Building an Inclusive Emergency Aid Approach

Supporting Dual Enrolled Students at Compton College
“They have many of the same aspirations, and many of the same challenges, and they deserve the same level of support.”

DR. KEITH CURRY
PRESIDENT, COMPTON COLLEGE
Words matter.

When we give something a name, we situate it in a broader context: a place, a time, a community. That's why it's so important to choose our words carefully — because a well-chosen word can create profound opportunities, but it can also close doors that would otherwise have been open.

Consider a phrase like “dual enrollment,” which is familiar to many of us in the community college world. On the surface, it's a simple enough concept: dual enrolled students are taking college courses, and earning college credit, while they're still in high school. But the term has some unintended consequences, too. It creates a sense of separation between participating students and more “traditional” college students who have already completed high school. These small distinctions also reflect more significant policy challenges, like when the U.S. Department of Education issued guidance saying that the only students eligible for emergency aid funding were those who fit a certain set of criteria — which left dual enrolled students out.

“Emergency aid” is another phrase we should pay attention to. Like dual enrollment, it sounds straightforward: after all, we're giving aid to students in times of emergency, aren't we? But look closer and you'll see the ways this phrase is limiting, too. For many of our students at Compton College, putting food on the table each night or paying rent each month might not feel like emergencies — but they're small, day-to-day challenges that too often stand in the way of the educational journey. If we stick to a term like “emergency aid,” we're telling students, fellow administrators, and policymakers that financial support must be reserved for times of emergency, even though the data show us that small amounts of money can always make an outsized impact on students' lives.

That's why we were motivated to work with Believe in Students and Edquity to offer financial assistance to dual enrolled students at Compton College — the first program of its kind in the country. We believe that those students who are enrolled in Compton courses while still in high school are just as much a part of our community as any other student. They have many of the same aspirations, and many of the same challenges, and they deserve the same level of support. And through our work to provide them with emergency aid, we saw the ways in which getting students cash when they needed it could make a big difference.

This paper is designed to help institutional leaders, policymakers, and advocates understand not just why we launched this program, but what we learned — in hopes that future programs can improve upon our efforts. We hope it can also be the next step in an ongoing conversation about the power of language in higher education, and a reminder that while words can sometimes build unintended barriers, they can also help us break those barriers down.

Dr. Keith Curry
President of Compton College and CEO of the Compton Community College District
The Background

In the spring of 2020, higher education in America met one of its most turbulent disruptions in modern history. COVID-19 became a public health emergency and quickly developed into a global pandemic. Most colleges and universities across the United States were forced to suspend their on-campus operations for the remainder of the academic year. According to tracking from the College Crisis Initiative, more than a third of campuses canceled in-person classes and/or transitioned their courses online.

By the fall of 2020, nearly half of colleges and universities were fully or primarily online, and about 30 percent were fully or primarily in-person. The impact on higher education was clear — students and institutions were facing unprecedented challenges, not just to maintain enrollment and persistence to graduation, but for the ability to meet basic needs.

In response, Congress allocated funding to address this need in a series of three bills designated Higher Education Emergency Relief Funds, or HEERF. As part of this funding, for the first time the federal government allocated funds to be provided directly to eligible students as emergency aid. Without question, this federal emergency aid provided millions of postsecondary students with financial assistance during a time of unprecedented worldwide crisis.

Unfortunately, the fund’s original iteration (now referred to as HEERF I) came with statutory guidance from the Department of Education that presented considerable limitations to campus administrators who wanted to quickly support students with immediate needs. The early language was unclear and was not released until nearly a month had passed. As guidance became available, it sharply narrowed the population of aid recipients from all students impacted by campus disruptions to only those who qualified for other forms of federal aid under Title IV of the Higher Education Act. DACA and undocumented students, international students, exclusively online students, and students without V4/V5 verification — which is the official notarization of high school completion — were all left out of the critical emergency support. The latter group included students who are dual enrolled.

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The Opportunity

Dual enrollment programs allow high school students, most often in their junior or senior year, to take college-level courses and earn college credit. A robust body of evidence demonstrates that dual enrollment programs have been advantageous in preparing academically capable students from economically vulnerable backgrounds for college success, reducing degree attainment costs, and establishing effective pipelines of college-ready students for participating colleges.

In spring 2020, results of a national study conducted by the Hope Center for College, Community, and Justice found that among the 38,000 college students surveyed, nearly three out of five indicated that they were experiencing basic needs insecurity. In this same assessment, 44 percent of students at two-year colleges and 38 percent of students at four-year colleges reported experiencing food insecurity within the previous 30 days. Additionally, 11 percent of students at two-year colleges and 15 percent of students at four-year colleges were homeless in the aftermath of the pandemic.

In the past decade, institutional efforts to address basic needs challenges have become increasingly prevalent. Nearly 80 percent of colleges and postsecondary-adjacent institutions have developed programs like completion grants, dining hall vouchers, food pantries, loans, and other forms of emergency aid to help students overcome financial difficulties. This is especially important given that nearly 15 percent of students with about three-quarters of their required credits fulfilled leave college without degrees, often due to financial constraints. Though financial aid exists to support students with their college expenses, students who are particularly vulnerable (i.e., low-income, first-generation, Pell-eligible, students of color) often encounter financial emergencies that transcend the scope of traditional financial aid.

A PROGRAM TO SUPPORT DUAL ENROLLED STUDENTS

While there is a growing number of emergency aid programs and increasing evidence to support their impact, these innovations were designed principally for traditional college students. As a result, few (if any) contemporary programs exist that address immediate, short-term financial needs for students in postsecondary transition programs — like dual enrollment — that bridge across both K-12 and higher education.

In fall 2020, Compton College President & CEO Dr. Keith Curry recognized the limitations of the CARES Act funding his institution had received, identifying dual enrollment students as a particularly vulnerable part of the campus community. Working with Believe in Students and Edquity, Compton College launched the first known emergency aid program for dual enrolled students in November 2020. Over the next year, it would provide almost $60,000 in direct aid to students dual enrolled at Compton College and their partner high schools. The remainder of this report provides insight and outcomes of the pilot program and sheds light on the heightened need to support underserved segments such as dual enrolled students.
There is a growing body of evidence to suggest that providing emergency aid is an effective approach to help more students meet their basic needs and continue to degree completion.

2016

Nine affiliated campuses of the Association of Public & Land-Grant Universities (APLU) were awarded $450,000 to pilot or expand microgrant initiatives for students with unmet financial need. APLU issued a learning brief in 2018 showing that 93 percent of student recipients were either retained or graduated with their degree.

2017

The University Innovation Alliance (UIA) launched a three-year pilot that awarded $3.6 million in completion grants to students approaching graduation but faced financial hurdles that restricted their ability to enroll and finish their degree. Across the 11 UIA campuses, over 5,000 students received the grants and 83 percent were retained and graduated.

2020

Compton College itself studied the distribution of emergency grants in spring 2020, providing $80,000 in funds to students in the wake of COVID-19. Preliminary findings show that Compton College students who received the emergency aid from Edquity were twice as likely to graduate than their peers who did not.
Building A Transformational Support System: Cash Assistance Programs for Dual Enrolled Students

At the onset of the partnership, Compton College and Believe in Students alongside Edquity were committed to filling the gap of emergency aid programs for dual enrolled students. In order to assess the program’s effectiveness, at the conclusion of the program, we gathered both qualitative and quantitative data to uncover specific learnings and insights that show the impact of the program and crucial considerations for future program design. Our analysis included feedback from focus groups with 15 students, interviews with Compton College staff, and data culled from the Edquity application. Analysis and synthesis of insights across all three data types uncovered four key insights, which are contextualized in this section.

**FINDING 1: STUDENTS NEED MULTIPLE, FAST PAYMENT OPTIONS**

We know it is critical for students facing an emergency to receive emergency aid quickly. On average, it takes 13 days for cash assistance to be disbursed to students. Through the Edquity app, students are able to claim and receive funds in as little as 24 hours. But, speed to approval and claim is only half the challenge for students. They also need access to multiple payment methods. During our focus group discussions, we found that many students were unbanked, making direct deposit (one of the speediest forms of cash transfer) unfeasible. Furthermore, dual enrolled students do not traditionally have a student account with their college, making the method of crediting a student’s account inapplicable. During this pilot, more than 50 percent of approved student applicants chose to receive funds in the form of a pre-paid gift card. Students who were able to connect with their bank account (46 percent of applicants) consistently received funds within two days. However, students who chose to have the money sent to them via pre-paid card reported exponentially longer wait times. Understanding not only payment preferences but also characteristics and challenges of your student population are crucial to deploying successful emergency aid programs, and providing multiple, fast options to receive aid should be considered.

**FINDING 2: EMERGENCY AID SUPPORTS A VARIETY OF BASIC NEEDS — NOT JUST LEARNING RESOURCES**

Students and staff alike shared that funds provided by the grant are being used to address basic needs insecurity for students and/or their families. Common responses for how students were using the funds consisted of transportation expenses like gas and money for the bus, which is consistent with Edquity’s finding of 141 students having transportation insecurity. However, funds also went to support food and housing necessities for their entire family. One student story highlighted that their family was trying to move out of their apartment, and they used the funding to cover some of the cost for the down payment on a new living arrangement. Another student shared how access funding reduced stress in their household, allowing them to provide for necessities and giving them the confidence to persist in their college courses.
Additionally, more than one-third of students applied for — and received — multiple grants, which reinforces that emergency aid and basic needs insecurities are ongoing challenges for this student segment. Not only do students need this support, but they need to continue to access cash assistance programs to support themselves and, at times, their families.

**FINDING 3: SIMPLE, STIGMA-FREE APPLICATION INCREASED CONFIDENCE AND APPLICATION RATES**

The general consensus from student focus groups was that the simplicity of the application made it easy and fast to apply for funding. In fact, Edquity found that on average applications were completed within six minutes. Further the focus exclusively on basic needs in the questioning, as opposed to detailed questions about background and existing resources, placed more trust on the student and removed the stigma of “performing their poverty.”

We heard repeatedly about students’ inherent mistrust of “free money programs.” This well-founded lack of trust must be understood and reckoned with. Many applicants within this pilot come from families without college experience were skeptical about providing personal financial information to an unnamed bureaucracy without understanding how the information will be used, including if it will be used against them. The simplicity of the application helped to combat some of the skepticism, however, further communication and clarity is needed to ensure students are taking advantage of programs as they become available.

**FINDING 4: AWARENESS AND COMMUNICATION OF THE PROGRAM IS A TEAM EFFORT**

Research by the Hope Center has shown that the majority of students are unaware of emergency aid and cash assistance programs that they are eligible for. Further, even when students did know of the aid programs, there was misunderstanding or hesitation to apply. In the beginning of this pilot, college staff and administrators focused on email and word of mouth outreach to alert students to the funding. They quickly found that it is a team effort to build trust and encourage application, and began to engage their high school partners to execute communication programs that met the students where they were. For example: asking the high school to utilize their automated communications system to alert students to the opportunity ended up being a trustworthy and effective way to get information to students. Once this multifaceted communication campaign was underway, students quickly gained trust and confidence. Most of the students we heard from reported hearing about the program from multiple sources, which helped them trust the legitimacy of the offering.

“This program increased awareness of support, not just financially, but also about people at the college that are caring for your well being.”

**STAFF MEMBER**
Compton College worked directly with Edquity to administer the end-to-end infrastructure for the program from application intake to payments distribution and robust basic needs insights from application data. Compton provided an eligibility file to ensure students could be approved for funding quickly and efficiently. Students were only required to provide their name, student ID number and date of birth to verify themselves creating a simple, easy-to-apply program that placed trust on the student and removed barriers to application. By design, the application did not request or require demographic or financial documentation to ensure equitable distribution of funding based solely on the severity of need.

**Dual Enrollment Pilot: By The Numbers**

- **72%** Student aid recipients who are Latinx
- **16** Average age of student applicants
- **231** Students who applied for and were approved for funding
- **341** Applications that were processed by the Edquity technology
- **33%** Students who applied (and received) assistance multiple times
- **$59K+** Direct cash assistance distributed to students

**Top Challenge Categories**

- **Learning** 45%
- **Transportation** 41%
- **Food** 37%
- **Housing** 27%

**51%** Of applicants were experiencing multiple challenge areas
Federal pandemic resources are coming to an end, but the basic needs of students and their families remain a challenge to successful school performance. Meanwhile, the traditional financial aid system for higher education both fails to meet these needs, and leaves large groups of students unsupported.

When this program was conceived in fall 2020, our goal was simple: get funds to a segment of college students struggling with basic needs insecurity who are left out of federal emergency aid support. We know there are many ways that our higher education systems are not designed for today's college students. We are producing this report to shed light on this particular population and learn from this pioneering effort how we can better serve them in the future.

Dual enrolled students are, by definition, college students. Their basic needs are no less significant because they are also enrolled in high school. In fact, dual enrollment programs are a key tool to create equity in access to a college degree for all students in this country. Compton College's commitment to empowering groups of students who are historically underserved and excluded — and finding partners and programs to support them — should be applauded.

Today, more students access college in different ways than ever before. That is the victory of many decades of efforts to expand access to college. But if we want to see those students succeed in earning their degrees, we need systems to adjust to who today's students are. In producing this report, we hope to shed light on one of these pathways to college, and one approach to better supporting students' success. This program is a testament to advancing equity, and we hope other colleges are able to learn from this example and enhance their own supports for dual enrolled students.

**Dual enrollment programs are a key tool to create equity in access to a college degree for all students in this country.**
Emergency funds are available to support students in times of need, and even high school students feel the stress of family financial concerns. The data from this program shows the impact of a speedy process, with students able to apply in just six minutes, and access funds within six hours. Given some of the communication and trust issues highlighted in the report, creating a simple, stigma-free process that gets funds to students quickly is a key to reducing staff burden and enhancing student utilization of the process while being able to quickly meet student need.

Colleges are used to working with students’ accounts at the institution. But dual enrolled students don’t have a student account with the institution, and many of them may be unbanked. It is critical to have a plan to get funds quickly and easily to students, especially when offered as emergency funds. Students need multiple options for accessing funds, which may include pre-paid cards, cash transfer apps, electronic card codes, and direct deposit in addition to student account credit. Finding a partner with multiple payment options may be useful.

Dual enrolled students likely identify primarily as high school students, so finding communication mechanisms that work through their high school are best. High schools likely have built-in communication pathways such as learning management systems, auto phone or texting platforms, school e-bulletin boards, and old-school teacher-to-student announcements. Communicating via a college email, which is standard operating procedure for most campuses, is likely to be ineffective. Most students, like all people, need to hear about a new idea from multiple trusted sources. Many low-income, first-generation students and their families may have had traumatic experiences with money. Hearing about no-strings-attached funds from an unrecognized source is as likely to raise suspicion and doubt as it is to attract applicants. By looking at both the messaging and the messengers, you can build an informational approach that allays fears students and families may have, and builds credibility for your effort. Involving those who are already known and trusted to students — including other students — is critical to getting quick engagement.

Students and staff alike praised the opportunity of these emergency funds to help students better understand what it means to be a college student, practice utilizing tools they need to function effectively in college, and strengthen their connection to the college by seeing that people care and want to help them succeed. Leaning into this relationship building and connections will help both students and colleges get more of what they want and need from the relationship.
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Most importantly, we thank the 15 dual-enrolled students at Compton College who generously shared their perspectives. Your dreams for your future and hard work to get there are the reason we’re all here, and we continue to work to build systems that are designed to support you in getting there.

“It was pretty easy to apply since I did have my own bank account, and I got funding within two days.”

STUDENT RECIPIENT
About

Designated a Hispanic Serving Institution (HSI) by the U.S. Department of Education, **Compton College** is the 114th California Community College with a current enrollment of 6,700 students. Compton College serves 12 cities within the Compton Community College District. In addition to 42 degree programs and a robust menu of student services and resources, Compton College also offers three types of dual enrollment options for local high school students.

**Believe in Students** is a national nonprofit organization focused exclusively on helping college students meet their basic needs. This work is done both by directly providing resources to students to address food, housing, transportation, and other critical living expenses, and by engaging these same students in sharing their stories to make change. Throughout the pandemic, Believe in Students has partnered with nearly forty institutions to disseminate almost $2 million in emergency aid to students.

**Edquity** is an anti-poverty technology organization focused on redesigning the safety net to provide cash for all Americans in need. Edquity does this in higher education, where we streamline access to emergency aid for college students and create a fast and equitable infrastructure to administer cash benefits to the individuals who need it most. Our methodology harnesses the collective power of sociology, behavioral science, and technology to address common pitfalls, including racial bias, inefficiency, compliance risk, and lack of transparency and monitoring. To date, Edquity has administered over $100 million in government funding to more than 100,000 recipients and has demonstrated that we improve key societal outcomes, such as graduation rate, by as much as 2x.
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Learn More

BelieveinStudents.org
Edquity.co