

How Higher Education Emergency Relief Funding Shaped Student Experiences During the Pandemic

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The affordability gap between college costs and available financial resources was a barrier to college access before the coronavirus pandemic, but the pandemic deepened basic-needs insecurity and highlighted [unmet need](#) — defined as the difference between students’ total college costs (tuition and non-tuition) and the funds available to them through grants and family resources. As [Anthony Jack](#) noted in “[Class Dismissed](#),” many college students from low-income backgrounds — who are disproportionately students of color — lost jobs and income due to stay-at-home orders and suddenly needed technology to access online courses. This often widened the gap between their expected and actual costs. A [study](#) by the Center for Law and Social Policy found that most community college students had an average annual unmet need of nearly \$5,000. Since the pandemic, the issue of unmet need has gained traction in policy discussions, as it continues to hinder college access and affordability and [adversely affect](#) students’ persistence.

To address the unanticipated needs of colleges and students resulting from the public health emergency, the U.S. Department of Education’s Office of Postsecondary Education established the Higher Education Emergency Relief Fund (HEERF) under the Coronavirus Aid, Relief, and Economic Security (CARES) Act. This fund distributed a historic \$76 billion to postsecondary institutions to support their response to the pandemic and to provide emergency aid to students.

[EdTrust published two studies on the distribution and impact of HEERF funding awarded to students at public four-year universities and community colleges in Texas.](#) These briefs gathered insights directly from community college administrators and students to better understand the context and decisions of those distributing federal emergency relief funding, as well as the experiences of the students who received it.

They also highlighted the widespread financial need among college students, raising critical questions about effective emergency aid distribution, accessible processes, and the impact of emergency aid on student retention. Following these single-state inquiries, we wanted to gain a similar understanding of students’ experiences applying for emergency funds and the potential impact of those funds by surveying a national sample of students.

To better understand how students experienced applying for emergency funding, we surveyed 247 students across the country about the following:

- What prompted applications for emergency aid funds? What did students use the funds for?
- What barriers or difficulties did students encounter while applying for emergency aid funds?
- What was the student's experience in applying for aid? How easy or difficult was the process? Did they receive assistance?
- Did the funds impact postsecondary persistence?

Findings

Here's what they said.

1. Students reported that the funds significantly alleviated financial stress (related to tuition, living costs, the need for supplies such as laptops, etc.), allowing them to focus more on their studies.

Many students reported that they, or a parent or supporting family member, had lost income. Independent students, or those whose families' primary breadwinners had lost jobs, were unable to rely on family support and got significant relief from the emergency aid. Moving off campus due to stay-at-home orders imposed additional financial strain on students who depended on campus housing, and emergency funds enabled them to pay rent or travel to stay with family. Additionally, several students reported using the funds to buy technology that allowed them to access online coursework and resources.

"I was in debt due to taking out a private loan to meet my student contribution. I also needed the money for my living expenses (transportation, personal protective equipment, textbooks, meals, etc.) while I was a student."

– Latina student, Columbia University

"I was able to purchase a new laptop after my old laptop stopped holding a charge. This enabled me to easily finish finals and continue doing work after graduation. I used the laptop throughout grad school [at Penn State, 2020-22]."

– white female student, University of Texas, Austin



2. Students reported a range of experiences with the application process.

Some students found it easy to apply for emergency aid and reported having access to key personnel, such as financial aid advisers and basic-needs coordinators, who assisted them in completing the application. Others found the process opaque and complicated. Requests to provide detailed financial information or complete additional paperwork were a barrier to applying for funds for some. While most respondents said they didn't hesitate to seek emergency funding, some expressed concerns about whether the funding was a loan and their ability to repay it.

“Yes [I applied]; I was not sure if I would receive funding or how much I would receive. I was also experiencing significant anxiety and depression during this time, so the thought of completing a seemingly tedious application on top of all the other responsibilities I faced felt overwhelming.”

– Asian American female student, University of California, Los Angeles

“I received personalized assistance from a financial aid adviser throughout the application process.”

– white male student, Biola University

3. Students reported that funding was important for their persistence in school.

Emergency funding helped students purchase technology that enabled them to access online coursework during the stay-at-home orders. Many students reported that the funds they received allowed them to prioritize their studies rather than having to seek additional work to replace lost income. It also reduced financial stress and improved students' mental health, which they believed positively impacted their academic performance.

“I was less stressed about money throughout this time and was able to buy winter clothes and supplies for school. [The emergency funds] also helped offset the costs of [an] unexpected move and travel due to the pandemic.”

– Latina student, Columbia University

“It prevented me from dropping out since my parents could no longer afford my tuition.”

– Black female student, Marist College

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4 Students who did not apply for or receive emergency aid said they had a harder time staying in school.

Many students who did not apply for emergency aid said they were unaware that it was available. Others were unclear about their eligibility or said the paperwork was burdensome. Without aid, some struggled to pay for emergency car repairs, while others experienced housing payment shortfalls and food insecurity. As a result of these personal emergencies, some students said they were forced to pause their studies.

“[If I had received emergency aid,] I would still be on track to finish but now I am very behind.”

– Latino student, El Camino College

“In my case, funds for food were the most important and concerned me the most because I don’t live with my parents. My college experience would have been better if emergency funds were available to me during this time, because then I wouldn’t have [had] to stress about having to skip meals.”

– Asian American female student, University of California, Los Angeles



Recommendations

Our survey findings highlight the need for expanded support for students and suggest that targeted interventions that address the financial barriers students face should be implemented *before* a crisis hits. Early implementation of these measures can provide students with the financial stability they need to focus on their education, even in the face of emergencies.

1. **Streamline the application process and eligibility requirements for emergency aid.**

- Minimize eligibility requirements to maximize aid distribution.
- Provide guidance on simplifying the application process and use less burdensome forms.
- Use clear language to emphasize that the funding is a grant, which does not need to be repaid.

2. **Provide support to assist students with emergency aid applications.**

- Clearly communicate the availability of emergency aid and how to access it.
- Provide detailed multimedia training (slide decks, videos, webinars) on completing emergency aid applications.
- Dedicate personnel to assist with the application process for emergency funding, paying particular attention to the needs of students with disabilities and those whose primary language is not English.

3. **Include emergency funding when setting institutional persistence and completion goals.**

- Include emergency funding in strategic planning around persistence by making aid available and establishing a protocol for targeting students at risk of stopping out for financial reasons.
 - Identify potential sources of emergency assistance for specific needs, *e.g.*, technology, student fees, rent, and food.
- Consider how support staff are trained to incorporate emergency funding in counseling discussions with students.
- Connect eligible students to more sustainable extramural support, such as the Supplemental Nutrition Assistance Program (SNAP), housing assistance, and Temporary Assistance for Needy Families (TANF).

Emergency Aid Should Be Part of a Larger System of Student Support

Emergency funding provided meaningful financial relief and reduced financial stress for the students who received it. The funds were used to cover various needs, including tuition, housing, and technology, and in some cases, enabled students to stay in school. Students reported varying levels of ease in applying for the funds; some received funding automatically due to their school's protocols, while others found the process so difficult that it deterred them from applying. This suggests that some schools' application processes may have inadvertently excluded the students who are most in need of emergency funds. Recommendations for policymakers include maximizing eligibility by minimizing requirements, simplifying the application process, and clarifying whether the funds are grants or loans.

[Unmet need is a barrier to postsecondary persistence and success](#), and closing the gap between college costs and students' unmet needs should be an ongoing priority — not just during national public health emergencies. The positive impact of HEERF funding is supported by existing research showing that many college students teetering on a financial precipice could be helped by relatively small funding increases. [Unfortunately, HEERF funding ended in July 2022, though the performance period for institutions to spend the money they received was extended to June 2023](#). The end of HEERF is undoubtedly widening the college affordability gap and could hamper colleges' ability to support students who are struggling with financial emergencies, necessitating discussions about sustainable ways to address students' unmet needs.

Higher education policymakers and decision-makers must broaden discussions around college affordability to address the true costs of attendance and how to close gaps in affordability due to personal, local, or national emergencies. Part of this discussion involves defining "emergency" to determine where financial aid ends, and emergency funding begins. [Better estimates of the true cost of college attendance beyond tuition](#) would improve financial aid formulas and allow for more accurate allocation of federal, state, and institutional need-based financial aid, thereby reducing unmet need. States should also invest in emergency grant programs that [operate independently of local or national emergencies](#) to ensure that students have access to timely support. Further, addressing students' basic needs will necessitate conversations between policymakers [across sectors](#) (education, human services, nutrition, housing) about broader questions regarding emergency aid, specifically what it is and how to make it sustainable. These conversations will strengthen coordination among existing programs and make their services more accessible to college students.

About the Data

For this study, we administered an online survey to college students across 10 states between November 2023 and May 2024. Respondents were recruited via social media platforms (Instagram, LinkedIn, X) and asked to complete a 32-item questionnaire consisting of multiple-choice and open-ended questions about their knowledge of and experiences with applying for emergency financial aid on their campuses, as well as demographic questions.

The data was coded and condensed into overarching themes that were then synthesized into the report findings. After cleaning the data, removing duplicate responses and responses from “bots,” we analyzed data from 247 respondents. Fifty-one percent of respondents were female, 33% male, and 16% other. The majority of participants attend school in California. Twenty-one percent of respondents identified as Asian, 26% identified as Black, 14% identified as Latino, 35% identified as white, and 2% did not report their race or ethnicity.

