

Fall 2013 State Need Grant Survey: Final Report

Overview

In fall 2013, staff at the Washington Student Achievement Council conducted a survey of 4,900 State Need Grant (SNG) eligible students who received SNG during the 2011-12 academic year, but were unserved during 2012-13. Just over 300 students responded to the survey. Nearly half of the survey respondents were enrolled at a community or technical college during 2011-12, while 42 percent were enrolled in a public baccalaureate institution, and 9 percent were enrolled in a private college or university.

In 2011-12 these students received an average SNG award of \$4,700 overall, comprising just less than one-third of the total aid received. In 2012-13 these students did not receive any SNG funds—leaving them to find alternative means of financing their education. This survey was conducted to learn more about the impact this loss of funds had on their lives and their financial decisions.

Making up the Difference

Students responding to the survey generally made more than one type of adjustment to their educational plans and lifestyle in order to make up for the lack of SNG in 2012-13.

- 51 percent borrowed more from student loan programs, many of whom were uncomfortable doing so and expressed considerable anxiety over their ability to pay the loans off after graduation.
- 42 percent changed their living situation through various means, including eating less, adding roommates, living in their cars, going without textbooks, and driving less.
- 32 percent borrowed money from friends or family members.
- 26 percent worked more hours at their current job, leaving less time to focus on their education or get the rest they need. The percentage of students working 31 to 40 hours a week increased from 16 percent in 2011-12 to 26 percent in 2012-13.
- 15 percent enrolled in fewer classes, which slows students' progress towards a postsecondary credential.
- 14 percent took on an additional job, which again reduces the time available for homework and much-needed rest. The percentage of students working two jobs increased from 16 percent in 2011-12 to 24 percent in 2012-13.
- Only 7 percent reported that the loss of SNG had no impact.

Students also reported utilizing other financial aid programs, withdrawing from savings, temporarily stopping out to work in order to save money for future educational expenses, or dropping out altogether. Detailed data tables and charts are provided in the Appendix.

The Impact of Doing without State Need Grant

While many of the students who responded to this survey were able to continue their education, the impact of not receiving SNG in 2012-13 was substantial. In the open-ended comments 118 students reported experiencing high levels of personal and financial stress. The anxiety and strain is best described by the students themselves.

Student 189

I worked too much to maintain grades. I had to retake a class because I could not keep up with the course load (between work and class time I was pulling over a 40-hour week, not counting homework). The mere thought of taking out \$12,000/year of loans (another 2 years) made me question whether or not it was even worth continuing my education. I cried myself to sleep thinking that I was not good enough, not smart enough, not strong enough, that I was the scum of the earth because I am a student. I could not afford to go to the doctor, dentist, or even the grocery store. My mother-in-law even dipped into her retirement fund to help my husband and I pay rent and stay fed.

Student 40

The reduction...created a lot of stress in my life. I am attending school in a small college town, and employment is lacking. I had to borrow money from student loans, and was stressed about food, shelter, and clothing. This stress had some impact on my learning and concentration in the classroom. I had to borrow money a few times from friends just to eat. A few times during the school year, I almost left school. The lack of money was almost too much, and I was feeling overwhelmed. I did stick with my education, but it would be nice not to have that much stress. Having food, shelter, and clothing, is also a part of student academic success.

Student 129

Difficulties at home, difficulty supporting my child as I get an education, difficulty with buying good food, loss of vehicle, stress in relationships due to money, stress due to the debt I am accruing, etc.

Student 140

Financial stress definitely played a role in lower grades, fatigue, and inability to engage in classes fully. The stress and pressure from not having financial aid hurts families as well as students because of emotional stress and discord brought by financial stress.

Student 19

I borrowed quite a bit of money from my family. I was eating less and less every month so that I could save money, but at one point, my parents found out. In response, my parents were somehow able to scrounge up \$2000 even though their income was very low. Borrowing money from my parents stressed me out because I understood their financial position and felt as if I was a burden on them. Altogether, not receiving the State Need Grant impacted my eating habits and prohibited me from buying necessities such as warm clothes for the winter or school supplies. I wasn't able to buy any of my books for my classes, so for the dozen classes I took over the last year, I borrowed, shared, and rented from the library. It was very difficult, but I managed to do it for most of my classes.

Student 43

I have two children to provide for, and I travel...for school. Gas and living expenses are very expensive. It is so hard to go to school and work, but without working I wouldn't be able to make ends meet. The grant helped me tremendously not to be so stressed about day-to-day expenses and bills. Without it, I am getting by, but I am having to put more hours in at my job, so my evenings consist of picking up my kids from daycare, cooking dinner, helping kids with their homework, helping kids with bath, story, and bed time, and then pushing my homework into the late hours. Definitely working less hours while going to school helps out a lot, especially with having small children in grade school. I am fitting it all in by taking less classes (which has pushed my graduation date back at least a year) and working later hours at work. Thank you for the chance to have a voice in this survey.

Student 192

It has been a huge financial burden and has significantly impacted my abilities to be a single mother of three and a full-time employee working full-time to secure a career in my community while working on a bachelor's degree, which would significantly improve my children's ability to pursue post-high school education and stop the cycle of living in poverty for my family. I still maintain a 3.6 GPA; however, my family has suffered and I am forced to attend school at part-time status so I can afford my portion of tuition, which further delays an economic improvement for my family, my community, and my country.

Student 87

It discourages me, or at least attempts to, from remaining in school and becoming educated. It pushes one towards the temptation, and almost requisite, that finishing my education might be impossible as a result of it being so difficult to maintain affording school while simultaneously attempting to sustain my own life. I deeply recommend revisions made to your terms and limitations and qualifications that you utilize to give, or to cut-off, your grant to students. It should be more realistic, rather than a cold set of punitive lines that are drawn on a generalized stencil of what "need" really is, because look at me, for example: I have nothing and no one, but I am striving, struggling, and, against all adversity, trying to become educated so that I can be a more productive and useful member of society, but all of these bureaucratic laws and regulations and policies and limitations that you put on who gets these grants and who doesn't is hindering my ability to actually become educated. Thus, in numerous, indirect ways I am constantly reminded that being educated is financially impossible because there is a profound lack of support, a profound lack of guidance, and a profound absence of empathy for the students.

Student 183

I always work hard for my grades, but it was really hard to keep those up due to the increase in stress and tiredness I had of working long hours. The State Need Grant is a huge help for students. We depend on the help to finish school and get a degree. I am a sole provider for myself. My family is not able to help in any way, so getting grants is very important.

Differences Across Types of Institutions

The above findings are generally consistent across all types of institutions, with the following exceptions.

- 26 percent of respondents from public comprehensive institutions borrowed more from student loan programs, compared to 51 percent overall.
- Only 37 percent of respondents from public comprehensive institutions and 26 percent of respondents from private institutions made changes to their lifestyle compared to 42 percent of all survey respondents.
- Between 40 and 43 percent of respondents from the public baccalaureate institutions borrowed from family and friends, and only 4 percent of respondents from private institutions did so compared to 32 percent overall.
- Approximately 20 percent of respondents from public comprehensive institutions worked more hours, compared to 26 percent of all survey respondents.
- 22 percent of respondents from private institutions chose to enroll in fewer classes compared to 15 percent overall.
- 22 percent of respondents from private institutions chose to secure an additional job while only 14 percent of all respondents chose this option.
- Approximately 11 percent of respondents enrolled at private institutions reported no impact, compared to 7 percent of all survey respondents.

Detailed tables and charts are provided in the Appendix.

Conclusion

The students who responded to this survey provided two critical insights into the importance of Washington's largest need-based financial aid program.

1. The loss of SNG negatively impacted the academic progress and the overall quality of life of low-income individuals.
2. Some students are so committed to their postsecondary education that they will do whatever it takes to stay enrolled—even if doing so means going without food, gas, warm clothes, or textbooks.

This feedback will be incorporated into 2014 State Need Grant evaluation, due to the Legislature in December 2014. Council staff will also continue to solicit additional information from students about the impact of the State Need Grant.

Report Contact Information

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APPENDIX: DATA TABLES & CHARTS

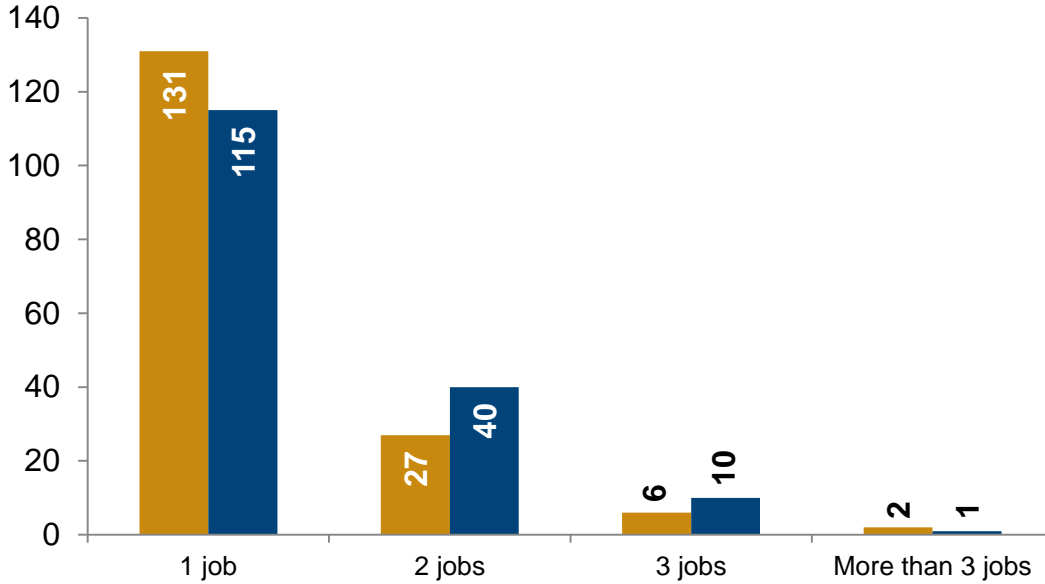
TABLE 1. IMPACT OF NOT RECEIVING THE STATE NEED GRANT ON SURVEY RESPONDENTS' EDUCATIONAL PLANS AND LIFESTYLE CHOICES

During the 2012-13 Academic Year

	Public Research	Public Comprehensive	Private 4-Year	CTC	Grand Total	Percentage of Total
The reduction in state financial aid did not impact me financially or otherwise.	5	3	3	11	22	7%
<i>Percentage of respondents by sector</i>	23%	14%	14%	50%	100%	
Enrolled in fewer classes	11	3	6	24	44	15%
<i>Percentage of respondents by sector</i>	25%	7%	14%	55%	100%	
Secured an additional job	11	7	6	18	42	14%
<i>Percentage of respondents by sector</i>	26%	17%	14%	43%	100%	
Worked additional hours at existing job(s)	19	9	8	44	80	26%
<i>Percentage of respondents by sector</i>	24%	11%	10%	55%	100%	
Borrowed more from student loans than I otherwise would have	43	21	14	76	154	51%
<i>Percentage of respondents by sector</i>	28%	14%	9%	49%	100%	
Borrowed money from family or friends	32	20	1	45	98	32%
<i>Percentage of respondents by sector</i>	33%	20%	1%	46%	100%	
Changed my living situation in order to reduce expenses (e.g., took in roommates/renters, sold car)	35	17	7	69	128	42%
<i>Percentage of respondents by sector</i>	27%	13%	5%	54%	100%	

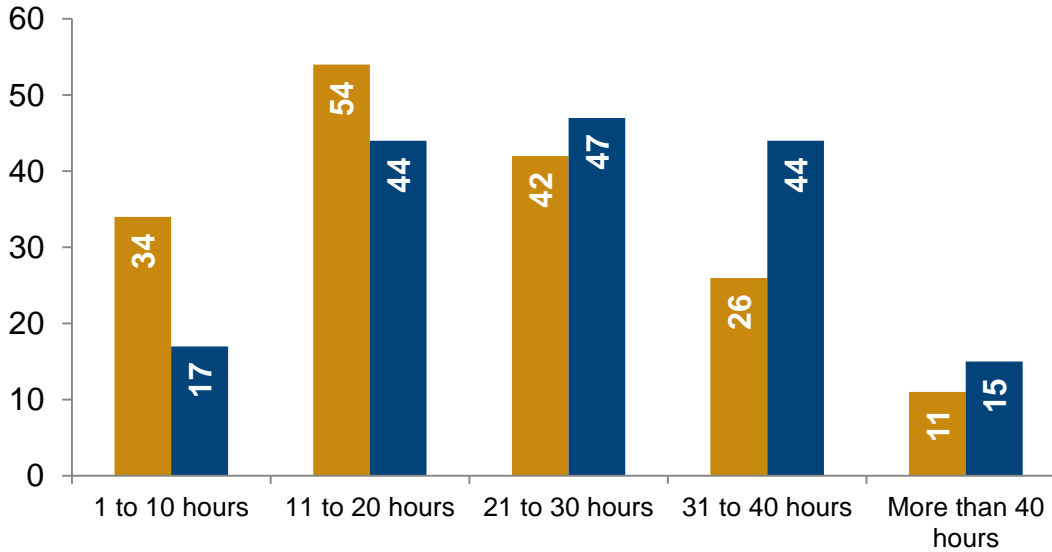
SOURCE: Washington Student Achievement Council Survey of State Need Grant Students Served in 2011-12, Unserved in 2012-13 (January 2014).

CHART 1. NUMBER OF JOBS WORKED BY SURVEY RESPONDENTS
During the 2011-12 and 2012-13 Academic Years



SOURCE: Washington Student Achievement Council Survey of State Need Grant Students Served in 2011-12, Unserved in 2012-13 (January 2014).

CHART 2. NUMBER OF HOURS WORKED PER WEEK ON AVERAGE (ALL JOBS) BY SURVEY RESPONDENTS
During the 2011-12 and 2012-13 Academic Years



SOURCE: Washington Student Achievement Council Survey of State Need Grant Students Served in 2011-12, Unserved in 2012-13 (January 2014).

TABLE 2. CLASS LEVEL OF SURVEY RESPONDENTS
During the 2011-12 Academic Year

Class Level	Number	Percentage
Freshman	83	27%
Sophomore	137	45%
Junior	55	18%
Senior	28	9%
Grand Total	303	100%

SOURCE: Washington Student Achievement Council Survey of State Need Grant Students Served in 2011-12, Unserved in 2012-13 (January 2014).

TABLE 3. SECTOR LEVEL OF SURVEY RESPONDENTS
Based on Institution Attended During the 2011-12 Academic Year

Sector	Number	Percentage
Public Research	81	27%
Public Comprehensive	46	15%
Private 4-Year	27	9%
CTC	149	49%
Grand Total	303	100%

NOTE: 259 students were in the same sector both academic years; 39 CTC students transferred to a four-year institution in 2012-13.

SOURCE: Washington Student Achievement Council Survey of State Need Grant Students Served in 2011-12, Unserved in 2012-13 (January 2014).