BENEFITS ACCESS FOR COLLEGE COMPLETION:
Lessons Learned from a Community College Initiative to Help Low-Income Students

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Introduction

Postsecondary credentials are a good investment for individuals, families, and communities. However, experts project that the United States will not have enough credentialed workers to meet labor market demand or to remain globally competitive in the coming decade. Recognizing this challenge, community colleges have been focused on implementing a range of promising strategies to address the varied and complex reasons that keep low-income community college students from graduating. Some of these strategies connect students to support services that help them select the right courses and majors; address personal and academic barriers; prepare for a career; and accelerate through remedial education toward college-level coursework.

But even with these efforts, the lack of sufficient financial aid and family income remains a barrier for students pursuing and completing community college. The rapid increase in college costs and flat or reduced funding in student aid have resulted in sizable unmet financial need, which is the gap between college costs and what a student can afford to pay. Unmet financial need among low-income community college students is a barrier to persistence and completion and a significant challenge to the national credential attainment goal of having the highest proportion of college graduates in the world by 2020. Although community college tuition and fees are relatively low, these costs are representative of only a small portion of the overall cost of attendance for students. In 2015-16, a year at a community college was estimated to cost $16,833, including tuition, fees, and living costs.¹ For students who are supporting families, the cost is even higher as housing, food, and child care costs add to the total. Community college students in the lowest income quartile, representing 95 percent of full-time students and nearly 80 percent of part-time independent students, have unmet financial need; among dependent students, these figures are 97 percent and 88 percent of full- and part-time students, respectively.² Unmet financial need may be even higher among the 39 percent of community college students—many of whom are low-income—who did not complete the Free Application for Federal Student Aid (FAFSA) in 2011-12.³ High levels of unmet financial need have forced students—particularly low-income students—to borrow more, work more hours, take fewer courses, or in some cases, drop out altogether. Among young community college students, 66 percent work more than 20 hours per week to help pay for school and their home and family obligations, and 58 percent attend college part-time to accommodate work. These factors negatively impact college completion.⁴

The demographics of community college students are changing as well. More than a quarter of community college students (27 percent) are parents,⁵ and 17.5 percent are single parents.⁶ Half of community college students are 24 years of age or older; about one-third are 30 or older. Nearly 60 percent of community college students are financially independent of their parents; 41 percent of these students have incomes less than $20,000.⁷

One way to help close the unmet financial need gap for community college students is to ensure students access all available financial supports, which range from relevant federal, state, and local financial aid resources, to the variety of public income support benefits. For low-income students juggling work, school, and family responsibilities, the combination of financial aid and enrollment in programs such as food stamps, subsidized health insurance, energy assistance, child care subsidies, and transportation supports could be pivotal in increasing graduation rates and improving their opportunities to complete credentials that lead to good jobs. These programs can serve to complement, but not replace, existing funding streams that pay for student tuition, fees, books, and living expenses.

Many students who are eligible for such benefits, however, are unaware that they even qualify or do not know how to apply. If they are aware of their eligibility, they may feel that the application process, including producing documentation and interviewing, will be too frustrating and choose not to apply. Students or their family members may have had a negative application experience in the past. Students may be uncomfortable about seeking out means-tested support due to the stigma associated with receiving them, or may also experience social or cultural barriers to receiving assistance.
Community colleges share the goal of empowering their students—increasingly from disadvantaged backgrounds—to succeed in school and beyond. To achieve this goal, more community colleges will need to recognize the importance of anti-poverty work as part of an effective strategy for student access, progress, retention, and achievement.

—Regina Stroud, President of Skyline College

Project Overview

The Benefits Access for College Completion (BACC) initiative was a multi-year initiative designed to provide community college students with access to a full range of public benefits in order to reduce financial barriers to college completion. These benefits include, but are not limited to, those in the box below. This project largely broke new ground. Although a handful of colleges across the country are helping students access public benefits, whether through Single Stop USA, the Benefit Bank, or Seedco’s Earn Benefits, very few colleges approached embedding benefits access into college processes as systematically as this project set out for the colleges participating in BACC. The goal of the initiative was to develop sustainable operational and funding strategies for integrating services into existing community college operations to help eligible low-income students more easily access public benefits. The efforts of institutions ranged from providing students with accurate information about benefits to screening them for program eligibility, assisting them with enrollment by filling out applications and gathering documentation, and focusing on changing policies to better serve students who are eligible but not enrolled. BACC was funded by the Ford Foundation, Kresge Foundation, Lumina Foundation, and Open Society Foundations, with assistance from the Annie E. Casey Foundation. Since BACC, other initiatives have sought to integrate benefits access into college processes, including the Working Families Success Network (WFSN)’s community college expansion called the Working Students Success Network.

Potential supports for low-income students

- **Food assistance** through the Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps;

- **Child care subsidies** through the Child Care Development Block Grant, Child Care Access Means Parents in School, and other government-funded streams;

- **Assistance for mothers and children** through the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), and the Free and Reduced Price School Lunch program for children;

- **Cash assistance** through Temporary Assistance for Needy Families (TANF) and state general assistance programs;

- **Subsidized health insurance**, currently available through state Medicaid programs and the Children’s Health Insurance Program (CHIP);

- **Housing assistance** through Section 8 and other housing programs; and

- **Transportation assistance** through federal or state programs.
The BACC initiative tested the hypothesis that by closing the gap in unmet financial need, access to public benefits can help support students’ college persistence and completion, leading to success in the workforce. Starting in late 2011, seven community colleges were funded to develop, implement, and embed benefits access strategies into their college operations: Cuyahoga Community College in Cleveland, OH; Gateway Community and Technical College in Covington, KY; LaGuardia Community College in Queens, NY; Lake Michigan College in Benton Harbor, MI; Macomb Community College in Warren, MI; Northampton Community College in Bethlehem, PA; and Skyline College in San Mateo, CA. These colleges reflect a range of characteristics, as seen in the data below. They enroll over 100,000 students, with one-third of students eligible for the maximum Pell Grant, which is a good proxy of whether students might be eligible for public benefits, due to the similarity of income eligibility levels for federal financial aid and some public benefits programs.

<table>
<thead>
<tr>
<th>College</th>
<th>Total # of Students</th>
<th>Part-Time Students</th>
<th>Students 25 and over</th>
<th>Completed FAFSA</th>
<th>Eligible for Max Pell</th>
<th>% Receiving Pell</th>
<th>Average Amount of Pell award</th>
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<tr>
<td>Cuyahoga</td>
<td>27,910</td>
<td>18,384 (66%)</td>
<td>49%</td>
<td>24,711 (51%)</td>
<td>15,222 (32%)</td>
<td>47%</td>
<td>$4,653</td>
</tr>
<tr>
<td>Gateway</td>
<td>4,646</td>
<td>3,179 (68%)</td>
<td>55%</td>
<td>4,122 (83%)</td>
<td>2,531 (51%)</td>
<td>51%</td>
<td>$3,501</td>
</tr>
<tr>
<td>LaGuardia</td>
<td>19,564</td>
<td>9,109 (46%)</td>
<td>29%</td>
<td>13,948 (68%)</td>
<td>9,019 (44%)</td>
<td>48%</td>
<td>$3,555</td>
</tr>
<tr>
<td>Lake Michigan</td>
<td>4,230</td>
<td>2,928 (69%)</td>
<td>35%</td>
<td>3,338 (73%)</td>
<td>1,981 (43%)</td>
<td>46%</td>
<td>$4,439</td>
</tr>
<tr>
<td>Macomb</td>
<td>23,446</td>
<td>15,938 (68%)</td>
<td>32%</td>
<td>16,905 (54%)</td>
<td>8,220 (26%)</td>
<td>23%</td>
<td>$3,850</td>
</tr>
<tr>
<td>Northampton</td>
<td>10,666</td>
<td>5,987 (56%)</td>
<td>34%</td>
<td>8,703 (82%)</td>
<td>3,920 (27%)</td>
<td>40%</td>
<td>$3,372</td>
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<tr>
<td>Skyline</td>
<td>10,067</td>
<td>7,469 (74%)</td>
<td>36%</td>
<td>4,875 (33%)</td>
<td>2,295 (15%)</td>
<td>23%</td>
<td>$3,553</td>
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Each college employed a number of strategies to embed public benefits access activities into various college processes—ranging from admissions to courses—in order to improve retention and completion rates. Through this two-and-a-half-year initiative, we learned the successes and challenges of community college sites, statewide systems, and state government agencies' abilities to develop and institutionalize policies and practices that help a diverse population of eligible students access public benefits.

Over the course of the two-and-a-half-year project, we found that integrating benefits access activities into community colleges is possible and effective. It requires a great deal of work through the planning and implementation phases, but the payoff in increased retention within semesters and between terms, and increased connection of students to more resources to overcome unmet financial need, illustrate its worth. Throughout the duration of the grant, the intermediary team (which consisted of staff from CLASP, staff from the American Association of Community Colleges, evaluators from DVP-Praxis LTD and Equal Measure, and consultants) provided ongoing and targeted assistance to help each college develop its implementation plans, think critically about embedding and sustainability efforts, and overcome challenges. All of the colleges developed successful models and maintained services after grant funding ended.
Beyond recruitment, community colleges need to be able to retain students and help them complete their degrees. This is where benefit access programs come in. These programs are one of the most important retention strategies of community colleges.

—James Jacobs, President of Macomb Community College

College Activities: How Students Were Served

No singular model or approach was recommended for colleges to implement BACC activities on their campuses. An overarching logic model of key strategies to address was offered to help colleges determine which benefits to prioritize and how each service would be delivered, with a strong emphasis on institutionalization. Colleges also chose which students to target for their public benefits access efforts after analyzing student financial aid data. Most changed and expanded their target cohorts over the course of the project as they homed in on the students most likely to be eligible for benefits. Colleges chose which benefits to offer their students (which was often dictated by what was available through state-sponsored online screeners and application tools), and worked with their respective state or county benefits agencies to train college staff, develop processes for screening and/or applying for benefits on campus, and follow up on student applications. The colleges initially conducted targeted outreach to between 550 and 1,200 students through email, phone, and mail, while also conducting broader college-wide outreach. Although the colleges approached benefits access differently, five core areas of work were addressed across the seven colleges: outreach, pre-screening, screening, application, and follow-up.

Cuyahoga Community College

Cuyahoga Community College (Tri-C) is a multi-campus college located in the Cleveland, OH, region. The BACC initiative at Tri-C was originally branded as Project Go! Tri-C partnered with the Ohio Benefit Bank (OBB), the Ohio Department of Job and Family Services (ODJFS), and the Cleveland Food Bank to provide assistance to students with the public benefit eligibility and application process. Students can apply for benefits with Tri-C staff assistance or on their own through the OBB’s online tool, which includes pre-screening, screening, and application assistance.

Originally, Project Go! was its own entity housed in different locations across four campuses. It relied on student interns from Tri-C and area universities to walk students through the benefits application process. The college eventually moved to a model that housed the services in its Student Financial Aid and Scholarships (SFAS) department and used Peer Financial Coaches, who are college work-study students, to provide information, screening, and application assistance for a range of public benefits to students through the OBB online tool.15

The school initially targeted for services those students applying for emergency loans and students with at least 80 earned credits, no degree, and a zero Expected Family Contribution (EFC). Tri-C developed an outreach campaign to provide services and information to these targeted students. It learned that many in the target group were already receiving public benefits because of the high number of students with a desire to recertify their eligibility who responded to outreach. The final target population was revised to independent students with an EFC of $0-3,000 who answered “no” to whether they received public benefits on the FAFSA. The college also engaged in outreach to the broader student body. Counseling faculty, classroom faculty, and other staff also provided referrals.

As the project progressed, in an attempt to significantly increase the number of students applying for benefits, the college embedded benefits access functions in the SFAS department and started flagging the records of students who fell within the targeted cohort. Tri-C wanted to frame the resources being offered through Project Go! as similar to the aid being offered by SFAS. Students at Tri-C were already familiar with the red flag system that provided information on outstanding requirements to finalize federal financial aid at the college. By placing a red flag on the targeted students’
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.

–Student at Cuyahoga Community College

records during the enrollment/registration period, students are alerted to the possibility that they might qualify for public benefits and are required to contact the SFAS/Project Go! Benefits Access office for further assistance and support. Once the student has completed a pre-screening survey that helps staff identify who may be eligible for benefits, the flag is cleared from the student's record. Peer Financial Coaches follow up and provide additional screening and application support for benefits access. The SFAS department created benefits access workshops in which students seeking assistance with benefits access can choose to meet one-on-one with a Peer Financial Coach or attend a workshop where they will receive general benefit information and application assistance in a computer lab. In order to ensure students complete their application, the college generated reports to follow up each interaction.

Below is the student flow Tri-C adopted to serve its students. It illustrates the students targeted, the attachment of the flag to the student's record, and the route a student takes to either apply for benefits or not.
Gateway Community and Technical College

Gateway Community and Technical College (Gateway) is a multi-campus institution located in the urban/suburban region of Northern Kentucky/Greater Cincinnati. Gateway’s approach was to increase access to benefits through both the case management of existing programs that serve low-income students and to engage all areas of the college in making general student referrals to apply for benefits. Gateway built on existing benefits access activities on campus, including hosting a Department of Community Based Services (DCBS) staff person who works with students receiving TANF as part of Kentucky’s Ready to Work and Work and Learn programs, which provide financial and case management support for students pursuing a college degree or general educational development certificate (GED). Non-academic barriers to student success, including barriers to accessing benefits, are one of the three areas the college focused on as part of its accreditation Quality Enhancement Plan (QEP). As part of the QEP, Gateway looked at multiple ways to embed benefits access activities into the everyday activities of the college, including academic advising and orientation.

Gateway’s initial target population was drawn from five existing programs that serve low-income students on campus with a staff-intensive approach: Health Profession Opportunity Grant (HPOG), Accelerating Opportunity, Learning Communities, Ready to Work/Work and Learn (for students receiving TANF), and TRIO Student Support Services. After an initial low response from most cohorts, Gateway eventually expanded its model to include a broader variety of program areas at the college, which it referred to as touchpoints. These touchpoints included the Gateway veterans program, counseling, advising, financial aid, and faculty. As part of the QEP, faculty and staff conduct a brief survey of non-academic barriers with all students in order to determine who might be eligible for benefits. Unlike the other colleges in the initiative, Gateway had to develop its own benefits pre-screener because Kentucky initially lacked a statewide, online screener for benefits. Staff and faculty had students complete a paper “intent to apply” application that was provided to Gateway’s Student Success Coach, who then transferred the applications to the local DCBS office. DCBS staff then reviewed the application and contacted the student for a phone or in-person interview to complete a fuller application. By the end of the initiative, the state had developed an online SNAP screener and application tool, which allowed the college to move some of its activities online. In addition, staff was trained on the Ohio Benefit Bank screening and application tool to assist Gateway students who are Ohio residents. Information about accessing benefits is also included as a module in the mandatory orientation for all incoming students, and benefits access is introduced in the college’s mandatory Foundations of Success classes.

Currently, at each of the touchpoints—based on the results from the pre-screening—staff refer students to the Counseling Department to see a dedicated Student Success Coach. Initially, this staff position was supported through BACC grant funding, but Gateway moved the position into the college budget. Public benefits applications are completed through appointments with the coach or through kiosks located across campuses. Information at each kiosk directs students through the steps to access and sign up for benefits independently if they so choose. After a student submits his or her application, the Student Success Coach contacts the local DCBS office to obtain status updates on student cases. The Student Success Coach then follows up with the students to provide updates on their application status, remind them about appointment dates, and inform them of outstanding documentation.

“My fiancé and I were only receiving SNAP benefits. Now we receive K-TAP (TANF) and child care assistance as well and work in the Ready to Work program. We do not have to stress so much about how our bills are going to be paid and who was going to take care of our son. It helped us to be able to focus more on our studies and allowed us to be more interactive in class and work.”

–Student at Gateway Community and Technical College
LaGuardia Community College

LaGuardia Community College (LaGuardia), located in Queens, NY, built on its previous benefits access activities conducted under the Single Stop USA program, which provides benefits access to SNAP and TANF, as well as tax preparation, legal services, and financial literacy services. Single Stop is housed in the Enrollment and Registration Center alongside financial aid.¹⁷

The college started by targeting two distinct groups: students who were part of the Adult and Continuing Education programs, and students who were business and technology majors and earned at least 39 credits. The college had identified business and technology majors as those with the highest financial need. Benefits access staff struggled to connect with business and technology students because faculty were wary of using class time for outreach. As was the case with many of the colleges, outreach conducted via phone and email yielded low results. In the fall of 2013, LaGuardia shifted the focus to a wider potential population based on financial attributes and began robust outreach to all students, regardless of major, who had an EFC of $0 and were income eligible (based upon household size and income data drawn from the FAFSA).

The college places a “positive service indicator,” or flag, on a student’s record if the student appears potentially eligible for public benefits. The indicator notifies the financial aid staff, Single Stop staff, advisors, and counselors to direct students to the Enrollment and Registration Center and/or Single Stop for more in-depth benefits access screening and/or support with benefits applications. If determined to be potentially eligible for benefits, students receive a full screening by Single Stop or other benefits access trained counselors via the Single Stop-designed Benefits Enrollment Network (BEN), an online screening tool. Staff screen students and provide assistance in completing the necessary applications that students can submit at the local Human Resources Administration (HRA) office. At the time of the project, the state required all applicants (including students) to apply for benefits in person. Students could request student workers or counselors to accompany them to the HRA office.

Once a student applies for benefits, Single Stop uses transportation assistance (Metro Cards) as an incentive for confirming benefits received. Facilitators continuously call students to keep them engaged with the program and to confirm continued receipt of benefits upon recertification or to determine if there are problems with benefits that need to be resolved.

Lake Michigan College

Lake Michigan College (LMC) is located in the southwest corner of Michigan in Benton Harbor. LMC embedded benefits access activities into the responsibilities of existing Career and Transfer Center employees. LMC joined BACC through its participation in the Michigan Benefits Access Initiative (MBAI), which predated BACC and is a joint project of the Michigan Association of United Ways, the State of Michigan Department of Health and Human Services, foundations, a handful of community-based organizations, LMC, and Macomb Community College. Under the auspices of the MBAI program, the staff conducted outreach and assisted students with applying for benefits through the state’s online benefits application tool, MI Bridges.¹⁸

The original cohort included independent students with a zero EFC. Like the other schools, it struggled initially with its targeted outreach conducted via phone, mail, and email. Information about benefits access was

Why Benefits Access Works

“[I received] help in screening for benefits and help filling out paperwork. I also was told about benefits I didn't know about that I qualified for. I was also advised exactly what papers I would need to bring and what I would expect...I had no idea how to navigate through the benefit process and was given all the guidance I needed to succeed.”

–Student from LaGuardia Community College
also incorporated into the College Essentials course curriculum, an introductory optional class for older, non-traditional students new to college, and the College and Career Success course, another optional course. The college provided incentives for students to make appointments for benefits screening. An AmeriCorps member also supported benefits access at LMC.

The Career and Transfer Center staff help students apply for benefits, and, like the other colleges in the initiative, make referrals to a range of community resources. Staff also assist students in recertifying for benefits online.

Macomb Community College

Macomb Community College is located north of Detroit, MI, drawing students from both urban and suburban locales. It serves students who seek access to public benefits through its Student Options for Success (SOS) program where students can access a wide range of public benefits and community resources. Macomb also came to BACC through its participation in the MBAI. Under the auspices of the MBAI program, staff conducted outreach and assisted students with applying for benefits through MI Bridges. Although the SOS office was initially incubated in the Dean of Student Success Office, near the end of the project it was integrated into the Counseling & Academic Advising office as part of its sustainability plan.

The initial target cohort included independent students with an EFC below $3,000. SOS also targets students within continuing education programs and the Special Populations program, which serves single parents and low-income students. From early on, Macomb also recruited students widely and extensively across two main campuses, but ultimately developed key strategies to effectively reach the students most in need of benefits. One strategy was identifying subpopulations that qualify for assistance based on a specific attribute (food assistance recipient, foster youth, students enrolled in College Success Skills course and other developmental level reading and math classes, and military veterans). Another outreach strategy was to focus on “peak of needs,” in which outreach and recruitment efforts were based on the timeline of specific benefits and resources at particular times of year when students most needed them, such as heating assistance in the early fall.

Students complete a simple, one-page intake form that identifies their specific needs and potential eligibility for a wide range of programs. If it appears that the student may be eligible for public benefits, he or she is assisted with applying through the MI Bridges system. SOS staff can track and follow up with students through the college’s Scheduling and Reporting System (SARS), which allows every point of contact with a student to be captured, so that the staff can easily view all communication and meetings with each student. The staff can use this information to more effectively follow up with a student and determine the need for further assistance.

Northampton Community College

Northampton Community College (Northampton) is located in Bethlehem, PA, and has a satellite campus in nearby Monroe County. It has a history of offering specialized support services for a limited number of students already receiving public benefits, including displaced homemakers and dislocated workers in the New Choices program, and SNAP and TANF recipients. As such, its BACC activities are an outgrowth of that history. Like Gateway, Northampton had a robust state-funded program to support TANF recipients pursuing postsecondary education and training. Benefits access screening and application assistance are offered in several locations throughout the college, including the

“Applying through BACC was very easy. The people really care about what is going on with you and your life. It is much easier and organized; I was in and out and Sarah [a Student Success Coach] kept me updated on everything that I needed to do. Going to the local benefits office is time-consuming and can be frustrating. We really needed the help, and the BACC initiative at Gateway came through for us. Our family is doing wonderful now and can maintain our cost of living!”

—Student at Gateway Community and Technical College
The student services office where the Director of the New Choices program and BACC project leader is housed, the Enrollment Center, and counseling offices at both the main and other campuses. During the project, benefits access responsibilities were added to the job descriptions of two new counselors who were expected to be the main points of contact once the BACC grant funding ended.

The initial target cohort was low-income students at or below 160 percent of the federal poverty level who were independent students with dependents, had earned at least 15 credits, and met the minimum cumulative GPA of 2.0. The program also targeted dislocated workers, those enrolled in non-credit coursework, and those who had not completed a FAFSA. In summer 2013, a second cohort of students was selected—those enrolled at NCC who were independent students with dependents, who were Pell eligible, and who had not yet registered for classes.

As at the other BACC colleges, students in the cohort were contacted by departmental staff (such as financial aid administrators and counselors) or Benefits Access Specialists for individual appointments. During appointments, Benefits Access Specialists assessed the services a student may need and assisted students in screening and applying for benefits through COMPASS, Pennsylvania’s online screening and application tool. COMPASS includes a quick screening tool and takes the applicant immediately to the application form if the screening shows that the person is likely to be eligible for benefits. BACC staff, in cooperation with admissions and advising staff, developed a College Readiness Assessment tool to help identify the most critical services that students need. This tool is particularly helpful to Benefits Access Specialists. In addition, departments throughout student services are encouraged to have preliminary benefits access conversations with students, and to refer students as needed to counselors or the Student Affairs office for more in-depth assistance. When necessary, Benefits Access Specialists refer students for additional college supports, such as advising, counseling, emergency grants, scholarships, and community supports such as housing possibilities and food pantries. Benefits Access Specialists follow up to determine whether students have received benefits or requests from the state Department of Human Services. Staff contact the county assistance office if they believe a student’s benefits have been wrongly denied, limited, or decreased.20
Northampton's student flow is provided as another example of how a college engaged in benefits access.

**Northampton College Student Flow**

**Financial Aid Student Flow with BACC Embedded**

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**The Impact of the Affordable Care Act on BACC**

Under the Affordable Care Act (ACA)—the health care reform law known commonly as “Obamacare”—individuals had new health insurance options starting January 1, 2014. The law also made having health coverage a legal requirement. At the time, young adults ages 18 to 34 were twice as likely to be uninsured as older adults. The ACA addressed that issue with new health coverage options for young adults, many of which opened for enrollment beginning October 2013, in the middle of BACC. Because many of the uninsured are students, community colleges are in a great position to help connect them to coverage. Without health insurance, they risk medical or financial hardship that could prevent them from earning a college degree.

Northampton initially did not see how its efforts fit with the ACA, but when the college considered the ACA as one more public benefit and a means to identify low-income students and enroll them in additional public benefits, it got on board. It decided to feature ACA as the benefit of the month in October 2013. The college engaged in a partnership with Enroll America to conduct information sessions on both the Main and Monroe campuses. Service Learning students provided volunteer assistance for the sessions. The strong commitment to assist students to enroll in health care services is reflected in the Service Learning Administrator’s successful application to hire an AmeriCorps VISTA worker to carry on Northampton’s outreach and enrollment efforts.

As part of BACC, CLASP and Young Invincibles developed a toolkit for colleges to use in connecting students to health insurance through the ACA.
Skyline College

Skyline College is a highly diverse suburban community college campus located in northern San Mateo County, which neighbors San Francisco. While San Mateo County is relatively affluent, a significant percentage of households struggle to make ends meet. Skyline College embeds benefits application assistance within the range of services provided by SparkPoint at Skyline College. SparkPoint provides personalized financial education and coaching, employment and career services, free tax preparation assistance, a food pantry, scholarships, savings incentives, and other services leading to financial self-sufficiency and educational attainment. By embedding benefits information and application assistance into existing SparkPoint operations, Skyline College sustained project activities after the BACC grant expired.21

Similar to the other colleges, Skyline College initially targeted independent students with EFC between $0 and $3,000 for year one of the project. This target cohort included over 1,000 students. After the first year, Skyline worked with the college’s learning communities and other student services departments to identify classes and events in which to market BACC services. Additional populations targeted for services during year two of the initiative included students engaged in the TRIO program and on-campus learning communities: African-American Success Through Excellence and Persistence Program, First Year Experience, Women in Transition, Kababayan (focused on the Filipino and Filipino-American experience), and Puente (highlighting the Latino and Chicano experience with studies and services targeting transfer to four-year institutions). Additionally, Skyline College used Board of Governors (BOG) fee waiver applications as an indicator of the likelihood of eligibility for public benefits, and targeted outreach accordingly. The BOG fee waiver permits the waiving of student fees for eligible low-income California residents.

Pre-screening and application assistance predominately happen in the SparkPoint Center; however, the BACC team integrated pre-screening and referrals into existing college processes by training faculty and staff in other departments to identify and refer students who could benefit from BACC services. Initially, SparkPoint partnered with the Financial Aid Office to provide students with benefits information and application assistance through public benefits workshops. The college set up a web-based registration process for these workshops and provided an initial incentive of a $25 gift card to the campus bookstore or coffee shop for those who attended. Students could also access public benefits through financial coaching services or individual appointments with a BACC Student Benefits Ambassador. After feedback from students in the first semester, Skyline College moved away from the workshop approach and focused instead on individual appointments with SparkPoint staff.

Students apply for public benefits using MyBenefits CalWIN (www.benefitscalwin.org), an online tool available in the majority of California counties. Once an online application with necessary documentation has been completed, the student completes a phone or in-person eligibility interview with the county Human Services Agency. SparkPoint staff follow up with the county to determine the status of applications and help students troubleshoot problems.
Ultimately, the seven colleges embedded benefits services into different aspects of their institutional operations and activities. As the college program descriptions show, some chose to embed the majority of services in a stand-alone department or office that was co-located with other services important to low-income students, while others integrated these activities in existing functions of the college. Although no two efforts were identical, the colleges found that increasing access to public benefits was more effective when combined with other services in which students already automatically engage, such as financial aid, counseling, and advising.

Institutions are not necessarily designed to provide students with the kind of detailed information and personalized assistance necessary to get them enrolled in public benefits programs. This work can require a new culture, new infrastructure, supportive staff, and community-based partnerships to expand capacity. It also requires the support of leadership and inclusion among the college’s strategic priorities. The level of success colleges had with integrating and sustaining benefits access was dependent upon a handful of key factors for which we discuss lessons learned in this section. They are:

- The role of institutional leadership in fostering buy-in and success
- Changes in student flow and business processes
- Actions to overcome cultural barriers within the institution
- The capacity to produce and use data
- The importance of collaboration and teamwork within the colleges
- New relationships with local and state benefits agencies
- The need to overcome student stigma

It is important to note that although colleges faced myriad challenges in getting their benefits access processes off the ground, the robust services that each college built provided the institution another means for increasing persistence and completion, and helping students overcome the financial gaps that too often get in the way of graduation.

1. The role of institutional leadership in fostering buy-in and success

The most fundamental and critical component for the successful integration of benefits access work into operational services is strong institutional leadership and buy-in. Those in leadership and those who work at the institution must understand why benefits access is important and how it fits in to the institution’s completion agenda. Likewise, institutional leadership should build this work into the college’s mission, the language it uses, and the other student success initiatives or efforts it engages in. This starts with understanding the students that the institution serves and the challenges those students are likely facing, including financial difficulties. Engaged colleges should know that financial aid is insufficient and, presuming students will be unable to remain enrolled if they cannot pay their tuition, fees, and other expenses, that it is incumbent upon the college to find and connect students to other financial resources.

Across all seven colleges, the importance of sustained involvement from the hierarchy of leadership — from the president of the college on down — in articulating the need for systemic change, defining what changes must take place, and managing the change process, was cited as the key contributing factor for the fundamental success at each site. The intermediaries originally sought high-level leadership for the college teams and required presidential commitment as part of the letter of interest invitation. The desire for high-level involvement proved to be sound, as without such leadership, the cross-department collaboration necessary to build benefits access into multiple areas will not succeed. For instance, student services is not accustomed to working with financial aid, so for these departments to work together to overcome barriers to serving students more comprehensively, the request has to come from senior leadership.
Continuous involvement of the senior administration and deans overseeing academic affairs and student services, as well as the college officials who oversee the various areas that will be impacted or involved with the project (such as financial aid, advising, counseling, and faculty), is essential to embedding and continuously improving processes. Being able to point to the full backing of the administration often eases the way in developing the supporting relationships necessary to fully implement benefits access.

- Skyline College explained that it is absolutely necessary to have the commitment of the executive leadership team and to make sure that commitment is reflected in the institutional priorities and culture. Having an active college president who believes in the mission of the work and acts as a champion of the effort to increase access to benefits is vitally important for institutionalized success.

- Since Macomb first launched its benefits work, its college leadership has remained committed to establishing and sustaining benefits access at the college long-term. The ongoing involvement of Macomb’s president, vice president of Student Services, and dean of Student Success has been a mainstay of the program and crucial part of its integration and success. They provided vision and kept the benefits access work a priority for the institution and a key part of the student services mission. Leadership has offered guidance, critiques, and strategies, and has pushed activities forward from an administrative standpoint whenever necessary. They have consistently included benefits access in college-wide speeches, presentations, events, and faculty development days, and participated in technical assistance activities.

Embarking on such ambitious process change requires substantial planning time and a broad group of stakeholders. The BACC colleges were given less than six months to develop their initial implementation plans or road maps for the two-and-a-half-year project. During this period, the colleges conducted gap analyses, looking at the scope of need on campus, as well as assessing the processes that needed to be changed to integrate benefits access activities. They introduced new benefits access concepts to faculty and staff and asked them to consider how they could reorganize their job responsibilities to refer or screen students for benefits. They challenged the college culture by talking more openly about students’ non-academic struggles and asked faculty and staff to build those topics into their conversations with students. They sought to build champions who could lead their peers in engaging in benefits access activities, and mapped their existing and future processes to ensure everyone was clear about each other’s responsibilities. We found that colleges will be optimistic about their ability to achieve process change in particular areas, at a particular pace. They will underestimate the difficulty of overcoming cultural barriers and faculty and staff resistance. Successful colleges addressed these challenges at the beginning of the project, during the planning period, instead of waiting until they arose in implementation.

- Initially, BACC college teams often treated advising, financial aid, and related services as indistinguishable instead of acknowledging the nuanced differences in each of these processes. This could be partially attributed to a lack of breadth of leadership on the team. College teams with more narrow representation made incorrect assumptions about their peers’ job responsibilities and tended to assume changing processes would be easier than it was. Colleges were more successful when they took the time to foster detailed discussions with all of the relevant decision-makers in each department or area they hoped to change and physically mapped those changes. An administrator at Gateway observed, “There’s a general assumption that people know what each other’s processes are. They [the BACC team] laid out a flow for students but didn’t understand what goes on in the individual processes in each of those areas.”

Other means by which leadership fostered buy-in included:

- Tying benefits access and other efforts around building more comprehensive financial supports to the student success frame: Achieving process change requires much more than appealing to faculty and staff sympathies. To legitimize this work, it must be included in the college’s priorities, and built into its strategic plan. Making the case in this way can lend benefits access efforts legitimacy and build champions among leadership, faculty, and staff. This work must be framed in such a way that all of those engaged or whom we hope will get involved see this as an integral component of getting a student
to persist and complete, in much the same way as developmental education reform or better advising.

- Highlighting the scope of need on campus: Financial aid statistics illustrating the degree of poverty among the student body are often seen only by those in enrollment management, financial aid, and the president’s office. Other faculty and staff are prevented from gaining a greater understanding of the depth of financial need among a college’s students and, in turn, an appreciation for why certain processes, including their jobs, may need to change to better meet students’ financial needs.

- Setting aside time to focus on student needs: Gateway’s former president Ed Hughes viewed BACC as significant enough that he dedicated a day of professional development to the college’s efforts. BACC leadership hosted a Poverty Day and held a poverty simulation that educated faculty and staff about the various barriers low-income students face in their everyday lives while balancing school, work, and family responsibilities.

- Building a cross-departmental advisory committee: Each of the colleges pursued process change in not only the student services sphere, but also the academic side of the college, whether by including benefits information in classroom content, integrating screening into academic advising, or asking faculty to make referrals. Colleges with cross-departmental advisory committees made up of leaders and decision-makers from both student services and academics were more likely to have built broader and deeper support for benefits access activities, particularly at the time of sustainability after the grant funding ended. Participation in such committees also fostered the development of “champions” for benefits access who could share with colleagues the importance of integrating benefits access into current activities.

- Identifying the right project lead: Achieving system change requires someone who knows the college processes, including the actual processes that will be changed, and how to build partnerships within the college and outside it; and has regular access to the president. A college needs to ask itself whether the right person owns the project in order to accomplish goals and influence the levers of power. Unfortunately, grant-based projects often hire staff new to the college, which means there is a steep learning curve before gaining a handle on the complexity of the college. Such new staff have to spend time building trust with administrators, faculty, and staff instead of diving directly into process change.

- Finding a knowledgeable benefits access lead and balancing expectations of other faculty and staff: As a college embarks on helping connect students to benefits, it’s important to identify a person who will learn about myriad public benefits rules in greater depth and can keep the college up-to-date on any policy changes that could benefit or limit student access. This person can also serve as the liaison with the county and state benefits staff and other officials, and gain greater familiarity with community resources beyond public benefits. Faculty and staff who will serve as referral sources should not be asked to master this complexity or sit through hours of training covering the details of public benefits, because it could lead them to avoid engagement in benefits access activities because they are seen as too complicated. Former President Ed Hughes framed Gateway’s request of faculty and staff who would serve as referral sources in terms of “What can you do in five seconds?” and “What can you do in five minutes?” The degree of benefits rules expertise runs along a spectrum from simply knowing the basics of what SNAP may provide to a greater understanding of the complex rules about college students receiving SNAP.

2. Changes in student flow and business processes

Over the course of the grant, the BACC colleges embedded access to benefits into different aspects of their institutional operations and activities. Integrating access to public benefits is more effective when combined with other services and other offices with which students already engage, such as student support services, financial aid, and advising. This level of integration required a collaborative effort between college departments and a high level of buy-in from faculty and staff. Common challenges included increasing colleges’ understanding of key processes in different areas, overcoming cultural barriers within the institution, and gaining staff and faculty acceptance. In addition, colleges were faced with the challenge of arriving at a common understanding of what embedding means.
Benefits access is actually several components of one process that includes outreach/referral, pre-screening or screening, application assistance, and follow-up to ensure receipt of benefits. A college must decide which of these components it wants to embed in existing processes and then integrate those particular activities across the college. Pre-screening may be broadly integrated across a plethora of college areas, including admissions, advising, and the classroom, while the benefits application and follow-up responsibilities lie solely with the financial aid office. At one school, faculty were asked only to refer students to an office for pre-screening, screening, and application, while at another school, faculty pre-screened and screened students for potential eligibility. Both examples illustrate embedding, but to varying degrees in terms of what is being expected of faculty and staff across the institution.

Through our technical assistance efforts and the results of the evaluation, we found that providing students an “opt-out” model of benefits access services was a positive strategy for increasing the number of students who enroll in public benefits programs. A year into the project, several colleges restructured their pre-screening and screening activities to reflect this approach. General marketing and outreach proved to be insufficient, although it was the approach most colleges were initially comfortable with because it didn't require substantial process change. Voluntary opt-in models, such as emailing or calling students and inviting them to apply, or relying on flashy marketing to bring students through the door, were largely unsuccessful, as were broad-based efforts that asked students to show up for supportive services. The opt-out model required students to actively engage with initial benefits pre-screening steps on campus.

**Flagging Students**

LaGuardia and Tri-C utilized a flagging system to identify potentially eligible students that yielded an increase in benefits screenings, applications, and confirmation. They reviewed their student financial aid data and placed a “flag” on a student's file in their student management system. This strategy allowed the two colleges to embed pre-screening activities into existing college processes, such as financial aid services, and allowed for benefits access activities to be sustained beyond the duration of the grant funding period.

LaGuardia designed an approach that coupled pre-identification through the use of financial aid data and coding with meaningful service embedment into high traffic points of contact that the vast majority of eligible students are mandated to visit, such as advising, student financial services, and service areas for special populations. LaGuardia pre-identified all eligible students currently enrolled at the college and placed a “flag” on their student records. The BACC team worked closely with Student Financial Services to determine those who were likely eligible, which resulted in a list of over 4,500 students. These students were coded in the CUNYFirst system with a Positive Service Indicator (PSI). At the student services level, the PSI served as a flag on a student's record in the form of a one-sentence message informing the reader that the student may be eligible for benefit-related services and requesting a referral to the Single Stop department. For students themselves, when they signed in to their CUNYFirst account, the PSI showed on their record and reminded the students of their eligibility status. The application of the PSI increased referrals, benefits screenings, benefit applications, and ultimately, confirmation of benefits received by over 400 percent.

The BACC team at Tri-C implemented a similar strategy. Midway through the initiative, the SFAS department became more closely involved in the BACC project (Project Go!) as the college worked toward sustaining benefits access activities. The SFAS department developed a system of flagging students. By adding a red flag, targeted students are alerted to the possibility that they might qualify for public benefits and are encouraged to contact the SFAS/Project Go! Office for further assistance and support.

**Integrating Services Into Other Departments and College Processes**

While some colleges housed “one-stop” shops on their campuses to complement BACC efforts, such as SparkPoint at Skyline and Single Stop at LaGuardia, the remaining colleges had to identify departments to house their work. Initially, most colleges treated the BACC initiative as a project or program. They either added it on to a separate office or treated it like a stand-alone program to provide benefits access to eligible students. But the colleges soon found out that the only way to garner buy-in, scale up, and sustain benefits access
activities was to connect these services with existing resources that students were already seeking out, and work with the faculty and staff that provide them. For instance, Tri-C transformed its Project Go! Project into a service/resource that is permanently housed within the SFAS department college-wide across five campuses. It also embedded BACC services into several areas of the college, such as all new student orientations, which require mandatory attendance from all new students. Other examples include:

- Northampton’s plan included embedding the benefits access discussion as part of the counseling/advising services in order to reach students whose financial situation may have changed from the time they enrolled in the college. Northampton rewrote the counseling job description for all new counselors to include benefits access responsibilities as part of their job. Additionally, the admissions/financial aid interviews were streamlined so that staff took additional time to pursue the possibility that a student may have financial needs in addition to tuition and fees.

- Another way Northampton embedded screening efforts into its institutional processes was by adding three questions to the admissions/financial aid application to determine if a student may or may not want more information about public benefits. Two of these questions flag whether a student is likely to be eligible for public benefits:

  **Question 1:** If your family income falls below a certain level, you may be eligible for additional financial assistance. Would you like information about how to apply for other assistance such as public benefits? Yes, no.

  **Question 2:** Would you like more information about career planning and choosing a major? Yes, no.

  **Question 3:** How many hours per week do you plan to work while in college? 15 or fewer, 16 to 29, 30 or more.

- At LaGuardia, to complement the PSI placed on student records, the BACC team worked to physically, and intentionally, embed Single Stop services into heavily traveled areas students are often mandated to visit: academic Advisement and Student Financial Services. Single Stop benefits screeners were embedded in Advisement Services to ensure that eligible students referred for benefits application were immediately seen on site. This intentional location of screeners decreased the number of referral no-shows. The program’s most successful collaborative embedment was achieved with the office of Student Financial Services (SFS), where financial aid staff has immediate access to students’ financial records. Single Stop benefit screeners were given access to CUNYFirst student financial records that indicated potential benefit eligibility. Students deemed benefit-eligible were pulled off the SFS wait list, further screened for eligibility, and offered assistance with the benefits application process.

- Macomb’s SOS staff use the college’s SARS shared appointment system to track and more effectively follow up with a student and determine the need for further assistance. After initially emailing students every two weeks with extensive options for additional support going forward and maintain ongoing communication through to graduation, SOS staff have shifted to following up on an as-needed basis, depending on the students’ needs and preferences.

- As discussed earlier, Gateway identified program areas on campus it believed were able to provide intrusive case management, referred to as “touchpoints,” and expected those touchpoints to provide an entry to benefits access. After starting with only five program areas and noticing the limitations of doing so, Gateway expanded to include orientation, advising, counseling, and financial aid. Staff at these touchpoints were responsible for conducting outreach and awareness about public benefits and providing students with the tools to apply for benefits. The BACC team eventually trained all faculty and staff at the college to refer students to the self-service resource kiosks to apply for benefits and other community resources. Gateway also added a few questions about income
and benefits to the COMPASS college placement test that many students took upon entrance to the college, in order to help identify students in need.

- At Skyline College, the BACC team integrated pre-screening and referrals into existing college processes by working closely with other college departments to train faculty and staff how to identify students who could benefit from public benefits services, as well as how to refer them to SparkPoint for services. For instance, staff in the Health Center, Psychological Services, Financial Aid Office, Counseling Division, Learning Center, Academic Senate, and Center for Student Life and Leadership Development, along with other faculty received individualized training on how to incorporate public benefits access into their regular work responsibilities.

- Several colleges added benefits access information into non-credit college and career success courses and other introduction-to-college type courses. Gateway added information and screening to occupational training classes, and Macomb and Lake Michigan colleges did so in College Success courses. At Macomb, a module on its benefits access program was included in the College Success Skills course textbook that helped students think critically about how benefits access could assist them with their college success.

- LaGuardia and Macomb both changed their front end processes by adding benefits access information to orientation. New Student Advisement and Registration at LaGuardia includes information on public benefits as a formal component to the mandatory new student orientations that occur every week leading up to a new semester. At Macomb, a required online orientation was created that included an introduction for students to benefits access and the services available through Macomb’s SOS office.

- Initially, little thought was given to how benefits access would be integrated into the jobs of people who worked at the college and how complicated it would be for them. Sites initially assumed a student would seek assistance in an office (such as financial aid or counseling), and the staff member would correctly provide benefits access information and assistance. But it wasn’t as easy as the colleges expected. For instance, Gateway indicated that one challenge to embedding benefits access work in various departments was the incorrect assumption that these departments were already using case management practices, and adding benefits access would not be a stretch. However, when the sites realized how complicated it is to change processes, they developed flow charts that documented the trajectory a student travels when going to an office, and then provided each office with pre-screening materials and training to prepare the student before referring him or her to the proper BACC location/staff. As a result, college staff and faculty gained greater understanding of their responsibilities for benefits access, along with greater clarity on expectations.

- Benefits access activities were further embedded and sustained by adding benefits access work into job descriptions at several colleges. At Northampton, the Financial Aid department hired a part-time benefits access specialist and two full-time counselors who have benefits access work formally included in their job descriptions. The BACC project director’s position has been added to the Student Affairs division budget. Tri-C similarly altered one position classification: peer financial coaches (PFCs), which are a new category of student workers dedicated to assisting students with financial aid issues, as well as access to public benefits. PFCs are underwritten by Federal Work-Study funds, thereby providing a funding mechanism to sustain these activities in the long term. In some cases, job descriptions were unable to be changed due to union requirements.

- One of the most difficult obstacles colleges faced was student follow-up. Throughout the project, colleges repeatedly raised the challenges of getting students to follow up after their initial discussions about benefits access services, as well as concerns about students who initially were identified as likely to be eligible and showed interest in applying for public benefits, but did not complete all the steps in the application process. The ultimate goal was to increase the colleges’ “throughput” or the number of students who complete the benefits access process from initial screening to receipt of benefits. Colleges
developed strategies to catch students at potential “drop off” points by having someone readily available on the spot in the office to assist students or provide them with a list of items they need prior to completing an application. LaGuardia provided personalized appointment reminder cards, and Skyline adapted a similar concept by developing “six easy steps to get benefits” marketing material as a visual aid to help students understand what was required for the application from the onset. Over the course of the project, the colleges refined their messages and gained greater understanding of the types of students who would most likely be eligible for benefits so they could more strategically target their efforts to catch the highest percentage of students.

3. Actions to overcome cultural barriers within the institution

With the implementation of a new initiative, the colleges commonly faced challenges with faculty and staff when it came to embedding the activities into existing departmental operations. Some faculty and staff saw benefits access as outside the scope of what a community college should offer students, while others saw it as a means of furthering the college’s mission to educate low-income students and directly connected to recent efforts to promote student success. Making explicit the importance of benefits access to the achievement of college completion was an effective frame that helped more faculty and staff integrate benefits access into the everyday life of the college and helped ensure the longevity of services.

While some colleges met resistance in engaging faculty in the benefits access work, others saw faculty as their biggest champions. At all of the schools, BACC staff developed a script to help key faculty and staff address the non-academic needs of students and encouraged staff to be more assertive in talking with students about their needs, so that staff would feel more comfortable helping students access public benefits.

- For Tri-C, despite various interest and education sessions offered to the college community, the number of referrals from areas other than SFAS restricted the growth of student referrals overall. This was one of the drivers of the college instituting a system of flagging student records.

- Gateway similarly faced challenges in breaking cultural barriers to increase the number of students referred to benefits. Some departments were not fully supportive of the BACC process and were uncomfortable with offering public benefits as an option to students. The college president made the poverty simulation mandatory for all faculty and staff, in an attempt to not only embed knowledge of BACC across the college, but also make the connection of why it was important for Gateway to engage in this work.

- Gateway also noted that incorporating and normalizing language about non-academic barriers within the culture of the college helped spread the BACC message. The collection and sharing of non-academic-related metrics at Gateway, which had never been done there before, helped secure the continuation of a full-time position devoted to providing benefits access services on campus after the foundation funding ended.

- At LaGuardia, it was challenging to embed benefits access information within faculty advising. Faculty and staff have a mutual respect for one another’s roles and therefore, staff tend not to encroach upon faculty teaching territory; likewise, faculty do not take on the responsibilities of staff providing various student supports. LaGuardia had to navigate these barriers as it sought to move a portion of the referral process into academic advising.
At Northampton, although staff and faculty viewed the BACC work as important, they were initially reluctant to engage in discussions about students’ financial means and needs, seeing such topics as too personal and far afield of existing responsibilities. As the project evolved, staff perceived their roles differently, and many came to embrace their new roles. Faculty became the first and most reliable referral source over the course of the project. Once faculty realized benefits access services were available on campus, they began referring students who were in need of housing, transportation, and a variety of other non-academic supports.

4. **The capacity to produce and use data**

Data were generated and used by the BACC colleges to identify potentially eligible students, target services or activities, improve processes, and maintain accountability. Data were used both at the institutional level and in partnership with local human services agencies to improve the application process and acceptance rates of students who applied for benefits.

As part of the planning period, each college conducted a gap analysis in which its BACC team looked at student financial aid data to estimate the scope of need on campus. CLASP developed a template to guide each college through this gap analysis, which led the colleges to critically analyze their financial aid and other data to determine the degree of benefit receipt or the level of financial need on campus in a way none had done before. The financial aid office could determine the percentage of students receiving Pell Grants and the average grant or the number of students receiving the maximum Pell Grant, but few individuals had considered the implications of such data and what they said about the need for public benefits on campus. Not only did completing the gap analysis and related technical assistance help the colleges discover the scale of poverty on campus, but it also helped them to see the importance of using such data to develop their services. The gap analysis served as the basis on which the colleges identified the original cohort they would target for services. The colleges looked at benefit receipt to determine the number of students who self-identify receipt on the FAFSA; the students’ income levels lined up against public benefit income requirements (below 100 percent and 130 percent of the federal poverty level, to help estimate eligibility for SNAP and Medicaid); the hours worked and number of students receiving work study, both criteria for student receipt of SNAP; and the students’ dependency status.

Armed with this knowledge, the colleges chose the cohorts on which they would first focus their activities. By working with the intermediary team to better analyze their financial aid data, the colleges further built a culture of inquiry that helped them think strategically about who to target and how to expand their services over time.

Since the FAFSA asks whether a student is receiving, or within the past 24 months has received, Free and Reduced Price School Lunch, SNAP, Supplemental Security Income (SSI), TANF, or WIC, the colleges should have had a better idea of how many students were already receiving benefits. Through the evaluation, they learned that students grossly underreport their receipt of these benefits, even though their receipt can lead to a simplified financial aid application process. The evaluators’ analysis of colleges’ FAFSA data indicated that only 14 percent of students enrolled in one of the seven colleges who completed the FAFSA, and were maximum Pell-eligible, reported receiving at least one benefit. Yet deeper analysis of data from Gateway and the Kentucky DCBS highlighted the underreporting, showing that among those who received benefits, only 20 percent reported receiving them on the FAFSA.

The ability of colleges to track certain performance indicators allowed BACC staff members to better target potentially eligible students, understand where the greatest referral sources were located, and review application-to-benefits enrollment conversion rates. At the halfway point of the project, monthly and quarterly performance measures were developed to support the continuous improvement of each college. Each month, sites set targets for the number of students to whom they hoped to provide outreach, referrals, pre-screenings, screenings, and application assistance. Actual overall numbers were reported on a monthly basis as well as for key departments on campus that assisted in benefits access work. Being able to track and analyze data not only held sites accountable for hitting commonly arrived upon targets, but also allowed them to see the gaps, create solutions to address issue areas, and see successes.
• At the institutional level, Skyline College used the performance indicators report to track monthly data to identify patterns in student interest at different points in the school year. For example, Skyline College noticed fewer students came to SparkPoint to access benefits during finals week and the summer term, and the largest influx of students occurred at the beginning of the fall semester. This information allowed the BACC team to tailor marketing and outreach strategies and use staff time and resources more effectively.

Data Sharing and Local Human Services Agencies

The colleges used data sharing to determine the actual scope of need and to improve the application process and acceptance rates of students who applied for benefits.

• Gateway conducted a data match with the DCBS and found that 2,300 of its students who were receiving Pell Grants were not receiving public benefits.

• Gateway secured a monthly data merge with DCBS that proved to be beneficial for student follow-up because it was notified if students' applications were missing particular items that would lead to denial.

• As part of its use of COMPASS, the Pennsylvania COMPASS Community Partner arrangement allows Northampton to follow up on an application's and determine its status. Many state online screeners provide this capability to formal partners.

5. The importance of collaboration and teamwork within the colleges

Another broad lesson shared among the colleges is the need for strong internal partnerships among faculty and staff in different departments. While challenges were met in gaining faculty support and buy-in, successful collaborations occurred throughout various departments on campus.

• LaGuardia was able to embed benefits access work into the fabric of the institution through the support of various college leaders, from the president on down. This included updating and permanently amending departmental literature and protocols to encompass public benefits information. For instance, Admissions added public benefits information into its recruitment presentations, new Student Advisement and Registration included public benefits information as a formal component of mandatory new student orientations held during the weeks leading to a new semester, and Student Financial Services used the most updated FAFSA data each term to identify additional students who appear to be likely eligible for public benefits as a “pre-screener” and to add the PSI to student records.

Several colleges noted the benefit of compiling an advisory board from across the college. By inviting representatives and key stakeholders from various departments with a stake in the game, it's easier to maintain buy-in, solicit useful ideas and advice to continue process improvement, and embed practices into the services for students.

• Tri-C created an advisory group of faculty, counselors, financial aid staff, institutional researchers, and other staff at various levels of administration. This core group was initiated to garner college-wide support and guidance to the project. The group met often to discuss how to maintain partnerships with internal and external stakeholders, and implement next steps for sustainability.

• Northampton utilized its advisory board to develop a partnership with the local Department of Human Services. By asking the director of the office to serve on the BACC advisory committee, the partnership was strengthened. Her input in program design and help with resolving problems were critical in establishing the BACC program on campus. Additionally, throughout the initiative, if the BACC team found the state agency to be less accessible, she offered the help of her staff so the BACC could determine which students received benefits. The state now has one staff member assigned to help Northampton when it has questions about an application.

6. New relationships with local and state benefits agencies

Some colleges successfully fostered partnerships with their local or state department that administered human and social services programs, in part so that faculty and staff could better understand the rules and regulations
of public benefits. Since colleges typically focus on the higher education financing and financial aid policy spheres, public benefits systems can be overwhelming to understand, and investment in training will be necessary. Moreover, such connections helped human services staff see the importance of benefits access on college campuses as an avenue for poverty reduction and expanded the likelihood for a closer collaboration between state and local officials and colleges.

State and county agencies, community partners, or others with expertise in these areas may be able to help colleges navigate the complicated rules. It is also important to have a point person on campus who can be a resource, coordinate this work, and interact with county and state partners. This person can often fill in the gaps that faculty and staff, for whom connecting students to benefits is not their primary responsibility, are not able to complete.

During the course of the grant period, the colleges worked to build relationships with their local and state benefits agencies to: 1) gain data to use in the formal evaluation of BACC services, and 2) be able to determine where the students’ applications were in the county and state determination processes. Gateway was the only college able to sign a data-sharing Memorandum of Understanding (MOU) for purposes of the evaluation. The college also built a more personal relationship with its state and county offices, which was aided by a state human services leader attending the initial project kickoff meeting. The state of Kentucky has long provided extra financial and wrap-around supports for TANF recipients in college.

Several colleges faced challenges in creating a successful partnership. For instance, Tri-C was unable to finalize an official data-sharing MOU with the county and state Department of Jobs and Family Services; this MOU would have provided the college with aggregate student application status data and individualized status data. The inability to finalize the MOU between the two organizations’ legal departments hindered some of the individual student follow-up the college was hoping to achieve with student applications and meant Tri-C did not participate in the quantitative portion of the evaluation.

Other college teams were able to forge relationships and help their students navigate the local benefits services landscape. Gateway started participating in the Regional Safety Net Alliance, allowing the BACC team to create strategic partnerships with local benefits and community action agencies that ultimately streamlined services provided to Gateway students. Macomb joined the Macomb County Inter-Agency Council, which allowed the BACC team to stay up-to-date on the latest community programs, funding availability, and procedures of local community partners.

Beyond the evaluation, data matching between the local human services agency and the participating site facilitated real-time updates and outcomes on the status of pending student applications. Throughout the duration of the project, each site continuously tried to build relationships with its local human services agency to collect data on aggregated and individual student application status. The majority of the colleges encountered barriers in gaining such agreement (i.e., change in county personnel, limited time and lack of college staff capacity, politics), but a few, including Gateway and Skyline, were successful in securing access to individual-level student data. The unsuccessful colleges learned that the right people needed to be involved from both sides from the first meeting. According to Tri-C, it is imperative for the college to secure the support of the county administrator who is responsible for providing the detailed student data necessary for the college staff to properly follow up with students seeking assistance.

- The BACC team at Gateway experienced some challenges collecting the necessary data from the DCBS on a regular basis. However, after much persistence, connecting with college champions, and engaging in multiple conversations about the importance of accessing public benefits to increase college completion among low-income students, the team was able to secure a monthly data merge system. This arrangement with the local DCBS office allowed the BACC team to better understand the status of student applications and decrease the number of denied applications by following up with students who had incomplete applications.
• The Skyline College BACC team made considerable progress in leveraging its partnership with San Mateo County Human Services Agency (SMCHSA). Executive leadership from SMCHSA visited the college in spring 2012 to gain a better understanding of the benefits access assistance the college hoped to provide. SMCHSA provided training on the CalWIN online application process to the Assistant Project Director, SparkPoint Administrators, Financial Coaches, Financial Aid Technicians, Academic Counselors, Faculty Counselors, Program Services Coordinator, and the Student Benefits Ambassador. Skyline College and SMCHSA mapped a process for exchanging information to facilitate effective public benefits application assistance for students. In addition, Skyline College was designated a CalFresh (California's title for SNAP) community outreach partner, and as such, continues to receive $10,000 annually from the county to increase access to SNAP benefits. Skyline College uses this funding stream to conduct outreach to students. Skyline College also participates in bi-monthly CalFresh outreach workgroup meetings at the Human Services Agency and submits quarterly reports with information on numbers served, accomplishments, and challenges.

In return, SMCHSA provides application status updates to the public benefits team on a monthly basis, which allows the team to understand how the county processed and evaluated students’ applications. This information includes specific reasons for pending cases so the college can follow up with students and encourage them to submit verification documents, reschedule eligibility interviews, clarify their income or household status, or take other necessary action to avoid being denied. This protocol allows the BACC team to clearly communicate remaining steps in the application process; as a result, fewer applications are denied for preventable reasons. Since instituting this process, the approval rate among Skyline College’s student applicants increased substantially.

• Macomb participates in the MBAI as a community partner of the state government. Macomb has a strong line of communication with state and local Department of Health and Human Services (DHS) staff and coordinates efforts to improve the current benefits application and delivery process. While this relationship has resulted in increased aggregate data sharing from the state, issues of funding, staffing, and technology remain problematic to determine student outcomes and benefits uptake. Macomb's SOS office has built strong connections with the regional U.S. Department of Health and Human Services office regarding the new Healthcare Exchange and Medicaid expansion. SOS also connects with a local community agency that received federal funding to act as navigator for the new healthcare system.

7. The need to overcome student stigma

The BACC college sites work with students who have a range of financial and personal circumstances. They are typically laid-off workers, student parents, and older students, who often struggle to make ends meet by working while in school. Many of these students don't believe they are eligible for public benefits or, if they are, that it is not worth their time to apply for and receive them. They are students who say they are “not that poor” and who do not believe that public supports are meant for them. However, these supports can make the difference between students continuing to struggle in low-wage jobs and completing their courses of study, leading to good jobs. The BACC sites employ a number of strategies for helping students understand the value of applying for benefits and making the potential impact clear. Their lessons include to:

• Train staff to be sensitive at every point of contact: For instance, the BACC site team at Northampton is working with faculty and front-line staff in all of the offices that focus on students’ finances and personal well-being. They are engaging faculty who are oriented toward social justice and are interested and willing to participate by learning more about the financial resources students can access to stay in school. The site team makes sure that all faculty and staff understand how to be sensitive to the unique circumstances of each student. The BACC site team also understands that students often are scared to talk to faculty or staff about financial and personal challenges, and recognizes that staff sensitivity is essential. Therefore, faculty presentations about BACC include poverty awareness exercises, a list and description of the services available to students, and the resources available to staff. The
central message is that anyone who has contact with students is responsible for students’ success.

- Be clear about who is likely to be eligible: Confusing eligibility requirements for many benefit programs are a barrier for students. Sometimes simply being clear about the circumstances that qualify students to receive support could give them the confidence to seek out this support. The Cleveland Food Bank has worked with a number of community colleges throughout the state of Ohio and has created flyers with information about the eligibility requirements for food assistance through SNAP.

- Use personal stories and make personal connections: Front line staff must recognize some of the real and perceived racial/ethnic, cultural, and class barriers between students and the staff serving them. BACC sites have addressed these barriers to connect with students in a number of ways. For example, some staff share their own experiences of receiving public benefits to help them through school or through temporary unemployment. Other staff connect with their students through common language, culture, or background.

- Partner with students who can spread the word: The BACC sites have found that students are often the most effective messengers to other students. The BACC site team at LaGuardia is using this strategy to reach other students in need of assistance. The Single Stop office at LaGuardia has enlisted work study students who have received public benefits in the past to sit in on benefits screenings and information sessions to be examples of how public benefits can help students meet their goals. In addition, LaGuardia worked with a marketing class to craft messages that better resonate with students. Schools are also working with student government to share benefits access information.

- Be clear about the process of applying and how long it will take: Simply explaining how long it takes to complete applications and listing the steps that follow can demystify the process of applying for public benefits and help to clarify that it can be both realistic and worthwhile. Colleges put students at ease by providing clear and succinct flyers and other materials.

- Use real numbers to make the point that it is worth the time to apply: Students frequently tell staff that it is not worth the trouble to apply for public benefits because they will not receive enough support to make a difference. In these cases, it can be useful to respond with real numbers. For example, the average SNAP benefit per person per month during the 2015 fiscal year was $126. Additionally, receiving some benefits can make it easier to access other supports. For example, those who receive SNAP can be automatically eligible for other local benefits such as heating or telephone assistance.

- Describe how benefits are temporary assistance that can lead to permanent, positive change: Potentially eligible students may believe that benefits are not for them. They may be laid-off workers who have always been self-supporting in the past, or student parents who have always made ends meet on their own. One way to address these misperceptions is to frame supports as temporary ones meant to assist people, like students, while they have lower incomes as they pursue education and training. For example, people receive SNAP benefits for an average of only 10 months. Lake Michigan and Macomb have found this argument persuasive among the large number of laid-off workers and student parents they see. Gateway coined two phrases, “There’s a time to give and a time to receive,” and one that describes benefits as “short-term assistance, for a long-term success.” Benefits were also framed as a temporary support that could be terminated upon graduation and placement in a job paying family-supporting wages. For instance, Northampton’s BACC director for TANF services often says to students, many of whom have worked and paid taxes, “you contributed, now it is your time to receive until you get on your feet.”

- Explain that benefits can be another form of financial aid: The public benefits team at Skyline College uses the College’s “students first” philosophy to provide students with access to benefits. This means that every front line staff person, every faculty member, and every administrator goes the extra mile to make sure students receive the resources they need. They embrace this as a key element of the institution’s commitment to social justice and equity. This plays out in the way that financial aid staff assist students...
in accessing the college’s resources. They make themselves available at times that are convenient for students and make personal connections with every student in a variety of ways. They use their own experiences, and appeal to students’ desires to support their families, as well as their goals of completing their degrees. They also use specific language to attract students. They see public benefits as social investments that provide a greater return on investment to society when students succeed.

- Emphasize that benefits are deserved: The BACC site team at Gateway is working with a large number of dislocated workers who are participating in training programs and career pathways. These individuals—who have not received assistance previously through SNAP, TANF, or other public programs—have expressed the feeling that these supports are an indication of failure for themselves and their ability to support their families. In contrast, however, these and other students don’t perceive stigma related to receiving Pell Grants or workforce program funds to support their education, or accessing unemployment insurance during bouts of unemployment. These less-stigmatizing supports help students complete their programs of study or get by until they find another job. Other public supports and benefits can also be framed as intended to assist students to meet their goals, and as temporary supports. Just like Pell Grants and unemployment insurance, taxpaying students are entitled to receive them when needed.

- Appeal to students as parents: Often, parents are more likely to ask for help on behalf of their children than for themselves. Public benefits are far more likely to appeal to student parents when framed as vital assistance that can help children be healthier and better supported. This is particularly true for custodial fathers who have previously not had to seek outside resources to make ends meet. Public benefits, such as the state children’s health insurance program (SCHIP), SNAP, and heating assistance, can help student parents to meet essential family expenses.
Technical Assistance Lessons

The technical assistance portion of the BACC initiative taught CLASP several lessons about inciting change at the community college level. Throughout the grant period, the technical assistance structure evolved to meet the ongoing needs of the colleges and bolster their efforts to connect students to benefits. The first year of the project was focused on helping colleges design their benefits access activities and develop processes to connect students to benefits. The second year focused on providing additional resources to enhance the possibilities of better and increased student outcomes, and the final several months focused on ensuring the embedding and sustainability of activities.

Over the course of the project, we learned that integrating benefits access activities into community colleges is possible and effective, but requires a great deal of work through the planning and implementation phases. Intensive support is required to help colleges develop a benefits access plan. Since most of the colleges were new to benefits access, they required intensive support to gain an understanding of public benefits and how to integrate benefits access into their college activities. Throughout the duration of the grant, the intermediary team (which consisted of staff from CLASP, staff from the American Association of Community Colleges, and consultants) provided ongoing and targeted assistance to help each college develop its implementation plans, think critically about its embedding and sustainability efforts, and overcome challenges it may have been facing. CLASP did so by fostering a thriving learning community among the colleges—conducting monthly calls with individual sites, hosting monthly peer learning calls and/or webinars, and making in-person individual site visits and cross-site convenings. The cross-site learning provided open forums during which colleges could share solutions for overcoming common challenges.

The structure of the project also required navigating the tension between experimentation and achievement of immediate outcomes—a common challenge when foundations seed innovation. The BACC funders wanted the colleges to have a sense of urgency to push innovation out across the college, while serving more students along the way. From the outset of BACC, the colleges knew that realizing continuous improvement and serving more students over time was an explicit goal. One way to orient colleges toward that ethos is by setting service goals and targets once colleges have determined their process change. By setting goals and targets too early, the colleges could have been incentivized to figure out the easiest way to serve students, which isn't always the most efficient or sustainable in the long term. Once their processes were changed, the colleges looked at their potential capacity and set targets from there.

One of the important questions for building support for sustainability of the benefit access strategies is whether the investment of resources in the activity is justified by its impact on the revenue “bottom line” for the college. We heard this repeatedly from BACC college presidents. Clearly, there are many reasons other than revenue impacts why colleges would want to do this work, and some of the most important may be difficult to quantify. However, shedding light on the financial impact of the benefit access strategies put colleges in a better place to talk about sustainability. The BACC technical assistance team adapted a process for estimating revenue returns based on additional students who are retained because of their access to benefits.
Evaluation

To determine the effectiveness of incorporating access to public benefits into college services and operations, DVP-Praxis LTD and Equal Measure (formerly, the OMG Center for Collaborative Learning) led the evaluation process of the BACC initiative. The evaluation focused on five of the seven colleges (Cuyahoga Community College, Gateway Community and Technical College, LaGuardia Community College, Northampton Community College, and Skyline College), representing a range of college sizes; the percentage of potentially eligible students; and state public benefits systems. The evaluation sought to answer the following questions: What are the most promising models for community colleges to increase benefits access for their students, and how can these models be integrated into community college operations?

The evaluation team collected data through in-depth field work at each college with interviews of key college stakeholders and intermediaries. Although each college approached and implemented benefits access services differently, four key themes emerged:

1. Benefits access services should be provided through a highly visible and well-known centralized hub with knowledgeable staff.

The majority of BACC colleges began the initiative without an already established hub, like Single Stop or SparkPoint. Colleges first approached benefits access work as an “add on” to services already being provided on campus, identifying point people who were asked to screen students or make referrals and student workers with limited appointments. This strategy soon proved ineffective as staff felt it was too much of a responsibility to take on these additional roles, and student workers left or were under-resourced. Over the course of the initiative, the colleges began moving toward a “centralized hub” model to provide services, establishing screening and application supports within financial aid offices and advising and enrollment centers. According to the evaluation, “creating a centralized benefits access hub allowed for colleges to have dedicated program staff with primary responsibility for maintaining up-to-date knowledge of benefit polices, managing external partnerships, and supporting students in obtaining and maintaining benefits.”

2. Colleges should implement models that require students to “opt-out” of benefits services by connecting initial pre-screening steps to existing student support services such as advising and financial aid.

Throughout the initiative, the colleges discovered their broadly targeted outreach strategies were ineffective. Students did not respond to broad marketing or targeted emails, or phone calls about public benefits asking them to opt-in to screening and application services. Following a cross-site event, colleges revisited student flow patterns to identify high-volume intervention points where benefits access services could be inserted in an “opt-out” model. Connecting access to public benefits within existing academic and non-academic services that students already seek, and requiring students to opt-out of services, is a more effective strategy to engage and support students.

3. Leadership at multiple levels and across all departments needs to recognize benefits access services as an institution-wide priority and enact policies and practices necessary to support the institutionalization of benefits access services on their campuses.

While executive leadership is important for the sustainability of a service, the depth and breadth of leadership and commitment plays a more critical role for benefits access to be a core non-academic support service on campus. When executive leaders and department leaders, throughout all levels of the campus organizational hierarchy, connect benefits access services to larger institutional priorities, they indicated a campus-wide commitment to finding the necessary resources to sustain benefits access services beyond the grant period.
4. The quantitative portion of the evaluation also found that benefits access can have a positive impact on students’ academic progress toward degree completion, especially for students who bundle multiple benefits while enrolled.

Gateway was the only college able to acquire a student data match with state administrative data on the receipt of public benefits. An impact analysis of this strategy revealed that benefits access can have a positive impact on students’ academic progress toward degree completion, especially for students who bundle multiple benefits while enrolled, as indicated by an initial analysis of college administrative data and state-level public benefits data at the college. Results indicated that low-income students who received SNAP, TANF, or TANF-funded child care enrolled in more academic terms on average than a statistically matched comparison group (2.8 compared to 2.4, respectively). Additionally, an exploratory analysis of data suggests that students who received multiple benefits enrolled in more academic terms during this period (3.3) and accumulated more credits, and a larger percentage earned a college credential than the typical student receiving only one benefit.

Although connecting students with public benefits holds promise for helping them make ends meet, these programs may contain barriers at multiple levels. Policies at the federal, state, and institutional levels exist that are, at times, short-sighted and create disincentives for students to get the education and skills needed to complete college and move into a good job. CLASP recommends policymakers and institutional leadership examine their policies, and ensure they do not present unnecessary hurdles to lower-income students trying to finance their total cost of attendance.

Public benefit programs may contain similar barriers. Students may be deterred from applying because of complicated applications and procedures such as documentation requirements, long and confusing forms, in-person interviews, frequent renewals, or the stigma that can be associated with these supports. The application and documentation requirements are more difficult for students who work or have children, as in-person interviews or lengthy applications are harder to complete and could require missing class or work or finding supplemental child care. In addition, demand often outpaces supply for assistance such as child care and housing.

There are federal policies that apply only to students that prevent them from enrolling, or at least make it more difficult for them to enroll, in public benefits programs. Some programs require students to work in order to receive benefits, while others explicitly bar students, have very low income limits, or count some forms of financial aid in the income calculation (typically federal financial aid is exempt). Even where these barriers can be navigated, they are likely acting as disincentives for students to enroll in programs because of the idea that these programs are not meant for them.

There are restrictions for students who are not U.S. citizens, making many in this group completely ineligible to receive assistance. Even for those who are eligible, including the citizen children of non-citizen parents, the process is even more convoluted.

At the state level, each means-tested program is administered differently. Many programs place significant administrative discretion in the hands of state agencies. Some programs, such as TANF and the Child Care and Development Block Grant, are block grants with few rules attached to them. This leaves states to determine how funds will be allocated, in accordance with federal law. Other programs, including SNAP, are federally administered but lay out a clear set of state options that can be selected when implementing the program.

Perhaps more importantly, it is up to the state to determine some eligibility levels, as well as how complex it is to apply for assistance under a particular program. Federal and state agencies should consider reforming a range of policies that would streamline access to public benefits for low-income students who are likely to be eligible – for instance, whether attending postsecondary education and training for more than one year is an allowable activity under TANF, or whether attending

Housing for single students remains the issue that is most difficult for students to resolve. Whether it is inability to pay rent, an eviction notice, or no actual place to stay, there are few solutions because of limited assistance and narrow definitions for eligibility. Public housing in Northampton and our surrounding communities have waiting lists that are often closed because the wait list is 10 years long. Our students often do not have 10 days to wait for housing.

–Maryann Haytmanek, Northampton BACC Project Lead
postsecondary education is an allowable expense for child care subsidies. For institutions working to connect their students, a general awareness of the potential challenges for students is the first step.

It takes a significant amount of planning, focus on continuous improvement, and collaboration between the sites and technical assistance team to embed and sustain public benefits work into college operations so that students can more easily access them. There is no single way to implement and provide benefits access, and colleges may experience varying levels of success. Some colleges effectively leveraged the availability of a one-stop service like Single Stop and SparkPoint. Other colleges succeeded by embedding services into other departments frequently used by students who are potentially eligible, like financial aid and advising. Colleges need to explore various approaches to embedding services within their institutions to meet the unique needs of their students. Throughout the duration of the project, the college leadership and technical assistance teams fostered an environment where colleges had the space and support to try new approaches and share success, challenges, and strategies for improvement with one another.

While the grant funding of the BACC project formally ended in 2014, the commitment of benefits access work continues at the colleges. College presidents continue to support the efforts of the BACC teams to sustain this work. For example, LaGuardia’s president made a commitment to institutionalize services, and the plans for this process were incorporated in the 2014-15 college strategic plan, including funding two full-time positions and three part-time positions to ensure that the current level of services are sustained. Similarly, Northampton created a full-time, college-funded project director to ensure that benefits access services will continue to students, and who will continue training staff on benefits access processes. Skyline College continues to provide benefits access support through the SparkPoint Center. At Tri-C, the college expects that by embedding this initiative into the SFAS department and rebranding Project Go! as another financial resource, students will begin to view this department not only as a source for federal financial aid, but also as a service-oriented department that provides assistance with all financial resources (educational and non-educational) that a student might need. Lake Michigan will continue delivering services through the Career and Transfer Center. With the process already in place and staff trained and students knowledgeable of where to go for assistance, the sustainability plan is a seamless transition.

The Benefits Access for College Completion initiative was an initial success and confirmed the hypothesis that access to public benefits can help support students’ college persistence and completion, and connection into the workforce. By packaging public benefits, strategically locating resources visibly on campus, and embedding activities into existing college operations, offering public benefits assistance is one strategy to close the unmet financial need of low-income community college students.

However, a key determining factor for the success of this strategy lies outside the community college itself, in the state and federal policy spheres. Better alignment between state and federal public benefits rules and financial aid programs, as well as ensuring postsecondary attendance is supported by public benefits programs, will influence whether connecting students to a more comprehensive set of student financial supports can be a scalable strategy to help students persist and complete.
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Endnotes


7 Ibid.

8 More information about Single Stop can be found at http://singlestopusa.org. It is a national non-profit organization working to connect low-income people to public benefits, legal support, and financial counseling. Benefit Bank is an online service that simplifies and centralizes the process of applying for programs and resources such as food assistance, health coverage, and home energy assistance. For more information, see: http://www.thebenefitbank.org. Earn Benefits is a web-based software tool used by health and human services providers, affordable housing organizations, and others to screen individuals for eligibility in a range of benefit programs. For more information, see: http://www.earnbenefits.org. Single Stop, Benefit Bank, and Earn Benefits are services of a handful of community colleges nationwide.

9 WFSN colleges provide financial coaching, asset building strategies, career counseling and assistance, and other supports, including access to public benefits and financial aid, often in partnership with community-based organizations and state and county agencies. For more information, see: http://workingfamillessuccess.com/

10 Authors’ calculations using state community college data from the U.S. Department of Education’s Integrated Postsecondary Education Data System (IPEDS) 2012-2013.


12 Ibid.

13 Authors’ calculations using state community college data from the U.S. Department of Education’s IPEDS 2012-2013.

14 Gateway Community and Technical College conducted research that it integrated into a basic return on investment analysis to make the case for continuing to fund its success coach. It saw semester retention over 95 percent and year-to-year retention over 80 percent among students receiving benefits.

15 Tri-C has a website about Benefits Access/Project Go! that students can link to from the college’s financial aid information: http://www.tri-c.edu/paying-for-college/financial-aid-and-scholarships/benefits-access-project-go.html


17 http://laguardia.edu/singlestop/

18 http://www.lakemichigancollege.edu/mba

19 http://www.macomb.edu/future-students/student-resources/counseling-academic-advising/student-options-success.html


21 http://www.skylinecollege.edu/sparkpoint/services/BenefitsScreening.php


23 http://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap