

POSTSECONDARY
VALUE COMMISSION

EXPLORING HOW PUBLIC BENEFITS CAN HELP SUPPORT POSTSECONDARY STUDENTS FROM LOW-INCOME BACKGROUNDS

Amy Ellen Duke-Benfield
National Skills Coalition

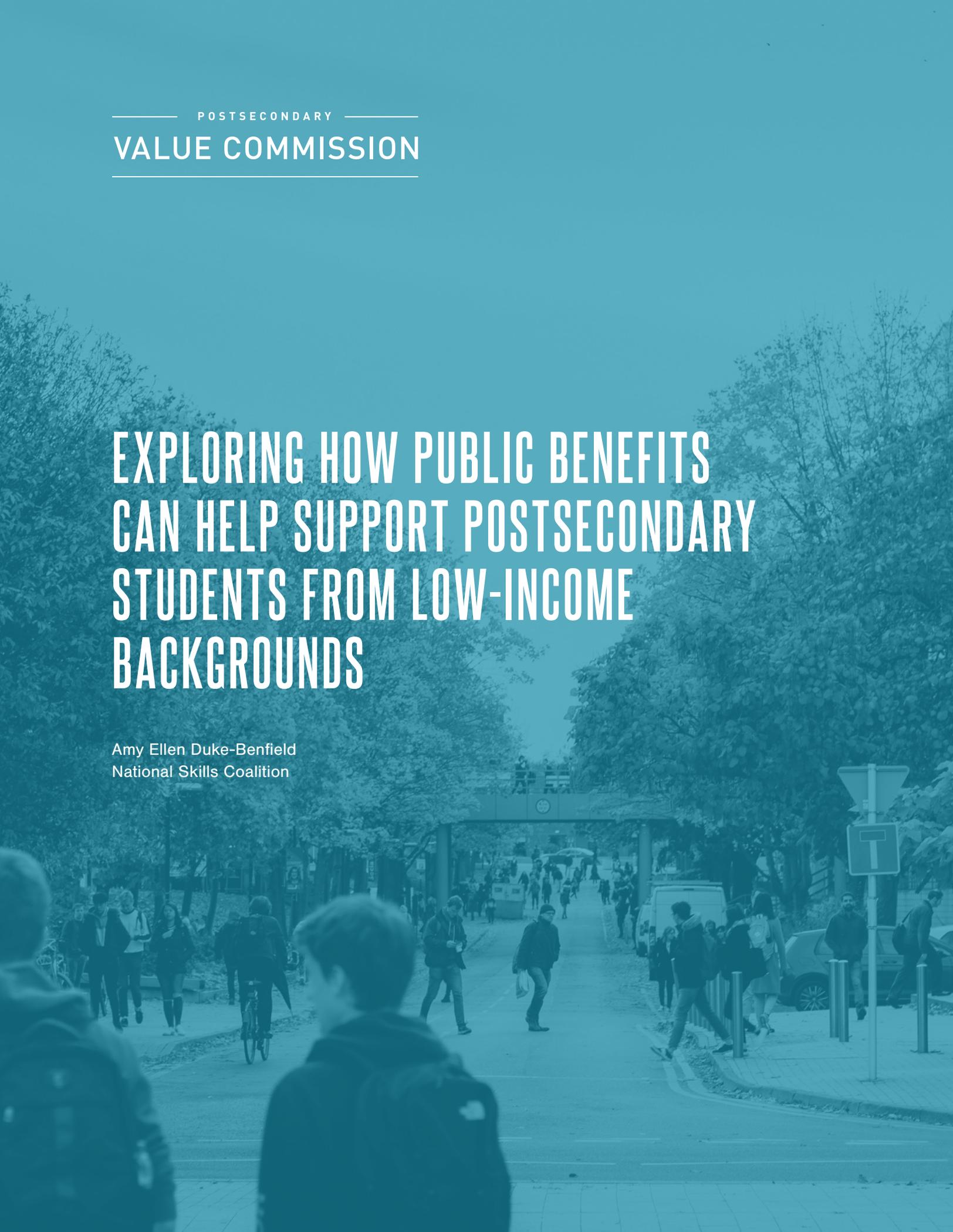


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This paper is one in a foundational research series for the Postsecondary Value Commission authored in summer 2019 by scholars with diverse backgrounds and expertise. The research presented in these papers applies an equity lens to the philosophical, measurement, and policy considerations and assumptions underlying key components of postsecondary value to students and society, including investment, economic and non-economic returns, mobility, and racial and socioeconomic justice.

The Postsecondary Value Commission consulted this foundational research as it developed a conceptual definition of postsecondary value, a framework for measuring how institutions and programs create value and ensure equitable outcomes, and an action agenda with recommendations for applying the definition and framework to change policies and practices. Through this breadth of scholarship, the commission was better able to define the value of postsecondary education and the role institutions can play in creating a more equitable and fair United States.

Following the May 2021 release of the commission’s findings, these foundational papers were prepared for publication. The views and opinions expressed in these papers do not necessarily reflect the positions of individual members of the Postsecondary Value Commission or the organizations they represent.

The Postsecondary Value Commission along with the Bill & Melinda Gates Foundation and Institute for Higher Education Policy are deeply grateful to the authors of this series. The authors’ extensive expertise and thoughtful engagement in this work provided the foundation for the commission to develop an informed, innovative, and equity-driven framework. They also thank Deborah Seymour for editing the written products and the team at GMMB for their creative design and layout.

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Many college students, especially students from low-income backgrounds, face significant structural barriers that make it challenging to persist and complete a degree or certificate. These barriers include substantial financial challenges.¹ Student financial aid at the federal and state levels has not kept up with rising college costs, resulting in sizable and growing gaps between what students from low-income backgrounds are asked to pay and the resources available to them through earnings and personal savings, grants and scholarships, and other sources. For many students from low-income backgrounds, living expenses like housing, food, and childcare are higher than in-state tuition at a four-year institution.

These financial challenges are detrimental to students' lives and have serious consequences for their academic experiences as well. For one thing, students facing financial barriers may be more likely to work long hours while enrolled, which can negatively impact academic outcomes.² In addition, students may have trouble meeting their basic needs, such as adequate housing and food. Students who are unable to meet basic needs likely experience high levels of stress and may face additional increased risks to their general health and wellbeing. What's more, research shows a range of negative consequences associated with basic needs insecurity. For instance, food insecurity is associated with lower grade point averages among community college students.³ The majority of students experiencing food insecurity reported missing classes and study sessions, and not buying required textbooks.⁴

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In light of these facts, one solution to student financial hardship is to provide students from low-income backgrounds access to means-tested public benefits while in school. Public benefits can help these students make ends meet, improving both quality of life and their ability to focus on academics. This paper first outlines several federally and state-funded public benefits, including those that try to mitigate food insecurity, childcare costs, housing insecurity, healthcare costs, and financial insecurity. However, like financial aid programs, public benefits feature their own complex rules, which this paper then explores. The paper then examines the frequency with which students access public benefits, whether, in fact, public benefits support college going and completion, and the costs associated with public benefits. The paper concludes with several recommendations for how institutions can help make public benefits more accessible to students.

AN OVERVIEW OF FEDERALLY AND STATE-FUNDED PUBLIC BENEFITS MOST RELEVANT TO STUDENTS FROM LOW-INCOME BACKGROUNDS

This section examines several federally and state-funded public benefits most relevant to students from low-income backgrounds. Public benefits feature their own complex rules, some of which serve as a disincentive to low-income individuals attending college. Others may influence whether a student attends part- or full-time. These decisions can determine whether and how quickly a student completes a postsecondary credential and attains family-supporting employment.

Food Insecurity and the Supplemental Nutrition Assistance Program (SNAP)

A 2018 U.S. Government Accountability Office (GAO) report on college student food insecurity found that 39 percent of all undergraduates—almost 7.3 million—are at risk of food insecurity because of low household income.^{a, 5} Based on a review of 31 existing studies, the GAO estimated that food insecurity among college students ranges from nine percent to well over 50 percent, with 22 of 31 studies estimating food insecurity rates of over 30 percent. The GAO noted that all of the studies have limitations, but that the research helps illuminate the range of food insecurity that exists among college students.^b There are sizable racial/ethnic disparities in basic needs insecurity among students, with students of color experiencing higher rates of food insecurity than White students.⁶ Students with children face higher rates of food and housing insecurity in comparison with those who do not have children.^{c, 7} High rates of food insecurity are likely to have steep consequences: Studies have shown that lack of access to food and proper nutrition exacerbates stress, anxiety, and depression;⁸ causes sleep disturbances and fatigue; and impairs cognitive functioning.⁹

Federal benefits available to individuals from low-income backgrounds to support access to food could be used to reverse these alarmingly high rates of student food insecurity. In particular, SNAP, formerly known as Food Stamps, is a means-tested program that can only be used to purchase groceries. Households with net incomes (gross income minus set deductions, like work expenses) below the federal poverty level are eligible.^d

SNAP benefits are fully federally funded, and the federal government sets the benefit levels and eligibility rules, although eligibility determinations are conducted by the states. In fiscal year (FY) 2020, roughly 39.9 million individuals received SNAP, with total program costs of \$79.1 billion.¹⁰ It is worth noting that at an average monthly benefit of \$155, a single student from a low-income background without dependents participating in SNAP could receive a \$1,860 food stipend per year while attending college.¹¹

The GAO estimated that there are more than 2 million college students nationwide experiencing food insecurity who are likely eligible for—but not receiving—SNAP benefits.¹² This is largely due to students not being aware that they may be eligible, and complex eligibility rules that make it difficult for students to determine if they are eligible. In general, students enrolled at least half-time in postsecondary education and training are not eligible for

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- a Food insecurity is the limited or uncertain availability of nutritionally adequate and safe foods, or the ability to acquire such foods in a socially acceptable manner.
- b As noted in the GAO study, “These results reflect the studies’ different samples and methods, and the estimates from the studies included in our review are not generalizable to the college student population as a whole. None of these studies are based on a sufficiently large or diverse random sample of college students to constitute a representative study. The studies addressed the difficulty of sampling the college student population in different ways, including by extrapolating from household data, surveying students in a particular degree program or on a particular campus, or targeting particular, non-random sub-groups of the college student population.”
- c Housing insecure: a broader set of challenges such as the inability to pay rent or utilities, the need to move frequently, doubling up, or moving in with other people due to financial problems.
- d The maximum monthly benefit amount for a single individual is \$192 with a gross income of \$1,287 per month. For a family of 2, the maximum benefit level is \$353 for a family of two with a gross income of \$1,726 per month.

SNAP unless they meet one of ten exemptions. These exemptions include having young children, working more than 20 hours/week, or being enrolled in an occupationally-oriented program.¹³ The Consolidated Appropriations Act of 2021 changed student SNAP eligibility by adding two additional exemptions. Beginning January 16, 2021, two new types of students from low-income backgrounds are temporarily eligible for SNAP if attending more than half time: 1) those students eligible to participate in a state or federally-funded work-study program and 2) those students who have an expected family contribution of zero in the current academic year. The new, temporary exemptions will be in effect until 30 days after the federal government lifts the official designation of the nationwide COVID-19 public health emergency.¹⁴

Childcare Costs and Childcare Assistance

More than one in five—or 22 percent—of undergraduates are parents.¹⁵ Of the 3.8 million students who are raising children while in college, 1.7 million—or 43 percent—are single mothers.¹⁶ These students face childcare costs that are often more expensive than college tuition. In 2018, the average price of full-time family childcare for infants ranged from a high in Washington, DC of \$18,200 to a low of \$4,183 in Mississippi.¹⁷ The average price of full-time center-based childcare for infants was \$24,081 in Washington, DC, compared to \$5,760 in Mississippi.¹⁸

Federally funded programs to support low-income parents with covering the expense of childcare can enable parents to work or attend school. Student parents can receive childcare assistance through the Child Care Development Block Grant (CCDBG), Child Care Access Means Parents in School (CCAMPIS), and other government-funded streams.

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CCDBG is the primary federal grant program that provides childcare assistance for families in need. States use the program to subsidize childcare for working families with low incomes. Most of this assistance is administered through vouchers or certificates, which can be used by parents to select the provider or program that works best for their family. States determine whom they will prioritize for CCDBG funding, with a high emphasis on low-income working families and varying eligibility for students attending postsecondary education.^e Some states allow low-income parents to be eligible for childcare subsidies if they are enrolled in postsecondary education and training full time, while others require parents to be employed a minimum number of hours in combination with postsecondary education to qualify for subsidies.¹⁹

States may also use their Temporary Assistance for Needy Families (TANF) dollars for childcare, which are then subject to CCDBG rules.^f ²⁰ In 2018, the most recent year that data are available, total combined spending on childcare assistance—comprised of CCDBG and TANF-related funds—totaled \$12.2 billion.²¹

e States have flexibility under CCDBG to develop childcare policies that best suit the needs of children and parents, so long as their decisions comply with federal parameters. The law permits families to be eligible for subsidies if they make no more than 85 percent of the State Median Income where they live. This amount, when averaged nationwide, is roughly three times the federal poverty line. However, states can set income eligibility anywhere below that ceiling—and most do.

f 16 percent of the TANF Block Grant is spent on childcare.

While the need for childcare subsidies is great, only a portion of families receive them. The US Department of Health and Human Services estimates that in FY 2017 (the most recent year such data was available), only 1.9 million of the 13.5 million children eligible for childcare subsidies under federal rules received subsidies—or one in seven children.²² While eligibility as a percentage of federal poverty level varies among states, most states do not have enough funding to provide subsidies to everyone who qualifies. It's also important to note that in some places there is a shortage of care by type of provider or age of child.

CCAMPIS is a much smaller federally-funded competitive grant program that is awarded to campuses to provide childcare through on-campus childcare centers. In FY 2020, the federal government allocated \$45.6 million for 287 grants to campuses.²³ According to Institute for Women's Policy Research estimates, roughly 11,000 students are served annually through CCAMPIS.²⁴ CCAMPIS program funds may be used either to directly provide childcare services or contract for the provision of childcare services. Grants may be used for before- and/or after-school services. Low-income parents who are eligible to receive a Pell Grant can be served through centers funded through CCAMPIS.

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Rental Housing Assistance

Many college students struggle to find adequate, affordable housing. Students often lack a rental history, someone to act as a guarantor, or the savings for a security deposit.²⁵ According to a 2019 survey of 167,000 students at 171 public two-year institutions and 56 public four-year institutions, 46 percent of respondents were housing insecure and 17 percent were homeless.²⁶ Housing insecurity includes a broad set of housing challenges that prevent someone from having a safe, affordable, and consistent place to live. Half of survey respondents at two-year institutions and 35 percent at four-year institutions experienced housing insecurity in the past 12 months. The most commonly reported challenge was experiencing a rent or mortgage increase that made it difficult to pay (23 percent of students at two-year institutions and 15 percent at four-year institutions).²⁷ Federal rental assistance programs enable about 5 million low-income households to rent affordable housing,²⁸ although local housing authorities have a great deal of discretion regarding whether they allow students from low-income backgrounds attending college full time to qualify. Several restrictions govern students' eligibility for federal housing assistance programs. Students' eligibility may depend on their parents' income, whether the student is enrolled full time or part time, and whether the student's household wholly consists of students.

The Housing Choice Voucher program, or Section 8, provides vouchers to subsidize rent in private apartments and dwellings.²⁹ A student may receive Section 8 assistance only while living separately from his or her parents if both the student and the student's parents are income eligible. This rule was enacted to combat rumors of wealthy students qualifying for Section 8 assistance. The restriction does not apply to students who are veterans, married, have a dependent child, or are

24 years of age or older.³⁰ In addition, for the purposes of determining the size of a household for Section 8 assistance, adult students who live with their parents are considered dependents only when they enroll full time. As a result, a student's decision to drop a class and switch to part-time status can have significant ramifications for the family's housing situation.^{31, 32}

Public housing is available to eligible low-income individuals and families through local Public Housing Authorities (PHA). Each PHA has the discretion to establish preferences to reflect needs in its own community. For instance, local PHAs can determine that students attending school more than half time are not eligible to live in public housing.³³

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Medicaid and the Children's Health Insurance Program (CHIP)

Medicaid is a joint program between the federal government and states that provides health care to individuals and families with low incomes. Eligibility and medical benefits vary across states, and in February 2021, Medicaid covered over 74.2 million low-income Americans.³⁴ The Children's Health Insurance Program (CHIP) provides health insurance to children in low- and moderate-income families through either Medicaid or separate CHIP programs. Eligibility levels vary by state, but are generally higher than under Medicaid.³⁵ CHIP is also jointly administered by the federal government and states. Receipt of subsidized health insurance negates the need to pay for private insurance or the risk of getting derailed by devastatingly high medical bills.

Under the Affordable Care Act, student status does not directly impact eligibility for Medicaid or CHIP.^{g, 36} As of July 2021, 39 states, including the District of Columbia, have expanded Medicaid to childless adults living at or near poverty, under the Affordable Care Act.³⁷ Expansion states are more likely to offer coverage to students from low-income backgrounds without families, simply because they have broader eligibility than non-expansion states. In states that did not expand Medicaid, low-income adults with no dependent children are often ineligible for Medicaid. Even in non-expansion states, low-income students who are parents may have children who qualify for Medicaid or CHIP if their income falls below a certain level, which is set by the state. Since the passage of the Affordable Care Act in 2010, the share of students enrolled in Medicaid has increased by five percentage points from eight percent of students to 13 percent.³⁸

Recent research shows that expanding Medicaid resulted in a decrease in employment intensity by students at community colleges, an increase in the number of transfers to four-year colleges, and higher graduation rates in four-year institutions, suggesting that expanding Medicaid led to an improvement in academic progress.³⁹

g However, student status may affect whether a young adult can be claimed as a dependent for tax purposes, which determines whose income is counted and the size of the household for these programs.

Cash Benefits and Refundable Tax Credits

Although benefits like SNAP and Medicaid help cover essential expenses for college students from low-income backgrounds, cash, in the form of cash benefits or refundable tax credits, provides flexible dollars that in-kind supports cannot. Cash can help students pay costs related to transportation, utilities, broadband, and personal hygiene products.

Temporary Assistance for Needy Families (TANF) is a federally funded block grant that states use to provide cash assistance and other services, including childcare (see above section on childcare costs and assistance), for eligible families with children. Cash assistance eligibility rules vary by state and are typically very stringent. In order to qualify for cash assistance, individuals must have incomes below the level set by the state (generally well below the federal poverty level),^h have dependent children, and demonstrate that they work or participate in work-related activities or qualify for an exemption.⁴⁰ In 2020, TANF benefits range from a low of \$204 in Arkansas to a high of \$1,086 in New Hampshire.⁴¹ About 450,000 adults and 1.6 million children received TANF cash assistance in an average month in FY 2020.⁴² In 2019, the most recent year such data is available, states spent \$30.9 billion in TANF dollars.⁴³ The federal rules for the TANF block grant allow standalone education and training in lieu of employment for up to 12 months, with some states opting for even shorter limits and a handful allowing more. Once a student hits the TANF education and training time limit, they usually need to combine education and training with work of at least 20 hours per week in order to maintain eligibility.

The American Opportunity Tax Credit (AOTC) is a partially refundable tax credit for tuition and fees (although not living expenses) related to the first four years of postsecondary education. The credit is worth 100 percent of the first \$2,000 spent and 25 percent of the next \$2,000 per student each year, and 40 percent of the credit is refundable, which equates to a maximum refundable credit of \$1,000 for an individual with no tax liability.⁴⁴ There is a maximum annual credit of \$2,500 per eligible student.⁴⁵ The AOTC costs the government roughly \$14 billion dollars per year.⁴⁶ Slightly under half of the credit's cost is the refundable portion given to individuals with no income tax liability.⁴⁷ The credit phases out for taxpayers with income between \$80,000 and \$90,000 (\$160,000 and \$180,000 for married couples filing jointly) and thus is unavailable to taxpayers with income above \$90,000 (\$180,000 for married couples filing jointly). To be eligible for AOTC, the student must: 1) Be pursuing a degree or other recognized education credential; 2) Be enrolled at least half-time for at least one academic period beginning in the tax year; 3) Not have finished the first four years of higher education at the beginning of the tax year; 4) Not have claimed the AOTC or the former Hope credit for more than four tax years; and 5) Not have a felony drug conviction at the end of the tax year.⁴⁸ A distributional analysis of the AOTC shows that approximately half (46.6 percent) of the estimated \$17 billion of AOTCs in 2015 going to taxpayers with income between \$30,000 and \$100,000.⁴⁹

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^h The federal poverty level in federal fiscal year 2021 for a family of three is \$1,830 per month or \$21,960 per year.

The Earned Income Tax Credit (EITC) is a refundable tax credit for low-income workers, based on earnings from work family size. In 2020, families with one child were eligible to receive up to \$3,584, and families with more children were eligible to receive larger credits. Workers without children can receive a smaller credit if they are between 25 and 65. Also, single adults with no children and incomes below \$15,820, and married couples with incomes below \$21,710, can receive a very small EITC.⁵⁰ Eligibility for the EITC phases out at moderate income levels. Twenty-five million people received the EITC in 2020, with 97 percent of EITC benefits going to families with children.⁵¹ Twenty-nine states, plus the District of Columbia, have established their own EITCs to supplement the federal credit.

The EITC does not have special criteria for students. Many college students do not receive the EITC despite working and meeting income eligibility criteria. Their exclusion is either due to the age limit, or because a family member claims them as a tax dependent.⁵²

HOW FREQUENTLY DO POSTSECONDARY STUDENTS ACCESS PUBLIC BENEFITS?

Little data exist about student receipt of public benefits. About 20 percent of food insecure students receive SNAP, while only seven percent of students who experience homelessness receive housing assistance.⁵³ Overall, among students with basic needs insecurity, including food and housing insecurity, those attending two-year colleges access public assistance at higher rates than those at four-year colleges.ⁱ Access to public benefits can help lessen basic needs insecurity, but can be insufficient. For instance, many families who receive SNAP report running out of benefits during the third week of the month. Indeed, estimates show half of all college students experience food insecurity; but only 18 percent are eligible for federal food assistance (SNAP) and only three percent actually receive benefits.⁵⁴ The vast majority of qualified students, 82 percent, do not receive SNAP.

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We need more research to understand why students who may be eligible do not participate in public benefits for which they are eligible, but reports from campuses cite barriers including unclear and extremely complex eligibility rules, lengthy and time-consuming application processes, and concerns about stigma. Students are asked about public benefits receipt on the FAFSA, but through the state level administrative data match, the Benefits Access for College Completion (BACC) evaluation found that students considerably underreport benefit receipt, likely because it is unclear why the question is asked on the FAFSA.⁵⁵

i Low food security includes reports of reduced quality, variety, or desirability of diet, but little or no indication of reduced food intake. Very low food security includes reports of multiple indications of disrupted eating patterns and reduced food intake. Housing insecurity is an umbrella term that encompasses several dimensions of housing problems people may experience, including affordability, safety, quality, insecurity, and loss of housing. For additional information see: “Definitions of Food Security.” *U.S. Department of Agriculture Economic Research Service*, 9 September 2020, <https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/definitions-of-food-security.aspx>.

DO PUBLIC BENEFITS SUPPORT COLLEGE GOING AND COMPLETION?

To date, there is limited research exploring the impact of public benefits on college persistence. However, two studies do provide some preliminary insight, including evaluations of the BACC initiative and the Single Stop model.

The BACC initiative supported community colleges incorporating access to public benefits into college services and operations. An impact analysis 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. Results indicated that students from low-income backgrounds who received SNAP, TANF, or childcare between Summer 2011 and Fall 2013 enrolled in more academic terms on average than a statistically matched comparison group (2.8 compared to 2.4, respectively). Additionally, an exploratory analysis found that, compared to students who only received one type of public benefit or to students who did not receive any public benefits, students with multiple public benefits enrolled in more academic terms, accumulated more total credits on average during the BACC demonstration, and were more likely to earn a college credential.⁵⁶ Students who received benefits were slightly older than non-recipients and were more likely to have children. The sample was based on students who completed the FAFSA and were eligible for the maximum Pell Grant.

Similarly, Single Stop provides college students with a range of free services, including screenings and applications for public benefit programs, tax services, financial counseling, legal services, and case management. In a study of first-time-in-college students at four community college systems during fall 2014, Single Stop use was associated with an increase in college persistence/retention of at least three percentage points. Single Stop users attempted more credits than comparable students who did not use Single Stop. Findings were particularly positive for Single Stop users who were adult learners (age 25 and older), independent students, and non-White students.⁵⁷ The evaluation found positive relationships between postsecondary outcomes and benefits screenings and tax assistance services, with relationship between tax services and postsecondary outcomes being particularly strong. The one-year persistence rates of those who received benefits screening (a rough proxy of benefits access) was three percent higher for one year, and for tax assistance 15 percent higher. Independent students saw the largest gains.⁵⁸

POTENTIAL DISADVANTAGES TO STUDENTS OF USING PUBLIC BENEFITS

There are few "costs" to receiving public benefits as a financial support while in school, but it is important to note that students could be encouraged to increase work hours due to the requirements tied to some programs, a decision that may negatively affect academic success.⁵⁹ In addition, given the five-year lifetime limit on TANF benefits, some students accessing TANF during school would use some of their lifetime eligibility while enrolled. However, if these students complete a degree and

secure a family-supporting job, that loss in eligibility is negligible. Other public benefits programs do not have lifetime limits.

Another potential cost is related to the stigma public benefits have among some communities, a consideration that is difficult to measure. The GAO reports that 80 percent of colleges surveyed struggled with “overcoming the stigma some students associate with accepting help for their basic needs.”⁶⁰ Many states and community organizations have developed strategies that decrease stigma around SNAP benefit receipt, such as helping people understand that they paid into the public benefits system while working and clearing up misconceptions about the value of a given benefit when considering the time and burden of applying. Good examples of such efforts are also seen in public benefits outreach to address student basic need insecurity at colleges through the use of student ambassadors, advertising for benefits in common spaces, and normalizing public benefits as simply another form of financial aid.⁶¹

CONCLUSION

While an increasing number of researchers are studying the scope of food and housing insecurity among college students, there has been very little research conducted on the impacts of using public benefits to support college-going. What does exist shows some positive outcomes. In addition, no one has conducted research to determine the effectiveness of public benefits usage compared to need-based grant aid and/or loans. The research literature also lacks statistically representative estimates of student public benefit eligibility and participation by race and ethnicity. We also lack a firm estimate of the scope of students who would potentially be eligible for public benefits beyond research conducted in two states.

Despite these challenges, given that financial aid has not kept pace with college costs, public benefits like SNAP, childcare, Medicaid, housing assistance, and refundable tax credits can help students close financial gaps, but only if they work in concert to support postsecondary persistence. To help students better access public benefits, there are a number of steps that institutions, states, and the federal government can take:

- Institutions should build information, outreach, and assistance with applying for public benefits and preparing taxes into existing college processes. This can be achieved by integrating such services into advising, classes, financial aid, and counseling services, and/or partnering with states, counties, and community-based organizations to provide such services on campus. It is imperative that students from low-income backgrounds are educated about their options for receiving public benefits support. Institutions should also educate students about the interaction between work hours and school success, as well as public benefit rules that may interfere with school attendance.
- Institutions and states should build the dependent care allowance into financial aid calculations for student parents without students needing to ask for special treatment. Further, states should

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consider providing financial aid to help meet postsecondary student childcare costs. Washington and Minnesota are models for this.

- State and federal public benefit rules should be aligned to support state and federal goals for more individuals to achieve postsecondary credentials that lead to good jobs. This means states should maximize enrollment of students from low-income backgrounds in public benefit programs by 1) changing rules that prevent students from combining school attendance with benefit receipt; 2) maximizing state options for students to enroll full-time and qualify for benefits; and 3) allocating more funding for public benefit programs that support students from low-income backgrounds. Specific changes include expanding Medicaid so that more low-income students are covered by health insurance; allowing more standalone education and training in the TANF program so that students from low-income backgrounds can achieve longer-term credentials of value; making explicit that all income-eligible students attending occupational education and training can qualify for SNAP; and allowing full-time postsecondary attendance to be a qualifying factor for childcare subsidies and housing subsidies.

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