

NCCSD Research Brief

Graduate and Professional Students with Disabilities: Financial Hardships During the COVID-19 Pandemic

Krista M. Soria, Cait S. Kirby, and Susun Xiong

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NCCSD research briefs provide information relevant to researchers and policymakers, on topics pertaining to college students with disabilities in the United States.

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Abstract

The purpose of this research brief is to highlight the financial hardships experienced by graduate and professional students with disabilities during the COVID-19 pandemic. We used the SERU COVID-19 survey in our analysis, which was administered to over 15,000 graduate and professional students at ten large, public research universities from May to July 2020. In our sample, 28.6% of graduate and professional students had at least one disability. We discovered that graduate and professional students with disabilities were more likely than their peers without disabilities to experience food and housing insecurity, unexpected increases in spending for technology or living expenses, loss of wages from employment, loss of wages from family members, loss or cancellation of an expected job or internship offer, loss of insurance coverage, and loss of financial aid (e.g., scholarship, grant, or loans).

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Introduction

In the spring of 2020, the COVID-19 pandemic disrupted higher education institutional operations with abrupt closures of residence halls or other on-campus housing, sudden shifts of in-person classes to remote instruction, and suspension of regular research activity. The pandemic significantly altered the lives of students, staff, and faculty and, in some cases, exacerbated existing inequalities for underrepresented and marginalized students, including students with disabilities. For instance, undergraduate students with disabilities are significantly more likely than students without disabilities to experience financial hardships, academic obstacles, and mental health challenges during the pandemic (Horgos et al., 2020; Soria et al., 2020). Yet, while researchers have published work about the experiences of undergraduate students with disabilities during the pandemic, at present, there is little known about the experiences of *graduate and professional students* with disabilities during the pandemic.

In general, there is a lack of scholarship about the experiences of graduate and professional students with disabilities in higher education. The dearth and limitations of existing scholarship can be attributed to a few different factors related to data. For one, the percentage of graduate and professional students with disabilities are not reported by institutions in national education datasets. For another, the few studies that exist about graduate and professional students with disabilities are qualitative and often have smaller sample sizes (Belch, 1995; Verdinelli & Kutner, 2016). While these studies are useful, it is also important to conduct rigorous quantitative studies with large sample sizes to understand more about the experiences of disabled graduate and professional students. Given the negative effects of the pandemic upon undergraduate students with disabilities, it is important to discover whether graduate and professional students with disabilities had significantly different experiences than their peers without disabilities during the pandemic.

The purpose of this research brief is to examine whether graduate and professional students with disabilities experienced significantly different levels of financial hardships during the COVID-19 pandemic compared to graduate and professional students without disabilities. The financial hardships we explored in this research brief include:

- Food and housing insecurity
- Unexpected increases in spending for technology or living expenses
- Loss of wages from on-campus or off-campus employment
- Loss of wages from family members
- Loss or cancellation of an expected job or internship offer
- Loss of insurance coverage
- Loss of financial aid (scholarship, grant, or loans)

Methodology

Instrument

From May to July, 2020, members of the Student Experience in the Research (SERU) Consortium administered a COVID-19 survey to graduate and professional students enrolled at ten large, public research universities in the United States. The SERU COVID-19 survey assessed five areas of the student experience for undergraduate, graduate, and professional students impacted by the pandemic and campus closures: 1) the transition to remote instruction, 2) the financial impact of COVID-19 on students, 3) student health and wellbeing, 4) belonging and engagement, and 5) future plans. A copy of the survey is available [online](#).

Measures

The SERU Consortium used a two-item food insecurity screener to identify students' food insecurity (Hager et al., 2010). They asked students how often they were worried whether their food would run out before they got money to buy more and how often the food that they bought didn't last, and they didn't have money to get more. A response of "often true" or "sometimes true" to either statement indicates a positive screen for food insecurity.

The SERU Consortium constructed a two-item housing insecurity screener modeled after the food insecurity items: "I worried I would not have enough money to cover the cost of my housing" and "I was unable to pay all of the cost of my housing on time." Students responded whether those items were "often true," "sometimes true," or "never true" for them. A response of "often true" or "sometimes true" to either statement indicates a positive screen for housing insecurity.

For the remaining financial hardship items, The SERU Consortium asked students, "Which of the following financial hardships, if any, have you experienced during the COVID-19 pandemic?" and they could select any of the items that applied to them (thus constructing a yes/no response).

Sample

The institutions had average response rates between 14% and 41% and over 15,000 graduate and professional students responded to the survey. The full survey sample is posted [online](#). In the survey, students reported whether they had conditions or disabilities that significantly affected their academic experience. In our sample, 28.6% of students had at least one disability or condition (Table 1). Furthermore, 23.2% experienced one disability, 4.1% had two disabilities, and 0.7% had three or more disabilities. Additionally, 25% of students experienced emotional or mental health concerns or conditions, the most commonly-reported disability category.

Table 1

Sample Demographic Information by Disability or Condition

| | <i>n</i> | <i>%</i> |
|--|----------|----------|
| Physical disability or condition (e.g., mobility limitation, sensory condition) | 421 | 2.7 |
| Learning disability or condition (e.g., dyslexia, speech disorder) | 369 | 2.3 |
| Neurodevelopmental or cognitive disability or condition (e.g., autism, attention-deficit/hyperactivity disorder, brain injury) | 762 | 4.8 |
| Emotional or mental health concern or condition (e.g., depression, anxiety, post-traumatic stress disorder) | 3,973 | 25.0 |
| Students with at least one disability | 4,537 | 28.6 |
| Students with no disabilities | 11,348 | 71.4 |
| Students with one disability | 3,692 | 23.2 |
| Students with two disabilities | 715 | 4.1 |
| Students with three or more disabilities | 130 | 0.7 |
| Students with no disabilities | 11,348 | 71.4 |

Data Analysis

We analyzed the data in three waves: first, we examined significant differences between graduate and professional students who had any disabilities compared to graduate and professional students without any disabilities. Next, we analyzed the differences between students based upon whether they had no disability, one disability, two disabilities, or three or more disabilities.

Finally, we analyzed the data by examining differences between 1) students who have a physical disability compared to students without a physical disability; 2) students who have a learning disability compared to students without a learning disability; 3) students who have a neurodevelopment or cognitive disability compared to students without a neurodevelopment or cognitive disability; and, 4) students with an emotional or mental health concern or condition compared to students without an emotional or mental health concern or condition.

All of the items we report in this research brief are categorical; therefore, we utilized Pearson's chi-square test to determine whether there is a statistically significant difference between the expected and observed frequencies of students' responses. We utilized the common probability level of $p < .05$, which serves as an a priori statement of the probability of an event occurring as extreme or more extreme than the one observed if the null hypothesis is true.

Results

The results of our first analysis suggest that graduate and professional students with disabilities were significantly ($p < .05$) more likely than students without disabilities to experience housing insecurity: close to half (45.3%) of students with disabilities experienced housing insecurity compared to under one-third (31.5%) of students without disabilities (Table 2). Furthermore, students with disabilities were significantly ($p < .05$) more likely than students without disabilities to experience unexpected increases in living and increases in technology expenses, with approximately one-third of students with disabilities experiencing those hardships.

Additionally, the results suggest that graduate and professional students with disabilities were significantly ($p < .05$) more likely than graduate and professional students without disabilities to experience food insecurity and the loss or reduction in family income, with approximately one-quarter of students with disabilities experiencing those financial hardships (Table 2).

Although the differences are smaller, compared to graduate and professional students without disabilities, graduate and professional students with disabilities were more likely to experience the loss or cancellation of an expected job or internship, loss of wages from on- and off-campus employment, and loss or reduction in financial aid or insurance coverage. Overall, graduate and professional students without disabilities were more likely to have experienced no financial hardships compared to students with disabilities (Table 2).

Table 2

Differences in Financial Hardships Experienced by Graduate and Professional Students

| | <i>Students With No Disability</i> | | <i>Students With a Disability</i> | | <i>Difference</i> |
|---|------------------------------------|----------|-----------------------------------|----------|-------------------|
| | <i>n</i> | <i>%</i> | <i>n</i> | <i>%</i> | <i>%</i> |
| Housing insecurity | 3,566 | 31.5 | 2,052 | 45.3 | 13.8 |
| Unexpected increases in living expenses | 2,611 | 23.6 | 1,534 | 34.7 | 11.1 |
| Unexpected increases in spending for technology | 2,412 | 21.8 | 1,444 | 32.7 | 10.8 |
| Food insecurity | 1,823 | 16.1 | 1,177 | 26.1 | 9.9 |
| Loss or reduction of income of other family members | 2,192 | 19.8 | 1,178 | 26.7 | 6.8 |
| Loss or cancellation of an expected job or internship offer | 1,688 | 15.3 | 928 | 21.0 | 5.7 |
| Loss of wages from off-campus employment | 1,357 | 12.3 | 772 | 17.5 | 5.2 |
| Loss of wages from on-campus employment | 720 | 6.5 | 380 | 8.6 | 2.1 |
| Loss or reduction of insurance coverage | 194 | 1.8 | 150 | 3.4 | 1.6 |
| Loss or reduction of grant aid | 160 | 1.4 | 117 | 2.6 | 1.2 |
| Loss or reduction of a scholarship | 313 | 2.8 | 168 | 3.8 | 1.0 |
| Loss or reduction of student loan aid | 88 | 0.8 | 65 | 1.5 | 0.7 |
| Experienced no financial hardships | 4,533 | 41.0 | 1,162 | 26.3 | -14.7 |

When examining the financial hardships by the number of disabilities that graduate and professional students have, it is apparent that students with multiple disabilities were more likely, on average, to experience financial hardships than their peers with no disabilities or their peers with only one disability (Table 3). While students with one disability were more likely to experience financial hardships compared to students without disabilities, students with two or more disabilities were more likely than students with one disability to experience all of the financial hardships (Table 3). In most cases, the differences between students with two disabilities, students with one disability, and students without a disability were statistically significant ($p < .05$), suggesting that students who experience multiple disabilities fared worse than students with one disability or students with no disabilities.

Similarly, students who have three or more disabilities appear to have experienced the most financial hardships during the pandemic (Table 3). Compared to students without disabilities, students with three or more disabilities were *nearly* twice as likely to experience housing insecurity, unexpected increases in living expenses, loss of income from family members, and loss or cancellation of an expected job or internship offer. Furthermore, compared to students without disabilities, students with three or more disabilities were *over* twice as likely to experience unexpected increases in spending for technology, food insecurity, loss of wages from off-campus employment, loss or reduction of insurance coverage, and loss or reduction of grant aid.

Table 3

Differences in Financial Hardships Experienced by Graduate and Professional Students

| | <i>Students With No Disability</i> | | <i>Students With One Disability</i> | | <i>Students With Two Disabilities</i> | | <i>Students With Three or More Disabilities</i> | |
|---|------------------------------------|----------|-------------------------------------|----------|---------------------------------------|----------|---|----------|
| | <i>N</i> | <i>%</i> | <i>n</i> | <i>%</i> | <i>n</i> | <i>%</i> | <i>n</i> | <i>%</i> |
| Housing insecurity | 3,566 | 31.5 | 1,616 | 43.9 | 365 | 51.0 | 71 | 54.6 |
| Unexpected increases in living expenses | 2,611 | 23.6 | 1,171 | 32.6 | 304 | 43.4 | 59 | 45.7 |
| Unexpected increases in spending for technology | 2,412 | 21.8 | 1,080 | 30.1 | 298 | 42.5 | 66 | 51.2 |
| Food insecurity | 1,823 | 16.1 | 905 | 24.6 | 223 | 31.4 | 49 | 37.7 |
| Loss or reduction of income of other family members | 2,192 | 19.8 | 916 | 25.5 | 218 | 31.1 | 44 | 34.1 |
| Loss or cancellation of an expected job or internship offer | 1,688 | 15.3 | 721 | 20.1 | 171 | 24.4 | 36 | 27.9 |
| Loss of wages from off-campus employment | 1,357 | 12.3 | 613 | 17.1 | 124 | 17.7 | 35 | 27.1 |
| Loss of wages from on-campus employment | 720 | 6.5 | 301 | 8.4 | 68 | 9.7 | 11 | 8.5 |
| Loss or reduction of insurance coverage | 194 | 1.8 | 109 | 3.0 | 35 | 5.0 | 6 | 4.7 |
| Loss or reduction of grant aid | 160 | 1.4 | 90 | 2.5 | 23 | 3.3 | 4 | 3.1 |
| Loss or reduction of a scholarship | 313 | 2.8 | 127 | 3.5 | 36 | 5.1 | 5 | 3.9 |
| Loss or reduction of student loan aid | 88 | 0.8 | 49 | 1.4 | 15 | 2.1 | 1 | 0.8 |
| Experienced no financial hardships | 4,533 | 41.0 | 995 | 27.7 | 142 | 20.3 | 25 | 19.4 |

Additionally, the results suggest graduate and professional students with a physical disability were significantly ($p < .05$) more likely than graduate and professional students without a physical disability to experience all of the financial hardships except for the loss or a reduction of a scholarship (Table 4). Students without a physical disability were significantly ($p < .05$) more likely than students with a physical disability to indicate that they did not experience any financial hardships during the pandemic.

The results also suggest graduate and professional students with a learning disability were significantly ($p < .05$) more likely than students without a learning disability to experience all of the financial hardships (Table 4). Students without a learning disability were significantly ($p < .05$) more likely than students with a learning disability to indicate that they did not experience any financial hardships during the pandemic.

Table 4

Differences in Financial Hardships Experienced by Graduate and Professional Students

| | <i>Students With No Physical Disability</i> | | <i>Students With a Physical Disability</i> | | <i>Students With No Learning Disability</i> | | <i>Students With a Learning Disability</i> | |
|---|---|----------|--|----------|---|----------|--|----------|
| | <i>n</i> | <i>%</i> | <i>n</i> | <i>%</i> | <i>n</i> | <i>%</i> | <i>n</i> | <i>%</i> |
| Unexpected increases in spending for technology | 3,694 | 24.5 | 162 | 39.2 | 3,717 | 24.6 | 139 | 38.6 |
| Food insecurity | 2,866 | 18.6 | 134 | 32.1 | 2,886 | 18.7 | 114 | 31.0 |
| Unexpected increases in living expenses | 3,983 | 26.5 | 162 | 39.2 | 4,000 | 26.5 | 145 | 40.3 |
| Housing insecurity | 5,424 | 35.2 | 194 | 46.1 | 5,435 | 35.1 | 183 | 49.7 |
| Loss or cancellation of an expected job or internship offer | 2,511 | 16.7 | 105 | 25.4 | 2,525 | 16.7 | 91 | 25.3 |
| Loss or reduction of income of other family members | 3,256 | 21.6 | 114 | 27.6 | 3,252 | 21.5 | 118 | 32.8 |
| Loss of wages from off-campus employment | 2,049 | 13.6 | 80 | 19.4 | 2,034 | 13.5 | 95 | 26.4 |
| Loss of wages from on-campus employment | 1,060 | 7.0 | 40 | 9.7 | 1,064 | 7.0 | 36 | 10.0 |
| Loss or reduction of insurance coverage | 327 | 2.2 | 17 | 4.1 | 332 | 2.2 | 12 | 3.3 |
| Loss or reduction of student loan aid | 142 | 0.9 | 11 | 2.7 | 144 | 1.0 | 9 | 2.5 |
| Loss or reduction of grant aid | 264 | 1.8 | 13 | 3.1 | 266 | 1.8 | 11 | 3.1 |
| Loss or reduction of a scholarship | 466 | 3.1 | 15 | 3.6 | 463 | 3.1 | 18 | 5.0 |
| None of the above | 5,601 | 37.2 | 94 | 22.8 | 5,624 | 37.2 | 71 | 19.7 |

The results also suggest graduate and professional students with a neurodevelopmental or cognitive disability were significantly ($p < .05$) more likely than students without a neurodevelopmental or cognitive disability to experience all of the financial hardships except for the loss of wages from on-campus employment (Table 5). Students without a neurodevelopmental or cognitive disability were significantly ($p < .05$) more likely than students with a neurodevelopmental or cognitive disability to indicate that they did not experience any financial hardships.

Additionally, the results suggest graduate and professional students with an emotional or mental health concern or condition were significantly ($p < .05$) more likely than students without an emotional or mental health concern or condition to experience all of the financial hardships (Table 5). Graduate and professional students without an emotional or mental health concern or condition were significantly ($p < .05$) more likely than their peers with an emotional or mental health concern or condition to indicate that they did not experience any financial hardships.

Table 5

Differences in Financial Hardships Experienced by Graduate and Professional Students,

| | <i>Students With No Neurodevelopmental or Cognitive Disability</i> | | <i>Students With a Neurodevelopmental or Cognitive Disability</i> | | <i>Students With No Emotional or Mental Health Concern or Condition</i> | | <i>Students With a Emotional or Mental Health Concern or Condition</i> | |
|---|--|----------|---|----------|---|----------|--|----------|
| | <i>n</i> | <i>%</i> | <i>n</i> | <i>%</i> | <i>n</i> | <i>%</i> | <i>n</i> | <i>%</i> |
| Unexpected increases in spending for technology | 3,554 | 24.1 | 302 | 40.5 | 2,581 | 22.3 | 1,275 | 32.9 |
| Food insecurity | 2,798 | 18.6 | 202 | 26.6 | 1,949 | 16.4 | 1,051 | 26.6 |
| Unexpected increases in living expenses | 3,850 | 26.2 | 295 | 39.5 | 2,786 | 24.0 | 1,359 | 35.1 |
| Housing insecurity | 5,265 | 34.9 | 353 | 46.4 | 3,783 | 31.8 | 1,835 | 46.3 |
| Loss or cancellation of an expected job or internship offer | 2,445 | 16.6 | 171 | 22.9 | 1,806 | 15.6 | 810 | 20.9 |
| Loss or reduction of income of other family members | 3,152 | 21.4 | 218 | 29.2 | 2,331 | 20.1 | 1039 | 26.8 |
| Loss of wages from off-campus employment | 1,998 | 13.6 | 131 | 17.6 | 1,465 | 12.6 | 664 | 17.1 |
| Loss of wages from on-campus employment | 1,043 | 7.1 | 57 | 7.6 | 762 | 6.6 | 338 | 8.7 |
| Loss or reduction of insurance coverage | 311 | 2.1 | 33 | 4.4 | 208 | 1.8 | 136 | 3.5 |
| Loss or reduction of student loan aid | 140 | 1.0 | 13 | 1.7 | 104 | 0.9 | 49 | 1.3 |
| Loss or reduction of grant aid | 249 | 1.7 | 28 | 3.8 | 181 | 1.6 | 96 | 2.5 |
| Loss or reduction of a scholarship | 444 | 3.0 | 37 | 5.0 | 337 | 2.9 | 144 | 3.7 |
| None of the above | 5,516 | 37.5 | 179 | 24.0 | 4,683 | 40.4 | 1,012 | 26.1 |

Discussion

By and large, the results of our analysis suggest that graduate and professional students with disabilities were significantly ($p < .05$) more likely to experience financial hardships during the COVID-19 pandemic than graduate and professional students without disabilities. Specifically, graduate and professional students with disabilities were more likely than their peers to experience food and housing insecurity, unexpected increases in spending for technology, unexpected increases in living expenses, loss of wages from employment, loss of wages from family members, loss or cancellation of an expected job or internship offer, loss of insurance coverage, and loss of financial aid (scholarship, grant, or loans).

The financial hardships appear to have been most severe among graduate and professional students who have three or more disabilities who, in many cases, were nearly twice as likely—or over twice as likely—to experience financial hardships compared to graduate and professional students without disabilities. Overall, graduate and professional students who have more than one disability were more likely to experience financial hardships compared to students without disabilities and students who have one disability.

While the results overall demonstrate the many financial hardships that graduate and professional students with disabilities encountered during the pandemic, there are a few unknown areas that are worthy of future exploration. For instance, graduate and professional students with disabilities were more likely to experience the loss of financial aid. We do not know if those students lost their financial aid due to poor academic performance, dropping classes or reducing their credit load, or other reasons.

Furthermore, we do not know why graduate and professional students with disabilities were more likely to lose wages or expected employment opportunities compared to students without disabilities. It may be the case that graduate and professional students with disabilities experienced greater rates of medical or health-related challenges that necessitated social distancing or working from home, which may have meant reductions in hours worked. Students may have made decisions not to pursue expected career or internship opportunities if they had caregiving responsibilities, health concerns, or other reasons for not being able to work during the pandemic.

Finally, it does not appear that there are large differences in students' financial hardships by type of disability (i.e., physical disability, learning disability, neurodevelopmental or cognitive disability, or emotional or mental health concern or condition). Overall, students who had any type of disability were more likely to experience financial hardships compared to their peers without disabilities.

Recommendations

We recommend that higher education professionals, including disability support staff, counselors, faculty, and academic advisors consider the financial hardships experienced by graduate and professional students with disabilities when providing services to students. We suggest that professionals more actively connect graduate and professional students with disabilities to financial resources during appointments, in emails or newsletters, or on their websites. Disability resource centers can act as a clearinghouse of financial resources to streamline students' access to a variety of resources, rather than sending students to different offices or resources to support their financial needs.

Specifically, higher education professionals can more actively connect graduate and professional students with disabilities to low-cost housing alternatives, rental assistance programs, or off-campus living offices that might work with landlords to advertise low-cost housing opportunities. We recommend that disability support advocates, faculty, and other staff work with available on-campus housing programs to lobby for them to reduce costs for students with disabilities, offer sliding fee scales based upon students' income or financial situation, or provide scholarships to reduce the costs of on-campus residence opportunities. We found that 45.6% of the graduate and professional students with any disability and 54.6% of students with three or more disabilities experienced housing insecurity, suggesting that housing insecurity is a significant financial hardship experienced by graduate and professional students with disabilities.

Furthermore, given that about one-quarter to one-third of graduate and professional students with disabilities experienced food insecurity during the pandemic, we suggest that disability support staff, academic advisors, faculty, and other higher professionals connect students with opportunities to receive low-cost or free food resources in accessible locations. During the pandemic, it may also be important to offer food delivery services to students who live on or near campuses. While many colleges and universities have food pantries on campus, we

recommend that they expand the hours and availability of those services to provide students with more regular access to free nutritious food. We also encourage campuses to offer programs like [Swipe Out Hunger](#), which allows students to donate their unused meal plans to students experiencing food insecurity, and for disability support professionals, faculty, and student support staff to connect students to those programs.

Additionally, we observed that over one-third of graduate and professional students with disabilities experienced unexpected increases in spending for technology—a problem made worse for students with three or more disabilities, of whom 50% experienced unexpected increases in spending for technology. Higher education professionals, including advisors and faculty, can connect students with opportunities to purchase technology resources at discounted rates or rent software or hardware during the pandemic. The centralization of resources within disability resource center offices can help students with disabilities to better navigate the various ways in which institutions typically offer those discounts or rental programs (e.g., via a bookstore, from an information technology office, or within academic units).

To assist graduate and professional students who experienced the loss of income or wages associated with employment positions, college and university career counselors should work with students with disabilities to find alternative positions, such as on-campus or off-campus employment opportunities. We also recommend that career development centers open access to provide resources to students' family members who have also lost employment positions.

Finally, while only a small percentage of graduate and professional students with disabilities experienced the loss of financial aid or insurance coverage, it is concerning that students with disabilities experienced those financial hardships at greater rates than students without disabilities. It is also concerning that students with disabilities—who may have greater medical or healthcare expenses associated with their disabilities—were more likely to lose the insurance coverage they may rely upon more than students without disabilities. We therefore recommend that disability support staff, counselors, and academic advisors connect students with resources such as scholarships, grants, or alternative forms of student insurance.

In conclusion, the results of our study suggest that graduate and professional students with disabilities were more likely to experience financial hardships during the COVID-19 pandemic compared to graduate and professional students without disabilities. We recommend that disability support resource staff, counselors, faculty, and academic advisors offer wraparound care for students with disabilities as they help them navigate the financial uncertainties and challenges during the global pandemic.

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