all-toocommon reality for Michigan's postsecondary students. The latest available representative data from the 2019-2020 National Postsecondary Student Aid Study (NPSAS 2020) show that 20% of Michigan undergraduates experienced low or very low food security while 7% were homeless in the previous 30 days.⁶ <u>Data from Trellis</u> <u>Company's 2020 Student Financial Wellness Survey</u> also suggest as many as 44% of Michigan college students are experiencing housing insecurity. For students juggling parenting, caregiving, and work responsibilities, these pressures are magnified.

The outdated stereotype of the carefree college student in a dorm room their parents helped furnish fails to capture the reality of Michigan's diverse student population. For example, <u>NPSAS 2020</u> data indicate that 36% of Michigan college students are first-generation (that is, students whose parents do not have a college degree), 30% are adult learners, and 38% are Pell Grant recipients.⁷ Students of color, low-income students, and parenting students <u>are disproportionately impacted by basic needs insecurity</u>.



Source: National Center for Education Statistics, 2022.

Transforming the barriers faced by today's students is a shared opportunity and responsibility across colleges, communities, and policymakers. Campus and community resources must be strengthened together to improve student success. As postsecondary institutions expand efforts to meet student basic needs, the state can help scale and support these strategies, supplement them with statewide efforts, and ensure that state agencies and policies are aligned to maximize support for students.

Addressing these challenges is not only a moral imperative—it's an economic one. Michigan's future depends on cultivating a highly educated workforce to meet labor demands and drive innovation. Yet without bold, systemic change, the barriers faced by today's students will continue to undermine their success and, in turn, the state's economic resilience.

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When you're navigating college and people don't take your financial situation seriously, or they don't understand or try and help you, it is so difficult. I have many friends who want to go to college but won't because they're so afraid of being in these financial situations with no one there to help them out."

Beyond Tuition & Fees: The Cost of College for Today's Students

To achieve a college credential, Michigan students must navigate a host of financial and logistical barriers that extend far beyond the classroom. For many, the rising costs of living, coupled with outdated assumptions about student resources, create a precarious balancing act between college attainment and survival.

Today's students are juggling many responsibilities, including working, parenting, caring for siblings, or supporting family members. Almost one-third of Michigan students are enrolled part-time (2019-2020 NPSAS).⁸ Part-time enrollment in Michigan makes students less likely to qualify for state student financial aid. More than <u>two-thirds of students from low-income families</u> work while in college to afford college and living expenses. These students are disproportionately Black (18%), Latino (25%), and first-generation (47%), and work more to make ends meet than their peers from higher-income families, according to a study by Georgetown University's <u>Center on Education and the Workforce.</u> This jeopardizes their schoolwork and increases the likelihood that they drop out despite working hard to make ends meet and improve their lives.

While most students work while enrolled and the <u>average net price</u> of college—that is, the total cost of attendance minus any grant and scholarship aid—in Michigan has <u>somewhat stabilized</u> in recent years, it remains out-of-reach for many Michiganders. This is especially true for working-class households and those with low incomes, including many <u>Black</u>, <u>Indigenous</u>, and <u>Latino families</u>, whose annual household incomes typically fall below the <u>ALICE Household Survival Budget Threshold</u>. Because a postsecondary credential remains the most straightforward pathway to <u>greater earning power</u>, it is vital to make it more affordable for all Michiganders.

Housing is one of the primary financial stressors in Michigan with gross rent⁹ topping \$1,000/month across the state in 2022. During that time, 51% of renters spent more than one-third of their income on housing costs while 26% spent over half. Students with children must also manage the high cost of child care, which was, on average, \$9,044 for an infant in family child care and \$12,667 for an infant in center-based child care in 2023. Beyond housing and childcare costs, the price of everyday goods and services, particularly food, has soared in the aftermath of global supply chain disruptions during the COVID-19 pandemic.

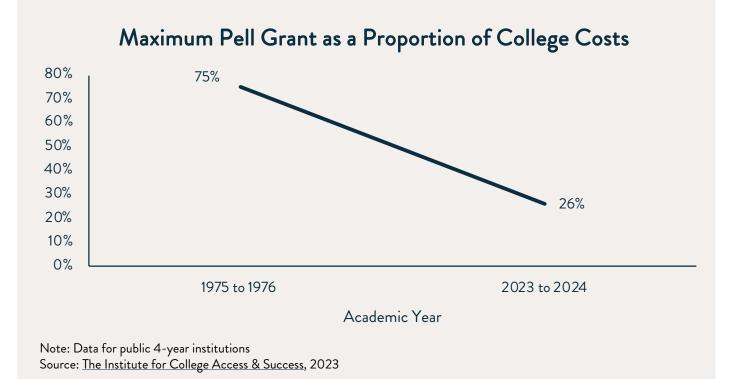
None of these costs disappear when students enroll in college. Instead, they are joined by additional ones, such as tuition, fees, and course materials.

Unfortunately, students in higher education face many challenges and barriers to accessing resources that may help meet expenses. Public benefit programs often contain specific, and extremely complicated rules designed to limit student access. These rules are based on incorrect or outdated assumptions that students have parental or other resources to pay for the rising costs of attendance. In addition, federal student aid—particularly the Pell Grant—has not kept pace with the rising price of college in Michigan and other states, putting students under further financial strain and reducing their likelihood of accessing an affordable degree. It is in Michigan's best interest to make college more affordable and <u>ensure that financial aid programs allow students to eat, sleep, and safely care for their children</u> while they pursue their degrees.

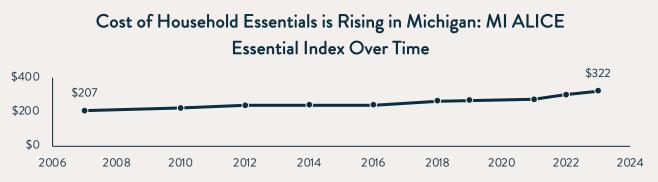
> As a student, you want to finish...but it takes SO MUCH to complete college. So many things have to be aligned—you have to have the money at the same time as you have the time, and you have to have the support. A lot of times, students don't have those things simultaneously.

The Making of an Affordability Crisis

College prices <u>rose</u>, especially for <u>low-income students</u>, and the value of the Pell Grant declined.



Meanwhile, the cost of basic needs rose:



Notes: The ALICE Essentials Index measures changes over time in the costs of the household essentials: housing, childcare, food, transportation, health care, and basic technology. Source: <u>ALICE Essentials Index</u>



In 2022, <u>41% of households in Michigan</u> <u>did not have the income needed to</u> <u>afford the cost of living</u>.

Basic Needs Insecurity: All Too Common

The cumulative burden of these financial pressures results in high rates of basic needs insecurity among Michigan's postsecondary students. The most recent representative data from the 2019-2020 NPSAS show that 20% of Michigan undergraduates experienced low or very low food security and 7% were homeless in the previous 30 days.¹⁰ A <u>2020 survey of 20 Michigan community colleges</u> found that 44% of students experienced housing insecurity in the past 12 months. Meanwhile, Healthy Minds survey data from 14 Michigan institutions—including four 2-year schools and ten 4-year schools—found that 52% of respondents screened positive for anxiety or depression; 55% of those students indicated that they were not currently being treated for either condition.¹¹



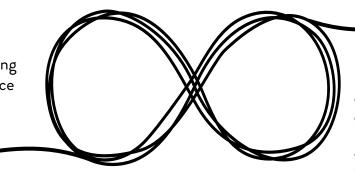
Source: 2019-2020 NPSAS, Fletcher & Willems, 2023 & Healthy Minds Network, 2020-2023.

Recent basic needs data representing a large portion of Michigan colleges does not yet exist. We, therefore, turn to national data from The Hope Center's 2023-2024 Student Basic Needs Survey to explore intersecting and varying student needs. These patterns are <u>observed consistently</u> across <u>data sources</u>, and <u>geographies</u> so there is every reason to believe they are present in Michigan.

Most students who experience basic needs insecurity, <u>experience more than one type</u>. According to <u>Hope</u> <u>Center data</u>:

78%

of students experiencing food insecurity also face housing insecurity or homelessness.

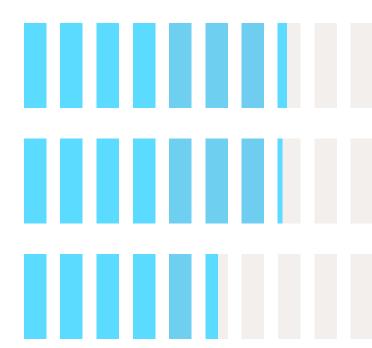


of students experiencing clinically significant mental health symptoms also struggle with food insecurity, housing insecurity, or homelessness.

71%

Inequities in Basic Needs Insecurity

Several student populations are more likely to experience multiple forms of basic needs insecurity and higher rates of each type. For example, in national data, Black and Indigenous students are much more likely to experience basic needs insecurity related to food, housing, and/or homelessness than their White counterparts.



74%

of American Indian, Alaska Native, or Indigenous students experienced basic needs insecurity.

72% of African American or Black students experienced basic needs insecurity.

55%

of Caucasian or White students experienced basic needs insecurity.

Students experience basic needs insecurity at high rates in large part because need-based financial aid programs have not kept up with the rising cost of attendance. Nationally, the Pell Grant represents barely one-quarter of the average cost of in-state attendance at public four-year colleges, forcing students to take on greater debt, work long hours, or forgo essential needs. Seventy percent of Pell Grant recipient students who responded to The Hope Center's <u>Student Basic Needs Survey</u> reported experiencing basic needs insecurity compared to 54% of non-Pell Grant recipient students. Wages, similarly, have failed to keep up with college costs. Among Student Basic Needs Survey respondents, 67% of students who indicated working 20 or more hours per week still experienced basic need insecurity.

Parenting students are another population facing systemic inequities. In <u>national data</u>, 74% of parenting students—including 85% of Black parenting students—reported experiencing basic needs insecurity compared to 55% of non-parenting students.



67% of students who worked 20+ hours per week still experienced basic needs insecurity.



70% of Pell-Grant recipients experienced basic needs insecurity.



of the average cost of attendance is covered by the Pell Grant.

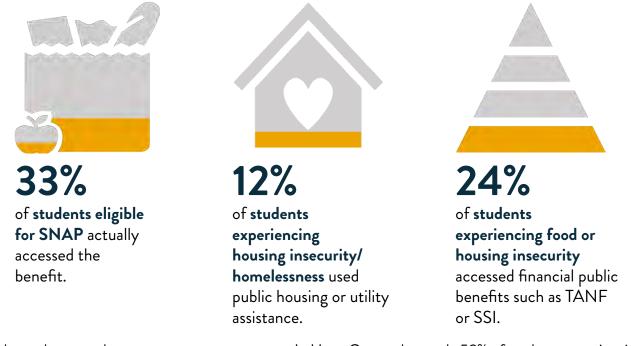


74% of parenting students experienced basic needs insecurity.



Few Students Are Accessing Supports

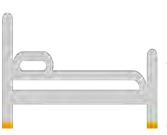
National data also sadly indicates that most students experiencing basic needs insecurity do not receive support. According to The Hope Center's 2023-2024 Student Basic Needs Survey, only 27% of students facing food insecurity accessed public food-related benefits like the Supplemental Nutrition Assistance Program (SNAP) or the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC). Similarly, the <u>Government Accountability Office (GAO)</u> found that two-thirds of students likely eligible for SNAP are not receiving benefits. In Hope Center data, among students experiencing housing insecurity or homelessness, only 12% used public housing or utility assistance, including the Low-Income Housing Energy Assistance Program (LIHEAP), utility support, housing assistance, shelters, or other services provided by community-based organizations or nonprofits. Additionally, just 24% of students dealing with food insecurity, housing insecurity, or homelessness accessed financial public benefits such as the Temporary Assistance for Needy Families program (TANF), the Supplemental Security Income program (SSI), Social Security Disability Insurance (SSDI), unemployment compensation/insurance, or tax refunds.



Students also struggle to access campus resources. In Hope Center data, only 52% of students experiencing at least one form of basic needs insecurity accessed any campus support. Meanwhile, fewer students accessed campus services that directly addressed their specific needs. Only 36% of students experiencing food insecurity utilized campus supports related to food, such as food pantries, food scholarships/vouchers, or assistance with obtaining SNAP benefits. Just 4% of students experiencing housing insecurity or homelessness accessed campus housing support, including emergency housing or help finding affordable housing.



52% of students experiencing at least one form of basic needs insecurity accessed any campus support.



4%

of students experiencing housing insecurity or homelessness accessed a campus housing support.



Assistance is available, and <u>more can and must be done to</u> <u>enhance access to existing resources</u>, on and off campus.

Reason for Action

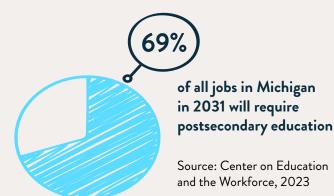
There are significant negative psychological and physical consequences of basic needs insecurity, including hopelessness, poor sleep, and social isolation. Experiencing symptoms of depression or anxiety and not having access to care is associated with lower grades, enrollment discontinuity, and dropout. Experiencing food and housing insecurity disrupts student academic performance in the classroom, continued enrollment, and ability to attain a postsecondary credential.

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When it comes to having to choose between paying for bills, school, or food, students won't choose food first. They'll choose to skip meals or not get the nutritious meals that they're looking for. That in turn affects their energy levels. It affects their motivation. You see lower success in classes. And then, you even get the students that will drop out. - Student in Michigan

Beyond the classroom, when financial aid does not cover the full costs of attendance, students are forced to take on greater and more burdensome student loan debt. This has long-term impacts on a student's ability to build wealth, <u>start a family</u>, <u>own a home</u>, grow <u>a small business</u>, or achieve their <u>career ambitions</u>. The burden of student loans can also prevent students from persisting through a degree program and attaining the credentials needed for economic mobility, trapping them—and their families—in an ongoing cycle of poverty and imperiling local, state, and regional economies.

The benefits of addressing basic needs insecurity extend far beyond individual students and families. Higher rates of credential attainment generate significant economic benefits for Michigan, increasing <u>tax revenues</u>, addressing critical <u>labor</u> <u>shortages</u>, and preparing for a future in which 69% <u>of all jobs will require some postsecondary education</u>. Policy change to secure basic needs is an investment in Michigan's economic stability, growth, and collective prosperity.



Bridging the Gap: Supporting Students Beyond Enrollment in Michigan

Governor Whitmer has recognized the importance of increasing Michigan's postsecondary attainment rates by setting a Sixty by 30 goal and establishing several programs designed to boost enrollment by addressing rising college costs. This includes the Michigan Reconnect program, which has <u>benefitted over 207,000 students</u> in its four years of existence, with 8,100 having already earned a credential. As of fall 2024, Michigan's Achievement Scholarship was also expanded into the <u>Community College Guarantee</u>, which covers tuition and fees for students enrolling in their local community or tribal college. For institutions, the state has also established the <u>Sixty by 30 Student Success Grant program</u>, which provides funding for colleges and universities to boost their capacity to support student success.

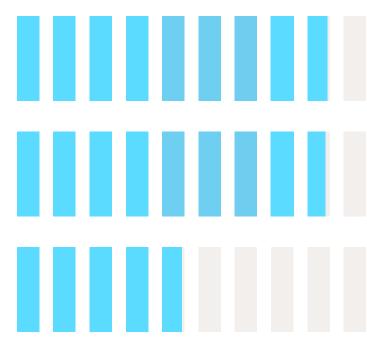
For these efforts to achieve sustained success, however, Michigan must also enhance its ability to support current and prospective students' basic needs. As echoed in <u>Michigan's Roadmap to Healthy Communities</u> and <u>Michigan's Statewide Housing Plan</u> this means taking a Social Determinants of Health (SDOH) approach that proactively addresses basic needs not only during students' K-12 education but through the completion of a postsecondary credential and beyond. Michigan has made significant investments in providing and enhancing supports available to K-12 students, but it is essential to recognize and address the reality that students' needs don't disappear—and often increase—once they graduate high school. Michigan Office of Higher Education administers nearly \$1 billion in state appropriations across 15 scholarship programs designed to boost enrollment by addressing rising college costs and serves almost 125,000 Michigan students each year.

Michigan programs designed to boost enrollment by addressing rising college costs:



This work is not new to Michigan's colleges and universities.





89%

indicated that they have a campus food pantry and offer some form of student emergency aid.

88%

percent indicated that they have a laptop and/or Wi-Fi/hotspot loan program.

49%

indicated that they provide **public transit passes** or gas vouchers.

West Shore Community College

A partnership with the local United Way Community Resource Coordinator helps connect students with local resources.

Northwestern Michigan College

The college is using funding from the Office of Sixty by 30's Student Success Grant program to provide case management services via paid student interns from the college's social work and counseling programs.

Bay College

The college leverages having its local YMCA on campus to provide students with shower facilities and lockers.





North Central Michigan College

The public community college is drawing on funding from both the Michigan Student Success Grant program and the federal Child Care Access Means Parents in School (CCAMPIS) program to provide programming and spaces designed to cultivate community among the college's parenting students' and expand support for their basic needs.



On the policy front:

University of Michigan-Flint Their Campus Assessment, Response, and Evaluation (CARE) team, which includes a licensed social worker, provides case management services and connections to campus and community resources, including short-term emergency housing, healthcare enrollment assistance, and free legal aid.



Michigan's Community College Guarantee, which provides a \$1,000 bonus award for Pelleligible students to use for non-tuition costs, represents a valuable investment that will enhance thousands of students' ability to meet their basic needs.



The state also eliminated the asset test for SNAP benefits, which decreased the administrative burden for students and promotes economic stability.



A recent change removed the requirement that applicants <u>cooperate with child support</u>, facilitating SNAP access for parenting students for whom child support participation may pose a safety risk.

These are significant accomplishments to support students, yet there is more progress to be made to realize lasting, systemic changes that will promote accessibility, affordability, and completion for all current and future Michigan students. State department and policy changes will resolve systemic barriers and create structures that empower and enable colleges to serve their students holistically. The recommendations in this report chart a path to build on the progress Michigan has made.

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I think that in the back of people's minds they're like, 'Oh, I've just got to make it through this semester, and then I can go back to my parent's house', or, 'I got to make it through this year, and then I won't be living in this place anymore', or, 'I'll let my mental health suffer now because it'll all fix itself in a couple of semesters."

Collaborative Solutions: Statewide Action for Basic Needs Insecurity

Recognizing that better addressing student basic needs insecurity will be essential for helping more Michiganders earn a college credential by 2030, The Michigan Department of Lifelong Education, Advancement, and Potential (MiLEAP) <u>convened a statewide task force</u> in partnership with the Michigan Community College Association (MCCA) and The Hope Center for Student Basic Needs.

Task Force Charge



Propose policy change so that financial insecurity is not a barrier to students' pursuit of educational goals.



Craft recommendations that are bold, ambitious yet attainable, and sufficiently impactful to eliminate basic needs insecurity as a barrier to educational attainment in Michigan now and into the future.



Focus on recommendations for legislative and state department action that address students' challenges related to food, housing, wellbeing, and digital equity.

The <u>Task Force</u> (see page 4) included representatives from multiple sectors across the state, including colleges and universities, state departments, policy and advocacy organizations, and regional and community nonprofits. An <u>advisory council</u> (see page 4) composed of Michigan higher education association representatives and additional policy experts offered additional perspectives and feedback on the project.

The task force prioritized seeking student input to ensure that their insights and lived experiences helped inform the recommendations. Representatives from MiLEAP, MCCA, and The Hope Center met with 37 students across five engagement sessions (<u>see Appendix on</u> <u>page 71 for complete list</u>) to discuss their needs, challenges, and ideas for institutions to provide the most impactful support. Their feedback was crucial to ensure that the recommendations help meet their needs and reduce or eliminate existing barriers without creating new ones.

The Hope Center conducted extensive research into basic needs legislation and resource models nationally, existing data

Michigan's Approach

The task force opted to identify robust and detailed policy recommendations for a focused set of student basic needs in the 9-months provided to identify policy opportunities. Michigan is encouraged to convene an ongoing working group to address the evolving needs of students, including additional basic needs areas (e.g. transportation) and student populations that could not be addressed in this short project period.

about basic needs insecurity among Michigan students, and current resources available at Michigan colleges and universities. The Hope Center's Inventory of Basic Needs Programs and Services was administered to assess available campus resources and identify scalable programs and practices. It was completed by 36 institutions, including public, private, 2-year, and 4-year colleges and universities from all regions of the state. Collectively, this research provided vital context, ideas, and examples to help inform the development of recommendations poised to have the most meaningful impact on Michigan students.

The Hope Center presented all findings to the task force and advisory council, who convened four times each from March 2024 to January 2025 to develop the recommendations. During these meetings, task force and advisory council members offered insights into student needs, learned about experiences in other states, were consulted on existing programs and resources to consider scaling, and provided contacts and data sources to help inform and refine the recommendations.

As the list of most promising recommendations became more defined, The Hope Center team and MiLEAP staff consulted twenty additional representatives from state departments and other organizations (<u>see Appendix on</u> <u>page 71 for complete list</u>) to discuss potential implementation challenges, synergies with existing state and/or community efforts, and recommendation revisions to promote equitable outcomes for all student populations.

Beyond the recommendations in this report, Michigan colleges and universities have a tremendous role to play in securing students' basic needs. Developing institution-level recommendations was outside the scope of the task force's focus but The Hope Center has provided a brief discussion of institutional opportunities (<u>see page 69</u>) for campus leaders to consider as they continue to expand and enhance the basic needs supports available to their students.

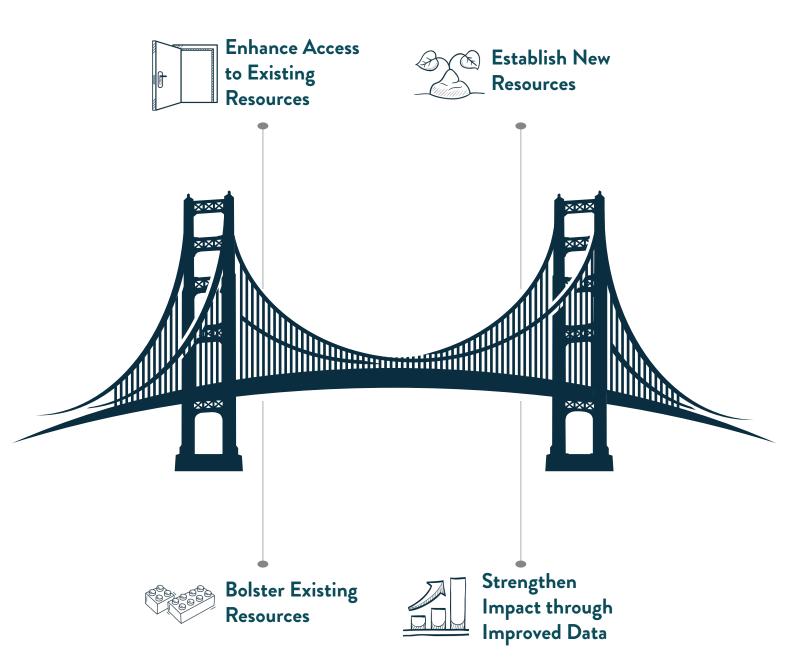
There are opportunities for the legislature, state departments, institutions, and community organizations to go beyond what was covered in this 9-month project and address other types of student need through a blend of funding appropriations, policy changes, program enhancements, and campus/community or public/ private partnerships. For example, addressing students' <u>transportation</u> needs was identified as a key area of focus for <u>future efforts</u>. The task force also emphasized that future efforts should continue to examine and address the needs of specific student populations statewide—such as veteran students, students with disabilities, undocumented students, and neurodivergent students—and in specific campus communities, such as Middle Eastern and North African students in and around Dearborn.

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You shouldn't have to be at your breaking point to receive help." - Student in Michigan

Sustaining Momentum: An Invitation

Michigan has a strong foundation to build upon as well as many deeply engaged and energized advocates at the institutional and state level who are poised to help the state become a leader in supporting students' basic needs. The following pages outline a series of priority recommendations for the Michigan legislature and relevant state departments to:



These recommendations emerged as those likely to have the greatest and/or most immediate impact for students. To aid in advocacy and implementation, a description accompanies each priority recommendation highlighting how adoption will address current challenges and impact Michigan students. These descriptions also highlight existing programs and models within the state and elsewhere that Michigan can build upon. Each section also includes a list of additional recommendations that emerged during this project to further explore and pursue.

As you review this report, consider the role you can play in advancing each recommendation to help more Michiganders enroll in and complete college with sufficient food to eat, a safe place to sleep, and the technology, healthcare, and dependent care necessary to ensure their families succeed.





Recommendation:

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Enhance Access to Existing Resources



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Create Basic Needs Hubs and Provide Navigators for Campus and Community Resources

Recommendation: Fund and require all public postsecondary institutions to create a centralized basic needs resource hub and to hire—and provide training for—one or more full-time (i.e., 1.0 FTE) basic needs navigators to facilitate student access to campus and community resources. Funding and the number of navigators should be scaled to meet the level of student need at each institution (i.e., the number of students experiencing basic needs insecurity).

Impact for Michigan Students

Too many students who are eligible and in need are not being served by available campus and community resources. In <u>national surveys by The Hope Center</u>, approximately half of students experiencing basic needs insecurity have not accessed any public benefits or relevant campus resources.

Many institutions, therefore, are working to increase awareness and utilization of existing resources. In several places this has included creating a <u>centralized</u> <u>basic needs hub</u> that co-locates campus supports such as food pantries, emergency aid, and housing supports—in a single, easily accessible location. Similar efforts include streamlining application and referral processes to flow through a single point of contact, such as a benefits navigator or case manager.

Efforts to centralize resources and provide navigational assistance have proven effective at <u>increasing benefits</u> <u>enrollment</u> and <u>reducing basic needs insecurity</u>. The goal of these approaches is to shift the burden of navigating a complex and confusing system of resources from the student <u>to a trained professional</u> who can identify the campus and community resource(s) best suited to address each student's specific situation and combination of needs.

Beyond identifying the appropriate resources for each student, navigators and basic needs hub staff play a critical role in helping students successfully obtain support through <u>the essential work</u> of demystifying, troubleshooting, and <u>generally guiding</u> <u>students through the application</u>, enrollment, and renewal processes. As a result, students are spared from the stress and time investment of seeking out multiple individuals, departments, or organizations who may or may not be able to help them. The time investment involved with accessing resources can be a particular challenge as today's students juggle multiple responsibilities in and out of the classroom that both limit the total amount of time they have to seek assistance and restrict the times of day when they are able to do so (e.g., outside of class times, work hours, or dependent care drop off periods).

Often, institutions are also able to develop a unified intake or application process for students. A single form reduces confusion and stress and eliminates the need for students to fill out similar paperwork multiple times or to go through the trauma of repeatedly sharing their situation with strangers. Even in instances where resources are not available directly on campus, navigators and centralized hubs reduce the stigma of accessing resources and provide a <u>warm handoff-style</u> <u>referral</u> that promotes familiarity and comfort for the student, increasing the likelihood of follow-through. A navigator also facilitates follow-up with students to ensure they are able to connect successfully to the referred resource.

48%

of students experiencing basic needs insecurity nationwide **did not access any campus supports**.

51%

of students experiencing basic needs insecurity nationwide **did not access any public benefits**.

66

I was telling [the mental health center] that I need help to get my accommodations—I let them know this is a time where my mental health is worse than usual. They gave me a piece of paper and told me to go to the grief counselor and then to the disability advocate. And now it's like, I have all this stuff to do—I'm crying, I'm frustrated, I don't know what to do. [The grief counselor] was closed, and in this building on the third floor—and it just feels like he didn't really care for real."

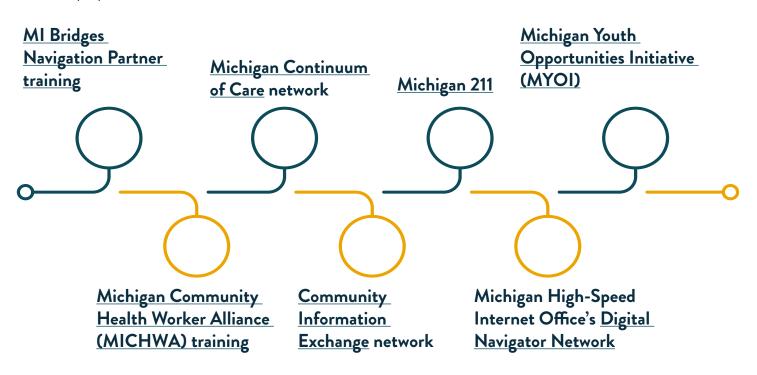
Beyond supporting students, establishing a central source of information about campus and community resources also facilitates clear outreach, education, and training to faculty and staff about existing resources and their role in helping to connect students to them. This approach can also make it easier for institutions to collect data about resource utilization and to connect those data to measures of student access, student persistence, and credential completion to guide improvement and expansion of resources over time.

Recognizing these benefits, several states—<u>California</u>, <u>Illinois</u>, <u>Kentucky</u>, <u>Oregon</u>, and <u>Washington</u>—recently required and/or provided funding for institutions to hire or designate a campus benefits navigator and/or create on-campus basic needs hubs. Of these, California, Illinois, Oregon, and Washington established a formal requirement for these resources through their respective legislatures. As these states identified, requiring institutions to offer a basic needs hub and navigator(s) is a key accountability measure to ensure that these resources are available to all students, regardless of the college or university they choose to attend. Kentucky did not pass a legislative requirement. Instead, the state directly assigned navigators to each of the state's community colleges, resulting in effectively the same outcome.

Given the scale of student need and the wide scope of resources involved, the most effective model is to create at least one—ideally several—<u>full-time positions dedicated solely to this work</u>. Hiring dedicated staff maximizes the time available to meet with students and promotes <u>developing expertise in navigating resources</u>. This results in better outcomes for students than assigning the work as another layer of responsibility to an existing—and likely already overburdened—position.

To achieve and sustain dedicated basic needs staffing, <u>funding is essential</u>. Direct funding from the state is the best foundation. This can also be achieved through a cost-sharing model between the institution and the state or a community partner, as is done in Michigan by <u>Grand Rapids Community College</u> and at the national level by institutions partnered with the <u>United Way of King County</u>, respectively. The <u>latter model</u>—named Bridge to Finish—was used as a basis for Washington's legislative requirement. An evaluation of the Bridge to Finish model found that students who utilized the resource were 25% more likely to persist and/or complete a credential than their peers.

Comprehensive, culturally competent training is also a key element for basic needs navigation. Fortunately, Michigan has several new and existing sources of education and professional development that can be leveraged for this purpose. These include:



44%

of Michigan institutions indicated in The Hope Center's Inventory of Basic Needs Programs and Services that they have dedicated basic needs staff and/or a benefits navigator program either on-campus or in partnership with a community organization. Those new to the work can lean on the experience of the staff from these institutions.

66

I guess there are ways you can ask for help, but ultimately it would take more from you. You should be able to find resources that aren't going to put you in debt. You should have a place where asking for help can actually benefit you more than not asking for help."

Connect Students to Public Benefits Using Existing Student Data

Recommendation: Require postsecondary institutions to utilize existing student data (e.g., the Free Application for Federal Student Aid [FAFSA] and campus support utilization data) to identify students likely eligible for public and tax benefits programs including SNAP, TANF, Medicaid, federal or state housing supports, health insurance subsidy under the Affordable Care Act, the American Opportunity Tax Credit, Child Tax Credit (CTC), and more, and to partner with state departments to develop data-sharing agreements, coordinated outreach strategies, and 'opt-out' screening processes to increase student utilization of public benefits programs.

Impact for Michigan Students

Participation in public benefits among students who are eligible is very low due to a combination of conflicting and confusing eligibility criteria, red tape, and a lack of consistent awareness and outreach. The <u>Government</u> <u>Accountability Office (GAO)</u> found that two-thirds of students who likely meet SNAP eligibility requirements do not report receiving benefits, <u>including nearly 60% of students</u> who are both likely eligible and report experiencing food insecurity. Given overall administrative burdens and the presence of student restrictions across other benefits programs—such as Medicaid, WIC, LIHEAP, and TANF—there is likely <u>significant underutilization</u> of these programs as well. In <u>The Hope Center's Student Basic Needs Survey</u>, students consistently report not accessing public benefits and other campus services due to being unaware of the resources or their eligibility.

Research is out there that students are, out of eligible groups, the least likely to utilize SNAP. Students aren't the most likely to seek these resources out on their own or even know that they exist."

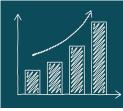








2/3 of students who are likely eligible for SNAP are not receiving benefits.



Targeted outreach led nearly 6,000 more students to apply to food benefits in a randomized study. Research shows that targeted outreach is effective in increasing benefits access among students.



Among Michigan institutions that completed The Hope Center's Inventory of Basic Needs Programs and Services:



79% are not yet utilizing FAFSA data to conduct benefits outreach.

This mirrors the 73% of financial aid administrators nationally who indicate they have not conducted any outreach to students about public benefits.

Targeted outreach is also scalable to increase impact, and opportunities exist for universities to enhance student participation in public benefits.

Sources: Lasky-Fink et al., 2022; U.S. Government Accountability Office, 2024; <u>Today's Student Coalition</u>, 2024.

A <u>randomized study</u> of college students found that sending two forms of targeted outreach (an email and a postcard), led to a 69% increase in SNAP applications. Similarly, <u>an evaluation of different institutional</u> <u>models</u> for increasing student benefits access found that 'opt-out' models had a greater impact than their 'opt-in' counterparts. In an opt-out model, institutions identify students who are, or are likely eligible for public benefits programs and proactively reach out to them to provide application and navigation assistance rather than waiting for students to approach them for support. While increasing overall outreach to students about public benefits is beneficial, <u>research has found that targeted outreach is</u> <u>particularly effective for getting students to complete an application and</u> enroll.



E-mail

Recognizing the role these programs have in <u>supporting student basic needs security</u>, the Department of Education has indicated that <u>using FAFSA data to promote public benefits to students</u> is an allowable activity for <u>both institutions and state departments</u>.

Further emphasizing their commitment to increasing participation among students who are eligible for public benefits, the Department of Education recently established <u>a joint agreement</u> with the Department of Agriculture to increase SNAP access by identifying and emailing likely eligible students, providing eligibility and application guidance to institutions, and piloting "<u>data-sharing projects in up to 10 states</u>."

Several states, including <u>California</u> and <u>Virginia</u>, already require institutions to conduct outreach to students about SNAP. The California Policy Lab established <u>a partnership with four key agencies</u> to connect student academic and financial aid data with SNAP participation data so that those involved in outreach can better understand current rates of student SNAP use. Meanwhile, the <u>Kentucky Community and Technical College</u> <u>System</u> has a data-sharing agreement with the Department of Community-Based Services to support campusbased navigators in connecting students with benefits. Similarly, Washington State has designed a template that institutions could use for outreach and is now enlisting institutions in a <u>pilot program</u> to test various outreach strategies. And the Massachusetts Department of Higher Education has begun <u>sending emails</u> to FAFSA applicants notifying them about potential SNAP eligibility.

Establishing a statewide requirement for benefits outreach in Michigan would help standardize and strengthen existing public benefits outreach efforts, which have become <u>increasingly common</u> at <u>the institution level</u>. Among Michigan institutions that completed The Hope Center's Inventory of Basic Needs Programs & Services, 8 out of 36 (22.2%) indicated that they currently utilize FAFSA data to conduct outreach to students who are likely eligible for benefits.

As Michigan strives to implement meaningful language access to state services, as required by Act 241 of 2023, there is more progress to be made.

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All the resources on campus are in English, and so if you're not fluent in English, then you're not understanding the resources. You're not understanding the application process or anything like that. And if you're not understanding everything that's available to you, then you're not going to be utilizing it because you don't literally don't even know that it's there."

Strengthen Student Access to SNAP

Recommendation: Expand and streamline student eligibility for SNAP benefits in accordance with recent <u>federal guidance</u> by incorporating one or more of the following into the state's SNAP plan:

- Classifying any program at a public institution of higher education that increases employability as "equivalent" to a SNAP Employment and Training (E&T) program, allowing income-eligible students to more easily qualify under stringent SNAP rules. For example, most students enrolled in community colleges, career and technical education (CTE) programs, and other CTE programs that meet definitions under the Carl D. Perkins Career and Technical Education Act, could qualify.
- Flexibly interpreting work-study participation to include time prior to—or in between employment. For example, include periods where students are approved for work-study, but an assignment has not begun or a position has not yet opened, as satisfying the work-study participation exemption.
- Averaging work hours across academic terms like semesters or quarters (and excluding academic breaks and holidays) for students still subject to the 20-hour-per-week work rule, to minimize variations that occur month-to-month.

Impact for Michigan Students

<u>Research suggests</u> that SNAP participation significantly reduces student food insecurity. However, SNAP is tremendously underutilized by postsecondary students. A <u>recent GAO report</u> estimated that, out of 3.3 million likely eligible students, 2.2 million (67%) reported not receiving SNAP benefits.

While the federal student SNAP rules remain complex, federal laws and regulations grant flexibility to states in administering SNAP and interpreting several of the student rules. Michigan has an untapped opportunity to minimize barriers to SNAP access and facilitate increased SNAP participation among postsecondary students who are eligible.



In a quasi-experimental study at a large public university, **SNAP participants** experienced a 63% decrease in food insecurity over six months.



SNAP participants had 89% lower odds of food insecurity compared to students not participating in SNAP.

Source: Nazmi et al., 2022.

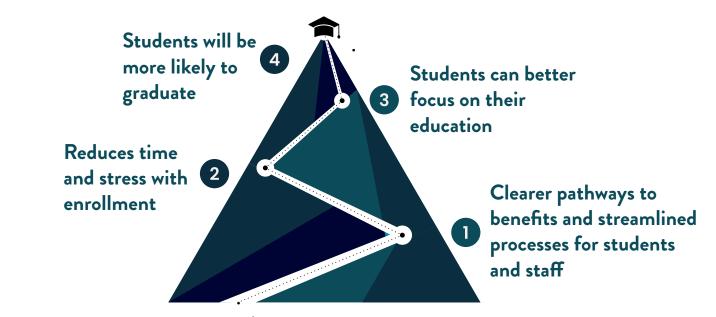
A major barrier to benefits utilization is the <u>administrative burden</u> stemming from overly complex paperwork and documentation requirements and application processes (such as in-person interviews) that require time and schedule flexibility that students do not have. To qualify for SNAP, students must meet all eligibility criteria as other households, as well as prove that they qualify through one of <u>nearly a dozen</u> confusing and ambiguous exemptions.

For SNAP in particular, <u>research</u> has found that <u>students and caseworkers alike</u> find the student-specific eligibility requirements prohibitively daunting to understand and navigate. This makes it difficult for students to successfully obtain and retain benefits, even when they have access to application assistance from their campus, community, or county. Understanding and navigating these requirements also places an additional bureaucratic burden on student services, financial aid, and other offices within institutions of higher education.

Michigan can <u>build on its significant efforts</u> to simplify the application for public benefits and follow the lead of several <u>other states</u> where components of this recommendation are already in place.



This recommendation would establish a clearer pathway to benefits, streamlining the process for students who may currently qualify under one of several exemptions but would have a clearer path to enrollment when eligibility is linked to their program of study. This recommendation would also substantially simplify the work of program administrators, institutions, community organizations, and others who provide enrollment assistance, who could more easily track and confirm whether students are meeting SNAP eligibility requirements. By reducing the time and stress associated with the enrollment process, these changes would also enable students to better focus on their education, increasing the likelihood that they will complete their course of study.



Streamline Student Medicaid Enrollment and Renewal

Recommendation: Adopt Express Lane Eligibility for Medicaid enrollment—including the exemption to allow for use with adults as well as children—to streamline application and renewal processes by allowing state departments to utilize existing data from other designated programs, such as SNAP, TANF, WIC, Head Start, and others.

Impact for Michigan Students

Healthcare is a basic need required for pursuing, succeeding in, and completing college. Accessing healthcare in the U.S. requires health insurance. The Affordable Care Act (ACA) provides an opportunity for students to access health insurance coverage through their parents until age 26. However, many students are too old for this coverage, cannot safely utilize this coverage (including some LGBTQIA+ students, those disconnected from their families, and students whose parents are no longer alive), have concerns about privacy and/or cultural stigma related to accessing care when on their parents' insurance, or have parents who themselves lack coverage. They, therefore, require their own coverage.

Health insurance is essential because many Michigan colleges—including two-thirds of those who completed The Hope Center's Inventory of Basic Needs Programs & Services—do not offer primary healthcare services for students, requiring them to access such services in their community. In addition, in recent years, many <u>institutions</u> have <u>reduced the availability</u> of <u>on-campus health coverage and treatment</u>, making it vital that policymakers broaden pathways for student healthcare access in the community.

Medicaid is a key resource for increasing student healthcare access. The ACA expanded free coverage through Medicaid to childless adults living at or near poverty, which includes many older students attending postsecondary education. However, Medicaid access is plagued by some of the same administrative burdens as other public benefit programs. <u>One recent study</u> suggested less than half of adults eligible for Medicaid receive benefits. Students face a specific set of challenges in accessing Medicaid due to overall <u>administrative burden</u> and <u>student-specific eligibility criteria</u>.

The <u>Center on Budget and Policy Priorities</u> recommends that states adopt <u>Express Lane Eligibility</u>. This enables states to leverage existing income data from other benefits programs, such as SNAP, TANF, and WIC <u>to</u> <u>determine eligibility for Medicaid renewal</u>.



2/3 of Michigan colleges do not offer primary healthcare services, requiring them to access such services in their community. Expanding student access to Medicaid is associated with increased postsecondary enrollment and completion.

Source: Chakrabarti and Pinkovskiy, 2019.

Express Lane Eligibility lessens administrative burden by providing state departments with more options to obtain relevant renewal information without requiring students to complete more paperwork or submit additional documents. Streamlining application and renewal processes across programs also helps students, who often experience more than one form of basic needs insecurity and may be eligible for multiple benefit programs.

While the Michigan Department of Health and Human Services (MDHHS) has not adopted Express Lane Eligibility for the Medicaid program, it does operate a similar policy that enables the use of some SNAP and TANF data to determine eligibility. Additionally, parenting students who enroll their children in Medicaid could benefit from the state's recent expansion of continuous eligibility for children under the age of 19. More can be done.

Fully implementing Express Lane Eligibility will not only facilitate Medicaid access for students, but also further <u>strengthen the effectiveness of other recommendations aimed at improving participation in public benefits</u> <u>among eligible students</u>.

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I've had a lot of healthcare costs come up this past year. I've applied for financial assistance through different hospitals I've been affiliated with, but that was really hard to navigate on my own—and I qualified for a lot of the assistance."

Additional Opportunities to Enhance Access to Existing Resources

The following is a list of additional recommendations endorsed by the Task Force as warranting further research and consideration. Many have been successfully implemented in other states.

Public Benefits

- Create a page on the MI Bridges website with student-specific information and require institutions to
 prominently link to the MI Bridges application page on their websites, ideally as part of basic needs and
 financial aid pages.
- Require institutions to mention the availability of major public benefits, or include links to MI Bridges, in annual financial aid offers or packages. <u>Illinois</u> requires this for colleges that participate in the state need-based grant program.
- Create a statewide postsecondary student basic needs resource page to help students find out about services and benefits. <u>Massachusetts</u>, <u>Minnesota</u>, <u>New Jersey</u>, and <u>Washington</u> have models to inform this work.
- Provide guidance and/or staffing to support more institutions in becoming <u>SNAP Food Assistance</u> <u>Employment & Training sites</u> and/or <u>SNAP State Outreach Plan Partners</u>.
- Build on recent recommendations from the Michigan Food Security Council and Poverty Task Force to:
 - Create a coordinated support system for those seeking assistance through the MI Bridges platform, including the integration of FAFSA and/or other student data to identify and streamline the application process for likely eligible students.
 - Improve infrastructure for food insecurity screening, referral, and diagnostic coding in health care organizations. One model to consider is <u>Rutgers University's Screen and Intervene program</u>, which incorporates food insecurity screening and education into campus health center visits.

Financial Aid

- Create a statewide plan to improve FAFSA completion rates. The Michigan high school class of 2023 left more than \$99 million in potential Pell Grant funds on the table, and many students enroll in college without completing the FAFSA due to misunderstandings about their eligibility for aid, especially at community colleges. This can build on existing efforts led by MiLEAP and partner organizations, such as the Michigan College Access Network.
- Pre-qualify high school students (9th grade) in SNAP-receiving households for state financial aid programs, as recently enacted in <u>Washington State</u>. To support access to state aid amidst potential FAFSA challenges or delays, allow students to obtain state aid if they receive public benefits, as recently implemented in <u>West</u> <u>Virginia</u>, or free tuition, as was recently announced in <u>Washington</u>.
- Centralize information about existing state financial aid and promise programs, including clear information about eligibility and renewal criteria, interactions between programs and other sources of aid (e.g., grants, scholarships, and loans), and guidance on maximizing available aid.
- Eliminate and/or reduce administrative burden on students by, for example, verifying enrollment information directly with institutions, removing unnecessary documentation requirements (e.g., GPA, SAT/ACT, income verification), and streamlining renewal processes when information is not required for scholarship eligibility.

Housing

- Strengthen students' housing rights by establishing and funding a statewide right to counsel for tenants facing eviction, providing for the expungement of eviction records, and creating a student housing bill of rights and/or student-friendly housing certification that enshrine these and other rights, protections, and processes identified by students to address their needs and challenges in securing housing.
- Establish a campus homelessness liaison at all institutions who will be responsible for educating and helping connect students to available campus and community resources. <u>California, Florida, Illinois, Louisiana, Maryland, and Tennessee</u> mandate such positions by state law while Arkansas and Maine permit institutions to create them. Ideally, this role would fall within the role of each institution's basic needs navigator as outlined above.

Healthcare

- Establish partnerships between campuses (including health centers and student organizations) and <u>Federally</u> <u>Qualified Health Centers, MI Bridges-designated community navigator organizations</u>, and health plan representatives to host healthcare education and enrollment events and conduct targeted outreach among students likely eligible for Medicaid or other forms of affordable health coverage.
- Conduct annual <u>outreach to students</u> about their options for free or low-cost health coverage under the Marketplace during the open enrollment period (e.g. November 1, 2024 to January 15, 2025).

Mental Health and Wellness

- Ensure that campus mental health services are capable of referring students to potential basic needs supports or benefits on campus, given the deep connection between mental health challenges and basic needs insecurity.
- Add the 988 Suicide & Crisis Lifeline number to student ID cards reminding them that mental health support is available. This builds on similar efforts to expand awareness that 988 is available, including the Michigan Department of Natural Resources' <u>addition of the number to state hunting and fishing licenses</u> in partnership with the Michigan Veterans Affairs Agency.

Parenting Students

• Require all public colleges and universities to create a data-informed cost of attendance estimate for parenting students that is incorporated into their respective net price calculators, as was recently <u>signed into law</u> in California.



Recommendation:

Bolster Existing Resources

Expand Financial Aid Programs to Cover Student Basic Needs

Recommendation: Expand funding from State of Michigan financial aid programs to cover expenses beyond tuition and fees that are included within the total cost of attendance (e.g., books, course materials, supplies and equipment; transportation, food and housing, dependent care costs, study abroad costs, disability-related expenses, and miscellaneous expenses) for all Michigan high school graduates. For instance, consider using the \$1,000 bonus award for non-tuition costs included for Pell Grant recipients in the Michigan Achievement Scholarship Community College Guarantee as a model for the Michigan Reconnect program that supports older and returning students.

Impact for Michigan Students

In addition to direct investments in public institutions, student financial aid is the primary way that Michigan attempts to put high college costs within reach for students and families. Michigan has made significant investments in state student financial aid—with a specific focus on tuition and fees. But tuition and fees are just one part of students' total cost of attendance, and in most cases, living expenses today make up the majority of expenses students must shoulder.

For example, Integrated Postsecondary Education Data System (IPEDS) data indicate that the average total nontuition cost (i.e., books and supplies, food and housing, and other costs) for Michigan students attending a public, 2-year institution in 2023-2024 and living on campus was \$14,671. Comparatively, the average sticker price for tuition and fees (i.e., the cost before considering grants and scholarship aid) was \$6,854 for those same students. Similar gaps between tuition and nontuition costs exist for students attending public and private 4-year institutions as well as those living off-campus. Moreover, IPEDS data indicate that nontuition costs increased an average of 10% for students from 2022 to 2023, with students attending 2-year institutions and living off-campus seeing an increase of 19%.

While predating Michigan's most recent investments in student financial aid, most recent data from the National Postsecondary Student Aid Study indicates that among 2019-20 Michigan undergraduate students:

- 47% had unmet financial need after aid
- 16% had unmet financial need exceeding \$10,000
- 14% of students at public institutions had unmet need exceeding \$10,000



47% of Michigan students had unmet financial need after aid.

The cost of living while attending a community college in Michigan **exceeds the tuition cost by approximately \$8,000**.

Source: National Center for Education Statistics, 2022-2024.

Several states, through financial aid or College Promise programs, provide direct or indirect support for non-tuition expenses.



Massachusetts

The state provides \$1,200 to students for books and supplies.

Oregon

The state provides a minimum \$2,000 for nontuition expenses.

The New Mexico Opportunity Scholarship & the Washington College Grant

Both programs provide substantial state support to cover the full cost of tuition, allowing federal Pell Grants and other aid to cover non-tuition expenses.

Michigan

The <u>Community College Guarantee provides</u> <u>Pell-eligible students with a \$1,000 bonus</u> to cover non-tuition and fee costs. Thanks to <u>recent</u> <u>legislation</u>, students can now use scholarship funding from <u>Michigan's 13 Promise Zones</u> to cover non-tuition costs.



Given the rising cost of non-tuition and everyday expenses, policymakers should broaden and expand funding for these programs and offer students enough resources, in tandem with other forms of aid and public resources, to afford the full cost of attendance.

Through this recommendation, Michigan can enhance the ability of its scholarship programs to address the full range of student needs while also ensuring these programs are accessible to the widest range of Michiganders, whether they are recent high school graduates, returning learners, or adults with no previous college experience.

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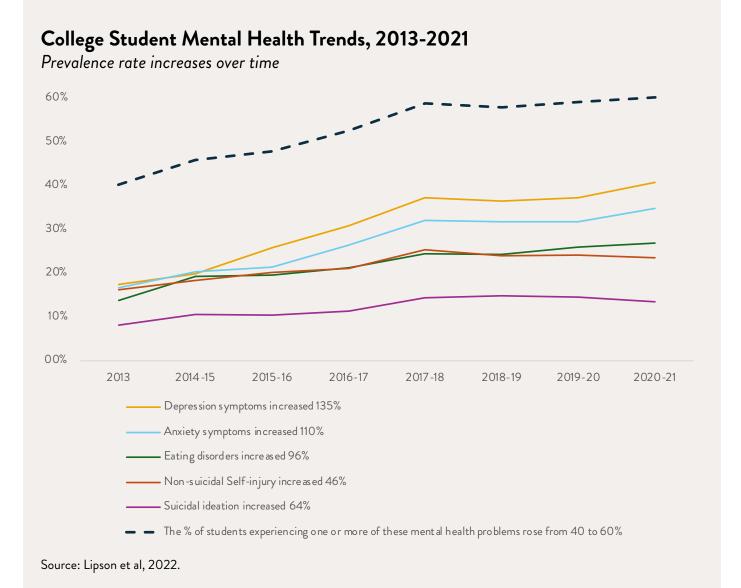
My scholarships ran out and all I got were loans, which would throw me in a huge debt. I didn't want to take on that burden at 19-20 years old.... But would I even get a job or even be marketable to an employer if I don't have the experience needed to gain more experience?"

Fund Additional Student Mental Health Services

Recommendation: Provide permanent funding and technical assistance to institutions so that all Michigan postsecondary students have access to ongoing, comprehensive mental health services through their college or community partners.

Impact for Michigan Students

The number of college students struggling with mental health concerns has <u>doubled in the last decade</u>. Students are seeking help in greater numbers, with a <u>growing severity of concerns</u>. <u>Data from thousands of students</u> indicates that <u>approximately 4-in-10 are experiencing clinically significant depression</u> and over 1-in-3 would benefit from anxiety treatment. More than half of these students are <u>not receiving evidence-based care</u> proven to improve mental health outcomes and reduce the <u>cascading</u>, <u>long-term</u> negative impacts of <u>untreated mental</u> <u>health</u> symptoms on <u>college success</u>, retention, and <u>completion</u>.



Untreated mental health challenges dramatically influence students' college experiences. Findings from a national Gallup and Lumina survey suggest that more than 40% of undergraduates considered dropping out in the past six months (up from 34% in the first year of the COVID-19 pandemic); emotional stress and mental health challenges were most frequently cited as the <u>reason</u>.

While many Michigan college students access primary healthcare from off-campus sources <u>because their</u> <u>institution does not offer such services</u> (see page 38) most Michigan colleges offer some form of mental health care to students, including 26 of 36 Michigan colleges and universities that responded to The Hope Center's Inventory of Basic Needs Programs & Services. However, nationally and in Michigan, colleges lack the mental health <u>service capacity</u> necessary to meet <u>current levels</u> of <u>student need</u>.

Addressing mental health challenges in higher education necessitates a comprehensive and coordinated approach within and across institutions and community mental health resources. No entity is equipped to meet the full scale and suite of student mental health needs alone. Formal partnerships are needed to best connect students to where mental health services and capacity exists and ensure smooth referral pathways, coordination, and student access. This policy recommendation is designed to adapt to and bolster the diverse ways Michigan colleges are serving student mental health. Rather than prescribing one approach, it grants institutions flexibility. For example, colleges could hire a counselor, establish an agreement with a local provider or Community Mental Health Services Program to provide sessions for students on their campus, or contract with a tele-mental health provider if there is a shortage of providers in their local community.

In addition to expanding treatment capacity, this policy recommendation supports pursuing <u>evidence-</u> <u>based strategies that promote mental health</u> and <u>prevent</u> mental health problems at a population scale and scope. Current resource limitations and <u>severe</u> <u>shortages of mental health professionals</u> preclude focusing exclusively on treatment alone.

Pursuing a comprehensive approach mirrors steps other states have taken. For example, Illinois' Mental Health Early Action on Campus Act focuses simultaneously on identifying students with mental health needs and connecting them to clinical mental health services on campuses and in the surrounding communities, providing peer-to-peer support, and reducing administrative policies that put an undue burden on students seeking leave for their mental health conditions. The Louisiana Department of <u>Health made a one-time investment</u> to enable each public college in the state to expand thirdparty telehealth agreements, create awareness and stigma-reduction campaigns, and partner with local providers to ease counseling center caseloads at institutions. The <u>Massachusetts Department of Higher</u> <u>Education provides a grant</u> provides a grant to public postsecondary institutions "to create environments that prioritize student mental health and support academic achievement by funding crisis services, therapy, learning disorder assessments, sexual assault response services, substance use disorder services, peer-mentoring, and support for stress and anxiety."

This recommendation draws on strengths and the lessons from investments <u>Michigan has made in</u> <u>student mental health in K-12 schools</u>. Given escalating student needs, their impact on student success and completion, and current capacity constraints, it is a pivotal moment for the state to extend its investment in mental health to those attending college. Such investments will ensure students receiving support in K-12 make it to and through college.



47% of students who considered dropping out, cited personal mental health reasons. Emotional stress and mental health challenges are the top reason students consider dropping out. Source: Gallup, Inc. 2023.

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As someone who's had mental health issues like their whole life, I feel like it's really hard to navigate that in college because a lot of it is sending you to another person or another place."

Address Mental Health Workforce Shortages through Student Coverage Parity

Recommendation: Strengthen mental and behavioral health care parity for students by defining evidence-based mental and behavioral health clinical standards and coverage decision criteria, establishing strict limits to mental and behavioral health care utilization reviews, requiring insurers to report the level of access to mental and behavioral health care they provide, requiring insurers to provide higher rates and more prompt reimbursement for mental and behavioral health care trembursement for mental and behavioral health care reimbursement rates.

Impact for Michigan Students

Previous recommendations in this report seek to facilitate student enrollment in healthcare coverage and provide vital funding to assist colleges in hiring mental health professionals or building formal partnerships to expand the pool of providers available to their students. For Michigan to succeed long-term in increasing student access to much-needed mental health care, the state must also seize the opportunity to balance the scales and <u>drive more providers to the profession</u>. This includes ensuring that mental health <u>providers are no longer paid substantially</u> less than medical providers for office visits of equivalent length and that the coverage approval process for mental health services is no longer more restrictive than it is for medical services. This recommendation is designed to work in concert with the one above. It will serve to help address workforce shortages colleges encounter when they have funds to provide or connect students to evidence-based care.

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I've received a lot of apathy from people. Planning college already takes so much. So also having to plan your mental health around it is really hard."

Accessing mental health care is a major challenge for Michigan college <u>students</u>. Insurers have significant flexibility in terms of when and how they can deny coverage for mental health services. This not only <u>restricts</u> <u>students' access to care</u> when they need it but drives providers from the profession and from accepting and billing insurance, ultimately posing a barrier to shoring up the mental health capacity needed to treat the more than 250,000 students in Michigan experiencing clinically significant symptoms of a mental health disorder.¹²

States have a powerful opportunity to help secure mental health access for students by strengthening mental and behavioral health care parity: setting standards for coverage of mental health services and holding insurers accountable for <u>equitable</u> and timely reimbursement for these services. Michigan has a chance to follow the lead of many other states in taking action to achieve real mental health parity.

<u>A ProPublica analysis of laws in all 50 states identified:</u>



Nine states, including <u>Oregon</u>, <u>Illinois</u>, and <u>Georgia</u>, have defined the clinical standards or criteria that insurers must use when making coverage decisions on mental health care.



At least 24 states have passed legislation to regulate how insurers conduct reviews of behavioral health care. <u>Massachusetts</u>, <u>New Mexico</u>, and <u>Hawaii</u> make insurers disclose to patients and providers the criteria or policies that they rely on for reviews.



More than 40 states other than Michigan already have laws on the books specifying how their state government will monitor, report on, and enforce federal behavioral health parity <u>law</u>.



Because it can be hard to enforce laws requiring <u>equitable coverage</u> for mental and physical conditions, at least 31 states and the District of Columbia have passed laws requiring insurers to report how much access they really provide to mental health care to help hold them accountable.

Parity is about fairness. Michiganders with mental health conditions have more difficulty getting the services they need than individuals seeking <u>other medical care</u>.

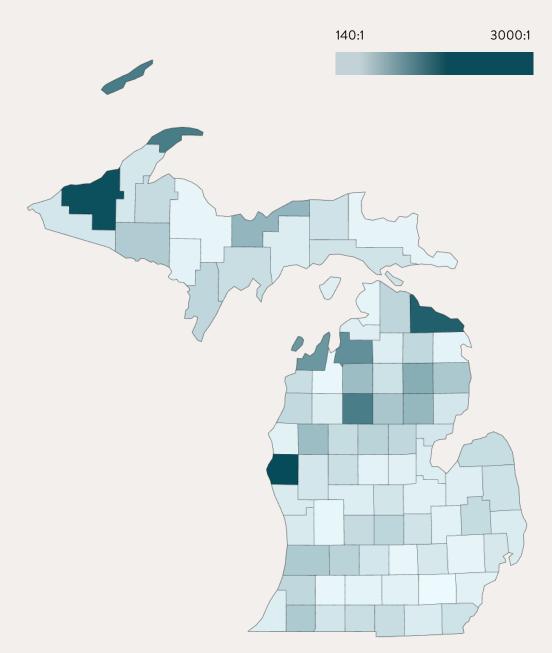


Michigan has **received a <u>failing grade</u> for mental health parity** from the Kennedy-Satcher Center for Mental Health Equity and <u>ranks poorly, nationally,</u> <u>when it comes to access to mental</u> <u>health care</u>. As of 2019, <u>Michigan had the</u> worst mental healthcare shortage in the nation, except for Texas and California.

There are only <u>11.84 psychiatrists</u> per 100,000 residents in the state overall and 33 of 83 <u>Michigan counties do not have a</u> single psychiatrist.

Ratio of People to Mental Health Providers in Michigan

There was one mental health provider per 300 people registered in Michigan in 2023. This ranged from one provider per 3,000 people to one provider per 140 people across counties in the state.



Source: Population Health Institute, 2025.

The <u>shortage is acute</u> in many <u>mid and northern Michigan communities</u>, as <u>illustrated in this map</u>. Rural counties have fewer professionals and the greatest number of individuals going untreated. This unequal distribution of mental health professionals may be attributed, at least in part, to lower reimbursement in rural areas.

Michigan's higher education community would not need to champion this change alone. They can lend their voice to build on <u>existing efforts</u> and help illuminate how many college students stand to benefit from these important changes. Nearly half of Medicaid enrollees in Michigan, 29% of privately insured Michiganders, and 12% of Medicare enrollees have an <u>untreated</u> mental illness. Many of these individuals are college students and their untreated symptoms are interfering with their ability to succeed and stay in school.

Increase the Accessibility of Michigan's Child Care Scholarship

Recommendation: Adjust the state's Child Care Scholarship to allow parenting students to qualify for full-time care while enrolled at least part-time and partner with colleges and universities to conduct intentional outreach to parenting students about the program.

Impact for Michigan Students

Childcare costs are a significant burden for Michigan families, often representing <u>one of—if not the—largest</u> <u>annual expense</u> in a <u>family's budget</u>. The U.S. Department of Health and Human Services considers child care affordable if it accounts for no more than 7% of a family's household income. In Michigan, the average childcare cost for low-income families is <u>more than double that proportion</u>, at 16% of their household income.

The Child Care Scholarship (<u>Child Development and Care Program</u>), previously called the "childcare subsidy," is the state's primary program for reducing the cost of child care. Parenting students are eligible to participate based on the program's definition of qualifying need but are currently limited to receiving care during classes, while studying, and while commuting to school. This approach is complex and may not fully support a student's childcare needs. According to program staff, only around 5% of program participants currently cite postsecondary education as their reason for need.¹³

Current program rules may be insufficient for students to complete their coursework and other academic responsibilities. Indeed, <u>research indicates</u> that—in addition <u>to cost</u>—one of the most significant educational barriers for parenting students is time poverty.

This recommendation addresses this limitation by automatically authorizing student parents to receive care for the maximum number of hours (90 hours biweekly). As a result, parenting students will have increased time and ability to focus on their education, enabling them to generate the necessary <u>academic momentum</u> to complete their credential. It will also create a stronger continuity of care for children—an important aspect of supporting healthy early development.

This change will also enable colleges and universities to conduct clearer outreach to parenting students about the program. Partnering with institutions to develop and implement a more intentional outreach strategy will hopefully increase parenting student awareness of and participation in the program.



Insufficient childcare availability is costing Michigan \$2.88 billion in lost economic activity each year.



Michigan's low-income families spend 16% of their household income on childcare. Below 7% of household income spent on childcare is considered affordable by the Department of Health and Human Services.

Source: U.S. Chamber of Commerce Foundation, 2023.

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Child care is sometimes as expensive as college tuition. I was a stay-at-home mom because it was so expensive. I did the math, I would only bring home \$50 at the end of two weeks of work—the rest went to child care."

- Student in Michigan

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Additional Opportunities to Bolster Existing Resources

The following is a list of additional recommendations endorsed by the Task Force as warranting further research and consideration. Many have been successfully implemented in other states.

Food

• Expand the <u>one-year Hunger-Free Campus pilot program</u> to provide permanent, ongoing funding to support all Michigan institutions in meeting and sustaining the criteria to be designated as Hunger-Free campuses, including facilitating SNAP enrollment and use.

Public Benefits

 Continue to build on recent recommendations from <u>Michigan's Poverty Task Force</u> to enhance TANF for Michigan students.

Financial Aid

- Ban inequitable practices such as scholarship displacement to ensure low-income students are not penalized for receiving additional sources of financial and/or emergency aid. <u>The Council of Michigan Foundations</u> has laid the groundwork for implementing this proposal, a version of which is already in place in <u>six states</u>.
- Reform Satisfactory Academic Progress standards within Michigan financial aid programs to allow housing insecurity, homelessness, mental health challenges, and other forms of basic needs insecurity as grounds for SAP appeal. <u>California has legislation</u> to use as a model. Additionally, align all SAP requirements, from state aid to institutionally awarded aid, to the federal SAP standard to reduce administrative burdens and confusion for students.
- Disburse financial aid to students in a timely manner that best meets students' needs.
- Create new <u>data-driven</u>, <u>annually updated cost of attendance (COA) numbers</u> that reflect accurate costs beyond tuition and fees (e.g., housing, food, child care, technology, transportation) for all Michigan institutions and/or regions. Students can utilize their aid dollars to cover these costs, so realistic and accurate numbers are essential. Require or encourage institutions to adopt the more accurate, comprehensive COA numbers in lieu of their own. <u>Colorado</u> provides data-driven "student budget parameters" directly to institutions in the state.

Housing

- Expand the <u>Good Housing = Good Health</u> program to include colleges and universities as partners and/or to explicitly include college students in the program's target populations.
- Pursue models, funding, and partners to identify and support students experiencing the broadest definition
 of homelessness, including those who live <u>"doubled-up"</u> that is, living temporarily in the homes of friends or
 family out of necessity.
- Provide funding for professional development on <u>FAFSA Simplification Act changes</u> for <u>students experiencing</u> <u>homelessness</u>, <u>former foster youth</u>, and provisionally independent students to create more student-centered approaches to financial aid.

Healthcare

- Utilize <u>federal matching funds</u> to ensure sufficient Medicaid staffing levels to reduce application processing and renewal times.
- Submit a <u>Section 1115 demonstration waiver</u> to provide 12-month continuous Medicaid coverage for all adults.
- Provide funding for institutions and community partners to enhance their Medicaid enrollment-related technology, training, outreach, and language and cultural competency development.
- Replicate the <u>Social Determinants of Health Hub pilot program</u> for colleges, universities, and/or their surrounding municipalities.

Mental Health & Wellbeing

- Implement <u>guidance from the Centers for Medicare & Medicaid Services (CMS)</u> to expand the types of behavioral health care providers eligible for enhanced Medicaid dollars. This will expand the pool of mental and behavioral healthcare providers that college students receiving Medicaid can access.
- Provide state funding to match and/or incentivize increased applications to the federal <u>Garrett Lee Smith</u> <u>Campus Suicide Prevention Grant</u> program.
- Expand current state <u>Social-Emotional Learning standards</u> to higher education and provide associated professional development funding for faculty and staff.

Parenting Students & Child Care

- Direct a greater percentage of available resources from the Family Independence Program (FIP)—a cash
 assistance program funded by TANF—toward financial and childcare support for parenting students in higher
 education.
- Examine <u>opportunities to expand student access</u> to federal Child Care and Development Fund (CCDF) subsidies through Michigan's Child Care Scholarship program to ensure the state maximizes the program's flexibility and reach to support parenting students and develop a website and other resources for students to inquire about their eligibility.

Digital Equity

- Encourage colleges and universities to partner with regional digital navigator network host sites to provide students with expanded access to technology-related services and digital literacy education.
- Invite college and university representatives to participate in the planning and review processes for digital equity-related grants, such as the <u>Connecting Michigan Communities Grant</u>.
- Ensure that appropriate allowances for broadband internet service and purchase of a reliable computer, Wi-Fi devices, and related services or technology are included in institutional cost of attendance estimates particularly for students in technology-driven fields (e.g., computer science and engineering) where there are equity gaps.

Recommendation:

Establish New Resources

Establish Additional Emergency Housing Resources

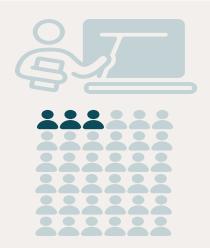
Recommendation: Establish, fund, and evaluate a program for institutions to provide—either directly or in partnership with community organizations—short-term or emergency housing resources, and related living and hygiene facilities and services such as laundry, storage, and showers while ensuring such facilities are gender inclusive. Consider prioritizing services for former foster youth and students experiencing homelessness and provide related case management.

Impact for Michigan Students

Most recent representative data, from the National Postsecondary Student Aid Study, indicate that during the 2019-2020 school year, 9.3% of undergraduates at Michigan community colleges and 6.2% of undergraduates at Michigan four-year institutions were homeless in the past 30 days.¹⁴ A <u>2020 survey of 20 Michigan</u> <u>community colleges</u>, found that 44% of students experienced housing insecurity in the past 12 months. Housing insecurity and homelessness are <u>particularly disruptive</u> to students' ability to remain enrolled and complete their academic program, due to the mental, financial, and physical toll of not having a consistently safe and stable place to live.

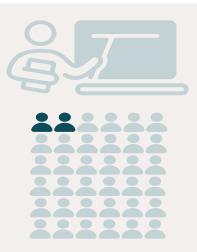
Michigan's <u>affordable housing crisis</u> affects millions of families across the state and remains a complex challenge with no easy solutions. Yet research with populations such as <u>former foster youth</u> has found that housing support—even more than tuition assistance—is vital to academic success, thus putting students on a pathway to future financial stability. There is a particularly urgent need to address housing insecurity and homelessness among postsecondary students, especially those enrolled at community colleges that lack dorms or other on-campus residences.

This recommendation—modeled after a <u>successful pilot program</u> in <u>Washington State</u>—represents a meaningful intermediary step that institutions can take to provide students with access to essential resources for hygiene and safety that can safeguard their mental health and promote a sense of belonging on campus.



9.3% of undergraduates at Michigan community colleges were homeless in the past 30 days.

Source: National Center for Education Statistics, 2022.



6.2% of undergraduates at Michigan 4-year institutions were homeless in the past 30 days.

Some Michigan institutions have begun providing similar services on campus. Of respondents to The Hope Center's Inventory of Basic Needs Programs & Services, 26% indicated they have campus lockers or storage, 35% have laundry facilities, and 53% have showers. For example, Bay College is home to their local YMCA, which all enrolled students have access to for free. They leverage this partnership to provide students with access to on-campus shower facilities and lockers. By implementing this policy recommendation, institutions would be able to augment and expand existing facilities while also expanding their ability to help students who would otherwise drop out due to lack of stable housing arrangements. These services should be combined with increases in financial aid that would allow students to better pay for non-tuition costs, including housing.

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My friend was homeless and when she went to talk to advisors at my school, all that they could really do was just give her a loan. But in the long run, that wouldn't financially be good for her. Even if she did have a job, it would be minimum wage, and it would not be enough for her to pay it all off without being in a worse financial situation than where she started."

Enhance Student Broadband Access

Recommendation: Utilize funding from the Broadband Equity, Access, and Deployment (BEAD) and the Digital Equity Act (DEA) programs and similar state and/or federal programs to create free (or low-cost) Wi-Fi infrastructure in communities throughout the state, including areas with a high density of college students living on and off campus.

Impact for Michigan Students

For students on campus, computers and a quality internet connection are typically readily available. However, not all students are regularly or consistently on campus to access these resources. Commuter students, online students, parenting students, athletes, students who work off campus, and others often have packed schedules and competing responsibilities that prevent them from being on campus when computers are available or staying on campus for extended periods to study or complete assignments.

Beyond coursework, our increasingly digital world means that students also rely heavily on internet access to pursue employment, <u>complete job duties</u>, access resources, and healthcare, and cultivate community, which are all vital components for their long-term economic success and personal wellness.

To bolster technology access for students, many Michigan colleges and universities have established laptop and/or Wi-Fi/hotspot loan programs, including 88% of institutions that completed The Hope Center's Inventory of Basic Needs Programs & Services. Until mid-2024, many students were also able to benefit from free or low-cost internet access via the federal <u>Affordable Connectivity Program</u> (ACP), which provided substantial monthly discounts for low-income households, including students receiving Pell Grants.

Unfortunately, Congress allowed ACP funding to expire, which means states and institutions must expand funding to provide students with affordable, reliable internet while off-campus. This recommendation surfaced as the most cost-effective and sustainable of the options explored by the task force, as it is not reliant on ongoing funding. The recommendation is crucial to close gaps in access to broadband experienced by students in <u>rural</u> <u>communities</u> as well as <u>Black</u>, <u>Hispanic</u>, <u>and lowerincome students</u> in Michigan.

Indeed, this recommendation leverages existing funding from the federal <u>BEAD</u> and <u>Digital Equity</u> programs and the state's <u>Digital Equity Plan</u> goal to ensure that every Michigan household, business and Community Anchor Institution (e.g., community centers, government buildings, educational institutions, parks) will have access to high-speed internet. Implementing this recommendation will provide vital internet access for current Michigan students while making it easier for future students to succeed in their education as well.

In the past two weeks, I have had to pay out of pocket for about \$200 now on supplies, stuff that I didn't know wasn't covered by the school." - Student in Michigan FW E 18

Additional Opportunities to Establish New Resources

The following is a list of additional recommendations endorsed by the Task Force as warranting further research and consideration. Many have been successfully implemented in other states.

Financial Aid

 Establish permanent state funding for student emergency aid and distribute to institutions based on total enrollment of underserved and low-income students. <u>Minnesota's Emergency Assistance for Postsecondary</u> <u>Students</u> and <u>Washington's Student Emergency Assistance Grant</u> programs offer models of statewide emergency aid programs.

Housing

- Re-establish the pandemic Emergency Rental Assistance (ERA) program and target funding to
 postsecondary students. This will help alleviate the burden of the state's <u>annual rent increases</u> and ensure
 stability of the rental market by supporting students in need and providing landlords with greater certainty in
 renting to tenants who may encounter financial difficulties.
- Ensure that students have access to safe, healthy housing by incentivizing municipal investments in maintenance, <u>weatherization</u>, <u>energy efficiency</u>, and building code enforcement of rental properties primarily occupied by students. Leverage <u>existing</u> and potentially <u>new sources</u> of funding from the <u>Inflation Reduction</u> <u>Act</u> to support this effort.
- Identify locations with significant student populations and a deficit of housing stock to target for inclusion in
 future state housing investment and construction efforts in coordination with <u>Michigan's Statewide Housing</u>
 <u>Plan</u>. In particular, examine opportunities to create <u>social housing</u> that is likely to be more accessible and
 affordable to students long-term as well as housing that includes <u>access to wraparound supports</u>.

Mental Health & Wellbeing

- Grow the state's healthcare <u>workforce</u>—including <u>mental health</u> practitioners—by expanding outreach, funding, and eligibility criteria (e.g., regions, majors, and/or jobs) for <u>existing loan forgiveness programs</u> targeted at healthcare and related fields. This is essential to ensure that all Michigan students are able to meet their healthcare needs.
- Pilot a <u>universal basic income</u> program for students in healthcare fields, modeled after the program recently launched by the <u>Los Angeles Community College District</u>. Such a program would <u>secure the basic needs of</u> <u>eligible students today</u> while building the state's healthcare workforce to secure students' healthcare needs in the future.
- Implement efforts to reduce the cost of mental health care for college students. This may include <u>requiring</u> <u>coverage for annual mental health wellness exams and collaborative care models and/or waiving copays,</u> <u>coinsurance, and deductible for mental health care.</u>
- Require and fund mental health education and/or intervention (e.g., offering skill-based mindfulness training) in schools as has been done in <u>Minnesota</u> and is under consideration at the <u>federal level</u>.
- Require colleges and universities to have <u>a suicide post intervention plan</u> that includes providing education and resources to all students.

 Apply the <u>National School Mental Health Best Practices: Implementation Guidance Modules for States,</u> <u>Districts, and Schools</u> developed by the Mental Health Technology Transfer Center (MHTTC) Network Coordinating Office and the National Center for School Mental Health (NCSMH).

Parenting Students & Child Care

- Expand partnerships with colleges to connect parenting students who have young children with free PreK and early intervention services. Michigan is pursuing a goal of <u>PreK for All</u>, which aims to ensure that all four-year-olds can attend a free, high-quality PreK program and receive any necessary early intervention services. Campus partnerships would help build awareness of available resources among parenting students and facilitate enrollment for their young children.
- Provide funding for institutions to renovate/convert campus spaces into childcare facilities that are designed to meet the needs of students on their campus, including offering care during non-traditional hours when classes are often offered. Consider requiring spaces to meet Head Start standards. This would <u>enable Head</u> <u>Start to operate on-campus child care</u> for parenting students, and leverage federal funding for Head Start, with the potential for students in early education or similar programs at the partner institution to gain practical experience.
- Create a state-level Child Tax Credit to offset the expiration of the expanded federal Child Tax Credit.
 <u>Fifteen states and D.C.</u> offer state-level Child Tax Credits, 11 of which are fully refundable.
- Establish priority registration for parenting students at all public colleges and universities. <u>California</u> and <u>Texas</u> have enacted legislation that can serve as a model to implement this recommendation.
- Match or expand federal <u>CCAMPIS grants</u>, which fund the creation and/or support of on-campus child care, to expand impact for Michigan students. One model to explore is <u>North Carolina's Community College</u> <u>Child Care Grant program</u>.

Digital Equity

- Establish and fund a state version of the now discontinued federal Affordable Connectivity Program by providing monthly subsidies to low-income students for internet access.
- Provide funding for institutions to establish and/or expand laptop and hotspot loan programs, campus technology repair and <u>refurbish</u> services, and/or student technology replacement funds.
- Identify core digital competencies for postsecondary students, both incoming and graduating, and develop a framework to ensure student attainment.

Recommendation:

Strengthen Impact Through Improved Data

Collect Data to Identify and Support Michigan's Parenting Students

Recommendation: Require all Michigan colleges and universities to collect data on students' parenting status and provide guidance on an implementation approach that balances robust data collection with individual student privacy.

Impact for Michigan Students

Nationwide, nearly one-in-four students care for a dependent child. Despite having substantial additional financial needs and demands on their time, parenting students often receive little to no additional support from federal, state, and institutional resources. Lack of data about these students, their children, and their specific individual and family needs is perhaps the most fundamental challenge to providing and enhancing support. While institutions can leverage FAFSA data to determine which students have and financially support children, collecting these data for all students is not yet required. As a result, institutions often do not know who is parenting or how many parenting students they enroll at any given time.

Among the Michigan institutions that completed The Hope Center's Inventory of Basic Needs Programs & Services, only 50% indicated that they currently collect data related to child care and parenting. In some cases, these data may have come from the FAFSA. Michigan can and should do more to report on and respond to FAFSA parenting data, including making these data available to all institutional research and basic needs staff. However, as <u>The Urban Institute indicates</u>, the FAFSA narrowly defines parenting status and is not completed by a large portion of students. Based on low FAFSA completion rates among Michigan students,¹⁵ we estimate parenting status would be unknown for 40-50% of students if relying solely on this data source.

There is a growing movement to improve the data available about parenting students across the country. Five states—<u>California</u>, <u>Illinois</u>, <u>Minnesota</u>, <u>Oregon</u>, and <u>Texas</u>—have instituted requirements for institutions to collect parenting student data and disaggregate data to inform impactful campus and statewide interventions. Implementation efforts in these states—as well as guidance from <u>The Urban Institute</u>—provide strategies for maximizing the value of the data for planning and decision-making while also prioritizing student privacy and safety. Michigan recognized the value of collecting parenting student data and, <u>instituted a requirement for public universities in 2020</u>, but it was dropped the following year.

Robust campus-level and statewide data about parenting students and their children will inform current resources and future investments in parenting students. With these data, institutions, their community partners, and policymakers will be able to better understand parenting students, their needs, and their academic outcomes, making it easier to identify and implement targeted support to increase their postsecondary success.



Nationwide, nearly **one-in-four** students care for a dependent child.



Only 50% of Michigan institutions that completed The Hope Center's Inventory of Basic Needs Programs & Services indicated currently collecting data related to child care and parenting.

Source: The Hope Center Survey of Student Basic Needs, 2023.

Improve Availability of Student Basic Needs Data

Recommendation: Enhance the state's longitudinal data system for higher education by incorporating data on the prevalence of student basic needs insecurity, and student eligibility for and utilization of public benefits, alongside existing student data.

Impact for Michigan Students

Robust data are fundamental for developing and implementing effective, sustainable approaches to decreasing the prevalence of student basic needs insecurity. Data are needed on the scale and scope of student needs, access and barriers to existing policies and programs, and the impact of interventions both broadly and within specific student populations. Michigan's K-12 system contains detailed data about student needs to help align services, support, and funding to meet students where they are and maximize completion. Similar data for the state's postsecondary students, however, are less readily available and frequently not connected to students' academic outcomes.

Among Michigan postsecondary institutions that completed The Hope Center's Inventory of Basic Needs Programs and Services, 86% indicated they currently collect data on one or more forms of basic needs insecurity. However, that number dips as low as 41% when broken out into individual categories such as food, housing, and child care. Moreover, 25% of respondents indicated that they collect data using an internally developed survey or other non-standardized method(s), which limits the comparability of the data across institutions and over time.

This, in turn, makes it difficult for advocates and policymakers to identify disparities in need or gaps in resource uptake across student populations and geographic regions to address through targeted investments and interventions. Moreover, most campus assessments do not currently connect students' academic performance, persistence, and credential completion to their use of specific resources or the impact of specific interventions. Most notably, student uptake of public benefits is essentially unknown, with institutions unable to see

the number of students enrolled in each program or the success of outreach campaigns or application assistance services in connecting more students to the benefits for which they qualify. As a result, colleges are unable to identify what strategies are most impactful and what student populations must be reached through more targeted efforts.

This problem is not unique to Michigan; however, the state has an opportunity to join the few states taking strides to address it. For example, <u>Virginia</u> collects annual data on student SNAP eligibility and enrollment using administrative datasets. <u>Washington State</u> collects regular student survey data on prevalence of basic needs insecurity and selfreported public benefits usage, alongside other key postsecondary success goals. At the institutional level, Compton College in California established <u>a data-</u> <u>sharing agreement</u> with their county Department of Public Social Services to improve their ability to connect students with CalFresh (i.e., SNAP) benefits.

Expanded data collection is vital for institutions, advocates, and policymakers to quantify the impact of the state's basic needs initiatives, identify gaps in program outreach or utilization, surface needed process improvements, guide ongoing <u>strategic</u> <u>planning</u>, and inform future investments.

Indeed, this recommendation aligns with—and would advance Michigan towards—the more robust data infrastructure, collection, and coordination called for in recommendations from the <u>Community Information</u> <u>Exchange Task Force</u> and those found in the <u>Michigan</u> <u>Health IT Roadmap</u>.

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My Pell Grant came through for me to attend college all the way up until next year, and then my Michigan Reconnect support. I was blessed to have that as well, but now I have to put my education on hold, because right now, we still don't have a place to live. Once the state learned that, they just removed our kids, and so now I'm trying to navigate being homeless. They don't offer anything in the form of helping with housing, first month's rent, security, any of that."

Additional Opportunities to Strengthen Impact Through Improved Data

The following is a list of additional recommendations endorsed by the Task Force as warranting further research and consideration. Many have been successfully implemented in other states.

- Establish and fund a student advisory council to inform ongoing data collection, strategic planning, investment, and continuous improvement for statewide basic needs efforts.
- Require institutions to conduct a basic needs intake assessment upon enrollment.
- Require, and provide funding to support, regular, statewide assessment of students' basic needs &
 institutions' basic needs programs and services. <u>Washington State</u> is <u>requiring</u> institution participation
 in a 2024-25 survey (the first was published in 2022). The Minnesota State System and Pennsylvania
 Department of Education also recently partnered with The Hope Center for Student Basic Needs to have
 their respective institutions field Hope's Student Basic Needs Survey. Additionally, the Minnesota Student
 Basic Needs Working Group's report recommended implementing a regular statewide basic needs survey.
- Create or expand <u>existing grants</u> for institutions to plan, implement, and assess processes and programs to secure students' basic needs, including the creation of a campus basic needs task force to guide these efforts.
- Establish a basic needs working group comprised of front-line basic needs staff from colleges and universities throughout the state to facilitate ongoing collaboration, problem-solving, and advocacy related to institutional best practices.

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Some really good data and testimonials could definitely help reinforce the policy solutions."

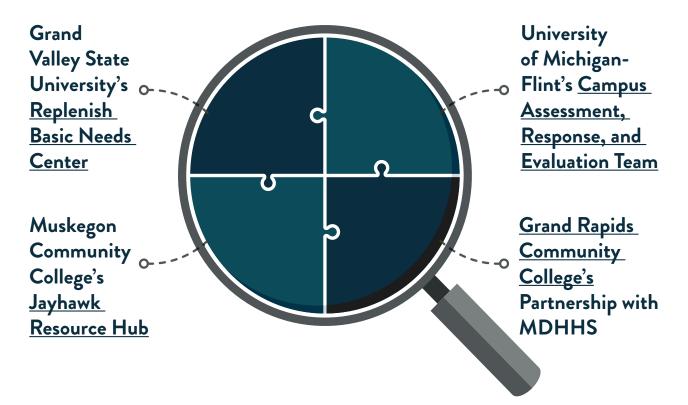
College Student Basic Needs:

Institutional Opportunities The recommendations in this report are focused on actions that can be taken by the Michigan legislature and state departments to catalyze systemic changes for meeting students' basic needs. There are, however, many actions that institutions can and do take on their own—or in partnership with others in their communities—to secure students' basic needs. Concerted efforts at every level—by the state, by colleges, and in communities, together—will lead to the greatest progress. In this section, we discuss opportunities, accompanied by examples and resources, for institutional leaders and frontline practitioners as they map the future of their basic needs efforts.

Comprehensive Support

<u>Students' needs are complex</u> and often overlapping. Providing effective support therefore requires a comprehensive, individualized approach capable of connecting students with resources tailored to their specific need(s) and situation. For example, a student experiencing homelessness and food insecurity is unlikely to benefit from using a food pantry stocked primarily with items that require a kitchen to prepare (e.g., boxed mac and cheese, canned soups). Similarly, finding an affordable childcare option for a parenting student is an incomplete solution if they cannot get there consistently due to a lack of transportation.

What this approach looks like in practice varies, but there are several instructive examples among Michigan institutions.



<u>University of Michigan-Flint's Campus Assessment, Response, and Evaluation (CARE) team</u> provides case management services and connections to resources like short-term emergency housing and healthcare enrollment assistance. Similarly, Muskegon Community College's <u>Jayhawk Resource Hub</u> uses an <u>early alert</u> <u>system</u> and direct outreach to connect students with a range of campus and community resources. Another example is Grand Valley State University's <u>Replenish Basic Needs Center that "supports and promotes equitable</u> <u>access and success for all learners</u>" by providing students with multiple forms of direct support while also advocating for systemic changes that will make higher education more accessible and equitable.

Meanwhile, <u>Grand Rapids Community College</u> has partnered with MDHHS to fund an on-campus specialist/ caseworker to help students access and navigate both public benefits programs and campus and community resources.

Centralized Information

Regardless of how they are organized, campus basic needs resources are only effective if students are aware they exist, understand how to access them, and feel comfortable and safe doing so. Proactive, intentional, and consistent education and relationship-building, over time, among an institution's students, staff, faculty, and senior leadership is required. One valuable resource is a <u>basic needs website</u>. An impactful basic needs website—such as <u>this example from Mott Community College</u>—will use concise, supportive, and destigmatizing language to inform students about existing resources and <u>how to access them</u>. A basic needs website can also be a powerful tool for providing faculty and staff with information and tools to understand their role in connecting students to resources, as in this example from the <u>University of Oregon</u>. The most impactful websites will combine student-focused information and tools to help faculty and staff connect students with resources as demonstrated by <u>Grand Valley State University's Counseling Center</u> page.

Student Involvement

As exemplified by the quotes shared throughout this report, providing students with input and decision-making opportunities is essential for ensuring that an institution's basic needs support ecosystem is accessible by, welcoming to, and supportive of all students. Moreover, their involvement in planning and evaluation can help an institution's resources remain responsive to students' needs as they evolve. There are several options for involving students in basic needs work. For example, they can be included on institutions' <u>basic needs task force</u> in a role that provides meaningful opportunities to contribute to planning and decision-making. At <u>Temple University</u>, a permanent basic needs role within student government was created.

Additional Resources

For more information about building out a comprehensive approach to meet student basic needs, review <u>California Community College's Basic Needs Center Toolkit</u>. While intended primarily for practitioners in the California Community College system, this guide contains a plethora of ideas and insights that can be adapted to work at Michigan institutions. Another helpful, practitioner-focused resource for establishing and/or enhancing an effective basic needs ecosystem is the <u>Playbook for Enhancing New Jersey College Students' Access to Food, Housing, and Other Basic Needs Supports</u>. The Hope Center provides a suite of <u>training, technical assistance, coaching, and data collection supports</u> to bolster your efforts. Finally, the <u>CAS Standards and Self-Assessment</u> <u>Guide for Basic Needs Programs & Services</u> offers a valuable framework for all facets of a basic needs ecosystem, from mission and staffing to evaluation and financial sustainability.

Conclusion

The Michigan Student Basic Needs Task Force recommendations outlined in this report will improve the lives, careers, health and wellbeing, economic security, and long-term outcomes of Michigan's approximately 500,000 college students. They hold promise for making educational goals a reality for the 48% of Michiganders over 25 who do not yet have a college degree or credential, including the 21.1% and 59.7% of students, respectively, who make it to but not through Michigan's public universities and community colleges.

Enacting the recommendations will be a robust undertaking. It will require time, resources, and complex discussions about the best approach for implementation. However, bringing these recommendations to life will fundamentally transform not only the lives of Michigan students, but the state. Picture a state that leads the nation, rather than lags, in educational attainment. Imagine a thriving economy and businesses without workforce shortages. The recommendations hold promise for helping to address Michigan's demographic challenge of a declining school-age population. They can make college in Michigan more affordable, possible, and appealing for a greater portion of the state's high school graduates.

While every recommendation is poised to positively impact Michigan students, implementing them together holds tremendous power for changing student lives and meeting their needs comprehensively. Together the recommendations will ensure that students can not only attend college but have food to eat, a home to live in, and the essential technology to succeed. They will ensure that parents can pursue their educational dreams while taking care of their children and their health.

With cost and basic needs no longer a barrier to higher education, Michiganders will be able to complete essential learning and skill development that will provide them and their families with a clearer pathway to economic mobility and stability. The recommendations will pave roads out of poverty. Together, the recommendations will propel more Michiganders into the state's highest-paying occupations, <u>88% of which require a bachelor degree</u> <u>at the entry level</u>.

Michiganders are able to complete essential learning and skill development

Cost and basic needs no longer a barrier to higher education

By eliminating basic needs insecurity as a barrier to college attainment, today's students will become the solutions for tomorrow's problems. They will become educators, nurses, doctors, parents, and policymakers who help secure basic needs for future generations. Michiganders obtain degrees with a clearer pathway to economic stability

Securing students' basic needs will strengthen their physical and mental wellbeing, resulting in healthier, longer living, and more engaged communities that can commit their energy to creating a better life for all Michiganders.

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The Basic Needs Task Force, Advisory Council, MiLEAP, and The Hope Center are committed to turning this vision of what is possible into reality, and we invite you to join us. We all have a role to play in leveraging our collective knowledge, experience, authority, networks, and platforms to ensure that these recommendations are lifted from the pages of this report and come to life in the real world.

Thank you to everyone who has contributed to this work thus far and thank you to everyone who will join us as we continue to move this work forward in pursuit of a brighter tomorrow for Michigan and its students.

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A lot of [the challenge] is the energy that goes into advocating for yourself as a student when you don't have a safety net that guarantees that—once you put in all this energy—there will be a good outcome. Advocating for myself has been really difficult when trying to access basic needs and not being aware of the assistance that's available."

Appendix

Research & Feasibility Meetings

Institution/Organization	Number of staff
Michigan Department of Health and Human Services	13
Community Mental Health Association of Michigan	1
Michigan State Housing Development Authority	4
Michigan League for Public Policy	1
Michigan High Speed Internet Office	1

Student Engagement Sessions

Event/Organization	Number of Students
TICAS	7
Detroit Regional Chamber	6
MCCA Student Leadership Retreat	17
Swipe Out Hunger #1	1
Swipe Out Hunger #2	6

Inventory of Basic Needs Programs and Services Respondents

Institution	Institution Type
Bay College	2-Year, Public
Calvin University	4-Year, Private
Concordia University Ann Arbor	4-Year, Private
Ferris State University	4-Year, Public
Glen Oaks Community College	2-Year, Public
Gogebic Community College	2-Year, Public
Grand Rapids Community College	2-Year, Public
Grand Valley State University	4-Year, Public
Henry Ford College	4-Year, Public
Jackson College	4-Year, Public
Kalamazoo Valley Community College	2-Year, Public
Kellogg Community College	2-Year, Public
Keweenaw Bay Ojibwa Community College	2-Year, Public
Kirtland Community College	2-Year, Public
Lawrence Technological University	4-Year, Private
Macomb Community College	2-Year, Public
Michigan State University	4-Year, Public
Michigan Technological University	4-Year, Public
Monroe County Community College	2-Year, Public
Mott Community College	2-Year, Public
North Central Michigan College	2-Year, Public



Institution	Institution Type
Northern Michigan University	4-Year, Public
Northwestern Michigan College	4-Year, Public
Oakland Community College	2-Year, Public
Oakland University	4-Year, Public
Schoolcraft College	4-Year, Public
Siena Heights University	4-Year, Private
Southwestern Michigan College	2-Year, Public
St. Clair County Community College	2-Year, Public
University of Michigan–Dearborn	4-Year, Public
University of Michigan–Flint	4-Year, Public
University of Olivet	4-Year, Private
Wayne County Community College District	2-Year, Public
Wayne State University	4-Year, Public
West Shore Community College	2-Year, Public
Western Michigan University	4-Year, Public

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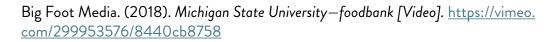
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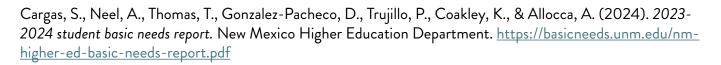
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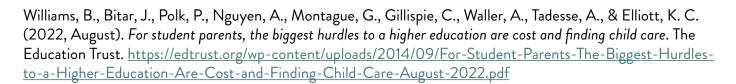
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Endnotes

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² National Center for Education Statistics, 2019-2020 National Postsecondary Student Aid Study (Washington, DC: US Department of Education, 2022).

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⁴ Healthy Minds Study 2022-2023.

⁵ National Center for Education Statistics, 2019-2020 National Postsecondary Student Aid Study (Washington, DC: US Department of Education, 2022).

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⁹ Gross rent is the cost of contracted rent plus average utilities cost.

¹⁰ National Center for Education Statistics, 2019-2020 National Postsecondary Student Aid Study (Washington, DC: US Department of Education, 2022).

¹¹ Healthy Minds Study 2020-2023.

¹² Healthy Minds Study 2022-2023.

¹³ Internal Child Development and Care Program data.

¹⁴ National Center for Education Statistics, 2019-2020 National Postsecondary Student Aid Study (Washington, DC: US Department of Education, 2022).

¹⁵ Overall FAFSA completion rates for potential adult students are not known. However, internal MiLEAP application and FAFSA data indicate that, among adults aged 25 and up who completed a Reconnect application in the 2023-24 academic year, only 58% completed a FAFSA. Meanwhile, just <u>47% of Michigan high school</u> <u>seniors</u> completed the 2023-2024 FAFSA. Our listed estimate attempts to account for both of these numbers as well as the percentage of students whose FAFSA completion status is unknown.

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