Segregation of Student Financial Aid in Higher Education: The Effects on Low-Income Students When EBT Is Not Accepted at University Campuses in San Diego, CA.

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Segregation of Student Financial Aid in Higher Education:
The Effects on Low-Income Students When EBT Is Not Accepted
at University Campuses in San Diego, CA.

Tanisha-Jean Martin
University of San Diego
2018
ABSTRACT

The student bodies of universities are made up of a diverse financial class of students which utilize various methods to cover financial obligations on campus, even with the use of welfare governmental assistance. Low-income students that are involved in government welfare programs are given an Electronic Benefit Transfer (EBT) card to support them while they are pursuing an education; however, every university in San Diego, CA (and nearly the entire United States), segregate EBT into an unacceptable category and refuse to accept the card at any venues on campus. The EBT card is a plastic card that can be used in a similar manner as a debit card for students to access their awarded financial benefits. By accepting EBT cards on campus, low-income students will save money, more efficient use of time, and acquire healthy snacks. When I presented this issue to the California State Capitol, in the form of a legislative bill, I was met with hesitation. The bill that would create equality and demonstrate acceptance AB 832 (2013), was put on hold, due to “not enough statistical reassurance.” This has invoked me to apply for IRB approval to conduct survey research to low-income students; in hopes of eventually being granted permission to conduct the pilot study; that will satisfy the government’s willingness to mandate EBT usage be available at universities statewide; and then hopefully nationwide. I have firsthand knowledge how different the social class at universities and those on welfare are. I am aware of laws, stereotypes, and prejudices that are placed on those in poverty and the obstacles that must be defeated to elevate to a higher class, especially in academia. All throughout communities, EBT is being accepted at grocery stores, convenient stores like 7-11, and even fast food restaurants; however, the establishment I needed to use it at the most would turn me away. I recognized I was not alone and there was an underlying oppression on a student population present that could be easily corrected by accepting the EBT card like the other debit cards. The barriers the low-income student encounters are elaborated on and potential benefits to full acceptance are discussed.
ACKNOWLEDGEMENTS

First, I must thank my parents, who made sure I started my academic journey on the right path. My mother, Rita Martin, is the most supportive and encouraging person in my life. I truly could not have accomplished achieving my degree or any other successful ventures during this academic journey without her, so I dedicate my success to the most wonderful mother in the world. I was blessed with her as a role model of being productive, compassionate, and determined. I inherited my goal-oriented personality and empathetic nature from my mother, and I inherited my father’s extroverted energy and ability to be successful in spontaneous moments. My dad, Jimmie Ray Martin Jr., has been there to take me to my elementary school father-daughter dances, taught me how to drive and navigate my path, and is the coolest dad many people will ever meet.

I have to acknowledge and thank the most important people in my life, my Double Blessings. Amarrion JeWard and Jahzara Jean Martin-Chiles, you will always be my first thought in any actions I take and all the rewards I reap are dedicated to you. I pray I can be the best role model to teach you to care about the environment, be courageous to do what you know to be right, and remember the world can never define you—when you define yourself.

To my one and only sibling, my little brother, Jimmie Ray Martin Ill, thank you for stepping up whenever I was stranded and helping me develop patience and protectiveness. To Gabriella “HoneyG” Martin, Auntie loves you and I pray my work continues to benefit the future world you will be a part of.

To all of my family and friends who have given generous amounts of encouragement and positivity through my journey called life, I appreciate each one of you.

To the Black Graduate Student Association and all members, it has truly been an honor serving as your 2017-2018 Graduate Student President.

Thank you to the USD Graduate Student Council, SOLES Staff and Professors, ChangemakerHUB, Envisioning 2024 Strategic Council, Global Social Innovation Challenge, and the Environmental Social Justice Leadership HUB for the invitations of inclusion on so many wonderful projects.

Thank you to all the other staff and classmates at USD who made an impact on my life, I cherish the winning moments shared, learned lessons in class and life, and space to develop my leadership to its full potential. The SOLESian in me will continue to thrive!

- President Tanisha-Jean Martin, USD Black Graduate Student Association
  School of Leadership and Educational Sciences, Master’s Program
PREFACE

...You look at your watch...As usual, you are running late...But, if you can be quick at the Campus Bookstore to get that study book for the class midterm, you will be fine. You are quick. In-and-out, you think to yourself, as you politely take the lead step before a group of 3 college girls. Puts you next. Yes! The cashier says, “$15.89”. No Problem, your card has $19. You confidently slide your card. “Declined.” That’s not right. You know there is money on the card, you checked the balance as you were walking up to the bookstore. You request, “Please, try again. I know there is money on it. I just checked.” The cashier is cool, not a problem to run the card again. “Declined.” Flustered, you ask why, and show her your card when she asks to see it. “Oh, we don’t accept that kind of card here.” “But, it is the card that holds all my money for school,” you plead, as you glance at the clock behind her. 4 minutes ‘til class... The cashier repeats, “We do not accept that kind of card here. If you want to make a purchase you can go outside and get cash from the ATM, and I can accept that cash from you for the purchase.” Get out of line... Your face says it all, as you look back and notice the line has doubled behind you. A glimpse of hope when you hear, “Don’t worry. You can come right back up to the front.” 3-minute countdown... You dash to the ATM, insert your card, loathly accepted the $2.00 fee for not using their bank card, and wait for it. “Insufficient funds” “$20 increments!” Now what? Time’s up...

When the money on the EBT card was refused, it segregated the funding I was awarded for being a student, into an unacceptable category to the standards of the academic institution. Therefore, implying the money on an EBT card as having no worth or monetary value to the school, discriminated against my position as a student with implications that this form of federal funding was not good enough to be accepted at the establishment that is supposed to assist me in my journey from poverty to prosperity, in comparison to aid I receive through FASFA and loans.
Segregation of Student Financial Aid in Higher Education:
The Effects on Low-Income Students When EBT Is Not Accepted
at University Campuses in San Diego.

INTRO

The student bodies of universities are made up of a diverse financial class of students which utilize various methods to cover financial obligations on campus, even with the use of welfare governmental assistance. Welfare government programs provide benefits and economic assistance to no or low-income Americans; it can also be defined as financial assistance to impoverished Americans which obtain its funding through the taxes paid by the working class. “One of the main goals of welfare is to improve the quality of life and living standards for the poor and underprivileged. Welfare help is usually extended to people groups other than just the poor and underprivileged such as the elderly, the disabled, students, and unpaid workers, such as mothers and caregivers” (WPI. 2013). Today, more than 47 million Americans live in poverty. In 2013, the federal government placed the poverty line at a maximum of $23,550 in gross cash income for a family of four; $19,530 for a family of three; $15,510 for a family of two, and $11,490 for an individual. (Just Harvest, 2015). Low-income students that are involved in government welfare programs are given an Electronic Benefit Transfer (EBT) card to support them while they are pursuing an education but could never use it at school. Nationwide, not a single university had accepted the EBT card on their campus, until after I had taken my EBT undergraduate research for low-income students in higher education, to the California State Capitol in 2013, and had the privilege to introduce the rejection problem of socioeconomically bias registers on campuses discriminately rejecting the monetary fund’s students are provided.

I presented issues for this particular population of students to the California State Capitol, in the form of a legislative bill, I was met with hesitation. The bill that would create equality and
demonstrate acceptance AB 832 (2013), was put on hold, due to “not enough statistical reassurance.” Although there is an abundance of research on poverty children in schools, it is rare to find research focused on higher educated students. The Capitol requested assurance that the higher educated community would benefit from the transition in the use of financial resources. Although it was a disappointment, I temporarily put a pause on pursuing the bill, yet was inspired to compile the statistical evidence required. I came back to San Diego and attempted to start an EBT pilot study at San Diego State University (SDSU). There are several “Aztec Markets” that would have been the ideal location to accept EBT cards. I met with Aztec Market authorities and was met with more hesitation. SDSU made various claims to why they were not willing to participate without proof that students wanted to use their EBT cards on campus. I began to wonder, are the government and university’s reluctances to accept EBT cards, contradict the universities ethics of duty toward the betterment of its students and which causes barriers for its students? Exclusion based on what federal program student funding comes from, seems to be a form of underlying segregation and discrimination on the particular population being denied access.

**BACKGROUND**

**EBT Logistics**

The EBT card is a plastic card that can be used in a similar manner as a debit card. Benefits are automatically deposited onto the card by the state, allowing the EBT card to be useful in two different ways; it can hold a recipient’s money from the Supplemental Nutrition Assistance Program (SNAP/food stamps) and a granted cash amount. Recipients with SNAP benefits can use their EBT Card for eligible food purchases at most grocery stores and some retailers. SNAP can only be used for food and for plants and seeds to grow food for households
to eat (US Department of Agriculture, 2014). Recipients with cash benefits can use their EBT Card like cash for purchases and cash-back with purchases at grocery stores and at most Automated Teller Machines (ATMs). The “Quest” symbol, shown in Image 1, is a way for retailers to broadcast that they will accept the EBT card, in the same manner they would broadcast excepting major credit cards with the use of their symbols like: Visa, Mastercard, and Discover. The cash on the card can be withdrawn by making a direct purchase or getting cash back after a purchase; another way to get cash off the card is by taking it to an Automated Teller Machine (ATM) and withdrawing cash that way. If universities accept the use of the “Quest” symbol like they do, “Visa” and “Mastercard” at their cash registers, students would be able to use their EBT cards on campus.

Welfare

“One of the main goals of welfare is to improve the quality of life and living standards for the poor and underprivileged. Welfare help is usually extended to people groups other than just the poor and underprivileged such as the elderly, the disabled, students, and unpaid workers, such as mothers and caregivers” (WPI, 2013). Welfare government programs provide benefits and economic assistance to no or low-income Americans; it can also be defined as financial assistance to impoverished Americans which obtain its funding through the taxes paid by the working class. There are various welfare programs available in the United States, a specific program used to be called Aid to Families with Dependent Children (AFDC), but alterations to the welfare program also meant that the title needed to be changed as well; therefore a new title was created known as, Temporary Assistance for Needy Families (TANF), which would supply low-income people with food money and a cash allowance. Although AFDC was set-up to be a lifelong program, TANF limits welfare benefits to a specified period of time. The states set the
limitations, and most states plan to terminate TANF benefits after five years (60-months) (WPI, 2013). These benefits are accessible with the use of a plastic card similar to debit cards, known as an Electronic Benefit Transfer (EBT) card, which electronically keeps track of the monthly amount of money deposited on it and withdrawn out of it, for cash benefits and food only purchase benefits.

**Cash Assistance**

To obtain the cash from the EBT card, a recipient must use it at a retailer who will accept the EBT card as a form of payment, which is known by the acceptance of the “Quest” symbol. TANF cash assistance is a federal-state program—the federal government sets basic rules for administering TANF cash assistance, but states have responsibility for developing their programs and income eligibility limits and benefit levels vary widely across the states.

**Figure 1. Gross and net monthly income eligibility standards**

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Gross Monthly Income Limit</th>
<th>Net Monthly Income Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$1,174</td>
<td>$903</td>
</tr>
<tr>
<td>2</td>
<td>$1,579</td>
<td>$1,215</td>
</tr>
<tr>
<td>3</td>
<td>$1,984</td>
<td>$1,526</td>
</tr>
<tr>
<td>4</td>
<td>$2,389</td>
<td>$1,838</td>
</tr>
<tr>
<td>5</td>
<td>$2,794</td>
<td>$2,150</td>
</tr>
<tr>
<td>6</td>
<td>$3,200</td>
<td>$2,461</td>
</tr>
<tr>
<td>7</td>
<td>$3,605</td>
<td>$2,773</td>
</tr>
<tr>
<td>8</td>
<td>$4,010</td>
<td>$3,085</td>
</tr>
<tr>
<td>Each additional person</td>
<td>(+)406</td>
<td>(+)312</td>
</tr>
</tbody>
</table>

California Guide to the Food Stamp Program
As Figure 1 demonstrates an individual must earn a net income around $900 and a family of four can have a combined income around $1,800 to be considered eligible for welfare assistance. The size of a family as well as their income also determines the amount of assistance that may be granted.

**Figure 2. Maximum Aid Payment (MAP) Levels**

<table>
<thead>
<tr>
<th>Person(s) on aid</th>
<th>Old MAP</th>
<th>New MAP</th>
<th>Decrease in MAP</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$326</td>
<td>$300</td>
<td>$26</td>
</tr>
<tr>
<td>2</td>
<td>$533</td>
<td>$490</td>
<td>$43</td>
</tr>
<tr>
<td>3</td>
<td>$661</td>
<td>$608</td>
<td>$53</td>
</tr>
<tr>
<td>4</td>
<td>$788</td>
<td>$725</td>
<td>$63</td>
</tr>
<tr>
<td>5</td>
<td>$897</td>
<td>$825</td>
<td>$72</td>
</tr>
<tr>
<td>6</td>
<td>$1,007</td>
<td>$926</td>
<td>$81</td>
</tr>
<tr>
<td>7</td>
<td>$1,104</td>
<td>$1,016</td>
<td>$88</td>
</tr>
<tr>
<td>8</td>
<td>$1,205</td>
<td>$1,109</td>
<td>$96</td>
</tr>
<tr>
<td>9</td>
<td>$1,302</td>
<td>$1,198</td>
<td>$104</td>
</tr>
<tr>
<td>10 or more</td>
<td>$1,398</td>
<td>$1,286</td>
<td>$112</td>
</tr>
</tbody>
</table>

As Figure 2 demonstrates, the amount of money a recipient gets varies by the amount of people receiving aid on any particular welfare case. It is also apparent that the Maximum Aid Payment (MAP) levels for all cash aid families were lowered by 8 percent, as of July 1, 2011.

**SNAP**

The other way to use the EBT card is by making purchases with the food portion benefits. The Supplemental Nutrition Assistance Program (SNAP), is the new terminology used when referring to the food stamp program of the United States, which provides assistance to maintain
the nutritional needs for families, by helping households acquire food for the home without having to use other sources of income on groceries. This phenomenon is important because it allows for households with very limited income to be able to use their income on other necessities.

![Figure 3. Maximum food stamp allotment levels](image)

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Maximum Monthly Allotment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$200</td>
</tr>
<tr>
<td>2</td>
<td>$367</td>
</tr>
<tr>
<td>3</td>
<td>$526</td>
</tr>
<tr>
<td>4</td>
<td>$668</td>
</tr>
<tr>
<td>5</td>
<td>$793</td>
</tr>
<tr>
<td>6</td>
<td>$952</td>
</tr>
<tr>
<td>7</td>
<td>$1,052</td>
</tr>
<tr>
<td>8</td>
<td>$1,202</td>
</tr>
<tr>
<td>Each additional person…</td>
<td>$150</td>
</tr>
</tbody>
</table>

California Guide to the Food Stamp Program

For a household to be eligible for SNAP its collective income cannot be higher than 30% of federal poverty level. At current rates the most an individual can earn and still be eligible is $14,000 annually while a family of four is limited to an annual income of $28,668. As demonstrated in Figure 4, individuals may receive a maximum of $200 and a family of four up to $668 in monthly food benefits (WPI, 2013). SNAP can be used for any item that falls under one of the following good groups: Breads or cereals; dairy products, meats, fish, or poultry; fruits and vegetables. All frozen foods are included as well. SNAP cannot be used for hot foods or meals prepared for in store dining. They also cannot be used for beer, liquor, wine, or tobacco. Other
items they cannot be used to purchase include: household supplies, personal care items (toothpaste, soap, etc.), pet foods and pet care products, and items like vitamins and supplements. Basically, all non-food items are excluded. Of course, there are some exceptions made from state to state. Some states, for example, do allow the use of SNAP at limited restaurants, like in Los Angeles where there is a massive amount of homeless people; and certain exceptions have been made during times of disaster, like when Hurricane Katrina hit (EBT Project). Data released by the US Department of Agriculture (2014) shows that there were over half-a-million new SNAP recipients in July of 2010, an increase of 16.69% over the previous year. These results verify participation continues to rise at a dramatic rate. In spite of recent government claims to the end of the current recession, Food Stamp claims have increased past last year’s level.

**Merchant EBT eligibility**

Food and Nutrition Services of the U.S. Department of Agriculture, determines whether retail food stores meet the eligibility criteria to be licensed to accept SNAP benefits based on SNAP laws and regulations, which require that retail food stores must meet one of these two criteria:

1. The store must offer for sale, on a continuous basis, at least three varieties of qualifying foods in each of the four categories of staple foods:
   - Breads/cereals • Fruit/vegetables • Meat/fish/poultry • Dairy products

Or

2. The store must have over 50 percent of its total gross sales in staple foods, not counting food items such as coffee, tea, cocoa, soda, candy, condiments, spices, and prepared, ready-to-eat foods. (U.S. Department of Agriculture, 2014, p 2).
Low-Income Student Data

At the start of the new year in 2016, 21-24% of California State University’s (CSU) 460,200 students are termed “food insecure,” which refers to students who can’t afford an adequate amount of healthy food and who may skip meals to make ends meet (Renner, 2017). There are various resources on university campuses that assist low-income students, so there is acknowledgment that there are low-income students who make up the student population, yet it would seem universities do not feel there is an adequate enough population to fully accept them but set the threshold standards for many of them to be very similar and overlap what the state deems to be the poverty threshold. Take the Educational Opportunity Program (EOP) for example. “For over 40 years, the CSU’s EOP has provided educational access and opportunity for more than 250,000 low income and educationally disadvantaged students throughout California, the majority of whom are first-generation college students” (Educational Opportunities Program, 2017).
According to a report on charitable food distribution in the United States, 1 out of every 10 adults utilizing charitable food assistance is a college student (Mills, Gregory, Nancy S. Weinfield, Christine Borger, Maeve Gearing, Theodore Macaluso, Sybil Mendonca, Jill Montaquila, Tracy Vericker, Sheila Zedlewski., 2014, p.44). Over 63% of college students in the United States live with parents or relatives, indicating that they cannot afford to live on their own (Bishaw, 2013, p 5). Of those students who do not live with their families but live on their own off-campus, over 50% of those students live in poverty. Based on reporting of educational attainment of all adult members of client households, 33% have a post-high school education which includes degrees and certificates or licensing. In higher education, 10% in school full time and 7 percent in school part time, are those that are currently seeking to abandon poverty in search of prosperity. (Mills et al., 2014) Table 1.

In 2015, the California State University Chancellor’s Office commissioned an overview study entitled, *Serving Displaced and Food Insecure Students in the CSU*, to gain a clearer picture of the prevalence of food and housing insecurity on campus. The study results
highlighted that – similar to other public higher education institutions across California and the nation – far too many CSU students struggle with food and housing insecurity. This led to the CSU launch of its 2016 comprehensive Basic Needs Initiative. This initiative is tasked with identifying and implementing solutions to support students’ basic needs, with a focus on food and housing insecurity (California State University: Office of the Chancellor, 2017). The 2018 Report on CSU Actions to Support Students Facing Food and Housing Insecurity, list 5 CSU universities that are currently accepting EBT: Long Beach, Pomona, San Francisco, San Jose, and Humboldt- which led the way in February 2016. (2017).

PURPOSE

This document has 3 purposes: 1) Provide awareness of the underlying segregation schools are imposing on students and address the consequences for students, when a university discriminates against specific funding with biased registers. 2) Introduce the development of a research study initiative, which will be to evaluate San Diego students enrolled in 4-year universities who receive government assistance to support them while in school and determine the consequences when their benefits are not accepted at any San Diego campus stores; through statistical facts delivered in the form of surveys and interviews. 3) Include analysis of my reflection on the ethical issues enforced upon the low-income student population, and personal history of my role as a student being stigmatized against, because of my current socioeconomic status. The study will elaborate on the current system at universities, which are preventing the ethics of rights to end segregation, through instrumental oppression by dishonoring a student’s entitlement to use their benefits on campus. The study will consist of qualitative and quantitative measures, and comparisons between private and public San Diego-CA universities, at University of San Diego (USD), University of California-San Diego, (UCSD), and San Diego State
University (SDSU). Surveys will be given to EBT student users, with the intention of introducing an EBT accepting pilot study on campus which provides participation data. This study is designed to learn more about the experiences of students who receive financial assistance through the EBT card program and how it affects their lives as students. I am attempting to answer, what is the effect on low income students’ personal and campus lives when EBT is not accepted at any of the university’s auxiliary services. Also, what are the benefits to the students and academic system, once EBT is accepted on campuses? Potential benefits of this study include the possibility of identifying what is hoped to be, an unintentional barrier to full participation in college life for some set of low-income students and a solution to end a segregation of student economical class through biased student aid approval.

1. PROVIDE AWARENESS

All 23 CSU campuses placed a tremendous focus on meeting the immediate – and diverse – needs of their students, particularly providing access to food through pantries (Table 2.) (California State University: Office of the Chancellor, 2018). What is important to notice is, the universities recognize that students are facing food insecurity issues and need assistance, so they are providing food resources, yet majority are still denying access to use their EBT cards.

<table>
<thead>
<tr>
<th>Action</th>
<th>Campuses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Opened a food pantry or food distribution program</td>
<td>Bakersfield, Channel Islands, Chico, Dominguez Hills, East Bay, Fresno, Fullerton, Humboldt, Long Beach, Los Angeles, Maritime, Monterey Bay, Northridge, Pomona, Sacramento, San Bernardino, San Diego, San Francisco, San Luis Obispo, San José, San Marcos, Sonoma, Stanislaus</td>
</tr>
<tr>
<td>Food pantry opening in 2018</td>
<td>San Marcos, Sonoma</td>
</tr>
<tr>
<td>Restaurants and/or stores on campus accept EBT</td>
<td>Humboldt, Long Beach, Pomona, San Francisco, San José</td>
</tr>
<tr>
<td>Restaurants and/or stores on campus accept EBT (in development)</td>
<td>Northridge</td>
</tr>
</tbody>
</table>

2. RESEARCH INITIATIVE

METHODOLOGY

Qualitative Data

Instead of attempting to sample an entire school, consideration was taken into account that it would be best to sample students in clusters from various organizations on campus. Since I am interested in the impacts EBT card restriction has on students at universities in San Diego, I will engage with low income students at USD, UCSD, and SDSU. Students at these institutions, who have EBT card, will be given surveys and asked to volunteer for interviews. However, since we do not know which students receive EBT benefits, students will be approached through services on campus that assists low-income and 1st generation students because they are likely to have a high concentration of EBT eligible participants; such as the Educational Opportunity Program (EOP), The Ronald E. McNair Scholars Program, and other Student Support Services for 1st generation college students. All organizations will send out a mass email introducing the survey to the students. Current students who qualify, by having been a student in the previous semester, and having an EBT card are accepted to take the survey. The students will be directed to a website which hosts an online survey. The survey consists of less than 20 questions related to the participants’ current EBT usage and the fact that EBT is not accepted on campus. Once completed the data will be compiled, summarized, and a comparison will be compiled between public and private universities. Both men and women are qualifying candidates. They must be students of the participating universities, because it is a concentrated case study about the lack of student access to the use of EBT cards in San Diego, CA, and how they are impacted. Therefore, the participant must have a working EBT card since the survey is on the subject of EBT usage. The participant must also be an adult, which requires the participant to be at least 18 years of age.
or older. By using cluster sampling, we will be able to target programs who help low income students and isolate the intended selection.

**ANTICIPATED FINDINGS**

By accepting EBT cards on campus, low-income students will save money as well as be provided the opportunity to use their time on campus more efficiently. There are several barriers that low income students face when denied acceptance to make purchases on campus: 1. Parking hassles 2. Hunger consequences 3. Unprepared vs Fees

1. Parking on campus has been classified as one of the most frustrating dilemmas about attending school.

   a. USD article entitled, University of San Diego students struggle for parking even after purchasing parking permits, elaborates on the difficulty of getting a parking space has left students of the University of San Diego (USD) angry. A student, Allyson Meyer writes in the university blog how frustrating it is to drive around the campus looking for a free parking space, and battling for the “last remaining space in the parking structure” (Moore, 2013).

   b. SDSU’s, The Daily Aztec, discusses the daily parking battle that many SDSU students face. “There is one struggle San Diego State students know too well — trying to find a parking spot in the middle of the day. SDSU’s website for commuter life estimates that more than 85 percent of all college students live off campus… Students are missing classes, running late and having their day interrupted by a lack of parking” (O’Rourke, 2017).

   c. Faculty at UCSD also vouch that parking on campus is not easy. There was a petition to demand better parking circumstances related to significant
frustration and deteriorated working conditions for staff. “Many have to arrive early to work, some over an hour before their clock-in time just to find parking or face conflicts with other staff over parking spots. Others have to park at distant lots and walk long distances in the dark, compromising their safety. Most importantly the time spent trying to find parking or having to walk to and from these distant lots are extra personal time spent without being compensated” (iPetitions, 2016).

When a student is on campus and then forced to leave if they want to purchase food, requires them to use up more of their time, energy, and gas money when they have to return and find a new parking spot. In a letter to the editor of, The Daily Aztec, SDSU Communications Senior expressed “I almost always have to factor in the dreadful time it takes to actually find a parking spot on campus, which usually ranges anywhere from 15 to 30 minutes depending on if it is the first week back, a regular school day, or finals week. It is clear that campus is going to be overwhelmingly packed during peak times, such as the first few weeks back, the week of midterms, and finals week” (Hernandez, 2015). It is clear parking is a hassle for many students. If the low-income students were able to stay on campus and purchase food they would be able to use their time more efficiently to meet with classmates and professors or use the time to study. They would feel less frustrated by removing the extra parking stress to find a spot or hassle other students to inquire if they are leaving, as well as save money by reducing the amount of time driving around in circles.

2. If a student must make the sacrifice of staying on campus and not getting food and healthy snacks, it may have a negative effect on their grades; since their bodies and
brains are not being nourished. A lack of focus, loss of energy and overall poor quality of living are just a few of the negative effects that take place when the body is not receiving the proper nutrients it needs (Valle, 2012). Another consequence of not being able to use the SNAP portion of funding for food, may require the low income student to sacrifice budgeted cash that intended for other resources besides food, like gas money.

3. If a student needs to make a purchase for class from the bookstore, they are denied the option, because the bookstore does not recognize the card. I now from personal experience the frustration of going to class feeling embarrassed, unprepared, and frustrated. Combined together, these feelings can negatively affect a student’s performance in class and grade. Even with enough money for the purchase, when the store denies the EBT card and demands the student use an ATM to obtain cash for the purchase, their must be over $20 on the card due to ATMs dispersing cash in $20 increments. Also, the low-income student is usually forced to pay a surcharge fee for using the ATM. In a 2012 report, the California Reinvestment Coalition revealed that over $19 million of state funds meant for family household needs through public assistance programs went instead to ATM fees charged to access the aid provided (California Reinforcement Coalition).

Low-income students will be able to save time not having to go to an ATM and money from surcharge fees if they are allowed to use their EBT cards at the bookstore register.
UNIVERSITY BENEFITS

Besides the fact that a University who accepts EBT payments demonstrates a true initiative to inclusion of all students and acceptance of diversity, there is a financial value to accepting a form of revenue that has never been accepted before. The 3rd party EBT processing center, goEBT, which assists stores in the implementation process of accepting the EBT card, offer several reasons why having the ability to accept these EBT card payments in a store can help improve and grow a business in a number of ways. Such as, gaining more customers, keep existing customers, and an increase in transaction amounts that bring more money to be spent at the store. Plus, there is no minimum or maximum transaction fees, no hidden charges, no extra fees for transaction processing. Just one low price every month, each month. No charge for new equipment, repairs, or equipment replacements (London, 2016). CSU Long Beach did not let 1 failed attempt to get EBT approved on their campus stop them. The university reapplied and finally was able to start accepting EBT cards at one of its campus stores the fall of 2016. Since October 2016, the shop has had 240 EBT transactions leading to about $1,500 in sales (Renner, 2017).

ANALYSIS

When it comes to contrasting the option of universities not accepting welfare student funding or permitting EBT access on campuses, there’s a clear ethical utilitarian solution. The Utilitarianism Theory suggests, “When there are multiple choices with different utilities, or when utilities conflict, we should always pick the greatest one…Do what has the best effects” (p. 152). Figure 3, demonstrates the cons SDSU actually stated as reasons why they hesitated on implementing a pilot study for EBT usage. When comparing the multiple considerations of pros and cons for accepting EBT at the university, many would believe the Pros demonstrate the best resolution for the conflict of discriminating against the EBT card. Fig. 4
CSU Chico student, Anthony Hiseley, who is a CalFresh recipient, is in favor of any effort to make it easier for students to access CalFresh on Campus. The 22-year-old health science major said it is a hassle to leave campus every time he wants to buy food so he can use his EBT card. He said he has very little cash to spend at student stores because most of his money goes to paying his bills so he can survive. He said that if his EBT card was accepted on campus, “100% I would use it” (Renner, 2017).

For the government and universities to reach ethical enlightenment, they must attend to the values of others. “This means, in general, paying careful attention to the moral values that arise in it: listening carefully to what people say, making connections to widely understood moral values, even picking up on hints and things unsaid.” (p. 91) Here’s some guidelines for attending to low-income student values:

<table>
<thead>
<tr>
<th>University stated Cons</th>
<th>University &amp; Student Pros</th>
</tr>
</thead>
<tbody>
<tr>
<td>Why can’t the students just bring packed lunches?</td>
<td>CalFresh benefits being accepted on campus, allows students ability to acquire healthy meals and snacks, which may benefit their well-being and have a positive effect on their grades since their bodies and brains would be nourished.</td>
</tr>
<tr>
<td>If EBT is accepted on the campus, it will entice transients to enter the campus, so they could use their EBT cards too.</td>
<td>Eliminate discrimination at campuses against low-income students who have previously been denied access to their benefits because of the way the benefits are distributed.</td>
</tr>
<tr>
<td>Students might not want to use their EBT card on campus, because of embarrassment of representing poverty.</td>
<td>By allowing the students to use their CALWORKS benefits on campus, they will be able to use their time in a more efficient manner and save money from surcharges at ATMs.</td>
</tr>
<tr>
<td>It is expensive to incorporate EBT accessible machines or adjust cash registers, if there is no guarantee that students will utilize their EBT cards on campus.</td>
<td>Campus participation in the EBT system will benefit public higher education institutions by allowing universities to acquire a new form of revenue to assist with their budget.</td>
</tr>
</tbody>
</table>
1) Welcome diversity: The notion of accepting the diverse social class of students that are attending the university, is a great way to welcome diversity on campuses. Rather than be apprehensive in accepting another form of payment, they should consider the new revenue that can be collected from diversifying the forms of payment accepted on campus.

2) Look in Depth: There is an invisible line of social class segregation by not accepting EBT cards on campuses. It is no longer socially accepted to refuse service to someone due to their standard of living. It seems we have come a long way from denying someone acceptance due to their color of their skin, and now transitioned it to refuse serving students due to how they get their funding to attend school.

3) Be Fair: It is not a form of special treatment to permit an EBT card to be used, it is simply including it, just like Visa and MasterCard are already accepted. All students must apply for the FASFA to attend school, and when students are granted school funding through the Department of Education, they are usually near the poverty threshold to qualify. Therefore, many of those same students who receive funding through FASFA are potentially receiving money through another government entity, the welfare department. But, because the welfare department has a negative undertone to it, that student funding is determined to have less moral value, even if the monetary value is exactly the same.

4) Give Emotion It’s Due: Although necessary, it has been found difficult for someone to genuinely put themselves in someone else’s shoes. However, if they did, they would have an understanding for the desire to be truly accepted in an environment that has seemed to degrade and stereotype them in a negative light. Low-income students are a part of the community that makes up a university, and should be cared for and morally considered just like any other student on campus.

Various communities have had the opportunity to assist a demographic of oppressed students yet were not inclined to making a change (p. 471). I had started with the Government, by introducing citizens that needed legislation mandated so a population of students could gain full acceptance at universities and never be turned away again. I then approached the organizational community of the university. When the organizational community denied the notion to
implement a pilot study for students to use their EBT cards, due to lack of evidence that students
wanted to use their cards on campus, I am now at the local community level attempting to make
a change through research and surveys given to local students in college. Weston’s (2013) Ethics
of Relationship states, “Recognizing how deeply our many communities make us who we are
calls forth not only gratefulness but also a responsibility to care for and participate in them.”
(p.89)

CONNECECTION TO PERSONAL LEADERSHIP PHILOSOPHY

What I learned is my own ego on the subject was more confident than it should have
been. An apparent injustice affecting me, was not recognized by my higher authorities. Weston
(2013) states, “[The] Ethics’ task is at least to remind you that many things that matter to us
morally—many things that relate to our needs and legitimate expectations—are not so concrete and
do tend to get pushed out of the picture by the more insistent, loud, sometimes commercial
values that dominate our society, by the values that suit the dominant and the powerful and the
impatient. Resistance, here – a different version – is part of what ethics is for.” (p. 491) Rather
than feel defeated when I faced obstacles, I chose to reframe the problem of getting universities
and the government to accept EBT as a form of payment. I found an opportunity in the problem
by conducting meaningful research, which will conclude that there will no longer be adequate
excuses to deny full acceptance of low income students and their forms of payment.

The fact that I must conduct all this research so all students on campus can be treated
fairly seems morally unethical, however, it has given me the opportunity to feel like I have
contributed to the acceptance of a civil rights movement through research and action to help my
fellow man. I embrace my intersectionality and accept the challenge of belonging to various
cultures and demonstrating the most effective strategy to implement change. As figure 5
demonstrates, “Moral intelligence is the capability to function effectively in cultures with differing ethical contexts” (Roche, 2017), and I have related my moral intelligence when functioning between academia and poverty cultures.

_Cognitive:_ I grew up in a poor economic area that was engulfed in gang violence and poverty, but I never felt it was a place I was meant to live within forever. I was blessed to have parents, that despite financial circumstances which forced them to raise my brother and I in this environment, went out of their way to drive us to schools outside that district and keep my younger brother and me involved in sports our entire adolescent lives. I’m a first-generation college student, with a Costa Rica native mother, and an African-American father. Although my family is extremely supportive of my future endeavors, I have had to accomplish my educational goals beyond high school without assistance from my family, both financially and without direction. I had to become a self-motivator to seek out any information pertaining to my education and potential career objectives, and opportunities in my life have persuaded me to apply for my doctorate degree to assist in ways to benefit people, the environment, and the creatures that inhabit within it.

_Motivational:_ I have firsthand knowledge how different the social class at universities and those on welfare are. I am aware of laws, stereotypes, and prejudices that are placed on those in

![Figure 5: Moral Intelligence with various cultures](image)
poverty and the obstacles that must be defeated to elevate to a higher class, especially in academia. Being a low-income college student myself, I felt unaccepted when I was denied the ability to use my welfare benefits on campus. All throughout communities, EBT was being accepted at grocery stores, convenient stores like 7-11, and even fast food restaurants; however, the establishment I needed to use it at the most would turn me away. I recognized I was not alone and there was an underlying oppression on a student population present that could be easily corrected by accepting the EBT card like the other debit cards. Although I am living in poverty, I am networking and involved with individuals and corporations who are not, which allows me to be aware of the proper language and protocols of how the government and organizations work. I have the confidence to approach the problem in the appropriate manner to bring awareness to implement the necessary change for full acceptance.

*Behavioral:* I am fortunate because I have had the privilege to personally engage in various economic spectrums throughout my life; allowing me the opportunity to understand individuals and circumstances with an open mind, and develop the unique skill of having the ability to develop various perspectives simultaneously. Although, I am very comfortable when engaging and discovering similarities with intellectuals, scholars, and what would be considered an upper class of people at various conferences and events; I am also no stranger to the disadvantages of those who are deemed the lower class and what they must endure. I strive to disprove the negative stereotypes about people receiving welfare assistance, by being an example of an individual who will become not only self-sufficient, but also extremely intelligent, successful, and capable of creating a bridge between social cultures.

Kohlberg (1973), had concluded that people go through several stages of moral authority as we grow up. If I relate Kohlbergs theory of moral development and ethics of relationship, to
my “EBT dilemma”, I can see how I have followed Kohlbergs model; As seen in Figure 6.
Beginning with simply obeying store protocol, as if their denial of EBT acceptance was acceptable. One day I was in desperate need of an item in the book store that cost a total of $15. I had $18 on my EBT card. The bookstore refused my EBT card and demanded I go to the ATM outside to gather cash for my purchase, I did not have enough to satisfy the $20 increments that ATM’s dispense. With the frustration of not being able to make my purchase, the realization of what is in my best self-interest kicked in. I should be allowed to use the benefits I receive because I’m a student, at my school. I wondered if my peers were experiencing the same frustration of not being able to use their form of student funding. I chose to be a good student and citizen, and do some research. Once I discovered, there’s not a single university in the United States that accepts EBT on their campus, I took my findings to the government. I expressed a discrimination that was affecting a population of students and introduced a legislative bill to mandate California state universities accept EBT on their campuses. The denial to approve my legislative bill has led me to spread this new-found awareness to fellow classmates, professors, community councils, and
anyone else I can reach in various organizations, conferences, and meetings. I have made social contact and will continue taking the steps to gain equality for the low-income student. I will continue my efforts until EBT is permitted at universities and the principle of demonstrating all students have equality while at school is achieved.

We have come a long way from segregating a population of people; without approval to fully accept students that are in poverty, is a clear demonstration of discrimination of social class. The ethical issue is, why do I have to present statistical findings for a clearly discriminating issue. An issue causing a segregation between social classes of students, when it can be eliminated by accepting the usage of all forms of student financial assistance. Is the issue truly because of politics or because of prejudices against poor people, even poor people striving for self-sufficiency by obtaining an education?

**INTEND KEEP UP**

**Action Plan**

There is an obvious understanding that students and universities would benefit more, if EBT cards are accepted on campus. This has invoked me to practice having a radical imagination and the intent to apply for IRB approval to conduct survey research to low-income students; in hopes of eventually being granted permission to conduct the pilot study; that will satisfy the government’s willingness to mandate EBT usage be available at universities statewide; and then hopefully nationwide. Figure 7, has the Kouzes and Posner (2013), Leadership challenge as a template, to how I formulated my action plan. I am currently at the stage of *Challenge the Process*, and in the near future will be *Enabling Others to Act*.

*Challenging the Process*
The purpose of this study is to bring an acknowledgement of barriers placed upon students when a university segregates a form of financial aid as unacceptable on campus, and to evaluate students who receive government assistance to support them while in school and determine the consequences when their benefits are not accepted at campus stores. This study will be designed to learn more about the experiences of students who receive financial assistance through the EBT card program and how it affects their lives as students. I am attempting to answer, what is the effect on low income students personal and campus lives when EBT is not accepted at any of the university’s venues? Instead of attempting to sample an entire school, it would be best to sample students in clusters from various organizations on campus. Therefore, the target population will be located in programs designated to servicing minorities and 1st generation college students.

*Enable Others to Act*

By using cluster sampling, we will be able to target programs who help low income students. Educational Opportunity Program (EOP), Student Support Services Program, and McNair benefit students from low-income households and as such are likely to obtain a high concentration of EBT eligible participants. Other programs and offices on campus that serve a largely low-income student population will be approached and asked for similar assistance in contacting their clients. Potential benefits of this study include the possibility of identifying an unintentional barrier to full participation in college life for some set of low-income students. We will chart all of the students who have agreed to take the survey on a bar graph.

*Encourage the Heart*

My hypothesis, is that the low-income students on campus would like the ability to use their card on campus and they will benefit academically from the availability of being able to use
more resources to distribute their financial funds to use while on campus. Once it is proven low-income students desire to use their EBT cards on campus and can purchase their class materials and food for nourishment, the next step will be to compare semester grades and reflect on their emotional views on the transition to full acceptance of campus resources. Survey results will be compiled to analyze how students on campus would benefit academically if could use their EBT benefits on campus, acknowledge whether they would use their EBT card on campus, and better understand their feelings when faced with the barriers to use their money at school. The goal is to demonstrate this new-found awareness of limitations for low-income students to make necessary purchases while at school, and feel as if they are completely accepted on campus despite their social economic status. I hope the appropriate faculty and administration, will consider providing the EBT recipient students on campus a trial semester of EBT card acceptance at terminals in Campus stores, like the “USD Tu Mercado” and “SDSU Aztec Market” to evaluate if the EBT installment will be beneficial and successful enough to become implemented permanently.

<table>
<thead>
<tr>
<th>The Leadership Challenge</th>
<th>My Action Plan</th>
<th>Implement Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model the Way</td>
<td>There should not be a segregation of accepted student funding. There are low-income individuals who are capable of being college students, and should not be discriminated against due to being in the lower-class category.</td>
<td>Spring 2019</td>
</tr>
<tr>
<td>Inspire a Shared Vision</td>
<td>I envision universities demonstrating equality to all its students. I am sharing the proposal with various individuals around campus and the community. I elaborate on this civil problem in class, conferences, and general meetings.</td>
<td>Spring 2018</td>
</tr>
<tr>
<td>Challenge the Process</td>
<td>Now that I am a graduate student, I will compose an IRB application for submission, to give surveys to low-income EBT card holding students.</td>
<td>Fall 2018</td>
</tr>
<tr>
<td>Enable Others to Act</td>
<td>Once proof is received that low-income students will use their EBT card on campus, I will submit for permission to conduct a pilot study for EBT usage at campus convenient stores. This will strengthen the feeling of acceptance amongst low-income students and demonstrate equality at the university.</td>
<td>Spring 2019</td>
</tr>
<tr>
<td>Encourage the Heart</td>
<td>Recognize that the government cannot deny the demand for EBT acceptance once the statistics are turned over to the Capitol. Strive for legislation to require all California state universities accept EBT on their campuses to relinquish the segregation amongst their students and demonstrate acceptance as well.</td>
<td></td>
</tr>
</tbody>
</table>

(Kouzes and Posner, The Leadership Challenge, 2013)

Figure 7: My Action Plan
Transformational Leadership Theory

There are several theories and models that I can apply to obtain my goals in the future. A leader I want to become more than any of the rest is a, Transformational Leader. While a master’s student at USD, I took the initiative to get extremely involved on campus and step into my transformational leadership role and apply to lead workshops, win challenges and offer dialogue around the topic of low-income students and EBT usage on campus.

I am honored to proclaim I am:

- The Black Graduate Student Council President
- 2017 ChangemakerHUB Winner
- Advanced into USD’s Envisioning 2024 Strategic Initiative (2017)
- New 2018 Environmental Social Justice Leadership HUB Fellowship (SOLES),
  - Awarded Introductory Fellow Position

I was personally requested and privileged to be a part of:

- Envisioning 2024 Goal 2’s Strategic Initiative Council (2017-2018)
- SOLES Dean Student Council (2017-2018)
- Graduate Student Council Representative
- Latinx Graduate Student Association Member
- Be a feature speaker at 1st Generation dialogues.
- Lead Black History Month’s 2018-Black Film Series
- Delivered over 300 New Books to Children Diagnosed with Cancer, at Rady’s Children Hospital, San Diego, CA-Valentine’s Day 2018
- Attend the 2018 Medal of Peace Award Ceremony and meet Mr. Forest Whitaker.
I am proud of my accomplishments, but I want to continue to do research that gives the underprivileged a voice, and also be a leader in the creation of policies to implement research that will better the daily lives of others. One research endeavor I’ll continue to pursue is, my research on low-income students and their lack of access to use their funding on campus through an Electronic Benefit Transfer (EBT) card. I have used the Transformational Leadership Factors model as a tool to distinguish how I can meet my goal to be a Transformational Leader and accomplish the goal of implementing registers on campus that will no longer have a bias against the low-income students benefits. I believe this model will contribute to the success of reaching the goals I have for the future to impact society and make organizational change as a Transformational Leader.
Envisioning for the USD Future

I am going to continue pursuing this research endeavor as a Graduate Student, obtain IRB and conduct the survey and analyze the results, to reintroduce the legislative notion of requiring all Universities in the state of California to end the form of monetary segregation at colleges and fully accept all students and their funding. **Bringing awareness to implement the necessary change** for full acceptance of future low-income students, will positively impact the community and nation once the proof of happy and healthier students that were once oppressed, can express they feel accepted and granted access to make necessary purchases to be the best students they can be. Utilizing the goals within USD’s Envisioning 2024 Strategic Plan that has been set, here are some examples of how this innovation can successfully compliment USD’s Envisioning 2024 goals (USD 2024):

**Goal 1: Enhancing Student Learning & Success**

It is vital to require higher education institutions to accept the use of EBT cards on their campuses to allow students to purchase food at campus convenient stores and other necessary items for their well-being at bookstores. Especially at USD, where Freshman and Sophomores are mandated to live on campus. The campus stores, such as the Tu Mercado, are a part of their community and an accessible establishment to purchase groceries. By allowing the students to use their CalFresh benefits on campus, students would be able to acquire healthy meals and snacks, which may benefit their well-being and have a positive effect on their grades since their bodies and brains would be nourished.

When Student EBT card holders are denied accessibility on campus, they must either travel off campus to find another retailer or locate an ATM for cash. The surcharge forces the goods to
cost more and takes away benefits that could be used on other necessities. By allowing the students to use their CALWORKS benefits on campus, they will be able to use their time in a more efficient manner.

Goal 2: Strengthening Diversity, Inclusion, & Social Justice

The notion of accepting the diverse socioeconomic class of students that are attending the university and live on campus, is a great way to welcome diversity on campuses. There is an invisible line of social class segregation by not accepting EBT cards on campuses. It is no longer socially accepted to refuse service to someone due to their standard of living. It seems we have come a long way from denying someone acceptance due to their color of their skin, and now transitioned it to refuse serving students due to how they get their funding to attend school. It is time to take a stand against stigmas and stereotypes that are meant to hold students back and present a stand of support against oppression over students.

Goal 3: Improving Structural & Operational Effectiveness

It is not a form of special treatment to permit an EBT card to be used, it is simply including it, just like Visa and MasterCard are already accepted. All students must apply for the FASFA to attend school, and when students are granted a Cal Grant for school funding through the Department of Education, they are usually near the poverty threshold to qualify. Therefore, many of those same students who receive funding through FASFA are potentially receiving money through another government entity, the welfare department. But, because the welfare department has a negative undertone to it, that student funding is determined to have less moral value, even if the monetary value is the same. Rather than be apprehensive in accepting another form of payment, they should consider the new revenue that can be collected from diversifying the forms of payment accepted on campus.
Goal 4: Elevating Faculty & Staff Engagement

There is a possibility that faculty and staff obtain EBT cards, as well, they too would benefit from being able to use their cards on campus. By the faculty being aware of the movement for equality for the low-income students and the staff accepting the EBT card from students, it is a tremendous gesture of elevating supportive engagement to oppressed students.

Goal 5: Amplifying Local & Global Engagement and Reputation

Although necessary, it has been found difficult for someone to genuinely put themselves in someone else’s shoes. However, if they did, they would have an understanding for the desire to be truly accepted in an environment that has seemed to degrade and stereotype them in a negative light. Low-income students are a part of the community that makes up a university and should be cared for and morally considered just like any other student on campus. USD can be a pioneer school with the reputation to be the 1st that has torn down the barriers that have segregated students by class and truly welcomed diversity amongst its students. USD is a university that characterizes as a “Changemaker”, this initiative supports that notion.

My hypothesis is that the low-income students on campus would like the ability to use their card on campus and they will benefit academically from the availability of being able to use more resources to distribute their financial funds to use while on campus. I will compile the survey results to analyze how students on campus would benefit academically if could use their EBT benefits on campus, acknowledge whether they would use their EBT card on campus, and better understand their feelings when faced with the barriers to use their money at school. Then implement the acceptance of the EBT card on campus. My goal is to demonstrate this new-found awareness of limitations for low-income students to make necessary purchases while at school and
feel as if they are completely accepted on campus despite their social economic status. I hope the appropriate faculty and administration, will consider providing the EBT recipient students on campus a trial semester of EBT card acceptance at terminals in Campus stores, like the “USD Tu Mercado” to evaluate if the EBT installment will be beneficial and successful enough to become implemented permanently.
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Slide 7.


Mills, Gregory, Nancy S. Weinfield, Christine Borger, Maeve Gearing, Theodore Macaluso,
file:///C:/Users/tanis/Documents/USD/USD%20Spring%202018/Capstone%20FINAL%20SEMESTER!!!!!/Articles%20NEWWWW/HIA2014_FSDReport_FINAL.pdf


