



Literature on Students Experiencing Homelessness and Housing Insecurity

**These resources are helpful for individuals that are interested in learning more about the landscape and policies that affect housing insecurity for students within higher education. Additionally, some publications detail programs at colleges and universities across the country that address basic needs and housing needs of students.*

Broton, K., & Goldrick-Rab, S. (2014). *The Problem of College Students Without Reliable Housing*. Scholars Strategy Network.

Katharine Broton and Sara Goldrick-Rab coauthor a brief article describing the challenges that low-income college students may face when accessing public benefits. Many college students struggle to find affordable, safe, and stable housing. Further, grants, loans, and scholarships are considered income for students and may disqualify them from being eligible to apply for Section 8 housing. Broton and Goldrick-Rab offer alternatives by arguing that college students in need should have access to public benefits.

Broton, K., & Goldrick-Rab, S. (2016, March 7). The Dark Side of College (Un)Affordability: Food and Housing Insecurity in Higher Education. *Change: The Magazine of Higher Learning*, 48 (1), 16-25.

Researchers at the Wisconsin HOPE Lab illuminate the importance of meeting students' basic needs, such as food and housing, in order to support degree completion and success. Goldrick-Rab and Broton discuss the factors that limit a student's ability to find safe and secure housing, such as lacking rental history, lacking enough savings to pay for a security deposit, and not knowing anyone who can act as a guarantor when leasing an apartment. They note that the institutions that are most successful in meeting their students' needs have a clear understanding of the shortcomings in policy and leverage the resources that are available to their institution and community organizations.

Chaplot, P., Cooper, D., Johnstone, R., & Karandjeff, K. (2015). *Beyond Financial Aid*. Lumina Foundation.

The Lumina Foundation offers strategies to institutions of higher education to assist low-income students that extend beyond financial aid opportunities. Such strategies and recommendations include identifying the students in need, providing those students resources, creating partnerships with outside organizations that

may provide additional support, encouraging students to take advantage of supports available, improving the policies and processes in place to assist students, and utilizing practices that advance the academic progress of low-income students.

Crutchfield, R. M., Chambers, R. M., & Duffield, B. (2016). Jumping through the hoops to get financial aid for college students who are homeless: Policy analysis of the College Cost and Reduction Act of 2007. *Families in Society: The Journal of Contemporary Social Services*, 97(3), 191-199.

Following the College Cost and Reduction Act of 2007, youth between the ages of 18 and 24 can file as an independent student or unaccompanied homeless youth on the FAFSA in order to receive financial aid without their parent or guardian's personal information. Despite this change in policy, students experiencing housing insecurity still face significant barriers in filing their FAFSA as an independent student. This report offers recommendations for Financial Aid Administrators at college and university campuses to best support students experiencing homelessness in the financial aid application process.

Dukes, C., Lee, C., & Bowman, D. (2013, June). *College Access and Success for Students Experiencing Homelessness: Toolkit for Educators and Service Providers*. National Association for the Education of Homeless Children and Youth.

This toolkit serves as a guide to understanding the unique challenges that homeless youth may experience when pursuing a post-secondary degree. The resource provides detailed descriptions of obstacles that students experiencing homelessness may face when applying, selecting, and attending a college or university and ways that service providers and educators can support students in such situations.

Duke-Benfield, A., & Saunders, K. (2016). *Benefits Access for College Completion Lessons Learned*. Center for Law and Social Policy.

This publication outlines the procedures and elements needed in a sustainable and integrated benefits program in a college or university setting. By accessing public benefits, low-income students may find the additional financial support they need to stay enrolled in an institution, such as assistance with housing opportunities.

Emerson, J., & Bassett, L. (2010). *Supporting Success: Improving Higher Education Outcomes for Students from Foster Care*. Casey Family Programs.

Casey Family Programs offers a comprehensive overview of the challenges that former foster youth experience when pursuing post-secondary educational opportunities. Researchers list resources that should be available to assist former

foster care students such as designating a Single Point of Contact (SPOC) on campus and providing year-round housing options. Additionally, this report details necessary steps to take when creating a team of people on a campus to support students facing housing insecurity.

Goldrick-Rab, S. (2016). *Paying the Price*. Chicago: University of Chicago Press. Sara Goldrick-Rab, founder of the Wisconsin HOPE Lab, discusses college affordability for students today. Tracing the history of the cost of college and disbursement of financial aid in higher education over the past five decades, Goldrick-Rab highlights the fact that the price of college attendance and the value of a college degree has increased tremendously, while wages have decreased or stagnated. Thus, the net cost of college attendance is largely unaffordable for middle-income and low-income students.

Hallett, R. (2010). Homeless: How Residential Instability Complicates Students' Lives. *About Campus*, 15(3), 11-16.

Hallett discusses the barriers that housing insecurity can pose on a student's academic success while pursuing a post-secondary degree. For students living off-campus, securing the money to pay a security deposit, rent, and utilities is particularly difficult. For students living on-campus, finding housing during break periods is imperative and oftentimes extremely stressful. Hallett notes the importance of students securing a safe and stable living environment following graduation as well.

Hallett, R. E., & Crutchfield, R. (2017, December). Homelessness and Housing Insecurity in Higher Education: A Trauma-Informed Approach to Research, Policy, and Practice. *Wiley Periodicals*, 43 (6), 7-118.

Hallett and Crutchfield explore the breadth of research discussing the prevalence of student housing insecurity and homelessness in higher education and the policies and procedures that directly impact the availability of resources available to assist students that are struggling. Drawing on the foundational knowledge of how housing insecurity affects students in the K-12 system, researchers suggest that administrators and practitioners should assist students struggling with their basic needs from a trauma-informed perspective in the higher educational setting. Such practice would require professionals to understand the variety of social issues that may affect students' stress levels and experiences. Ultimately, in order to address student housing insecurity, Hallett and Crutchfield call for programmatic and policy changes.

Meschino, J., & Fan-Chan- S. (2013, October 24). *The Massachusetts Homeless Post-Secondary Students Network*. Massachusetts Appleseed Center for Law and Justice and the Office of Urban and Off-Campus Support Services at UMASS Boston.

The Massachusetts Homeless Post-Secondary Students Network is a group of educators, service providers, advocates, and community members that are committed to supporting homeless students transition from secondary to post-secondary opportunities and establish career readiness. This network of professionals is aims to gather data to show evidence of the number of students struggling with housing insecurity in Massachusetts, identify the challenges that students without stable housing may face when attending a college or university, and develop effective solutions to meet the needs of students. For example, the network advocates for colleges and universities to develop a position for a full-time staff member whose sole function is to support students facing homelessness and housing insecurity.

Mott, A. (2015). *Early action on the student housing crisis*. Community Learning Partnership.

Community Learning Partnership is an organization creates the pathways and space for community organizations and institutions of higher education to collaborate on social justice projects. This report summarizes Community Learning Partnership projects that are occurring in Los Angeles, Minneapolis, and San Jose to address student housing insecurity. Individuals on college and university campuses and members of the larger communities are working to create renters' rights advocacy groups, housing partnerships and development of affordable housing for students, and resource offices for students facing housing insecurity.

National Center for Homeless Education (2015, April). *Support for College Completion for Students Experiencing Homelessness*.

The National Center for Homeless Education describes leading programs at colleges and universities around the country that meet the needs of students facing homelessness and housing insecurity such as the Center for Academic Retention and Enhancement at Florida State University and the Campus Awareness, Resource, and Empowerment Center at Kennesaw State University. The report provides a basic overview of the major components of such programs that support student success in college and university settings.

Paden, N. (2012). Homeless Students? Not at my University: The Reality of Homeless College Students. *American Society of Business and Behavioral Sciences*, 19(1), 669-773.

Paden offers a brief overview of the definition of homelessness, circumstances that may lead a student to become housing insecure or homeless while enrolled in college, and light-touch interventions that colleges or universities can use to address the growing need of students facing housing insecurity and homelessness. Such interventions include involving other students in raising awareness about housing insecurity and creating partnerships with outside organizations that may provide resources to students.

Ringer, B. (2015). College Students Experiencing Homelessness: The Consequences of Failed Macro Policies. *McNair Scholars Research Journal*, 8(1), 103-124.

Ringer explores the systemic issues and policies that perpetuate the financial hardship and challenge for low-income students pursuing a degree in higher education. Ringer briefly describes the differences between unaccompanied homeless youth and nontraditional students that experience homelessness. Additionally, the publication refers to pieces of legislation that attempt to meet the needs of these students, such as the McKinney-Vento Homeless Education Act and the College Cost and Reduction Act.

Sackett, C. (2015, February). *Barriers to Success: Housing Insecurity for U.S. College Students*. U.S. Department of Housing and Urban Development.

The US Department for Housing and Urban Development offers detailed descriptions of factors that may affect a student's ability to afford safe and secure housing while attending a college or university. For example, the publication lists factors that may prevent students from leasing an apartment such as lacking a security deposit, lacking a supportive individual to act as a guarantor, and lacking the savings for the security deposit on an apartment. Additionally, this article highlights other details that affect the amount of financial aid a student may receive to support their housing costs. For example, institutions are required to estimate the cost of attendance for students when creating financial aid packages. The cost of attendance should incorporate the cost of living for those attending the college or university. However, because there is no standard formula for determining the cost of living while attending a college or university, institutions may underestimate the amount of money students need to maintain food and housing insecurity, thus limiting the money students are eligible to receive through federal financial aid programs.

Schoolhouse Connection. (2017). *"This is how I'm going to make a life for myself." An analysis of FAFSA data and barriers to financial aid for unaccompanied homeless youth.*

This report from the Schoolhouse Connection provides insight into barriers that continue to exist for unaccompanied homeless youth and students facing housing insecurity. Such barriers include age restrictions and the lack of clarity on documentation needed to confirm homeless status for students when filing the FAFSA report. Researchers recommend comprehensive training for staff and financial aid administrators to help students facing housing insecurity apply for federal financial aid.

Sloan, A. (2014). *Financial Aid for Unaccompanied Homeless Youth.* National Association for the Education of Homeless Children and Youth.

The College Cost and Reduction Act of 2007 allows unaccompanied homeless youth to file their FAFSA as an "independent" student. With this status, students can apply for federal financial aid without their parents' or guardians' personal and financial information. This document outlines the processes and procedures used to verify a student's "independent" status.

Social Science Research Center. (2007). *An Overview of Post-secondary Support Programs for Former Foster Youth.* College of Sciences and Humanities Ball State University.

The Guardian Scholars program at Ball State University is designed for students at Ball State University that were formerly in foster care. Researchers and practitioners discuss major program components and best practices to assist former foster youth transition from secondary to post-secondary education. The Guardian Scholars program offers scholarships, housing assistance, referral to off-campus and on-campus resources, and mentorship to students.

Research Discussing the Prevalence of Housing Insecurity on Campuses

**These studies present evidence of students struggling to meet their housing needs while attending a college or university.*

Adame-Smith, A. (2016). The lived experience of homeless college students: A phenomenological study. *Dissertation Abstracts International*, 77, 1-175.

Adame-Smith conducts a phenomenological study by interviewing eight students experiencing homelessness while enrolled in college. From such conversations, the researcher identifies three major themes that the participants shared in their experiences facing housing insecurity while pursuing post-secondary education: possessing determination, recognizing the value in education, and experiencing struggles. The researcher notes that the students did not identify themselves as being homeless and made efforts to distinguish themselves and others living on the streets.

Ambrose, V. K. (2016). *It's like a mountain: The lived experience of homeless college students*. Unpublished doctoral dissertation. University of Tennessee Knoxville.

Ambrose offers an analysis of her studies of nine community college students experiencing homelessness. Major themes from interviews, field notes, and descriptive data describe the difficulty students experienced when trying to meet their basic needs, the emotional stress and toll such experiences had on their well being, and the experience of isolation as a student facing housing insecurity.

Au, N. & Hyatt, S. (2017). *Resources supporting homeless students at California's public universities and colleges*. California Homeless Youth Project.

Au and Hyatt report results after assessing the resources and support available to students experiencing homelessness at 82 higher educational institutions which include California Community Colleges, California State University campuses, and University of California institutions. Results indicate that 93% of faculty and staff on community college campuses believe that students have difficulty meeting their housing needs, while 15% of those individuals believe that their institution has the appropriate resources to support students in meeting their needs. The majority of the colleges and universities surveyed do not have forms of support designed specifically for students facing housing insecurity.

Broton, K., Frank, V., & Goldrick-Rab S. (2014, October). *Safety, Security, and College Attainment: An Investigation of Undergraduates' Basic Needs and Institutional Response*. Wisconsin HOPE Lab.

Broton and colleagues describe the basic needs of students, such as food and housing. When such needs are met, researchers note that there is an increased likelihood of college completion and academic success. Additionally, they highlight three common responses observed on campuses when speaking with college and university faculty, administration, and staff about students' unmet basic needs. Faculty and staff at institutions may actively seek different solutions to address students' needs and identify this issue as part of their greater mission, explore solutions on a more limited, case-by-case basis without pursuing programmatic and systemic change on campus, or not address the needs of students but rather question if students should be pursuing a degree while financially unstable.

Broton, K. M., & Goldrick-Rab, S. (2018). Going Without: An Exploration of Food and Housing Insecurity Among Undergraduates. *Educational Researcher*, 47(2), 121-133.

Researchers discuss the data collected from four studies conducted by the Wisconsin HOPE Lab between 2009 and 2016 that analyze basic needs insecurities for students attending two-year and four-year institutions. The data reflects the experiences of 30,000 students attending 121 institutions across 26 states. Broton and Goldrick-Rab report that at about one-third of community college students and 11-19% of four-year college and university students face housing insecurity, and up to 14% of students at community colleges experience homelessness. Researchers note that only a small portion of the students that struggle securing their basic needs receive public or private financial assistance.

Crutchfield, R. M., Clark, K., Gamez, S., Green, A., Munson, D., & Stribling, H. (2016). *Serving displaced and food insecure students in the CSU*. California State University, Long Beach.

The California State University Chancellor's office commissioned a study in 2015 on California State University campuses to survey the number of students experiencing food and housing insecurity. Results indicate that 21% of students experienced food insecurity, while 6.1% of students experienced housing insecurity. Researchers detail the programs and supports for those students that are currently in place and provide additional recommendations for creating systemic and institutional responses to assist students facing basic needs insecurity.

Crutchfield, R. & Maguire, J. (2018). Study of Student Basic Needs. The California State University.

Researchers studied the prevalence of housing insecurity on the 23 campuses of the California State University system and found that 10.9% of students reported experiencing homelessness within the last 12 months. Researchers note that respondents that identified as Black/African-American and first generation students experienced the highest rates of homelessness. The authors propose a list of action steps for institutions of higher education to take when addressing student basic needs insecurities. These include creating affordable housing options and conducting longitudinal research that tracks persistence and degree completion amongst students experiencing basic needs insecurities and the protective factors that help them succeed.

Daugherty, L., Jonston, W., & Tsai, T. (2016). *Connecting College Students to Alternative Sources of Support: The Single Stop Community College Initiative and Postsecondary Outcomes*. RAND Corporation.

This study examines the effects of creating a Single Stop office on student retention and semester completion at four community college systems. From such analyses, researchers conclude that the Single Stop program is positively correlated with student persistence.

Geis, D. G. (2015). Exploring the Academic and Social Experiences of Homeless College Students. *Educational Administration: Theses, Dissertations, and Student Research*. 234. 1-77.

Geis conducts a phenomenological study of seven students experiencing homelessness. From eleven interviews, the researcher concludes that there are four major themes related to the personal and academic experiences of the students: the need for students to hide their experience of being homeless, the lack of social support from family and friends, the variety of living situations the students experience, and the determination and value the students see in their education. Geis provides recommendations for professionals working within student affairs in higher educational institutions to support students experiencing homelessness.

Goldrick-Rab, S., Broton, K., & Eisenberg, D. (2015). *Hungry to Learn: Addressing food & housing insecurity among undergraduates*. Wisconsin HOPE Lab.

The Wisconsin HOPE Lab surveys 4,000 community college students at ten community colleges and finds that 13% of the students are homeless and 52% of the students experience housing insecurity. Students facing housing insecurity cite

difficulty and inability to pay rent or utility bills. Goldrick-Rab and researchers list recommendations for community colleges to meet the needs of their students facing housing insecurity and homelessness by leveraging existing resources within the community.

Goldrick-Rab, S., Broton, K., & Frank, V. (2014). *Hope Lab: Single Stop USA's Community College Initiative*. Wisconsin HOPE Lab.

Goldrick-Rab, Broton, and Hernandez from the Hope Lab discuss the role and function of Single Stop programs: one-stop offices that are dedicated to connecting people to government benefits, social services, and community organizations to support an individual's financial stability. Researchers evaluate the programming and effectiveness of Single Stop offices at 11 community colleges across four states.

Goldrick-Rab, S., Richardson, J., & Hernandez, A. (2017, March). *Hope Lab: Hungry and Homeless in College*. Wisconsin HOPE Lab.

This study evaluates the presence of food and housing insecurity on 70 community college campuses. Surveys from 33,000 community college students indicate that half of community college students face housing insecurity while 13-14% face homelessness.

Goldrick-Rab, S., Richardson, J., Schneider, J., Hernandez, A., & Cady, C. (2018). *Hope Lab: Still Hungry and Homeless in College*. Wisconsin HOPE Lab.

Sara Goldrick-Rab and colleagues surveyed 43,000 students at 66 two-year and four-year institutions in the country and found that 36% of students at four-year institutions and 46% of students at two-year institutions faced housing insecurity within the past year. Further, 9% of students at four-year institutions and 12% of students at two-year institutions faced homelessness within the past year. Researchers at the Wisconsin HOPE Lab found that students that face basic needs insecurities spend just as much time on their academic responsibilities as their classmates that do not face basic needs insecurities, while balancing more responsibilities outside of the classroom.

Gupton, J. T. (2009). *Pathways to College for Homeless Adolescents*. Doctoral Dissertation. University of Southern California.

Gupton's dissertation offers an intimate perspective of the realities of 11 homeless youth when pursuing post-secondary education. Gupton uses a cultural biographical research method to evaluate the motivations and experiences of the adolescents pursuing a college education and the structures and policies that limit their ability to pursue a college degree.

Gupton, J. T. (2017). Campus of Opportunity: A Qualitative Analysis of Homeless Students in Community College. *Community College Review*, 45(3), 190-214. Gupton contextualizes the significance of community colleges throughout history as a pathway for low-income students to access higher educational opportunity. This report provides the data and biographical narratives of four students pursuing a college degree. From such research, Gupton concludes that the students often lack basic knowledge and life-skills normally provided by parental support. Additionally, the academic guidance they receive from some nonprofit organizations do not review the protocol and necessary procedures for applying to college.

Mercado, V. (2017). *Food and Housing Insecurity at Community College District*. San Francisco State University.

Mercado explores the prevalence of food and housing insecurity by administering an online survey to 693 students at four community colleges in California. Results indicate that 83.9% of the respondents experience housing insecurity within the last twelve months and 30.2% of students report that they experienced homelessness in the last 12 months. To conclude, Mercado lists policy-based and campus-based interventions that institutions should consider when assisting students in basic needs security.

Rosas, M. C. (2017). *Transition age youth experiencing housing insecurity and homelessness while pursuing higher education*. California State University, Northridge.

The researcher interviews three California State University Northridge students about their experiences with homelessness and housing insecurity. After coding the data, the researcher finds that four themes emerge from the interviews: the importance of finding connection and support with individuals outside of one's biological family, the value of developing social and community capital, the barriers that students without stable housing experience in higher education, and the strict policies that often make students ineligible to receive support services.

Silva, M. R., Kleinhart, W. L., Sheppard, A. V., Cantrell, K. A., Freeman-Coppadge, D. J., Tsoy, E., Roberst, T., & Parrow, M. (2015). The Relationship Between Food Security, Housing Stability, and School Performance among College Students in an Urban University. *Journal of College Student Retention: Research Theory & Practice*, 0, 1-16.

Silva and colleagues explore the effects of food and housing insecurity on academic success and student retention at University of Massachusetts in Boston.

Researchers find evidence that unstable housing conditions negatively affect class attendance and student academic performance.

Tsui, E., Freudenberg, N., Manzo, L., Jones, H., Kwan, A., & Gagnon, M. (2011). *Housing Instability at CUNY: Results from a survey of CUNY undergraduate students*. City University of New York.

This study reports the findings from surveying undergraduate students at City University of New York campuses. Researchers find that 41.7% of students face housing insecurity. Students experience difficulty paying rent, particularly if rent prices increased unexpectedly.

West, A. N. (2017). *"The Struggle is Real": An exploration of the prevalence and experiences of low-income latinx undergraduate students navigating food and housing insecurity at a four-year research university*. California State University.

West reports the experiences of Latinx students at a public, four year university in California. According to an online survey of 50 students attending the institution, 6% of the students experience homelessness while 17% of the students experience housing insecurity. 66% of the respondents that are affected by housing insecurity and homelessness report that their overall well being is negatively impacted by their housing situation. West presents multiple interventions and recommendations to address food insecurity, housing insecurity, and financial instability for students attending the university.

Wood, L., Harris III, F., and Delgado, N. (2017). *Struggling to Survive- Striving to Succeed; Food and Housing Insecurities in the Community College*. Lumina Foundation.

Researchers report findings from a food and housing insecurity study that survey 3,647 community college students in California. Results indicate that 32.8% of the students experience housing insecurity. The report lists interventions and programming that institutions of higher education can enact to relieve some of the burden for students. Such recommendations include studying and collecting the data on the number of students that struggle to meet their basic needs, raising awareness about the issues on campuses, and developing programming and collaborating with community organizations to support the students.

Program Development and Assessment

**These sources provide guidelines for how to effectively assess the prevalence of basic needs insecurity on a campus.*

Crutchfield, R. M., & Maguire, J. (2017). *Researching Basic Needs in Higher Education: Qualitative and Quantitative Instruments to Explore a Holistic Understanding of Food and Housing Insecurity*. California State University.

In response to the study commissioned by the Chancellor's office at California State University, researchers develop survey materials and tools to study food and housing insecurity on university campuses. This document includes several instruments that are used by researchers to interview and survey faculty, staff, and administrators, as well as students, on California State University campuses to assess the prevalence of food and housing insecurity.

Goldrick-Rab, S., Richardson, J., & Kinsley, P. (2017, May). *Guide to Assessing Basic Needs Insecurity in Higher Education*. Wisconsin HOPE Lab.

The Hope Lab presents the definitions of food insecurity and housing insecurity and the best tools used to measure the conditions on a college campus. Researchers provide step-by-step instructions describing how to collect data on the prevalence of food and housing insecurity on college and university campuses and how to evaluate program effectiveness designed to meet the needs of students facing food and housing insecurity.

Sackett, C., Goldrick-Rab, S., & Broton, K. (2016, September). *Addressing Housing Insecurity and Living Costs in Higher Education*. U.S. Department of Housing and Urban Development.

This document offers a multi-sector perspective when addressing housing insecurity and a variety of pathways institutions of higher education can pursue when supporting students that struggle with basic needs insecurity, including housing insecurity. Best practices range from establishing a Single Point of Contact (SPOC) on a campus to adjusting the time of financial aid delivery.

**These sources are helpful for faculty, staff, and students that are looking to create or assess an emergency aid program on campus.*

Anderson, C., & Steele, P. (2016). *Foiling the Drop-out Trap: Completion and Grant Practices for Retaining and Graduating Students*. Association of Public and Land-Grant Universities.

This publication identifies the value and importance of institutions of higher education implementing an emergency grant program on campus. Researchers discuss different grant program benefits, requirements, and models that colleges and universities can use. The authors identify necessary elements in a successful emergency grant program, such as defining student eligibility and securing the financial sources that support the fund.

Dachelet, K., & Goldrick-Rab, S. (2015, December). *Investing in Student Completion*. Wisconsin HOPE Lab.

One way to assist students facing housing insecurity is by providing emergency aid for one-time, unexpected costs. Dachelet and Goldrick-Rab discuss the data from surveying and interviewing financial aid administrators at higher educational institutions around the country. The researchers address the complexities and considerations institutions need to make when creating and implementing an emergency aid system on a college or university campus, such as clearly defining an emergency and ensuring that funds are distributed in a timely manner.

Goldrick-Rab, S., & Cady, C. (2017). *Distributing Emergency Aid to College Students: Recommendations and Sample Distribution Protocol*. Wisconsin HOPE Lab.

Sara Goldrick-Rab and Clare Cady outline the best practices and procedures when creating an emergency aid program on campus. This report offers guidelines and suggestions for how the Single Point of Contact (SPOC) can guide an intake interview with students in need.

Kruger, K., Parnell, A., & Wesaw, A. (2016). *Landscape Analysis of Emergency Aid Programs*. National Association of Student Personnel Administrators.

This report discusses the types of emergency aid programs that exist on college and university campuses and the communication pathways used to inform students about restrictions and eligibility requirements to apply for this aid. Researchers outline the important program elements in an emergency aid system that involve administrative, communicative, and funding-related components.