



Supporting Students Along Their Pathway:

Policy Approaches for Addressing Economic
Insecurities Facing Community College Students

A State Policy White Paper

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By Cynthia Liston



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PREFACE

Supporting Students Along Their Pathway is part of a four-paper series that explores a variety of state policy approaches for dramatically increasing community college completion rates and building a competitive workforce. The series emphasizes the role of state policy in creating the conditions, incentives, and structures needed to forge seamless, affordable pathways to credentials and careers for all students – especially those who are underprepared and underserved. All told, the papers offer policy recommendations for reshaping how states measure student success, fund public 2-year institutions, strengthen alignment across K-12 and postsecondary systems, and support students along their paths.

Said differently, the papers focus on metrics, money, and systems integration. These three pillars reflect the collective vision of JFF’s Policy Leadership Trust for Student Success (the “Trust”) for what ought to be the primary focus of policymakers concerned with college completion. Established by JFF in 2015, the Trust comprises two-dozen community college presidents and state system leaders who together cull their institutional knowledge and the latest evidence to consider how policy can best catalyze change in higher education and improve student success. In 2017, the group released a set of policy design principles and priorities to represent their core tenets¹.

JFF commissioned this paper series to delve more deeply into the Trust’s priority issues. The goal is to stimulate discussion and consideration among practitioners and policy influencers, alike.

Thank you for reading,

David Altstadt
Associate Director, JFF

INTRODUCTION

College students are not the first image that comes to mind when most people think about individuals who are living on the edge, figuring out how to pay their rent, buy food, and cover other basic needs. However, research over the past several years puts in plain sight the fact that many of today's college students, especially those at community colleges, face economic insecurities that impede their ability to persist and complete postsecondary credentials.

Precisely measuring the dimensions of the problem is not easy, both because of the stigma associated with admitting to insecurities about basic needs and because there are differing definitions and measurement protocols for issues like student hunger and homelessness. Nonetheless, there is no doubt that the burdens facing many students are real and immense. Consider the following statistics:

- A 2018 survey across 66 colleges in 20 states found that 43 percent of community college students were food-insecure, while 46 percent experienced some level of housing insecurity in a year and 12 percent were homeless.²
- One-third of college students are low-income.³
- One-quarter of college students are parents.⁴
- Financial instability is the primary reason students stop attending college.⁵

This paper explores how we define financial stability, why it is important, strategies colleges are pursuing to improve students' financial stability, and what we know and don't know about the effectiveness of those strategies. Finally, the paper presents a set of state policy recommendations for reforming state financial aid and public assistance programs in ways that would help more students facing financial hardships stay in school and complete their programs of study.

It's important to note at the outset, however, that a lack of financial resources is by no means the only barrier to college completion for low-income students. Substantial research and emerging best practices show that community college students need guided pathways with, among other things, strong on-ramps to college, robust counseling services, streamlined curricular paths, and better transfer policies in order to be successful. This is particularly true for students of color and first-generation college students, who have the lowest completion rates.⁶ Financial instability is a significant barrier to college completion, but it is by no means the sole challenge.

CONTEXT

New attention to the topic of financial stability for college students comes at a time when education leaders and policymakers are increasingly recognizing that there are significant headwinds facing states in attempting to improve postsecondary attainment levels. At least 40 states have set a postsecondary attainment goal for their citizens, typically from 55 to 70 percent of the population, and in order to reach those goals, states need to see a significant increase in college completion rates among both youth and returning adults. Headwinds include college costs that are rising at a rate that dramatically outpaces the rate of wage growth;⁷ a decrease in the “buying power” of federal Pell grants (the main financial support for low-income students), which covered 72 percent of average public college costs in 1972 and now cover just 30 percent of those costs;⁸ and the fact that today’s college students are increasingly students of color and parents themselves who have, on average, fewer financial resources available to both pay for college and meet their other basic needs and living expenses.

Taken together, those factors reveal that while more students than ever need college credentials to qualify for jobs in today’s demanding labor market (two-thirds of jobs now require postsecondary credentials, according to Georgetown University’s Center on Education and the Workforce), the financial foundation supporting degree attainment is perilously unstable.

Beyond the policy goals and employers’ needs, however, is the substantial lost potential we experience as a country when students can’t make ends meet and have to abandon their college pursuits. In 2011, about 68 percent of high school graduates enrolled in college, according to the National Center for Education Statistics. Of those who started at a community college, only about 40 percent had earned degrees six years later.⁹ Lost along the way were the aspirations, innovations, and talents of thousands who, with college credentials, could have improved not only the trajectories of their lives, but the trajectory of the nation as well. The ripple effects can last a lifetime, given the evidence of the long-term benefits of a college degree.¹⁰ Two out of every five adults age 25 to 54 have no degree despite having attended college.¹¹ These 27 million adults are in their prime working and parenting years, when the financial rewards and impact of a college education are great.

The role of state policy to improve financial stability is paramount because the resources required to systemically address the problems are immense. While direct services such as food banks and transit vouchers are helpful, and even important, as one participant in a recent JFF postsecondary meeting put it, “We’re not going to be able to ‘food-bank’ our way out of these problems.” States need to create comprehensive systems of income and other supports to help today’s college students succeed.

DEFINING FINANCIAL STABILITY

The conversation around financial stability represents a shift from the more common policy discussion of college affordability that has dominated headlines and legislative conversations for many years. While questions of college affordability center on rising tuition and fees (important issues, no doubt), framing the challenge in the context of overall financial stability recognizes that it's the *total cost of attendance* and *unmet need* that are most important to students. Further, it's important to keep in mind that the decision to attend college often involves an opportunity cost of unearned wages, income that can help people meet their own and other family members' needs.

THE TRUE COST OF COLLEGE AND HOW STUDENTS ARE PAYING FOR IT

In the real world, attaining a college credential depends on *total cost of attendance*, an amount that includes tuition, fees, books, food, transportation, housing, and personal expenses. Total cost of attendance varies because some students have more financial responsibilities but fewer resources than others. As mentioned, about a quarter of college students are parents themselves and must support children while attending college. Even harder to account for, traditional-age college students from low-income families, particularly first-generation immigrant families, may need to contribute to their families' household incomes to help support younger siblings or other family members.

With this in mind, *unmet need* is a useful framework when considering financial stability. This is the gap between total cost of attendance and what students can pay through their own resources and traditional financial aid, meaning it reflects the fact that not all students are in the same financial situation.

According to the Center for Law and Social Policy (CLASP), for example, unmet need averages roughly \$8,000 per year for the lowest-income adult students who are eligible for full Pell grants.¹² A 2010 study found that 79 percent of low-income, first generation students had unmet needs even after receiving all of the financial aid for which they were eligible.¹³ Other research has found that for families earning less than \$30,000 per year, the share of total income required to pay the total cost of attendance was 77 percent at four-year public universities and 50 percent at public community colleges. This is more than twice the burden that falls on people in any other income group.¹⁴

To fill in the gap, most college students work and/or borrow money. But when students work too many hours, they are less successful than other students both in terms of academic performance and persistence.¹⁵ Lumina Foundation has set an affordability benchmark that states that students under 200 percent of the federal poverty level should not have to work more than 10

hours a week. No state meets that benchmark. Other student affairs experts suggest that working 10 to 15 hours a week is the “sweet spot” for student success.¹⁶

Meanwhile, student loan debt levels are at an all-time high, and low-income undergraduates are more likely to carry student loan debt than their higher-income peers. (Eighty-eight percent of Pell grant recipients also had student loan debt, compared to 53 percent of students who hadn’t received Pell grants.¹⁷) We also know that those who are most likely to default on their student loans are low-income students who don’t complete postsecondary programs, especially from for-profit institutions and two-year colleges.¹⁸ Of course, not all student loan debt is bad, and when students do attain credentials with relatively small debt levels and obtain good jobs, paying student loans is manageable and the investment is worthwhile.

Also worth pointing out in the context of how students are paying for postsecondary education is that new college promise programs (such as Tennessee Promise) cover tuition or tuition and fees only, not the *total cost of attendance*. Because promise dollars tend to kick in after federal Pell grants, most of the additional state and local funds end up directed to middle class students who don’t qualify for Pell grants. If promise programs were to direct resources toward those students with the highest overall *unmet need*, not just tuition, students with the greatest need would benefit more.¹⁹

The bottom line is that the data show that many low-income students are trying to “do the right thing” by pursuing postsecondary credentials, but the balancing act between working to help pay for college and cover other living expenses and being a student too often isn’t feasible.

Improving access to financial resources and other supports can both reduce a student’s need to work and reduce student debt load. Lumina Foundation calls this the “beyond financial aid” approach because the goal is to help postsecondary students find their financial foothold so they can focus on being successful students. Specifically, the foundation believes that, in order to have financial stability, one has to have access to the following resources:

- Reliable and adequate nutrition
- Transportation
- Housing
- Child care
- Health care
- Tax, legal and financial services (including financial literacy services)

STRATEGIES TO IMPROVE FINANCIAL STABILITY

Community colleges are pursuing a number of strategies to improve students' financial stability and keep their work toward degree attainment on track. The following provides examples of the most prevalent efforts, as well as evidence (to the extent available) of their effectiveness, and examples of state policies that support colleges' efforts.

MEETING STUDENTS' IMMEDIATE BASIC NEEDS

Community college educators have long recognized that many of their students are just “one road bump” away from stopping out. An expensive car repair, medical bill, or some other unexpected expense can force students to suspend their studies. And while some students do return to school in the future, many do not. Other immediate needs are less visible but no less traumatic. As previously cited, hunger among college students is more common than most people realize, and its impact on student focus and success is likely significant: It's hard to learn when you are regularly skipping meals. In the K-12 sector, there is significant research showing that access to free or reduced-cost school breakfast and lunch improves attendance, behavior, and performance.²⁰

Here's a look at some key strategies that have emerged to address low-income students' basic needs.

- *Campus-based food pantries and food assistance*
On-campus food banks are no longer a rare sight. Colleges have often provided easy and discreet access to food pantries as a way of reducing the stigma associated with the need for food. A new study, however, cites an emerging trend: Colleges and universities are putting food pantries in visible locations as outreach hubs and to let students know that the school embraces their needs holistically.²¹ Colleges with meal plans are also implementing initiatives in which students in need can swipe their meal cards without incurring a charge; colleges are also organizing efforts to encourage students to share their unused card swipes with students who need them. The efforts of a national nonprofit called Swipe Out Hunger and a program involving meal vouchers at Bunker Hill Community College in Massachusetts are two examples.
- *Emergency aid funds*
Most colleges have student emergency aid funds to help with unexpected financial hardships (car repairs, utility bills, textbooks, the cost of licensing exams, etc.) in order to keep students on paths toward program completion. More than 70 percent of colleges have emergency aid programs, according to one recent analysis.²² The aid can be in the form of loans or grants, with decisions about who receives support typically made on a

case-by-case basis. There's considerable variability in how colleges distribute this money, much of which is raised by a college's own foundation. In some cases, however, the process of awarding funds is long and burdensome, raising the question of whether the support is really "emergency" aid.

- *Housing assistance*

There are fewer examples of targeted housing assistance for community college students. However, given recent survey data shining a light on the fact that many college students are experiencing housing insecurity, interest in addressing the problem may grow. The U.S. Department of Housing and Urban Development allows housing agencies to apply for waivers under its Moving to Work program, which gives agencies more flexibility in the way they use Section 8 funds. Tacoma Community College in Washington, for example, partners with the local housing authority under this waiver, and students who are homeless or at risk of homelessness may receive rental assistance if they are enrolled at least 12 credit hours worth of classes.²³

Examples of state policy support

California provided \$7.5 million in its 2017 budget to create "Hunger Free Campuses." The program gives students the option to donate meal credits to others, supports campus food pantries, and designates a person on each campus to help enroll eligible students in CalFresh, the state's Supplemental Nutrition Assistance Program (SNAP). (A later section of the legislation establishing the Hunger Free Campuses program provides additional information about SNAP eligibility and college students.)

In 2016, **Wisconsin** approved continuing appropriations of \$450,000 to colleges and universities for emergency aid grants for college students, with most of the money going to two-year institutions. Students may receive \$500 grants through a campus solutions center.

In early 2018, **New York** Governor Andrew Cuomo included in his proposed higher education budget \$1 million to fund food pantries at all of the state's higher education institutions.

Proposed legislation in **California** (AB 7484) would provide emergency housing loans for California State University students who are homeless or at risk of being homeless.

Evidence of effectiveness:

Rigorous research to assess the effectiveness of specific interventions involving food banks and emergency aid is limited. However, the Wisconsin HOPE Lab at the University of Wisconsin–Madison is conducting studies specifically examining the impact of three community college support programs: food scholarships at Houston Community College, meal vouchers at Bunker

Hill Community College, and Tacoma Community College's housing assistance program.²⁴ Results are expected in 2019.

CONNECTING STUDENTS TO INCOME SUPPORT AND COMMUNITY RESOURCES

While strategies to meet basic needs through immediate and short-term relief are important, in many ways they are Band-Aids applied to address the *unmet* financial needs that many postsecondary students face.

Some colleges are taking more comprehensive approaches to connecting students to benefits and resources, particularly federal benefits, that will improve their overall financial health — benefits that they are eligible for but do not receive. Some students may be unaware that they qualify for these benefits, others may have been unable to secure them because they had difficulty navigating public bureaucratic systems, and still others may avoid benefits because of stigma. And in some cases college students are not eligible for benefits based on federal or state requirements and definitions.

Federal benefits can provide students with direct income support or reduce their living expenses, making more dollars available for college and reducing the need to work as many hours or borrow as much money as they currently do. These benefits include nutrition support through the federal SNAP or Women, Infant and Children (WIC) initiatives, health care coverage or insurance subsidies under the Affordable Care Act (ACA), income support through the Temporary Assistance for Needy Families (TANF) program, housing vouchers, and child care supports.

In addition to federal programs, there are state, local, and community resources that can help students become more financially self-sufficient, such as tax preparation assistance that can identify tax credits, and financial and legal assistance to help with issues such as credit scores, debt, financial literacy and budgeting, and landlord-tenant disputes.

Among the most common needs is transportation. In areas with mass transit, free subway or bus passes are a low-cost way to remove a persistent barrier that low-income students face. Rural colleges can provide gas cards to defray transportation costs. Another strategy is to ensure adequate and convenient transit service, particularly between the campus and neighborhoods where low-income students are likely to live.

It's worth noting, of course, that not all supports for students are equal: health care assistance and monthly food and housing aid may do more to stabilize a student's financial situation in the long run than transportation assistance because the magnitude of help is greater.

Importantly, colleges can position themselves as integral parts of an ecosystem of support providers by taking a broad approach toward increasing access to benefits (through changes in eligibility requirements and additional screening) and connecting students to community resources. But such efforts require building partnerships between colleges, state agencies and county governments that administer federal programs, and between colleges and community-based organizations that provide myriad services.

Fortunately, incentives to create these relationships are mutually beneficial: Colleges realize that supports can stabilize their students' lives and promote completion of coursework, while human services agencies and community organizations recognize that education is a route to financial independence for their clients.

Nonetheless, support programs are beset with logistical and technical implementation issues, such as how to share data across government, postsecondary, and nonprofit entities, and how to provide case management services in ways that avoid duplication of outreach and effort. At the state policy level, questions arise about how states determine eligibility for benefits in ways that can support postsecondary students.

The following section describes promising college-level efforts to address these challenges, followed by a discussion and examples of state-level efforts to use federal TANF, SNAP and child care benefits programs to better support low-income college students. It also includes examples of partnerships between colleges and state or county human services agencies to promote better access to and coordination of benefits.

Examples of college-community efforts to connect students to income assistance and other supports

- **Single Stop** is a national nonprofit that operates on 31 college campuses across eight states. It uses a state-tailored technology platform to 1) predetermine benefits for which students are eligible, such as ACA subsidies and TANF and SNAP benefits, and 2) partner with community resources, such as tax preparation and legal aid services, and connect students to assistance as needed. An on-campus Single Stop coordinator and cross-trained college personnel use case management tools to support students holistically.
- **Working Students Success Network** is a group of 19 community colleges in four states working to address financial insecurities of low-income students by providing better access to public benefits, financial literacy assistance, and personalized counseling. A recent implementation study identified key commonalities in how colleges bundle services and reach out to students with both “low-touch” and “high touch”

interventions.²⁵

- **Accelerated Study in Associate Programs (ASAP)**, which were developed at City University of New York and have been replicated in Ohio, provide curricular and counseling services and waive tuition, provide transportation assistance, and connect students to other needed supports so they can focus on college. These initiatives have led to double-digit increases in graduation rates.²⁶
- **SparkPoint** centers work with many community colleges in California (and a few outside the state) to offer benefits screenings and fiscal literacy and financial management assistance on campuses through a partnership with the United Way. SparkPoint centers serve all community members, not just students, and measure specific steps toward financial stability and success.

State policy levers to use TANF as a better support for college students:

Since TANF was created more than 20 years ago, one of its guiding tenets has been “work first,” and efforts to help TANF participants pursue postsecondary credentials have been limited. A key reason is that states receive limited credit for education and training activities under the federal government’s “work participation rate” requirement, the only measure of state performance related to job preparation and employment.

More specifically, beyond 12 months of vocational education, in most states education and training for TANF participants is only counted as a full-time “core activity” if it is combined with 20 hours per week of work. States can face penalties if they do not meet work participation rate targets.²⁷

And yet, a study examining 30,000 TANF participants in Colorado found that quarterly earnings for those who earned postsecondary credentials grew, ranging from an average \$416 for those with short-term certificates to an average of \$2,200 per quarter for those with an associate of applied science degree.²⁸

Some states are actively helping TANF participants pursue college educations because they recognize how important postsecondary credentials are to attaining jobs that pay family-sustaining wages in today’s economy.

Key TANF policy approaches available to states include the following:

- **Exempt TANF participants** who are full-time college students from 20-hour-per-week work requirements, despite the impact on the state’s TANF work participation rate. Kentucky, Minnesota and Pennsylvania have done this.²⁹

- **Increase the amount of time** TANF participants can be in full-time vocational education beyond 12 months. In 2017, the state of Washington enacted legislation increasing the amount of time to 24 months.³⁰
- **Use TANF funds to support career pathways** in ways that can count participants' activities toward the state's "work participation rate," as in the following example:³¹
 - In 2005, the state of **Arkansas** launched a program called the Career Pathways Initiative (CPI) as a state-level cooperative effort between the Arkansas Department of Higher Education and the Arkansas Department of Workforce Services. Using federal TANF block-grant dollars, the CPI integrated previously isolated services to meet low-income students where they are, providing them with support to pursue studies in everything from basic skills through college credentials, with community colleges as the local linchpins. Arkansas uses TANF funds to pay for a coach/navigator at community colleges to work with students below 250 percent of the federal poverty level to improve their financial stability. State TANF funds can pay for tuition, child care vouchers, and transportation assistance.
- **Use TANF funds to expand the number of work-study slots** for low-income, nontraditional students (and disregard resulting income in determinations of TANF eligibility), as in the following example:³²
 - **Kentucky's** state TANF plan puts a priority on placing TANF recipients in college. The state contracts with community colleges to create work-study positions for students who receive TANF funds. The work-study jobs provide the students with additional money to cover unmet financial needs, give them work experience (often related to their field of study), and help the state meet its federal TANF workforce participation goal. A coordinator at each of the state's 16 campuses runs the program and connects participating students to community resources outside of TANF, as needed.

State policy levers to use snap as a better support for college students:

Some states are intentionally using SNAP as a tool to improve low-income college students' financial stability. Although SNAP is a federal program, states have policy levers at their disposal to expand eligibility for students and to collect more federal money to boost services and supports for SNAP recipients.

Most students attending college at least half time are excluded from receiving SNAP benefits, but there are important exceptions that apply to many nontraditional and low-income students. Delving into the complex details of SNAP eligibility is beyond the scope of this paper; however, generally, eligibility is possible for low-income (and low-asset) students who are enrolled in school part time, work at least 20 hours a week (though work exemptions are possible), receive TANF benefits, are parents, or, importantly, are enrolled in a program of study designated by the state's SNAP agency as "employment and training."³³

In addition, states' federally required SNAP Employment and Training (SNAP E&T) plans can use SNAP dollars in innovative ways to support SNAP-eligible college students beyond providing food nutrition assistance.

Key SNAP policy levers available to states are to do the following:

- **Define more broadly** the types of educational programs that qualify as "education and training" and therefore increase the number of SNAP participants who are exempt from federal work requirements. This includes career and technical education (CTE) programs that are eligible for Perkins grants. Massachusetts, for example, exempts SNAP eligible students in CTE programs from work requirements.³⁴
- **Average participants' weekly hours worked** across the entire month to improve student eligibility for benefits (mitigating the negative impact on hours worked that occurs when students take time off for exams or breaks).
- **Design SNAP E&T programs so that they access more federal dollars** through a 50/50 matching program, and use those funds to support SNAP participants' educations, as in the following examples:
 - In 2005, the state of **Washington** launched an initiative called the Basic Food Employment and Training (BFET) program, which accesses significant federal funding through a 50/50 matching effort and supports SNAP participants with services such as job searches, job training, and tuition assistance for basic skills and vocational programs. (Participants seeking tuition assistance must apply for other eligible types of support, such as Pell grants.) The BFET program began in Seattle and now serves the whole state. It is voluntary for participants, focusing resources on individuals who want to benefit (most states mandate that larger numbers of SNAP participants be in their E&T programs, diluting resources). The state's community colleges are an integral partner in the BFET program and are a source of matching funds.³⁵ The initiative has brought more than \$40 million in new funding to community colleges and community partners.³⁶
 - **Oregon's** Community College Consortium SNAP E&T 50/50 project, which uses federal matching funds to pay for college navigation, case management, career

coaching, tuition assistance, and job search support services for SNAP participants. Launched in 2016 in an effort led by Portland Community College, the Oregon initiative is aligned with the state's career pathways and federal Workforce Innovation and Opportunity Act (WIOA) outcome metrics.³⁷

- Other states, including Maryland, Connecticut, Minnesota and Kentucky, are exploring or developing SNAP E&T plans to access 50/50 federal matching dollars.³⁸

State policy levers to use federal child care subsidies as a better support for college students:

Child care expenses can be prohibitively expensive for all low-income families, but costs are magnified for student parents who must also pay for college and forego wages while in school. States have child care subsidy programs through their federal Child Care and Development Block Grant programs, and there is flexibility in how they determine eligibility. Some states restrict college students' access to the grants through eligibility rules, including work requirements, guidelines regarding the type of degree being pursued, and time limitations. Long waiting lists for access to child care subsidies in many states are another significant barrier.³⁹

Key child care subsidy policy levers available to states are to do the following:

- **Reduce the number of hours students must work** in order to be eligible for child care subsidies. A few states currently require students to work as many as 20 hours a week, a schedule that is known to diminish academic success.
- **Examine other eligibility requirements**, such as time limits, permissible activities (travel time, labs, study hours, etc.), definitions of academic progress, and type of credential being pursued, to determine whether they affect college students' ability persevere and complete their coursework.
 - **Georgia's** 2018 state child care plan broadens the definition of permissible education activities to include pursuit of an associate's degree. To qualify for this activity, child care recipients have to fit under one of the state's priority groups, such as being a TANF recipient or having a very low-income. Single parents comprise 1 of 12 students enrolled in the Technical College System of Georgia.⁴⁰

State policy efforts to promote collaboration and coordination between colleges and state human services agencies

Underpinning efforts to connect college students to income assistance and other supports are partnerships between colleges, state and local agencies, and community organizations that align and coordinate their work. Some states have started to provide incentives for collaborative efforts. A key is to build systems-level approaches where coordination goes deeper than merely cooperative arrangements based on relationships that may shift when personnel changes occur. This work is nascent, with opportunities for growth. Here are two examples:

- In 2016, **New York** provided \$1.5 million to expand its Community School initiative to three community colleges in the state. The competitively awarded funding gives colleges an incentive to provide wrap-around support for students through partnerships with local human services agencies and community organizations.⁴¹
- In 2015, **Ohio** enacted provisions to transform its network of human services and workforce programs into a combined case management and employment program, with an initial focus on youth and young adults. As the state works to integrate its data systems, community colleges are working with county partners on implementation plans.

Evidence of effectiveness:

A 2016 RAND study of four early Single Stop community colleges found positive impacts in terms of credits attempted and persistence, particularly among adult learners and students of color.⁴² An external evaluator found that, since the inception of the CPI program in Arkansas in 2005, the number of CPI students who had completed credentials was double the number of non-CPI students who had earned credentials, and the state had achieved a return on investment (ROI) of \$1.79 for every dollar spent.⁴³ Finally, CLASP examined seven community colleges providing benefits access to their students across a number of initiatives. Data analysis suggests that students who receive two or more public benefits through programs such as SNAP or TANF enrolled in school for more semesters and earned more credits than students receiving only one benefit; in addition, a larger percentage of the students who receive two benefits earned a credential.⁴⁴

REDESIGNING STATE FINANCIAL AID

As previously noted, federal and state financial aid leaves *unmet needs* for many low-income college students, forcing many to work or borrow more to try to make it through college. Delving into financial aid at the federal level is beyond the scope of this paper; however, there are financial aid efforts that states and colleges are pursuing to improve students' financial stability and the likelihood that they will complete credentials.

The scope of state involvement is large: States awarded \$11.7 billion in financial aid supporting 4.4 million students in 2014. However, in a reflection of the era in which most state financial aid programs were designed, and of the original intent of such programs, most aid goes to “traditional” students who matriculate into college directly from high school and attend full time. Adult students and part-time students often have little access to state financial aid. The same is true, in some cases, of students whose GPAs or scores on certain standardized tests fall below state benchmarks. As a result, financial aid programs are out of reach for people in key populations who, as state officials are aware, need to attain postsecondary credentials in order for the state to meet its attainment goals.⁴⁵ Nontraditional students are also most likely to transfer between postsecondary institutions, often putting them at a disadvantage when seeking state aid.

The Education Commission of the States suggests four principles for state aid redesign that, taken together, involve rethinking the purpose of financial aid and redirecting state dollars toward high-leverage state goals. This means working backward from credential attainment and workforce targets, timing state aid to when it will have the greatest impact on enrollment and persistence decisions, and broadening the targets of state aid beyond full-time, degree-seeking populations.

The following are specific strategies some states and colleges are currently using to redesign state (or in some cases institutional) aid:

- **Completion scholarships**
 - Data analysis reveals that thousands of students are stopping out close to graduation because they have used all of their financial aid and have exhausted their financial resources. Completion (or “last mile”) grants are designed to provide financial support to students who are within a semester or two of graduation. (In a related move, MDRC is conducting an evaluation of a program in which aid is disbursed every two weeks, like a paycheck. Preliminary findings about the ability of such a model to improve student outcomes are mixed; full results are expected later this year.⁴⁶)
- **State aid that supports more types of educational pathways**
 - Some states are designing their aid to better support a variety of enrollment intensities and patterns. They recognize that students frequently mix full-time

and part-time status and move between two- and four-year colleges, and therefore they are realizing that their state aid should not only follow the student but also be flexible enough to shift based on students' decisions about their status.

- **State aid for students who need it most**
 - States can adjust their aid policies to target high-need students and focus on boosting completion by expanding the pool of eligible people, tackling process barriers that exclude many adult students, prioritizing need-based aid over merit aid, and implementing more holistic policies that recognize the *total cost of attendance* and *unmet need*, not just tuition and fees.⁴⁷

Examples of state and institutional financial aid policy supports:

- At the institutional level (but this could also be addressed in state policy), the **University Innovation Alliance**, which is made up of 11 large public research universities across the country, is offering completion grants to students who are close to graduation but are facing financial shortfalls. Last year, the alliance identified 4,000 students who were at risk of dropping out because they owed less than \$1,000 to the institutions they attended. The organization's grants are designed to replicate student completion boosts that Georgia State University has experienced through its Panther Retention Grants program, which was put in place in 2011.
- **Indiana** has a part-time grant for nontraditional students taking between two and 12 credits per semester, and in 2015 the state established the Adult Student Grant program, to give adults an incentive to return to college to finish work on credentials that they started but did not complete.⁴⁸
- In **North Carolina**, the governor's budget request would create the "finish line" grant program to award 2-year and 4-year students nearing graduation with financial aid up to \$1,000 to cover unforeseen financial emergencies. Eligible uses for the grant would include course materials, housing, medical needs, or dependent care.⁴⁹
- The state of **Washington's** Opportunity Grant Program supports low-income adults at community colleges who are enrolled in high-demand, high-wage one-year certificate programs. Among other things, the grants can be used to cover up to \$1,000 of the cost of books and supplies.

Evidence of effectiveness:

- **Georgia** State's Panther Retention Grants provide emergency aid to students near completion. Sixty-one percent of the seniors who received Panther Retention Grant support in the last academic year graduated within two semesters of receiving the grant, and 82 percent either had graduated or were still enrolled one year after receiving the grant.⁵⁰
- Research in Wisconsin found that for every additional \$1,000 students received in need-based financial aid one year, the rate of college enrollment increased by 3 to 4 percent the following year.⁵¹

ASSESSING THE OVERALL POLICY EVIDENCE AROUND FINANCIAL STABILITY EFFORTS

There has been substantial research on the topic of how insufficient access to food and safe housing affects the academic success of K-12 students, and that research has yielded evidence showing negative impacts. However, there has been much less research on those same issues at the postsecondary level.⁵² The evidence base for the most effective strategies to address the problem of insufficient access to food and safe housing is still emerging. The challenge of designing research projects is complicated by the fact that, because needs are so great and interrelated, there are many strategies that seek to connect students to many types of support, rather than just one.

As mentioned earlier, however, HOPE Lab at the University of Wisconsin is analyzing the outcomes of specific basic needs interventions, and it will be interesting to see the specific differences in student outcomes that come from food, meal voucher and housing assistance. The results should help states understand the relative gains that those approaches yield.

Meanwhile, there is consistent emerging research indicating that holistic efforts to provide students with supports that go beyond traditional financial aid have a positive impact. Evidence from the Arkansas Career Pathways Initiative, which has been in place more for than a decade, is particularly compelling in terms of both the magnitude of the program's impact on improving student success and the state's return on its investments in the program.

Growing confidence about the importance of financial stability to college success is evident in the fact that, toward the end of the Obama administration, the secretaries of six federal agencies, including Education, Labor, and Health and Human Services, co-signed an interagency memorandum, titled "Aligning Federal Supports and Program Delivery for College Access and Completion." In that memo, the officials assert their collective recognition that states should more specifically and intentionally wield federal supports as part of efforts to increase postsecondary completion rates. The in-depth memo provides specific guidance on how to use SNAP, TANF, federal aid for housing and child care, and other programs to assist postsecondary students.⁵³

Moving forward, in order to support informed policymaking, it would be helpful to the field to have a better understanding of the following:

- The **total cost of attendance** and unmet need among various subgroups of students, including these groups:
 - Traditional youth (identified by family income level and whether they are students of color).

- Adult learners (identified by income level and parental status).
- Type of credential being pursued.

Ideally, states would develop shared definitions and/or calculations for these analyses to promote transparency and “apples to apples” comparisons of costs and students’ needs.

- The **return on investment** of efforts to improve financial stability. Following the lead of the evaluation of the Arkansas CPI program, we need research that measures not only completion outcomes associated with efforts to improve financial stability but also the return on states’ investments in those programs. Those paired data points can offer the essential case-making rationale needed to move state policy and program delivery, particularly when new policies require significant changes at the state level to braid funding, connect agencies’ data systems, and make other “infrastructure” changes. Strong data will get the attention of governors, legislators, and others whose support is necessary to effect substantial shifts.
- Overall, to drive impactful policy change, we need additional **evaluation** and results around the specific interventions that are most effective in helping students complete college credentials. In particular, research on the impact of financial literacy training and other services seems to be lacking.

RECOMMENDATIONS FOR STATE POLICIES TO IMPROVE FINANCIAL STABILITY

Drawing from the exploration of policy issues and examples in this paper, this section provides additional policy context and offers a set of state policy recommendations to improve college students' financial stability and help them complete their credentials.

As mentioned at the outset, traditional policy conversations about college access and affordability looked at the topic through the lens of escalating tuition and fees. Only recently has the point of view switched to take a student's entire financial situation into account, and that change in perspective brought a new picture into focus. As a result, it's worth noting that significant policy conversation around how to improve financial stability for postsecondary students is in fairly early stages.

Importantly, the conversation comes at a time when there is broader awareness about equity and economic opportunity in the United States. Stanford researcher Raj Chetty's eye-opening data analysis shows that people born into households in low-income quintiles have a very low likelihood of moving into top-income quintile households as adults.⁵⁴ It appears that the American Dream as it is often described is not working, and creating stronger economic ladders through postsecondary education is recognized as more important than ever.

Policy debates about traditional federal financial aid — a core component of a student's financial picture — are long-standing, and there has been incremental improvement in financial aid policies, such as moving up the time window when students complete the Free Application for Federal Student Aid (FAFSA) form and using the previous year's tax data. Many think additional steps to simplify financial aid have bipartisan support in Congress and could be on the horizon.

Meanwhile, policy approaches to expand access to public benefits will need to overcome resistance from policymakers who assert that public benefits programs discourage work and self-sufficiency. Policy advocates note that when these programs are aimed at college students, support seems to rise among skeptical policymakers. This may be because college students are perceived to be working toward increased self-sufficiency and are viewed — rightly or wrongly — as more deserving. Given the fact that these programs already exist and many of the funds available through them go unclaimed, it may not be a difficult sell to suggest that college students should benefit from them. At the state level, the case may be easier to make when efforts to link college students to benefits involve the use of federal dollars, funds that state lawmakers don't have to find in their own budgets.

One approach for framing state policy that promotes financial stability for postsecondary students is within the context of finding strategies to meet states' postsecondary attainment goals. Given the changing demographics of younger students — who are more often students of color than in years past — and the large number of adult learners and returning adult students

necessary to meet attainment goals, a challenge many state policymakers should be addressing is how to align state policies in ways that will actually increase college completion and help the state achieve attainment goals.

Some educators may be concerned that taking a more expansive approach to financial aid by connecting students to other benefits and resources could be mission creep that takes attention away from academic performance. However, if they don't address that issue, colleges will not fulfill their mission of serving all students. Even with the advent of guided pathways, collegewide reforms to streamline academic programs and boost advising strategies may not alone be enough to improve student success given that more than half of all students cite finances as a reason they stop their postsecondary educations.

Intentionally connecting students to external supports requires institutional resources in the form of staff time to develop and maintain partnerships and assist students. Those costs are not likely to be reimbursed through traditional enrollment funding formulas. As described, innovative approaches to using federal programs such as TANF and SNAP may help students with those costs. In addition, state funding policies can also create incentives to invest in students' financial stability in order to increase completion rates. And, despite the upfront costs, colleges that enhance financial supports to students stand to gain a long-term return on investment, stemming from increased tuition revenue from financially stabilized students staying in school long enough to complete their degrees.

What has yet to emerge, however, is a unified perspective or voice around financial stability for college students across all segments — youth and first-generation students, adult learners who often pursue noncredit or short-term certificates, and returning adults who had stopped out earlier in their academic careers. Policy conversations and advocacy that occur in silos based on specific student segments impede progress toward recognizing the larger reality that, in order to meet the full array of financial needs facing so many of today's college students, we need to enact broad, significant, and comprehensive policy changes.

The following section puts forth goals in three state policy areas and provides specific recommendations for accomplishing each one.

POLICY AREA ONE: Strengthen Relevant Data Measures and Reporting

- States should **track and regularly report total cost of attendance** at public two- and four-year institutions and students' unmet needs based on income levels, living situations, and the type of credentials being pursued. Depending what data is available, states may choose to use representative urban, rural and suburban institutions, or use averages across colleges.
 - This data will shed light on the true cost of attending college, help galvanize policy solutions that look beyond tuition, and promote less monolithic policies for

college students by recognizing that income, family responsibilities, and type of credential are important factors in determining whether people have the resources necessary to be successful students.

POLICY AREA TWO: Improve and Align Income and Basic Needs Supports Toward College Access and Completion

- States should **expand access and resources for aid for basic needs and emergencies** for college students who are at risk of not completing their coursework because they face immediate needs. Although particular supports may be modest, when bundled together these benefits can help low-income students strengthen their financial footing and focus on college.
 - While food pantries and emergency aid are not sufficient to address underlying financial insecurity, timely access to food, housing, and emergency aid is an important way to help college students persevere. (State examples: California, Wisconsin, and New York.)
- States should **determine how state postsecondary attainment plans and anti-poverty programs can align** and reinforce each other toward the achievement of mutual goals. Here are specific steps they can take to do that:
 - Use **TANF** policy levers to support low-income college students in the following ways:
 - Exempt TANF participants who are full-time college students from 20-hour-per-week work requirements. (State examples: Kentucky, Minnesota, and Pennsylvania.)
 - Increase the amount of time TANF participants can be in full-time vocational education beyond 12 months. (State example: Washington.)
 - Use TANF funds to support career pathways in ways that count participants' activities toward the state's "work participation rate." (State example: Arkansas.)
 - Direct TANF dollars to expand the number of work-study opportunities for low-income, nontraditional college students. (State example: Kentucky.)
 - Use **SNAP** policy levers to support low-income college students in the following ways:

- Define more broadly the types of educational programs that qualify as “education and training” and thereby increase the number of SNAP participants who are exempt from federal work requirements. This includes career and technical education programs that are eligible for Perkins grants. (State example: Massachusetts.)
 - Average participants’ weekly hours worked across the entire month to improve student eligibility for benefits.
 - Design SNAP E&T programs so that they are able to access more federal dollars through 50/50 matching programs, and use those funds to support the education of SNAP participants. (State examples: Washington and Oregon.)
 - Use federal **child care** subsidy policy levers to support low-income college students in the following ways:
 - Reduce the work requirements for child care subsidy eligibility.
 - Review overall eligibility requirements for subsidies to determine if they support persistence and completion for college students who are also parents (State example: Georgia)
- States should provide **incentives that foster regional partnerships** between colleges, state and local agencies, and community organizations to more efficiently connect postsecondary students to benefits and resources that will improve their financial stability.
 - Colleges and human services agencies share a common end goal: Increasing the number of individuals who are able to get jobs that pay family-supporting wages. States can play an important role in achieving this goal by providing incentives to encourage coordination, addressing data-sharing needs, and encouraging case management links between colleges and human services programs. Partnerships should take a systemic approach toward collaboration, identify gaps in meeting students’ needs, and then elevate policy changes needed to better support low-income college students. (State examples: New York and Ohio.)

POLICY AREA THREE: Redesign State Aid to Support Postsecondary Attainment and Workforce Goals⁵⁵

- Given most have postsecondary attainment goals, states should “map-backward” the completion numbers to meet the goal, as well as the types of credentials needed to meet workforce demand, and **more effectively use state aid as a lever for completion.**
 - Aligning state financial aid in a meaningful way to help hit specific college completion targets is one of the important tools a state has at its disposal.
- States should **define and allocate state aid with the student as the primary beneficiary**, not the institution, and proactively contact students before they apply to college and provide them with tailored information about their eligibility for aid.
 - States can use income tax data and/or state longitudinal data systems to identify eligible students, including adult returners, and serve them directly. Decoupling aid from the admissions process, where students find out their aid along with or after admission, expands outreach to encourage more students to pursue postsecondary credentials. New data from the National Student Clearinghouse shows that students are cross-enrolling between colleges at higher rates than many realized, which is another reason that aid should follow the student, not the college.
 - In California, before applying to college, high school students learn about their eligibility for a Cal Grant based on their FAFSA forms and information submitted by their high schools when they are juniors.
- States should **move away from “first-come, first-served” policies** for awarding state aid and instead provide aid based on specific eligibility criteria to meet intended goals around persistence and completion.
 - Currently, many states exhaust their state aid early in the year in ways that benefit traditional college students — who are more likely to complete their FAFSA forms early — over older students who have less predictable enrollment patterns. Furthermore, because institutions are awarding the money, it’s unclear the extent to which aid decisions are helping those who need it the most.
- States should provide financial **aid for a wider array of educational pathways** beyond traditional academic programs.
 - Expanding state aid to serve students in workforce programs that lead to jobs that pay family-sustaining wages recognizes the importance of high-value certificates and certifications, particularly for adult learners who may not have time for, or interest in, a degree pathway. Furthermore, as competency-based

programs and other flexible delivery models advance, state aid should adjust to accommodate those pathways.

IMPLICATIONS AND NEXT STEPS

The following trends suggest that conditions may be favorable for successfully advocating for state policy action that will improve students' financial stability:

- New and compelling research shows the dimensions of the financial struggles that many college students face. This research is getting a great deal of attention, shining a light on issues that for many years flew below the radar.
- There are parallels between this policy conversation and conversations about policies to address the challenges that poverty and other adverse childhood experiences have on the academic success of children in K-12 schools. Policymakers should easily see the connections: If a child in poverty needs free school lunch as a senior in high school, it's not difficult to understand why that same student might still face food insecurity — and other challenges — a year later as a community college student.
- Policy solutions designed to support students who are working toward a college credential are not divisive or overly partisan, and they can be easily positioned within the context of the already established goal of increasing educational attainment and meeting workforce needs.

On the cautionary side, however, is the likelihood that, as the scope of students' unmet need is reported (see Policy Area 1), officials may be daunted by the magnitude of support required to fill the gap. Analysis will likely reveal that significant resources would be necessary to provide a financially stable foundation for many students aspiring to complete college credentials. It's one thing to focus on aligning and optimizing existing federal and state dollars in ways that benefit students; it's another to find the political and policy will to significantly augment resources in ways that would substantially address unmet needs.

Another cautionary note is that the Trump administration has shown interest in increasing work requirements for federal benefits programs. It will be important to advocate for states having the ability to exempt beneficiaries who are in education and training programs.

Overall, this paper shows that states have policy levers at their disposal to improve postsecondary students' financial stability. Importantly, the locus of control for making changes does not sit within state higher education systems or governing entities, nor with any single state agency. And, of course, every state is organized differently in terms of where policy decisions are made and where funding streams lie.

With this in mind, first steps toward effectively advocating for change will require cross-agency partnerships built on a shared vision and understanding of the complex issues. The most important partnership may be between institutions of higher education and human services agencies that administer federal benefits, but partners such as labor, transportation, and early

childhood professionals will also play key roles. The process for kick-starting this work could initially stem from task forces or commissions started by governor's offices or state legislatures, or through cross-agency executive loan agreements, that provide the time and space for collaboration that leads to policy action. Some states may already have entities or commissions tasked with raising overall state attainment levels that could lead this work.

CONCLUSION

Educators, policymakers and others have perhaps never been more aware of the fact that our country needs more citizens with postsecondary credentials, and the need to take bold, concrete actions to address the significant financial barriers facing so many college students is clear.

Large-scale implementation of significant evidence-based policies that promote financial stability can be the rocket fuel we need to successfully move students through guided pathways and into jobs that pay family-sustaining wages. Success on this front will change not only the paths of thousands of students' lives, but also the economic fortunes of our states and communities, which will benefit from having more highly educated citizens.

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