The Connection Between Benefits and College Persistence and Completion

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Through careful research and analysis and effective advocacy, CLASP develops and promotes new ideas, mobilizes others, and directly assists governments and advocates to put in place successful strategies that deliver results that matter to people across America.

C-PES advocates for better policies, more investment, and increased political will to increase the number of low-income adults and disadvantaged youth who earn postsecondary credentials that are essential to opening doors to good jobs, career advancement, and economic mobility.
Yesterday's Nontraditional Student is Today's Traditional Student
Rationale

Even after financial aid, unmet need is a significant contributor to low-income and nontraditional students’ failure to complete college successfully.

Reasons for leaving school

- Major reason
- Minor reason

I needed to go to work and make money

- 54%
- 31%
- 71%

I just couldn't afford the tuition and fees

- 17%
- 21%
- 52%

CENTER for POSTSECONDARY and ECONOMIC SUCCESS
Financial need contributes in many ways to failure to complete

Financial Need

- Too many hours of paid work
- Stress
  - Housing and food insecurity
- Too little sleep
- Too little studying
- Poor grades
- Part-time enrollment
- Failure to complete
Hypothesis

Providing students who are struggling to make ends meet with information about public benefits and assistance in applying for them will improve student success and college completion rates and reduce material hardship.
What are “public benefits”?

- Supplemental Nutrition Assistance Program (SNAP)
- Health insurance (Medicaid and CHIP)
- Family programs
  - TANF, child care subsidies, Women, Infants and Children (WIC) food and formula, free and reduced school lunch
- Refundable Tax Credits
  - Earned Income Tax Credit (EITC) & American Opportunity Tax Credit (AOTC)
- Special programs
  - Disability benefits, Veterans benefits, Unemployment Insurance (UI), Trade Adjustment Assistance (TAA), Workforce Investment Act (non-Title II)
Public benefits can fill the gap

Why don’t more students access public benefits?

- Lack of information or misinformation about eligibility
  - Don’t know that programs exist
  - Think they are not eligible
  - Don’t know how to apply or where to get help
  - Feel the benefit is not worth the hassle
  - Don’t see themselves as target for public benefit programs

- Applying is often time consuming, frustrating
  - Same information collected multiple times
  - Need documentation of income, family status

- Stigma and other social/cultural barriers
Benefits Access for College Completion

• An initiative geared toward increasing access to public benefits for community college students
  - Supporting colleges developing sustainable models that build benefits access into the everyday activities across the college
  - BACC is a partnership between CLASP, the American Association of Community Colleges and five foundations
Seven colleges participating in the implementation phase of BACC

- Cuyahoga Community College (OH)
- Gateway Community and Technical College (KY)
- LaGuardia Community College (NY)
- Lake Michigan College (MI)
- Macomb Community College (MI)
- Northampton Community College (PA)
- Skyline College (CA)
Part of a national movement

- From both the public sector and through CBOs and national organizations, several model programs are working to expand outreach and improve the use of public benefits
- Multiple areas of focus
  - Some focusing on providing:
    - information to raise awareness about benefits,
    - eligibility criteria, and
    - enrollment details
  - Others go further by helping students apply
Access chain has many links

Student must…

• know that program exists
• believe that she might be eligible
• believe that benefit is worth the (perceived) hassle and stigma of applying
• know where to go for help and how to apply
• locate and submit any needed documentation for initial eligibility or recertification
• actually submit an application (in office, or via mail, phone or online interface)
How are colleges helping students access public benefits?

- **Inform** students about the existence of programs
- **Help** students understand how to apply
- **Screen** students to determine if they are eligible and assist them to apply
- **Assist** students to provide needed documentation and understand any barriers to eligibility
- **Follow-up** with benefits programs/local offices to troubleshoot on behalf of individual students
- **Advocate** for policy changes that streamline benefits receipt for students
BACC College Strategy Highlights

• Include benefits in discussions about financial aid
• Integrate a module about benefits into financial literacy curriculum, or in orientation or student success courses
• Develop a process for engaging students that includes:
  ▪ Reaching out to students in multiple ways
  ▪ Setting up places to apply depending on student needs
  ▪ Helping students apply and submit documentation
  ▪ Providing follow-up assistance students receive benefits
• Where available, use online eligibility screeners and online applications to assist students
• Engage a broad based team to embed activities across college
Online Access to Public Benefits

• Virtually all states have made basic program info for the five state-administered low-income benefit programs online
  ▪ SNAP, CHIP, Medicaid, TANF, and child care assistance
• Many states go further, providing application forms and allowing individuals to apply for benefits online
• 40+ states provide opportunity to apply online for 1+ benefits:
  ▪ Of those in the room: **North Dakota**, Texas, **Utah**, and **Washington** (bolded states have online applications for five main programs)
  ▪ Other western states with online applications for SNAP include Arizona, California (many counties), Colorado, Montana, and Oregon
BACC College Strategy Highlights

- Serving students
- Integrating services
- Cultivating leadership
- Involving faculty
- Partnering to expand reach
SparkPoint Center

• Students to be informed through multiple access points, including courses, information sessions, SparkPoint financial coaching, and financial aid counseling.

• Education, eligibility screening and assistance applying will be part of financial coaching, conducted largely in groups by financial aid and SparkPoint staff

• Uses county screening/application tool MyBenefits CalWIN

• SparkPoint staff and student ambassadors will schedule appointments, promote benefits access across campus and assist individual students to apply.
BACC: Highlights of Approaches

• Working with existing initiatives to reach students, including: TRiO Student Support Services; targeted training programs and career pathways; learning communities, and Ready to Work and Work and Learn (TANF-funded education and training programs)

• Utilizing multiple delivery options including targeting of cohorts, and through the emergency scholarship program, counseling department and other departments

• Engaging faculty and staff in the project at various levels. Training to raise awareness, assist with referrals and with screening and assistance.
BACC: Highlights of Approaches

Project Go

• Trained benefits coaches on all five campuses to provide information, screening and application assistance to students through state’s online benefits screening and application tools.

• Students can access information, do a quick eligibility check, make an appointment with a benefits coach for assistance, or complete an application on their own through a link on the Tri-C BACC webpage.

• Benefits coaches to provide one-on-one assistance to students in the benefits application process. They will be include: financial aid advisors, student success specialists, career center coaches, interns from area universities, and Tri-C work study student ambassadors.
News Flash: Health Exchanges and Medicaid Eligibility Changes in 2014

- October 2014: new continuum of health insurance coverage will provide assistance in purchasing insurance to individuals with family incomes up to 400% of the federal poverty level (FPL)
- January 2014 many states will expand Medicaid to adults and children up to 133% of the FPL
  - $14,484 for an individual
  - $29,725 for a family of four in 2011
- Enrollment for the health insurance exchanges and Medicaid expansion will be fully online
Brainstorm

• How could your program integrate education about and access to public benefits?
  • Who could you partner with in the community?
  • What could you provide in conjunction with your financial aid, financial literacy and related activities?

• What benefit(s) might you want to focus on?
  • Tax benefits
  • Health insurance expansion
  • Others
Thank you!

For more information:

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