

BREAKING DOWN NON-ACADEMIC BARRIERS AND BRAIDING RESOURCES



Facilitator
Melissa Young



**Amy Ellen
Duke-Benfield**



**Charles Brian
McAdams**

Breaking Down Non-Academic Barriers and Braiding Resources

The Comebacker Convening

**Amy Ellen Duke-Benfield, Senior Fellow
February 7, 2020
Louisville, KY**

National Landscape

- Better awareness about “today’s students” and adults as consumers of postsecondary education and training
- Greater attention to postsecondary outcomes
- Greater awareness of the importance of non-tuition supports
- Increased concern about the scope of food and housing insecurity
- State policy momentum to increase access to SNAP for low-income students

Public Benefits & Tax Credits Can Help Low-Income Adults Afford College

- Reduce unmet need for low-income students
- Increase financial stability of adults and youth
- Decrease food and housing insecurity
- Help students care for their families
- Decrease debt levels
- Compliment existing funding streams

Federal Government Encourages Braiding Resources

- Federal Joint Agency Letter: “Aligning Federal Supports and Program Delivery for College Access and Completion”
 - Depts of Agriculture, Education, Health and Human Services, Housing and Urban Development, Labor and Treasury
- Highlighted how student supports can promote college completion
- Addressed access to public benefits, student aid, child care, and delivery strategies like career pathways

“It is critical to ensure current means-tested benefits recipients access education and training opportunities, and to connect eligible students with available federal supports...”

What are Public Benefits?

American
Opportunity Tax
Credit

Child Care
Subsidies/CCAP

K-TAP

Child Support

Medicaid

EITC

CHIP

Child Tax Credit

Housing Vouchers

SNAP

SSI

Social Security

WIC

Veterans Benefits

Unemployment
Insurance

Who is Eligible?

- Low-income students may be eligible for wide range of programs
 - Some programs are limited to families with children
 - Others are open to childless adults, but are more generous or have fewer restrictions for parents
- Few students receive all programs they are eligible for
 - Some programs have capped funding
 - Eligible individuals may not know about programs
 - Students or may be deterred by the burden of establishing and maintaining eligibility

Low-Income Student Parent Eligibility

Likely to receive (> 80%)

- EITC
- Health insurance for kids

Probably receive (50-80%)

- Health insurance for parents
- SNAP (Food Stamps) and WIC

Might receive (<50%)

- TANF, child care subsidies, housing subsidies



Low-Income Childless Adult Eligibility (no disability)

Probably receive (50-80%)

- EITC
 - Only eligible if aged 25-64
 - Max of \$496 per year

Might receive (<50%)

- Housing subsidies
- Public health insurance (especially since Medicaid expansion)



SNAP

- Available to low-income households
- Provides monthly allotment via EBT to buy groceries
- Maximum monthly amount is roughly \$193 for a household of 1, \$355 for a household of 2
- False perception that it is not available to students



Students *Can* Receive SNAP

- Students attending school more than half time are eligible if they meet income, asset criteria, and any of the following apply:
 - **Caring for a child under age 6;**
 - Single parent caring for a child 6-11 and enrolled full-time, or unable to obtain child care;
 - **Working for pay at least 20 hours per week;**
 - **Receiving any work-study funds;**
 - Receiving TANF benefits;
 - Unable to work because of a disability; OR
 - **Enrolled in certain programs aimed at employment (e.g., WIOA, TAA, SNAP E&T or other state or locally-funded training program).**

Subsidized Health Insurance

- Low-income children and pregnant women are highly likely to be eligible under either Medicaid or CHIP and probably are already enrolled
- Kentucky expanded Medicaid under the Affordable Care Act so more adults are eligible for Medicaid
- Under the Affordable Care Act, low income adults under 138% of FPL are eligible for Medicaid in states that have expanded
- Young adults (under 26) can be covered by their parents' health insurance

Child Care Subsidies

- Center-based child care is more expensive than tuition at most public colleges
- Eligibility
 - Child under 13, with exceptions
 - Students enrolled full-time in accredited college, university, certified trade school, GED program, or program that leads to a certificate; otherwise combine with work
 - Family of 3 initial annual income of \$33,252; up to \$41,556 at recertification



Women, Infants, and Children Supplemental Nutrition Program

- Serves pregnant, post-partum, & breastfeeding women, and children up to age 5
- Kentucky's eligibility is 185% FPL, or \$39,461 for family of 3
- Provides infant cereal, iron-fortified adult cereal, vitamin C-rich fruit or vegetable juice, eggs, milk, cheese, peanut butter, dried and canned beans/peas, and canned fish
- Must be individually determined to be at "nutrition risk" by a health professional
- Automatically eligible if receive Medicaid, SNAP or K-TAP

Kentucky Transitional Assistance Program (K-TAP)

- Provides ongoing cash assistance to very low-income parents, but benefits are low
 - Kentucky benefit for family of 3 is \$262
- Eligibility is based on income, assets, and the amount family pays for child care and child support
- K-TAP is a gateway to child care subsidies and other public benefits like Medicaid
- Ready to Work supports K-TAP recipient parents enrolled at a KCTCS institution and provides a range of supports, including case management, work study jobs, transportation assistance, etc.

Rental Housing Assistance

- Housing Choice Voucher program (Section 8) provides vouchers to subsidize rent in private apartments & dwellings
- Public housing is also available through local Public Housing Authorities (PHA) – each PHA has the discretion to establish preferences
 - Many major Public Housing Authorities do not treat full-time students similarly to working families, decreasing eligibility for public housing

American Opportunity Tax Credit

- Partially refundable tax credit for postsecondary ed expenses
- Students receive credit when they fill out taxes the following year
- Equal to 100% of the first \$2,000 spent & 25% of the next \$2,000 per student each year
- Maximum of \$2,500 credit for \$4,000+ in qualifying expenses
- 40% of the credit is refundable – **up to \$1,000 for each eligible student as cash back**
- Covers tuition, fees, books, but not living expenses, for first 4 years of postsecondary education

Earned Income Tax Credit (EITC)

- Refundable credit based on earnings
- Large credit for low-income workers with children
 - Full-time students under 24 can be claimed as “children” by their parents
- Small credit for low-income workers without children
 - Not available for childless workers under age 24
- Eligibility
 - If work and family made less than \$55,000, may qualify for EITC
 - Credit amount depends on marital status, amount of earned income, and number of children
 - Must file federal income tax, even if don't owe any tax and are not required to file a return.

Claim the EITC

Don't let your money get away



If you worked and earned less than \$54,000, you might qualify for the Earned Income Tax Credit, a tax benefit for workers worth up to about \$6,000.

Learn more at eitcoutreach.org/help.

GET IT BACK
Tax Credits for People Who Work

Why Don't More Students Access Benefits?

- Lack of information, misinformation about eligibility
- Applying is often time consuming, frustrating
- Stigma and other social/cultural barriers
- Higher education & public benefits policies aren't aligned



How Are Colleges Helping Students Access Public Benefits?

- Inform students about the existence of programs
- Help students understand how to apply
- Screen students to determine if they are eligible and assist them to apply
- Assist students to provide needed documentation and understand any barriers to eligibility
- Follow-up with benefits programs/local offices to troubleshoot on behalf of individual students

College Benefits Access Strategy Highlights

- Integrate benefits discussions/application into financial aid, career services, support services, advising & counseling processes
- Pair with food bank & emergency grant access
- Integrate a module about benefits in orientation, student success courses & other courses
- Use students to help market, do outreach & serve students
- Bring community & state agency partners onto campus
- Where available, use online eligibility screeners & online applications to assist students
- Encourage faculty to include basic needs statement on syllabus and know how to connect students to someone who can help them access supports

College Benefits Access Lessons

- Leadership at multiple levels and across departments needs to recognize benefits access services as an institution-wide priority and enact policies and practices necessary to support the institutionalization of benefit access services on their campuses
- Implement models that require students to “opt out” of benefits services by connecting initial pre-screening steps to existing student support services
- Building multiple benefits can have a positive impact on students’ academic progress

Addressing Student Resistance & Stigma

- Be clear about who is likely to be eligible
- Use personal stories and make personal connections
- Partner with students who can spread the word
- Be clear about the process of applying and how long it will take
- Use real numbers to make the point that it's worth the time to apply
- Frame benefits as temporary rather than permanent assistance
- Re-frame benefits as another form of financial aid
- Re-frame benefits as deserved: “a time to give, a time to receive”
- Appeal to students as parents
- Train staff to be sensitive at every step

Questions?



For more information, contact Amy Ellen Duke-Benfield
amyellendb@nationalskillscoalition.org
@aedukeyhighered