

Emergency Aid Federal Data Highlights and Implications for Student Affairs

March 2025

Unexpected and emergency expenses remain a persistent barrier to on-time college completion and student success. A staggering number of students, particularly those enrolled in public 2-year and most Minority Serving Institutions (MSIs), report they would be unable to come up with \$500 within a month. As the demographic of college students becomes increasingly diverse – encompassing a wider range of financial backgrounds and life circumstances – higher education institutions must proactively intervene to ensure students have access to basic needs and emergency funds.

NASPA has a deep commitment to addressing basic needs of college students, and we recognize the importance of addressing financial gaps in supporting the persistence and well-being of students facing unexpected financial crises. Of respondents to NASPA's email quick-poll who are affiliated with an institution (n=443), two out of three said their student affairs division manages their institution's emergency aid program. Providing

access to emergency aid grants is a mechanism institutions can leverage when unexpected expenses arise. An examination of existing scholarship and insights from NASPA's prior research – including a 2016 [landscape analysis](#) and a more recent survey of [student and institutional experiences with COVID-19 relief funds](#) – highlight that institutions face diverse challenges when addressing basic needs insecurity, particularly across different institutional types.

A snapshot of recent federal data brings attention to their importance and the need to meaningfully incorporate emergency aid efforts into holistic student success strategies. This brief reviews recent federal data related to the delivery of emergency aid across institutions of higher education – illustrating the continued need and impact of such efforts for today's students – and suggests priorities for advancing and elevating related research scholarship for the field.

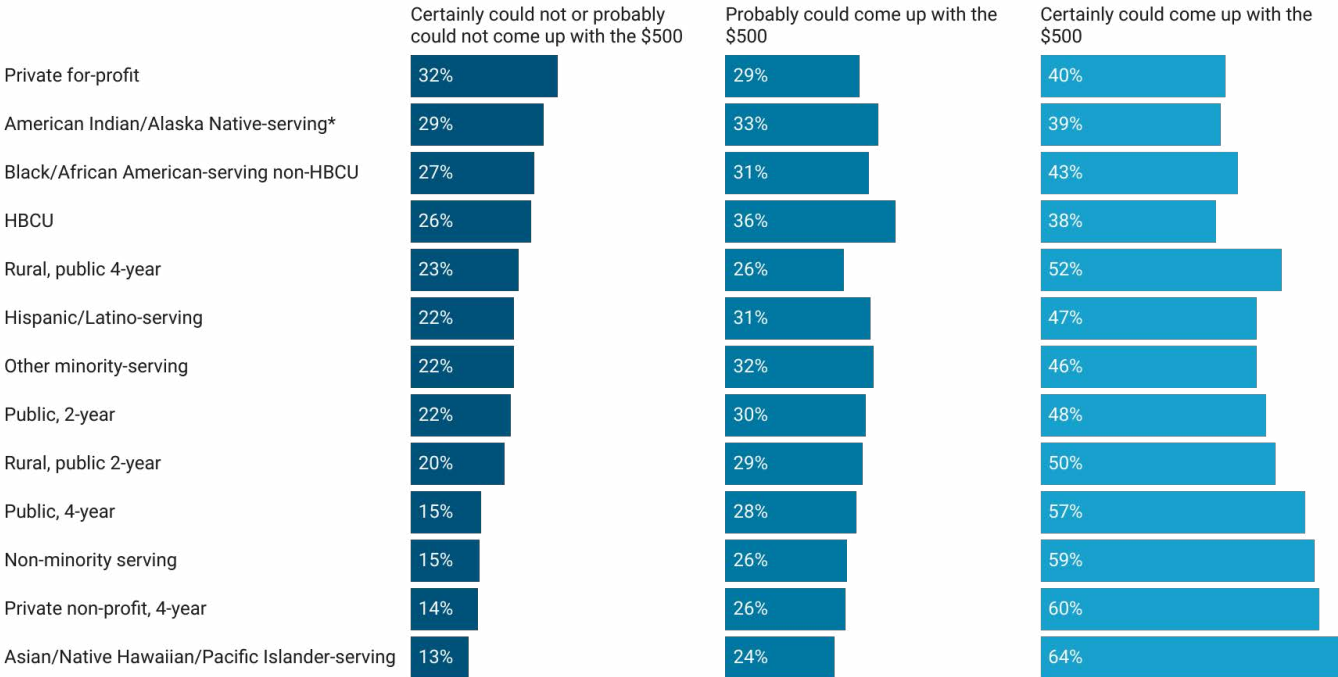
Today’s college students are experiencing financial insecurity. Analysis of a student’s capacity to manage an unexpected financial crisis underscores the widespread prevalence and need for emergency aid support across institutional sectors and demographic groups. In the National Center for Education Statistics’ 2020 National Postsecondary Student Aid Study (NPSAS:20) of Undergraduate Students, students were asked how confident they are that they could come up with \$500, from any available source, if an unexpected need arose within the next month (Figure 1).

One in five students (18.5%) shared that they could probably not come up or certainly could not come up with \$500 in the next month. When disaggregated by institution sector, 22% of students from public two-year institutions reported that they could probably not come up or certainly could not come up with \$500 in the next month. Notably, since the NPSAS:20 survey was conducted prior to and at the start of the global COVID-19 pandemic, it is likely that this data does not reflect the severity of financial insecurity faced by students during the pandemic.

One in five students (18.5%) shared that they could probably not come up or certainly could not come up with \$500 in the next month

Figure 1

Percentage of students who are confident they could come up with \$500 if an unexpected need arose with the next month, by institution type



*Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

Source: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 2020 Undergraduate Students • Created with Datawrapper

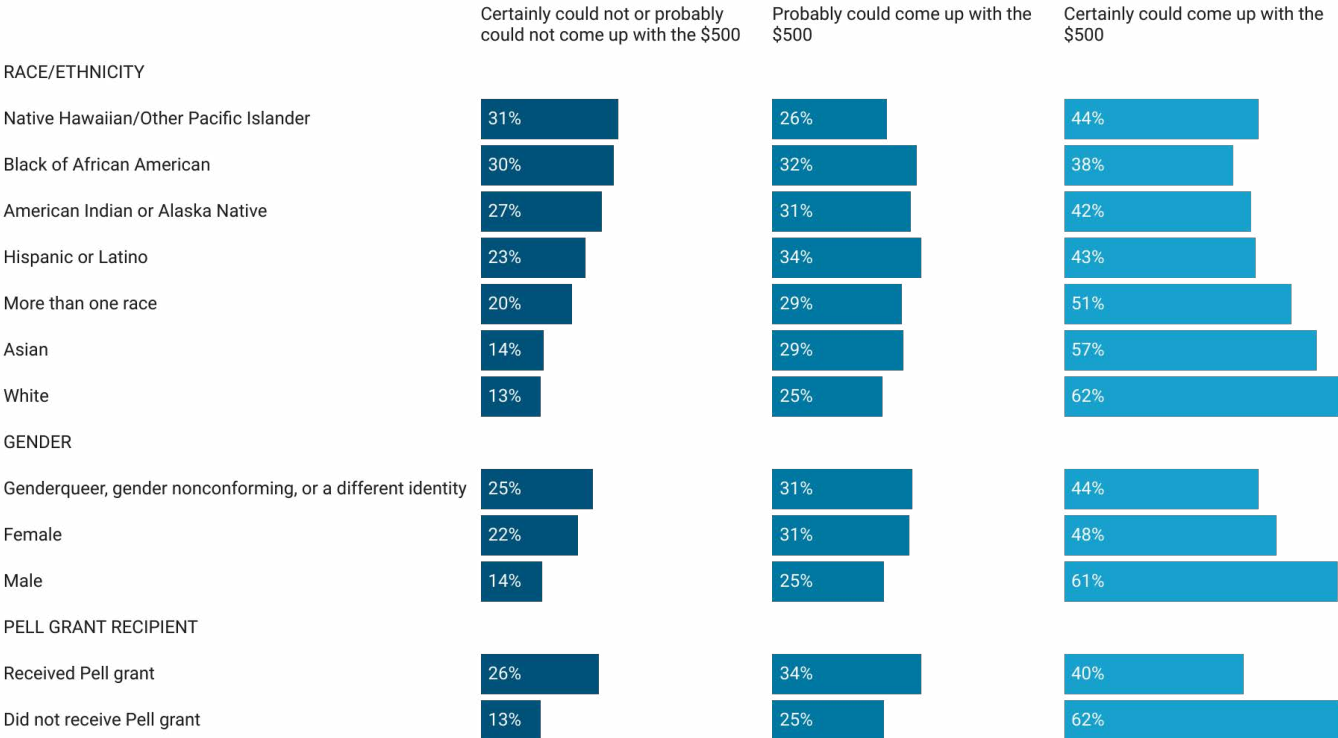
¹Research & Policy Quick-Poll conducted December 11-17, 2024 as part of the NASPA Weekly Update email
²U.S. Department of Education, Higher Education Emergency Relief Fund 2021 Annual Performance Report, February 1, 2023.
³U.S. Department of Education, *By the Numbers: Historically Black Colleges and Universities and Higher Education Emergency Relief in 2021, By the Numbers: Minority Serving Institutions and Higher Education Emergency Relief in 2021, By the Numbers: Tribally Controlled Colleges and Universities and Higher Education Emergency Relief in 2021, By the Numbers: Community Colleges and Higher Education Emergency Relief in 2021.*
⁴U.S. Department of Education, *By the Numbers: Historically Black Colleges and Universities and Higher Education Emergency Relief in 2021, By the Numbers: Tribally Controlled Colleges and Universities and Higher Education Emergency Relief in 2021, By the Numbers: Community Colleges and Higher Education Emergency Relief in 2021.*

Figure 2 highlights a breakdown of this indicator of financial insecurity by student race, ethnicity, gender, and Pell Grant recipient status. An examination of race and ethnicity reveals a higher proportion of students who identify as Native Hawaiian/Other Pacific Islander, Black or African American, and American Indian or Alaska Native as being more financially insecure by this measure compared to other racial and ethnic identity groups. Gender queer or nonconforming students also face slightly higher rates of financial insecurity by this measure compared to their peers, which further

highlights the need for emergency aid strategies that consider holistic needs of students. Moreover, 13% of students who did not receive a Pell Grant still identified as feeling like they probably could not or certainly could not come up with the \$500 in the next month (Figure 2). Recognizing the limitations of receiving a Pell Grant as an indicator of a student’s socioeconomic status, this data point emphasizes the importance of institutional flexibility in defining financial need and who is eligible to receive financial support in times of emergency.

Figure 2

Percentage of students who are confident they could come up with \$500 if an unexpected need arose with the next month, by student characteristics



Note: Race/ethnicity and gender categories are defined by the federal government.

Source: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 2020 Undergraduate Students • Created with Datawrapper

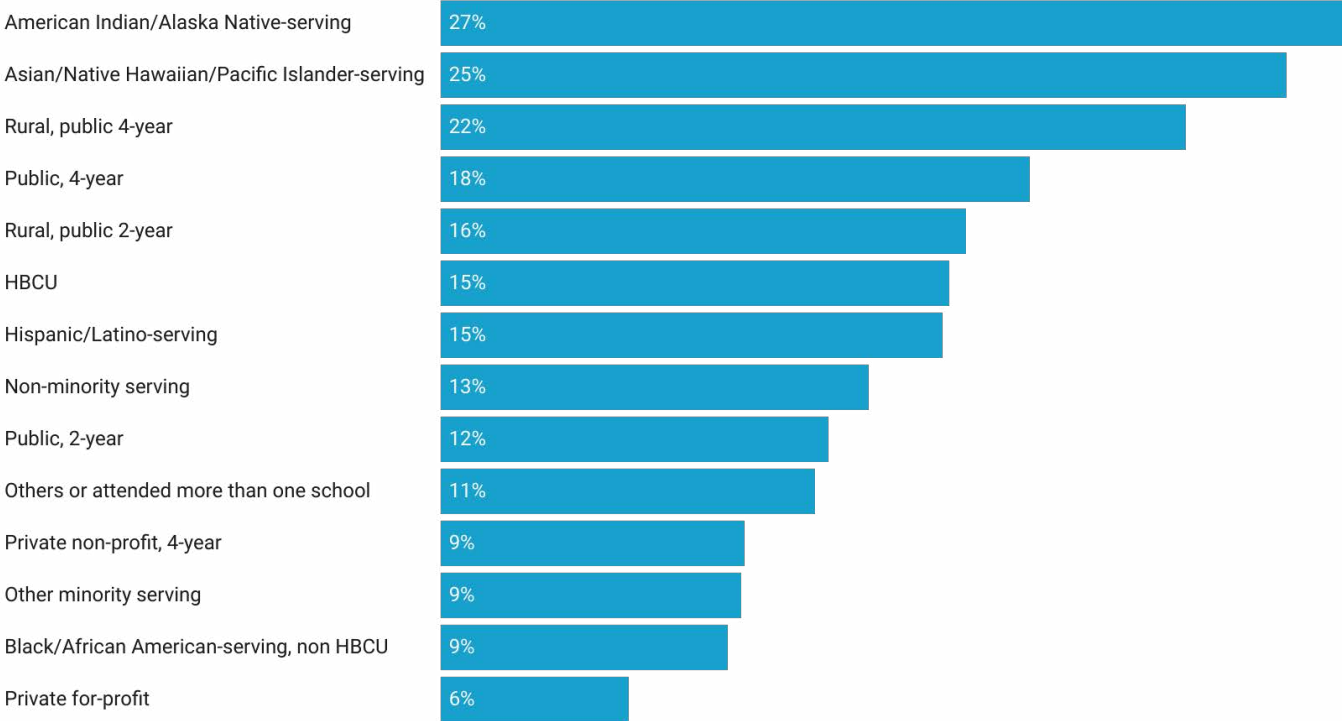
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Institutions – especially MSIs and public institutions – are utilizing emergency aid to support student needs. According to NPSAS:20, 13% of all students across institutions of higher education received emergency aid funds (federal or institutional) in the 2019-2020 academic year; however, data also suggest that the need for emergency aid is higher at MSIs and public institutions (Figure 3). While 13% of students at non-Minority Serving Institutions received emergency aid funds during this time period, 27% of students who were enrolled in American Indian/Alaska Native-Serving institutions received emergency aid, followed by 25% of students in Asian/ Native Hawaiian/Pacific-Islander Serving institutions, 15% in Historically Black College and Universities, and 15% in Hispanic/Latino-serving Institutions (Figure 3). Examining data by sector also highlights how public four-year institutions reported higher rates of emergency aid receipt compared to private institutions (18% vs 9%). Rurality is also a factor to consider, as 22% of rural public four-years and 16% of rural public two-years reported receiving emergency aid. These data points call attention to the need for NASPA to investigate and amplify practices that empower MSIs and public rural institutions to address distinct barriers to basic needs security.

13% of all students across institutions of higher education received emergency aid funds (federal or institutional) in the 2019-2020 academic year

Figure 3

Percentage of students who received emergency aid, by institution type



Note: As reported by institution.

Source: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study: 2020 Undergraduate Students. • Created with Datawrapper

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There is still a wide gap between the number of students with unmet basic needs and the emergency aid distributed.

Among students who experience very low food security, nearly 84% report not receiving emergency aid, according to NPSAS:20. And among students who reported experiencing homelessness in the last 30 days, 85% report not receiving emergency aid. Such data points speak to an opportunity for institutions to more effectively identify and deliver emergency aid to students experiencing basic needs insecurity. In addition to addressing key institutional barriers in place around delivering emergency aid – including communication, process, and administration considerations – there is often an underlying challenge of having sufficient funding to adequately meet the level of student need on campus.

When emergency aid is received, it meaningfully contributes to the success of students at MSIs and community colleges.

Specific to the context of the COVID-19 pandemic, the U.S. Education Department also issued a performance report about recipients of the Higher Education Emergency Relief Fund (HEERF) and the impact of these resources on student success. In 2021, institutions distributed a total of \$19.5 billion in Emergency Financial Aid Grants to 12.7 million students. Nearly half of all students who were enrolled at HEERF-eligible institutions received emergency financial aid. Four out of five students who were Pell Grant recipients received these funds, with an average award amount of \$2,000 per student. The need for emergency aid is especially clear among students served by MSIs, with nearly 80% of HBCU students, nearly 70% of Tribally Controlled Colleges and Universities (TCCUs) students, and 50% of students enrolled in Hispanic-Serving Institutions, Asian and Native American Pacific Islander-Serving Institutions, or Predominantly Black Institutions receiving an emergency financial aid grant in 2021.

Disaggregation by institutional characteristics highlights that 94% of community colleges, 93% of HBCUs, and 100% of TCCUs said HEERF allowed them to keep students who were at risk of dropping out enrolled by providing them with financial support. The impact of the HEERF initiative illustrates the effectiveness of emergency aid in supporting student persistence, particularly among MSIs. However, these findings also speak to the need for further examination of and need for sustainable and diverse funding models and opportunities to continue the impact of emergency aid.

Student affairs professionals must examine opportunities to advance emergency aid as part of a holistic student success strategy.

There is a clear need to address barriers to maximizing the reach to students whose persistence in higher education can hinge on the intentional delivery of emergency aid funds as part of a holistic support strategy. As institutions consider ways to update and advance their emergency aid programs around lessons learned from HEERF and to ensure the basic needs of students are met, there is a need for additional evidence-based resources and opportunities for network building to evolve the work. The data highlighted in this brief illustrate the need for an examination on how to maximize impact of emergency aid support for students and ways to ensure effective delivery of these resources. Emergency aid is a critical component of a holistic student success strategy that accounts for the financial and mental wellbeing of its students. Progress in this area will require collaborative institutional change, a commitment to foster innovation and pilot ideas, and the inclusion of sustainable mechanisms for amplifying voices and perspectives of students and the institutions that serve them.

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Student affairs professionals bring a valued, practical perspective to the emergency aid space and are key to ensuring that institutional changes are student-centered and data-informed. As NASPA builds on existing scholarship and learns from experts in the field, student affairs professionals will continue to serve as critical partners and leaders in this space. Student affairs professionals can continue to advance emergency aid efforts at their institutions by:

- Tailoring emergency aid outreach and communication strategies for students and developing campaigns for destigmatizing the use of available supports;
- Partnering with financial aid, business offices, and community and alumni relations offices to coordinate efforts in creating a sustained and diverse mix of financial aid resources and basic needs supports for students; and
- Analyzing and showcasing institutional and federal impact data to make the case for increased emergency aid funding, identify areas of unmet student needs, and inform program design improvements.

To support institutional understanding about the scope and breadth of student need, administrators can leverage data and insights from Achieving the Dream's [Knowing Our Students Guidebook](#). Part of the workbook includes a [needs assessment worksheet](#), which asks a series of questions about students' experiences with various types of needs insecurity. Institutional and publicly available data can help administrators gain a clearer picture of student needs and take concrete steps toward creating more effective and supportive systems to improve student retention and success.