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## Exploring the Needs of College Students Experiencing Housing Instability

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**Exploring the Needs of College Students Experiencing Housing Instability**

A DISSERTATION

Submitted to the Faculty of  
Montclair State University in partial fulfillment  
of the requirements  
for the degree of Doctor of Philosophy

by

SANDY D. DAWOUD

Montclair State University

Montclair, NJ

October 2023

Dissertation Chair: Dr. Pauline Garcia-Reid

MONTCLAIR STATE UNIVERSITY  
THE GRADUATE SCHOOL  
DISSERTATION APPROVAL

We hereby approve the Dissertation

**Exploring the Needs of College Students Experiencing Housing Instability**

of

Sandy D. Dawoud

Candidate for the Degree:

Doctor of Philosophy

Graduate Program:  
Family Science and Human Development

Dissertation Committee:

Certified by:



Dr. Kenneth Sumner  
Associate Provost for Academic Affairs and  
Acting Dean of the Graduate School



Dr. Pauline Garcia-Reid  
Dissertation Chair



Dr. Robert J. Reid



Dr. Beth Sapiro

01/02/2024

Date:

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### **Abstract**

This qualitative study explored the needs and experiences of college students who have aged out of the foster care system and facing housing instability at a large public institution. The study explores the participants' pre-college experiences and college journey to identify challenges they faced, sources of support, and unmet needs impacting their education. Analysis of 14 individual interviews highlighted key themes related to motivations, obstacles, and desired assistance across areas like finances, mental health, academics, and support systems. This work has implications for implementing tailored institutional support, community partnerships, transition programs, and advocacy efforts to promote resilience and success for this underserved student population. Understanding the multidimensional experiences of college students experiencing housing adversity can inform policies and practices that foster stability, belonging, and achievement on campus.

Keywords: foster care, housing instability, college, social support, Maslow's, higher education

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To my parents, with love and gratitude. You have been a constant source of encouragement and wisdom throughout my life and academic career. Without your unconditional love and support over the years, I would not be where I am today or have had the fortitude to pursue this doctoral degree. You instilled in me a lifelong love of learning and taught me to work hard, stay dedicated, and always believe in myself. I am forever appreciative for the many sacrifices you made to provide me with opportunities to grow, learn, and thrive. To you, I owe this milestone and those to come. My accomplishments rest on your unwavering care and guidance. You are my roots, my strength. I love you.

### **Dedication**

This work is dedicated to the resilient students navigating the college experience while facing housing adversity. Your strength, courage, and determination in the face of daunting obstacles inspire me. You show up every day to classrooms and campus offices carrying unseen burdens. You advocate for yourselves when systems fail you. You persist when others doubt you. This work aims to make your path a little smoother, your load a little lighter. You deserve to feel supported and empowered as you chart your course to fulfill your limitless potential.

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## **Chapter 1: Introduction To The Study**

Mia was a college sophomore. Although deemed a “repeat offender” for housing violations by other members of the residence life department, I found Mia to be quite charming every time she talked her way out of a housing violation. She was bright, funny, and often in my office for student conduct meetings. I would remind her of the importance of following campus policies, and Mia would always say, “I’ll do better next time. But I’ll probably be here again soon”.

One day, I emailed her with the standard email template about scheduling a student conduct meeting. She had reached the maximum number of violations she could have for the semester, and her housing status was at risk. She had an additional mini fridge in her room, which she tried to hide during bi-weekly health and safety checks conducted by her resident assistant (RA). When asked about the refrigerator and why she did not remove it, Mia said she had nowhere else to put it. I asked if she could have a family member take it when she went home next time, as I was happy to grant her an extension to remove it. In retrospect, my statement came from a place of privilege, under the assumption that she had support from her family. Mia informed me she does not have a family, and she worked hard to save money to buy this fridge so she can store leftovers in her room for whenever she is hungry on the days the campus cafeteria does not have food she can eat. She began to cry and was extremely flustered when she felt her housing was in jeopardy. This was very unlike her, and I wanted to reassure her that she would not be removed from housing if we devised a solution together.

Mia informed me that she had aged out of the foster care system and relied on the campus funds and the good graces of people around her to get by. She did not understand how financial aid worked. Mia had a caseworker who she could not get into contact with now that she was over

18. Mia had a foster mom who wanted to support her throughout her college journey but ultimately kicked her out when she was accepted into college. Mia also had some mental health concerns and was taking medication that had to be refrigerated. In her freshman year, she went to a friend's house for the summer break and slept on her couch because she could not afford to pay for summer housing. The campus did not allow summer housing without registering for a summer class. This institution was a small, private college and was recognized by the state as a Predominantly Black Institution (PBI) and Hispanic Serving Institution, and is also a Minority Serving Institution. The costs associated with summer housing were similar to what a student would expect to pay during the fall and spring semesters. Ultimately, she was granted special permission to keep her fridge after jumping through many hoops for approval.

I spent days thinking about this interaction. Seeing a student I had spent time counseling and enjoying casual banter with struggling so much behind closed doors saddened me. She was not a problematic student. She was in fair academic standing. She was doing her best to stay afloat. I wondered if her professors and campus administrators knew her situation and how we could have supported her better. As an administrator in housing, it prompted me to think about this seemingly invisible population of students on campus and how their experiences and needs differ from “traditional” students.

### **Problem Statement**

The soaring cost of higher education in the last ten years has rendered earning a four-year degree difficult for some individuals (Callender & Melis, 2022). The idea of being a struggling college student may be seen as a rite of passage. College students have various responsibilities that can lead to high-stress levels, which can interfere with their ability to finish college (Dubick et. al, 2016). Students can either live on campus during their time at college, or commute from

home. Students who experience housing instability during their college years are often categorized as non-traditional. Non-traditional students face obligations that can impact their daily lives and hinder their academic success (Clark, 2012). These responsibilities include having dependents, working full-time, being financially independent, and transitioning in and out of foster care (Shillingford & Karlin, 2013). According to studies, life pressures and extenuating circumstances increase the probability that nontraditional college students will quit their education (Shillingford & Karlin, 2013; Wyatt, 2011). Students in the nontraditional group might be more vulnerable to housing instability, food insecurity, and homelessness (Daugherty, Johnston, & Tsai, 2016). With proper support to meet their basic housing needs, students experiencing housing instability may have difficulty navigating the road to graduation.

The formal definition of homelessness, as defined by the Department of Housing and Urban Development (HUD), is:

"A homeless individual is defined in section 330(h)(5)(A) as an individual who lacks housing (without regard to whether the individual is a member of a family), including an individual whose primary residence during the night is a supervised public or private facility (e.g., shelters) that provides temporary living accommodations, and an individual who is a resident in transitional housing" (U.S. Department of Housing and Urban Development, 2020, para.1).

This definition describes individuals or families with no fixed, regular, and adequate place to live at night, including those residing in emergency shelters, transitional housing, or places unsuitable for habitation. It also includes individuals or families who will soon lose their primary nighttime residence and, having no subsequent housing identified, lack the support networks or resources necessary to obtain housing. Additionally, it includes unaccompanied

youth under 25 years old, as well as families with children and youth who qualify under other Federal statutes, such as the Runaway and Homeless Youth Act, and who have not had a lease or ownership interest in a housing unit in the past 60 days, has moved two or more times in the last 60 days, and are likely to remain unstably housed due to disability or multiple barriers to employment (42 U.S.C. § 11434a(2), 2018).

This criterion determines who qualifies for additional government support, such as access to public education with immediate enrollment and transportation to and from school. Lastly, it includes individuals or families fleeing or attempting to flee domestic violence, lacking a residence other than the one they are leaving, and not having the resources or support networks to obtain other permanent housing (McKinney-Vento Homeless Assistance Act, 2009). Students may find themselves in any of these circumstances while attending college.

Goldrick-Rab, Broton, and Gates (2013) found that many community college students face significant financial barriers that impact their ability to succeed academically. One of the significant barriers identified was the need for students to prioritize work over school. The authors state, "Working can be a positive part of college attendance, but it can also become a negative force that undermines student progress" (p. 8). They further explain that students who work long hours may struggle to keep up with coursework and experience higher stress levels, which can ultimately lead to dropping out of school. They also found that financial aid policies and processes can create barriers for students who need to work while attending school. The authors state, "The financial aid process is often too slow to provide the necessary support to students who must balance work and school" (p. 10). As a result, students may not receive the financial support they need in a timely manner, forcing them to take on more work hours and sacrifice time that can be allocated toward academic progress.

College students may not be eligible for financial assistance for several reasons, such as citizenship status, a poor grade point average (GPA), or a criminal record (USDE, 2020). Housing instability impacts individuals of every age, gender identities, and race (U.S. Department of Health & Human Services, 2018). A lack of affordable housing has historically increased homelessness in societies with lower employment opportunities. According to data released by the National Alliance to end Homelessness, 6.3 million American households spent over 50% of their income on housing as of 2019 (National Alliance to End Homelessness, 2020). The probability of losing one's housing also rises because of this increased spending.

The McKinney-Vento Homeless Assistance Act says that "individuals who lack a fixed, regular, and adequate place to sleep at night" are homeless children and youth (National Center for Homeless Education, 2012, p.6). Housing is a basic need. Without it, a person's mental and physical health may be at risk. Tsai (2015) and Vásquez-Vera et al. (2017) discovered that those without a secure place to live have worsening mental and physical health over time. People who lack a stable home frequently face more significant daily problems than those who do not because their basic need for shelter is unmet. Housing instability can take many forms and be caused by many different things. Several of these factors include how long an individual has been homeless and how frequently they've been homeless.

To gain a comprehensive understanding of housing instability among college students, it is necessary to expand the research scope to examine the underlying factors contributing to housing instability and the support mechanisms that can facilitate a successful college experience for these individuals.

## **Organization of Dissertation**

This proposal is divided into five chapters. Chapter 1 shares the researcher's interest in the topic, problem statement, and why it is important to examine the needs of college students experiencing housing instability. Chapter 2 covers the study's theoretical foundations: Maslow's Hierarchy of Needs Theory (Maslow, 1943) and the Social Support Theory (Cohen & Wills, 1985). Chapter 2 also reviews the relevant literature on the fundamental needs of college students facing housing instability. Chapter 3 describes the data collection process, the unique elements of phenomenological research, and how it will be used to assess the secondary data. Chapter 4 describes the data analysis process and findings. Chapter will conclude the study and discuss future implications.

## **Housing Status Among College Students**

### **Housing Instability**

Housing instability can result from an individual's poverty, which can also be passed down through family status. According to LeBaron et al. (2020), parents' economic status and early financial literacy can predict their children's future achievement. In the 2017 Population Survey done by the United States Bureau of the Census, results revealed that people with some college education tend to make more than people with only a high school degree (ASEC, 2017). As a result, individuals who grew up in poverty and homelessness are at a greater risk of experiencing lifelong poverty and homelessness.

Macro causes of housing instability can include underlying structural forces responsible for creating a population of economically disadvantaged individuals susceptible to homelessness (inflation, gentrification, lack of affordable housing). Low educational attainment is a macro-level contributor to housing insecurity. Individuals experiencing chronic housing instability due



to poverty can still enroll in higher education institutions because a lack of stable housing does not hinder their learning ability (Silva et al., 2015).

Lee et al. (2010) propose that a student's individual circumstances (or micro-causes) can contribute to housing instability and potentially lead to homelessness. These circumstances may include mental health issues, substance abuse problems, or a history of trauma or abuse.

Institutional factors, such as financial constraints, lack of affordable housing, and inadequate social support networks, can also contribute to housing instability. The authors suggest that buffering factors can help prevent or mitigate the effects of these macro and micro causes. For example, social support networks such as friends, family, and community organizations can provide emotional and practical support to help students cope with housing instability.

Institutional support such as financial aid, emergency housing assistance, and counseling services can also help students improve their circumstances and prevent the likelihood of housing instability.

Silva et al., (2015) found that efforts to decrease stressors associated with those experiencing housing instability are essential for promoting educational, health, economic, and social development in college students. The constant rise in college costs can be a source of stress, and if students don't have the money to help ease the financial strain, they might not be able to go to college. Duncan (2013) says education is one of the most important ways to end gender inequality, increase financial wealth, maintain a sustainable earth, stop unnecessary deaths and illnesses, and promote peace. Education is the new currency that helps countries stay competitive and grow the world economy (p.154). A positive correlation exists between education progress and income potential (Julian, 2012). How can one obtain an education to

increase one's income potential, when one may need first to increase their income potential to obtain an education?

Housing instability among college students is a social justice issue that affects students' ability to succeed academically and beyond. Housing instability can lead to stress, hunger, and exhaustion, negatively impacting a student's physical and mental health. Additionally, students may need help securing affordable and safe housing, which can create financial strain and limit their ability to secure other necessities. This can exacerbate existing inequalities, particularly for these marginalized students who may already face systemic barriers to accessing higher education. Housing instability can also lead to students dropping out of college- perpetuating poverty cycles and hindering economic mobility. Addressing housing instability among college students is essential to ensure equal opportunities for all students, regardless of their background and socio-economic status. For the purpose of this research, housing instability will be defined as the inability of an individual to obtain or maintain safe, stable, and affordable housing. It refers to various housing-related issues that fall under housing insecurity and homelessness. The intersection of housing instability and college education is complex and multifaceted.

### **Housing Insecurity**

Research reveals that among community college students, an estimated average of 40% of college students experience housing insecurity (Goldrick-Rab et al., 2015, 2017; Wood et al., 2016). There is currently no standardized criteria in place to identify students who are experiencing housing insecurity, making it tough to determine the actual extent of the issue. While universities are responsible for providing programs to support student's health and academic achievement, additional resources are required to address the specific needs of those

facing housing insecurity (Paden, 2012). Without intervention or resources, those experiencing housing insecurity may likely experience homelessness over time.

Moreover, the link between housing and food insecurity is strong, with over half of the students who reported food insecurity also experiencing housing insecurity. Given the high likelihood of homelessness for those experiencing housing insecurity, it is essential to understand how homelessness can manifest for college students. A criteria for conceptualizing homelessness helps to define the different forms of homelessness that college students may experience, ranging from living on the streets to couch surfing to residing in temporary housing provided by the college. Criteria for conceptualizing homelessness were developed by Tyler and Wright (2010).

### **Homelessness**

Homelessness manifests itself in several forms for a college student. Some students, for example, live on the streets, while others live in their cars. The model proposed by Lee et al. (2010) examines micro and macro-level characteristics preceding homelessness to help understand possible causes. The macro-levels include society's organization, like unequal income distribution, the country's economic state, and human welfare (Lee et al., 2010). Individual life events or personal characteristics are micro-level predictors of poverty. Underlying psychological conditions, physical abuse, child neglect, and domestic violence are micro predictors (Jasniki et al., 2010 ). When macro and micro predictors of homelessness merge, low-income individuals may face hardship. Buffers that mitigate these predictors include having strong relationships with family and friends, as well as a strong social service program (Lee et al. 2010).

### **Students Affected By Housing Instability**

Students in the foster care system are a vulnerable population at high risk of experiencing housing instability during their college years. According to Cheatham et al. (2021), many youths who age out of foster care lack the necessary support systems and resources to secure stable housing. This problem is exacerbated for those who pursue higher education. Studies have shown that foster care alums attending college are at an increased risk of homelessness compared to their peers who do not pursue higher education (Cheatham et al. 2021)

Students in transitional programs also face similar challenges in maintaining stable housing while attending college. These programs are designed to provide temporary housing and support services for youth who have experienced homelessness. Armstrong-Heimsoth et al. (2021) studied the perspectives of former foster system youth on the transitional supports and programs that were available to them as they prepared to transition out of care. Some participants reported feeling unprepared for the challenges of transitioning out of care, particularly in regard to financial stability and securing stable housing. The researchers highlight the need for effective and comprehensive transitional supports and programs for former foster system youth as they prepare to transition out of care. The findings suggest that these programs should aim to prioritize financial assistance, job internship, and mental health services to be tailored to meet the unique needs and experiences of each individual. Additionally, the stress of pursuing higher education while navigating housing instability can overwhelm students in transitional living programs, leading to decreased academic performance and increased risk of dropping out (Skobba, Moorman, & Meyers, 2018).

Similarly, students in independent living programs may need help maintaining stable housing while attending college. These types of programs support youth aged out of foster care

or otherwise living independently. According to Miller (2018), independent living programs are associated with improving the quality of life of youth transitioning out of foster care. These programs are designed to offer comprehensive support services, including education, employment, and life skills training. Data were collected through a survey questionnaire before and after the program implementation. The findings revealed that the participants who received the intervention reported a significant improvement in their quality of life. The program was particularly effective in enhancing their self-esteem, a sense of purpose, and overall life satisfaction. Quality of life in this study includes various aspects of well-being, such as self-esteem, sense of purpose, life satisfaction, and overall happiness. The study highlights the effectiveness of providing foster youth with comprehensive support services during their transition to adulthood to improve their quality of life and ensure a successful transition.

Homeless college students face numerous challenges, including difficulty accessing affordable housing, limited financial resources, and lack of social support. Skobba, Moorman, and Meyers (2018) researched the material needs among college students with homelessness or foster care histories. The study's findings indicated that college students with histories of homelessness or foster care experienced higher levels of unmet material needs than their peers who did not have such histories. Specifically, these students reported higher rates of unmet needs in necessities such as food, housing, transportation, and healthcare. The study also found that unmet material needs were associated with poorer academic performance and higher student stress levels.

**Financial Aid: Roadblocks and Opportunities**

To be eligible for most types of financial aid for college, students must complete the Free Application for Federal Student Aid (FAFSA) and meet specific requirements, such as demonstrating financial need, being a U.S. citizen or eligible non-citizen, and maintaining satisfactory academic progress. Eligibility for specific types of financial aid may also depend on factors such as the student's field of study or state of residence. Eligible students may heavily rely on financial support through the FAFSA to subsidize college costs. However, the application for this aid can be a challenge to complete because of the criteria required by the FAFSA, which requests information that may be hard for some students to produce. This may include information about their parents and their financial records. The requirement to provide this information presents a significant setback for individuals experiencing housing instability or those who may have difficulty locating their parents, particularly for young people involved in the foster care system or who have aged out. In this situation, there is the option for a student to choose to be labeled as independent (National Center for Homeless Education, 2012). To receive financial support, students experiencing housing instability may be required to disclose their status as students without adequate housing on the FAFSA report (Hallet, 2010). This disclosure could be uncomfortable or stigmatizing for some students, potentially exposing them to further discrimination or social isolation. Additionally, some students may not be aware of the option to choose an independent status or may struggle to navigate the application process, especially if they lack access to resources. Even with an independent status, some students may still struggle to secure adequate financial support due to limited resources or competing demands for funding.

While there may be differences in the experiences of college students facing housing instability, this research aims to investigate their experiences and identify factors that may help

them navigate college successfully. This study aims to (a) analyze the basic needs of college students experiencing housing instability while attending college; (b) assess their access to on-campus and off-campus resources that meet their needs; and (c) identify what additional support is required for them to successfully navigate college.

## **Chapter 2: Literature Review**

The objective of this research is to gain a better understanding of the needs of college students who face housing instability and to identify effective strategies to help them successfully navigate college. This chapter will review the existing literature to provide a more nuanced understanding of their experiences and their unique challenges. This chapter will also discuss the theoretical framework guiding this study.

### **Students Likely to Experience Housing Instability**

College Students living in independent or transitional living programs, in foster care, or wards of the state, comprise a small college enrollment population. This population also far too often experiences unstable housing. As a group, students experiencing housing instability have a disproportionate risk of becoming homeless in the future. Goldrick-Rab et al. (2017) found that 29% of former foster youth attending community college experienced housing instability, which is higher than that of non-former foster youth (13%). Several factors contribute to college students' unstable housing conditions such as family dysfunction, the absence of support systems, and economic instability.

College students may end up in these living situations due to the actions and circumstances of parents or guardians (Skobba et al., 2022). For instance, a college student may become homeless due to family disruption such as parents dying or incarceration. Parents' death

or incarceration leaves college students without financial support and care, lacking the necessary financial resources to acquire stable housing. Such students may experience homelessness and are required to enter the foster care system or independent or transitional living programs, to provide them access stable housing. College students may also enter foster care due to parental abuse or neglect, inadequate parenting, or parental incapacity due to parental substance or mental health issues (Konijn et al., 2019). These students may lack information about the resources and processes necessary to obtain a place to live, making it challenging to access stable housing when campus housing or housing support programs are out of reach for students who lack the knowledge regarding how to access these community resources.

College students may also get into these situations due to family homelessness. For example, lower-income families find it challenging to obtain and maintain housing due to a lack of affordability and a shortage of affordable housing (National Low Income Housing Coalition, 2021). Families are vulnerable to homelessness due to history of mental health or substance use disorders, ineffective social support network, variations in local housing markets, inadequate job skills, and lower educational attainment. Families with unstable housing may depend on hazardous accommodations such as staying in homeless shelters or hotels or living “doubled-up” with friends and family (Shinn et al., 2017). These accommodations provide temporary and imperfect fixes to a family’s housing predicament, sometimes making parents and children live separately.

Vulnerable college students experience housing instability due to the increasing housing and college costs (Klitzman, 2018). Housing on or off campus is often too expensive for those without financial support from parents. While some college students in foster care can avoid housing instability, a certain percentage experience homelessness. Broton & Goldrick-Rab



(2018) indicate that the cost of on- and off-campus housing becomes excessively unaffordable for low-income students, making students experience unstable housing and require finding housing elsewhere.

### **Nontraditional Students**

Traditional students are those who take classes full-time, are between the ages of 18 and 25, and live on campus (Clark, 2012; Gilardi & Gugliemetti, 2011). Nontraditional students are generally over the age of 25 and attend college part-time, are first-generation college students, are financially independent, returning to college after a period of absence, and hold a full-time job (Gillard & Gugliemetti, 2011). Following World War II, veterans started attending college in greater frequency, which led to the growth of research on nontraditional college students (Philibert, 2005). Literature on nontraditional college students does not solely focus on housing instability, but these students can be distinguished through the criteria used to define non-traditional students. This criterion includes factors that may prevent students from attending class, such as housing instability (Clark, 2012). Horn and Carroll (1996) created a scale that categorized students as minimally, moderately, or highly nontraditional based on the number of nontraditional characteristics they possess. Attending school part-time for majority of the year and holding a full-time position simultaneously were also among the criteria. This same set of standards is still used to research nontraditional students today.

Nontraditional college students are currently enrolling in college at a higher rate than traditional college students (Gillard & Guglielmetti, 2011). And, they are also believed to have more stressors in their lives and are more likely to have conflicts that divert their attention away from school (Forbus, Newbold & Mehta, 2010). These stressors may cause nontraditional

students to withdraw from their environment and peers and stop attending classes (Zekke & Leach, 2010). Nevertheless, Shillingford & Karlin (2013) found that nontraditional students have higher motivation to graduate than traditional students. While nontraditional students' families can be a source of stress, they can also be a significant source of motivation (Wilsey, 2013). Forbus et al. (2010) found that nontraditional students outperform traditional students in terms of GPA, which requires a strong time-management work ethic to maintain a healthy balance of all things non-traditional students typically must balance various aspects of both work and life. It is important to note that the same stressors that nontraditional students face can also serve as a source of motivation, leading to better grades.

### **Foster Care**

Many college students in the United States are in foster care, wards of the state, or living in independent or transitional living programs. Hill and Torress (2010) studied the experiences of Latino students who have aged out of foster care and are enrolled in college. They note that foster care alumni are increasing on college campuses and face unique challenges in navigating the transition to higher education. Foster care involves dependent children (whose birth parents cannot care for them) being accommodated in authorized private institutions or homes for a short period of time (U.S. Department of Health and Human Services, n.d.). The birth parent may willingly surrender the children, or the state may remove them due to unsafe environments, emotional and physical abuse, or neglect.

Several states have embraced federal proposals to expand foster care eligibility beyond 18 years, assisting in bridging the transition from high school to college. Several states have also implemented policies to assist foster youth in transitioning from high school to college. These may include:

*Tuition Waivers.* Many states offer waivers for foster youth attending public universities or community colleges. These waivers cover the cost of tuition and fees and may also provide additional support for books and housing. Examples of states with tuition waiver programs include California, Illinois, and Texas (Villagrana et al., 2020).

*Financial Aid.* States also provide financial aid resources to foster youth. For example, Michigan offers the Fostering Futures Scholarship, which provides financial assistance for tuition, fees, room and board, books, and supplies to foster youth attending a Michigan college or university (United States Government Accountability Office, 2016).

*Transitional Support.* Some states provide transitional support for foster youth to help them adjust to college life. For example, the New Jersey Foster Care Scholars Program offers academic, financial, and emotional support to students in foster care attending participating New Jersey colleges and universities (State of New Jersey Department of Children and Families, n.d.)

*Mentoring Programs.* Many states offer mentoring programs for foster youth to connect with supportive adults who can help them navigate the transition to college. For example, the California Youth Connection sponsors the Foster Youth Education Fund, which provides college scholarships and matches foster youth with mentors who offer academic and emotional support (Right Vision Media, 2021).

Statistically, college students with a foster care experience have lower degree attainment than the general college student population, with rates ranging between 2% and 19% (Watt et al., 2019). Youth in foster care environments may encounter several placements, leading to multiple school changes during primary and secondary schooling. The disturbance in the learning institutions may cause unfinished school activities, poor academic performance, repeating completed courses, and high dropout rates (Unrau et al., 2017). College students in foster care

also experience higher rates of mental health issues affecting their ability to perform academically and sustain supportive relationships (Morton, 2015). According to Dworsky and Courtney (2009), young people leaving the foster care system frequently lack the support and direction they need to make the transition to adulthood. As a result, they frequently live in unstable and insecure housing, with up to two-thirds of them becoming homeless within the first six months of leaving care.

### **Ward of the State**

In the United States, a ward of the state is a minor who is placed under the legal guardianship of the state due to a lack of parents or guardians who are able to care for them. Ward of the state refers to children in the custody of government agencies or under the state's care through an appointed guardian. The state assumes responsibility for the minor's care, including their education, housing, and health care needs. This can occur through various legal means, such as abandonment, death of parents or guardians, or termination of parental rights (Child Welfare Information Gateway, n.d.).

Being a ward of the state is sometimes linked to being in foster care, as children who are placed in foster care are typically wards of the state. However, not all wards of the state are placed in foster care, as some may be placed in group homes or other residential settings (Chernoff, Combs-Orme, Risley-Curtiss, & Heisler, 1994).

### **Independent Living Programs**

Independent living programs (ILP) are intended to enhance positive outcomes for youth aging out of foster care in areas of their life such as housing, employment, and education (Liu et al., 2019). ILP help current and former foster youth in making the adjustment from foster care to adulthood by creating opportunities for equipping them with life skills, independence, and self-sufficiency. ILP also provide financial assistance and training opportunities. Other services

include daily living skills, housing assistance, money management, mentoring, counseling, medical insurance, preparation for postsecondary training, and substance abuse prevention (Lemon et al., 2005). ILP are available to youth 14 years and older in foster care or who aged out of the foster care system until age 21 (Courtney et al., 2017).

Lemon, Hines, and Merdinger (2005) explored the role of independent living programs (ILPs) in supporting successful transitions for foster youth. They found that foster youth who participated in ILPs were more likely to achieve educational and employment goals, have stable housing, and experience lower levels of homelessness than those who did not participate in ILPs. Additionally, the researchers found that ILPs that provided various services, such as financial assistance and life skills training, were more effective than those that provided only one type of service.

Similarly, Wolanin & Steele (2016) explored the relationship between Independent Living Programs (ILP) and the educational outcomes of youth aging out of foster care. The study found that youth who participate in Independent Living Programs (ILPs) are more likely to attend college than those who do not participate in these programs. Mirroring the findings of Lemon, Hines, and Merdinger (2005), Wolanin & Steele (2016) found that ILPs that provided educational and career-related services, such as tutoring, college application assistance, and vocational training, were more effective in promoting college enrollment than those that provided only basic life skills training. The findings suggest that ILPs can play an essential role in promoting college attendance among foster youth (Wolanin & Steele, 2016).

### **Transitional living programs**

Transitional living programs (TLP) are one of the main approaches the United States federal government uses to combat youth homelessness. TLPs provide housing, life skills

development, mental and physical care, counseling, job attainment skills, educational advancement, and interpersonal skill building (Holtschneider, 2016). TLPs may enhance various outcomes for youth with foster care or juvenile justice custody histories. For instance, the programs may boost earnings through job training programs, provide a sense of community, and increase housing stability.

The report "Flattening the College Curve: Lessons Learned from Foster Care to Improve Postsecondary Participation for All Youth" discusses a range of programs to improve college participation for youth with foster care experience. The report found that Transitional Living Programs (TLPs) can promote college attendance by supporting basic needs (such as housing and food) and helping youth develop the necessary skills and knowledge to succeed in college. TLPs may also provide a sense of community and belonging.

The report also highlights that not all TLPs are equally effective in promoting college enrollment and success. Specifically, successful TLPs tend to strongly focus on education and career readiness and close partnerships with educational institutions and community organizations. Successful TLPs provide comprehensive and individualized support, including financial assistance, academic advising, tutoring, and assistance with college applications and financial aid. TLPs can be an important tool for promoting college participation among youth with foster care experience, but these programs must be carefully designed and implemented to be effective (Lalonde et al., 2020).

### **Foster Care and Higher Education**

College students in foster care, wards of the state, or students living in independent or transitional living programs far too often experience challenges in accessing and completing a college education. The National Foster Youth Institute (2022) indicates that roughly 3%-4% of

former foster youth achieve a four-year college degree, and 2-6% receive a two-year degree. Foster and former foster youth attend college later in life or take longer than four years to complete college. Gross et al. (2015) found that youth in foster care have low access and success in college education, as only 39% of foster youth enroll in college and only 10% graduate. The population faces challenges in college enrollment and completion due to multiple personal, social, and systemic issues (Morton et al., 2017).

According to Mahathey et al. (2021), 40% of youth in TLPs in the United States were enrolled in a college program between January 2017 and May 2021. On average, youth in TLPs who enrolled in college during this period were enrolled for roughly 12 months. Nationally, one-quarter of the youth in TLPs who enrolled in college education during this period were enrolled for approximately 12 months. Roughly three-quarters enrolled in a two-year college, and 39% in a four-year college or university (Mahathey et al., 2021). Unfortunately, only a small percentage of these young adults complete college.

Research on the demographics of college students residing in Independent Living Programs (ILP) shows that these students are typically foster care alumni or have experienced homelessness (Keller et al., 2007). They may come from diverse racial and ethnic backgrounds. However, studies have found that African American and Latino youth are disproportionately represented in the foster care system and may be more likely to participate in ILP (Chavira et al., 2018; Gross et al., 2017). These students often face challenges related to financial resources, family support, and navigating complex systems such as financial aid and academic advising (Gross et al., 2017; Clemens et al., 2016). Despite these challenges, ILP can provide a supportive community and resources to help these students succeed in college.

## **Housing and Education**

Several studies have found that while some students may not begin their college experience with housing concerns, they may experience housing instability for various reasons, including fleeing domestic violence, losing their jobs, or not receiving parental support to pay college fees (Berg-Cross & Green, 2009). For example, an international student may not have the financial means to return home at the end of the academic year. Students attending institutions that only offer housing during the fall and spring semesters may face housing instability, especially if unexpected circumstances arise and they may need to remain on campus year-round (Paden, 2012). As a result, the number of students experiencing housing instability is increasing across the country.

During the 2020 COVID-19 pandemic, some universities and colleges ceased on-campus housing, leaving campus housing-dependent students anxious and searching for other options. According to a study by Sackey et al. (2021), there was a significant increase in the number of college students experiencing homelessness during the COVID-19 pandemic. The study found that the pandemic profoundly impacted housing security and homelessness among college students, with many students facing job loss and financial difficulties that made it difficult for them to afford rent or housing. Additionally, the study found that homeless college students faced significant barriers in accessing basic needs resources and support services, including food and housing assistance.

Individuals may be deterred from asking for help due to negative stereotypes and stigmas associated with housing instability (Frick, 2015). A secure environment for studying and completing coursework is often found in a home, and the inability to secure consistent housing can result in significant stress and difficulties concentrating on academic work. Despite federal



and state legislation to assist homeless students, resources remain limited. The College Cost Reduction and Access Act of 2007 and the Higher Education Opportunity Act of 2008 allowed independent students to fill out a FAFSA even if they did not have parental information, with the objective being to promote college attendance.

According to the United States Interagency Council on Homelessness (2020), approximately 12,172 young adults (aged 18-24) in California are homeless on any given night, with California having the nation's largest homeless population. The high cost of college and university attendance may also contribute to homelessness, particularly for independent students whose parents are unable or unwilling to provide financial assistance (Bindle, 2014). Despite this, non-traditional students experiencing housing instability were found to have a positive attitude toward education, seeing it as an opportunity to secure a positive future (Hallett & Freas, 2018).

Education significantly predicts an individual's future earning potential (Julian, 2012; Kominski, 2011). However, housing instability can result in financial burdens, such as the cost of basic necessities including food and healthcare, limiting an individual's ability to save for education. Unstable housing can create logistical challenges, such as limited transportation or internet access, making it difficult to attend school or complete homework. Yet, a college degree is estimated to result in an annual income of more than \$20,000 more than a high school diploma (NCES, 2021).

### **Housing Instability and Student Retention**

For college students experiencing housing instability, learning may be difficult when the basic need of safe housing is not met (Maslow, 1943). Even if a student can find safe housing, financial pressures such as working to meet basic needs including food and hygiene can hinder

their education (Ammerman et al., 2004). Inadequate housing can also cause transportation issues, leading students to couch surf or double up with roommates to save money (Bozick, 2007; Paden, 2012 ). The struggle to pay for tuition is the major factor associated with a lack of stable housing (Paden, 2012).

Due to difficulties locating parental information, students with housing instability frequently face financial barriers to accessing aid such as the Free Application for Federal Student Aid (FAFSA) (Hallet, 2010). Balancing work and school can be difficult for some students and they may also face food insecurity (NCHE 2012; Shore, 2018). Additional obstacles are encountered by students who experience housing instability when attempting to access resources and services designed to meet their unique needs (Stockamp, 2014). Stigma, accessibility, and a lack of comfort can all make it difficult for them to continue their education (Green, 2017).

### **College Transition**

Over the past 15 years, federal and state legislation is beginning to help students who were initially in foster care and are experiencing housing instability (Rassen et. al, 2010). In Florida, for example, students who have been adopted out by the Department of Children and Families or placed in a guardianship by a court are exempt from paying tuition and fees (Fla. Stat. x1009.25). The state also provides eligible individuals with a monthly financial stipend of around \$1200 until the age of 23. (Florida State Department of Children and Families, 2020). Financial aid policy changes have also benefited homeless youth (Rassen et al., 2010).

Rassen et al. (2010) studied former foster youth who became homeless after leaving the system and discovered that community college programs that provided financial aid and

academic support were beneficial. The study discovered that establishing a personal relationship with the student and partnering with organizations within and outside the school, were essential for a successful program. However, more assistance is required, including improved data collection, supportive staff, and additional funding.

Transitioning from childhood to higher education can be difficult for youth experiencing housing instability. Kirk and Day (2011) researched a Michigan State University camp program that prepares foster youth for college. The camp was primarily run by foster care alumni, serving as camp advisors. Data showed that students who participated in the camp found the learning objectives valuable and felt they were better prepared to be a first-year college student after the provided advisement and mentorship from the alumni.

### **Institutional Support**

Kim (2012) emphasizes the importance of easily accessible information in admission to higher education institutions. The author indicated that the success of a student's college transition depends on the help of others. According to Kim (2012), high school faculty and support staff are critical resources for disadvantaged students navigating the unfamiliar college admissions process.

Okpych and Courtney (2017) discovered a direct correlation between a student's accessibility to adults who are versed in higher education knowledge and their likelihood of enrolling in college. These findings highlight the role of knowledgeable individuals in helping foster care youth gain access to higher education institutions.

Institutional support can eliminate the barriers students face in college and create support to increase the student's retention (Broton & Goldrick-Rab, 2016). Some obstacles these students face due to unstable housing are decision-making skills, focus and study skills, and balancing

academic and work lives (Crutchfield et al., 2016). Institutional support may enhance academic success by helping ensure financial aid to enable students to finance their college education. Completing a degree or other academic achievements is essential in helping college students experiencing unstable housing escape the poverty cycle and potentially secure stable housing in the future.

Furthermore, studies have demonstrated that supportive adult figures are essential for homeless and foster youth (Dang et al., 2014; Duke et al., 2017). Collins et al. (2010) also outlined the significance of the connection between student support and obtaining an education. According to Barman-Adhikari et al. (2016), the support network of homeless youth consists of an array of social supports rather than just financial and housing assistance. Foster youth, in particular, would benefit greatly from a diverse network of caring adults (Collins et al., 2010).

On-campus programs have emerged in the last two decades to bridge the social capital gap and address the needs of homeless and foster youth (Dworsky & Perez, 2009; Watt et al., 2013). These programs go beyond financial assistance by understanding the unique needs of these populations (Watt et al., 2013). According to Watt et al. (2013), college-level students who have been in foster care want the same things that most young people transitioning to adulthood want: independence through self-governance and utilizing available resources.

Cal State Fullerton's Guardian Scholars program established the first on-campus program directly serving foster care students in 1998. (Casey Family Programs, 2010). The Guardian Scholars program, which provides work-study opportunities, year-long housing, access to academic and food resources, youth daycare, and priority course registration, has since become a model for similar programs across the country. There are over 25 Guardian Scholars programs in California alone, with core elements such as financial assistance, academic advising, student

programming, and basic needs support (Casey Family Programs, 2010). The program also provides tangible student support in areas such as student leadership opportunities, college entrance and exit counseling, and engagement.

Portland State University in Oregon is committed to providing comprehensive support to its students through a needs hub. Students can access long-term housing services, emergency grants, and food assistance to meet their basic needs (Fernandez, 2022). Similarly, other universities collaborate with local organizations and nonprofits to offer temporary affordable housing options to students in need. For example, North Carolina has partnered with the Bishop William Earl Lee Foundation, where community members open their homes to at-risk students (Wood, 2022). Southwestern College in California offers hotels for temporary stays while working on constructing on-campus housing for long-term solutions (Fernandez, 2022).

Meanwhile, Long Beach City College has implemented a safe parking initiative to provide secure parking spaces with access to Wi-Fi, showers, and restrooms for students who sleep in their cars. To further support students in need, California enacted a law in 2021 that offers incentives to developers who establish affordable housing units for students (Fernandez, 2022). These large statewide networks aim to support young people who have experienced housing instability and transition as students into adulthood.

### **Social Support**

According to Coakley et al. (2022), college students are disproportionately burdened by food and housing instability, which is strongly associated with worse mental and physical health. In addition to facing new responsibilities and academic expectations, transitioning to college or university can be challenging for students. Cruz et al. (2018) studied stress and housing instability in college students and found that forging meaningful relationships, friendships, and

social connections is a crucial aspect of adjusting and mitigating these challenges. The social support theory can serve as a mediating factor in the face of student housing instability by reducing or preventing the risk of crime or other social challenges (Skobba et al., 2022).

Social support can be conceptualized as the social linkages or resources a student can rely on when dealing with stressors and issues such as housing instability (Skobba et al., 2022). Kort-Butler (2018) argues that formal or informal support leads to direct and indirect effects. Cooper et al. (2022) investigate the relationship between housing, adjustment, and social integration and suggest that for college students who experience social support, low levels of housing instability may be experienced, indirectly serving as a buffer between housing instability risk factors and actual homelessness. For example, social support can help alleviate economic stress, which is often the root cause of housing instability (Coakley et al., 2022, as cited in Basic Insecurities in Students in New Mexico).

Munson et al. emphasize the value of social support in easing the transition to college and adulthood for homeless students, particularly foster youth (2015). As Umberson and Montez emphasize, supportive social relationships can reduce stress, improve emotional intelligence, and improve life outcomes (2010). Additionally, adolescents who find committed mentors or supportive relationships with adults become more motivated in the long-term, and perform better academically (Lovitt & Emerson, 2009). Hass et al., (2014) investigated the role of social support in former foster youth's successful college graduation. Their findings are consistent with those of Munson et al. (2015), emphasizing the importance of social support in disadvantaged students' academic and personal success.

Hass et al. (2014) reported that former foster youth who successfully completed college through receiving social support work harder to perform well academically due to having an

adult to support their college journey and expect them to perform well. Per the students' feedback, the presence of a supportive individual who held them to high standards and helped them achieve academic success positively impacted their motivation to persevere through difficulties and put in more effort to attain their goals. Social support is critical for students transitioning into college and adulthood, especially for foster youth experiencing mental health issues (Huang et al., 2018). The students need social support more because they lack support when transitioning out of foster care and do not have consistent relationships. Social support improves life outcomes such as behavioral and mental health and effective physiological and emotional reactions to stress. Social support also provides supportive relationships with committed adults, enhancing the resilience for former foster youth who succeed academically (Hass et al., 2014).

Social support eases stress, enhances emotional intelligence, and provides better life outcomes. It also increases resilience and reduces stress, which minimizes the adverse results of stressful life encounters experienced by persons experiencing unstable housing (Durbin et al., 2019). Cooper et al. (2022) suggests that students who have access to social support are more likely to have lower levels of housing instability, which may indirectly protect them from the risk factors that lead to homelessness. One way that social support can help is by alleviating economic stress, which is often a primary cause of housing instability (Coakley et al., 2022). Finding and cultivating relationships with supportive adults is difficult for homeless youth. Because many of these youth receive institutionalized support, such as in foster homes or from social workers, they may lack the skills and resources to build a social support system with trustworthy adults. According to Samuels (2008), foster care alumni frequently have trust issues and lack emotional support, exacerbating their difficulties. Given the enormous challenges that

homeless youth face when transitioning to college, there is an imperative need for increased social support to help them on their path to academic and personal success.

According to Burleson (2009), having a trusted friend to confide in can be a great source of comfort for students, mainly when dealing with loneliness or boredom at school. Such support is significant for those experiencing housing instability. Friedlander et al. (2007) discovered that such people are more likely to develop mental health concerns than those who do not experience housing instability. Brown et al. (1987) found that lacking social support during difficult times can affect college students' mental health and well-being (p.32). Inadequate support during times of crisis is linked to depression, anxiety, and life-threatening behaviors.

De la Ignesia, et al. (2014), investigated the social support and the potential of academic achievement among Argentinean students attending college. They collected data from 135 students, using questionnaires to measure perceived social support, academic achievement, and socio-demographic variables. The study's results showed that social support from those closest to the students (friends, family, mentors) was positively related to academic achievement. The authors suggest that enhancing social support systems for college students may lead to improved academic outcomes. Giving students social support can be a powerful way to create an environment that helps them do well in school and grow as people. Cobbs (2016) says that social support systems are essential because they give students the tools and ways to deal with the stress they have to get through life and reach their goals. Cobbs (2016) found that people often turn to social support as their primary way to deal with challenging situations. Similarly, Eckenrode (2014) looked at how social support can protect young adults into their adulthood.

Eckenrode (2014) discusses how important social support is to protect young people from negative influences and help them become more resilient and confident. Together, these



findings show how important social support is for giving students the tools they need to succeed in school and life. The researcher reviewed various studies investigating the relationship between social support and positive youth development outcomes, such as improved academic performance, better mental health, and reduced risk-taking behaviors. The study aims to provide a comprehensive overview of the research on social support as a protective factor for youth, highlighting the importance of social support in promoting resilience and well-being among young people. Social support can be protective due to the ability to mediate stress that comes with adjusting to a college setting. According to De la Iglesia et al. (2014), a dependable social support system can significantly assist some students in positively managing stress. Institutions that provide robust support may be instrumental in shaping a student's emotions, attitudes, and overall well-being during housing instability.

### **Social Support and The Role of Mentoring**

Some students may lack a role model or mentor in their circle who has succeeded in college and can guide them through the journey. Without mentorship, students may find it challenging to decide a major, go through college, or make career decisions (Havlik et al., 2018). Mentorship is important for the students in helping them develop relationships with supportive adults or other supportive programs. Mentorship can help foster and former foster college students regain their trust in adults and establish relationships with supportive adults (Huang et al., 2018). Mentors help students to enhance their academic and independent living abilities and navigate the higher education system. Mentorship also helps the students access support services and resources in their community. According to Viramontes Le (2019), mentorships guide students in transitioning from high school to college, accessing resources they need to succeed in

transitioning to adulthood, and provide support for handling the challenges of a college education.

Gowdy and Hogan (2021) conducted a study to explore the types of informal mentorship available to foster youth who enter higher education. They also examined how social capital can help to understand this effort and what types of support are available in each type of mentoring relationship. The study found that informal mentoring relationships can provide foster youth with much-needed emotional and social support, which can help them adjust to college life and succeed academically. The authors suggest that more efforts should be made to promote informal mentoring relationships among foster youth entering higher education.

Similarly, Osterling & Hines (2006) conducted a qualitative study using data collected from interviews with 10 adolescent foster youth and their mentors. They found that mentoring relationships provide a source of support and guidance, allowing foster youth to develop important life skills and a sense of belonging. The study highlights the importance of establishing and maintaining positive mentoring relationships for adolescent foster youth to promote resilience during developmental transitions.

Spencer, Collins, Ward, and Smashnaya (2010) examined the experiences of 54 youths aged 18-24 who had transitioned out of foster care and were participating in a mentoring program. The qualitative interviews revealed that positive mentoring relationships provided valuable social support, encouragement, guidance, and practical assistance that benefitted the youths in areas such as education, employment, housing, health, transportation, and accessing services (Spencer et al., 2010). This tangible support aided the challenging transition into adulthood that these individuals faced. However, some youth also reported disappointing experiences when mentoring relationships ended prematurely or failed to meet expectations.

Difficulties establishing rapport, lack of mentor commitment, unfulfilled promises, and inadequate support were pitfalls noted by participants (Spencer et al., 2010). While highlighting the promise of mentoring for social support, the study emphasizes the need to carefully structure programs to avoid potential relational letdowns. While mentoring shows potential benefits in aiding youths transitioning from foster care, programs must be thoughtfully designed and implemented to reap these benefits (Spencer et al., 2010).

### **Theoretical Framework**

This research is guided by Abraham Maslow's Hierarchy of Needs Theory of Motivation and the buffering model of the Social Support Theory. Maslow's Hierarchy of Needs is a psychological, motivational theory with five hierarchical tiers of human needs. These tiers are self-actualization, psychological, esteem, social, and safety needs (Maslow, 1943). They are classified in a triangle, with tier number one being the most essential need at the bottom. Maslow classified these tiers into higher-level growth needs and lower-level deficiency needs, in which failure to meet deficiency needs affects the ability to meet growth needs (Maslow, 1943). Using Maslow's hierarchy of needs, we can assess the importance of supporting the different needs of students with housing instability during their college experience.

The Social Support Theory has evolved and has been influenced by several fields, including psychology, sociology, and public health. However, the Theory is generally attributed to several key researchers who contributed significantly to understanding social support. Sheldon Cohen introduced the concept of the buffering model in the 1980s (Cohen & Wills, 1985). Cohen proposed that social support can buffer against stress's adverse effects, helping individuals cope with difficult situations and maintain their well-being. Research has shown that students

experiencing housing instability are more likely to experience increased stress levels. According to Umberson and Montez (2010), having positive social relationships may aid with alleviating stress, lead to positive outcomes, and increase emotional maturity. The Social Support Theory provides a framework for understanding the role of social support in alleviating the stressors associated with housing instability. Social support can act as a protective buffer against these students' stressors. Understanding the types of support these students need may help students cope with navigating the college experience and maintaining their well-being.

### **Maslow's Hierarchy of Needs**

#### **Tier One – Physiological Needs**

Physiological needs are at the bottom of Maslow's pyramid since they cover the fundamental basic needs of life. These needs are air, water, clothing, shelter, food, and reproduction (Aruma & Hanachor, 2017). Physiological needs ensure a homeostatic balance of the human body by satisfying bodily regulation mechanisms such as thirst and hunger. Most prioritize satisfying these needs before proceeding to the next tier in Maslow's pyramid.

Physiological needs focus on the ability of people to fulfill their natural growth tendencies and maintain their well-being. Individuals risk having mental health concerns or developing illnesses when their physiological needs are unmet. The failure to meet psychological needs may lead to unhealthy body functioning (Tripathi & Moakumla, 2018).

Skobba et al. (2023) explored the housing pathways of college students who have experienced foster care and homelessness. The findings indicated that many students with foster care and homelessness experiences had unstable housing during college and often relied on community networks for support. This study emphasized the need for more support for these students, particularly concerning affordable housing options, access to financial assistance, and

help from campus and community organizations. The findings support the the importance of identifying the unique challenges faced by college students with a history of unstable housing and the need for targeted interventions to support their basic needs-ultimately helping to improve their academic success and long-term outcomes.

Similarly, a study by Rosiek, Rosiek-Kryszewska, Leksowski, and Leksowski (2016) aimed to explore the relationship between chronic stress, unmet basic needs, and suicidal thinking among undergraduate students in Poland. The researchers found that unmet basic needs were significantly associated with chronic stress and suicidal thinking. Specifically, students who reported unmet basic needs were more likely to experience chronic stress and have suicidal thoughts. These findings suggest that addressing unmet basic needs may be necessary for promoting mental health and preventing suicidal ideation among college students.

### **Tier Two – Safety and Security Needs**

After nurturing their psychological needs, people focus on addressing their safety and security needs. The primary safety needs are health, well-being, financial, emotional, and personal security (Fallatah & Syed, 2018). People have an innate desire for a safe society to foster their well-being and security. For instance, students with a negative home life (unsafe neighborhood, exposure to violence, absent parents, etc.) will likely have difficulty focusing and completing schoolwork (Burlison & Thoron, 2014). Burlison and Thoron (2014) also indicate that students with school safety concerns (such as bullying) will likely have a negative learning experience. An undisrupted school routine enables students to overcome anxious emotions by creating an orderly and predictable environment. According to Crandall et al. (2019), failure to meet safety and security needs increases the likelihood of illnesses.

In the study "Maslow's Hierarchy of Needs as a Framework for Understanding Adolescent Depressive Symptoms Over Time," researchers examined the relationship between Maslow's hierarchy of needs and adolescent depressive symptoms. The study found that unmet safety needs were a significant predictor of depressive symptoms in adolescents. Specifically, adolescents who reported feeling unsafe at school were more likely to experience depressive symptoms over time. The study highlights the importance of addressing safety needs through adolescent mental health interventions (Crandall et al., 2020).

### **Tier Three – Social Needs**

Upon fulfilling safety and security needs, individuals focus on social needs in which emotional relationships drive feelings of love and belonging. The primary social needs are acceptance, love, and belonging (Bozyiğit, 2021). Friendships, community organizations, social groups, family relationships, romantic attachments, and religious organizations are pivotal in meeting these needs. Relationships among people enable the fulfillment of social needs. According to Maslow (1943), love and belongingness facilitate comfort, acceptance, and respect when interacting with others. However, the failure to experience love and belonging increases the chances of developing psychological disorders. Maslow's Theory suggests that failing to meet social needs may lead to depression, anxiety, and loneliness (Singh, 2022).

Astin, Vogelgesang, Ikeda, and Yee (2000) studied the relationship between a sense of belonging and college student persistence. The study found that a sense of belonging was a significant predictor of persistence, even after controlling for demographics and academic preparation. Students who reported a strong sense of belonging were more likely to participate in campus activities, engage with their peers and faculty, and ultimately persist to graduation. The

authors suggest that creating an inclusive campus environment that fosters a sense of belonging is crucial for promoting student success and retention.

#### **Tier Four – Esteem Needs**

The fourth tier in Maslow's hierarchy of needs is esteem needs. According to Liu et al. (2022), Maslow classified esteem needs into self-based esteem needs and the desire to be respected, among others. These needs include status, prestige, mastery, independence, and dignity. Davison et al. (2021) indicate that esteem needs create an enabling ground for respect, self-confidence, and high self-esteem. Individuals strive to meet these needs as a basis for the human desire for acceptance and value from others. The failure to meet esteem needs increases feelings of helplessness and inferiority, according to Rosi *et al.* (2019).

Choi and Kim (2019) examined the relationship between self-esteem and social support among Korean adolescents. The study found that social support was positively associated with self-esteem. In addition, the researchers found that the relationship between social support and self-esteem was stronger among female adolescents than male adolescents. These findings suggest that social support can be crucial in promoting self-esteem, particularly among female adolescents who may experience greater societal pressures related to self-worth and esteem needs. This study shows the importance of esteem needs among young adults.

#### **Tier Five – Self-Actualization Needs**

The last tier on the pyramid focuses on self-actualization needs. Self-actualization involves realizing an individual's capabilities for personal growth, self-fulfillment, and enhanced life experience (Kenrick & Krems, 2018; Maslow, 2018). Self-actualization needs to enable people to find meaning and purpose in their lives. Although psychological needs determine physical development, self-actualization needs contribute significantly to personal development

(Kapur, 2019; Kenrick & Krems, 2018). As such, self-actualization needs enable people to find purpose and meaning in their lives.

A study conducted by Bulut (2018) aimed to identify the obstacles that hinder the self-actualization of college students. The study involved 125 students from different departments, and data were collected through a questionnaire and analyzed using descriptive statistics and content analysis. The results showed that academic stress was the most significant obstacle to self-actualization, followed by financial problems, lack of time, and inadequate social support. Other obstacles include personal problems, difficulties in adapting to the university environment, and uncertainty about the future. These needs are at the top of Maslow's pyramid since people must satisfy many other crucial needs before fulfilling this one. Achieving self-actualization needs facilitates the realization of the 'ideal self.'

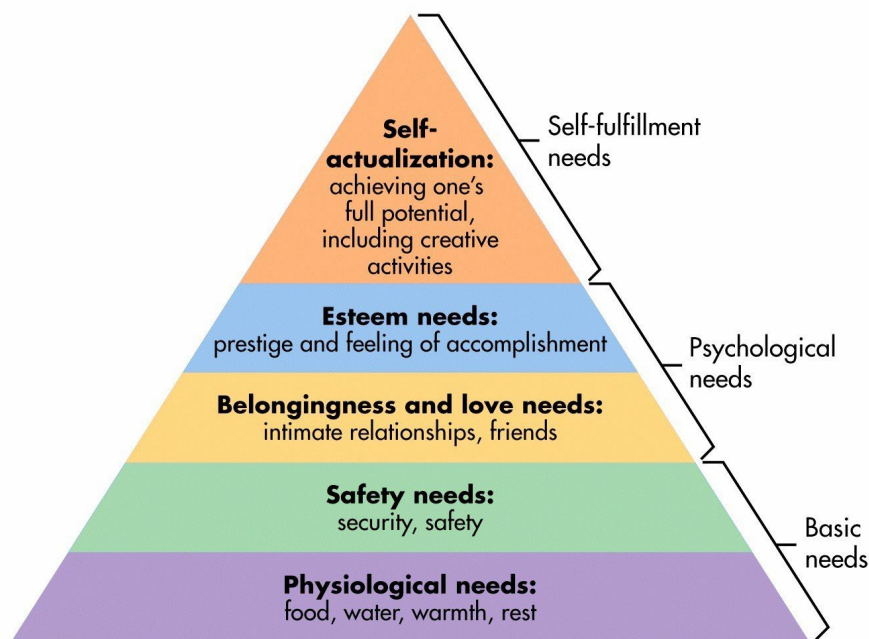


Fig 1: Maslow's Hierarchy of Needs. (Source: Maslow, 1943).



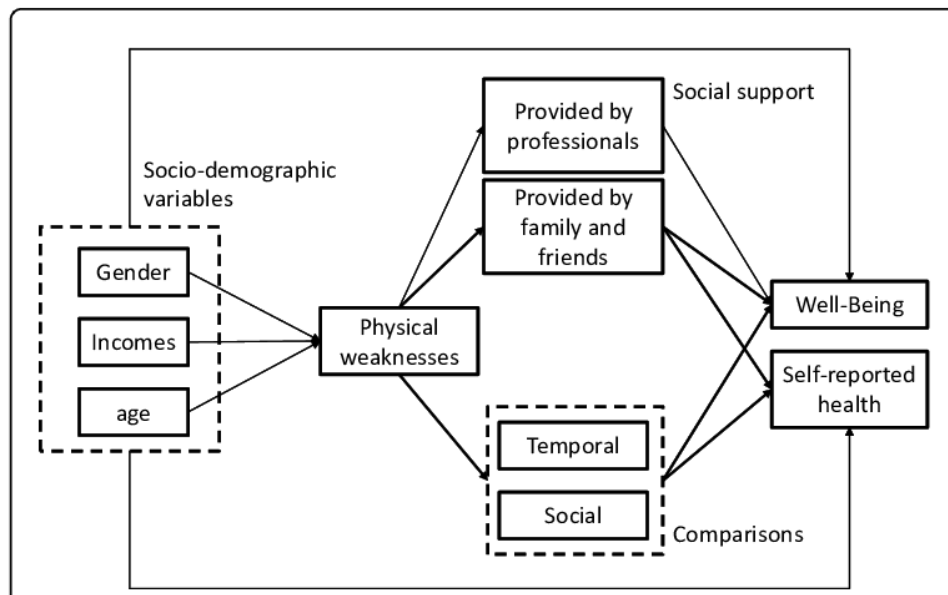
### **The Social Support Theory**

The Social Support Theory asserts that social support can help individuals cope with stress and enhance their well-being (Thoits, 2011). Social support can come in various forms, including emotional, informational, and tangible (Lakey & Cassady, 1990). The buffering model (which is a specific model of the Social Support Theory) is particularly relevant in higher education, where college students often face stressors, including academic pressure, financial constraints, and social isolation. Social support can enhance an individual's well-being and promote resilience by providing a protective layer that helps individuals cope with difficult situations. The Buffering Model of the Social Support Theory can be used in research to assess the effectiveness of various interventions for college students experiencing housing instability. The Buffering Model suggests that social support plays a crucial role in protecting individuals from the negative impacts of stress on mental health, particularly under high-stress conditions when individuals perceive they will receive support when needed (Cohen, 2004; Thoits, 2011). The theory suggests that social support serves as a protective factor against the harmful effects of stress by providing emotional and practical assistance to help individuals cope with stressors. Studies have provided evidence supporting the stress-buffering model, showing that social support does mitigate the detrimental effects of life stress on mental health over time (Cohen & Wills, 1985; Santini et al., 2015; Thoits, 2011). Research has shown that social support can mitigate the adverse effects of these stressors on college students' mental health and academic performance (Broton et. al, 2022).

Hodara, Riggs, and Brey (2021) evaluated the impact of the ECMC Foundation Basic Needs Initiative in supporting college students' everyday needs. The initiative provided participating colleges with funding and technical assistance to address students' basic needs,

including food and housing instability, financial challenges, and mental health support. The study used surveys, interviews, and focus groups to collect data from students, college staff, and community partners.

The researchers found that the ECMC Foundation Basic Needs Initiative positively impacted students' well-being and academic success. Students who received tangible support from their community reported feeling more connected to their college and community and having higher academic engagement and achievement levels. The initiative also helped colleges develop more coordinated and effective strategies for addressing students' basic needs. The buffering model of the Social Support Theory can be a helpful framework for researching college students experiencing housing instability to help identify effective forms of social support and promote resilience in adversity.



*Fig:2 Buffering model of social support*

## **Rationale For Study**

Using Maslow's hierarchy of needs theory and the Buffering Model of Social Support theory together can provide a comprehensive understanding of the challenges faced by college students experiencing housing instability and the types of support they need to succeed.

Maslow's Hierarchy of Needs Theory identifies five levels of basic human needs, ranging from physiological needs such as food and shelter to self-actualization needs such as personal growth and fulfillment. For students experiencing housing instability, their basic needs for food and shelter may need to be met, which can negatively impact their motivation, behavior, and academic performance.

Housing instability is a growing issue among college students, and it has been linked to negative academic outcomes and increased risk of mental and physical health problems. The buffering model of social support theory suggests social support may act as a buffer to counter the negative effects of stress, reducing its impact on an individual's well-being. For college students experiencing housing instability, social support may present itself in various forms, such as emotional, informational, and tangible support. By assessing the types of social support that are most effective in buffering the negative effects of stress among these students, college administrators, and policymakers can design and implement targeted interventions that meet the needs of students experiencing housing instability.

## **Chapter 3: Methodology**

### **Qualitative Methodology: Phenomenology**

Creswell (2017) discusses how qualitative methods can be most effective when trying to explore social problems present in a group. Qualitative research seeks to understand why a social phenomenon exists and how humans make meaning through beliefs, attitudes, experiences, and

interactions (Pathak, Jena, and Kalra, 2013). This research aims to provide insight on how students with housing instability are navigating their college experience and explore ways institutions can intervene to champion the success of this marginalized student group. A qualitative approach can add a new element to intervention studies rather than measuring variables alone (Pathak et al., 2013).

Phenomenological research is a qualitative research approach that explores the essence of a phenomenon or experience as it is experienced by the individuals who have lived it. According to Giorgi (2016), phenomenology examines the fundamental structure of human experience and the meanings that emerge from that experience. In this approach, researchers conduct in-depth interviews, observations, or other forms of data collection to understand the participants' subjective experiences. These data are then analyzed to identify themes to create a rich and detailed description of the phenomenon.

Phenomenology seeks to capture the essence of a phenomenon through the experiences of those living the phenomenon. This approach will allow for a deeper understanding of *what* these students are experiencing and *how* they are experiencing it (Teherani et al., 2015). Research by Hallett & Freas (2018) found that young people who have experienced living in foster care may have complex histories and experiences that can impact their educational outcomes.

A phenomenological approach can help researchers to uncover the meanings and structures that underlie the experiences of these students as they navigate the college system. By listening to the perspectives of these students, researchers can gain a deeper understanding of their needs and identify ways to support their educational success better. Using secondary qualitative data in a phenomenological approach can provide a unique opportunity to explore the experiences of these college students. Secondary data can include previously collected data from

other researchers or agencies, such as surveys, interviews, or case studies. According to Moustakas (1994), phenomenological research can be conducted using existing qualitative data, as long as the data are relevant to the phenomenon being studied. Analyzing secondary qualitative data using a phenomenological approach can reveal themes that may help explore types of support needed to navigate college successfully. This study will analyze secondary data that was drawn from a larger study (The Youths Interview Project: IRB-FY16-17-476). The methodological steps articulated below (e.g., participant requirement, data site, and data collection) are connected to the original broader study.

### **Participant Recruitment**

The participant criteria included Montclair State University first-year students who have received the New Jersey Foster Care Scholarship (NJFC). The NJFC scholarship is designed for young adults who have been emancipated from the New Jersey foster care system and have enrolled in higher education institutions. Participants in the study are 18 years or older, and both males and females from diverse racial and ethnic backgrounds are included.

A list of all students who received the NJFC scholarship, in their first year at Montclair State University (MSU), and had agreed to participate in the study was obtained based on a web-based fall assessment survey conducted by the Project MYSELF program at Rutgers University. The Project MYSELF program distributed a web-based fall assessment survey to all first-year students receiving the NJFC scholarship. On that assessment, a question was inserted inviting students to participate in an interview about their college experiences. The contact details for all MSU students who indicated their willingness to participate in this interview were given to the Principal Investigator. They or a member of their research team contacted each student to

coordinate the interview. Reminder emails were sent throughout the semester to facilitate the completion of the interview for students who expressed interest in enrolling.

Students who agreed to participate met with the Principal Investigator or research team member to sign a consent form and receive detailed information about the study procedures. It was reiterated that participation was entirely voluntary, and students could decline participation anytime. After obtaining a signed consent form, a face-to-face interview was conducted by the Principal Investigator or a research team member.

### **Research Site**

Montclair State University has a large and diverse student body of over 20,000 students as of Fall 2023 (Montclair State University, 2023). The racial makeup consists of 37% white, 36% Hispanic/Latino, 13 % Black/African American, 7% Asian, 3% multiracial, and 4% unknown or non-resident alien students. Female students comprise 60% of the population while males represent 40%. In terms of residence, 10% are out-of-state students and 3% are international. Indicators of socioeconomic diversity show over 60% of students receive Pell Grants and 23% are non-traditional students aged 25 and over. Additionally, 43% are first-generation college attendees. Notably, in 2016 Montclair State attained designation as a Hispanic-Serving Institution with at least 25% Hispanic/Latino students. It is considered the second most diverse university in New Jersey. With its large enrollment and expansive diversity, Montclair State reflects wide-ranging perspectives and backgrounds within its student community.

According to the university's website, approximately 30% of undergraduate students live on campus, with housing available in both traditional residence halls and suite-style apartments

(Montclair State University, n.d.). The university also offers gender-neutral housing options, themed living communities, and apartment-style housing for upperclassmen.

In summary, Montclair State University is a large and diverse institution that provides federal financial aid to a significant portion of its undergraduate student body. The student population reflects a range of races and ethnicities, and the university offers a variety of housing options to create an inclusive and supportive environment for students.

### **Data Collection**

An individual, face-to-face interview was conducted, which took approximately one hour to complete. During the interview, students were asked about their successes and challenges as college students who were also foster care alumni. An interview guide, which included about 15 open-ended questions, was utilized. In addition to completing the interview, students were asked to complete a brief demographic form, including their name, age, gender, and race/ethnicity. The interviews were conducted at various locations on campus that allowed for private conversations, including the student center, the library, and the cafeteria. All interviews were audio-recorded and later transcribed to allow for in-depth analysis. In addition, students were asked if they agreed to be contacted next year for a possible follow-up study. The data were collected in 2017 and participants were offered a \$25 gift card as compensation for their time after the interview was concluded.

### **Researcher Positionality**

Recognizing one's positionality is a crucial aspect of qualitative research as it enables the researcher to disclose and understand their position to the participants. By acknowledging their position, researchers can mitigate potential biases during data collection and analysis, thus promoting objectivity in the research process. Recognizing researcher positionality in qualitative

research promotes transparency and enhances the credibility and rigor of the research findings (Braun & Clarke, 2019). The researcher has worked in both student-facing and operations-based positions in student housing. My role is to support students by providing a quality housing experience focusing on health and safety. This may involve students disclosing their housing status with me so I may best meet their needs. The majority of these students are first-generation minority students. Although I may have similar intersections as some of the participants in the study, I have not experienced housing instability. I also operate from a place of privilege as I work on the administrative end of student housing. I realized that many students go without their basic needs (like housing) being met. I began to see how prevalent housing instability is among college students. Many students would come halfway through the year requesting a room because they were homeless. Campus policies were also very strict for overnight guests in an effort to avoid sharing bed spaces. At the end of the year, students would request to stay for the summer for no reason other than they just had nowhere else to go. It was very common to see students living on campus during the summer without a means to eat since the dining halls were closed. Housing instability can significantly impact their academic and overall success. In this secondary data set, the participants have no knowledge of who I am and my role as an administrator in student housing.

While secondary analysis of qualitative data can provide meaningful insights, it also presents challenges to ensuring rigor that require thoughtful mitigation strategies. As Thorne (1994) notes, removing data from its original context inevitably distances the secondary analyst from the setting and participants that produced the original data. To enhance scientific rigor, it is imperative for secondary analysts to implement validity procedures that maximize both the dependability and credibility of their interpretations (Irwin, 2013).



To promote dependability in this secondary analysis, I used inquiry auditing by maintaining a detailed audit trail documenting each phase of the analysis process (Carcary, 2020). All codes and memos were retained to auditing how raw data translated to the findings. Member-checking procedures were not possible given the secondary nature of the data, so thick description was utilized when presenting results to convey authentic participant voices. To strengthen credibility, I utilized triangulation by analyzing the data through the dual lenses of the study's theoretical frameworks (Maslow's Hierarchy of Needs and the Social Support Theory). Adhering to established thematic analysis procedures also enhanced the study's overall trustworthiness (Braun & Clarke, 2006). Integrating these strategies helped ensure a rigorous approach to qualitative secondary analysis.

#### **Chapter 4: Data Analysis**

In this section, I present the findings from 14 qualitative interviews that have been transcribed. The interview questions asked the participants about their experience navigating the college application process, preparedness, support received during their first year, and factors affecting their educational experience. Data were coded to address the research questions guiding the study: (a) What are the basic needs of college students experiencing housing instability? (b) What is their access to on- and off-campus resources that meet their needs? (c) What type of support do these students require to navigate college successfully?

The analysis identified factors that influence positive outcomes (establishing relationships on campus, feeling a sense of belonging, utilizing available resources, etc.) and negative outcomes (lack of academic progress, social disengagement, feeling unsupported, etc.) for students attending college without stable housing. This includes factors at a personal level,

community level, and institutional level. First, I describe themes found throughout these data that focus on the college experience for these students. This includes motivators for seeking higher education and attitudes toward navigating the college process from start to finish. This will aim to address the first research question of what their basic needs are. Then, I describe themes across these data relating to the challenges associated with housing instability, types of support received, and support still needed that serve as buffers to said challenges. This will aim to address the second research question regarding access to resources. These main themes have sub-themes that draw on the relationship between students and their families, community, college personnel, and peers. Lastly, I discuss examples where students have been empowered to pursue college degrees and their future goals through these support systems. This will aim to address the final research question regarding additional support needed for their success. In this chapter, participants have pseudonyms assigned when acquiring the secondary data.

The qualitative data analysis followed a systematic process informed by guidelines for thematic analysis (Braun & Clarke, 2006). First, I familiarized myself with the data by reading through the 14 interview transcripts multiple times. During this phase, I took notes on initial observations and patterns. Next, I generated initial codes by systematically labeling relevant features across the entire dataset. Coding was done manually by highlighting text segments and assigning descriptive codes. The coding process aimed to identify aspects pertinent to the research questions regarding students' needs, access to resources, challenges faced, and desired support. This was done three times.

Once initial coding was complete, I examined the codes to identify significant broader patterns and grouped similar codes into potential themes. Themes were developed based on prevalence across the data and relevance to the research questions. This phase focused on

exploring how different codes may combine to form overarching themes. Three main themes emerged: (1) support received, (2) challenges, and (3) support needed. Each theme encompassed three related sub-themes. For instance, the "challenges" theme included housing changes, psychological challenges, and academic challenges as sub-themes.

Next, I reviewed, refined, and named the candidate themes to ensure they formed a coherent narrative. During this phase, some initial candidate themes were dropped if there was insufficient data to support them. The themes were also clearly defined and named. To further refine the themes, I considered whether the coded data extracts for each theme clearly conveyed the essence of the theme. Finally, I analyzed examples of coded extracts for each theme to contextualize the findings and select vivid examples for the write-up.

Throughout the analysis process, I aimed to ground the themes directly in the data and ensure they addressed the research questions. A rigorous approach was maintained by double-checking codes, keeping a codebook to track definitions, and consistently comparing data across sources. This systematic inductive analysis allowed themes to emerge from the data through multiple phases of coding, theming, reviewing, and refining. The thematic analysis provided a structured approach to make sense of participants' perspectives and experiences.

### **The College Experience of Non-Traditional Students**

Before delving into the main themes, it is imperative to discuss the college experience of non-traditional students. All fourteen qualitative interviews comprised of students who are experiencing housing instability and are non-traditional students (students generally over the age of 25 and attend college part-time, are first-generation college students who are financially

independent, returning to college after a period of absence, or hold a full-time job (Gillard & Guglielmi, 2011). The participant demographics are outlined below:

### Descriptive Statistics

<i>Age</i>					
	N	Minimum	Maximum	Mean	Std. Deviation
Age	14	18	23	21.07	1.639
Valid N (listwise)	14				

<i>Sex</i>		
	N	%
Male	7	50.0%
Female	7	50.0%

<i>Race</i>		
	N	%
African American	7	50.0%
White(non-Hispanic)	4	28.6%
Hispanic/Latino	2	14.3%
Other	1	7.1%

Fig 3: Tables summaries of students' age, sex, and their race.

### *Pseudonym \* Current major Crosstabulation*

	Current major														Total
	AT	Bio	BA: Finance	CA	Eng	FS	Juris- prudence	JS	(MAT) Special- Ed	PS	IB	Psy	Psy & Eng	Soc	
	N	N	N	N	N	N	N	N	N	N	N	N	N	N	
Bria	0	0	0	0	0	0	0	1	0	0	0	0	0	0	1

Brittney	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Claire	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1
Connor	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Elsa	0	0	0	0	0	0	0	0	1	0	0	0	0	0	1
Erica	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1
Erin	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Ian	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1
Kevin	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1
Lia	0	0	0	0	0	0	0	0	0	1	0	0	0	0	1
Mark	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1
Sally	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1
Steve	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1
Sylvia	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1
Total	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14

**Students' Housing During Academic Year and Outside of Academic Year**

*Pseudonym \* Housing During Academic Year Crosstabulation*

	Housing During Academic Year						Total
	In Montclair State University dormitory	In my own apartment (by myself)	Shared housing with a friend or a roommate (not in dormitory)	With my biological parent(s) or relative(s)	With a friend's family (not foster care)	In an independent or transitional living program	
	N	N	N	N	N	N	
Bria	0	1	0	0	0	0	1
Brittney	1	0	0	0	0	0	1
Claire	0	0	1	0	0	0	1

*Pseudonym \* Housing Outside Academic Year Crosstabulation*

	Housing Outside Academic Year						Total
Connor	0	0	0	1	0	0	1
Elsa	0	0	1	0	0	0	1
Erica	1	0	0	0	0	0	1
Erin	1	0	0	0	0	0	1
Ian	1	0	0	0	0	0	1
Kevin	0	0	0	0	1	0	1
Lia	1	0	0	0	0	0	1
Mark	0	0	0	1	0	0	1
Sally	0	0	0	0	0	1	1
Steve	1	0	0	0	0	0	1
Sylvia	0	0	0	1	0	0	1
Total	6	1	2	3	1	1	14

	In Montclair State University Dormitory	In my own apartment (by myself)	Shared housing with a friend or a roommate (not in dormitory)	With my biological parent(s) or relatives	With a friend's family (not foster care)	In an independent or transitional living program	"Couch surfing" or staying with friends or relatives temporarily	
	N	N	N	N	N	N	N	N
Bria	0	1	0	0	0	0	0	1
Brittney	0	0	0	1	0	0	0	1
Claire	0	0	1	0	0	0	0	1
Connor	0	0	0	1	0	0	0	1
Elsa	0	0	1	0	0	0	0	1
Erica	1	0	0	0	0	0	0	1
Erin	0	0	0	0	0	0	1	1
Kevin	0	0	0	0	1	0	0	1
Lia	1	0	0	0	0	0	0	1
Mark	0	0	0	1	0	0	0	1
Sally	0	0	0	0	0	1	0	1
Steve	0	0	0	1	0	0	0	1
Sylvia	0	0	0	1	0	0	0	1
Total	2	1	2	5	1	1	1	13

### Internal and External Motivators

There were overarching broader themes across the transcripts that discussed motivators and stressors. These themes were divided into internal/external motivators and internal/external stressors. Regarding internal motivators, they reflect the participants' determination to achieve their educational goals and create a better future for themselves. For example, Sally stated, "I always thought—get the degree and um and be—work hard...Just get the degree and then when you get the degree, when you get the job, you're gonna work hard." Sally was internally motivated to enroll in college for a degree and work hard toward her goals. Sally did not have a strong support system as she discussed the challenges with applying to college when no one in

her family had attended any higher education institution. Motivation, along with support from guidance counselors and the EOF (Educational Opportunity Fund) program helped her complete her college application to successfully enroll.

Some participants suggested that external motivators, such as mentors, teachers, or community members, played a significant role in pushing and inspiring them to pursue higher education. For example, Elsa (a junior, who presently resides in a transitional living program and has spent majority of her youth in a shelter) reflected on being abandoned as a child by her father. Elsa finds it extremely difficult to connect with people and form new relationships because of her previous experiences of abandonment and frustration. At sixteen, she learned that her mother was not her biological mother and decided to leave her life. Even though she felt emotionally and academically unprepared for college, she had a mentor through the YAP (Youth Advocate Programs) who pushed them to college. She said, "At the time, it was because of my mentor...she actually like, drilled me...just go in and get the application and do it." She also had an advisor in a shelter where she lived who helped them with the FAFSA application process. It shows that students who may feel unprepared for college lack internal motivation may be motivated by external sources such as mentors and advisors. Similarly, Steve discusses how he was motivated by his high school guidance counselors to navigate the FAFSA application process to find funding for college, alleviating the stress of figuring out how to fund his studies. "Back at home, they helped me a lot. My guidance counselors and everyone. they all pitched in, and just showed me like how to go along with paying it off and getting it all covered now." He discussed how difficult the college application process was at first, and being supported by his high school counselors has helped him feel more prepared for college. Out of the 14 participants,



5 have highlighted the motivation they received from mentors, teachers, advisors, or community members through tangible support and encouragement throughout their application process.

### **Internal and External Stressors**

Students revealed various stressors that can also be categorized as internal or external. Internal stressors reflect participants' emotional needs, hindering their ability to form relationships, trust others, and fully embrace the college experience. These social struggles may impact a student's college experience, where they may find it difficult to develop a sense of belonging. Using Maslow's Hierarchy of Needs, we can see that these students are struggling to satisfy psychological needs of belongingness and connection. According to Maslow, these needs emerge after physiological (food, water, warmth, rest) and safety needs are met (Maslow, 1943). However, many of these students have unstable housing and finances, indicating unmet psychological needs. This makes it extremely difficult for them to then focus on higher social and esteem needs. For example, Sally's challenging home life means she cannot fully embrace college and make friends. Her basic needs are unfulfilled. Sally said, "I still struggle with trusting people...because everyone who I ever felt close to...came in and left." Like Elsa, Sally also lived in foster care and currently struggles to meet her housing and other financial needs since she must work full-time while at the same time studying. It was also noted that both Elsa and Sally were reluctant to seek support as they wanted to feel strong and independent, which hindered their college transition as they did not have the resources they could have been able to receive.

Connor also expresses how difficult it can be to ask for help. Connor's interview provides insight into the difficulty of trusting and connecting with others. It is an internal stressor trying to appear one way, when really feeling another. Having lost both his parents suddenly, Connor was

reluctant to grieve, show emotion, or rely on family for support after his mother's death, stating "I didn't want to give myself time to grieve because I didn't want to seem weak." He mentions being raised with a "tough love" mentality that frowned on displaying vulnerability. So, when his mother died, Connor felt he had to bottle up his grief and take on her role himself - despite still grieving. He shares in the interview, "I had to take on that role that she had and get that feeling back together." This avoidance of grieving and inability to open up emotionally created an internal barrier between Connor and potential sources of support. He mentions in the interview locking himself off from family and no longer having the motivation his mother provided, explaining "I basically locked myself out from the rest of my family." Without addressing his loss and unmet emotional needs, Connor struggled to trust support figures. His interview reveals how trauma left him isolated during a pivotal life transition - starting college. Connor's case exemplifies how internal stressors like grieving and difficulty trusting can create roadblocks to seeking help from others. This is an example of why it is important to be able to establish trust to form connections and adapt to college. Providing safer avenues for students like Connor to process grief could grant access to support that eases their college adjustment.

The external stressors of the participants in this study included unstable housing, financial difficulties, and other life challenges that created burdens that affected their ability to fully engage and succeed in their college education. These stressors will be discussed under their respective themes. Like Connor's experience, Kevin desires better family and social connections but his housing instability acts as a barrier. Maslow's theory shows how lower-level deficiencies in basic needs (physiological and safety needs) translate to an inability to satisfy higher psychological needs (esteem and feelings of belongingness). Addressing basic needs is critical so students can then build relationships, find meaning and purpose, and self-actualize their potential

through college. Kevin currently resides with his uncle and family because his parents passed away. He has strong feelings about his unstable housing by expressing his desire to move out of his uncle's house as he perceives this living arrangement as a barrier to his personal growth and development. He said:

Well, for one thing, um, just the environment itself, I feel is not that helpful for me, um, so, I do just—I feel like when I do take myself out of that environment—it's not a bad environment, it's just we don't see eye to eye sometimes like my family does. That motivation to push. I feel like some of their habits rub off on me as well and it may not be the best of habits as well because my uncle's wife—she's depressed and that kind of environment that kind of affects me as well, like that kind of affects my studies too because being in that negative said environment, kind of also weighs down on you (Kevin).

Similarly, Brittney (having lost both her parents and currently living in an apartment with their fiancé after experiencing severe housing instability on campus) describes not having a typical college experience like her peers because "I had to work full time and I had to sit down and study harder because of my academic probation. So, there's a disconnect between me and my fraternity that led to me dropping my letters, actually." Working full-time while trying to balance school full-time can be difficult when attempting to immerse oneself in the college experience. Sometimes, students fall behind (either at work or in class) due to spreading their time across both areas. Most students who do not have the financial stress of paying their own way through college can get by with a part-time job.

The interviews highlighted the unique challenges these non-traditional students face in balancing external demands with internal needs. They provided insights into the motivators and stressors impacting the educational experiences for those with housing instability. Internally, students were driven by determination and goals for a better future, yet struggled with forming relationships and asking for support. Externally, mentors and advisors played a key role in

motivating and guiding students, while unstable housing, finances, and life challenges presented obstacles to fully engaging in college.

Three major themes emerged from the thematic analysis, namely (a) challenges, (b) support received, and (c) support still needed. Under each theme, three sub-themes emerged. They are discussed below. The interview questions guiding this study explicitly ask the participants about navigating the college process, what type of help they received (from the application process in high school through their current standing at the college level), and what type of additional opportunities they need to be successful in school. The themes of challenges, support received, and support still needed directly relate to the research questions guiding this study. The challenges theme speaks to unmet basic needs in research question 1, support received relates to access to resources in research question 2, and support still needed connects to types of support required for success in research question 3.

### **Theme 1: Support Received**

Three sub-themes emerged under the theme of support received: (a) support received from family, (b) support received from school personnel and (c) support received from mentors/community members. Each subtheme is discussed below. These types of support range from motivational support, academic support, financial support, emotional support, and tangible support.

#### **Family Support**

Out of the 14 participants, 5 indicated they received some form of guidance from their families. For example, Sylvia (22, current senior, currently living with a partner) lost her mother and her father in a traumatic incident, forcing her to become an independent student during her time at college. Sylvia, who is also the guardian for her younger siblings, said, "Everybody was

talking about college, so it was just the right thing to do next," which highlights the influence of their family and social circle in shaping her aspirations. Sylvia acknowledged the tangible support she received from her mother during the college application process: "At that time, my mom basically helped me with most of the college applications and such. She is deceased now, but at that time she was able to help." She further emphasized the importance of parental support in enhancing the college experience when she said that she often felt slighted when she witnessed her peers at college receive gift packages from their parents.

Some participants had a "chosen" family that provided them with some of the support they needed to pursue the college experience. An example is Lia, whose biological family lives in Ecuador. She currently lives with her Godmother in the United States, who has supported her immensely, providing her a place to live as she studies. The Godmother has daughters who have become very emotionally close to Lia because they understand her situation, providing comfort during difficult times. Unlike other participants like Kevin, who does not like living with a relative, Lia benefits from the support she receives from her chosen family because she is from another country and only moved to the United States to pursue education opportunities. Not only does she receive tangible support in the form of housing, but Lia has immensely benefited from the emotional support the daughters provide. For instance, she said:

They were my support system, those two girls, that's it. And a few friends, but they didn't really understand the situation. For them, their dad got deported, so they kind of understood a little bit and one of the girls had to work as well (Lia).

Lia further discusses how her growing relationship with the Godmother's daughters helped her become confident, as she used to be socially shy. The daughters generally supported her interests and endeavors, such as when she started a new sorority on campus. Although Lia

received some of the support she needed, she still experienced other challenges such as feeling insecure about paying for college, despite receiving grant funding from the State of New Jersey.

### **Motivational Support Through Family**

Erica (junior, who lives with relatives) discusses the role of family in her life as a motivator. She said, "I would just say my motivation mostly was seeing my older siblings and just following in their footsteps trying to live up to their standards. " By stating that she wanted to follow them and live up to their standards, Erica expresses internal motivation to emulate the success and achievements of her older siblings. This statement reflects the importance of family influence and the role of siblings as sources of inspiration for Erica. Similarly, Connor (sophomore, who lives in a campus dorm all year-round), discusses the influence of family on his pursuit to college. "I have a lot of younger siblings... like if I can do it with everything I've had to do, you can do it." Connor expresses his motivation to go to college to be a role model for his younger siblings. He wants to show them that they can pursue higher education, even if they face challenges.

Despite varied experiences, extended family frequently served as a motivator and support system, whether through a desire to honor a deceased parent's aspirations, follow older siblings' examples, or act as a role model for younger siblings. The interviews demonstrated how family support and motivations are multifaceted, taking different forms for students without stable housing.

### **School Personnel**

Some participants acknowledged the tangible support and guidance they received from their guidance counselors and other school resources. For example, the loss of Sylvia's mother had significant emotional and practical implications, so she sought help from the Counseling and Psychological Services (CAPS) at Montclair State University to receive emotional support. Even

before the passing away of her mother, Sylvia also received support in the college application process from her high school guidance counselor. "She was, you know, taking me step by step through the process. You know, told me the right forms to give to her, and she would give them to the, to the school."

Another student that mentioned having received support from their high school guidance counselor is Kevin. Kevin (sophomore, lost both his parents even before joining college) he had to rely on an external support system to successfully navigate the college application process. He said:

I mostly went to my counselor, and I asked for some advice from high school. I also asked my oldest brother for some advice because he's already graduated from college and I needed, you know, kind of how things worked. Those are the two biggest factors in helping me decide which college to go to, how to apply, what to do, how to get a scholarship, who to reach out to (Kevin).

In terms of financial aid assistance, Kevin highlights his independent approach, mentioning his brother as a resource and contacting FAFSA representatives directly:

No, that was basically just all me. Just my older brother, if I had a question, could you help me out I'm not understanding this question; how should I fill this out? And most of the time, I could call up the people from FAFSA.

Kevin and Sylvia highlight the importance of tangible, external support from campus and counselors. Students who are experiencing housing instability have a wide range of needs due to their nature of their circumstances (such as Sylvia needing to seek counseling when grieving). Coupled with the support of family, counselors and campus programs (such as Montclair State University's Center for Student Belonging) can serve as buffers to alleviating major stressors for students in this population.

Out of the 14 participants, 3 participants also shared how detrimental it is that they did not seek support from their guidance counselors. Bria (junior, residing on campus year-round) was adopted by another mother, and although she is in contact with her biological mother, it is

not a meaningful or regular relationship. Bria's challenges include her adoptive mother not supportive of her education and endeavors. Due to her constrained family relationships, Bria has tried to seek support on-campus from various individuals and programs on campus. She mentioned at least five individuals from whom she had sought support and guidance. Despite her efforts and willingness, Bria never gets enough support. She discusses that she not receive much help navigating the college application process, and she made a mistake by not seeking assistance when she was eligible for the Educational Opportunity Fund (EOF):

I made a mistake...cause she didn't help me... I was eligible for EOF. But...I made a mistake- I didn't know what it was and I'm like 'I don't wanna get charged for something by lying or something' -they're just like are you eligible? And I was like no... I missed out on that.

Bria highlights the importance of having a consistent advisor who can understand and guide students through various challenges, not just academically but also socially.

It is also worth acknowledging that students facing housing instability and other life challenges like Bria often avoid seeking help or support because of shame and the need to feel independent and strong. O'Leary, McKee, and Faro (2019) investigated the effects of guilt and shame on emerging adults' well-being and inclination to seek support. The researchers found that individuals prone to feelings of shame were less likely to disclose personal struggles, due to a fear of judgment from others (O'Leary et al., 2019). This research provides useful insights for the current study and the stigma surrounding seeking assistance for basic needs. Specifically, it suggests that shame may prevent students from accessing on-campus resources, due to concerns about others' negative perceptions. If left unaddressed, these students' basic needs may go unmet, hindering their success. O'Leary et al.'s work illustrates how internal barriers regarding self-image may stop students from obtaining essential support. For example, Bria would sometimes fake or pretend that she got support from her parents when she did not. Bria



highlights the importance of having a strong advisor who can understand and guide students through various academic and social challenges. In this case, a strong advisor is viewed as a support system, which can buffer the student against the effects of internal and external stressors.

Further, Bria explains that it was assumed that students were receiving help at home in her high school, and the school's role was limited to sending transcripts and other documents. She added that despite navigating the process independently, she felt that having more guidance would have been helpful, particularly from someone who understood the challenges faced by independent students:

I wish I would've known what to do if I was all by myself – so I had to fake and pretend like 'oh yeah, I got support from my parents' but – I don't, or I had to fake pretend like I knew what was going on. So, probably like my own advising, but – I met Dean Howell and she helped me with that. But if I would've met Dean Howell in the beginning, it just would've been so much better, yeah.

Bria was frustrated with not having proper guidance and support during the college application. She leaned on her advisor: someone who could provide guidance and help her navigate the complexities of college. Bria's choice to pretend that she knew what was going on indicates that her esteem needs were not fully met, negatively affecting her college experience. The quote further illustrates how unmet needs may interact with a lack of a robust social support system to worsen the college experience of students experiencing housing instability. In other words, a robust social support system can buffer the student against the negative effects of unmet needs on their college experience. Bria expresses that had she met the dean earlier in her career, she would not have had to pretend she had the same support system as the other students around

her. There may be a sense of shame around the topic of home life and support for students who do not have a stable home environment.

The same case was evident in the interviews with Elsa and Sally, among others. This feeling of shame and a desire to feel strong and independent can also be linked to the participants' childhood experiences of adversity, such as being abandoned by their biological parents and living in shelters or foster care where their emotional needs were not fully met. Ian also shared his desire to be independent because he could not rely on anyone. "When I got back into the system—we always know what DYFS was, but it always had a negative connotation and when I got back into the system, it was another way to get out. So, it was another way to get out and be independent on my own. So, I'm not sure if anything else could've possibly helped me cause at the time, I didn't want any help.

Some students who received institutional support expressed an easier college experience. Research has shown that students who have access to individuals with knowledge on higher education processes are more likely to enroll in college (Okpych and Courtney, 2017). Institutional support refers to resources or services offered by a school to help students succeed academically and personally (counseling services, academic advising, financial aid, career services, etc). Steve mentioned how the institutional support he received from campus helped him navigate the college experience more easily: "I really relied on my counselor, my school guidance counselor and my teachers to help me with the application process." Steve emphasizes the important role played by his guidance counselor and teachers in assisting him with the college application process, highlighting the significance of institutional support in facilitating the application and decision-making.

### **Mentors and Community Members**

Another subtheme for support received included support from mentors and community members. Students discussed how their motivation was attributed to being surrounded by individuals they grew up with (like siblings), neighbors, and church members who had good intentions for them.

Elsa (currently in an independent living program) stated that she was not initially motivated to apply to college, but her mentor pushed until she eventually applied:

I had a mentor through the YAP program and, I – I wasn't ready for college. Uhm, I just – I was gonna go eventually but I just wasn't ready... she actually like drilled me... she was like just go in and get the application and do it, and I was like fine, and that's just how I started going.

Elsa described her mentor's persistent encouragement, urging her to go to college, fill out the application, and get started. This excerpt demonstrates the importance of mentors and community members in providing support and motivation to individuals who may feel unprepared or uncertain about pursuing college. They can be considered an important aspect of the student's social support system as they give them emotional support to navigate their challenging college experiences. This emotional support can buffer them against the negative effects of housing instability and other social challenges on their college experiences, including their academic performance. Out of the 14 participants, 3 discussed the impact of mentors and community members.

### **Theme 2: Challenges**

The theme of challenges encompassed three sub-themes, namely: (a) housing changes, (b) psychological challenges (c) academic challenges. They are discussed below.

## Housing Changes

Out of the 14 participants, 5 described how housing instability significantly impacted their learning/access to campus. Like many of the interviewees, Erin (sophomore, currently living with relatives), mentioned expensive housing: "Housing is really expensive otherwise I would've done it in like—housing is as expensive as tuition... housing is more expensive here than an apartment close to here." Prior to the quoted statement, Erin mentions her experience of living in a shelter, and describes her relationship with her mother as a rocky one, highlighting the turbulent nature of their home environment. These details contribute to the theme of housing instability, emphasizing the challenges faced by independent students like Erin in accessing campus and engaging in their education. Similarly, Connor (junior, homeless) expressed how housing instability affected his academic progress:

It's not like the coursework isn't hard... it's like other outside forces that come in and then I get screwed... like I got suspended... because I had pliers and uh, box cutter... I'm homeless so, but my—well I mean they're not my friend anymore, they told the cops... I got suspended for a whole semester... last semester was okay, but this semester I'm just having a hard time... because I had to get my own apartment... So, this semester I'm just having a hard time.

Connor's experiences show how an independent student's capacity to learn and use school resources can be seriously hampered by housing instability and the stress and responsibilities that go along with it. He finds it difficult to completely focus on his academic goals because of the difficulties he has managing his living expenditures, obtaining permanent accommodation, and dealing with the effects of a suspension. These external factors may pose obstacles to his progress and add to the general issue of how a student's living situation and housing status affect

their educational experience. Therefore, housing instability seems to threaten students' safety and security needs, which can subsequently affect their ability to foster their own well-being and progress academically.

Moreover, Connor also reported mental health problems and needed to see a therapist but could not afford the sessions because of his financial struggles: "I tried going to CAPS to find a therapist again." Connor had been seeing a therapist since he was twelve. Seemingly, his mental health problems worsened when he joined college, prompting him to seek counseling services. This theme implies that unmet security and safety needs may contribute to mental health illnesses if not taken care of early on.

### **Stigma and Negative Feelings**

Out of the 14 participants, 3 students described having mental health concerns and being unable to access care or treatment even on campus. As Maslow's Hierarchy indicates, a deficiency in security and physiological needs translates to difficulty achieving higher needs of belonging, connection, and self-esteem. For these students, the constant stress of unmet basic needs appears to manifest in relationship struggles, social isolation, and internal stressors such as negative feelings toward oneself. An interview with Claire (who lives with a step-parent) reveals how independent students develop feelings of inadequacy, which can further exacerbate shame and stigma:

Most of the people I meet come from different environments. They grew up with money, loving parents still in their lives and stuff. I find myself envying a lot of people, but it's not from a place of hate; it's like from a place of like, I just feel like you should be more grateful for what you have.

Claire highlights the disparity between her background and the backgrounds of her peers, leading to feelings of envy and inadequacy. In this case, shame and stigma can be considered byproducts emerging from the unmet psychological needs of college students experiencing housing instability. As further elaborated below, such unmet needs and psychological consequences can affect an individual's ability to form and maintain social relationships.

Clare also spoke about how she feels disconnected from people even in her hometown: "I don't really like being home cause there's nothing for me to do. Similarly, Elsa also experienced difficulties connecting with people for support and making friends. Elsa explains how she is struggling to create and maintain relationships with people:

I think socially I've become more like I hide myself. Relationships with people-I still struggle with that. I still struggle with trusting people. It's made it hard for me to accept people or put myself out there to be accepted.

Elsa's admission that she struggles with relationships and feels compelled to "hide herself" closely resembles the internal stressors discussed previously. Her difficulty trusting others and allowing herself to be vulnerable echoes the social challenges and reluctance to open up (also voiced by students like Sally and Clare). As with prior examples, her relationship issues result from unresolved inner emotional barriers more than external situations. Although Elsa faces tangible external stressors like housing instability, her statement about hiding herself points to internal stressors that hinder her ability to connect with others. Her described social seclusion arises from internal mistrust and feelings of unworthiness, rather than just external circumstances. This further demonstrates how ongoing unfulfilled core psychological needs manifest as inner stress affecting students' social functioning and college experience.

Elsa opens about the challenges she faces in forming and maintaining relationships due to her experiences of loss and abandonment. Trust issues and a reluctance to open to others have led to social isolation and a struggle to develop a sense of belonging and connection on campus. Elsa is also experiencing challenges related to stigma and shame:

Me not wanting to reach out has come from me at a young age, just figuring out that I'm gonna just do it on my own. And, you know, it pushes me to be strong, but there's always still that weakness under, because it's like I feel like I don't wanna be let down and I don't wanna seem weak or have someone have pity on me.

This fear of stigma or pity can be a significant barrier for students who have faced adversity, as they may internalize shame or feel pressure to handle everything independently. It can undermine their ability to form and maintain a robust social support system, which is important in a college setting when looking for ways to buffer the stress associated with housing instability.

### **Academic Preparedness and Access to Resources**

Majority of the participants mentioned that they began college feeling unprepared academically, as they were also the first in their family to attend college. For example, Elsa shared that she was not ready for college: “I – I wasn’t ready for college. I just – I was gonna go eventually but I just wasn’t ready.” She further mentioned living in a shelter and not knowing what their tomorrow would look like, which created uncertainty and made it challenging to commit to college fully. The insights gained from her interview and 3 other participants implied that most students who experience housing instability and unstable home dynamics may feel emotionally unprepared to navigate the college experience. These findings pinpoint the need for a social support system to provide emotional and even financial support to such students to help

them feel prepared for college. They struggle with unmet psychological, safety, and security needs, making it hard to focus on their college experience, and particularly academics, as further elaborated below.

Even those who felt prepared still struggled with effective time management regarding their academic work. Steve (homeless) argues that he felt prepared for his academic work but blames his poor academic progress on his poor time management skills:

I might put off an assignment that's due tomorrow, like I might put off an assignment that's due next week for a while because I feel like I have time to do it, and then, I won't get to it until, like, the night before, so I'm like that. And then I feel so overwhelmed by everything because that's not the only assignment I have.

However, it was noted that Steve struggled to manage time not because of his college unpreparedness but because of his familial and social obligations. For example, he stated he tried to impress his girlfriend while caring for his two disabled older brothers. Steve had to balance his time serving as a caretaker and partner, negatively affecting his time management skills and academic performance.

Students also mentioned struggling to balance work and academics. Lia also mentioned struggling to balance between work and grades:

It was kind of hard cause, well, I had to work so I can pay for my stuff sometime because my Godmother doesn't pay stuff for me so it's like tough. Recently, I was failing my psychology class so I had to stop working two days so at the same time it affects me because I had to work less days and I make less money too.

The circumstance raised by Lia represents the challenges that many students experiencing housing instability face. The need to work to meet necessities like paying bills and other



expenses indicates that, more often, these students struggle to meet their physiological needs, making it more strenuous for them to reach their academic goals. Lia also mentioned being worried about making less money when trying to attend to her academic work, which may make it very hard to reach academic goals when wondering how to financially support those goals.

### **Theme 3: Support Needed**

The questionnaire guiding this study explicitly asks the participants what kind of support they have received (emotional, educational, financial, etc.) and what additional type of support or opportunities they need to be more successful in school. The theme of support needed has three sub-themes, namely (a) institutional support, (b) access to resources students need, and (c) mental health counseling. They are discussed below.

#### **Institutional Support**

Institutional support is critical for students facing housing instability, as they often lack traditional support systems to navigate the college experience. Access to knowledgeable individuals and campus resources can provide the guidance these students need to successfully enroll, transition, and progress in college. Institutional support in areas like counseling, advising, financial aid, and academics can fill gaps left by unstable home lives and empower students to overcome adversity.

There was a problem of missing classes or failing due to the need to balance work and grades and professors not being receptive and understanding. Some students, like Elsa felt a lack of support from some of her professors. "I've had professors who will say, oh pull up a chair, and they'll sit down with you and explain what you're not understanding." While some professors were willing to sit down with her and help, others simply advised her to read the textbook or seek tutoring. She said, "five minutes of your time would help, and some aren't willing to do that.

It's just like you come to class, the class is over, okay bye, see you when the test is here or something like that". The need for willingness to help from professors can buffer the negative effects of academic stress, such as work-school imbalance, as well as create a campus culture around sensitivity to student needs.

Similarly, Kevin expresses having to miss class to balance financial obligations to pay for class.

And well it was kind of hard cause, well I had to work so I can pay for my stuff sometime because my Godmother doesn't pay stuff for me so it's like tough, so I recently—I was failing my psychology class so I had to stop working two days so at the same time it affects me because I had to work less days and I make less money too

Bria also discusses the difficulty in planning for upcoming bills and expenses when there is little time to work between classes. She says: "When you get a job, it's harder to balance your grades. You have to pick and choose 'oh do I really need to go to this class, cause I really need to pay my phone bill and I really need to start saving up"

With the right financial resources or even knowledge of how financial programs like Federal Work-Study operate, students in similar situations like Kevin, Elsa, and Bria may be able to find work on campus, that prioritizes their student schedule first, and allowing for a better work-life balance and more funding opportunities.

### **Access to Resources**

Four students expressed having asked for help from campus personnel and not getting it or being sent elsewhere but still not getting it there. Elsa says, "I think sometimes you know, just having someone maybe reach out to me and say, hey, do you need help?" In this case, Elsa emphasizes the importance of having personalized support and resources readily available to them. However, when Elsa tries to ask for help from the campus personnel, she receives inconsistent information:

With my internship, I remember the advisor I had before told me I could do my internship this summer, and then went to the new advisor this year, and she was just kinda like, you can't do your internship this summer you have to do it next year, and I'm just like I had a freaking plan, and, I was told this is how I should go about it.

Elsa's experience with conflicting advice regarding her internship plan highlights the impact of unreliable support and can cause frustration. Reliable institutional support is required to mitigate the frustration associated with academics. This is also mirrored by Steve, who expressed satisfaction and appreciated the buffer value of the support he received from the institution: "The person from the financial aid office just offered me a grant – he was like 'oh I found this grant here that was unused, you know here you go' and I was so grateful for it." The grant offered to Steve provided financial assistance and generated a sense of gratitude and appreciation, which can contribute to his overall well-being and potentially positively impact his academic performance without having to think about the financial burden of paying for school.

### **Mental Health Counseling**

Two students expressed mental health concerns and desired support but could not access it on campus. Connor's mental health issues were exacerbated shortly after joining college. For those who received support, such as counseling, it was not sufficient, such as only attending a few counseling sessions and availability being tough when trying to balance work and school. For instance, Connor said, "They said since I've been in therapy since I was like twelve, at this point, we can't offer long-term care." It shows that students like Connor could be missing important emotional support, which can threaten their sense of safety and belonging on campus and impact their overall college experience. He further stated, "I know I need to see somebody, but just time, and now I'm on the school's insurance, I have to pay co-pays which would be easier

knowing I'm on campus." It shows that Connor did not get his desired level of support due to financial and time constraints, which might have exacerbated his mental health issues. By seeking support, Connor was trying to address his psychological well-being and fulfill his need for safety and emotional support.

Ian also discusses the impact of college on his mental health and how it has created anxiety for him. He states:

I didn't really know about anxiety in the beginning so I just thought I was lazy or thought I didn't have discipline, but I am just overwhelmed with school work. I do have a hard time being disciplined so when it comes to all these paper piling up and all of these things to do, I would rather just say okay I'm done, before I go into a place where I'm super stressed out. Or I'm stressed out, or—because I just—I don't do well with my body, my thoughts, and my anxiety.

Ian also sought mental health counseling from the Counseling and Psychological Services department and did not get the desired help he needed. He discussed how counseling helped him to some capacity, but not with his experience as a college student.

So I went because it was always suggested that you should go get therapy um, you went through a lot of stuff with your family, you're really like not vulnerable with a lot of people, you're not very trusting of people, so I was like okay. But it wasn't like I'm a foster youth—or was a foster youth and you know I just really want to come and express about me. It showed me a lot of things about myself. So, if I was self-seeking, yeah. But not as an experience as a college student.

For students like Ian and Connor, access to continued mental health counseling can be effective over time with providing a desired level of support and allowing for trust to build with a campus resource.

The thematic analysis of interviews with these students facing housing instability revealed 3 major themes related to the support they received, the challenges they faced, and the support they still needed from the start of the college application process to their current standing at the time of the interviews. Support was received from family, school/campus programs, and community members. However, many still faced challenges related to unstable housing, meeting

basic needs, mental health, academics, and accessing resources. These data highlighted unmet needs across Maslow's hierarchy, from physiological and safety to belongingness and self-actualization. While motivations to pursue college were both internal and external, key stressors like work-school balance, finances, trauma, and lack of support systems impacted students' experiences and success. The findings aligned with the theoretical frameworks, emphasizing the role social support and resources can play in buffering challenges. However, shortcomings in reliable support systems and networks undermined resilience. In conclusion, the qualitative interviews provided insights into the multifaceted experiences of college students facing housing adversity. These data reveal a complex interplay of motivations, needs, supports, and barriers that shaped these students' college journeys. As this vulnerable population pursues higher education, tailored institutional support, resources, and policies informed by these findings could promote stability, belonging, and academic achievement.

## **Chapter 5: Conclusion**

The study was guided by the theoretical frameworks of Maslow's Hierarchy of Needs Theory and the Buffering Model of the Social Support Theory, which provided a lens through which to interpret the findings. To address the research objectives, semi-structured interviews were conducted with a sample of 14 college students experiencing housing instability. These interviews were analyzed deductively, aligning with the premises of the theoretical frameworks to gain insights into the research questions at hand. The qualitative data were coded and interpreted in relation to the participants' basic needs, their access to on- and off-campus resources, and the support necessary to complete their college education successfully. Thematic analysis of the qualitative data yielded three major themes and nine sub-themes, three under each

major theme. The first major theme was "support received," which had three sub-themes: support received from family, guidance counselors/school personnel/campus/federal programs, and mentors/community members. The second major theme was "challenges," which comprised three sub-themes: challenges related to housing status and home dynamics, challenges meeting basic needs and the stigma associated with that, and challenges with academics and access to resources. The final major theme is "support needed", which includes the sub-themes of institutional support, resources they need, and mental health counseling. Overarching themes were identified in the dataset to explore the experiences of non-traditional college students. The emerging patterns include motivators to join higher education and stressors in their college experience. There were internal and external motivators and stressors identified from the dataset. This chapter starts by interpreting the findings in the context of the theoretical framework. Finally, this chapter will provide an overview of the limitations and implications of this study's findings.

### **Limitations**

The first limitation is that the study focused on college students at Montclair State University who received the New Jersey Foster Care Scholarship (NJFC). This study utilized a secondary qualitative study drawn from a larger study (The Youths Interview Project: IRB-FY16-17-476). While analyzing existing data can provide valuable insights and reduce costs and time associated with data collection, it also limits researchers' control over the data collection process (Creswell, 2009). Therefore, the findings can only be generalized to college students experiencing housing instability at Montclair State University who receive this scholarship. The sample size of 14 interviews may limit the generalizability of this study's findings. While these interviews provided in-depth perspectives from students who experienced housing instability and

were recipients of the New Jersey foster care scholarship, the relatively small sample size restricts the ability to make broad generalizations about the larger population of college students with similar backgrounds and their specific college experiences.

Second, the exclusive focus on students enrolled at Montclair State University introduces a potential sampling bias. The specific characteristics and demographics of the university's student body and its geographical location may not represent the broader population of college students experiencing housing instability. The cost of living in the state of New Jersey is higher than in other states across the country. This restricts the external validity of the findings and emphasizes the need for caution when extrapolating results beyond the specific context of the geographical location of these students. Third, relying on secondary data inherently introduces limitations associated with data collection and potential biases in the original study design. The interviews were not conducted explicitly for the purpose of this study, and therefore, the research objectives and specific research questions may not align precisely with the current investigation.

Additionally, limitations in the original data collection process, such as interviewer bias or participant self-reporting biases on the demographic questionnaires, could impact the reliability and validity of the data. These limitations provide opportunities for future research to address the gaps identified in this study. By expanding the sample size, incorporating a more diverse range of institutions and student populations, and employing a primary data collection approach specifically designed for this research, future studies can enhance the and depth of understanding regarding the college experience for students experiencing housing instability.

A further limitation stems from potential researcher bias, given my positionality as a student housing administrator. While I aimed to mitigate bias through reflexivity, involving additional coders in the analysis process could have further enhanced the credibility and

confirmability of the findings. Having multiple researchers code and analyze the data could have provided a means of validating the themes that emerged. Comparing findings across independent coders can highlight areas of divergence to reconsider researcher preconceptions. Including intercoder reliability testing as an additional qualitative validation strategy could have augmented efforts to minimize researcher bias.

Lastly, my sole role as the coder and analyst presents a limitation, as findings may reflect my subjective lens. Independent co-coding by other researchers can help offset the biases of any single coder (Creswell, 2013). Involving other coders through peer debriefing sessions to cross-check codes and themes could have further enhanced the rigor of this analysis. Consensus validation strategies, such as code-recode procedures, whereby the researcher double codes the data after a delay, could also have boosted reliability (Van den Hoonaard, 2008). While the limitations of a sole researcher were partly mitigated through adherence to analysis procedures, incorporating multiple coders and formal intercoder reliability processes could have further augmented the trustworthiness of the recognized themes. These strategies to minimize researcher bias will be considered in future research employing thematic analysis of qualitative data.

### **Theoretical Interpretation of the Findings**

The results of this study highlight the importance of meeting college students' basic needs as emphasized in Maslow's Hierarchy of Needs Theory. The findings align with previous research by Skobba et al. (2023) and Rosiek et al. (2016) which underscored the importance of addressing foundational needs like shelter, financial support, and social connections to improve wellbeing and academic outcomes. Many students in this study reported housing instability and financial struggles hindered their academic potential and success. This aligns with Maslow's



theory that unfulfilled lower-level needs can exacerbate mental health problems and impede self-actualization.

For students facing housing adversity, physiological and safety needs are often unmet, making it difficult to achieve higher psychological needs of belongingness and esteem. Unfulfilled basic needs appeared to manifest as internal barriers to relationships and support systems. Maslow posited that individuals must satisfy lower needs before addressing higher growth needs. This study demonstrated how students struggling to meet basic physiological and safety needs then faced obstacles developing social relationships and a sense of belonging on campus.

Furthermore, the findings reinforce the Buffering Model of the Social Support Theory which holds that supportive connections can shield individuals from negative stress impacts. As seen in Hodara et al. (2021), tangible assistance for basic needs like food and housing had beneficial buffering effects. Similarly, this study found social support through family, mentors, counselors etc. helped buffer external stressors and facilitated college access/transition. Supportive networks provided emotional encouragement and practical guidance around things like financial aid applications. This aligned with the buffering model, illustrating how social support systems can moderate external challenges.

However, shortcomings in reliable support networks undermined resilience for some students. This demonstrates how the absence of robust social support systems can exacerbate the effects of unmet needs. It illustrates the critical buffering role strong social connections and resources can play for students facing adversity. Overall, findings revealed relationship between the two theories - unmet lower needs obstructed students' capacity to form social bonds necessary for buffers against instability. Maslow's theory explains how deficiency in

foundational needs hinders relationship-building and belonging, while the social support theory highlights how lack of supportive connections amplifies challenges.

The results empirically connect the hierarchical needs model to the protective factors of social support. Addressing basic needs provides groundwork for social connections key to buffering external pressures. This integrative theoretical lens provides insights into strategically supporting students holistically, spanning from physiological security to interpersonal bonds. Implementing systemic support informed by these theories can promote resilience and success for students experiencing housing adversity.

### **Implications**

The study's implications provide valuable insights into the experiences of college students facing housing instability, specifically those who are recipients of the New Jersey foster care scholarship attending Montclair State University. The findings contribute to understanding the challenges and support needs of this student population, informing support programs and policies targeting their unique circumstances. Policymakers, administrators, and organizations involved in supporting and advocating for these students can utilize the study's findings to shape and enhance existing support initiatives. This study highlights the importance of institutional support in facilitating the college experiences of students with housing instability. The identified challenges, including financial difficulties, mental health concerns, and limited access to resources, call for improvements in campus support services.

The experiences of students in this study align with prior research by Spencer et al. (2010) examining the role of mentoring relationships for youth transitioning from foster care. Spencer et al. found positive mentoring provided valuable social support and tangible assistance that aided young adults' education, employment, housing, and accessing services – domains also

identified as challenging for participants in this study. However, Spencer et al. also highlighted the need for careful program design, as some youth reported disappointing mentorship experiences that failed to meet expectations. Similarly, students in the current study described mixed experiences in receiving stable support, with some changing advisors offering inconsistent guidance. Thoughtful program development appears critical, so students have access to committed mentors. As Spencer et al. concluded, while mentoring shows promise for aiding youth overcoming foster care adversity, programs must be intentionally structured to yield benefits.

The current study further reinforces Spencer et al.'s conclusions regarding the need for formalized support programs tailored to foster youths' needs. Transitioning to college posed multifaceted challenges spanning housing, finances, relationships, and academics. Navigating these domains simultaneously often overwhelmed students lacking stable support networks. Like the young adults in Spencer et al.'s sample, establishing rapport with empathetic mentors was impactful yet sometimes difficult. Implementing campus initiatives to connect foster alumni with committed, long-term mentors and resources could provide vital continuity. However, support programs will only be effective if thoughtfully designed based on an understanding of this population's experiences. The current study helps advance these insights to inform future policies and practices aimed at smoothing the college transition.

Several recommendations can be made to better identify and support college students facing housing instability, based on this study's findings. At the institutional level, colleges and universities should implement comprehensive training programs to educate faculty and staff on recognizing warning signs of housing insecurity, such as frequent absences, disruptions in learning continuity, concentration difficulties, or statements alluding to unstable living situations.

Protocols need to be established for sensitively approaching students to assess their needs when concerns arise. Campus-wide screenings utilizing validated assessment tools can also systematically identify at-risk students early on and efficiently connect them to appropriate support services. Specialized case management services with dedicated staff should be developed to coordinate customized assistance plans for each student. These plans can include referrals for mental health counseling, emergency financial aid, housing assistance, academic accommodations like flexible attendance and extensions, as well as access to basic needs resources.

Institutions must also strengthen partnerships with community organizations to expand student access to local resources like affordable housing options, food pantries, healthcare, childcare, and more. Developing on-campus transitional housing and year-round residential options can provide critical temporary accommodations for students facing sudden housing loss or ongoing instability. Emergency financial aid grants and long-term assistance programs should be made available to help students cover essential living expenses like bills, textbooks, supplies, transportation, childcare costs, and other fundamental needs. Mental health counseling services tailored to students' unique trauma histories, current challenges, and identity-specific needs ought to be expanded and offer flexible appointment options to increase accessibility. Fostering peer support communities through initiatives like support groups, mentoring programs, and networking events can reduce social isolation and provide a sense of community.

Additionally, proactive outreach programs should be launched to identify youth in foster care in need of support during high school transition planning and connect them early to campus resources and assistance programs. Offering summer transitional bridge programs can help orient new students to available campus resources, nurture supportive peer relationships, and build

critical self-advocacy skills before enrollment. Ongoing academic advising and access to tutoring and study skills workshops should be provided to support learning needs, with flexibility regarding attendance requirements and assignment extensions when necessary. Professional development programs educating faculty and staff on the connections between housing instability, trauma, and learning challenges can promote empathetic and trauma-informed teaching practices. Campus awareness campaigns and student advocacy initiatives need to be fostered to help reduce stigma, raise awareness, and empower students to safely share their experiences.

At the high school level prior to getting to college, counselors play a key role in supporting the transition to higher education. They can provide early intervention in 9th and 10th grade to discuss college and career goals and identify individual support needs, with regular check-ins. Counselors can help students identify affordable in-state institutions close to their support networks and walk them through the college selection and application process. Ensuring students complete the FAFSA and connect with available scholarships and grants is critical for access and affordability. Students should be informed about on-campus support services at prospective colleges to identify the best institutional fit based on resources. Connecting students to local transitional resources like housing assistance, part-time employment, food access, transportation, and healthcare can provide stability during this vulnerable time. Independent living skills workshops on financial literacy, time management, goal-setting, self-advocacy, stress management, and self-care can further empower students. Providing consistent emotional encouragement during the transition and celebrating small wins along the way fosters motivation and can guide students to reach self-actualization. Collaborating closely with child welfare case workers and community mentors to coordinate transition planning and share information can

help align efforts. Proactive follow-up after high school graduation can facilitate enrollment tasks, housing arrangements, and accessing campus resources before classes begin.

Finally, at the institutional and policy levels, colleges and universities must join forces to advocate for initiatives and programs tailored specifically to the needs of students facing housing adversity. Developing statewide or national coalitions of postsecondary institutions committed to identifying and assisting these students can help align and strengthen efforts through collaboration. A cross-institutional emergency housing exchange program could be created to coordinate temporary accommodation options for displaced students across nearby colleges. Partnerships with community organizations and government agencies should be pursued to expand affordable student housing development. Advocating for supportive policies and programs at the state and federal levels to increase funding for college access and student support initiatives targeting low-income, foster, and homeless youth populations can provide additional resources. Calling for amendments to restrictive financial aid policies that create barriers for independent students without traditional family support can promote greater access and equity. Launching awareness campaigns and student advocacy networks on college campuses can help reduce stigma, raise visibility, and empower students to safely share their experiences directly with policymakers. By working across institutional and governmental levels to implement such comprehensive strategies, significant progress can be made in supporting students facing housing instability. With proper support, these students can overcome challenges, foster a sense of belonging, and thrive academically.

By addressing the experiences of college students facing housing instability, the study contributes to raising awareness and reducing the stigma associated with their circumstances. The findings can increase understanding among students, faculty, and staff about the challenges

these students encounter and the support they require. This can contribute to a more inclusive and supportive campus community. Implementing such supportive techniques will enable guidance counselors to champion college access, preparation, and transition for this unique student body.

This study supports policy and advocacy efforts focused on addressing housing stability for college students. The evidence-based insights provided can inform policy discussions and recommendations, leading to improvements in affordable housing options, financial support programs, and educational access for students experiencing housing instability. The findings contribute to a broader conversation on addressing the housing needs of college students and advocating for their equitable opportunities.

This study aims to guide future research by providing a foundation for further exploration of the topic. Future studies can build upon the identified themes and sub-themes to explore interventions and strategies to support this student population better. The study's findings open avenues for continued investigation and the development of evidence-based practices to address the unique needs of college students facing housing instability. The implications of this study extend to support programs, campus services, awareness campaigns, policy discussions, and future research endeavors. The study's findings contribute to efforts aimed at fostering an inclusive and supportive higher education environment for college students experiencing housing instability, enhancing their educational experiences, and championing their success.

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