

**Testimony of Elaine Genise Williams**

**before the**

**Committee on Health, Education, Labor and Pensions United States Senate**

**U.S. Senate Committee**

**“Reauthorizing the Higher Education Act:**

**Examining Proposals to Simplify the Free Application for Federal Student Aid”**

**November 28, 2017**

Good morning. I would like to start by saying thank you to Chairman Alexander, Ranking Member Murray, and other Members of the HELP Committee, for this opportunity to share my experiences with you today.

The problem of youth homelessness is bigger than most people realize. A new national report from Chapin Hall at the University of Chicago found that at least 700,000 youth between the ages of 13-17, and 3.5 million young adults between the ages of 18-25, experience homelessness in a year.<sup>1</sup> This represents one in thirty youth between the ages of 13-17, and one in ten young adults between the ages of 18-25. Twenty-nine percent of young adults who experienced homelessness were enrolled in college or another educational program when they were homeless.

I was one of them.

My name is Elaine Genise Williams. I am a 24-year-old Richmond Native. I currently work as a Shelter Diversion Specialist at The YWCA of Richmond. I graduated from Virginia Commonwealth University with my Bachelor’s degree in Social Work in May of 2017. I also am a co-founder of Change the World RVA, a non-profit organization that serves youth experiencing homelessness in the Richmond, Virginia area.

My first experiences of homelessness were in my adolescent years during middle school. My mother was not able to take care of me, due to struggles with addiction and mental health problems. Although she is doing much better now, my mother lost custody of me at one point. I was raised by my great-grandmother, until social services said she was too old. I then moved back and forth between various relatives’ homes. Some of these homes were not good or

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<sup>1</sup> Morton, M.H., Dworsky, A., & Samuels, G.M. (2017). *Missed Opportunities: Youth Homelessness in America. National Estimates*. Chicago, IL: Chapin Hall at the University of Chicago. Retrieved from: <http://voicesofyouthcount.org/brief/national-estimates-of-youth-homelessness/>

healthy environments. Then, in my senior year, two months before graduation, I received a text message from the relative I was then living with stating that since I was eighteen, I had to move out. My relative was frustrated because even though I was working as many hours as I could at KFC, and I was trying to finish high school, I had little to bring to the table. Less than two days later, I was put out. I had nowhere to go. Luckily, my best friend's mother said I could stay with her, so I could graduate from high school. All in all, I moved six times in middle and high school, without a stable place to stay.

In spite of all of these struggles, I knew I had to continue to pursue my dreams of college. I grew up in poverty, and I didn't see anyone around me going to college. I wanted something different for myself. The thought of going to college gave me hope in my future, a way that I could reach my fullest potential, and the opportunity to be able to do something to make lasting change in my community. I also participated in the TRIO Upward Bound program, which allowed me to visit college campuses and be exposed to university life. I decided to take a risk, do something different, and go to college.

But as I began to apply for college, another problem arose. I tried to fill out the FAFSA with the help of the GRASP program (a college access organization that sends counselors to high schools in Richmond). The GRASP counselor kept asking me to bring my mother's financial information. I broke down and told her that my mother was not in the picture. She contacted my high school's McKinney-Vento social worker (the person in charge of helping homeless students under the McKinney-Vento Act). The McKinney-Vento social worker told me that I was going to go to college, despite my situation. She brought me the unaccompanied homeless youth information that allowed me to be able to fill out the FAFSA without my mom. Soon after, I was accepted into Virginia Union University.

Unfortunately, things did not go smoothly at Virginia Union. I needed to live on campus in order to be able to go to school, which added to the cost. I had to work, which meant that I was unable to fulfill the volunteer hours that were required to receive one of my scholarships, and so I lost that scholarship. I asked the financial aid office for help, and they told me I should take a year off to work.

As a first-generation college student, I didn't know how to navigate these issues. I was dealing with a lot of emotional trauma, and I fell into a deep depression. I stayed with my friend's parents, but then they got evicted and lost their home, too, and I was homeless again.

I worked full-time for a year, until I was ready to try college again, this time at Virginia Commonwealth University (VCU). Although I had many great experiences at VCU, the FAFSA process presented obstacles.

Completing the FAFSA at VCU for my first year there was challenging. They required two different letters for my verification of unaccompanied homeless youth status, as well as other kinds of documentation. It took four months for everything to clear, which caused me to lose out on grants that were awarded on a first-come, first-serve basis. I had to take out more loans.

The following year, my FAFSA experience was even worse. The financial aid office told me that because I was no longer in high school, they could not accept a letter from my McKinney-Vento school social worker. They told me I needed a letter from certain kinds of homeless shelters. But there are no homeless shelters in Richmond for youth. When I tried to access an adult shelter, they told me to go stay with a family member. That was not possible or healthy for me.

A director from a national organization got involved to advocate on my behalf. She even called the Ombudsman at VCU. Still, the financial aid office would not recognize my independent status as an unaccompanied homeless youth, and they insisted on getting information from my parents. My mentor, my social worker, and one of my professors all wrote letters to support me, and eventually the financial aid office recognized my status.

Every single year, except for my senior year, completing the FAFSA was a nightmare. I would get to question 53 and 54, and worry. It was re-traumatizing to have to explain my situation over and over again, to pour myself out to a stranger, and then have them not believe me. I cried a lot, and sometimes I thought that maybe college wasn't for me after all. I already felt out of place, as a first-generation student. The FAFSA process made me feel even more stigmatized.

The FAFSA determination process also contributed to my student debt, because I lost out on grants due to the delays caused by the documentation requirements for unaccompanied homeless youth. Without a parent in the picture, I could not benefit from certain kinds of loans. I worked year-round, but today, I am \$50K in debt. I understand that my college education is an investment in my future, but this is a burden I will carry with me for a long time.

I am not the only homeless youth to face these challenges. In fact, my experience is all too typical. A 2016 report from the Government Accountability Office found that FAFSA program rules make it harder for homeless and foster youth to access federal supports; that extensive requests for documentation can prevent homeless youth from accessing federal student aid; and that the requirement for annual re-verification of homelessness poses unnecessary barriers for unaccompanied homeless youth.<sup>2</sup> A 2017 report from SchoolHouse Connection showed that many of the FAFSA applicants who indicated that they were homeless on the initial filtering question could not complete the necessary documentation process.<sup>3</sup>

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<sup>2</sup> U.S. Government Accountability Office. (2016). *Report to the Ranking Member, Senate Committee on Health, Education, Labor, and Pensions: Higher Education Actions Needed to Improve Access to Federal Financial Assistance for Homeless and Foster Youth*. Retrieved from <http://www.gao.gov/assets/680/677325.pdf>

<sup>3</sup> SchoolHouse Connection. (2017). *"This is How I'm Going to Make a Life for Myself:" An Analysis of FAFSA Data and Barriers to Financial Aid for Unaccompanied Homeless Youth*. Retrieved from <https://www.schoolhouseconnection.org/wp-content/uploads/2017/03/Formatted-FAFSA-Report-March.pdf>

While the FAFSA was my number one hurdle in completing my education, I had other challenges, especially housing and mental health services. I did not know where I was going to stay during breaks. My mentor introduced me to a couple from her church who eventually took me in, and with whom I live today. They are now my parents, and have helped me find stability in housing and my life.

I was not able to tap into mental health services due to the lack of knowledge of those resources on campus. I felt alone, like no one understood. I sank into a terrible depression. I am fortunate that I have people who supported me in my education, but I could have used more support on campus.

In spite of the many obstacles, I made it to the finish line. Today, I am very proud of what I have accomplished. I am a role model for my four young siblings, who look up to me. Because I graduated from college, they see that it is possible to live a different life. Also, through the non-profit organization that I started, I am able to help other high school and college students who are experiencing homelessness. They tell me that I give them hope, because I've made it. They tell me that even though they are experiencing housing crisis, they know they can come see me and their peers who has similar experiencing every Monday, and they know that myself and other care and believe in them. It inspires me to continue to be successful, and to be the leader in my community, especially among young people.

I plan to continue my advocacy to end youth homelessness, and that means advocating for policy change.

My top three recommendations for Congress to make the FAFSA simpler and easier for homeless and foster youth are:

1. Eliminate the requirement for unaccompanied homeless youth to have their status re-determined every year. This requirement creates more paperwork burdens for students. It adds to our trauma. Unless a youth reports a change in their circumstances, or the financial aid administrator has specific information that shows that the student's situation has changed, the status as an unaccompanied homeless youth should continue through college.
2. Reduce the documentation requirements for determining that a youth is homeless and unaccompanied. If a youth has documentation from any authorized source, the financial aid office should accept it. If a youth does not have documentation, the financial aid administrator should be required to make the determination based on the actual legal definition of homeless.
3. Require colleges and universities to designate a staff person to help homeless youth and foster youth. Just like the McKinney-Vento liaison for K-12, we need a person who can connect us to resources both on and off campus. We need a Single Point of Contact to help us navigate financial aid, student services, housing during the school year and during breaks, and other supports.

In closing, thank you for this opportunity to share my experiences. I hope that my testimony will help inform decisions about the FAFSA for millions of youth like me.