



Developing State Policy that Supports Low-income, Working Students

**Amy Ellen Duke-Benfield, Rosa García,
Lauren Walizer, and Carrie Welton**

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CLASP

Policy solutions that work for low-income people

Introduction

Students and state policymakers clearly understand how important postsecondary education is to financial wellbeing and state economic productivity.¹ Those with associate or bachelor's degrees earn 31 percent and 77 percent more, respectively, than people with a high school diploma. And college graduates are less likely to be unemployed.²

Since 2008, 99 percent of all jobs created in the U.S. economy have gone to those with at least some college education.³ State leaders are acutely aware of the needs of employers and the economic goals necessary for a healthy state economy. Our economy demands a higher college completion rate so students have the skills to enter and succeed at work and employers can thrive.⁴ That's why colleges must focus greater attention on low-income, working students enrolling in and completing a postsecondary education.^{5,6}

Typical college students are no longer 18- to 22-year-olds from middle-class families who attend full-time and can depend on their parents. Indeed, such traditional students now make up just a third of the college population.⁷ Today's college students are increasingly low-income, working adults balancing work, family, and school. These students are also more likely to be first-generation attenders, immigrants, and students of color pursuing dreams of better jobs, higher incomes, and more stability for their families.^{8,9,10,11}

State higher education policies, however, have not adapted to this new reality. The existing system often fails adult students since only two in five students who begin at a public two-year college earn a certificate or an associate or bachelor's degree within six years.¹² What these students lack is access to essential supports such as high-quality advising, flexible financial aid, and child care subsidies that can help them complete their education.¹³

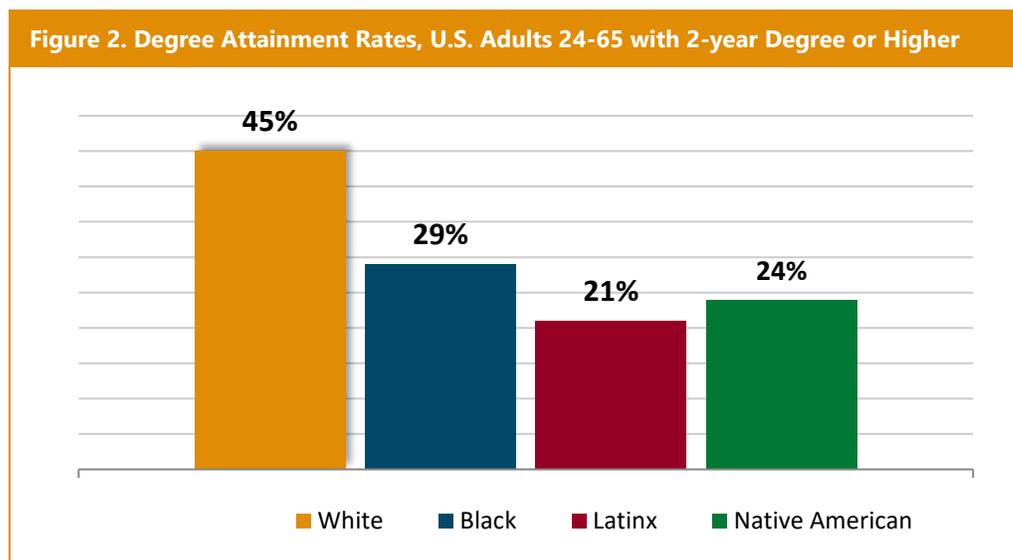
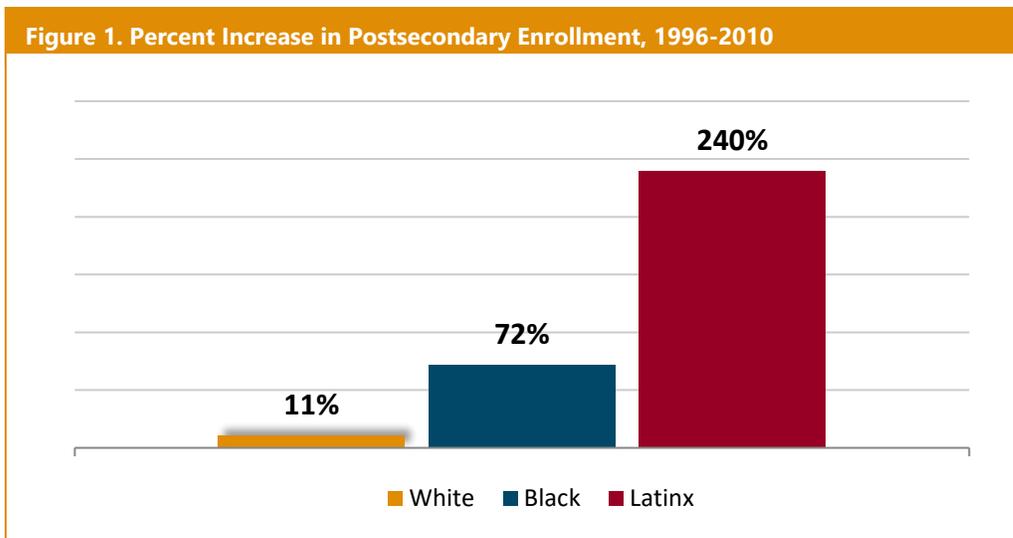
This paper lays out an action framework that the higher education leaders, nonprofit advocates, state policymakers, and postsecondary students we gathered during an April 2018 roundtable agree are needed to support the educational success of low-income working students, particularly students of color. It also examines how states must expand their policies beyond the traditional postsecondary landscape to acknowledge the complexity of these students' lives.

Who Are Our Nation's Low-Income, Working Students?

Today's students are diverse

As we approach 2045, the greatest growth in our nation's population will be in communities of color, particularly among young people and those who are working-age.¹⁴ That shift underscores the need to focus on equity and improvements in postsecondary outcomes among students of color.¹⁵

Despite significant increases recently in postsecondary enrollment by Black and Latinx students (see figure 1),¹⁶ degree attainment remains out of reach for far too many of them. (see figure 2).¹⁷



Today's students are parents and workers

Nearly 50 percent of all students are living on their own and not financially dependent on their parents. A quarter of them have children. More than a third of low-income and first-generation college students, and 37 percent of African American, 33 percent of Native American, and 25 percent of Latinx students are parents as well.¹⁸

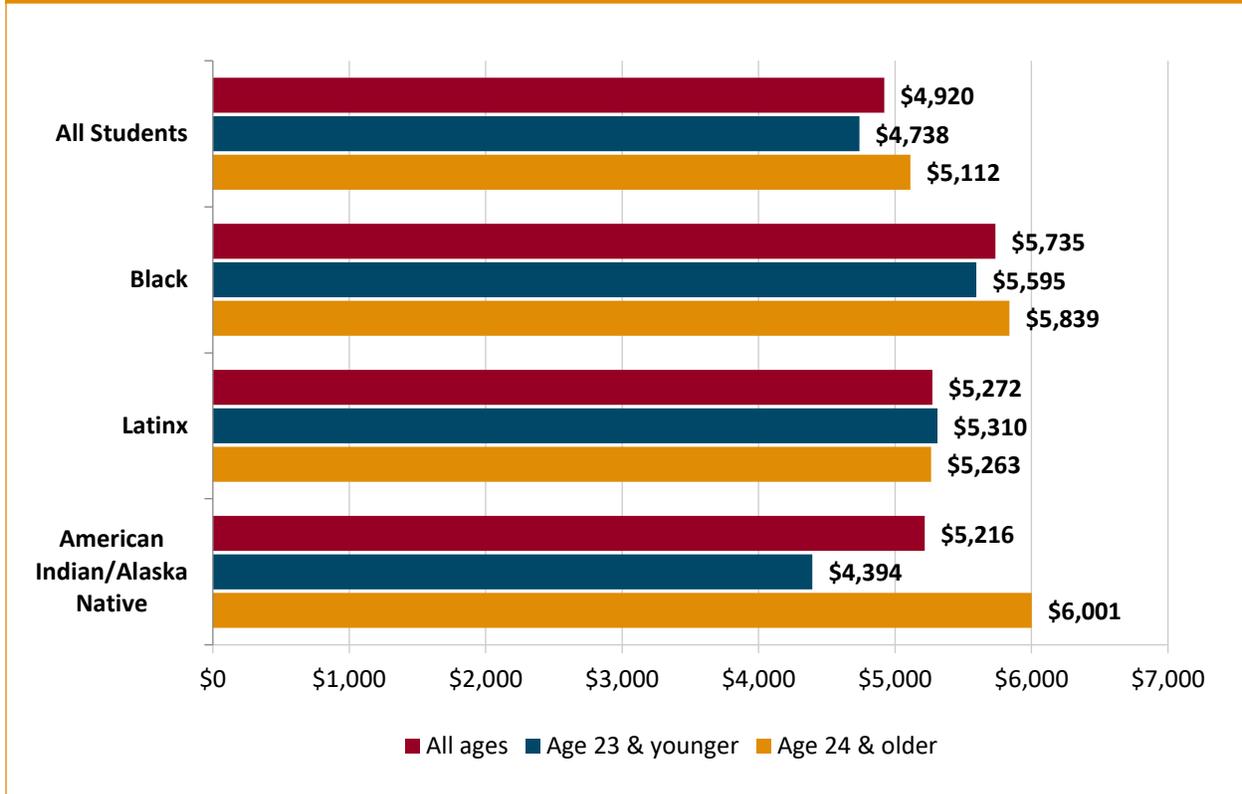
At community colleges, where the majority of low-income, working students enroll, more students than ever have jobs, with 7 in 10 working while in college.¹⁹ Low-income, working students with families are employed in full-time or part-time jobs. They have to balance work and education, often making the choice to attend college only part-time or working more than 15 hours per week, which negatively impacts their grades.^{20, 21} Some working adult students may reduce their work hours to enroll in more classes, study, or complete their program at a faster pace. However, this often results in taking home a smaller paycheck, which makes financial assistance a greater necessity.

Today's students struggle to meet all their needs.

Even under the best financial circumstances, paying for college can be challenging, and it is even more difficult for low-income students.^{22, 23} Thirty-one percent of college students have incomes below the federal poverty level—53 percent have incomes below 200 percent of poverty—and 32 percent receive a Pell Grant.^{24, 25}

In a recent survey conducted by the Center for Community College Student Engagement, 63 percent of students report living paycheck to paycheck, and more than half (51 percent) say they have too much debt.²⁶ Most community college students report struggling to pay their bills.²⁷ It's especially challenging for students of color whose financial insecurity can jeopardize their ability to complete college.²⁸

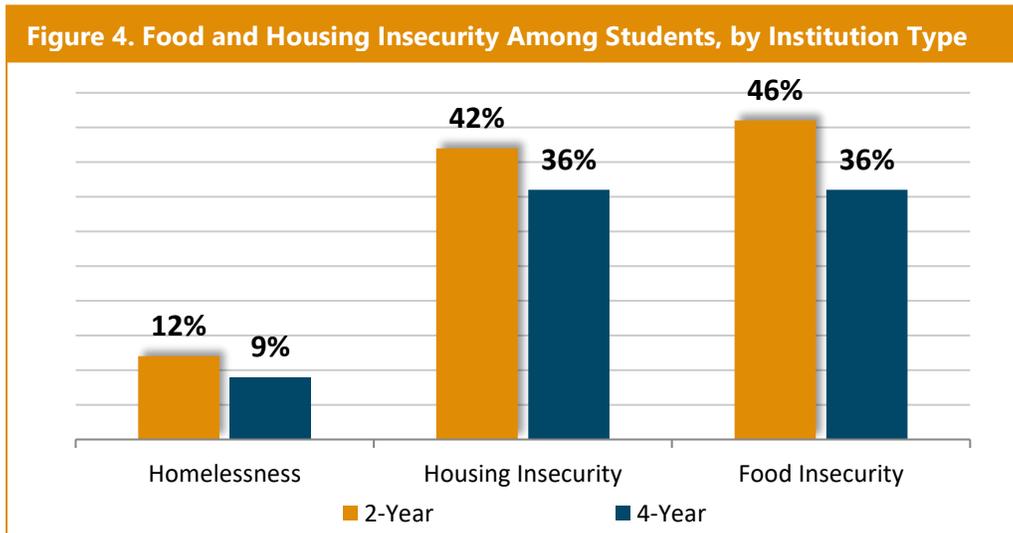
All low-income, working students have unmet need, which is the gap between what college costs and what a student can afford through savings, grants, scholarships, and other aid that doesn't have to be repaid. Black and Latinx students have even higher unmet need (see figure 3).²⁹

Figure 3. Unmet Need Among Community College Students

The nation's legacy of systemic racism has contributed to the educational and financial challenges faced by many non-white households, which have far less opportunity to accumulate the economic security to afford college. So, while more students of color are enrolling in college, they struggle to afford the cost of education, and they often don't finish and earn a degree.

The racial wealth gap has been exacerbated by our country's historic policies and practices, such as discriminatory hiring and exclusionary housing policies by private lenders and the government, that harm communities of color.^{30,31} Racist stereotypes also permeate basic needs programs that can support low-income students' degree completion.³² All of these policies have contributed to higher levels of unmet need among Black and Latinx students compared to white students. Combined with low wages and the need to work longer hours, students of color have difficulty completing college and improving their social and economic mobility.^{33,34}

For low-income students, working students, student parents, older students, people currently or formerly involved with the criminal justice system (justice-involved or returning citizens), and students of color, the cost of college includes more than just tuition and fees. Many already struggle to afford the basics and may experience food or housing insecurity or even homelessness (see figure 4), which puts them at risk for lower academic outcomes.³⁵



The economy needs these students to succeed in postsecondary education and training

Since the Great Recession, the economy has added 11.6 million jobs, 99 percent of which have gone to workers with at least some college education and 71 percent that have gone to college graduates.^{36, 37}

A skilled workforce is essential to keeping the U.S. economy competitive and furthering our economic growth.³⁸ But the Georgetown Center on Education and the Workforce says people without postsecondary credentials will have greater difficulty getting good jobs in the future.³⁹ Therefore it is important that postsecondary institutions provide low-income students access to high-quality, affordable education and credentials that prepare them for well-paying jobs.

“The American Dream was about the ability to be middle-class without a college degree. Today, without education and the skills, understanding, and knowledge to navigate the new economy, you are relegating a large portion of the nation to a cycle of poverty that is more difficult to get out of every day. We are creating an underclass that will destroy our ability to maintain our nation as a world leader.”

***Dr. Eduardo Padrón, President,
Miami Dade College***

Creating the Framework

The framework seeks to meet the needs of the whole student by addressing affordability and academic reforms, while also acknowledging that low-income, working students have barriers not addressed by existing completion-focused approaches. This framework is drawn from insights gleaned during the April 2018 roundtable discussion. That session began with a panel of today's students who shared powerful testimony about going to school, working, trying to put food on the table, and raising a family.

“Financial aid policies are not created for adult learners.”

Ariel Ventura-Lazo, student

Prior to the roundtable, CLASP conducted interviews with attendees to identify themes and policy opportunities that address the needs of low-income, working students. Many postsecondary leaders expressed concerns that financial aid programs are not designed for this population because they don't address food insecurity, affordable child care, and transportation, all of which affect persistence and completion. Respondents also noted that advising and career counseling are essential to help more students succeed.

During the roundtable, participants reflected on existing policies that put students—especially those too often left behind—on a successful postsecondary pathway. Participants agreed that state educational and employment policies must:

- be evidence based,
- provide pathways to advancement tied to jobs that pay family-supporting wages, and
- advance equity.

Several participants discussed the high costs of scaling innovative programs. They emphasized the importance of states providing seed and implementation funding that can level the playing field between resource-rich and resource-poor institutions. All agreed that state financial aid programs don't meet the needs of these students and even undermine state economic and postsecondary completion goals.

Though college may seem like an unlikely time to focus on financial wellbeing, achieving economic security requires more than academic achievement. Building and protecting assets is an important pathway into the middle class. It's what allows many families to pass assets to future generations. However, people of color have historically been systemically excluded from asset building. Participants agreed that improving students' financial literacy

“We know low-income students don’t have financial stability, the question is how to triage that among other competing needs.”

Lindsay Ahlman, The Institute for College Access and Success

during college can lay the foundation for financial security, yet they were ambivalent about suitable services for students. Higher education leaders think that developing model policies on asset-building and financial services, along with gaining buy-in, will be difficult, but not impossible. They were comfortable with an “asset preparation” lens that includes financial education and services, such as incentivizing small savings to cover emergencies and expanding access to free tax preparation. They were

less comfortable with emphasizing home ownership or retirement or offering more complex services, such as access to credit. Given these tensions and the fact that this is a new area to many postsecondary decision makers, participants were ambivalent about engaging in state policy advocacy in this area.

All acknowledged that the current narrow focus on postsecondary policies won’t ensure low-income working students graduate. They want a new, more comprehensive framework to address the myriad needs of students. Such a framework can focus state policies on better meeting students’ needs and bring together diverse stakeholders to advance change.

A State Policy Framework

Policies to Advance Low-Income, Working Students’ Success

Because student demographics have changed significantly since state postsecondary policies were created, policymakers need to rethink how to support student success. Current policies are insufficient for many reasons. When existing policies do not place equity front and center, they fail to target systemic barriers holding back students of color. Current policies also fall short of addressing students’ multiple roles as parents, workers, and students, and they were developed without listening to students or learning from their experiences. Finally, data has not played a central role in state accountability systems.

CLASP has developed a framework for redesigning state postsecondary and other policies that better support low-income, working students’ aspirations and economic mobility. The framework includes five principles to close attainment gaps. While informed by data, these community-driven solutions are not single-mindedly data-driven. States should test the policies and analyze whether all low-income, working students—particularly students of color—benefit.

In sum, state policies will be most effective when they:

1. Center equity and diversity in state higher education plans

To help more students of color succeed academically and economically, state policies must address racial equity directly. The intersection of students' income, race, gender, immigration status, and involvement with the justice or child welfare systems demands a new way of thinking about policy development, public investment, and institutional practices. Focusing solely on one area, such as affordability, will not allow states to overcome racial equity gaps. As another example, correctional education, which is critical for students who have become involved with the justice system, must align its offerings with what is offered by postsecondary institutions outside prisons. States should also ensure those who served time are eligible for state financial aid programs. Collectively, these ideas express a shift in strategy to address student postsecondary needs in a new way.

“When we talk about using a racial equity lens, we cannot forget about students who have interacted with the criminal justice system.”

Caryn York, Executive Director, Jobs Opportunities Task Force

States must assume greater responsibility for adopting equity-focused policies that incentivize, encourage, and hold higher education systems and institutions accountable for supporting success among low-income working students, especially students of color and

“Number one is equity lens. Number two is student-centered.”

Michael Meotti, Executive Director of Washington Student Achievement Council

immigrants. States should shape and assess policies using a racial and gender equity lens. Policies should more explicitly address equity, student aid reforms, and stronger non-academic supports. Several states have already developed plans to close racial equity gaps and increase participation and student success for historically underrepresented students in their

higher education systems.^{40, 41} For instance, the Texas Higher Education Coordinating Board included goals in its 2000-2015 plan to increase higher education participation rates among Black and Latinx students.⁴²

CLASP recommends that states and institutions adopt equity and diversity plans that:

- Include statewide equity goals and targets for low-income, working students by subgroup.
- Disaggregate college enrollment, persistence, and completion rates by race, ethnicity, income, and gender, as well as among students who are foster youth or have experienced homelessness.
- Account for students who attend school part-time.
- Include early warning systems and interventions to increase student success.
- Improve access to high-quality, culturally responsive academic advising and mental health services for students of color and immigrants.
- Target supports for returning citizens and criminal-justice-involved students, immigrant youth and adults, parents and families, foster youth, or those who have experienced homelessness.

2. Revamp financial aid and economic security policies for today's students

Too often, low-income workers start postsecondary education with great academic aspirations and skills from both work and life experience, but few financial resources. Most state financial aid programs do not meet the needs of these students, whether because of their age, circumstances, or attendance patterns. Free college or "promise" programs are largely aimed at recent high school graduates and often limit their support to tuition, which, while valuable, leave non-traditional students with a substantial financial gap to fill.

Low-income students need supports beyond financial aid, including means-tested, public benefits programs like the Supplemental Nutrition Assistance Program (SNAP), subsidized child care, and health insurance. Yet many income support policies have work requirements or restrictions on education and training that limit the combining of resources to cover tuition and fees, child care, adequate food, and stable housing.

"While the financial aid programs tend to serve traditional-aged students well, policy gaps emerge when the needs of both working adult students generally, and subgroups within that population, are introduced. Perhaps the role of policymakers, then, is to find new strategies and programs that can purposefully and effectively address the needs of working adult learners rather than to reform the current programs to accommodate them."

Pam Eddinger, President of Bunker Hill Community College

For example, students enrolled at least half time cannot receive SNAP benefits unless they meet exemptions like caring for a child under 6, receiving Federal or State Work-study, working more than 20 hours per week, or attending college as part of a government-funded training program.⁴³ For many low-income, working students the most likely route to SNAP eligibility is through work, which is a catch-22 since research shows that being employed more than 15 hours per week has negative effects on persistence and completion.⁴⁴

“There are not many conversations about credit on campus. But if there isn’t a safe alternative credit product, students will go to a payday lender.”

Jeremie Greer, Vice President of Policy for Prosperity Now

Ninety percent of community college students report needing information about financial assistance to attend college, while 27 percent report their college doesn’t provide adequate information about how to pay for their education and manage their finances.⁴⁵ This could be due to a lack of incentives in state funding formulas to focus on non-classroom activities or inadequate resources at the college level to do so. Students can take charge of their finances when they learn about budgeting, managing debt, building good credit, making long-term financial decisions, using

low-cost financial products, and accumulating assets through savings. Combining financial education with asset-building opportunities, such as incentivizing savings—even in small amounts—improves students’ money management and financial planning decisions, while leading to financial security.⁴⁶

CLASP recommends that states examine their financial aid and public benefits programs for low-income students and explore asset building and financial services policies. Options for doing so include:

Financial aid

- Prioritizing low-income students and students of color in a conscious manner by designing debt-free college and free community college proposals to focus on these students. This will benefit students of color, part-time students, older and returning students, student parents and undocumented immigrant youth.
- Offering in-state tuition, state-funded financial aid, institutional aid, and emergency grants for undocumented immigrant youth.
- Removing limitations or exclusions for justice-involved people, immigrants, older students, or students without a high school diploma or its equivalent.
- Changing when aid is awarded or distributed by disbursing state aid on a rolling basis.

- Increasing the types of degrees and programs eligible for aid, such as high-quality short-term credentials, competency-based education, credit for prior learning, and noncredit to credit articulation.
- Aligning work-study positions with a student's area of study and professional goals.
- Establishing emergency grant programs that help students meet unexpected expenses that threaten enrollment.

Public Benefits

- Aligning public benefits policies to support low-income students' postsecondary attendance and build a more comprehensive financial aid system.
 - In SNAP, states can use existing student exemptions under federal rules to qualify more students for the program. Such options include state employment and training programs and existing TANF-funded state financial aid programs that meet federal eligibility requirements for SNAP as well as leveraging the work-study exemption and permitting students to average their work hours across a month for verification purposes.⁴⁷
 - States can support students' health care needs by adopting Medicaid expansion and opposing work requirements and other punitive provisions that limit access.

Financial Security

- Incorporating financial security and financial services policies into financial aid by instituting or expanding a state Earned Income Tax Credit (EITC) to at least 15 percent of the federal credit, lowering the eligibility age, and ensuring the credit is refundable. State EITCs could also offer savings incentive programs and make payments over the course of the year, rather than annually.
- Incentivizing student savings for small financial emergencies.
- Protecting low-income communities by promoting such state consumer protection reforms as capping the maximum interest on short-term loans.
- Promoting the integration of financial coaching into college offerings.

“Emergency grants are important because students drop out because of financial hardship. ... oftentimes students are one carburetor away from dropping out. I think it is important to have a system set in place to keep students in school.”

Ariel Ventura-Lazo, student

3. Promote pathways that recognize students' realities

Some states recognize that their higher education agencies and institutions could be more responsive and intentional about serving low-income working students. Historically, though, academic schedules, course offerings, and academic supports are largely designed for full-time, traditional students. As a result, student parents, students returning from the justice system, older students, and immigrants may struggle with navigating the college experience. States have an opportunity to drive responsiveness in colleges through changes in higher education policy and budgeting.

To help students reach their goals, state educational and employment policies must be evidence-based, tied to jobs that pay family-supporting wages, and centered on advancing equity. These policies should include guided pathways and career pathways approaches. In recent years, community college leaders have championed a national guided pathways movement that prepares students to transfer to four-year institutions and redesigns the fundamental structure of community colleges. The goal is to shift academic programs toward career-focused fields, specifying course sequences, and combining advising and career exploration.

Career pathways approaches attempt to align adult education, human services, correctional education, workforce development, and postsecondary educational systems to produce better results for underprepared adults. State policies should incorporate stackable credentials for students who move in and out of education and the workplace and need opportunities to pursue an education that isn't always linear.

CLASP recommends that states:

- Adopt guided pathways that create clear curricular pathways to employment and further education; assist students in choosing and entering their pathway; help students stay on their pathway; and ensure learning is happening.⁴⁸
- Implement career pathways that include multiple entry and exit points; contextualized integrated education and training; integrated support services; and, comprehensive academic advising, job counseling, and career services that lead to industry-recognized credentials and high-wage, high-demand jobs.
- Promote stackable credentials to increase economic success for those who move in and out of education and employment.
- Strengthen connections across Adult Basic Education, English as a Second Language, correctional education, and postsecondary education opportunities.

- Use employment outcomes data to evaluate and promote successful career counseling and job placement strategies leading to higher wages and family-sustaining jobs and careers.

4. Place support services at the core, not the edge

“An adult career pathway program with comprehensive advising and academic support is essential for educational advancement.”

Ariel Ventura-Lazo, student

When states’ policies pair academic reforms with greater investments in social and economic supports, low-income working students have greater access to structured social supports like peer support, mentoring, counseling, and advising that address academic and non-academic needs. Today’s students need support services as a core element for their postsecondary success—not as “icing on the cake.”

For innovations like guided pathways to succeed, students need non-academic services. Achieving the Dream and Columbia University’s Community College Research Center are advancing a holistic and comprehensive redesign of advising and support services for students.^{49, 50, 51} They recognize the importance of giving students clear paths to reach their career goals, while also providing access to wrap-around services that will help bolster their success. In addition, the City University of New York’s Accelerated Study in Associate Programs (ASAP) is a comprehensive student success model that’s being replicated elsewhere. ASAP provides low-income students—including part-time attenders—with financial supports for tuition, fees, transportation, etc. It also offers flexible course schedules and mandatory supports for students, including personalized advising, career and employment services, and tutoring.⁵²

Similarly, Arkansas’ Career Pathways offers personalized case management, mentoring, and such financial supports as child care and gas cards, in combination with education and training pegged to in-demand employment.⁵³

“We need someone who is there every step of the way and readily available when a student faces an obstacle. There were many times where I would receive an email from financial aid and I would not understand what I had to do.”

Ariel Ventura-Lazo, student

CLASP recommends that states:

- Consider more comprehensive approaches that integrate academic and student supports like CUNY's ASAP and Arkansas' Career Pathways programs.
- Incentivize institutions to provide more comprehensive or intrusive advising to help students address non-academic challenges.
- Offer a range of additional financial supports to low-income students, such as transportation vouchers, open or free education resources, and access to low-cost textbooks.

5. Build and expand two-generational policy levers

Two-generational policy strategies support children and their parents, ultimately saving states money.⁵⁴ For instance, high-quality child care can nurture a child's development while also assisting parents who work or attend school. The Child Care and Development Block Grant (CCDBG) is the principal federal funding source of child care for low-income families. Under broad federal CCDBG guidelines, states can meet the needs of the 26 percent of postsecondary students who have children by making their child care subsidy rules responsive by determining minimum hour requirements and what activities qualify as work, education, or training. Similarly, states have broad discretion in administering their Temporary Assistance for Needy Families (TANF) programs. That discretion allows them to revise their rules to better support parents pursuing postsecondary education and training and offer a range of comprehensive supports, such as intensive advising, case management, child care subsidies, and longer time limits.

CLASP recommends that states improve access to child care subsidies and strengthen TANF's focus on economic mobility for families by:

- Allowing parents in postsecondary education to qualify for child care assistance without imposing additional work requirements.
- Implementing continuous 12-month eligibility for child care assistance so that parents can be assured of uninterrupted access to subsidies, regardless of changing work or school schedules.
- Permitting child care authorizations to include study hours, travel time, labs, and other activities related to school attendance.
- Defining education broadly to include certificates and degrees up to and including baccalaureate degrees and avoiding restrictive time limitations on completion of degree requirements.

- Supporting TANF recipients in earning a postsecondary credential with value in the labor market by allowing education and training to meet state work requirements even when not federally countable (e.g., without time limit, as standalone activity, etc.).
- Suspending TANF time limits while students are enrolled in an approved program and using TANF funds to expand work-study opportunities.

Building a Bigger Table: A Formula for Change

“Low-income advocacy groups can make it easier for higher ed to get involved – Higher ed doesn’t need to know everything about policies.”

Mike Leach, Executive Director, Student Success Center, Arkansas Community Colleges

Our state policy framework is only part of the solution. Effectively serving low-income students and changing states’ behaviors and attitudes toward these students requires policy change. By mobilizing stakeholders to advocate for this framework, more low-income, working students will have pathways out of poverty and into good jobs.

But existing coalitions are insufficient to achieve change. Policymakers and advocates need to build a bigger table with multiple stakeholders, including low-income students who know what works and

what is broken. These students’ lives are marked by interacting with different systems—attending college while also searching for child care assistance and help with emergency financial needs. Yet postsecondary policy agendas rarely address systems beyond campuses. Others at the table should include postsecondary and anti-poverty stakeholders who need to look holistically at student needs and collaborate on broad-based solutions.

“We need to remove barriers for low-income students to participate in coalitions and give students the opportunity to advocate. We need to provide honorariums, child care, transportation, and hold convenings when it is practical for students to participate”

Nicole Lynn Harris, Executive Director, Generation Hope.

To build a bigger table—much like what we assembled for the April Roundtable—CLASP recommends that states:

- Establish broad-based, intentional partnerships that include students, postsecondary leaders, human- and social-service policymakers, civil rights leaders, and low-income advocates. Policies can't address the myriad needs facing these students when voices are limited to the higher education sphere.
- Develop shared language and tools so all stakeholders have a common vocabulary, engage with each another, and establish shared goals. Postsecondary leaders want to help but can be mystified about "time limits," "work requirements," "self-sufficiency," and other language and rules of anti-poverty programs. By teaching them about these programs, they can become better advocates able to mobilize their peers. Postsecondary stakeholders—along with the students at their institutions—would all benefit from primers on key policies and guidance about where their voices can be best leveraged. Likewise, anti-poverty organizations need to be taught about the prevalence of low-income students in college and the necessity of connecting these students to additional financial supports beyond financial aid. Making these connections can help build stronger coalitions to support anti-poverty programs.

Recognize students as assets and center their voices to drive policy change. Investing in low-income working students begins by embracing their innate assets, supporting their empowerment, and listening to their experiences to understand what they need. We must be intentional about including the population we are addressing. Anti-poverty groups should develop student-focused resources that break down complex rules. For instance, students might feel empowered to mobilize for policy change when they learn that SNAP benefits can't be used on campus. And by equipping student leaders, student parents, and student associations with knowledge and skills to advocate for the framework's concepts and policies, they become effective advocates on issues like student access to SNAP and child care subsidies.

"We need to have a broad group that includes civil rights leaders, low-income groups, higher-ed groups, and students. We need to come together under a new banner and show its diversity. There has to be relationship building at the front end so when things happen we have common ground."

Dr. Eduardo Padrón, President, Miami Dade College

Conclusion

While states are leading the way in designing and implementing college completion and achievement initiatives, they are retrofitting systems designed for traditional students to meet the needs of today's low-income students. Our state policy and action framework centers the student experience and emphasizes equity. These recommendations can help states better support low-income, working students. States cannot take a piecemeal approach to improving the academic and labor market success of these students. Holistic, comprehensive approaches that recognize the various characteristics of these students as workers, parents, immigrants, formerly justice-involved, low income, and people of color, will be required if our state and national economies are to flourish.

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Attendees

Lindsay Ahlman, Senior Policy Analyst, The Institute for College Access and Success

Diane Bosak, Vice President for Workforce Strategies and Policy, Achieving the Dream

Andrew Carlson, Vice President of Finance Policy and Member Service, State Higher Education Executive Officers Organization

Mary Clagett, Senior Director for National Workforce Policy, Jobs for the Future

Arnel Cosey, Vice Chancellor of Student Affairs and Executive Dean, Delgado Community College (LA)

Pam Eddinger, President, Bunker Hill Community College

Jeremie Greer, Vice President of Policy and Research, Prosperity Now

Nicole Lynn Harris, Founder and CEO, Generation Hope

Melissa Johnson, Senior State Policy Analyst, National Skills Coalition

Rich Jones, Director of Policy and Research, Bell Policy Center

Jon Kerr, Director of Basic Education for Adults, Washington State Board of Community and Technical Colleges

Anne Kress, President, Monroe Community College (NY)

Mike Leach, Director, Student Success Center, Arkansas Community Colleges

Ruthie Liberman, Vice President of Public Policy, EMPATH

Michael Meotti, Executive Director, Washington Student Achievement Council

Mark Mitsui, President, Portland Community College (OR)

Naraya Omar, Student, Northern Virginia Community College

Eduardo Padrón, President, Miami Dade College

Brandon Roberts, Founder, Working Poor Families Project

Carla Rocha, Student, George Mason University

Jessie Ryan, Executive Vice President, The Campaign for College Opportunity

Ariel Ventura-Lazo, Student, George Mason University

Van Wilson, Associate Vice Chancellor for Student Experience and Strategic Initiatives, Virginia Community College System

Caryn York, Executive Director, Jobs Opportunities Task Force

Endnotes

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