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# Hidden In Plain Sight

## Understanding Housing Insecurity & Homelessness Among College Students

SHEEO Higher Ed Policy Conference 2026 – Chicago, Illinois

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# Removing Barriers, Building Futures:

## Data-Informed Policies to Support College Students Experiencing Homelessness

**February 2026**



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APRIL 9, 2026

# No Place to Land: Housing Insecurity Among Caregiving College Students

Allyson Cornett, Carla Fletcher, Richard Davis Jr.



# Agenda

**01** Opening

**02** Research Presentation

**03** Moderated Panel Discussion

**04** Open Q&A

**05** Closing + Next Steps

# Student Financial Wellness Survey (SFWS)

- Established online, self-reported survey administered by Trellis Strategies since 2018
- Examines student wellbeing, basic needs, mental health, work, and other key indicators of success
- **Fall 2025 administration:** 65,816 students at 153 institutions in 23 states



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# Research Partnerships: Expanding Insights on Housing Insecurity and Homelessness

- **New America + Trellis Strategies**: Enhanced housing insecurity module focused on parenting and caregiving students (2025 SFWS)
- **SchoolHouse Connection + Trellis Strategies**: Examination of experiences of homelessness and housing insecurity across the 2024 and 2025 SFWS
- **Outcome:** Two complementary analyses that deepen our understanding of housing challenges facing today's college students

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# Key Definitions



- **Housing insecurity**: Difficulty affording, maintaining, or accessing stable housing, including cost burden, frequent moves, and unsafe living conditions.
- **Homelessness**: Lacking a fixed, regular, and adequate nighttime residence, including couch surfing, staying in shelters, living in a vehicle, or sleeping outdoors.

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# Did you know?

Among respondents to the Fall 2025 Student Financial Wellness Survey, what percentage experienced **housing insecurity** in the past year?

A. 10%
B. 20%
C. 35%
D. 50%

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Now that we have data that makes housing insecurity and homelessness more visible…

**what does it tell us, and what does it demand of state leaders?**



# Housing Insecurity Among Caregiving College Students

Presenter: Richard Davis Jr.

# Did you know?

In the Fall 2025 SFWS, what percentage of the 65,816 undergraduate student respondents identified as caregivers?

A. 15%
B. 37%
C. 45%
D. 61%

# Why Caregiving Students



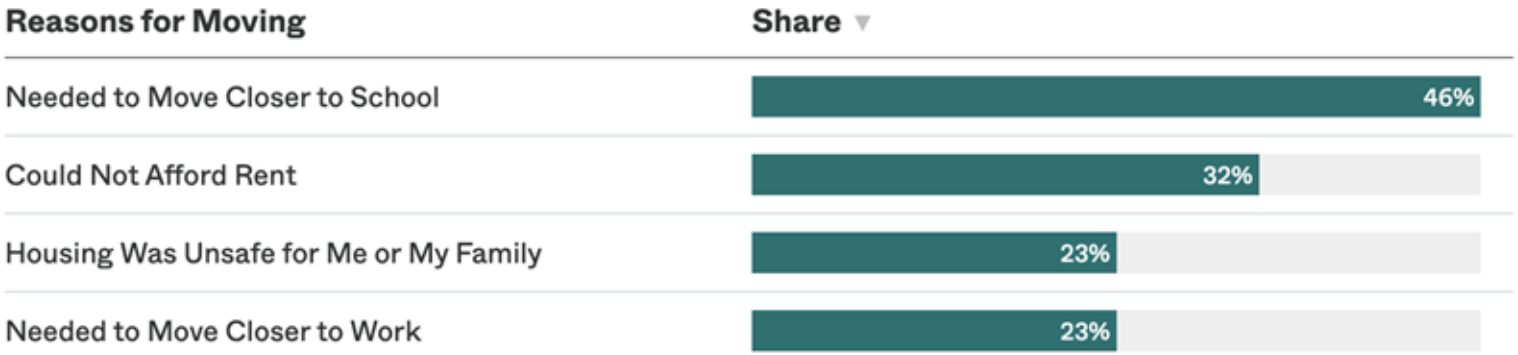
- **A significant, often invisible population**: Caregiving students, including parents and dependent caregivers, make up a large share of undergraduates that data systems still fail to count.
- **New America's ongoing commitment**: This builds on New America’s Student Parent Initiative’s research on two of the biggest barriers for student parents: child care and housing.

# Finding #1: Safety, Affordability, and Stability

TABLE 1

## Reasons Why Caregiving Students Moved Three or More Times in the Past Year

Among caregiving students who moved three or more times in the past 12 months (about 5 percent of all caregiving students surveyed); respondents could select more than one reason.




Source: 2025 Student Financial Wellness Survey (SFWS), with housing insecurity experiences of caregiving undergraduates (n = 24,361) analyzed descriptively by Trellis Strategies and New America's Higher Education program

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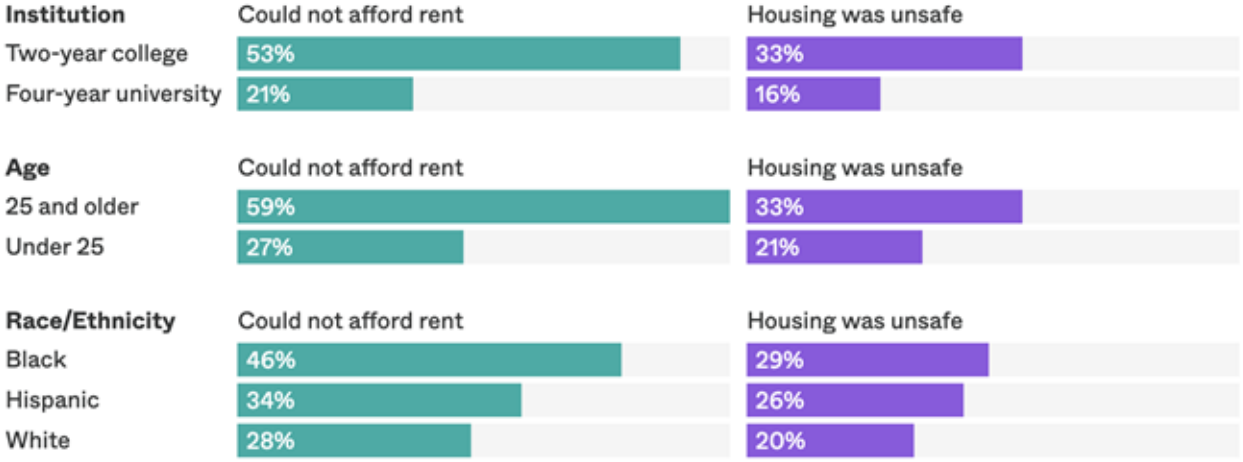
# Finding #1: Safety, Affordability, and Stability

FIGURE 1

**Student Parents at Two-Year Colleges Twice as Likely to Move Due to Unaffordable Rent, Compared to Those at Four-Year Universities**

Percent of respondents who moved because they could not afford rent or because housing was unsafe, among those who moved 3+ times in the past year




Source: 2025 Student Financial Wellness Survey (SFWS), with housing insecurity experiences of caregiving undergraduates (n = 24,361) analyzed descriptively by Trellis Strategies and New America's Higher Education program

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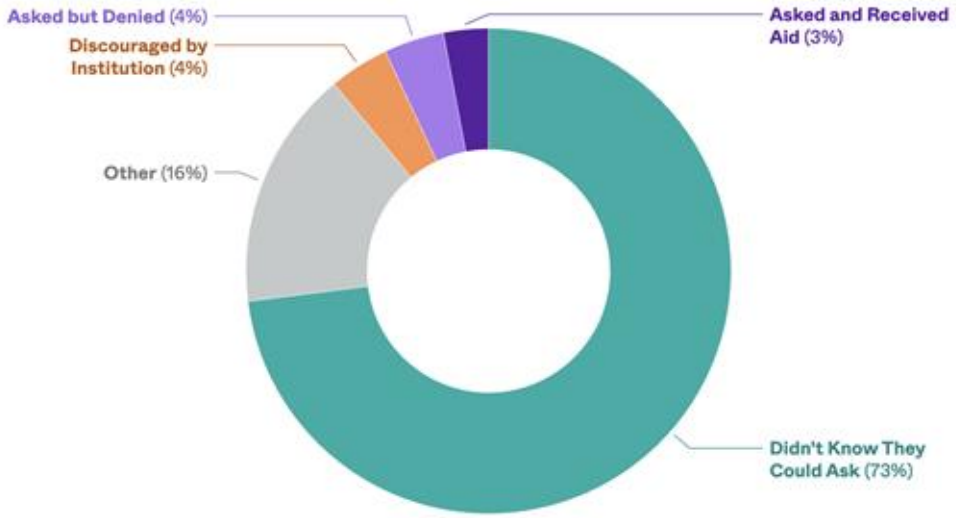
# Finding #2: The Awareness and Resource Gap

FIGURE 2

**Most Caregiving Students Don't Know They Can Ask For Help With Housing Costs**

Share of students who requested additional financial aid from their institution to afford housing, 2025 SFWS




Source: 2025 Student Financial Wellness Survey (SFWS), with housing insecurity experiences of caregiving undergraduates (n = 24,361) analyzed descriptively by Trellis Strategies and New America's Higher Education program

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# Finding #3: Housing Discrimination

FIGURE 3

## Housing Discrimination is a Real and Racialized Barrier for Caregiving Students

Share of caregiving students who reported facing housing discrimination while searching for housing for them and their families




Source: 2025 Student Financial Wellness Survey (SFWS), with housing insecurity experiences of caregiving undergraduates (n = 24,361) analyzed descriptively by Trellis Strategies and New America's Higher Education program

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# Homelessness Among College Students

Presenter: Barbara Duffield

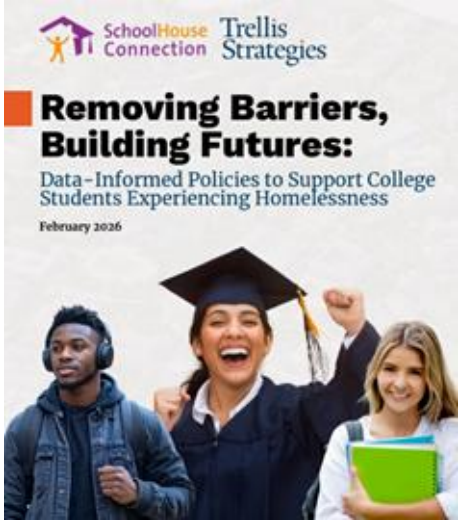
## The Crisis Continues

June 2026 Update




## Removing Barriers, Building Solutions: Data-Informed Practices to Support College Students Experiencing Homelessness

February 2026

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# Did you know?

What percentage of college students experiencing homelessness are working?

A. 5%
B. 15%
C. 45%
D. 74%

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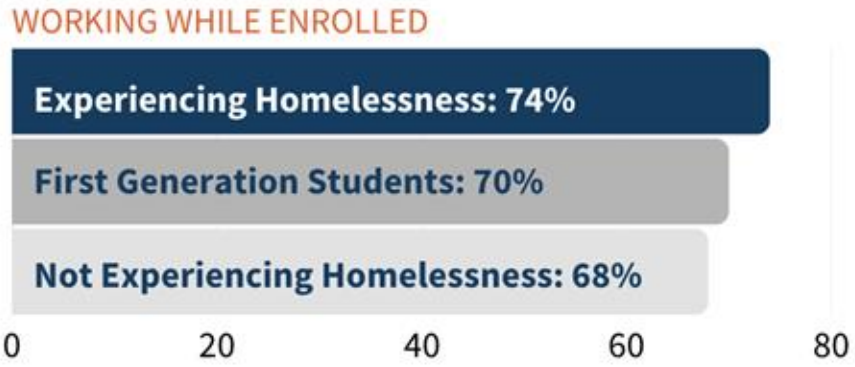
# Work demands are higher and more disruptive

74% were working while enrolled; among those working, 39% worked 40+ hours a week and 32% held two or more jobs




AMONG WORKING HOMELESS STUDENTS

**39%** worked 40+ hours/week

**32%** held two or more jobs

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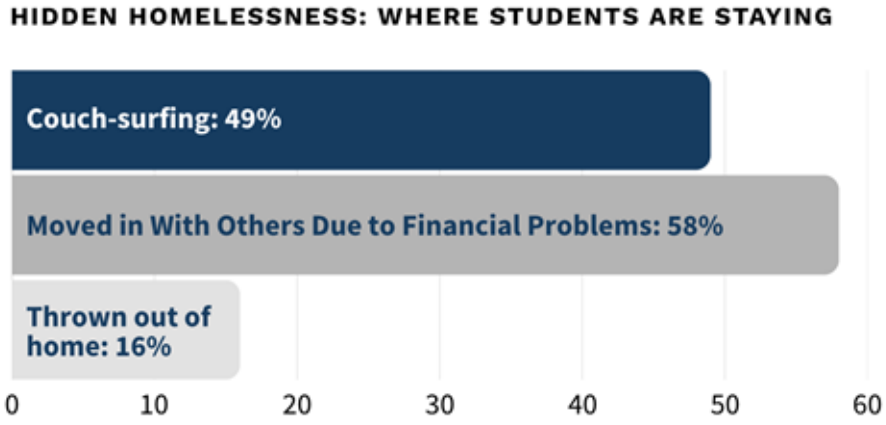
# Homelessness is mostly hidden

- Only 27% of students experiencing homelessness self-identified as homeless
- 58% moved in with others due to financial problems; 49% described “couch surfing”

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# Homelessness compounds hardship across every domain

Across every domain examined – finances, food, transportation, work, mental health, and institutional support – students experiencing homelessness reported substantially greater hardship than their peers, including first-generation students not experiencing homelessness.

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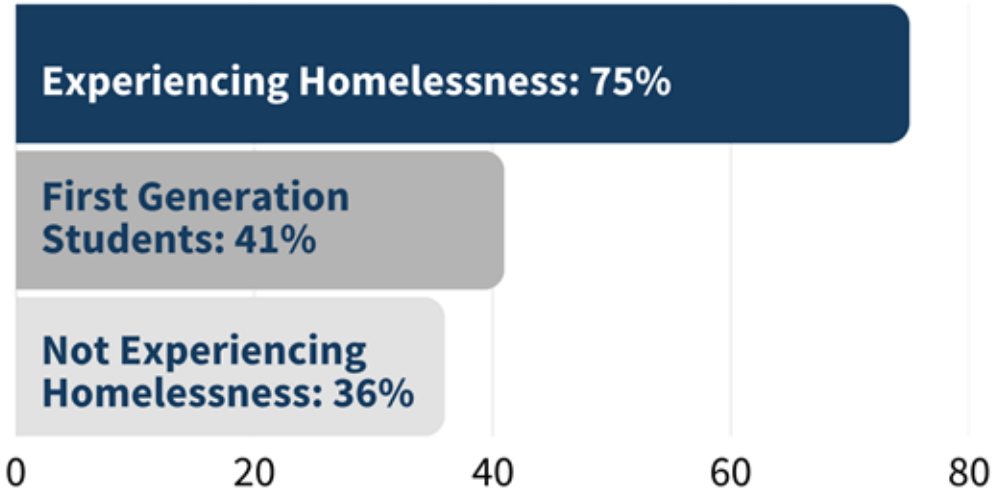
# Homelessness compounds hardship across every domain

75% had low or very low food security, yet only 31% used a food pantry, a real gap between need and use.

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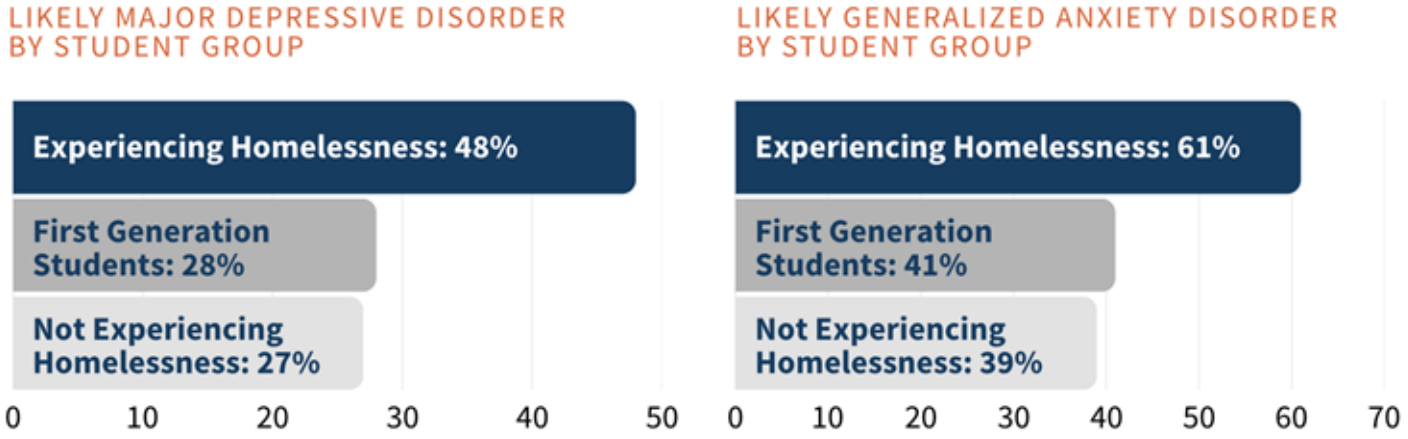
# Homelessness compounds hardship across every domain

Nearly double the rate of mental health burden versus stably housed peers: 48% screened positive for likely major depressive disorder, 61% for likely generalized anxiety disorder

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# Institutional support gap

- Only 51% agreed their institution has support services for their financial situation
- 21% actively disagreed, roughly double the rate of stably housed peers

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# Moderated Panel Discussion



**Carrie Welton**

Trellis Strategies



**Richard Davis Jr.**

New America



**Barbara Duffield**

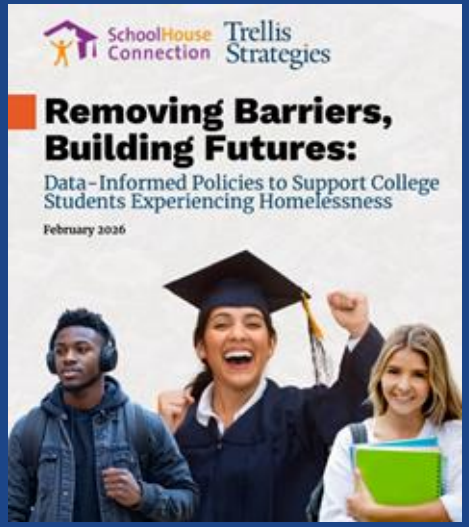
SchoolHouse Connection



**Lourdes Thebaud**

State University of New York


SURVEY




# Thank You

## Download the Reports

