CLEARING THE PATH TO A BRIGHTER FUTURE:

Addressing Barriers to Community College Access and Success

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ACCT
ASSOCIATION OF
COMMUNITY COLLEGE TRUSTEES

Single Stop
USA

TOWARDS A BRIGHTER FUTURE

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Preface

Over the past 100 years, community colleges have evolved to become the largest sector of higher education, representing over 8 million credit students nationwide. These public institutions are a pillar of our communities, providing education and workforce training that fuel local economies. While community colleges have historically focused on providing access to higher education for students, the need to increase degree attainment has emerged as an equally important aspect of institutional achievement. As we work towards the goal of increasing not only higher education access but success for our nation's low-income and underserved populations, there remains an overarching concern regarding the ability of our institutions to provide students with the assistance and support needed to persist and complete.

The Association of Community College Trustees (ACCT) and Single Stop are excited to share a bold approach in assisting students to break through the barriers that many low-income and first-generation individuals at community colleges face in obtaining a higher education degree. By providing a clear access point to federal tax credits and benefits, the partnership between ACCT and Single Stop has helped redefine how participating institutions approach student support services.

ACCT and Single Stop have forged a partnership to support these goals of access and attainment. Single Stop USA's Community College Initiative launched its first site in January 2009 at Kingsborough Community College in Brooklyn, New York, expanding first to colleges in New York and New Jersey in 2009. Expansion continued in New York and grew to include California, Florida, and New Mexico in 2010. The Initiative increasingly mounted support in 2011, garnering a $1.1 million grant in from the first ever White House Social Innovation Fund via New Profit Inc. to support operations in California, Florida, and New York, as well as to support an expansion into Louisiana and Massachusetts. By 2012, the program had been introduced to 17 colleges in 7 states, forming system-wide partnerships with several of the nation's largest community college systems, including the City University of New York (CUNY), Miami Dade College, and the City College of San Francisco. During 2012, Single Stop served more than 32,000 students on these campuses drawing down over $60 million in existing benefits and services. The expansion continues in 2013 with additional new sites in Louisiana and Philadelphia.

As the Community College Initiative expansion gathered momentum, Single Stop partnered with ACCT, a non-profit educational organization of governing boards representing more than 6,500 elected and appointed trustees who govern over 1,200 community, technical, and junior colleges in the United States and beyond. In 2010, 2011, and 2012, ACCT hosted symposia on student success in Toronto, Dallas, and Boston, bringing thought leaders from higher education, the U.S. Departments of Education and Labor, philanthropy and other vital sectors to deliberate on, identify, and produce policy recommendations that will enable student success and completion. By combining Single Stop's direct student services with ACCT's focus on institutional and federal policy, the Community College Initiative has become a unique model that should be looked at more closely, as we do in this paper. Together, ACCT and Single Stop are working with trustees, presidents, and other community college leaders to help students throughout the country complete their studies and go on to find meaningful employment, prepared to step into 21st-century jobs.

ACCT and Single Stop are grateful to Sara Goldrick-Rab and her colleagues for their efforts in creating this white paper and examining the Community College Initiative's approach to student engagement, with input from college students and administrators who have participated in Single Stop services at six college campuses, three each from the City University of New York and Miami Dade College, respectively.

ACCT and Single Stop also want to acknowledge the Kresge Foundation for making this report possible by financially supporting the creation of the white paper. We hope that it will contribute to the body of knowledge and legislative attention needed to truly advance student access, success, and completion, and usher in a new era of prosperity and change the trajectory of our nation's future for the better.

J. Noah Brown
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Introduction

This is a critical moment in the history of American higher education. Real family income is declining, yet business leaders across the nation are clear: an educated workforce is critical to the nation's success.[1] Those without a postsecondary education will be left behind, and given current trends they are likely to be individuals lacking the financial resources necessary to cover the substantial and growing college costs.[2] Today, low-income individuals are no less likely to aspire to a college degree than their wealthier counterparts, and are increasingly seeking one—but their odds of degree completion remain very low. Recent statistics indicate that among low-income first-generation students, just 11 percent attained a bachelor degree and 26 percent attained an associate degree or other credential within six years of enrollment.[3] The American Dream is clearly eroding if family background and income overshadow merit as the key determinants of success.

The path to a brighter and more secure economic future begins with community colleges, which remain the most accessible and affordable avenue leading to higher education in the United States. But these institutions are operating under tremendous duress, asked to educate some of the nation's most disadvantaged students with increasingly scarce resources.[4] Under pressure to graduate every degree-seeking student who enters their open doors, community college leaders seek new ways to help students overcome a wide array of increasingly common challenges. Approximately 41 percent of all undergraduates who live in poverty are enrolled in our nation's community colleges, and most of them constitute the working poor actively trying to make ends meet yet falling short.[5] College administrators and faculty are increasingly aware that the failure to address the problems associated with poverty among students is affecting their ability to help them learn.

But finding the money to pay for the *full* cost of attendance, including absorbing the loss of income due to time spent studying rather than working, is one of the most difficult barriers underprivileged students must overcome. President Madeline Pumariega of Miami Dade College's Wolfson campus expresses the challenge this way: "When a student is hungry, he does not feel safe, and it is hard to help him synthesize class material. We have to meet students' basic needs in order for them to fully concentrate on assimilating the information in class in a way that they can apply it, learn, and take it forward." At colleges across the nation, rates of homelessness are rising as some students live on the street, while others try to find access to shelters but are often in class when the line begins to form for the night's beds. They have no reliable place to store their class materials and no safe place to study.[6] Many of these students received free or reduced-price lunch and additional services when in K-12 school, but while in college they receive no such support, creating substantial amounts of food insecurity[7]. While many four-year colleges and universities provide laundry facilities or free meals to needy students, this is not the norm in our nation's community colleges, which operate on tight budgets.

Financial aid is not meeting these needs. Many college students do not complete an application for federal financial aid, partly because of its complexity and partly because they must first file their taxes, a process with which some students are unfamiliar. Providing assistance with tax preparation and helping students to obtain the Earned Income Tax Credit is often a prerequisite to receiving financial aid assistance. But at most community colleges, even after those resources are obtained students still face remaining unmet financial need. Grant aid is failing to keep up with rising costs, and students are loathe to take on debt for a range of reasons related to their concerns about future returns to their degrees, their past credit histories, and a desire to avoid saddling their families with loans.[8] Financial and legal counseling is rarely available or affordable to help resolve these challenges. As a result, students often try to go it alone, combining work and school and family obligations. Very few succeed.

It is very common for community college students to leave school without a degree or certificate in hand. While estimates of non-completion vary widely (70 percent or even higher), there is clear room for improvement. Financial difficulties remain the primary reason for dropping out. Other commonly cited reasons include things like "life got in the way," a proxy for the many ways

[1] President Barack Obama, State of the Union Address, January 25, 2011; Jaimie Matthews 2010 "Addressing the Skills Gap: If Not Now, When?" Institute for a Competitive Workforce (ICW) http://icw.uschamber.com/blog/addressing-skills-gap-if-not-now-when

[2] Aud et al. 2013 "The Condition of Education 2013" NCES http://nces.ed.gov/pubs2013/2013037.pdf; NCES "2012 Spotlight: Postsecondary Plans" http://nces.ed.gov/programs/coe/analysis/2012-section6.asp

[3] Beginning Postsecondary Students Longitudinal Study, 2003/2009

[4] Century Foundation. 2013. Bridging the Higher Education Divide: Strengthening Community Colleges and Restoring the American Dream. NY: NY

[5] AACC 2013

[6] "Increasing Access to Higher Education for Unaccompanied Homeless Youth: Information for Colleges and Universities" 2012 Issue Brief by National Center for Homeless Education http://center.serve.org/nche/downloads/briefs/higher_ed.pdf
National Association for the Education of Homeless Children and Youth http://www.naehcy.org/educational-resources/higher-ed

[7] Nicholas Freudenberg et al. 2011. Food Insecurity at CUNY. http://web.gc.cuny.edu/che/cunyfoodinsecurity.pdf

[8] U.S. Department of Education, National Center for Education Statistics, 2007-08 National Postsecondary Student Aid Study (NPSAS:08).

in which the rest of students' daily activities were unable to be successfully integrated with college participation.[9] By attending college, they forgo time usually spent caring for family members and working to support them. They are often the first in a family to attend college and viewed as highly efficacious, someone to depend on. When the family struggles, the student struggles too. Their ability to afford college, then, depends on their family's ability to get by as well.

Community college leaders are aware of the inadequacy of financial aid for their students and the associated challenges facing them, but having that knowledge does not equip administrators to address those challenges. With few resources to devote to students' "in-school" needs, addressing the "out-of-school" aspects of students' lives seems impossible. Yet a growing body of research suggests that improving degree completion rates *requires* addressing these issues. Adult-education programs, for example, that include comprehensive support services are more successful than those lacking them.[10]

Helping community colleges make higher-education attainment possible for millions of low-income Americans requires bridging education and social policy. Education alone will never end poverty, and educational practices will never be sufficient to ameliorate the impacts of poverty on educational attainment. A more effective approach may reside in the marriage of social and educational policy strategies. To illustrate this, we describe an organization using an integrated approach, combining case management and benefits access.
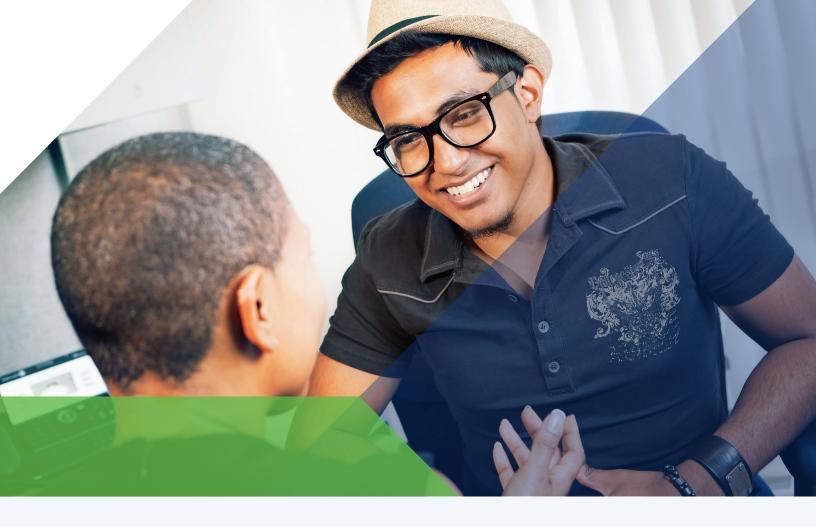
In 2012, the national non-profit Single Stop USA served more than 32,000 students across 17 community college sites in seven states. At each college, Single Stop acts as an integral partner in the college's efforts to meet the needs of students and their families. It helps introduce the provision of important services such as tax preparation, financial counseling, and benefit access to the college's set of activities, thus transforming the perspective of both leaders and administrators as to what is *possible* for community colleges to provide. A successful partnership benefits not only individual students who have more resources to support their college-going, but also the college itself, as it modernizes its approach to meet the needs of today's students.

Evaluation of this model is critical but, like the program itself, the program's evaluation is in the early stages. In this report, we draw on case studies conducted at six Single Stop sites in New York and Miami in order to describe Single Stop's theory of action and how it operates in practice and on-the ground, and we begin to examine the potential benefits and consequences of greater expansion. We introduce readers to the college leaders and administrators who integrate Single Stop's services into their institutions, and talk about the experiences of students receiving Single Stop's services. Since no single model will engage with all community colleges in the same way, we also describe how the Single Stop approach varies across sites. Finally, we discuss some recommendations for buttressing the existing financial aid system with additional supports, such as those offered by Single Stop, in order to further lift the financial barriers to community college access and success.

[9]"With Their Whole Lives Ahead of Them: Myths and Realities About Why So Many Students Fail to Finish College" by Jean Johnson and Jon Rochkind. http://www.publicagenda.org/files/theirwholelivesaheadofthem.pdf
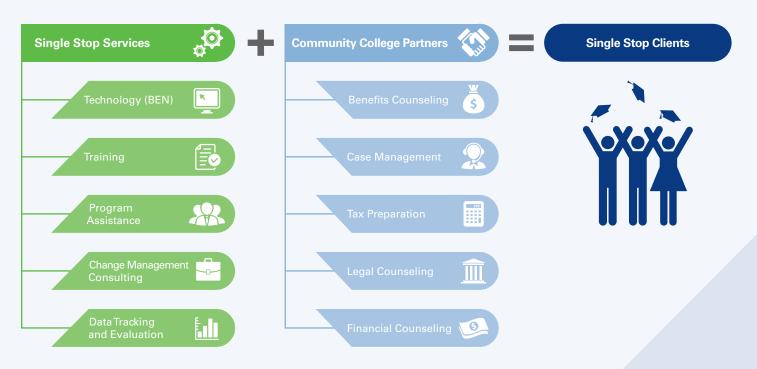[10]"The Breaking Through Practice Guide: Providing Comprehensive Support Services" http://www.jff.org/sites/default/files/BT_Strategies_Ch2_June7.pdf After School Programs in the 21st Century: Their Potential and What it Takes to Achieve It Priscilla M.D. Little, Christopher Wimer, Heather B. Weiss, Harvard Family Research Project http://www.hfrp.org/publications-resources/browse-our-publications/after-school-programs-in-the-21st-century-their-potential-and-what-it-takes-to-achieve-it

Mission and Model

Single Stop seeks to decrease poverty by connecting low-income individuals and students with existing resources and services that help them become self-sufficient and achieve economic mobility.

Single Stop Services

- Technology (BEN)
- Training
- Program Assistance
- Change Management Consulting
- Data Tracking and Evaluation

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Community College Partners

- Benefits Counseling
- Case Management
- Tax Preparation
- Legal Counseling
- Financial Counseling

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Single Stop Clients

Single Stop by Design

Single Stop targets a growing segment of the community-college population. More than three-quarters of its clients are first-generation students, and 40% are parents. Their average income is just over $7,000, and 51% of them work. But there is substantial variation among these students when it comes to the challenges of financing college, and Single Stop explicitly recognizes this. For some students, informational barriers are the main obstacles, and providing a quick computer screening process that notifies them of what help they are eligible for can be effective. For others, language challenges or a lack of social connections requires short-term guidance to help them file their taxes or resolve a legal dispute, thereby releasing them to focus on their studies. Single Stop provides all of these services, tailored to individuals' needs.
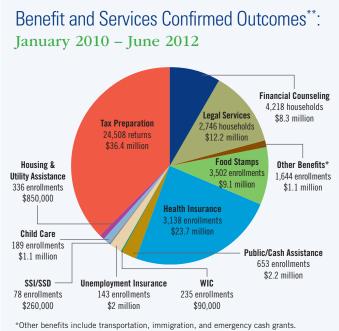
Sometimes, addressing long-term poverty among students requires resources that go beyond the current financial-aid system. Recognizing this, Single Stop brings colleges and their students into contact with the array of benefits supported by other funding streams, including: health insurance; Supplemental Nutrition Assistance Program (SNAP); federal and state unemployment insurance; child-care assistance; Women, Infants and Children (WIC); Social Security funds; and more. Critically, these funds are available to students *and their families*, helping to create more stability in homes while students pursue degrees. Many of these students also require some case management, which serves to supplement existing student services practices. (*See* Figure, "Benefit and Services Confirmed Outcomes: January 2010 – June 2012.)

In 2012, Single Stop screened more than 18,000 students for benefits and was able to confirm that just under 29 percent of those screened received additional support.[11] On average those students confirmed to receive additional support received cash and non-cash benefits with an annual value of $5,400 to help them complete college. The vast majority of students screened also received some type of financial or legal counseling, and many students (both those screened for benefits and those who were not) also received tax-preparation services.

For students, having financial security may allow them to register for and attend classes, devote more time studying, reduce stress, purchase books and supplies needed for class, or afford the lunch required to thrive during the day. Many community college students have financial needs not covered by their financial aid packages, such as contributing to their households. Unfortunately, such needs interfere with college completion. Supplementing financial aid to include provisions for such currently excluded needs may increase the overall efficacy of the financial-aid dollars, enabling students to fulfill requirements to complete their educations.

Receiving assistance from Single Stop counselors may also help students feel more connected to their colleges, particularly as those counselors refer students to other resources. For example, when students are referred to financial aid and academic advising Single Stop counselors sometimes accompany students on these trips—in this way the counselors build their social capital too. This process can increase students' confidence that their institution 'gets' them and is working on their behalf.

Single Stop helps colleges too. First, the organization assists in managing the daunting challenge of serving students living in poverty. It is common for administrators to feel overwhelmed at the sheer magnitude of that task, causing them to feel frustrated and torn between their access mission and their financial bottom line. When they have help in thinking about ways to triage that need and successfully meet it, it can affirm their sense that serving these students is possible, worthwhile, and achievable. When students return to re-enroll for another semester, rather than dropping out, this benefits the college as well. In fact, with college funding increasingly linked to student performance and persistence, Single Stop stands out as a double bottom line program that has the potential to enhance both student and college finances.

Benefit and Services Confirmed Outcomes[**]:
January 2010 – June 2012

Tax Preparation
24,508 returns
$36.4 million

Legal Services
2,746 households
$12.2 million

Financial Counseling
4,218 households
$8.3 million

Food Stamps
3,502 enrollments
$9.1 million

Other Benefits*
1,644 enrollments
$1.1 million

Health Insurance
3,138 enrollments
$23.7 million

Public/Cash Assistance
653 enrollments
$2.2 million

Housing &
Utility Assistance
336 enrollments
$850,000

Child Care
189 enrollments
$1.1 million

SSI/SSD
78 enrollments
$260,000

Unemployment Insurance
143 enrollments
$2 million

WIC
235 enrollments
$90,000

*Other benefits include transportation, immigration, and emergency cash grants.
**Note: Single Stop is conservative in its benefits and services estimates because we rely solely on direct confirmations. In fact, the value of benefits and services received is significantly higher than we are able to report. Nationally, we confirm 30 percent of benefits received and discount to zero any benefits that cannot be directly confirmed. We know additional clients are receiving benefits.

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[11]Single Stop currently relies on direct contact with clients to confirm receipt of benefits and services. Single Stop only reports data on benefits or services received for the clients the site coordinator has been able to follow up with and confirm the benefits or services were in fact received by the client.

Single Stop in Practice

To understand how this model is translated into practice, we visited six Single Stop sites at colleges in New York and Miami and interviewed students, staff, and administrators. We also conducted observations and took field notes. Using a comparative framework, we analyzed the resulting data both within institutions (e.g. comparing administrator vs. student perspectives on how the model works) and across institutions (e.g. comparing how the locations of the Single Stop office or the approaches of its site coordinators worked similarly or differently).

Community colleges are often perceived by students to be large, unwieldy institutions where it is difficult to locate services and find the help students need.[12] While this perception varies in its accuracy, we observed Single Stop staff working hard to avoid adding to any existing institutional bureaucracies. To integrate multiple resources, they think across traditional silos, recognizing both the strengths and weaknesses of students and their colleges and envisioning an efficient yet high-quality approach to change. The case studies suggest that Single Stop does this by engaging qualified, specially trained people with advanced technology at their fingertips to bring social services to college campuses. The program's focus is the transformational change of individuals' lives, brought about by a comprehensive intervention at the intersection of social services and higher education.

Single Stop aims to embed these new skills within the community colleges by providing expert, committed staff and tools that can become part of the college's everyday operations. This encourages students to perceive Single Stop's site coordinators as having a unique role within the college and being able to serve as a sounding board about the college itself. This feedback to the colleges in turn helps to reconceptualize their understanding of the needs of students and how they need to adjust student services and financial aid approaches. During the case studies, Single Stop staff was observed speaking to students without judgment, helping connect them to existing resources that they might otherwise not know about and may be unable to access due to logistical barriers such as time or distance. In some cases, students are unsure whether accessing certain benefits is even the right choice for them. At the same time, all of the colleges visited spoke as if Single Stop were *part of the college itself*, providing help they recognized as critical, and integral to their success.

People Plus Technology

In their daily work, site coordinators use a combination of counseling skills and technological assistance to meet with students. The appropriate mix of these tools varies by student and to a lesser extent by college. The Benefits Enrollment Network (BEN), a proprietary benefits-screening and case-management tool, provides a formal starting point that informs subsequent interactions between the student and Single Stop. Once a student's information is entered into BEN and a list of potential benefits is generated, the real work of Single Stop begins.

Technology is a critical component to the success of Single Stop. Through technology, Single Stop is able to break down knowledge barriers using a scalable platform that can reach large numbers of students. But technology cannot do the work alone; supporting the technology with the right people is crucial to the model's success for several reasons. As explained earlier, while some students receive essential support through a light touch model, other students with higher need or more complex life situations need a deeper touch. The students needing this deeper touch are less likely to find technological assistance "approachable" and wish for in-person interaction.[14] One student told us, "I know what it's like to feel like you're shouting and you have no one trying to help you out, or you don't know who to reach out to in the first place." Other students explained that even though they consider themselves technically savvy and "use apps all the time," they prefer "talking to someone directly" when it comes to something as important as money. Single Stop's use of skilled staff supported by innovative technology provides the ability to meet the wide array of student needs in a efficient manner. Technology allows the site coordinators to quickly identify support for students in need. This makes it possible for the site coordinator to help as many students as possible while also offering the human touch and counseling for the students who most need it.
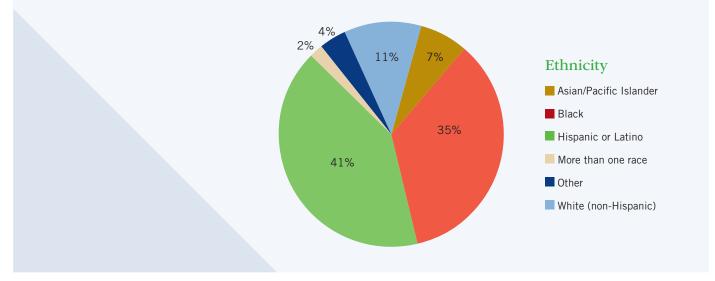
The BEN platform is designed to help site coordinators quickly navigate the complex process of determining for which benefits a student is eligible. They can then explain to the student the implications of drawing down certain benefits in terms of participation requirements, future eligibility, and how benefit provisions may interact with other services in which the student may already be

[12]Rosenbaum, J., Deil-Amen, R. & Person, A. *After Admission: From College Access to College Success.* Russell Sage Foundation, NY.
[13]Smith Jaggars, Shanna, and Di Xu. (2013, February). "Adaptability to Online Learning: Differences Across Types of Students and Academic Subject Areas." Community College Research Center Working Paper No. 54.

Who Does Single Stop Serve?
Demographics Breakdown

	Community College Students
Average annual income	$7,184
Average age	28
Marital status	85% are single
Gender (female/male)	64%/36%
Households with children	45%
Ave. household size	2.7
Work status	50% work at least part-time

Ethnicity

- Asian/Pacific Islander
- Black
- Hispanic or Latino
- More than one race
- Other
- White (non-Hispanic)

participating. These complexities stem from the failure to integrate different policies, and they make human interactions necessary in the application process. Single Stop plays a critical role in helping students create a plan that meets current needs while maximizing potential resources in the long run.

The manner by which benefits access is provided seems to work. During the site visits, several students discussed the experience of being denied benefits when they had previously applied, but were then able to obtain the benefits with guidance from Single Stop. Relatively high-achieving students explained that the benefits application process was confusing and the reasons for which they were denied services were not clear. Single Stop helped these students navigate this convoluted process—ensuring both better outcomes and a less frustrating and isolating experience.

One student's experience illustrates the challenges and suggests how services such as Single Stop can help students succeed:

"I applied for [food stamps] probably two or three times and they always denied me. I've been on my own since I was 19, living paycheck to paycheck, in between jobs, trying to stay afloat and juggle school at the same time, but they always denied me and I never could get them. I never understood why; I'm struggling with bills. Why can't I get food stamps? I don't have any help from my family; I'm doing it all by myself. When I met the Single Stop coordinator I told her the situation and she said 'let me see' and she was able to clarify some things. They ask some questions where it's hard to understand certain words or certain terms, so she showed me what I was doing wrong— she clarified what some of the questions meant and we re-did my application and I was able to get [food stamps]. She explained it better to me, how it works—I was able to receive the benefits after Single Stop's help."

Single Stop does more than share information about benefits—it often serves as a community partner by helping obtain the benefits, again a practice supported by rigorous research[14]. In some states, Single Stop counselors are able to e-file qualified students' Supplemental Nutrition Assistance Program (SNAP) applications directly. This means that students do not have to travel to the local benefits office, saving both time and money. In states that do not accept e-filing, Single Stop staff helps students with directions and transportation to the local benefits office. Furthermore, Single Stop serves an advocacy role for students experiencing challenges with the benefits acquisition process through direct relationships with local benefits offices.

Thus, the case studies revealed that interacting with Single Stop was about far more than solving a technical problem; Single Stop provided students with a college experience that involved a high level of respect and encouragement. Here is what one student told us about her experience:

"Sometimes you go to an office and they treat you like you are nobody, like you're not important. Here [at Single Stop], I feel like I'm important, like they do everything they can to help me. And

I feel more secure every time I have a problem; I come here and even if they cannot help me right here, they give me advice on where I can go to get help."

Generating this feeling in students may serve to increase their level of engagement with their college, but it takes training and practice. For many reasons, then, the site coordinator role is particularly important to the success of this approach. Our research suggests that the most effective coordinators have a background in human or social services. At some colleges, the coordinators describe themselves as filling a nurturing role and understand their position as a supportive familial-type position in which the goal is to provide a warm, understanding, and encouraging environment for students. At other colleges, the coordinator prefers a no nonsense approach as Single Stop deals in high-stakes situations that require the utmost professionalism. Both approaches are valued and work well within the appropriate community and institutional context (see sidebar). Although Single Stop staff may have dramatically different styles of working with students, what the best have in common is a genuine desire to connect to students in a meaningful way in order to help them reach their highest potential.

Two Alternative Approaches to Working with Students[15]

No Nonsense	Nurture
Walking around the relatively affluent Xavier Community College with Single Stop Site Coordinator, Heather, you will notice that she is often looking toward the ground. She is not passive or shy—quite the opposite, in fact, as Heather worked in corrections, specializing in hostage negotiation and mental health for nearly twenty years. Instead, she is looking at students' shoes as a signal of their financial situation. Given the campus culture, Heather explains that poor students are often reluctant to ask for help. Instead, she canvases campus to find them, convinces them to enter the sparkling glass building the Single Stop office now resides despite apprehensions, and begins to negotiate a relationship of trust and mutual understanding.	Entering Maria's office is warm and familiar; the stacks of papers and photos on the wall make it feel "lived in" under the dim lighting. Students at Martinez Community College say that Single Stop is "like family" and Maria is the matriarch. Many stop by to see her even when they don't have a specific question or concern. After earning a degree in behavior social sciences, Maria returned to her alma mater, Martinez Community College, to start her career in student services and joining Single Stop was a natural transition. She explained that Single Stop was not there for her as a young immigrant struggling to learn English, earn a college degree, and fulfill her roles as wife and mother, but wished that it had been.

Conclusion
Both women draw from their previous experiences to build relationships with students, staff, faculty, and local social service agencies. Heather, highly skilled in connecting with people through her professional skills, assures students that drawing down benefits is nothing to be ashamed of and works with faculty to help them better understand the lives of their students. Maria draws on her background as a true insider at Martinez Community College to ensure that staff and faculty refer students to Single Stop so that they can connect students with resources to improve success.

[14]Bettinger, Eric, Bridget T. Long, Philip Oreopoulos, and Lisa Sanbonmatsu. (2012) "The Role of Application Assistance and Information in College Decisions: Results from the H&R Block FAFSA Experiment." Quarterly Journal of Economics 127(3). Also available as National Bureau of Economic Research (NBER) Working Paper No. 15361.
[15]Names of colleges and individuals are altered here for purposes of confidentiality.

Meaningful Institutional Integration is Essential

Single Stop seeks to find a place within the community college in order to leverage the full range of its resources that may improve student success. The type and level of integration varies across sites, but common features of successful partnerships include college boards and presidents that fully embrace the purpose of the model and are committed to integrating the Single Stop staff into the existing college structure. Personal relationship formation assists in the integration process, but is most formally and effectively achieved through co-location of services, access to records, and systems integration.

For example, at the Hostos Community College, the Single Stop and financial aid offices take an integrated approach to serving students. They coordinate outreach campaigns and service provision, allowing each office to develop expertise in a portion of the college financing process. Most college financial aid offices start interacting with students around the topic of FAFSA completion (Free Application for Federal Student Aid), but Single Stop acknowledges that tax preparation is a pre-requisite to that application. Accordingly, Single Stop partners with local experts to provide free tax preparation services to students. At Hostos, the tax preparers direct students to special FAFSA completion sessions coordinated by the Financial Aid Office. Once a student's FAFSA is submitted and processed by the federal government, the college's aid officers construct a financial aid package. For some students, this is the final point of contact with the aid office unless they pursue additional advising. But even then, resource constraints at the college often limit the amount of advising available to students. The partners at the college recognize this all-too-common challenge and the role that Single Stop can play to remedy it. Thus, when a student has questions about their aid package or is considering taking out a student loan, the aid office directs the student to Single Stop for further discussion. When a student arrives at the Single Stop office, the staff is able to access students' financial aid packages and academic information, enabling them to more accurately and completely serve students in a timely matter. At this meeting, Single Stop conducts a benefits eligibility assessment with the student to determine if there are any untapped benefits that the student could draw on instead of taking out a student loan. Additionally, the student is advised to meet with Single Stop's partner financial advisor. The professional financial advisor provides one-on-one assistance to the student covering topics such as budgets, financial literacy, loan conditions, and the consequences of taking on debt to pay for college. Sharing ideas, resources, and information facilitates the partnership between the aid office and Single Stop.

At another college, our case study found that the student services division, where Single Stop is located, employs a veritable triage system. Students put their name in, take a seat in the large waiting room, and wait for someone wearing a headset and typing vigorously into a computer to loudly call their name. Once called, the student takes their place in a long line of chairs situated across a row of computer workspaces to talk with the student services staff member. Depending on what the student discloses at that intake conversation, they are often directed to one of several cubicles or private offices located behind the intake area. One of these cubicles is assigned to Single Stop and outside of it is a chair—above it, a sign with an arrow pointing to "wait here" for Single Stop. The staff reported that it took time for them to be accepted into the student services team, but they have made significant progress.

Bringing an external partner into the fold of a community college requires leaders. Vice President Michael Baston of LaGuardia Community College told us that any school that wants to set up a Single Stop site needs to have, at a senior level, personal involvement—"a real commitment." At LGCC, President Gail Mellow and Vice President Baston demonstrated their commitment to Single Stop by adding it to the college's strategic plan, which only includes initiatives of the utmost priority to the college. Although budgets are lean, Baston emphasized that "we have to do what we can to support this program…if it means finding physical space, we have to find the physical space. If we need more computers, a computer lab…We've got to construct a way [by which] people can share space, but this has to be an important part of our strategy." Furthermore, he told us that in order to be successful, Single Stop has to be a "whole-college" initiative.

This change is occurring at Miami Dade, where Wolfson Campus President Madeline Pumariega reports that Single Stop has enabled her campus to "change the culture of how we're serving a student." She explained that a common "it's not my problem" response to students' challenges among faculty or staff "goes away because we have a place" to refer students who have needs that fall outside of the traditional scope of educational services. She elaborated:

Single Stop isn't a set a tools for our students alone; it's a set of tools for us to serve our students. We now can open a door and have got a screwdriver called Single Stop to be able to use that we did not have before. We now have this place, not an imaginary place, but a real person that represents Single Stop who is on campus every day in an office. If you can get the folks who serve your students to feel passion about serving them, knowing this support is now available, then you start the buy-in process. It's cool. They find that they need this help to be more successful as an advisor or to be able to help a student financially. It helps faculty too.

Initial Evidence of Success

Given the range of ways by which Single Stop has the potential to improve the support available to students, we expect that impacts on academic success may occur. Of course, students who connect to Single Stop may differ from those who do not, and thus comparisons must be undertaken carefully. A detailed quantitative assessment of Single Stop's impacts on students is underway and will be reported on in our future work. In the meantime, we believe that case studies like those we have conducted here suggest that under the right conditions, Single Stop has strong potential to generate short-term changes in the lives of students. Theory suggests this should lead to higher rates of college persistence. An illustration of how this process has played out for the students it serves can be found in Juliana's story.

We met Juliana, a full-time student, at a CUNY community college where she is working toward a degree in community health while raising three children between the ages of 4 and 15. Two years ago she was sitting in class trying to concentrate on her lesson, but having difficulty. She was facing eviction from her home, and trying to develop a plan to keep her family from becoming homeless. By sheer coincidence, that same day the college's Single Stop program coordinator made an informational visit to Juliana's classroom and explained that this free program on campus provided legal and financial help. Juliana visited the Single Stop office immediately and connected with a legal aid professional who helped her come up with a plan, ensured that the plan worked by attending all of her legal appointments with her, and ultimately helped Juliana and her family find stable suitable housing. With her housing emergency solved, Juliana worked with Single Stop staff to determine what other benefits she was eligible for that could help her concentrate on her studies. Single Stop helped Juliana enroll her youngest son in the on-campus childcare center and ensured that all of her children obtained healthcare. These services help Juliana spend time on campus in a positive environment and reduced her transportation costs.

Today, Juliana is nearing graduation and is working with one of her professors as an intern at a local hospital. Her goal is to help people, especially those with substance abuse problems, and she believes that this internship experience will help her gain full-time employment. She explained that she wants to take advantage of the help she obtained from Single Stop and do the same thing for others. Juliana calls Single Stop her "second family," because of the dignity and respect with which she and her family are treated. Without the help from Single Stop, Juliana predicts that she'd be working at McDonalds and struggling to keep her family off the streets. Instead, she's working to improve her community's health and has given her children a fighting chance for future success.

We have examined differences in college persistence rates for individual students attending Kingsborough Community Colleges, compared Single Stop clients to other students, and have also compared persistence rates among Single Stop clients receiving varying levels of services in the City University of New York's system. Both types of comparisons may suffer from bias; however, we would generally expect that bias to suppress any positive impacts, since Single Stop clients and those receiving more services are usually more disadvantaged than other students. Instead, we observe positive differences on numerous indicators, with Single Stop clients outperforming other students on year-to-year retention rates, and receiving key services such as financial counseling and benefits including emergency cash seem to produce five to ten percentage point improvements in retention rates for students who normally depart from college at a rate of 30 percent or more a year. In CUNY, it seems that annual college retention rates for Single Stop clients hover around 73%, with just over half enrolled full-time, and completing more than 80% of their attempted classes. We treat this information as preliminary and promising, and seek to dig further into both the validity of the impact estimates and discover how and why they seem to arise.

Learning from the Single Stop Model

The ways through which Single Stop appears to be helping students from low-income families move ahead in their college paths hold important lessons for the upcoming reauthorizations of several pieces of legislation. ACCT and Single Stop believe that addressing the challenge of helping more students from low-income families attain and complete their educational goals requires significant reforms to both educational and social policy and, therefore, we make the following recommendations:

Modernize Student Services

1. Student support services that address financial barriers to student access and success should be included as a key component of competitive federal grants aimed at college completion. This should include newly proposed programs such as Race to the Top Higher Education, as well as existing programs such as Title III Part A Strengthening Institutions. Authorizations should encourage institutions to develop services that will direct students to existing federal and state benefits, tax credits and services.

2. ED should carefully analyze and make recommendations on best practices on how to reorganize student services and financial aid into coordinated student success centers on campus.

3. The Higher Education Act should include a comprehensive definition of student support services that incorporate benefits access and other components of the Single Stop model.

Reform Financial Aid in the Reauthorization of the Higher Education Act

1. Support students who work hard and keep their student debt low by expanding the income protection allowance and reducing the assessment rate on student earnings. Students work while attending school because they need the money; removing their financial aid based on those earnings creates perverse incentives and encourages them to take on more debt. Raising the income protection allowance (IPA) by $2,000 will help ensure that more of their earnings are used to prevent additional debt, and lowering the assessment rate from 50 to 40% will further promote that.

2. Reduce complexities and requirements for students reapplying for the Pell Grant in order to ensure that the program supports completion. Eliminate the need to re-file the FAFSA for recipients who are continuously enrolled at the same institution. Require students to file only for a change in circumstances that increases their need, nudging them to maintain their financial aid and keeping their net price steady from year to year.

3. Allow the calculated expected family contribution (EFC) to become negative when a student's family income falls below the subsistence level as reflected by the income protection allowance. The current minimum EFC of zero caps financial need and need-based student aid at the cost of attendance, rendering college less affordable for students who need grant aid for their college education in order to stand a chance of succeeding and rising out of poverty.

4. Maintain Pell grant eligibility and maximum award levels for all students, and restore recently lost eligibility for ability-to-benefit students. Students of all ages require the Pell grant in order to be able to afford college, and adult and part-time students are no exception. Refrain from segmenting the program, adding unnecessary complexity or additional regulatory requirements for students and institutions.

5. Make the American Opportunity Tax Credit more effective for students with the greatest financial hardships. Increase the percentage that can be refunded and frontload that benefit. AOTC should be altered so that Pell grant students are not prevented from receiving the benefit. Align the definition of qualified expenses with the current Federal rules for the Pell grant, allowing students to count the costs of room and board, transportation and childcare. Index the amount of the credit to inflation.

6. Raise awareness about the availability of financial aid by funding the demonstration early commitment Pell program for 8th graders receiving free lunch that was authorized in the Higher Education Act, and rigorously evaluating it.[16] Poverty is intergenerational, and helping more students like those served by Single Stop prepare for college, and helping their children prepare, requires the provision of more information sooner in the educational decision-making process.

Coordinate Social Policy and Education Policy

1. Alter the work participation requirements in the reauthorization of the Temporary Aid to Needy Families legislation to align with the college completion agenda in the Higher Education Act by allowing college attendance (not just short-term training) to count towards the work requirement for at least two years.

2. Update language in the reauthorization of the Workforce Investment Act and the Carl D. Perkins Career and Technical Education Act to increase collaboration between secondary and postsecondary institutions, as well as enhance the focus on postsecondary transitions and preparation for employment. Encourage the unification of systems providing adult education and postsecondary education to reduce the waste involved with remediation and transfer. Incentivize the use of promising practices such as career pathways to support the goal of postsecondary access and success for adult education students.

3. Align federal agencies including HHS, USDA and ED, around a comprehensive bold cradle to college agenda that identifies executive and administrative action that can coordinate services, develop new integrated programming in communities and address unnecessary administrative roadblocks.

4. Undocumented individuals who came to the U.S. as children often face significant barriers enrolling in or paying for college. Passage of legislation to provide DREAM students conditional legal resident status would reduce these obstacles. Removing the current federal ban on allowing states to adopt in-state tuition for undocumented students would be of significant benefit to these students. Additionally, these students should have access to federal student aid.

Evaluate the Evidence

1. Use the financial aid experimental sites to implement a demonstration program in which programs providing benefits access and case management would operate to serve the Pell-eligible population. Participating institutions should demonstrate a commitment to access and persistence and have reasonable outcomes for these students and an ability to track them for evaluation purposes.

2. Pilot and evaluate "real-time" payment of the American Opportunity Tax Credit to deliver tax aid at the time of enrollment, aligning it with the rest of the financial aid system and improving cash flow for needy students.[17]

3. Develop a national research center for adult education to focus attention on advancing promising, innovative practices to meet the needs of adult learners pursuing postsecondary education.

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[16]Kelchen, R. & Goldrick-Rab, S. 2013. "*Accelerating College Knowledge: Examining the Feasibility of a Targeted Early Commitment Pell Grant Program.*" Institute for Research on Poverty, Madison WI.

[17]"This recommendation originates with the Center for Law and Social Policy." http://www.clasp.org/admin/site/publications/files/CLASP-Comments-on-Education-and-Family-Tax-Benefits-4-15-2013.pdf