



The College Budget and Food Insecurity

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Introduction

Food insecurity among college students is a growing concern. How is it possible that students do not have enough to eat? In this poster, we consider the rising costs of college and how this influences the ability to afford food on and off campus.

Purpose

- To create a model for understanding the college student budget that is easily applicable to other campuses
- To assess the ability for students to afford basic necessities such as food given the rising costs of tuition, housing, and other expenses
- To educate others on the special budgetary issues faced by college students and why food insecurity may be a prevalent issue

Methods

We collect data from a wide array of local, regional, and national sources on college student budgets, particularly focusing on students from Emporia State University to the extent the data was publically available. We calculate student costs (both on-campus and off-campus) and then compared these figures with incomes of students receiving federal student aid and working a part-time job at typical wages for the area. We then calculate the leftover funds available for purchases after paying for tuition, fees, books, and housing. From this, we calculate a daily figure of remaining funds available for food expenditures if students pay the average amount in personal expenditures.

Discussion

When looking at the budget of an average student, it is clear that there is not much flexibility for food or other purchases. The average amount of funds available to the student during the 2019-2020 academic year was \$17,233; however, with the least expensive option for housing, expenses were \$12,713 (without accounting for any personal expenses such as cell phones). Once accounting for the expenses, it becomes clear that students have little to spend on food during the academic year (we estimated \$1.92 per meal).

Results

The Costs of College

- ESU In-State Tuition and Fees: \$6,808/yr
- Housing and Rent:
 - **Option 1 Off-campus:**
0.5 x \$668/mo x 9 mo: \$3,006/yr
(Assumes 1 roommate & a 9-month lease, which is rare)
 - **Option 2 On-campus:**
\$2,948/sem x 2 sem: \$5,380/yr
Assume meal plan is paid for separately
- Utilities:
0.5 x \$422.06/mo x 9 mo: \$1,899/yr
Off-campus only. Includes electricity, natural gas, Internet, cable, and water (Assumes 1 roommate & a 9-month lease, which is rare)
- Books & Supplies:
\$500/sem x 2 = \$1,000/yr

Total for Academic Year:

- Off-campus with roommate: \$12,713/yr
- On-campus with roommate: \$13,188/yr

Sources of Funds/Income

- Federal student aid:
 - Average ESU Grants: \$4,213/yr
 - Average US Federal Loans: \$4,510/yr
 - Average US Other Aid: \$1,310/yr
 - Total: \$10,033/yr
- Part-time Cashier Job:
\$9/hr * 25/hr/wk * 32 wk: \$7,200 gross/yr

Total for Academic Year: \$17,233/yr



The Leftovers

Assume that a student gets average federal student aid (including loans), works part-time, pays no taxes or other deductions, and lives in an off-campus house with a roommate*. Then the amount leftover for food and other personal expenditures (like cell phones, laundry, & fuel):

$$\begin{aligned} & \$17,233 - \$12,713 \\ & = \$4,520 \text{ leftover} \end{aligned}$$

If they pay the US Average of \$3,270 in personal expenses, this leaves just \$1,250 for everything else. If this is entirely spent on food**:

$$\begin{aligned} & \$5.58 \text{ per day} \\ & \text{or } \$1.86 \text{ per meal} \end{aligned}$$

* This is for several reasons: (1) if it is possible, it is slightly more affordable, (2) living on-campus is less common among upper-classmen and non-traditional students, and (3) allows for more flexibility in food costs (no meal plan needed).
** The # of days paying for food is 2 sem* 16 wks* 7 days/wk= 224 days, assuming the student travels home for summer/winter break.

Implications

With student budgets so limited, many students will rely on resources such as campus pantries or often will cut back on their foods. Alternatively, they may begin to borrow larger student loans, negatively affecting their future wealth. We acknowledge that students may also have access to family resources; however, the students most at risk of food insecurity will likely be paying for their college expenses with limited family assistance.

Sources

- Meal Plan Options, Emporia State University, [LINK](#)
- Office of Financial Aid, Scholarships, & Veterans Services, Emporia State University, [LINK](#)
- Quick Facts – Emporia City, Kansas, United States Census Bureau, [LINK](#)
- “The Cost of Utilities: Which States Pay the Most?”, Move.Org, [LINK](#)
- Average Aid for Students Over Time, CollegeBoard.Org, [LINK](#)
- “How much will my other college expenses cost?”, Wells Fargo, [LINK](#)
- “Average Hourly Rate in Emporia, Kansas,” PayScale.Com, [LINK](#)