



# Treating Emergencies Like Emergencies

LESSONS FROM  
KING COUNTY COMMUNITY COLLEGES



FEBRUARY 2023

A young woman with dark hair, wearing a grey plaid shirt, is smiling broadly. Behind her, a young man with dark hair and a beard, wearing a light blue button-down shirt, is also smiling. The background is softly blurred, suggesting an indoor setting.

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It took an enormous amount of stress  
off of me and my family. We feel  
much more secure.”

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STUDENT RECIPIENT

# A great place to start ...

United Way of King County is working towards a racially just community where all people have homes, students graduate, and families are financially stable. The pandemic exacerbated existing racial disparities and continues to adversely impact communities of color at disproportional rates. While unemployment rates have dropped, so have the effective anti-poverty programs that kept millions of families out of poverty. An equitable recovery requires opening doors to economic opportunity by helping our neighbors today and dismantling unjust systems and policies.

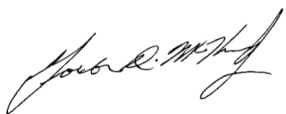
We know that Community Colleges are a great place to start.

Our Community Colleges represent the diversity, brilliance, opportunities, and struggles of our communities. Community Colleges increase earning potential for students and fill the workforce gaps in our communities. But this will only happen if students have the tools they need to persist to graduation.

Housing, food, childcare, transportation, and money to meet basic needs are essential for college students to learn and thrive academically. This is especially true for the low-income students of color, working adults, parenting students, and first-generation college students who fill the classrooms of our Community Colleges. These students enroll here because they know that earning a degree or credential provides a pathway out of poverty. But too often poverty gets in the way of their dreams.

No one should have to choose between putting food on the table, keeping the lights on, or staying in school. But every day students face these choices and most colleges don't have the resources they need to support them. That is why United Way launched our Bridge to Finish program in 2019 and expanded it in response to the pandemic. Our program disrupts the cycle of poverty by providing students with one-stop access to food, housing, and financial resources. We provide navigation services to help students access public benefits and funding for emergency grants to assist in obtaining a college degree or credential. In addition to building school capacity, we are building the capacity of the field through evaluation, dissemination of best practices, and advocacy. By pairing a policy agenda with the coordinated, onsite delivery of services, workshops, and coaching, we hope to ensure that regardless of where someone goes to school in Washington, services are consistent, and pathways are solidified that support student success across the region.

Basic Needs insecurity among college students is a threat to an equitable economic recovery. But we have solutions. By leading with trust, centering equity, developing effective partnerships, and investing at the scale of the need we can ensure students have the resources they need to persist in college and follow their dreams.



Gordon McHenry, Jr  
President & CEO, United Way of King County



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## The Background

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With a population of roughly 2.25 million, representing nearly a third of Washington State's population, King County has experienced tremendous economic growth in the past ten years. While there is considerable wealth in the area due to the concentration of technology and manufacturing industries such as Microsoft, Amazon, and Boeing, the region faces ongoing challenges from the pandemic and an affordable housing crisis that has led to one of the highest homeless populations in the nation. In addition, intergenerational poverty and deep racial disparities compound barriers which keep many families from ever escaping the cycle of poverty.

In King County, 9.3 percent of people live below the Federal Poverty Level – earning less than \$27,750 for a family of four, including a disproportionate number of people of color, immigrants, and refugees. Education can provide a pathway out of poverty – but only if it is accessible. Community and technical colleges provide an affordable, accessible way to build job skills, but many low-income working students struggle to earn a credential or degree. Washington students struggle to persist or complete educational programs because they cannot meet their basic needs for food, mental and behavioral healthcare, childcare, housing, or support to navigate existing systems. The COVID-19 pandemic exacerbated these challenges – particularly for parenting students and students of color, who represent 50% of all students attending community and technical colleges in Washington. Juggling the responsibilities of being a parent and working multiple jobs is made more complex by enduring and navigating systemic racism both in and outside of school.

A 2022 survey of students commissioned by the Washington Student Achievement Council found that 50.1% of Washington Community College students face basic needs insecurity. 23.5% of students reported experiencing both food and housing insecurity. And, American Indian/Alaskan Native and Black/African American respondents experienced significantly higher rates of basic needs insecurity than White respondents.

United Way of King County (UWKC) is working to ensure students at community colleges are able to complete their degree or credential program. With a focus on students of color, first generation college students and parenting students, UWKC launched their Bridge To Finish campaign to increase persistence and completion rates for community college students in King County in 2019. The program has connected more than 15,000 students with basic needs resources. A recent report from MDRC found that after adjusting for student characteristics available in the data (e.g. race, gender, parenting status, Pell recipient), Bridge to Finish participants were 25 percentage points more likely to complete a credential or persist to the next quarter than non-participants.

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**Education can provide a pathway out of poverty —  
but only if it is accessible.**

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Over the last few years there has been a growing body of evidence on the effectiveness of emergency financial grants. A 2021 report found that Compton College students who received emergency aid via Edquity were twice as likely to graduate. And a 2022 report from Sage Education Advisors and Heckscher Foundation for Children found that the State University of New York Student Emergency Fund increased student persistence. UWKC used this evidence to test and scale investments in emergency financial grant programs in King County.

With the support of the National Philanthropic Trust as recommended by the Schultz Family Foundation, a collaborative partnership was formed between UWKC, Beam (formerly known as Edquity) and Believe in Students to test strategies for distributing emergency financial grants and develop recommendations for the field. The pilot happened in 2020 - 2021 at the height of the COVID-19 pandemic, which provided additional challenges and learnings. This report documents the impact of those funds and the lessons learned through this important project.



Bridge to Finish has raised more than \$15M to provide coordinated access and navigation to basic needs services for thousands of students annually at campus one stop centers known as Benefits Hubs. Through strategic partnerships with 10 colleges, a team of 30+ AmeriCorps members and partnerships with community based organizations, they have developed a model for connecting students to the resources they need—including food, rent, tax credits, public benefits and financial coaching.

[\*\*LEARN MORE ABOUT BENEFIT HUBS\*\*](#)



## A Model in King County

### THE ROLE OF EMERGENCY AID

Although students plan for the cost of tuition, fees, and textbooks, for many there remains significant costs for food, housing, childcare, transportation and emergencies that arise. There is evidence that basic needs like these are more common than ever in higher education. Emergency financial grants, provided in tandem with other basic needs services, help students address unexpected financial crises that may otherwise cause them to withdraw from school.

By 2020, United Way had distributed more than \$2M in emergency financial grants directly to institutions and their foundations to make these grants available to students. While United Way required schools to “trust students” and reduce barriers to emergency financial grants, they continued to find that many school partners faced common challenges and there was inequitable access and support for Black, Indigenous, and students of color, immigrants, undocumented students, parenting students, and students who are technically dependents but are otherwise self-supporting.

### Common Challenges for Emergency Grant Programs



1 Rigid criteria for who is eligible for awards and how the funds can be spent. This is often because of restrictions from funders or college leaders.



2 A lack of funding for the number of students who face emergencies and the amount needed to resolve their emergency, resulting in small award sizes that don't meet student needs and a scarcity mindset.



3 There is limited outreach to eligible students to increase awareness and reduce stigma associated with applying for funds.



4 Cumbersome applications that require students to “prove their poverty” and slow decision-making processes that don't fit the timeline of the emergency a student faces.



5 Colleges are often resistant and/or reluctant to share data due to concerns about privacy. This makes it difficult to track outcomes and improve processes.



6 Many emergency financial grant programs braid funding from multiple public and private sources. Each funding source can have their own criteria which creates an administrative burden.

## PILOTING A NEW STRATEGY

To resolve these challenges, UWKC teamed up with Beam and Believe in Students to pilot a more equitable distribution system at three colleges in King County. All parties were interested in finding a more effective way to treat emergencies like emergencies - getting students the support they need, quickly and without stigma, to meet their basic human needs while allowing them to continue with their schooling.

There were three main goals for this project:

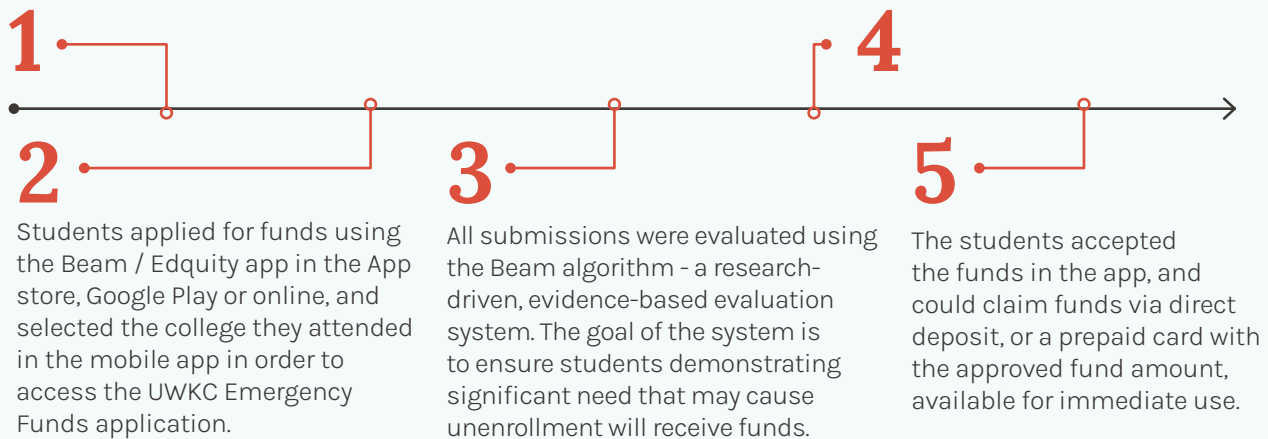
1. Get funding into the hands of students in need, quickly and without stigma.
2. Test a model of emergency aid distribution with the potential for both increasing equity and achieving scale.
3. Help build the evidence base that emergency grants are an effective way to address student need.

Beam developed a simple, fast, and equitable technology platform to disseminate emergency grants. The flexible cloud-based platform increases equitable and fast delivery of emergency grants to students in their most vulnerable moments. There were few requirements for students to be eligible for funds: the team determined that students had to be currently enrolled at a participating school for at least six credits (part-time status) or be degree/credential seeking knowing that 6 credits may not be possible for students experiencing a hardship. In order to document eligibility, a student ID number was required. In order to maximize the impact of funding while staying within the constraints faced by Beam and UWKC at the time of implementation, all awards were set at \$599 to avoid tax implications.

### The Process

United Way Benefits Hub staff developed and executed a multi-tiered marketing and outreach plan to make students aware of the resource. This plan was built specifically to reach UWKC's target population of low-income students of color, first generation college students and parenting students. Due to the impact of the pandemic on undocumented students, UWKC included specific outreach information about their eligibility.

Within 24 hours of completing the emergency funds application, students were notified if their application was approved or denied via the email that was used when signing up.





## Impact: By The Numbers

\$150,000 in emergency funding was distributed between December 2020 and April 2021, to 251 students attending Bellevue College, Green River College, and Highline College.

**33%**

of students were multilingual

**29**

Median age of student applicants

**52%**

of students were parenting students

**426**

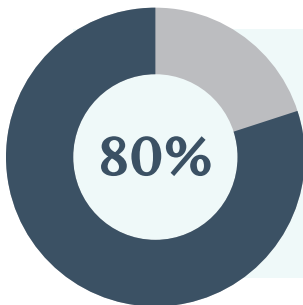
Students who completed applications

**251**

Applications that were approved

**\$150K**

Direct cash assistance distributed to students



80% of students indicated that they had multiple financial challenges, with housing being the most significant followed by learning resources such as text books and computers), food and transportation.



### WHAT ABOUT THOSE WHO WEREN'T FUNDED?

While the majority of applicants received support, 175 of the 426 applications were rejected. A plurality of rejected applications were due to insufficient funds, rather than student qualifications.

30 students were deemed ineligible, because they were not on the approved list of currently enrolled students from the colleges.

The remaining 66 students did not reflect a high enough tier of need in their answers to the Beam questionnaire. One of the primary functions of Beam's proprietary algorithm is to help colleges distinguish, with limited resources, where those funds can best be utilized to maximize impact. This allows for a quick application process for students and removes implicit bias from the decision making process. **In other words: had more funding been available, some or all of these 66 students may have received support.**





## Growing the Program

Building on the success of this pilot, UWKC was able to leverage additional Bridge to Finish funds in school year 2021 - 2022. They distributed more than \$300,000 to 534 students at these colleges through Beam and millions of additional dollars to students in the region. UWKC also increased navigation, coaching and access to resources for students.

This data helps demonstrate the need for a sustainable source of public funding to support postsecondary basic needs in the state. UWKC is now partnering with other organizations to form Washington State's "Postsecondary Basic Needs Coalition". The multi-sector Coalition is working to advance a state policy agenda to holistically address students' basic needs, with emergency aid being a central intervention.



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## Lessons Learned

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The partners involved in this project undertook it knowing that no pilot is flawless - in fact, if there isn't room for improvement in future versions, the pilot probably lacked boldness and innovation. Here, we will share keys to success with future practitioners, institutional leaders, and policymakers, so we can all work to build a higher education system better equipped to support today's college students.

### **LESSON #1: SIMPLE, ACCESSIBLE APPLICATIONS WORK**

Beam's simple, fast, and equitable emergency aid solution was well-received and solved many of the implementation issues that often plague emergency aid programs. UWKC staff, college staff and students overwhelmingly agree that Beam is easy for students to use, has strong customer service and distributes funds quickly. Students report that the online application is user friendly. The process is also fast, with the average application taking just seven minutes, and funds being distributed within a day of a student accepting the award. Staff appreciated that the algorithm provides a consistent way for decisions to be made based on the demonstrated need of students. The power of Beam was illustrated in this pilot in the timely decision and distribution of funds to respond to emergencies and keep students enrolled.

However, this simplicity has its tradeoffs. Some students saw their situations change throughout the course of the pilot, but they were not allowed to re-apply. At the time of the pilot, standardized grant amounts and daily limits on the total available funds were a necessary part of the program's structure. At that time, Beam's platform emphasized processing high volumes of applications through an algorithm-recommended decision of award. Limited human review to override the algorithm constrained program flexibility.

Students and staff had other suggestions for alterations they would like in the technology. Some partners wanted more customization opportunities, to address specific goals. There was a desire for the app to be available in multiple languages. And there was a request for the algorithm's decision-making rubric to be more transparent, especially as it relates to racial equity.

Since the pilot in school year 2020-2021, Beam has tripled its partner institutions and has taken on expanded program administrations on behalf of governments and philanthropies. As its technology solutions scale, Beam has released additional features through its new platform including custom application configuration, additional payments options, more robust case management, identity verification, and translation across multiple languages.

## LESSON 2: EMERGENCY AID IS A CRITICAL PIECE OF NEEDED COMPREHENSIVE SUPPORTS

There is a growing evidence base for the ability of well-deployed emergency funds to meet students' basic needs, increase their confidence and decrease stress, and help them remain enrolled in college. One of the main benefits of flexible cash grants is that they can be used in the way that is most useful for students as they cleverly assemble resources. The data from this project confirms this with the vast majority of students indicating they faced multiple financial challenges at once.

At the same time, we know that these grants are not the only or, sometimes, even the most efficient solution to student needs. In this pilot, for example, we saw students being awarded the largest possible grant, \$599, with the largest number of grants going to meet housing needs. Yet, \$599 is unlikely to "solve" a housing issue; UWKC sees a solution in leveraging other resources, such as rental assistance or housing vouchers, to address this need.

UWKC leverages other partnerships and funding sources to holistically support students in housing crisis. Because the app is awarding students experiencing housing needs at high rates, they would like to divert applicants directly to their housing process or increase the award maximum for this category. United Way's Benefits Hub model, like other similar one-stop resources around the country, allows trained navigators to pair emergency aid with other resources that can help a student get from emergency to longer-term stability.

This is another area where the limitations of the program design came into play. Offering a standard award for every student did not allow UWKC to maximize the impact of the fund for students who needed smaller awards or who could be connected to other resources. This could have allowed them to manage the funds more strategically and serve more eligible students. At the same time, awards over \$599 create tax implications for the student, triggering additional reporting requirements, but may be warranted or requested by the program partner to increase impact. Beam now offers technical assistance to schools to help them make program design choices that will be most equitable and effective.

Beam is also now positioned to help college staff and Basic Needs Coordinators use technology to connect students to other resources. Today, its technology allows governments, nonprofits, and philanthropic organizations to administer emergency grants and social safety net programs with software that simplifies applications, aids decision making and processing, facilitates payments, and streamlines compliance, reporting, and case management into a single system. Beam can help colleges design equitable processes for students to access food, childcare, benefits, housing and other resources.



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I felt very reassured that there was actual help for me. Like a breath of fresh air, I felt the weight of the world lift off my shoulders. I feel very supported. I became really emotional, tears of joy, knowing there is real help for people like me.

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STUDENT RECIPIENT

### LESSON 3: MARKETING, COMMUNICATIONS PLAYS A CRITICAL ROLE IN AN EQUITY STRATEGY

Studies of emergency aid programs consistently show that many students who could use emergency supports for basic needs do not know funds are available; if they do know they exist, they are not sure how to access them or aren't sure they would qualify.

The marketing and communications strategy for any emergency aid program is critical, especially in considering ways to make it an equitable process. UWKC had a particular audience they wanted to be sure to reach; they built a marketing strategy to address it, and the data show that those students – especially parenting students – were indeed able to access support.

Colleges and intermediaries should test marketing and outreach strategies (including what to call the intervention, outreach modes, and messengers) to identify inclusive and effective practices. In addition, they should be sure to include impacted students – with compensation – in the design of effective strategies. Students commonly report that they learn about support services from other students, so including them in a communications plan is ideal.



**Every effective plan should include multiple of the following outreach tools and strategies:**



**PRESS RELEASES**



**RELATIONSHIP / WORD OF MOUTH OUTREACH**



**SOCIAL MEDIA**



**PROMOTION AND AWARENESS THROUGH CHAMPIONS AND STUDENT AMBASSADORS**



**BROAD COMMUNICATIONS FROM COLLEGE LEADERSHIP, STAFF, AND FACULTY**

## LESSON 4: PARTNERSHIPS ARE ESSENTIAL

This project was a rare multi-sector collaboration between private non-profits, a technology company, and a group of colleges. The project was grounded in the years of work UWKC had done to build relationships with each college, which was critical, because many colleges can be resistant to external partnerships. UWKC acted as an intermediary between the schools and Beam. This helped reduce staff workloads and allowed for greater flexibility in program design, as well as allowing students to connect to a wide range of resources.

However, this approach reduced ownership from the colleges. And outside of this initial pilot, partnering with a technology partner like Beam requires buy-in from multiple levels of leadership within a college. Changes in leadership or among champions reduce the likelihood that partnerships can be effective or continue. The reality is, collaborative partnerships do not come naturally to most organizations, and cross-sector collaborations are even more challenging. They require a mindset that understands the value others bring to the table, a willingness to lean on the strength of others, and a belief that the investment of time and energy it takes to build a shared effort will pay off.

Yet, we believe it is worth it. Colleges, local government, community based organizations, philanthropy and United Ways came together to create the Benefits Hub, which provide streamlined, comprehensive support to students and their families, including not just emergency aid but access to SNAP, tax filing, financial coaching, housing assistance, utility assistance, and other resources.

## LESSON 5: SUSTAINABLE FUNDING IS NEEDED

A key learning from this pilot was the need for a sustainable source of public funding to support postsecondary basic needs in the state. As a result, UWKC invested staff time and financial resources in the development of Washington State's "Postsecondary Basic Needs Coalition." The multi-sector Coalition is working to advance a [state policy agenda](#) to holistically address students' basic needs, with emergency aid being a critical part of that effort.



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## Our Recommendations

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The project partners have developed a series of recommendations for the field based on the lessons learned from this pilot project:

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### #1

Colleges should remove all unnecessary barriers to emergency grant funds. When students tell you what they need – believe them.

### #2

Government and philanthropy should provide funding for colleges to partner with local government, community based organizations, philanthropy, and other experienced agencies to support navigation services and the development of One Stop Basic Needs Centers on college campuses. These supports can help students and their families by offering access to SNAP, WIC, School Meals, Child Care, housing assistance, utility assistance, health care, and other resources.

### #3

Public and private funders should significantly increase investments in low barrier emergency financial grants, and should encourage and measure efficiency and equity in the application and distribution process.

### #4

Colleges face competing academic, funding, staffing, and student needs each year. In order to scale effective emergency grant programs, there needs to be ongoing technical assistance on best practices, support for advocacy, and fundraising capacity.



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## Acknowledgements

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We are grateful for the generous financial support of the National Philanthropic Trust as recommended by the Schultz Family Foundation, and our program officer Marie Groark who understood and supported the inevitable twists and turns that came about due to the pandemic.

This report would not exist without the following:

- **The staff, administrators, and Benefits Hub AmeriCorps members at Bellevue College, Green River College, and Highline College who implemented the program and provided valuable feedback on the process.**
- **Current and former UWKC and Beam staff who shared data and learnings from the pilot project.**
- **The staff at Washington Student Achievement Council and the Washington State Board for Community and Technical Colleges shared best practices and supported data collection efforts.**
- **Lauren McGowan, who led this project and served as the chief author of this report.**





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## About

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**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 more than \$2 million in emergency aid to students.



**Beam's** mission is to transform the social safety net by helping governments and institutions deliver cash equitably, efficiently, and securely. Beam's flexible cloud-based platform increases equitable and fast delivery of critical public benefits to our most vulnerable populations. Its technology allows governments, nonprofits, and philanthropic organizations to administer a wide range of financial assistance programs, from rental relief and public utility benefits to emergency cash assistance with software that simplifies applications, aids decisioning and processing, facilitates payments, and streamlines compliance, reporting, and case management into a single system. Since 2020, Beam has administered over \$200 million to 300,000 households.



**United Way of King County** is committed to working toward a racially just community where all people have homes, students graduate and families are financially stable. Signature United Way of King County programs include Home Base, which helps people with rental assistance and avoid eviction; ParentChild+ helps struggling parents gain the skills to be their child's first, best teacher; Reconnecting Youth helps young people earn a diploma or GED because education is one of the best ways to end the cycle of poverty; and Bridge to Finish, a program that helps community college students finish their education by providing emergency grants, financial training and access to public resources at 10 campuses in King County.

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**Learn More**

[BELIEVEINSTUDENTS.ORG](https://believeinstudents.org)