

Bundling Economic Supports to Help Low-Income Students Obtain Postsecondary Credentials and Find a Career

Colin Austin, Ulysses Bell

Higher education is increasingly seen as a critical gateway out of poverty. At the same time, fewer than half of all students who enter community colleges achieve a degree or credential. Low-income and minority students, in particular, face multiple financial hurdles [1]. Many simply cannot afford to stay in school, because doing so would conflict with keeping a job, paying the bills, or responding to a crisis.

Bridging the education and employment gap is a major focus for MDC, a nonprofit organization based in Durham, North Carolina, which develops programs to expand opportunity, reduce poverty, and address structural inequity. MDC's research and practice provide support for the claim that material well-being is a decisive factor in health outcomes for individuals and communities (C.A., unpublished data). The social determinants of health are strongly connected to economic security, and over the past 10 years that idea has served as a framework when MDC has considered issues of family economic success, career pathways, and disconnected youth.

MDC currently promotes an approach called Center for Working Families (CWF), which brings together—or bundles—access to a range of essential economic supports that help families build self-sufficiency, stabilize their finances, and move ahead. With support from the Annie E. Casey Foundation, whose funding pioneered CWF in communities around the nation, MDC introduced and supported the CWF approach in community colleges [2].

One early adopter of the CWF approach has been Guilford Technical Community College (GTCC), where the student population served by the program is extremely low-income, with the vast majority eligible for assistance of some sort, such as the Supplemental Nutritional Assistance Program (SNAP, formerly known as food stamps). The CWF reaches these students in a variety of ways. One is through employment training. In addition to providing instruction in basic skills, GTCC works with students to move them toward a career readiness certificate, a basic credential that can give individuals a leg up when they enter the workforce. The school also offers one-on-one financial training. Achievement “coaches” at the CWF work closely with students, helping them plan their household budgets and understand how to cope with the immense financial pressures they face, including paying for such nonschool expenses as transportation and child care. In addition, CWF staff members help students access public benefits that they might not have known how to obtain, such as food and nutrition programs, financial aid, and earned income tax credits. The CWF also provides financial assistance to students who need transportation in order to attend class on campus.

The CWF occupies a physical space on the High Point campus, providing a central place for students to drop by and talk with their financial coaches as they head to their classes. And the intense coaching model allows students the opportunity to develop individualized plans aimed at

tune long into the future. Mitigating the effects of poverty on health requires a public health perspective and consideration of equity in the distribution of resources. Priority should be given to legislation and administrative policies that have the most positive upstream effect on the cascade of negative effects of poverty on development of children. The North Carolina Institute of Medicine (NCIOM) has identified the relationship between economic insecurity and food insecurity as a serious problem and has recommended increased outreach by the state and localities to encourage low-income individuals and families to enroll in the Supplemental Nutrition Assistance Program (formerly known as the food stamp program) [29].

Future approaches to this issue in North Carolina can be informed and energized by ongoing efforts elsewhere in the United States and in England. The important recommendations of the Robert Wood Johnson Foundation Commission to Build a Healthier America are well summarized in the following statement [30]:

Although medical care is important, our reviews of research and the hearings we've held have led us to conclude that building a healthier America will hinge largely on what we

do beyond the health care system. It means changing policies that influence economic opportunity, early childhood development, schools, housing, the workplace, community design and nutrition, so that all Americans can live, work, play and learn in environments that protect and actively promote health.

These recommendations and those of the NCIOM should be considered along with those of a recent commission in England chaired by Sir Michael Marmot, which was charged with recommending the most effective evidence-based strategies for reducing health inequalities. The following policy objectives emerged [31]:

- Give every child the best start in life.
- Enable all children, young people and adults to maximise their capabilities and have control over their lives.
- Create fair employment and good work for all.
- Ensure healthy standard of living for all.
- Create and develop healthy and sustainable places and communities.
- Strengthen the role and impact of ill-health prevention.

There are differences and commonalities between the approach of the Robert Wood Johnson Foundation commis-

meeting their own specific financial challenges and helping them reach their personal educational goals.

The CWF's impact is significant. In 2010, the first full year of the program's operation at GTCC, 260 students received services. All 260 received financial education and employment training services, and 60% of them received assistance in obtaining public benefits that supplemented their income. Student retention results are just as impressive. Eighty percent of students receiving CWF services enrolled at GTCC the following semester, a much higher retention rate than in most community college environments. Greater retention rates mean that more students are achieving their academic goals, and more students maintaining enrollment translates to more funding for the school. In essence, CWF has been shown to pay for its own operation.

Building on the CWF experience, in 2012 MDC launched the North Carolina JobsNOW Employment and Training demonstration project, which connects students with an online expert service called The Benefit Bank®, which helps families apply for tax credits, public benefits, and student financial aid.

The JobsNow Employment and Training project deploys Success Coaches to help low-income and first-generation students navigate through community colleges. The coaches provide students with career and employment advice, connections to community resources, financial education, financial counseling, and strategies for saving and for building assets. MDC is also planning to take steps to help students who are eligible for SNAP to access federal employment and training funds to pay for half of their out-of-pocket education expenses. Currently, 16 community colleges in North Carolina participate in the project,

56 community college staff members have been trained as Success Coaches, and approximately 80 community college staff members have been trained as Benefit Bank counselors. NCMJ

Colin Austin, JD senior program director, MDC, Durham, North Carolina.

Ulysses Bell, JD senior program director, MDC, Durham, North Carolina.

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Address correspondence to Colin Austin, MDC, 307 W Main St, Durham, NC 27701 (caustin@mdcinc.org).

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sion and that of the Marmot Review. The latter's focus on creating a "Fair Society" more directly addresses the social gradient in health. Both approaches outline bold steps in the right direction and complement current planning by the NCIOM Task Force on Implementing Evidence-Based Strategies in Public Health. NCMJ

Christopher Mansfield, MS, PhD professor, Department of Public Health, and Director, Center for Health Systems Research and Development, Brody School of Medicine, East Carolina University, Greenville, North Carolina.

Lloyd F. Novick, MD, MPH chair and professor, Department of Public Health, Brody School of Medicine, East Carolina University, Greenville, North Carolina.

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