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Assessing Utilization and Accessibility of Public Cash Assistance Benefits among Postsecondary Students

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Abstract: Low-income students struggle with resources while trying to achieve future financial stability. As colleges explore ways to support students, one solution is integration with public benefits. This study focuses on Temporary Assistance for Needy Families (TANF), a program that offers cash assistance to low-income adults with children. Statistical analysis of New Jersey data on applications from students (N = 1,064) is complemented by interviews with higher education experts (N = 6). Findings indicate that knowledge about the program is lacking. Among students who do apply, many either withdraw their application or do not complete the requirements. Findings offer recommendations to improve access for students.

Keywords: public cash assistance, higher education, Temporary Assistance for Needy Families, TANF

The social safety net is designed to support low-income families and individuals experiencing poverty and financial hardship—offering assistance in the forms of food, medical insurance, housing, and cash. Unfortunately, many people who are eligible for these benefits are unaware of the programs or unable to access them (Nicoll, 2015). For low-income college students, public benefits could provide the support they need to persist through college and obtain their degree. However, even students familiar with navigating administrative systems experience challenges in accessing the safety net.

In the U.S., many of the means-tested social safety net programs are designed to offer emergency or temporary assistance. One such program, Temporary Assistance for Needy Families (TANF), funded by the Department of Health and Human Services, provides monthly cash payments to individuals with children under a certain income threshold. For some low-income families, receiving short-term cash assistance is sufficient to achieve financial stability and well-being. Others, however, may cycle on and off programs while also navigating low-paying jobs (Anderson et al., 2000; Wood et al., 2008).

Conversely, higher education is considered a structural solution to financial instability, with those attaining a postsecondary credential having more reliable employment and higher earnings over their careers. London (2006) found that, among those previously receiving welfare benefits, those who completed a college degree were less than half as likely to return to the program than those with a high school degree. While a college degree does

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not immunize families from financial challenges, evidence suggests it reduces deep poverty, lessens participation in public programs, and improves health outcomes (London, 2006; Raghupathi & Raghupathi, 2020). The time it takes to complete a college degree, however, may prove precarious for low-income students who are often balancing families, jobs, and education (Pearson, 2007). Students with children face increased barriers, with traditional age students and those with younger children having the greatest barriers to persistence (Lovell, 2014). For these students, TANF holds potential in providing the needed financial supports to complete their degrees, and a college degree holds potential in helping TANF recipients become self-sufficient. Though a small program in comparison to the in-kind safety net programs that offer food and medical assistance, TANF is a particularly important program as it provides cash benefits.

This study uses a multi-method approach to explore the case study of post-secondary students applying for TANF in New Jersey. The guiding research question is two-fold: 1) among higher education students who apply for benefits, what characteristics are associated with a successful application, and 2) in what ways do institutions support them with connecting to the public safety net? Through an analysis of TANF application outcomes for those currently enrolled in postsecondary education and expert interviews with higher education professionals, we assess the infrastructure of higher education institutions as a potential entry point for low-income students to connect to public benefits and services. Our quantitative analysis of TANF application data among those enrolled in higher education highlight the characteristics of students in this situation, and show that the number of students successfully applying to TANF is low and that certain applicant characteristics, such as past TANF experience and ethnicity, affect the likelihood of benefit receipt. Qualitative interviews with college administrators add to our understanding of the barriers faced by college students seeking benefits. Both components of this analysis highlight opportunities to strengthen institutional capacity to better connect low-income parents seeking a college degree with public assistance programs.

LITERATURE REVIEW

Basic Needs Among College Students

Some low-income students have difficulty accessing the services they need to support themselves as they seek degrees. Factors such as high college costs and insufficient financial aid, higher levels of financial hardship among many low- and moderate-income families, and a weak labor market for part-time workers contribute to higher rates of food insecurity and homelessness among college students (Freudenberg et al., 2019). Food security is defined by the U.S.

Department of Agriculture as a condition of limited or uncertain food access (USDA, 2022). More recent research indicates that the COVID-19 pandemic exacerbated these challenges (Sackey et al., 2022). Studies have demonstrated around one-third of community college students have experienced or are at risk of food insecurity (Broton & Goldrick-Rab, 2018; Castleman & Meyer, 2019; Payne-Sturges et al., 2018; Silva et al., 2017). However, there is variation in the reporting of food insecurity among the general college student population. Nikolaus and colleagues (2020) conducted a meta-review of 51 studies related to food insecurity among college students and found that, depending on the instrument used and period of the study, estimates ranged from 10% to 75% of students experiencing food insecurity. Studies using nationally representative survey data estimated between 11% and 17% of students' experience food insecurity (Larin, 2018).

Such instability makes a degree more difficult to obtain, as persistent poverty affects both concentration in an effort to meet basic needs, and limits a student's capacity to learn from coursework through traditional student development frameworks (Pizzolato & Olson, 2016; Stebleton et al., 2020). Meza and colleagues (2018) spoke with students facing food insecurity, and noted the negative effect of hunger on their ability to focus on coursework. Relatedly, studies show that access to financial aid and support increases students' persistence, and that reducing the administrative burdens associated with financial aid receipt increases access among low-income students (Bettinger et al., 2012). An inability to meet basic needs is associated with lower levels of academic success and general wellbeing, including physical and mental health (Cady & White, 2018; Maroto et al., 2015; Payne-Sturges et al., 2018).

Higher education institutions are in a unique position to support student basic needs, and many provide access to sufficient food, secure housing, and other necessities. Because colleges engage with a large proportion of young adults, beyond any other one institution, they can be essential sites to promote the wellbeing of those they serve (Laska et al., 2021). As a result, higher education institutions see a role for themselves in assisting students experiencing poverty in order to achieve goals related to student outcomes.

One significant way colleges have increased this role in the U.S. is through the development of campus food pantries (Cady & White, 2018; Zein et al., 2018). These resources help low-income students overcome a significant challenge of food insecurity. However, these pantries are not without challenges, such as lack of awareness, staffing, and funding (Gupton et al., 2018; Zein et al., 2018). In addition, students continue to face a range of financial and basic needs that may not be addressed by their colleges or universities (Anand & Gicheva, 2022; Freudenberg et al., 2019). Connection to public assistance is another method. However, Haskett and colleagues (2020) found that only two

percent of students facing food insecurity received Supplemental Nutrition Assistance Program (SNAP) benefits. In California, a congressional work-group determined that between 19 and 31 percent of low-income students who are likely eligible for SNAP currently participated in the program (Senate Bill [SB] 77). Counter to the rate of students experiencing food instability on campuses, take-up of public assistance is relatively low.

Temporary Assistance for Needy Families (TANF)

One critical source of support for those who are most in need is TANF. The TANF program was implemented in 1997 as part of the Personal Responsibility and Work Opportunity Reconciliation Act (PROWRA) of 1996, which significantly altered the design of the U.S. safety net. The TANF program, like its predecessor, Aid to Families with Dependent Children (AFDC), provides unrestricted monthly cash payments to households with children who meet their eligibility criteria, primarily related to income and asset thresholds. In contrast to AFDC, which was an entitlement program, the TANF program has participation requirements and time limits which support TANF's purpose of a temporary safety net support. Benefit amounts vary widely between states, with the average monthly benefit amount for a family of three ranging from \$188 in Texas to \$4,258 in New Hampshire (Dehry et al., 2022). In addition to cash benefits, TANF can connect recipients with various in-kind supports, including housing and childcare.

TANF is designed to help families with children who are at the lowest levels of the U.S. income distribution. Thus, the program has stricter eligibility criteria than most other safety net programs. The TANF application process begins with an application, which in many cases is online. Depending on the state, this submission can take anywhere from 25 minutes to 2 hours [Code for America (CFA), 2019]. Following application submission, the process includes an interview with a caseworker and submission of eligibility-related documentation. This component of the process must conclude within 30 days for supports such as TANF and SNAP, with the initial appointment typically lasting several hours and documentation submission, review, and verification depending on each individual circumstance and caseworker (Hahn et al., 2017). National estimates from program data submitted to the federal government show that the national average denial rate for TANF applications is 72 percent. A study using administrative data from New Jersey supported this figure, finding that around 60 percent of applicants were denied (Hetling et al., 2021). Similarly, the Center for Budget and Policy Priorities estimates that only 21 out of every 100 families in poverty received TANF nationally in 2020 (Shrivastava & Thompson, 2022). TANF participation varies by state due to differences in state-level implementation. Some factors that influence take-up include benefit amount, initial application processes, and what activities count towards work requirements (Loprest, 2012).

In addition, TANF participation, and the restrictiveness of program requirements, can vary by state and has been shown to be associated with structural inequities. For example, Shirvastava and Thompson (2022) discuss a history of racist policies that are the foundation of the current system, and Soss and colleagues (2001) concluded that states with a higher share of Black residents were more likely to have restrictive program requirements. Research has also shown that such macro level factors result in differences in caseload characteristics and the correlates of take-up across states, including by household composition and individual demographics (e.g., Altig et al., 2020; Fellowes & Rowe, 2004; Soss et al., 2008).

To maintain benefits, most recipients are subject to work requirements, which place them in training or employment programs for up to 30 hours a week, 20 hours in core activities, and the additional 10 hours may be in a non-core or supplemental activity. States must place at least half of their caseload in approved work activities or face financial penalties. Vocational education, which can include higher education in many states, counts as fulfilling all 30 work requirement hours for the first year on TANF and then fulfills the 10 non-core hours for the following years (Lower-Basch, 2008). Such requirements were formalized with the 1996 welfare reform legislation, placing an emphasis on guiding benefit recipients into employment (Shaw et al., 2006). This emphasis has continued through public benefit delivery, coming up in recent debates regarding the SNAP program, and historically served as a barrier to postsecondary enrollment (Shaw et al., 2006).

CONCEPTUAL FRAMEWORK

Nicoll (2015) outlined several reasons for inadequate program coverage and barriers to participation in public safety net programs such as TANF, detailing program factors, household factors, and macro cultural factors. Program factors include considerations such as benefit levels and program requirements. Household factors include family and individual characteristics such as race and ethnicity, employment, family size, and other demographic characteristics (e.g., Purtell et al., 2012; Stuber & Kronebusch, 2004). While such household and individual characteristics are reported at the individual level, it is important to note the ways they affect participation are at the structural and program levels particularly as they relate to social equity (Gooden, 2006). Dickinson (2022), for instance, highlights the legacy of racist politics of deservingness in higher education and public assistance initiatives in the past which remain in the form of institutional barriers today. Similarly, research on sanctions among TANF recipients illustrate how race and ethnicity serve as a barrier to TANF receipt at a systematic structural level (for a review of this literature, see Walsh et al., 2023).

The third category in Nicoll's framework consists of macro cultural factors, which include cultural attitudes toward antipoverty programs and the associated stigma of receipt. Such effects have been observed in empirical studies such as the study of stigma by Celhay et al. (2022), which finds that reporting of program participation increased when individuals had more peers in the program, thus destigmatizing welfare receipt. Public opinion research highlights the complicated relationship between the stigmatization of welfare and racial attitudes in the U.S. (e.g., Foster, 2008) and underscores the need to place Nicoll's framework in a historical and institutional understanding of how barriers at all three levels, program, household, and macro-cultural interact with each other at the policy level. The compounded effect of these causes likely lead to TANF being one of the most underutilized public benefit programs (Bruch et al., 2018), embedded with structural barriers that result in inequitable accessibility when comparing by race and ethnicity (Shrivastava & Thompson, 2022).

College students face additional challenges that make benefit access difficult. Hetling and colleagues (2021) found that, among TANF applicants, those who were enrolled in education were more likely to withdraw their application before a decision was made. Pearson (2007) found that most caseworkers do not expect their clients to attend college, and therefore treat students as an exception. These factors are likely associated with the administrative burden embedded in the TANF process.

Administrative burden is defined as the experience of policy as onerous (Burden et al., 2012). Moynihan and colleagues (2015) point to three primary costs associated with administrative burden: learning costs expended gathering information about a program and its eligibility requirements; compliance costs associated with following the required processes such as paperwork submission and work requirements; and psychological costs associated with the stigma of participating in public programs. Such costs hinder program take-up (e.g., Herd, 2015), and can fundamentally reshape the implementation of a public benefit program (e.g., Herd & Moynihan, 2018). Institutions can positively or negatively influence administrative burden and its associated costs based on how they implement a program. For instance, Hoxby and Turner (2013) conducted a randomized controlled trial testing the provision of customized application process and cost information, as well as application fee waivers, and found that the provision of information matched with student performance led to a significant increase in low-income students attending more selective colleges.

Caseworker discretion also impacts how administrative burdens are experienced by recipients, as caseworkers possess information and are able to make decisions that could make the experiences of administrative burdens more or less onerous for applicants (Lipsky, 1980; Meyers et al., 1998). Our conceptual framework builds on the broad area of administrative burdens

research, specifically on Nicoll's (2015) work, to further explore benefit connection for a specific group, in this case low-income college students. Our focus on institutional barriers and administrative burdens is particularly relevant for an examination into participation in the TANF program, the most underutilized public benefit program (Bruch et al., 2018; Shrivastava & Thompson, 2022). We approach this study with the hypothesis that because college students primarily interact with institutions of higher education as their entry point to many services, situating and developing supports for connections to cash assistance at these institutions likely lesson administrative burdens and barriers for those who might be eligible.

METHODS

Case Study: New Jersey

The state of New Jersey serves as a strong case study to examine the experiences of postsecondary students who apply for TANF, as well as to assess the potential role of higher education institutions in supporting these students. The New Jersey Department of Human Services Division of Family Development supervises the county welfare offices that manage the state's welfare program, WorkFirst New Jersey (WFNJ). WFNJ covers both the TANF program and the state's means-test cash assistance program for single childless adults, General Assistance. In terms of countable TANF work activities, New Jersey is generous in its inclusion of higher education at both the Associate and Bachelor degree levels as vocational education and career education. Allowable majors and areas of studies include business administration, culinary management, child care, multiple health care related fields, and others considered to be "demand occupations" New Jersey's Department of Human Services Division of Family Development (NJ DHS DFD, 2021). New Jersey residents are highly educated, with the state ranked in the top 10 for both bachelor's and advanced degree attainment.

The state also has a vast network of two- and four-year public institutions of higher education and multiple initiatives addressing food security of students. Hunger Free New Jersey, a food security advocacy organization, predicts that with around 240,200 full-time undergraduates in the state, approximately 80,000 students may be going to class hungry (Noonan & Mishkin, 2019). In 2019, there were at least 20 food pantries operating in higher education institutions in the State (Carrera & Adely, 2019). In 2019, New Jersey encouraged the expansion of food pantries and aided in reducing food insecurity among students by passing the "Hunger Free Campus Act", which created a \$1 million fund for higher education institutions to develop long-term solutions to end hunger on campus (Metti, 2021).

Study Design

Our guiding research questions for this study were: which higher education students are applying for benefits and are they successful, and in what ways do institutions support them with benefit connection? To answer our research questions, we employed two complementary data collection and analysis strategies. First, we conducted statistical analysis of individual-level administrative data of 2018 TANF applications in New Jersey. Second, informed by these findings, we conducted in-depth, semi-structured interviews with leaders in higher education who were familiar with programs to support the basic needs of students. The in-depth interviews were designed to capture staff awareness of student basic needs and understand current programs and services to help meet those needs. The research goal was to assess the infrastructure of higher education institutions as an entry point for connections to benefits and services. All aspects of data collection and analysis were reviewed and approved by the University Institutional Review Board.

Quantitative Data Analysis

The data for the quantitative analysis came from New Jersey's DHS DFD administrative data, which includes data entered into the agency's reporting system, Family Assistance Management Information System (FAMIS), and accessed through their Shared Data Warehouse. To build the analytical file, researchers merged five source files to include all 2018 TANF applicants, their case and client characteristics, their application determination, and any subsequent TANF issuance. Using the variable for educational attainment at the point of application, researchers constructed a new variable to indicate whether applicants were currently enrolled in education above the high school level. The original education variable codes applicants with their highest level of education along with whether the applicant has completed or is currently pursuing it. For example, there are two categories for high school diploma—one for a completed diploma or GED and one for currently enrolled in a GED program. The final analytical sample of TANF applicants who were pursuing higher education at the time of application ($N = 1,064$) equals 4% of the total number of unique TANF applicants in New Jersey in 2018 ($N = 24,069$).

Dependent Variable and Analytical Model

The dependent variable, application outcome, is a categorical variable with four values or categories: Approved, Not Approved due to Ineligibility, Not Approved due to Noncompliance, and Application Withdrawal. Approval indicates that the applicant was approved for benefits and did go on to receive TANF payments. Ineligibility indicates that the applicant did not meet one of the program eligibility criteria, such as not having a child in the household or income or assets that were above the eligibility thresholds. Application

withdrawal and noncompliance both indicate an incomplete application process, with withdrawal indicating an applicant action, and noncompliance indicating a caseworker action due to applicant inaction.

Due to the nature of the dependent variable, categorical with multiple groups, we used a multinomial logistic regression to determine the significant explanatory variables of application determination. The reference category in the regression was set as an approved application. Relative risk ratios (RRR) are presented. Thus, the results are interpreted as the impact that an independent variable has on the risk of a particular application outcome in comparison to being approved, for example, the likelihood of an application withdrawal in comparison to a successful one. A RRR equal to one indicates that the two outcomes are equally likely. A RRR greater than one indicates that the risk of the comparison outcome is greater, while a RRR less than one indicates that the referent group outcome is more likely. The final model includes individual-level variables associated with benefit need and receipt, as described in the next section, as well as a fixed effect for county given the local administration of TANF in New Jersey.

Independent Variables

Descriptive statistics alongside previous empirical research and theory were used to inform regression model building and expert interview question development. The final regression model includes 13 independent variables. We include five individual identity and demographic characteristics to account for possible barriers to TANF access at both the program and household levels, per Nicoll's framework. Race/ethnicity (measured as white recipients as the base and comparing outcomes to other categories including Black, Hispanic, Asian, American Indian, Hawaiian, or Pacific Islander; or those with two or more races) is included in the model to enable an examination of applicant experience from a racial equity perspective. Closely related, both citizenship status and English language proficiency (measured as dichotomous variables) are included to account for additional barriers specific to immigrant groups. The last two demographic variables, age and sex (measured as 0 for male and 1 for female), allow for an understanding of policy impact across the lifespan and by gender.

Models also include five household characteristics to control for differences at the applicant case level, specifically those related to TANF application criteria. These include income (measured as 0 for no income and 1 for any income); marital status (measured as 0 for single, 1 for married, and 2 for divorced, separated, or widowed); age of youngest child; number of children on the case; and number of adults on the case. We include these variables as measures of characteristics related to Nicoll's (2015) program level barriers to safety net participation.

Finally, based on administrative burdens theory and prior research on TANF applications in New Jersey, we include three variables related to ex-

perience with the public safety net. First, we include prior case closure due to sanction (measured as 1 if they have previously had a case closed due to a sanction). Previous research suggests that the experience of sanction is more common among Black recipients (e.g., Chang et al., 2020; Ojeda et al., 2019) as well as those with barriers to employment such as lower literacy levels and disabilities (e.g., Guma, 2020; Reeves & Loopstra, 2017). The sanction variable can thus also be interpreted as related to Nicoll's (2015) macro-cultural level barriers to program participation. Second, we include length of prior TANF receipt (measured as 0 if TANF clock is 0 months, and 1 if it is between 1 and 60 months, and 2 if it is over 60 months) to understand experience with and knowledge of the TANF process in the past. Finally, we include a dichotomous variable whether they receive a public housing subsidy as a proxy for very low income as access to this limited safety net program is often limited to those experiencing longer-term and more severe poverty.

Table 1 shows the descriptive statistics of the independent variables in the final model by application outcome. For applicants enrolled in higher education, there were large differences in the racial composition of who was approved and not approved, with white applicants comprising 19% of approvals and 34% of those not approved, and Black applicants comprising 56% of approvals and 36% of those not approved. Characteristics for language and citizenship were similar between groups, with between 3–4% of applicants whose primary language was not English, and around 6% who were not citizens. Similarly, the average age of applicants in each group was 33, with around 95% of applicants in each group being female. Accounting for those who had any income at the time of their application, this was true for 13% of those approved and about 12% of those not approved. Marital status differed between groups, with 13% of approved applicants being married compared to 19% of those who were not approved. Household composition was similar between groups, with the age of applicant's youngest child being around 8 years old, on average having two children, and 1.6 as the average number of adults in the household. More approved applicants had a prior closure due to sanction, at 11% for approved applicants and 7% for those not approved. Finally, those not approved were less likely to have public assistance experience, with 76% having no TANF experience and only 3% having a public housing subsidy, compared to 50% and 5% for approved applicants.

Expert Interviews

For the qualitative portion of our research, we conducted in-depth, semi-structured interviews. Our project builds on existing research on barriers to TANF perceived by individuals (Caputo, 2009; Whiting et al., 2005) by focusing on higher education institutions as a potential supporting system to student applicants. To identify interviewees, the research team searched college and university websites for basic needs support programs and contacted eight experts in the New Jersey area via email. The experts included

TABLE 1.
SAMPLE DESCRIPTIVES: CHARACTERISTICS OF TANF
APPLICANTS ENROLLED IN HIGHER EDUCATION

	<i>Approved</i>	<i>Not Approved</i>	<i>Ineligible</i>	<i>Noncompliant</i>	<i>Withdrawn</i>
Sample size	330	734	147	317	270
Proportion of full sample size (%)	31.0	69.0	13.8	29.8	25.4
Race/ethnicity (%)					
Non-Hispanic White	19.1	34.2	25.9	35.1	37.6
Non-Hispanic Black	56.1	36.2	49.7	34.2	31.2
Hispanic	21.5	25.4	21.8	26.0	26.8
Non-English primary language (%)	3.0	4.2	4.1	3.2	5.6
Non-Citizen (%)	5.5	5.9	9.0	5.1	5.2
Age (mean)	33.1	33.2	31.2	28.7	29.9
Female (%)	95.2	94.7	95.9	93.7	95.2
Any income (%)	13.3	11.6	23.1	10.1	7.0
Marital status (%)					
Married	13.0	19.1	10.9	8.8	14.1
Divorced/Separated/ Widowed	3.9	4.6	12.2	11.7	14.4
Single	83.0	76.0	76.9	79.5	71.5
Age Youngest Child (mean)	8.3	8.5	7.4	6.8	6.7
Number of Children (mean)	1.9	1.9	1.6	1.6	1.7
Number of Adults (mean)	1.6	1.6	1.6	1.5	1.5
Prior case closure due to sanction (%)	10.6	6.8	11.6	8.2	N
Time on TANF (mean)					
0 Months	50.3	76.3	62.6	74.8	85.6
60+ Months on TANF	N	N	N	N	N
Public housing subsidy (%)	4.9	2.6	N	N	N

Note. Due to small sample sizes in this subpopulation, this table does not include the proportion of applicants who are Asian, American Indian, Alaska Native, Hawaiian, Pacific Islander, or those with two or more races. The value for cells marked with N are suppressed due to data disclosure policies.

Source: Author analysis of New Jersey Department of Human Services Administrative Data.

TABLE 2.
CHARACTERISTICS OF EXPERTS INTERVIEWED (N = 6)

<i>Role</i>	<i>Institution</i>	<i>Related Area(s) of Expertise</i>
Student Support Staff	County Community College	Student emergency supports; addressing basic needs insecurity; benefit connection
Student Support Staff	County Community College	Academic accommodations; holistic student support services
Leadership	The Hope Center	Research; policy; supporting students of color and low-income students
Department Director	Four-Year Public	Supporting students transitioning from on to off-campus living; maintaining community partnerships
Specialist	Four-Year Public	Research; community resources; student food access
Leadership	New Jersey Council of County Colleges	Research; convening; Supporting community innovation to support student success

higher education institution employees such as administrators, pantry directors, and researchers, detailed in Table 2. Between May 5 and June 23, 2021, we conducted six interviews, which ranged from 20 to 60 minutes. All participants were provided with the approved informed consent document and provided an opportunity to ask questions about the research and their participation before beginning the interview.

A review of the interview content indicated that responses were very similar among the experts and that we reached saturation as it related to our research questions. The interview protocol included questions related to experts' experience with public benefits and TANF within higher education institutions, barriers students may face, barriers institutions encounter with awareness and application of public benefits, and recommendations they have for the improving the safety net. Please see the Appendix for the interview protocol with specific questions. Following data collection, researchers sought to organize, analyze, and interpret the qualitative data. After all co-authors reviewed the transcripts, the research team met regularly to develop and check codes, then conducted a thematic content analysis, developed a list of frequent words and themes (Neuendorf, 2002), and coded the transcripts using NVivo.

FINDINGS

Quantitative Findings: TANF Application Results Among Higher Education Students

In 2018, one out of every 25 individuals (4%) who applied to TANF in New Jersey were continuing their postsecondary education at the time of their application. Of the student applicants, 31% (330/1,064) had their application approved and 69% (734/1,064) were not approved. Applications were unsuccessful for many reasons, including ineligibility (13.8%), applicant-initiated withdrawal (25.4%), and procedural noncompliance (29.8%) such as missing a meeting or failing to produce documentation. Table 3 presents the results of the multinomial model. This table shows the relative risk ratios for each of the unsuccessful application categories—ineligibility, procedural noncompliance, and withdrawal—compared to those who were approved.

As seen in the first results column of Table 3, applicants who are denied due to ineligibility differ from successful applicants on four variables. In terms of demographics, age is the only statistically significant variable, with older applicants slightly more likely to be denied due to ineligibility. Three TANF-related variables have a much greater impact on the likelihood of being denied due to eligibility. First, those with any reported income at the time of application were three times more likely to be deemed ineligible. Second, those who never received TANF in the past are about three times more likely to be deemed ineligible than individuals who have a history of between 1 and 59 months of TANF receipt, indicating that those with no prior experience are less familiar with eligibility requirements when applying. Finally, those who have received 60 or more months of TANF in the past, meeting or exceeding the federal time limit, are 9 times more likely to have their application denied due to ineligibility. The second column presents results for the group of applicants who were noncompliant, those who did not complete the necessary appointments or document submissions to have their application fully reviewed and thus were denied. These results indicate that for students, Black and Hispanic applicants are significantly more likely to be denied due to procedural noncompliance than white applicants. Having an older youngest child also increased the likelihood of noncompliance, indicating that as the age of an applicant's youngest child increases, they become less likely to complete the application requirements. In terms of TANF-related variables, having a prior TANF case closure due to sanctions doubled the risk of being denied due to procedural noncompliance, and applicants with no TANF history were 3.6 times more likely to not complete the application steps.

The last column in Table 3 presents the risk factors associated with an application withdrawal in comparison to a successful application. Five

TABLE 3.
MULTINOMIAL LOGISTIC REGRESSION RESULTS,
RELATIVE RISK RATIOS WITH STANDARD ERRORS IN PARENTHESES

<i>Sample Size</i>	<i>Ineligible</i> N = 147	<i>Noncompliance</i> N = 317	<i>Withdrawal</i> N = 270
Race (comparison=white)			
Black	1.40 (0.41)	1.91** (0.44)	1.56 (0.40)
Hispanic	1.28 (0.38)	1.72** (0.40)	1.83* (0.48)
Asian	1.10 (1.04)	2.33 (1.59)	0.65 (0.52)
American Indian, Hawaiian, Pacific Islander	0.00 (0.00)	2.37 (4.22)	3.41 (6.49)
Two or more	0.85 (0.77)	1.42 (0.98)	2.17 (1.71)
Non-English	1.08 (0.66)	0.97 (0.50)	1.77 (0.91)
Non-Citizen	1.41 (0.59)	0.97 (0.38)	0.90 (0.39)
Age	1.05* (0.02)	0.97 (0.02)	1.01 (0.02)
Female	1.66 (0.89)	0.98 (0.38)	1.85 (0.83)
TANF income (binary)	3.09*** (0.92)	1.22 (0.34)	1.18 (0.41)
Marital status (comparison=single)			
Married	1.51 (0.64)	1.19 (0.43)	2.09* (0.78)
Divorced, Separated, Widowed	0.69 (0.26)	0.87 (0.26)	1.13 (0.36)
Age of Youngest Child	1.03 (0.03)	1.10*** (0.03)	1.08*** (0.03)
Number of Children	0.78 (0.11)	0.94 (0.10)	0.96 (0.12)
Number of Adults	0.91 (0.10)	0.86 (0.10)	0.75* (0.10)

Table 3, cont.

<i>Sample Size</i>	<i>Ineligible</i> N = 147	<i>Noncompliance</i> N = 317	<i>Withdrawal</i> N = 270
Prior case closure due to sanction	1.75 (0.69)	2.03* (0.67)	0.87 (0.42)
Time on TANF (comparison = 1-60 months)			
0 Months	3.24*** (0.94)	3.56*** (0.85)	5.07*** (1.39)
60+ Months on TANF	9.51** (8.76)	2.23 (2.35)	0.00 (0.00)
Public housing subsidy	1.30 (0.68)	0.44 (0.25)	0.72 (0.41)
County fixed effects	Y	Y	Y
Intercept	0.03*** (0.03)	0.18* 0.15	0.00 0.00

*p<0.05, **p<0.01, *** p<0.001

Note: Reference category = Approved applications (N = 330)

Source: Author analysis of New Jersey Department of Human Services Administrative Data.

variables are statistically significant. Hispanic applicants are almost twice as likely to withdraw their applications in comparison to white applicants. With regards to family composition, we see three variables associated with the likelihood of application withdrawal. Those who were married were twice as likely to withdraw their TANF application than those who were single. Having an older youngest child was significantly associated with a higher risk of application withdrawal, again indicating that as the age of the applicant's youngest child increases, they become less likely to complete the application process. And, the number of adults on the case was significantly associated with the risk of application withdrawal, with applications with more adults less likely to withdraw. Finally, one TANF-related variable is statistically significant—never receiving TANF, significantly increased the risk of application withdrawal five-fold.

Findings from this analysis show that the number of students pursuing higher education successfully obtaining TANF benefits is low in the administrative data, with only 31% of students who apply having their application approved. In addition, certain applicant characteristics are associated with a lower chance of application approval, but these differ by application outcome. Having any income, reaching the TANF time limit, and being older increases the risk of ineligibility over having a successful application. The only characteristic that increases the risk of application denial across all three categories (ineligibility, noncompliance, and withdrawal) is having no prior TANF receipt. Household composition, such as the number of adults and age of the youngest child on the case, increases the risk of noncompliance and withdrawal, but not ineligibility. Similarly, and of more concern, the models indicate that the risk of being denied TANF due to noncompliance is almost twice as much for Black and Hispanic students compared to white students. And, for Hispanic students, the risk of withdrawal in comparison to a successful application is also almost double that of white students.

Qualitative Findings: Perceptions and Role of Higher Education Institutions

Expert interviews were designed to further our understanding of students' experiences with the safety net, particularly the institutional role played by colleges. Analysis of the interview transcripts revealed themes within three categories: student needs, barriers to student TANF participation, and expert recommendations. Table 4 provides an overview of these themes, the embedded codes in each, and a brief summary of how each was interpreted. This table provides a high-level overview of key findings from the interviews that are explored in greater detail below.

**TABLE 4.
QUALITATIVE THEMES AND ASSOCIATED CODES**

<i>Theme</i>	<i>Code</i>	<i>Summary</i>	
Student Needs	Basic Needs	College assessments of the proportion of students with basic needs and identify unmet needs.	
	Need for Wraparound Services	Administrator awareness of additional student needs and potential strategies to address them, such as food insecurity, transportation services and homelessness.	
	Student Success	The importance of addressing student barriers and basic needs because of their connection to a students' ability to succeed.	
Barriers to Student TANF Participation	<i>Theme</i>	<i>Summary</i>	
	<i>Subtheme</i>	<i>Code</i>	
	Student Level	Knowledge and Awareness of TANF	Discussion of the lack of awareness of TANF among college students and administrators.
		Administrative Burdens	Discussion of the documentation required for safety net applications and other barriers related to learning about and applying to TANF.
	Institution Level	Emotional Aspect	Participant discussion of the psychological costs associated with public assistance connection, particularly regarding the worry of going through the application and still being denied.
		Stigma	Misconception that students are not the 'right' clientele for TANF, thought of as being expressed by other college administrators, students themselves, or TANF caseworkers
Program Level	Knowledge and Awareness of TANF	Discussion of the lack of awareness of TANF among college administrators, particularly in relation to how much they know about SNAP.	
	Administrative Barriers of College as Hubs	Challenges colleges experience when trying to serve as hub, including staffing shortages, training on programs, funding, and capacity to provide individual attention to students.	
	Administrative Burdens	Discussion of the documentation required for safety net applications and other barriers related to learning about and applying to TANF.	
	Emotional Aspect	Participant discussion of the psychological costs associated with public assistance connection, particularly regarding the worry of going through the application and still being denied.	

Table 4, cont.

<i>Theme</i>	<i>Code</i>	<i>Summary</i>
Interviewee Recommendations	Admin Barriers of College as Hubs	Addressing the challenges colleges experience when trying to serve as hub, including staffing shortages, training on programs, funding, and capacity to provide individual attention to students.
	Knowledge of TANF Eligibility	Recurring recommendation to increase awareness among students and administrators about TANF and its eligibility criteria.
	Systemic and Programmatic Changes	Recommendations from participants regarding improvements of safety net at any level, including improving awareness, better integration between institutions, and increased capacity at both institutions.

Student Needs

Interview findings demonstrate growing awareness of student basic needs, but little understanding of the safety net programs available to students, particularly TANF. Respondents were familiar with data on student basic needs, citing statistics from the United Way, the Lumina Foundation, and federal agencies to highlight the growing need for wraparound services for higher education students. Interviewees noted that the reports showed how many families in New Jersey struggle to make ends meet, despite being considered a generally affluent state. Participants discussed studies which indicate that students list support for tuition and fees as their primary need, followed by food security, housing, and childcare. One interviewee noted the importance of assisting students, reporting the difference in degree attainment between white students and Black or Hispanic students and highlighting the need to provide further supports to close that gap.

Acknowledging these needs, many of the institutions represented in these interviews were developing strategies to address student hunger. Respondents most frequently cited campus food pantries to ensure food security among students. One respondent discussed a system of responding to immediate needs, then connecting students with the SNAP program, “Sometimes they’ll say, ‘you know, I recently lost my job...I’m running low on food.’ And we’ll say, ‘Okay, here is a \$50 ShopRite gift card to help get you through the week.’ And then we get them connected with...my case coordinator. And then she gives them the SNAP application, to get that verified through financial aid.” Other participants discussed partnerships between state organizations such as Hunger Free New Jersey in setting up food pantries at community colleges. In addition, participants discussed a recent change which expanded access to the SNAP program in New Jersey to community college students. Beyond addressing food security, some university food pantries are also expanding their roles and helping students apply for public benefits, but these efforts were fewer than those related to addressing student hunger through internal programs. Respondents that discussed assisting students with public benefits applications were more knowledgeable about SNAP and less often discussed efforts related to the TANF program.

Barriers to Student TANF Participation

When asked about student access to the TANF program, interview participants identified barriers at several levels, including those at 1) the student level, such as awareness and stigma; 2) the institutional level, such as a lack of training, knowledge, and staff time; and 3) the program level, related to administrative burdens and required documentation.

Participants spoke to their experience with students and TANF, discussing perceptions of program knowledge. One participant noted the two primary

concerns regarding student barriers were program awareness and knowledge about eligibility; “We’re asking why students facing basic needs and security didn’t use support, and three quarters of them reported not thinking they’re eligible.” Other respondents noted the ways the state agencies may not support student recipients, with caseworkers who have told students that they should prioritize finding employment over college, or that they are not allowed to attend school and receive benefits. Together, the lack of information, and at times misinformation, can cause gaps in coverage for students who may be eligible.

At the institutional level, participants discussed shortcomings such as a lack of coordination and knowledge of the programs available to students, particularly TANF. As one participant stated, “I know less about TANF than I know about other services. I really, I myself don’t know that much about it, except to tell them you know, to apply for it, basically.” Even when staff are more aware of TANF, they find it difficult to find the time to develop outreach and follow up with students in need. One participant stated higher education leaders need to “encourage institutions to make space for the staff to work and for these services to happen. I think it really comes down to more people on the ground and funding to make that happen.” Similarly, participants discussed staffing concerns within food pantries which results in the inability to complete tasks, such as following up with students.

Pantry administrators reported that higher education institutions are not providing enough resources for pantry services. In an effort to institutionalize these services, one college hired a basic needs coordinator: “Institutionally, my school did a great thing by deciding this is worth the whole position... But in the grand scheme of things, I don’t feel like it’s necessarily a big priority on the to do list.” These resource barriers also disable pantry employees from having a deeper understanding of other public benefit programs for students, such as TANF. One interviewee expressed their views on TANF, “I have personally received the least information about [TANF] than other services. There’s a big push on SNAP and, with changes in their requirements during COVID-19, things expanded for students. But I have heard way less about TANF.. I would definitely like to learn more about TANF so I can provide more information.”

Finally, there are several program level barriers participants discussed. Interviewees report the process of applying can range from two weeks to two months, ultimately discouraging students from applying for public benefits to meet their basic needs. Several respondents spoke to the emotional aspect of basic need insecurity and public assistance, “I think a lot of people do need more support, and it’s hard to get in touch with a person who’s going to help you, you know, and all of that, and, and just be aware of what the resources are really like, what their options are, and what they need to do.” Respondents

had more familiarity with the administrative burdens associated with the SNAP application, highlighting things like signing forms, language barriers, and the pandemic-related processing delays which hindered access. Also of note, interviewees described a mismatch between the public safety net and students. As one participant mentioned, “there is almost a sense that once you get to college, those programs aren’t for you anymore. It is like you’re in a different position of being one step closer to not being in poverty anymore.”

Interviewee Recommendations

Participants offered many recommendations to improve student access to TANF. For the program, participants recommended the development of simpler and more far-reaching communications materials. One participant said, “We need to do a better job. I say we collectively as a state, if you’re looking at some kind of policy movement, we need to do a better job of informing people that these services exist, that there’s no stigma in getting help, and how do you get this help.” Participants were primarily concerned with program awareness, and difficulty of the application process. One participant commented on the “wordiness” of state benefit applications and another recommended streamlining application for various benefit programs to reduce the administrative burden on students.

Participants acknowledged the importance of a shared partnership between colleges and government agencies in this effort. As one participant discussed, “we’ve got to do a better job integrating things so that we can provide things in a one-stop shop...Could there be a way that we could integrate systems so that students could easily be identified as needing TANF or SNAP or childcare assistance or health care, be prescreened, and then off they go and apply.” Another participant recommended creating a liaison within the county social services office dedicated to responding to questions for students, particularly given the difficulty communicating with staff during the pandemic. In thinking about how to support students holistically, other participants recommended a series of trainings and reciprocal professional development opportunities between the county office and the colleges. They also requested more integration with community organizations to serve as intermediaries, as well as more funding for internal staff positions. For example, participants reported needing a dedicated staff position to coordinate student needs, institutionalizing the role rather than it being a shared responsibility among others with existing and at times unrelated duties.

DISCUSSION

The attainment of a college degree is shown to improve earnings and reduce poverty, thereby offering a structural solution to advancing long-term equity (e.g., Perna, 2005). U.S. data on graduation and degree attainment,

however, indicate inequitable access to college among historically under-represented groups, such as Black and immigrant students (e.g., Espinosa et al., 2019). Enrollment and persistence present varying challenges, which improved access to public benefits, particularly unrestricted cash payments through TANF, could help mitigate. As a multi-methods project, our research reveals nuanced results related to public benefit access for students. Despite presumed experience with applications and existing need among those continuing education, the data presented here indicate that students are not accessing public benefits to the fullest extent, and the systems within which they operate are not providing guidance with the application process. Our analysis of TANF applications shows the number of students successfully applying to TANF is low in the administrative data and certain applicant characteristics are associated with decreased likelihood of success. This is in line with federal data and prior research showing that up to three-quarters of all TANF applications are denied (Hetling et al., 2021). In our study, higher education students who apply to TANF have similar experiences. Our findings also support the conceptual framework of administrative burdens that increase or exacerbate program, household, and macro-cultural barriers to program participation even among higher education students who likely have past experiences with application forms in other settings.

Findings from our quantitative analyses of TANF administrative data shed light on the groups most impacted by barriers to participation. Those with no prior TANF history, indicating less experience with and likely less knowledge of the TANF process, were significantly more likely to withdraw their application or be denied for procedural noncompliance. We interpret this finding as evidence of high learning costs among those without past receipt. Results from our qualitative analyses of expert interview data complement these quantitative findings and shed light on some experiences. The qualitative evidence indicates that the number of applications is likely lessened by a lack of student and staff awareness about the program, its benefits, and eligibility requirements, indicating that the learning costs related to the TANF program are substantial. Relatedly, misconceptions regarding compliance with work requirements and college enrollment may serve as a barrier for some.

Finally, there are significant impacts on executive functioning associated with scarcity and food insecurity, which heighten psychological costs associated with the completion of applications (Christensen et al., 2020). For college students, these experiences of burden have historically been met with a lack of formal institutional support to guide those in need to public assistance. Moreover, the increased risk of a denied application due to non-compliance or withdrawal for Hispanic students raises concerns about stigma and cultural appropriateness of the application process for this group. Black students were also at increased risk of non-compliance, adding to concerns

of larger societal structural barriers that impact students of color differently than white students. A previous sanction similarly increases the likelihood of noncompliance, but the data cannot reveal whether this is due to barriers, discrimination, or new knowledge on ineligibility. Taken together, these findings underscore the call by social policy scholars to examine equity implications of social policies (Gooden, 2006) and lend evidence to the interconnectedness of program, household, and macro-cultural barriers among these groups.

However, because these applications are not reviewed for eligibility, we are unable to determine whether any of the withdrawn or noncompliance applications would have ultimately been deemed successful or ineligible. It is possible that some applicants, in learning more about the program, do not complete the process because they believe they are ineligible or do not believe the benefits are worth it. Others may withdraw or stop pursuing application steps because they are confused or overwhelmed by the process. In instances of noncompliance, the caseworker makes the determination, using discretion in whether to close an application due to noncompliance or, where time and practices allow, work with individuals to reschedule meetings or facilitate document collection. This is aligned with Lipsky's (1980) seminal work on street-level bureaucracy and the time saving methods of caseworkers, who are often operating in environments where there is more work than resources (Hupe & Buffat, 2014). As noted, how caseworkers use their discretion can either mitigate or exacerbate experiences of administrative burdens (Walsh et al., 2023).

Understanding the limitations of our research project enables a more responsible interpretation of our findings and offers directions for future research. Our data on student experience are limited to those who submitted a TANF application and to the information contained in the administrative data system. Our interview data add depth from the perspective of higher education administrators, but our experts are skewed toward public four-year institutions. In addition, college staff cannot provide a complete picture of the student experience. This study sought to assess the infrastructure better and perceived supports of higher education institutions compared to the application experiences we analyzed, but future research should further explore the experiences of students who apply to TANF, as well as those who may be eligible. While we did reach saturation in relationship to our questions, future research might take a deeper dive into community colleges. Our project also does not include other stakeholders, such as TANF caseworkers, as our focus was on the experiences and roles of higher education institutions. Our focus on higher education institutions was intentional—higher education institutions are a significant point of service for low-income students—thus strengthening their need to institutionalize supports for this group. Many of our findings, however, cross institutional boundaries, and further research

into how other stakeholders interpret these recommendations would be insightful. Such research might also further conceptualize research on how administrative burdens and barriers to program access are shaped at the TANF frontlines. Finally, interviews with applicants would help to answer the questions of why in regards to decisions to withdraw or not complete the application steps. Such an investigation based on a racial equity framework might offer more nuanced findings.

CONCLUSION AND IMPLICATIONS

Policy and program changes can address barriers revealed in our analysis. A lack of familiarity with TANF eligibility, application processes, racial and ethnic differences, and requirements was highlighted across our analyses. Efforts to increase the number of applicants who make it through the application process, particularly among students of color, would increase benefit access to those who are eligible. Research has demonstrated that financial aid has a positive impact on degree persistence and attainment (Nguyen et al., 2019), and that reducing the administrative burdens to those supports increases access and attendance (Bettinger et al., 2012). To the extent that public cash assistance benefits functions similarly to financial aid, we would expect that increasing access to and utilization of TANF benefits would also improve the likelihood of degree persistence and attainment, and bring families closer to reaching those long-term benefits of education.

Potential solutions include efforts to reduce administrative burden across the levels of barriers identified by Nicoll (2015). Solutions related to reducing learning and compliance costs and addressing barriers at the program level are particularly promising. We conclude that improved communication across sectors is critical. Our findings highlight the importance of supports at colleges as spaces with specialized knowledge of student needs and direct interactions with students in order to reduce the burdens faced by applicants. Increasing institutional capacity through dedicated college staff, government liaisons, and partnerships with community-based organizations could strengthen the network of staff knowledge and expertise.

Training focused on cultural competencies could also reduce psychological costs and address stigma particularly among underrepresented groups. Some states are using TANF funds to pay for specialized counselors and develop targeted programs for college students, including work-study programs that fulfill TANF work requirements while supporting student education (US DHHS, 2016). Cross-training staff of both public agencies and higher education programs addressing student basic needs would increase understanding and communication. Further developing clear guides on program eligibility and the application process may help staff in serving students. While these

particular findings are tailored to connecting U.S. college students to the TANF program, broader lessons regarding addressing siloes and streamlining communication would be beneficial for a range of other benefit programs. Our research indicates that institutions with the closest interaction to potentially eligible people, such as colleges to postsecondary students, have potential as the hubs of outreach.

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APPENDIX. EXPERT INTERVIEW PROTOCOL

Interview Protocol for Subject Matter Experts

1. To begin, please describe your department and your current role.
2. To what extent does your department address the needs of low-income students?
 - a. What requests and supports do you offer? Which are most prevalent?
 - b. Do you have an estimate on the number or proportion of students accessing these services?
3. Can you describe your department's knowledge and role regarding student access to the public benefit system (SNAP, TANF, etc.)?
 - a. Do you assist with the process of applying for TANF benefits? Are applicants typically able to navigate these processes or are additional resources needed? If additional resources are needed, what are they?
 - b. Do you have any specific examples of students who needed to but were not able to access TANF?
 - c. How has access to the safety net changed during and after COVID compared to access prior?
4. To what extent do you think the public safety net addresses the needs of low-income students in the state?
 - a. What other programs or services may help meet the needs of low-income students?
5. How, if any, do low-income students experience the safety net differently than other groups?
 - a. What would you say are the causes of these different experiences?
6. We have learned in our research that TANF applicants who are continuing education are more likely to withdraw their application. Why do you think this might be?
7. What recommendations do you have for how the state of New Jersey and affiliated institutions can better serve low-income students struggling to obtain basic needs?
8. Do you have examples of other higher education programs or models that address discrepancies in safety net access? Are there other states or specific local areas doing a better job of this?
9. That covers everything I wanted to ask. Is there anything you would like to add, anything I should have asked about but missed?
 - a. Is there anyone else you would recommend we speak to related to higher education and access to basic assistance?

