# What It Takes: The Challenges and Motivations of LCU Fund Scholars in Pursuing Gateway Degrees Towards Social Impact

INSIGHTS AND ANALYSIS ON HOUSING, EMPLOYMENT, AND BASIC NEEDS SECURITY FROM OUR 2025 LCU SCHOLAR AND ALUMNA SURVEY

OPENING DOORS SINCE 1858

LCU FUND FOR WOMEN'S EDUCATION

THE LCU FUND

# 25 years of housing grants

Since 2000, the LCU Fund has distributed $18M to 4,000 scholars across 35 schools in 5 boroughs

The LCU Fund has supported women's housing in New York City since its founding in 1858. For the past 25 years, we've partnered with colleges and universities across the city to provide housing grants to low-income women pursuing careers with social impact, from education and social work to healthcare and the arts.

Each year, we award housing grants averaging $6,000 to approximately 150 women scholars, helping them stay on track to graduate. On average, an LCU grant covers nearly half of a scholar's annual housing cost. We also offer emergency grants to LCU Scholars in their final year facing unexpected housing costs that could jeopardize their degree completion.


# How scholars are selected

Our scholars are low-income women pursuing degrees in Education, Health Services, Public Administration, Social Work, and the Visual and Performing Arts, attending partner schools in New York City. They are eligible for funding regardless of race, ethnicity, religion, immigration status, national origin, gender assignment at birth, age, or disability.

**1858**
LCU is founded as the Ladies' Christian Union to provide safe, affordable housing for young single women working in New York City.

**2000**
LCU establishes an endowment fund and begins awarding housing grants to partner schools.

**2014**
The organization updates its name to the LCU Fund for Women's Education ("LCU Fund").

**2016**
A grantee school match program is initiated to maximize support for housing.

**2025**
Funding allocation revised to align with designated fields of study and degree requirements of professional pathways.

OUR MISSION

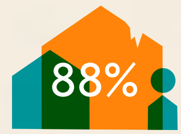
# College completion for low-income women scholars

Too often, low-income women striving to earn career-defining degrees simply can't afford to pursue or complete them. While financial aid may cover tuition, most schools don't offer support for basic needs, with housing as the most significant cost. While the pathways our scholars choose—as educators, social workers, health providers, artists, and public servants—are more essential than ever, the academic requirements to enter these fields are increasingly costly and demanding. Finding, supporting, and uplifting these change-makers to complete their degrees is at the core of our mission.

## THE CURRENT STATE OF HOUSING AND HIGHER EDUCATION


48% of students experience housing insecurity

3 in 5 students experience basic needs insecurity related to food and/or housing




88% of students facing housing insecurity or homelessness did not utilize public housing or utility assistance

*Source: 2023–2024 Hope Center Basic Needs Survey Report*

College completion remains one of the most powerful drivers of women's social and economic mobility. Yet in 2025, rising housing costs, cuts in federal assistance, and widening inequality make it increasingly hard for many students to stay enrolled. The picture is even starker for women, students of color, and those from low-income families, who face higher rates of housing and basic needs insecurity than their peers[1]. National surveys such as the Hope Center's Basic Needs Survey point to a growing housing crisis that threatens access to higher education—and with it, future opportunity—for those already most at risk. Our data echo national findings: housing insecurity is a pervasive barrier to college success.

*Among LCU Scholars*

**56%**
Experienced a rent increase in past 12 months

**35%**
Impacted by cuts to federal aid

**46%**
Carry over $40,000 in debt

**66%**
Serve as primary income earner

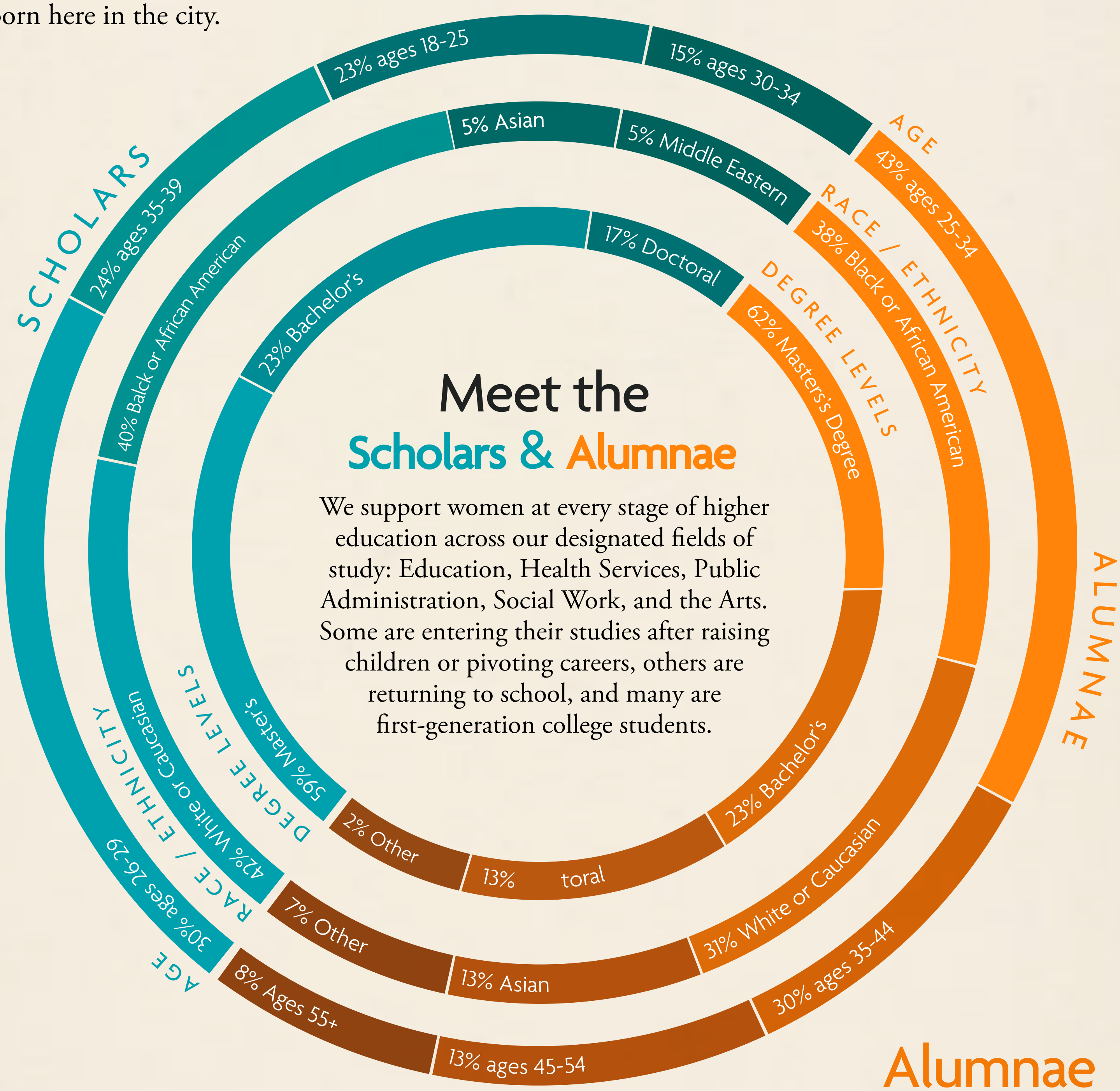
## SURVEY METHODOLOGY

The LCU Fund conducts its own research every three years through the LCU Scholar and Alumna Survey; this report presents findings from the survey's third cycle, conducted online in summer 2025. We asked all current and prior grantees for whom we had active email addresses to participate (approx. 33% of funded scholars). The survey was completed by 91 current scholars and 161 program alumnae, with an overall response rate of 19%. The survey questions touched on themes of educational attainment, employment, income, expenses, unmet needs, and community engagement. Depending on the flow of their responses, not all respondents were asked each question. Participation was voluntary and anonymous, and respondents were eligible to win an Amazon gift card.

# Scholars

Our current scholars reflect the diversity of New York City, with a breadth of lived experience that spans age, race, and stage of life. This includes parents of young children, those supporting older family members, and the 41% who were born here in the city.

37% of current scholars were the first in their family to attend college




## Meet the Scholars & Alumnae

We support women at every stage of higher education across our designated fields of study: Education, Health Services, Public Administration, Social Work, and the Arts. Some are entering their studies after raising children or pivoting careers, others are returning to school, and many are first-generation college students.

# Alumnae

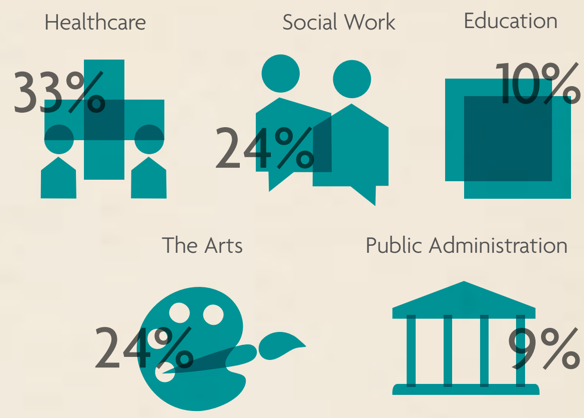
Our alumnae community, which began with the first cohort of grantees in 2000, now ranges in age from 25 to over 55. A full third (34%) were born in New York City, and nearly two-thirds (63%) remained in New York State after graduation.

46% of alumnae were the first in their family to attend college

IN PURSUIT OF SOCIAL IMPACT

# What motivates our scholars

Our scholars choose higher education not just as a path to stability, but as a means to build expertise and make an impact. The careers they pursue are vital to society—caring for others in health, shaping minds as educators, strengthening communities as social workers and nonprofit leaders, and creating art that reflects the world as it is and how it could be. Their commitment to service and social change also extends beyond the classroom—over 40% of both scholars and alumnae actively volunteer in their communities




AREA OF STUDY
*(Among scholar survey respondents)*

*Reasons why scholars and alumnae chose to go to college*


# Gateway degrees

The professions our scholars pursue require degrees at both the undergraduate and graduate level. We refer to these “gateway” or “foundational” degrees, as they unlock career pathways that would otherwise be inaccessible.

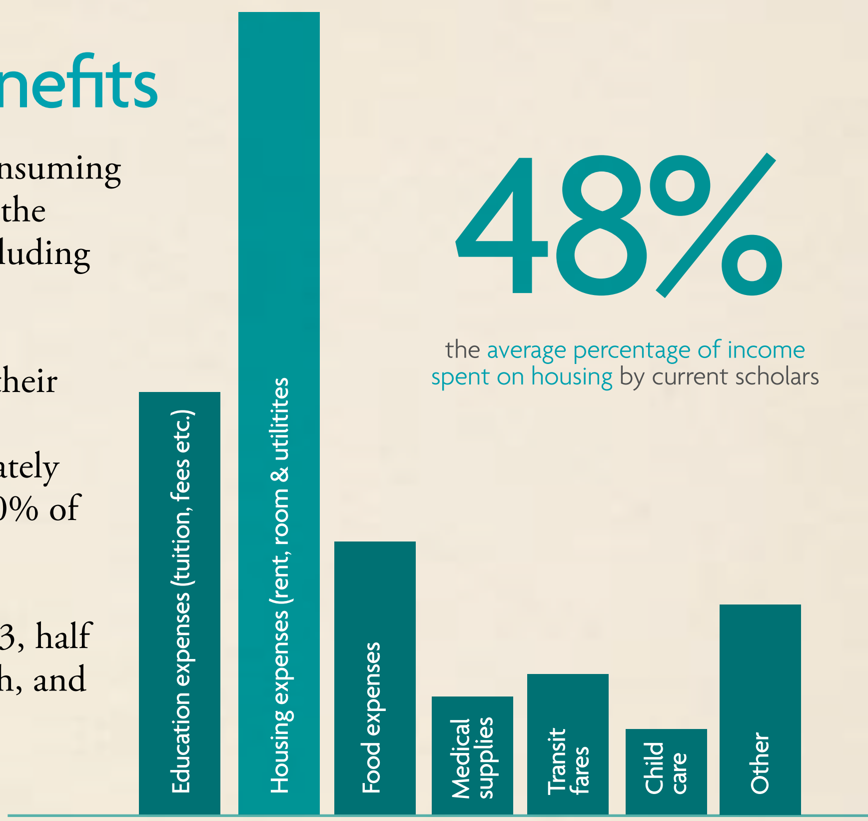
These gateway degrees open doors to a wide range of professional pathways. In Education, scholars may become early childhood teachers, ESL instructors, instructional designers, librarians, or school administrators. In the Visual and Performing Arts, they’re building careers as art teachers, animators, creative directors, and museum curators. In Health Care, scholars go on to serve as doctors, nurses, midwives, speech therapists, and community health educators. And in Public Administration, they’re preparing to lead as legislators, policy analysts, and nonprofit officers.

# Barriers to stability: Housing, work, and benefits

Housing is the largest expense for scholars, consuming nearly half of monthly income (48%)—twice the amount allocated to educational expenses, including tuition.

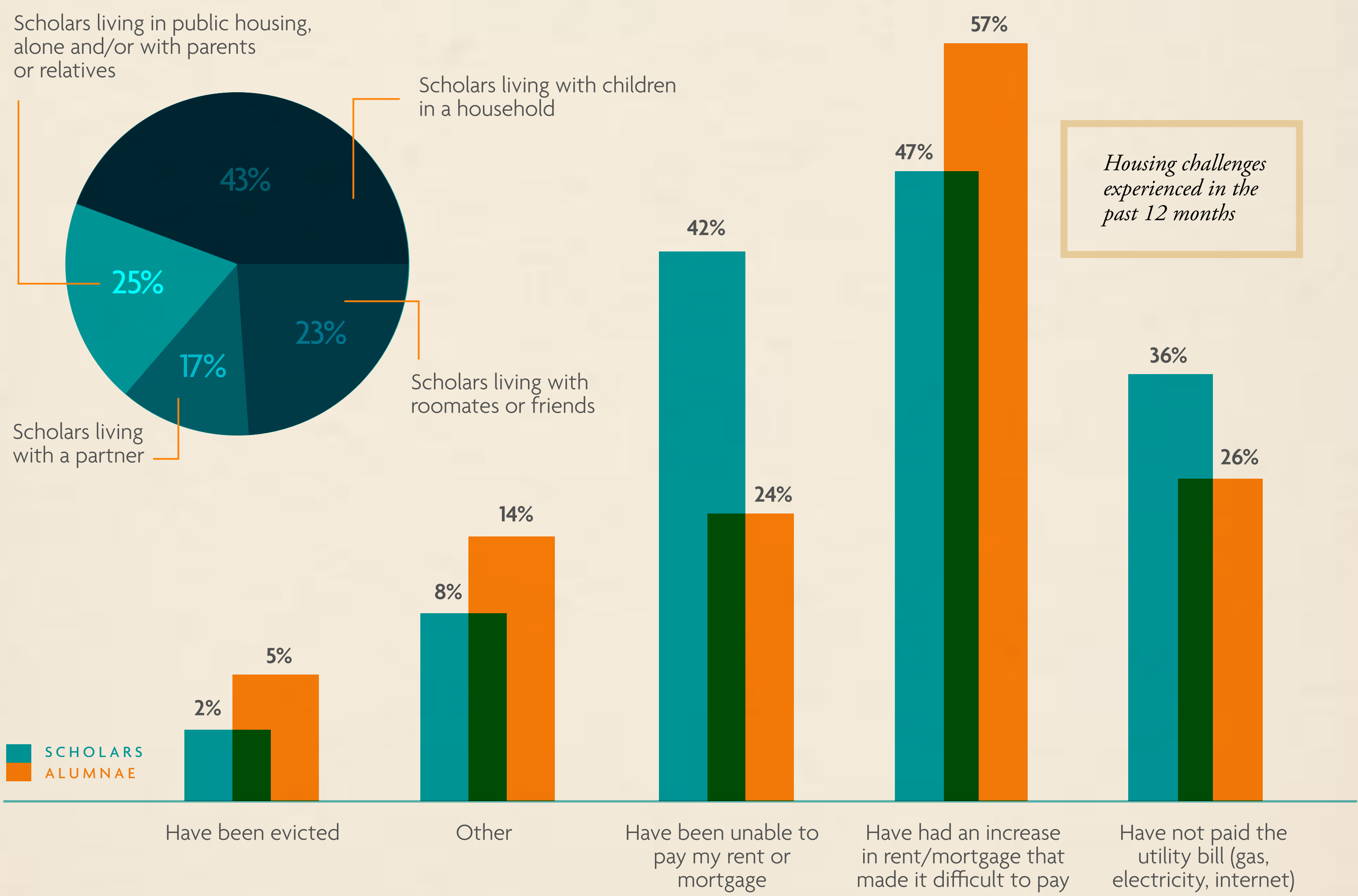
55% of our scholars spend more than half of their income on housing, making them severely cost-burdened, while another 25% are moderately cost-burdened, spending between 30% and 50% of their income on housing.

These struggles reflect a national crisis: In 2023, half of all renters were cost-burdened, a record high, and more than a quarter were severely burdened[2].




*Approximate breakdown of monthly expenses*

# Housing challenges

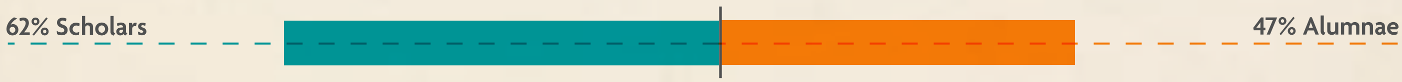


CHALLENGES

# The realities of working through school

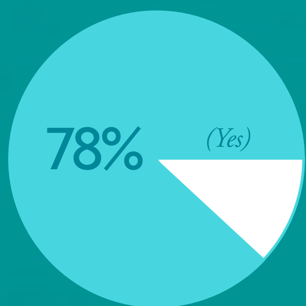
More than half of current scholars are working while in school, with an average monthly income of $1,568. Among working scholars, 36% put in 12 to 30 hours per week, 37% log 30 to 40 hours a week, and 15% work more than 40. These hours span full-time and part-time jobs, contract work, internships, and even self-employment—roles stacked on top of their studies to keep themselves going.

> 100% of our scholar respondents report being somewhat or very concerned about their housing expenses

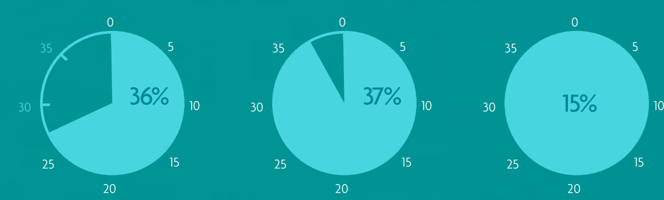



62% of scholars and 47% of alumnae currently carry or graduated with over **$40,000 in debt**.

*In the past 12 months, have you been concerned about your ability to pay for you or your family's expenses without borrowing money from other sources?*




*How many hours do you work a week?*




*12–30 hours* | *30–40 hours* | *Over 40 hours*

## REASONS SCHOLARS ARE WORKING

*Working to support their children* — 36% Agree | 10% Disagree

*Working to support themselves* — 88% Agree | 5% Disagree

*Working to gain experience* — 72% Agree | 18% Disagree

*Working because their family expects them to* — 35% Agree | 40% Disagree

*They make enough money at their job to cover living expenses* — 15% Agree | 60% Disagree

*They would reduce their working hours if they could* — 70% Agree | 23% Disagree

*Their work hours are flexible so that they can attend class* — 60% Agree | 23% Disagree

Among scholars, 66% serve as their household's primary earner, alongside 74% of alumnae. A third of both groups are also supporting family members. With rising living costs[3], higher rents[4], and sweeping cuts to public benefits, the weight only grows heavier. Yet only 15% of those working say that they make enough at their job to cover their living expenses, underscoring the determination it takes to complete these degrees.

CHALLENGES

# Facing unprecedented cuts to public benefits

The vital professions our scholars pursue often offer low pay, leaving many reliant on public benefits. In fact, over half of scholars and nearly a quarter of alumnae rely on public benefits to make ends meet. But as benefits shrink and requirements tighten, the support they count on is rapidly eroding.

Following the "One Big Beautiful Bill" Act, signed on July 4, 2025, billions are being cut from longstanding safety-net programs. SNAP alone will lose $186 billion over the next decade, while instituting stricter work requirements and shifting higher costs to states[5]. Medicaid and CHIP face reductions exceeding $1 trillion[6], concurrent with restrictions to other vital supports such as WIC, TANF, and emergency housing assistance. These cuts fall hardest on those already marginalized, and their impact is already visible within the LCU community.

54% of scholars and 23% of alumnae received federal or state assistance in the past 12 months

39% of scholars and 35% of alumnae have been impacted by recent cuts and policy actions at the federal level

*Consequences of cuts and policy actions at the federal level*

PRIMARY CONSEQUENCES

**28%**
I have lost access to all public benefits

**24%**
– My career choices have changed
– I am worried that I or someone in my family might be deported

**20%**
– I have lost my job
– I might have to pause studies or drop out because my income is reduced

PRIMARY CONSEQUENCES

**39%**
I have lost access to all public benefits

**30%**
My career choices have changed

**22%**
I am worried that I or someone in my family might be deported

*Benefits our scholars rely on*

MEDICAID

UNEMPLOYMENT

FOOD STAMPS OR SNAP

NYC FAIR FARES

WOMEN, INFANTS, AND CHILDREN

TEMPORARY ASSISTANCE FOR NEEDY FAMILIES

CHALLENGES

# Navigating upheaval in federal loan forgiveness

Deepening cuts to public benefits compound complex changes to student loan forgiveness, raising the stakes for low-income students and leaving many of the nation's 43 million borrowers[7] reeling. Student loan forgiveness programs, especially Public Service Loan Forgiveness (PSLF), are under proposed revision, with new rules that narrow eligibility based on employer actions and other criteria.

The changes also include tighter borrowing limits, fewer repayment options, and the end of the Biden-era SAVE plan, though its two replacements will not be ready until next year. The new Repayment Assistance Plan (RAP) requires every borrower to make a minimum $10 monthly payment, eliminating the $0 option of previous plans. For the lowest-income borrowers, even this small amount could be enough to push a greater number into default.

Already, 40% of scholars and 44% of alumnae are feeling the impact of these changes. Their top concerns include needing to rely on public service loan forgiveness, working extra hours to cover payments, having wages garnished, and needing to leave their field for a higher-paying job. Currently, over half of alumnae are worried they must pay student loans they thought would be forgiven.

*Concerns over changes in federal loan forgiveness*

PRIMARY CONCERNS

**43%**
I must look into public loan forgiveness

**40%**
– I'm worried my wages will be garnished to make my payment
– I need additional hours or a second job to make the payment

SECONDARY CONCERNS

**36%**
– I might have to take a job outside of my profession, to make my payment
– I have to look into an income-linked repayment plan

**28%**
– My loan payments are paused through deferment or forbearance
– I now must pay student loans I thought would be forgiven

PRIMARY CONCERNS

**53%**
I now must pay student loans I thought would be forgiven

**49%**
– I'm worried my wages will be garnished to make my payment
– I need additional hours or a second job to make the payment

SECONDARY CONCERNS

**41%**
I have to look into an income-linked repayment plan

**36%**
– I might have to take a job outside of my profession, to make my
– I must look into public loan forgiveness

PROFESSIONAL JOURNEYS

# Alumnae employment

Navigating today's professional landscape is no small feat—even (and sometimes especially) for those with specialized training. Considering the many ongoing challenges, we're encouraged to see that 75% of alumnae respondents are currently employed in their degree field. Among those not working in their desired field, the most common reasons cited were the burden of student debt, a shortage of relevant job openings, insufficient pay, and the challenge of finding positions flexible enough to balance work with family care.

## REASONS ALUMNAE AREN'T WORKING IN THEIR DEGREE FIELD

*There were not enough elevant job openings in my area*
55% Yes 44% No

*I could not find a job with flexibility that I needed to care of my family*
42% Yes 57% No

*The jobs in my field do or pay well enough to support my family*
52% Yes 37% No

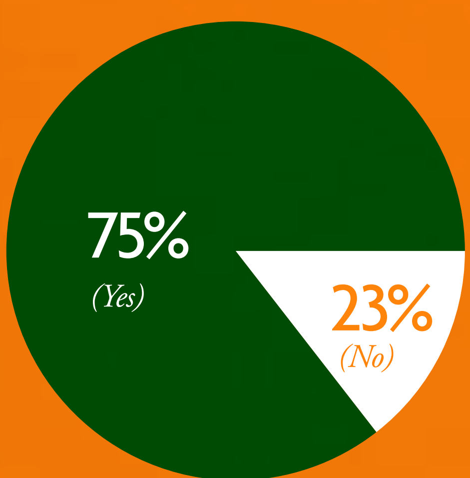
*My student loan debt is too high to afford working in my degre field*
31% Yes 65% No

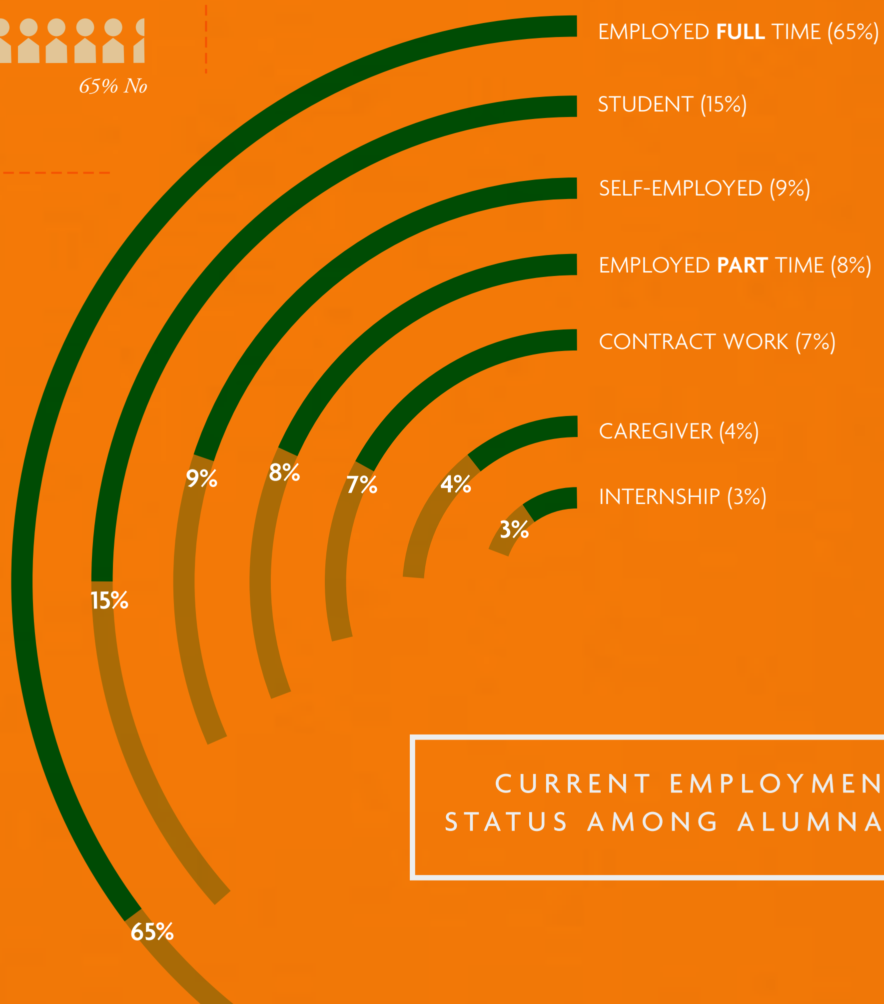
*The jobs in my field offer few opportunities for advancement*
27% Yes 73% No

*I do not have the qualifications to pursue gainful employment in my degree field*
32% Yes 68% No

*I'm no longer interested in the field*
20% Yes 80% No

## ALUMNAE CURRENTLY EMPLOYED IN THEIR DEGREE FIELD




CURRENT EMPLOYMENT STATUS AMONG ALUMNAE

FROM CAMPUS TO CAREER

# Reflections on school supports and resources

In every LCU Scholar and Alumna Survey, we invite alumnae to share how prepared they felt by their colleges and graduate programs—whether they graduated last year or two decades ago. These insights inform our ongoing dialogue with campus partners on how best to support scholars throughout their studies.

While most alumnae (74%) felt prepared for gainful employment, only 39% either strongly or somewhat agreed that they received adequate help balancing coursework with non-academic responsibilities. They ranked computer labs, financial aid advising, academic planning, and guidance on accessing benefits and resources as the most helpful campus supports. Looking back, alumnae overwhelmingly pointed to additional funds for tuition and housing as the resources that would have made the greatest difference.

## *Alumnae perspectives on the support they received in college*

*39% Agree* | *55% Disagree*

I was given help balancing my coursework with my non-academic responsibilities like work or family

*60% Agree* | *35% Disagree*

I was encouraged to participate in volunteer work and/or community service

*74% Agree* | *24% Disagree*

I was, or feel that I have been, prepared for gainful employment after graduation

*60% Agree* | *15% Disagree*

I was encouraged or required to gain internship, fellowship, fieldwork, co-op, or clinical experience in my degreee field

## *According to alumnae, these additional supports would have most benefited their college success*


- Tuition fees & associated college costs
- Housing & utilitites
- Food & transit
- Medical & family care

## *Campus resources that alumnae identified as most helpful in advancing their studies*

| | HELPFUL | NOT HELPFUL | NOT APPLICABLE* |
|---|---|---|---|
| Academic advising and planning | *72% Helpful* | *14%* | *14%* |
| Guidance on how to access available resources and benefits | *66% Helpful* | *13%* | *21%* |
| Financial aid advising | *62% Helpful* | *21%* | *13%* |
| Computer labs | *62% Helpful* | *4%* | *34%* |
| Student clubs and organizations | *62% Helpful* | *8%* | *29%* |
| Career counselling | *55% Helpful* | *19%* | *26%* |
| Skill labs, like writing centers | *51% Helpful* | *11%* | *38%* |
| Tutoring | *47% Helpful* | *6%* | *47%* |
| Job placement assistance | *35% Helpful* | *20%* | *45%* |
| Food pantries | *26% Helpful* | *9%* | *65%* |

**Did not use the service or their school did not provide it.*

LOOKING AHEAD

# Where do we go from here?

For low-income women scholars with big ambitions, what resources matter most?

Our work—and the national data—show that comprehensive housing support is critical to both stability and long-term success. Even with scholarships, part-time jobs, financial aid, and housing grants, many LCU scholars continue to struggle to cover tuition and basic needs. Greater investments in this area would not only advance equity in social-impact professions, but also strengthen the communities that these fields serve.

Here and elsewhere, a handful of other models have emerged. The NCS Scholars program, for example, provides CUNY students experiencing or at risk of homelessness with stable housing alongside additional resources. In Washington State, Tacoma Community College's Housing Assistance Program (CHAP) connects vulnerable students with affordable housing through a partnership with the Tacoma Housing Authority.

Within this landscape, the LCU Fund remains unique in both our model and criteria. Partnering with multiple schools, we clear the path for low-income women to complete their degrees by helping them pay their rent, while uplifting the next generation of scholars driven towards careers with social impact. Our long-term vision is to amplify our model—impact-oriented, cost-effective, and scalable. Because one thing remains clear: the next generation of scholars needs more support than ever.

LOOKING AHEAD

# A note from the LCU Fund team

Every year we ask ourselves: **How can we maximize our impact with the scholars we support?**

This report, marking our third LCU Scholar and Alumna Survey, is a key step toward answering those questions. How might we collectively increase opportunities and impact? Could we inspire organizations in New York City and beyond to replicate our model?

In closing, we want to thank the scholars and alumnae who took time to complete this survey. Your voices shape our work, and we remain committed to sharing your stories. This year marks 25 years of housing grants to schools, and we look forward to the next 25.

Finally, thank you for taking the time to sit with this report, and for being part of this dedicated community. If you're reading this, we hope you'll join the conversation—we're eager for your thoughts, ideas, and expertise. Whether you're an alumna, donor, or university partner, the door is always open.

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Donate: lcufund.org/donate



*This report was written and designed by Lunch Special Studio for the LCU Fund for Women's Education.*

## GLOSSARY OF KEY TERMS

*Cost-burdened:* Households that spend more than 30% of income on housing.
Severely cost-burdened: Households that spend more than 50% of income on housing.

*Gateway degrees:* Foundational undergraduate or graduate degrees that unlock careers in fields such as education, health, or social work. (Note: This is a term that the LCU Fund uses internally.)

*Public benefits:* Government programs such as SNAP (Supplemental Nutrition Assistance Program), WIC (Women, Infants and Children), TANF (Temporary Assistance for Needy Families), and Medicaid that provide food benefits, nutritional support, financial, and healthcare assistance.

*Social-impact professions:* Careers dedicated to creating positive, systemic change by addressing social, environmental, and economic issues such as community well-being, education, health, and social equity.

## ENDNOTES


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