



### Connecting College Students with Public Benefits Programs

#### **About Student Success Toolkits**

The Student Success Toolkits from Trellis Strategies provide evidence-based recommendations for colleges and universities to improve student outcomes. The toolkits summarize the latest research in student success and outline practical steps for administrators and practitioners.

#### **About Trellis Strategies**

We are a strategic research and consulting firm dedicated to advancing postsecondary education and strengthening the workforce by delivering unparalleled insights into the modern learner experience, from application through graduation. With over 40 years' experience serving higher education institutions and helping students navigate complex processes, we have the knowledge, insight, and experience to help organizations turn their data into action and action into results.

#### About the Author

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# Public benefits coordination can be a powerful tool to support low-income students.

Many college students are financially insecure, which negatively affects their academic opportunities and success. A nationally-representative survey by the National Center for Education Statistics found that nearly a quarter of U.S. undergraduates were food insecure in March 2020,<sup>1,2</sup> more than double the rate in the general population.<sup>3</sup> In a Fall 2022 survey by Trellis Strategies of over 36,000 students across 89 postsecondary institutions in the United States, 20 percent of students reported running of out of money eight or more times during the year.<sup>4</sup> Basic needs insecurity is linked with lower academic achievement and lower rates of persistence;<sup>5–11</sup> one recent study found that students who experience food insecurity are 43 percent less likely to graduate from college.<sup>12</sup>

Some of these at-risk students are eligible for public benefits, such as the Supplemental Nutrition Assistance Program (SNAP), education tax credits, or job support resources from the Workforce Innovation and Opportunity Act. <sup>13–15</sup> Such programs are highly effective—SNAP for example has been shown to decrease food insecurity <sup>16</sup> and improve college retainment rates <sup>17</sup>—but they can be complicated for college students to access. A 2018 report from the U.S. Government Accountability Office estimated that 57 percent of SNAP-eligible students did not participate in the program; <sup>18(p. 18)</sup> other researchers put that estimate as high as 82 percent. <sup>19</sup>

Colleges and universities can support their most at-risk students by providing pre-screening and application assistance for public benefits as a campus resource. Benefits coordination can have a big impact, but this type of basic needs program is relatively rare: a recent analysis of nearly 450 postsecondary institutions found that only 18 percent offered public benefits access facilitation.<sup>20</sup> This toolkit outlines key steps that institutions can take to support their students in accessing public benefits.

#### Research-backed recommendations



Shape institutional practices to mitigate barriers to public benefits.



Conduct active outreach to inform students about eligibility and available resources.



Support students through screening and application processes.



Build relationships with state and regional partners to expand access.



## Key Data: Connecting students with public benefit programs



According to survey data from the National Center for Education Statistics,

23% of U.S. undergraduates ARE FOOD INSECURE. 1.2

Recent research indicates

**only 18**%

of U.S. postsecondary institutions offer public benefits coordination.<sup>20</sup>

The U.S. Government Accountability Office estimates

57% of SNAP-eligible students

DO NOT PARTICIPATE
IN THE PROGRAM. 18 (p. 18)

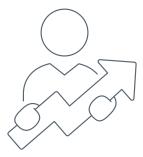
An evaluation of Single Stop U.S.A. found that **USE OF TAX PREPARATION SERVICES** is associated with a



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PERCENTAGE POINT INCREASE

in college persistence. 15(p. 56)



A study of basic needs support at USCS found that participation in CalFresh (SNAP) **INCREASED RETENTION RATES** by approximately

percentage points
in comparison to other at-risk students,
effectively raising retention in
this cohort to be on par with the
general student population.<sup>17</sup>

#### **PUBLIC BENEFIT PROGRAMS**

Most of the research on public benefits access for students focuses on the Supplemental Nutrition Assistance Program (SNAP); however, many students could benefit from a wide variety of programs, such as:

- SNAP for Women, Infants, and Children
- Housing Choice Voucher Program
- Temporary Assistance for Needy Families
- Medicaid
- Supplemental Security Income
- Education tax credits
- Low Income Home Energy Assistance Program
- State & local childcare assistance
- State & local transportation assistance
- Workforce Innovation and Opportunity Act one-stop centers



### Policy Point: SNAP eligibility requirements for students

As of November 2023.

Students enrolled at least half-time at an institution of higher education are considered ineligible for SNAP unless they meet a student exemption in addition to the general SNAP eligibility requirements. Per SNAP guidelines, student status includes enrollment in business, technical, trade, and vocational schools that require a high school diploma (or equivalent) but does not extend to enrollment in special programs such as remedial education or community education.

#### General SNAP eligibility

To qualify for SNAP, households must:

- Meet the limit on countable resources (updated annually).
- Meet the gross and net income limits (130% and 100% of the poverty guideline, respectively), with certain deductions.
- Meet work requirements, with certain exemptions for special groups.



Details of the SNAP eligibility requirements, including allowable deductions, VARY BY STATE and by whether the HOUSEHOLD INCLUDES CHILDREN, PEOPLE WITH DISABILITIES, OR PEOPLE OVER THE AGE OF 60.

#### Student exemptions

Students who meet the general eligibility requirements may be eligible for SNAP if they meet one of the following exemptions:

- Are under age 18, are age 50 or older, or have a physical or mental disability.
- Work at least 20 hours a week in paid employment or participate in a state- or federally-financed Work-Study program or an on-the-job training program.
- Care for a child under the age of 6 or care for a child age 6 to 11 and lack the necessary child care enabling the student to attend school and meet the work exemption above.
- Are a single parent enrolled full-time in college and taking care of a child under 12.
- Receive Temporary Assistance for Needy Families (TANF).
- Are assigned to, placed in, or self-placed in a college or other institution of higher education through: a SNAP Employment and Training (SNAP E&T) or equivalent state-operated E&T program; a program under Title I of the Workforce Innovation and Opportunity Act of 2014; or, a Trade Adjustment Assistance Program under Section 236 of the Trade Act of 1974.

References: USDA Food and Nutrition Service, "Supplemental Nutritional Assistance Program: SNAP Eligibility"<sup>21</sup> and "Supplemental Nutritional Assistance Program: Students"<sup>22</sup>



## Shape institutional practices to mitigate barriers to public benefits.

While public benefit programs can ease the financial burden for eligible students and allow them to be more successful in college, students face various barriers which prevent full utilization of these resources.<sup>23</sup> As a result, more than half of students who are eligible for SNAP are not enrolled in the program.<sup>18(p. 18)</sup> While the roots of these barriers may exist in federal policy, institutions can choose internal policies and processes which actively support students and oppose societal biases.

Federal policies are often misaligned with the realities of the modern learner, drawing on old stereotypes of the college student as a carefree young adult, supported by their parents and working just a few hours a week.<sup>23,24</sup> In fact, the U.S. Government Accountability Office estimates that about 71 percent of undergraduates are "non-traditional"; about half of all undergraduates identify as financially independent and 22 percent have dependent children of their own.<sup>18(p. 7)</sup> About a quarter of undergraduates work full time while enrolled, <sup>18(p. 7)</sup> and many identify primarily as "a worker that goes to school" as opposed to "a student who works".<sup>4(p. 53)</sup>



Conduct research to understand the financial reality of your student body. Develop institutional policies that recognize and serve the non-traditional students on your campus.

Students experiencing basic needs insecurity may assume they are ineligible for benefits, and the social stigma surrounding public benefits can further discourage students from seeking assistance. Some students report they don't feel needy enough to apply for help; others

do ask for aid and face condescension or bias.<sup>23,25,26</sup> Prospective students who do receive public benefits are sometimes advised to drop out or discouraged from pursuing higher education—even though college can improve their chances of building financial stability<sup>27</sup>—because it will impact their eligibility.<sup>23</sup> Schools can mitigate this stigma by fostering a supportive, empathetic campus and conducting active outreach to students in need (see page 7).



Craft a campus narrative that brings attention to and destigmatizes public benefits, framing students as working adults who are eligible for benefits to support them in times of need.

Even when students seek out public benefits, they can be blocked by complicated eligibility requirements and an application process riddled with red tape. For example, students enrolled more than half-time are by default ineligible for SNAP; they must meet a special "exemption" to qualify (see page 5). Many students may qualify by working at least 20 hours per week; however, part-time jobs do not always guarantee a fixed number of hours per week, leaving students susceptible to changes in their eligibility. Small changes on campus—such as ensuring consistent Work-Study hours—can improve students access to benefits.



Build campus resources to improve communication and connect students with public benefits. Refine institutional policies to help mitigate barriers to access.

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<sup>\*</sup> While student eligibility for SNAP was expanded during the COVID-19 pandemic, these changes expired in July 2023, leaving many students unable to recertify their eligibility.<sup>22,48</sup>

<sup>\*\*</sup> Furthermore, working more than 15 hours per week while in school jeopardizes student success, particularly for low-income students who are less likely to work career-pushing jobs. 49-51



### Conduct active outreach to inform students about eligibility and available resources.

Many students do not know they are eligible for public benefits. Institutions can mitigate this by conducting informational campaigns and actively reaching out to students who might be eligible.

Financial aid data can assist in proactively identifying students who may qualify for federal benefits programs;\* for example, many institutions in the Benefits Access for College Completion initiative used a low Expected Family Contribution (now replaced by the Student Aid Index) as a trigger to reach out to students. <sup>28</sup> To approximate SNAP eligibility, the U.S. Government Accountability Office identified students who were low-income and had at least one risk factor for food insecurity, such as being a first-generation student, a single parent, or a former foster youth; <sup>18</sup> institutions can use such demographic proxies to improve their chances of reaching all students in need. Including certain questions in incoming student surveys—such as about the intention to work during college—can also aid in pre-screening.

The next step is to reach out to these students. Some institutions choose to include information about public benefits in mailed admissions and registration materials. <sup>19</sup> Basic needs programs can also use text and email nudges to encourage students to sign up for benefits. <sup>29</sup> Additionally, many advocates stress the importance of a highly visible, single point of contact for basic needs services, and public benefits coordination is no exception to that: it should be obvious where students can go to seek help. <sup>28,30,31</sup> Integrating benefits coordination with other support services also allows for further outreach to students; for example, benefits navigators can follow-up with students who engage with the campus food pantry. <sup>28,29</sup>

For greater support, colleges and universities can institutionalize public benefits resources by integrating prescreening and outreach into their standard admission and financial aid pathways. Some programs use their student management system to flag students who might be eligible for aid, requiring them to take some action (e.g. speaking with a benefits coordinator) to clear the flag. Students have the option to decline participating in further screening, however this type of opt-out model tends to find greater success than simple advertisement methods that invite students to participate.<sup>28</sup> Incorporating public benefits in this way increases the scale of outreach, normalizes basic needs support, and can help prevent students from falling through the cracks.

### ⊙=:: Key Steps

- 1 Identify students who might be eligible for benefits.
- Contact students with information about how to apply.
- Build institutional pathways to track and follow-up with students; consider an opt-out model for greater uptake.

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<sup>\*</sup> For compliance guidelines as to how to properly use FAFSA data in this way, see the Department of Education's Dear Colleague letter on the topic. 52,53



# Support students through screening and application processes.

The public benefits application process can be complicated and fraught with bureaucratic hurdles, particularly for students who face additional requirements to eligibility. Even after they begin the process, students can become frustrated by the slow pace and frequent errors; furthermore, some students receive inadequate supportor even overt discouragement–from caseworkers.<sup>23</sup> Institutions can increase the accessibility of public benefits by actively supporting students through this process.

#### Public benefits coordinators

The gold standard of public benefits support is a dedicated "public benefits coordinator" or "navigator"—a trained professional, fluent in the intricacies of the public benefits system, who can work individually with students to navigate the eligibility and application processes.<sup>32</sup> In fact, Illinois, Oregon, and California now require public colleges and universities to hire benefits navigators.<sup>33</sup> This coordinator can assist the student with the initial application, guide them through bureaucratic roadblocks, and serve as an advocate throughout the process.

#### Peer coaches

Many programs have also found success through peer support models for public benefits; <sup>28(pp. 7-8)</sup> some students may have an easier time relating to and connecting with their peers, and such peer coaches can be funded through Federal Work-Study or coordinated with Public Health and Social Work practicums to provide security and longevity to the program. For example, the Student Navigator Network (SNN) initiative by Rise is a student-led case management system for public benefits. <sup>34</sup> SNN's navigators use a trauma-informed, peer-to-peer model to support students through the public benefits process, and Rise also offers resources for institutions to build their own student-led systems.

Institutions can
INCREASE THE
ACCESSIBILITY OF
PUBLIC BENEFITS
by actively
SUPPORTING STUDENTS
THROUGH THIS PROCESS.

#### Faculty & staff allies

Student-facing employees from across the institution can be key allies in supporting students with basic needs insecurity.<sup>35</sup> Institutions can provide base-level training to all faculty and staff so that they (i) can recognize signs of a student in crisis, (ii) know that students may be eligible for benefits, and (iii) know where to direct students for further support.<sup>32</sup> This contributes to a larger campus narrative which emphasizes holistic student wellbeing.<sup>31,36</sup>

#### Third-party resources

Finally, institutions can also make use of regional, state, and national resources that offer benefit screening. The Single Stop program, for example, puts a particular emphasis on connecting students to public benefits, including by providing tax preparation services to maximize relevant credits. <sup>15</sup> Individual state resources, as well as federal resources such as Benefits.gov, can be helpful to both students and resource center staff; simply collating a list of these resources in a centralized website can be a helpful step towards supporting students.



### Build relationships with state and regional partners to expand access.

Institutions and college associations can also work directly with state agencies to provide improved benefits support to their students. For example, the Rhode Island state SNAP agency holds "office hours" at state community colleges to assist students with screening; similarly, the California state SNAP agency offers on-campus enrollment clinics. 18(p. 32) By coordinating with local nonprofits and city- or county-level government, institutions can further improve student access to local benefits related to transportation, childcare, and utilities.

Institutions can also work collaboratively with state agencies to create more opportunities for student eligibility on their campuses. For example, one route for students to qualify for SNAP is if they are enrolled in an employment or training program. The decision as to what programs qualify for this designation is made at the state level; schools can coordinate with their state agencies to make sure all their relevant programs are appropriately designated. They can also work with the local workforce development board to approve training programs under the Workforce Innovation and Opportunity Act (WIOA), or partner with community-based organizations which run SNAP- and WIOA-approved programs. 18(p. 33),37

Finally, colleges and universities can use these relationships with state and regional partners to advocate for meaningful change to state and federal policy, where possible. Key themes in the research for policy change include: 19,32,38-42

- Making use of WIOA infrastructure to address childcare challenges for low-income parents.
- Expanding the number of programs designated by the state as "Employment and Training" under SNAP.
- Changing work requirements for public benefits to a monthly standard rather than weekly to allow for fluctuations in student work schedules.
- · Providing state funding for benefits coordinators.
- Using existing state powers to exclude state-funded Work-Study and financial aid from means-tested income limits (where possible).
- Reducing (or removing) restrictions on student eligibility for public benefits programs and simplifying the application process.



#### **KEY RESOURCE**

"Back to Basics", a 2023 toolkit from Higher Learning Advocates, outlines policy priorities for higher education to address basic needs insecurity.<sup>43</sup>

### CASE STUDY

#### **Project GO! at Cuyahoga Community College**

Cuyahoga Community College (Tri-C) has multiple campuses in the Cleveland, OH, region, serving some 30,000 students, approximately half of whom are 25 or older.<sup>28(p.5)</sup> This case study examines Project GO!, Tri-C's benefits access program, based on research reports and Project GO!'s online outreach materials.<sup>44-47</sup> Tri-C participated in the Benefits Access for College Completion (BACC) initiative, a two-year pilot program which provided initial funding for the development of this benefits access center.<sup>28</sup>

**Resources:** Project GO! assists students with the pre-screening and application process. They host online self-guided resources, as well as physical locations on all four main campuses where students can meet one-on-one with a coach. Their support system covers a variety of public benefits related to childcare, food insecurity, housing and utilities, and healthcare access.

**Staff:** The Project GO! center makes use of Peer Financial Coaches—who are funded by Federal Work-Study—alongside the Benefits Coach Coordinator. The core team is also supported by Financial Aid Advisors and Career Center personnel to provide wrap-around services to students.

**Outreach:** At Tri-C, benefits access is embedded into the financial aid system. They conduct targeted outreach based on information that students provide on their FAFSA application: for example, during the BACC initiative, students with an Expected Family Contribution of \$0–3,000 (and who answered "no" as to whether they already receive public benefits) were flagged during the enrollment/registration period. Students were then required to visit Project GO! or the financial aid office to clear the flag.

**Allies:** Tri-C faculty and staff at all levels have brochures with information to refer students to Project GO! Furthermore, personnel at key offices (e.g., enrollment and financial aid) are trained to provide more detailed information about how to contact and access the benefits office.

**Community:** Project GO! works with county and state partners—such as the Ohio Department of Job & Family Services, Ohio Benefit Bank, and Cleveland Foodbank—to improve the program. This larger-community approach is important in creating sustainable and effective systems.



"When asked how receiving benefits changed his experience of going through school, one student explained that it has put less stress on him and allowed him to concentrate on his classes and school work. He is able to buy food for his household; he doesn't have to worry about how he is going to buy food."

Duke-Benfield & Saunders, "Benefits Access for College Completion: Lessons Learned from a Community College Initiative to Help Low-Income Students" <sup>28(p. 8)</sup>

### Where to start?



#### Three levels of public benefits access facilitation

Public benefits coordination is a complex project with organizational and bureaucratic challenges at every turn; building robust systems of care to combat basic needs insecurity is a long-term endeavor. These recommendations can guide your institution at any stage of the journey towards robust basic needs support.

#### Level 1: A benefits-aware campus

Create outreach materials emphasizing that many students qualify for public benefits. Simply informing students about available resources contributes to overall awareness, as well as fostering discussion about basic needs insecurity on campus and decreasing stigma around public benefits. 40 Identify state-specific resources to determine eligibility requirements and consider partnering with local agencies to create materials.

**Ensure that campus stores are approved for SNAP.** This helps to further support students in need, as a campus store may be one of the most accessible places to buy food. Furthermore, it signals the institution's awareness of students' struggles and a willingness to support them, which can positively impact students' sense of belonging.

#### Level 2: Active support systems

**Hire or designate a benefits navigator.** At the core of successful basic needs programs are trained professionals to help students one-on-one to access the support they need. In the context of public benefits, a staff member can guide students through the complex eligibility and application processes.<sup>32</sup>

**Connect students with tax preparation services.** Tax credits can make a big difference for low-income earners, while carrying little stigma. <sup>15</sup> Many students will qualify for tax preparation assistance through local Volunteer Income Tax Assistance programs and IRS Free File options, which help them take advantage of relevant credits to reduce their tax burden. Institutions can guide students to these public programs as part of their benefits coordination, or partner with an organization to provide tax preparation assistance directly.

#### Level 3: Policy engagement & advocacy

**Coordinate with relevant agencies to optimize institutional options.** Higher education administrators can work with state government to designate as many programs as possible as "employment or training", increasing benefits eligibility for students enrolled in those programs. <sup>18(p. 33)</sup> Institutions can also build partnerships with local organizations to promote new training programs, career-building jobs for students, and other opportunities that increase both benefits access and skill development.

**Advocate for the needs of your students at every level.** Key policy changes at the state and federal level would greatly improve benefits access for postsecondary students. 19,39-41 Higher education institutions can partner with researchers, policy organizations, and student groups to take an active role in advocacy.

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