# ADDRESSING HOUSING INSECURITY AND LIVING COSTS IN HIGHER EDUCATION

## A GUIDEBOOK FOR COLLEGES AND UNIVERSITIES

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Authors

Chase Sackett, Presidential Management Fellow, HUD Office of Policy Development and Research

Dr. Sara Goldrick-Rab, Professor of Higher Education Policy and Sociology, Temple University, and Founder, Wisconsin HOPE Lab

Katharine Broton, PhD Candidate in Sociology, University of Wisconsin-Madison, and Graduate Research Assistant, Wisconsin HOPE Lab

## Acknowledgments

## Disclaimer

With college enrollment rates high, despite stagnant or declining family incomes and increasing college costs, today many college students are struggling to make ends meet. Improving the quality of students' lives is essential to boosting their odds of success in school. Drawing on examples from institutions nationwide, this guidebook describes strategies that colleges and universities can implement in order to support students facing housing insecurity and challenges covering other living costs, such as food and childcare.

The U.S. Department of Housing and Urban Development (HUD), Office of Policy Development and Research (PD&R) and the Wisconsin HOPE Lab have co-authored this guidebook to assist institutions of higher education as they consider, evaluate, implement, and scale up programs and policies to support students' learning, persistence, and completion. HUD has recently explored and promoted a range of strategies to support students, including those enrolled in higher education. The Wisconsin HOPE Lab, the nation's first translational laboratory aimed at identifying new and effective ways to minimize barriers to college completion so that more students can reach their full potential, has published essential research exploring these challenges and identifying ways to support students.

## The "New Normal" Undergraduate

Few college students today reside on campus, enjoying quick access to classes and all-you-can-eat meal plans. Instead, nearly 9 in 10 of today's undergraduates live off campus—either with parents, children, or roommates or on their own.[1] They compete for housing in the private market, which has become increasingly unaffordable for low-income households over the past 15 years.[2] While securing adequate housing is difficult for millions of Americans, undergraduates are a particularly vulnerable population because they often lack a rental history, someone to act as guarantor, or the savings for a security deposit.[3] Over one-half of students living off campus apart from family have incomes below the poverty level.[4]

Most students are also juggling multiple family and work responsibilities. These students are no longer "nontraditional" but are instead the "new normal." About 7 in 10 community college students work while in college, and one-third work full time.[5] One in four undergraduates are parents, and more than 15 percent of undergraduates are single parents.[6] A recent survey in Wisconsin demonstrates that a substantial number of students—and most students from disadvantaged backgrounds—also support their families through significant contributions of time and money while attending school.[7]

### Lacking the Basics

New evidence from the Wisconsin HOPE Lab illuminates the challenges that today's college students face in securing adequate housing and sufficient nutrition. According to a recent study of more than 4,000 undergraduates at 10 community colleges, approximately one-half of students struggle with food and/or housing insecurity. Specifically, 20 percent of respondents reported going hungry in the past month and 13 percent were homeless in the past year.[8]

These experiences of material hardship are not limited to the 2-year college sector. Additional research by the Wisconsin HOPE Lab indicates that 4-year college students from low- and moderate-income families also struggle to make ends meet. Nearly one in three 4-year students at seven campuses of the University of Wisconsin indicated that they had gone hungry due to a lack of resources in the past year and 11 percent had experienced some form of housing insecurity.[9]

Some groups of students are disproportionately affected by material hardship. For example, those who are food insecure are more likely to also be housing insecure and vice versa. Students of color, first-generation college students, and students from low-income families are also at an increased risk of food and housing insecurity. Moreover, students reporting food and/or housing challenges are also more likely to report mental health challenges, including depression and anxiety.[10]

## Affecting Academics

These challenges affect students' quality of life, their capacity to learn, and their ultimate success in school. Cognitive science demonstrates that the stresses of poverty burden students as they learn and make decisions.[11] Students who are food insecure, for instance, receive lower grades, on average.[12] How students are forced to deal with financial stresses can affect their success in school. Many students—disproportionately low-income students—cope by enrolling part time or working long hours at jobs, which can make it more difficult for them to complete their education. [13]

## Making Ends Meet

Most students struggling with food and/or housing insecurity are employed and receive financial aid.[14] Three in five students, however, borrow money to pay their bills, and almost one-fourth seek out free food or meals.[15] Some students go without essential resources such as books, computers, or at-home Internet access. Others drop out.[16] Many do not receive the support for which they are eligible. For example, only 19 percent of housing-insecure students surveyed receive some sort of public housing assistance, and only 20 percent of food-insecure students received benefits from the Supplemental Nutrition Assistance Program (SNAP, formerly known as food stamps).[17]

# Strategies To Support Students: An Overview

Institutions can draw on an extensive array of strategies to support students who are experiencing challenges outside of the classroom, and Table 1 provides many examples. As a starting point, assess what is already known about low-income students at your school and the existing initiatives to support them. What is available and working, and what needs to be added?

A broader, data-driven, evidence-based decisionmaking process can ensure your institution's initiatives effectively address the challenges your students encounter. Key steps to making the most of your work include identifying the current situation; selecting and adapting strategies based on identified needs and institutional capacity; and implementing strategies through a strong, detailed plan that involves continual assessment, reflection, and improvement. Also, performing a rigorous evaluation of your initiative can enable your institution and others to learn from and build on successful strategies.

**Table 1. Overview of Strategies**

| Category | Strategy | Page | Why? | How To Implement |
|---|---|---|---|---|
| Outreach and identification | Establish a campus Single Point of Contact (SPOC) | 6 | Students with financial needs may struggle to navigate available resources, especially applying for financial aid. | Assign a SPOC to coordinate campus assistance, including applying for federal student aid by completing the Free Application for Federal Student Aid (FAFSA), referring students to campus offices, and building partnerships with community organizations. It is ideal if the SPOC has connections to local benefits programs, support organizations, and other resources. |
|  | Engage in proactive, systemic outreach | 8 | Students might not be aware of support programs and might be concerned with the stigma of receiving help. Treating support and benefits programs as normal can encourage students to take advantage. | Use a variety of venues (new student orientation, student portal, classroom presentations, individualized alerts) and in ways that are sensitive to student concerns of stigma. |
| Institutional policies and structure | Help students manage housing costs by changing the timing of aid delivery | 10 | Federal rules limit when students may receive their financial aid. Students often receive financial aid too late to pay housing costs such as security deposits, whether on or off campus. | Ensure financial aid is delivered in a timely manner, and where possible adjust payment deadlines until after students have received financial aid. Strategies include providing students with assistance earlier to help them pay security deposits, proactively reaching out to identified high-need students to help, reducing required housing fees for high-need students, and allowing high-need students to pay housing costs once aid is disbursed. |

| Category | Strategy | Page | Why? | How To Implement |
|---|---|---|---|---|
| | Prioritize higher-need students for resources, including housing and work-study, and fill housing gaps during breaks and emergencies | 11 | Students often struggle to fill gaps in need, such as finding housing during academic breaks. | Prioritize on-campus housing and work-study slots for identified high-need students (for example, Pell-eligible students, unaccompanied homeless youth), and provide or help arrange housing for students with need during breaks. |
| Benefits and support programs | Partner with local agencies and organizations | 13 | Institutions of higher education can leverage community partnerships to support students with an array of needs. | Partnerships support an array of other strategies, such as coordinating with local Continuums of Care, partnerships with local housing agencies to serve students, or arranging Federal Work Study opportunity and other job opportunities. |
| | Bundle academic support with other assistance | 15 | Bundling support can help achieve better outcomes than piecemeal assistance. | Institutions can bundle academic support, such as advising, with financial assistance (for instance, tuition waivers for high-need students), in-kind assistance, and organizational support and advising. |
| | Connect students with benefits | 20 | A substantial proportion of students do not receive the benefits for which they are eligible. Programs are complex, can be difficult to navigate, and students may not know they are eligible. | Help students access benefits programs, such as food and childcare assistance, through a single hub with dedicated staff. You may consider an opt-out model for students who likely qualify. |
| | Provide emergency aid/ microgrants | 24 | Students can encounter short-term challenges that threaten to derail their education. Relatively small amounts of assistance can help students stay in school. | Institutions can offer small grants to students. It is helpful to establish and communicate clear criteria for program eligibility, while providing for flexibility in unusual circumstances. Ideally, emergency aid programs supplement a campus benefits access program. |

| Category | Strategy | Page | Why? | How To Implement |
|---|---|---|---|---|
| | Address food insecurity with a campus food pantry, mobile food distribution, or meal point sharing | 26 | A significant proportion of students experience food insecurity, affecting their quality of life and success in school. | Campus food pantries directly provide food to students or staff. Local partnerships, especially with regional food banks, are critical. Dedicated staff should complement volunteers. Most institutions operate their pantry on the honor system and have not experienced issues. |
| | Enable students to use SNAP on campus | 27 | Students often struggle to afford and find nutritious food, and those who participate in the Supplemental Nutrition Assistance Program (SNAP) are often unable to use their SNAP benefits to purchase food on campus, because campus dining halls or markets are not SNAP eligible. | Campus stores can apply to be eligible for SNAP purchases. |
| | Provide assistance with housing issues and offer emergency housing | 28 | Students are disproportionately vulnerable to housing issues, such as eviction. | Institutions can help students address housing issues by providing free legal help, referrals to community organizations, short-term emergency aid, and emergency housing on or off campus. |
| | Support student parents, including campus childcare | 29 | About one-fourth of all college students are raising children while attending school, and student parents are disproportionately likely to have economic need. Finding, arranging, and paying for quality childcare can be very difficult and affect parents' success in school. | First, identify and connect with student parents on your campus. Provide campus childcare directly or offer individualized referrals. Institutions can also support student parents by reaching out and helping them transition to school, providing mentoring and peer support, and offering parent-specific academic support such as flexible class scheduling. |
| | Support students' financial capability | 31 | A high proportion of students are financially vulnerable because they lack financial literacy, have no emergency savings, or are financially fragile. | Colleges can provide direct financial services or referrals, or they can partner with local organizations. Institutions can also provide Individual Development Accounts to help students save for educational expenses. |

## Strategy: Outreach and Identification

### Establish a Campus Single Point of Contact

*Issue*

Students, especially those dealing with challenges like housing insecurity, may have trouble navigating on-campus resources and taking advantage of available support.

*Implementation*

Campus Single Points of Contact (SPOCs) can lead your campus's efforts to identify and connect with students who qualify for assistance. In particular, campus SPOCs can help unaccompanied homeless youth successfully navigate the college-going process. Depending on your institution's structure, SPOCs can also serve as the central contact for other students who experience issues with housing insecurity or living costs. A staff member with expertise in case management might best fill the responsibilities of SPOCs.

SPOCs can serve several roles:[18]

- **Helping students apply for federal student aid by completing the FAFSA.** Students leave substantial amounts of aid on the table by not completing the Free Application for Federal Student Aid (FAFSA). In the 2011–12 academic year, 30 percent of students failed to file a FAFSA, of whom one-third would likely have been eligible for a Pell Grant.[19] SPOCs can help students to complete the FAFSA by, for example, ensuring that students who qualify for "independent" status on the FAFSA can easily do so; students' dependency status can significantly affect their financial aid award. Qualifying as independent also means students do not need their parents' financial information and signature to apply for aid. Students who are independent are required to report only their own financial information (as well as their spouse's, if they are married); students who are dependent must provide both their and their parents' financial information and signatures. In particular, SPOCs can help unaccompanied homeless youth obtain a determination of independent student status, enabling them to apply without their parents' information and signatures and potentially qualify for more financial aid.

- **Building and maintaining partnerships.** SPOCs can connect with the professionals who can determine that a student qualifies as an "unaccompanied homeless youth," including school district or high school McKinney-Vento liaisons (see guidance on this issue linked below), Runaway and Homeless Youth Act-funded shelter directors or their designees, and college financial aid administrators. SPOCs can also foster partnerships with other community organizations, as discussed elsewhere in this guidebook.

- **Implementing a streamlined process to refer students to campus offices.** SPOCs can help students easily connect with offices including admissions, financial aid, academic advising, and student life and with campus and community-based assistance (for example, food banks, benefits access assistance).

- **Advertising campus resources among students and others.** SPOCs can help lead campus outreach to students who may qualify for support.

- **Coalition building and coordination on campus.** SPOCs can also help foster awareness among campus faculty and staff about student needs, including common signs of

homelessness, to help them better support students. Active, informed support from your institution's leadership is important—top-level administrators may not be familiar with the proportion of students in need and how those needs affect students' ability to succeed. Administrators can also help explain to stakeholders how supporting students' need outside of the classroom relates to your institutions' mission. Institutional assessment staff should be included from the start to measure and track progress. Grants, foundation, and alumni offices can help identify grants, donations, and opportunities to foster community awareness. Overall, the SPOC should also engage in coalition building on and off campus to develop programs and solutions to the problems students are facing.

## *Examples*

Beginning in 2009, every public 2- and 4-year college and every private 4-year college in Colorado has appointed a staff member to serve as a SPOC to support students experiencing homelessness.[20] Institutions in Alabama, California, Florida, Georgia, Massachusetts, Michigan, Nevada, New Hampshire, New Jersey, and North Carolina have created or are creating campus SPOC positions with assistance from the National Association for the Education of Homeless Children and Youth (NAEHCY).[21]

## *For More Information*

- NAEHCY's tip sheet for higher education McKinney-Vento SPOCs: http://www.naehcy.org/sites/default/files/dl/spoc-tips.docx.

- NAEHCY's 1-page guidance on who can make a determination regarding unaccompanied homeless youth status for the FAFSA: http://www.naehcy.org/sites/default/files/images/dl/fafsa-who-deter.pdf.

- The National Center for Homeless Education's (NCHE's) tool to help financial aid administrators determine whether a student seeking independent student status is an unaccompanied homeless youth: http://center.serve.org/nche/downloads/faa_det_tool.pdf.

- NCHE's guidance on relevant rules related to unaccompanied homeless youth, including the McKinney-Vento Act and the 2007 College Cost Reduction and Access Act's provisions aimed to bring down barriers to financial aid for unaccompanied homeless youth: http://center.serve.org/nche/downloads/briefs/higher_ed.pdf.

- NAEHCY's list of state networks supporting SPOCs: http://www.naehcy.org/legislation-and-policy/state-he-networks.

- NAEHCY's toolkit to support college students experiencing homelessness includes a 1-page summary of common signs of homelessness, at page 56: http://www.naehcy.org/sites/default/files/dl/toolkit.pdf.

### Engage in Proactive, Systemic Outreach

*Issue*

Not all students might be aware of your institution's support programs. They also might be concerned with the stigma of receiving help; college students often hide their hunger or homelessness. Proactive, systemic outreach is therefore critical.

*Implementation*

Try these methods in order to reach students:

- **Use a variety of venues.** Those may include your institution's student portal, bulletin boards, the student newspaper, and student groups. Also be aware that online students may also face challenges, so be sure to include methods (such as e-mails) that will reach them as well. Text messaging appears to be an effective way to "nudge" students to seek help.[22]

- **Presentations at orientation.** Providing information on support programs at orientations can demonstrate that taking advantage of support is normal and ensure that most students know assistance is available.

- **Presentations in classrooms and to faculty.** Single Stop is a national antipoverty nonprofit organization that operates on many community college campuses. In an evaluation, its site coordinators reported that presentations in classrooms were a particularly effective way to reach students.[23] Awareness sessions specifically for faculty can also help them understand students' needs and connect students with support.

- **Specifically alert students who might qualify for help.** Let them know about public benefits or institutional support programs, such as TRIO, eight federal outreach and student services programs designed to identify and provide services for individuals from disadvantaged backgrounds. For example, consider focusing on Pell-eligible students and contacting them with additional outreach for services that might benefit them. Your institution should alert students as early as possible, such as during enrollment or registration. Your institution should also be careful to protect students' privacy when contacting students (see [Department of Education resources on the Family Educational Rights and Privacy Act for school officials](#)).

- **Be sensitive to student concerns.** Marketing should avoid stigmatizing language. For instance, you might refer to "grocery help," rather than "food stamps."[24] You may want to avoid using the term "homeless" in materials and instead use wording like, "in a temporary living arrangement" or "couch-surfing."[25]

*Examples*

During enrollment/registration, Cuyahoga Community College, headquartered in Cleveland, Ohio, alerts certain students—those who are independent, have expected financial contributions of $0 to $3,000, and indicate that they do not receive public benefits—that they might qualify for benefits and should reach out for further assistance.[26] The Community College of Philadelphia uses a variety of methods to recruit students to its Homeless Student Support Program, including their student portal, brochures, bulletin boards, word of mouth, and the college newspaper. Northampton Community College in Bethlehem, Pennsylvania, asks applicants whether they

would like information about public benefits, posts student-designed comprehensive flyers on its targeted financial assistance program, educates faculty and staff about the needs of low-income students and how applying for benefits can help students, and is planning to add benefits access participation to its required student orientation. Northampton found that faculty awareness sessions were critical to their support programs' success—although not all students may visit support offices (such as counseling, financial aid, or advising offices), every student interacts with at least one faculty member.

*For More Information*

- NCHE, in collaboration with the National Association of Student Financial Aid Administrators, has developed a template poster to alert students to reach out to points of contact if they may qualify for independent student status on the FAFSA. You can add your institution's contact info directly to the poster's PDF, which is available in both English and Spanish at http://center.serve.org/nche/pr/he_poster.php.

- NAEHCY's toolkit, *College Access and Success for Students Experiencing Homelessness*, provides context for challenges facing homeless students and how to reach them: http://www.naehcy.org/sites/default/files/dl/toolkit.pdf.

# Strategy: Institutional Policies and Structure

## Help Students Manage Housing Costs by Changing the Timing of Aid Delivery

### *Issue*

The timing of financial aid can affect students' ability to secure stable housing. Federal rules limit when institutions can disburse aid to students. The earliest that institutions can disburse federal Title IV aid is 10 days before the first day of classes for an academic term.[27] For a first-year, first-time borrower, institutions cannot disburse Direct Loans until 30 days after the first day of classes.[28] Students who live off campus, however, usually must pay security deposits earlier. Students living on campus also might need to pay security deposits before receiving aid, depending on your institution's policies. For students with limited resources, these deposits can constitute a substantial barrier.[29]

### *Implementation*

Institutions can take several steps to help students manage housing costs, including these strategies:

- Provide students in need with assistance earlier to help them pay security deposits. If a student receives institutional aid, your institution could disburse its own assistance earlier if a student requests. Institutions can also disburse school funds labeled as federal student aid in advance of receiving the actual Federal Student Aid (FSA) funds.[30]
- If you have identified particular groups of students who are likely to face challenges with living costs (for example, unaccompanied homeless youth, students with no or low expected financial contributions), proactively reach out to offer assistance with housing costs.
- Reduce the cost of, or eliminate, security deposits and housing application fees for qualifying entering students.
- Offer short-term loans (or advances on financial aid) for students who need cash prior to the timing of aid disbursement.
- Allow qualifying students to pay other housing-related costs once financial aid is disbursed.

### *Examples*

Florida State University reduces the housing deposit ($50) for entering higher-need students and also allows these students to pay other housing-related costs once their financial aid is disbursed.[31] Kennesaw State University in Kennesaw, Georgia, helps students manage housing expenses, such as on-campus housing deposits, apartment application fees, and a first month's rent.[32] In Colorado, institutions have moved back the deadline for housing deposits, allowing students to pay when they receive their financial aid.[33]

### *For More Information*

- *Supporting College Completion for Students Experiencing Homelessness*, a brief by the National Center for Homeless Education that describes the Florida State and Kennesaw State programs: http://center.serve.org/nche/downloads/briefs/he-success.pdf.

**Prioritize Higher-Need Students for Resources, Including Housing and Work-Study, and Fill Housing Gaps During Breaks and Emergencies**

*Issue*

Students often struggle to fill gaps in need, such as housing during academic breaks. Former foster youth, for instance, may have nowhere to go if they live on campus and their college closes for winter break. At the same time, institutions may not prioritize their available resources for higher-need students. Some evidence suggests that students who would work regardless and receive Federal Work Study work fewer hours and are more likely to graduate, with lower-income students and those who scored lower on the SAT experiencing the best effects. By comparison, students who would not have otherwise worked might experience worse outcomes after receiving work-study.[34]

*Implementation*

Institutions can prioritize higher-need students for their available resources and take steps to fill these gaps:

- Prioritize on-campus housing slots for higher-need students (for instance, Pell-eligible students, single parents, unaccompanied homeless youth), including in lower-cost, mixed-income housing. Lower-cost on-campus housing, in particular, could be reserved for financial aid recipients.

- Connect students who need housing over breaks with on-campus housing or other available housing at little or no cost. Institutions often already allow other groups of students—such as international students who may not be able to travel home or student athletes staying for athletic purposes— to stay in on-campus housing for free over breaks. Your institution can also allow qualifying students to stay in their on-campus housing for a short time after graduating, allowing time to find jobs and new housing. These strategies could complement broader programs to support former foster youth.

- Prioritize higher-need students (for example, Pell-eligible or low-income students) for work-study slots and place them in jobs relevant to their field of study.[35]

- Use work-study slots to hire students to support other students in need. Students gaining experience in their area of study and other students getting needed support is a win-win situation. For example, you can use work-study funds to hire developmental psychology students to provide childcare to student parents or hire business students to help with financial literacy.

- Strategically deploy university housing jobs, which often come with free summer housing, to students.

*Examples*

Several universities, such as Western Michigan University, prioritize on-campus housing for former foster youth; this policy complements Western Michigan's broader Seita Scholars Program, which helps former foster youth transition to and succeed in college.[36] Chapman University in Orange, California, and Concordia University in Portland, Oregon, allow former foster youth to continue living in their residence halls for up to 2 months after graduation.[37] As of 2009, California requires that state colleges and universities prioritize foster youth for

university-owned housing, including over vacation periods;[38] as of 2015, identified current and former homeless youth are also prioritized.[39] California State University San Marcos, for instance, provides former foster youth with reserved slots for on-campus, full-year apartment-style housing and waives related fees.[40]

### *Prospective Federal Funding Sources*

TRIO Student Support Services funding can support temporary student housing over breaks for students who are homeless youths, in foster care, or aging out of the foster care system.[41]

### *For More Information*

- *Supporting Success: Improving Higher Education Outcomes for Students From Foster Care* (2010), from Casey Family Programs, provides an overview of strategies and existing programs that support former foster youth in higher education, including year-round housing: http://www.casey.org/media/SupportingSuccess.pdf.

- Fostering Success Michigan's National Postsecondary Support Map, provides links and information on statewide and 4-year postsecondary support programs for former foster youth: http://fosteringsuccessmichigan.com/campus-support.

- *Strengthening the "Work" in Federal Work-Study: Improving Access to Financial Aid and Career-Related Work Experience for Low-Income and Post-Traditional Students*, by Elizabeth Kenefick at the Center for Postsecondary and Economic Success: http://www.clasp.org/resources-and-publications/publication-1/CPES_FederalWorkstudyFINAL.pdf.

## Strategy: Benefits and Support Programs

**Partner With Local Agencies and Organizations**

*Issue*

Students may face an array of needs, and your institution may not have the resources to meet all of them.

*Implementation*

Partnering with local agencies and organizations can enable your institution to leverage its resources, supporting many of the other strategies described in this guidebook. Potential partnerships include, for instance, the following:

- **Work with local food banks to create a campus food pantry.** Partnerships are an important way to help students facing hunger. For more guidance on creating a campus food pantry and related strategies, see the section "Address Food Insecurity With a Campus Food Pantry, Mobile Food Distribution, or Meal Point Sharing."
- **Coordinate with local Continuums of Care.** Continuums of Care are local or regional systems that support people who are homeless or at imminent risk of homelessness. Your institution could connect students with the coordinated entry process for your local Continuum of Care; your local Continuum of Care might also have a discrete coordinated entry point for homeless youth. Coordinated entry refers to the processes by which Continuums of Care ensure that all people experiencing a housing crisis have fair and equal access and are quickly identified, assessed for, referred, and connected to housing and assistance based on their strengths and needs.
- **Connect with transportation benefits.** Many public transit systems provide discounts for students or low-income people. Your institution can build these relationships and help students connect with the transportation options that are already available.
- **Partner with local housing agencies to serve students.** Local housing agencies have partnered with community colleges to dedicate housing vouchers for students who are homeless or at risk of homelessness, to cover unmet need for assisted residents attending college, and to serve single student parents and their children. Your institution can also reach out to housing authorities to discuss their housing assistance waitlist priorities (note that housing assistance almost always has a significant waitlist). Local public housing authorities' definitions of eligible "families" sometimes exclude or deprioritize full-time students, in favor of working families;[42] adding students as a prioritized category could similarly prioritize families pursuing self-sufficiency. These partnerships could also take place through housing agencies' existing self-sufficiency programs, such as HUD's Family Self-Sufficiency program.[43]
- **Arrange Federal Work Study opportunities and other job opportunities.** Your institution could work with local organizations and businesses to place students in academically relevant Federal Work Study jobs.
- **Support students' financial capability.** For more guidance related to financial capability, see the section "Support Students' Financial Capability."
- **Arrange childcare with local organizations.** Include individualized referrals based on student parents' needs.

*Examples*

Institutions with limited or no on-campus housing can build relationships with local organizations and landlords to help students find affordable housing. The Borough of Manhattan Community College has addressed the lack of affordable student housing options in New York City by networking and building relationships with housing providers, including working with landlords and brokers to secure housing for low-income students. The University of Massachusetts Boston does not provide on-campus housing to any students. Instead, the university's U-ACCESS program refers students in need to local housing providers, including shelters or local charitable organizations, and works with students to find other potential safe housing arrangements, such as staying with a family member.[44]

In Tacoma, Washington, the housing authority and local community college have partnered to assist full-time students who are homeless or at risk of homelessness. Students receive housing choice vouchers to use at qualifying units of their choice, as well as support workshops and comprehensive academic and career counseling. Students must maintain a grade point average of at least 2.0, enroll in at least 12 academic credits and make adequate progress toward a degree, and meet relevant HUD rules. The vouchers last up to 3 years or until the student graduates.[45]

The Chicago Housing Authority (CHA) and City Colleges of Chicago (CCC) have partnered to enable CHA public housing residents and housing choice voucher participants to pursue CCC certificate and associate degree programs at low or no cost.[46] CHA provides vouchers to cover residents' unmet need for tuition and textbooks; because many residents receive federal and institutional aid, the per-student cost to CHA can be relatively low. There are two or three weekly information sessions year round at different CCC campuses, and CHA's program managers serve as SPOCs from the initial outreach through residents' enrollment. The program serves diverse groups of residents, including traditional students who may encounter barriers transitioning to college, traditional students enrolled at 4-year institutions who enroll at CCC while at home over the summer, and nontraditional students returning to school. The partnership began in 2005, and in 2015 over 540 residents enrolled in CCC through the program, with 68 percent of residents taking courses toward an associate or bachelor degree. From 2012 to 2014, 79 percent of CHA's CCC completers have worked after graduation. CHA's partnership with CCC complements CHA's scholarship program for current residents attending other institutions—for the 2016–17 academic year, CHA plans to award more than 220 scholarships ranging from $1,000 to $2,500.[47]

The Family Scholar House in Louisville, Kentucky, takes a two-generation approach by serving single student parents and their children. Participants enroll in the college of their choice and receive wraparound support services, including assistance accessing public benefits and financial aid as well as advising and case management support on a variety of topics. Most families served by Family Scholar House are in the nonresidential program, but those in need of stable housing can apply for the residential program, supported by federal housing assistance.[48]

*For More Information*

- Find your local Continuum of Care through HUD's portal: https://www.hudexchange.info/grantees/?granteesaction=main.searchresults&programid=3.

- Consult HUD's 2015 guidance to help intake workers determine the homeless status of youth for the purposes of Continuum of Care or Emergency Solutions Grant assistance:

- See NCHE's guidance on determining students' eligibility for rights and services under the McKinney-Vento Act: http://center.serve.org/nche/downloads/briefs/det_elig.pdf.

- Contact HUD's Office of Special Needs Assistance Programs, which has developed a guide to help local Workforce Boards coordinate with Continuums of Care. Many of these suggestions are also relevant to institutions of higher education: https://www.hudexchange.info/onecpd/assets/File/SNAPS-In-Focus-CoC-Collaboration-with-Workforce-Boards-Under-WIOA.pdf.

**Bundle Academic Support With Other Assistance**

*Issue*

Students' academic success is closely related to their lives outside of school. Evidence suggests that providing bundled services can achieve better outcomes.[49]

*Implementation*

Integrating academic and living-cost support can achieve better outcomes for students. Colleges have found success integrating a variety of services, including those described elsewhere in this guidebook:

- Financial assistance

  o Tuition waivers to fill gaps between financial aid and tuition.

  o Benefits access.

  o Reduced housing deposits and ability to wait for financial aid disbursement to pay housing costs.

- In-kind assistance

  o Food pantries.

  o Housing support, including reduced housing deposits, federal housing choice vouchers, and connections to local resources.

  o On-campus childcare.

  o Transportation assistance, including transit passes.

  o Access to a dedicated academic lab.

  o Free use of textbooks.

- Organizational support and advising

  o Building groups as cohorts that empower students to support each other.

  o Comprehensive academic and career advising from advisors with small caseloads.

  o Financial and asset building services, including workshops and advising.

  o Direct connections to campus financial aid and mental health resources.

- Educational requirements
  - Requirements that students who receive comprehensive benefits enroll in a minimum amount of credits—for instance, that community college students take developmental courses early and graduate within 3 years.
  - Blocked or linked classes in the first year, including seminars on study skills.

*Examples*

Many institutions have adopted a blended service strategy that combines supports and also often adopt a case management approach. These programs typically focus on students from particular high-need groups, such as low-income students, students who have experienced homelessness, former foster youth, student parents, and students who are experiencing or have experienced abuse within the home.

Targeted financial aid assistance can play a critical role in complementing these programs. In the state of Maryland, for example, foster youth[50] and unaccompanied homeless youth[51] receive waivers of tuition and fees at public, in-state colleges and universities. Also, providing flexible emergency aid can help students overcome emergencies that threaten their enrollment (see the section "Provide Emergency Aid/Microgrants").

Many community colleges have adopted the Working Families Success strategy, which provides for three key pillars: education and employment services; work and income supports, including access to public benefits; and financial and asset building services. The strategy emphasizes that the three pillars should be bundled and that one-on-one attention makes bundling more successful.[52] A majority of colleges using the Working Families Success strategy have term-to-term retention rates among participants over 80 percent, much higher than their general student body:[53] at Des Moines Community College, 84 percent of students receiving bundled services enrolled in a subsequent term, compared to a collegewide retention rate of 70 percent.[54]

Table 2 provides examples of institutions that have bundled academic support with other services.

*For More Information*

- *Working Families Success Strategy College Implementation Guide* (2013): http://wfsncollegeguide.org/wp-content/themes/workingfamiliessuccessstrategy/pdfs/MDC_WFS_all.pdf.

- *Inside ASAP (Accelerated Study in Associate Programs): A Resource Guide on Program Structure, Components, and Management* (2015), from the City University of New York: http://www1.cuny.edu/sites/asap/wp-content/uploads/sites/8/2015/05/Resource-Guide.pdf.

- *Supporting College Completion for Students Experiencing Homelessness* (2015), from the National Center for Homeless Education: http://center.serve.org/nche/downloads/briefs/he-success.pdf.

**Table 2. Examples of Institutions Bundling Academic Supports with Other Assistance**

| Program | Eligibility | Selected Program Elements | Outcomes | Selected Funding Sources |
|---|---|---|---|---|
| City University in New York—Accelerated Study in Associate Programs (ASAP)[55] | Full-time low-income students; encouraged to graduate with associate degree within 3 years. | • Any gap between students' financial aid and their need is waived.<br>• Free MetroCards.<br>• Assigned a program advisor with a small caseload, meet with a career specialist once a semester, attend academic and career seminars, and attend classes in the first year as a group.<br>• Borrow textbooks for free. | A rigorous, randomized evaluation found the City University of New York's ASAP integrated model nearly doubled graduation rates among participating low-income students after 3 years. Even though ASAP's services cost more, the program graduated more students per dollar spent because so many more ASAP participants graduated.[56] | City of New York and foundation funding (Robin Hood Foundation, Stella and Charles Guttman Foundation).[57] |
| Florida State University—Center for Academic Retention and Enhancement (CARE)[58] | Students from traditionally underrepresented populations, including first-generation college and socioeconomically disadvantaged backgrounds (about 1,300 per year). Unconquered Scholars subprogram serves students who have experienced foster care, homelessness, relative care, or ward of the state status. | CARE program:<br>• All-expenses-paid Summer Bridge Program to begin college and special CARE orientation.<br>• Individual academic advisor and access to dedicated academic lab.<br>• Dedicated liaison to connect with University Counseling Center.<br>• Alternate on-campus housing arrangements during breaks.<br>• Reduced housing deposit ($50) for entering students, and allowed to pay other housing-related costs once financial aid is disbursed.<br>• Contribute to campus food pantry.<br>• Helps students with transportation to grocery store.<br>• Liaison to Office of Financial Aid helps with student aid and other financial issues.<br><br>Unconquered Scholars (on top of CARE services):<br>• Tutoring services.<br>• College life coaching.<br>• Academic and skills workshops.<br>• Access to a network of students, faculty, and staff who provide support. | Unconquered Scholars program has had a 91-percent retention rate to date, since enrolling its first class in fall 2012; students have a grade point average (GPA) of 3.01.[59] | Mostly funded through institutional, nongrant support.<br><br>Private donations for scholarships to CARE students with unmet financial need. |
| Kennesaw State | Students experiencing | • Private donations assist students with housing expenses (for example, on-campus housing | Planning to expand data collection work; since fall 2011 through 2015, | Draws together existing campus |

| | | | | |
|---|---|---|---|---|
| University—Campus Awareness, Resource, and Empowerment Center (CARE)[60] | homelessness or food insecurity, or students with a history of foster youth involvement. | deposits, apartment application fee, first month's rent).<br>• Contribute to campus food pantry.<br>• Provides one-on-one and group mental health assistance.<br>• Helps students pay for housing, meal plans, gas and grocery cards, apartment application fees, and first month's rent. | 163 students have received support from CARE. | resources along with private monetary and in-kind donations. |
| Community College of Philadelphia—Homeless Student Support Program | Currently enrolled, Pell-eligible students who are homeless or near homeless and food insecure, comply with program requirements, and sign an agreement letter. | • Food stipends to use at institution's cafeteria.<br>• Free workshops and seminars.<br>• Clothing vouchers for career clothing.<br>• Supermarket gift cards.<br>• Resource fair held on campus. | As of May 2016, 13 participants completed their degree and 6 earned a total of 14 certificates. | Supported by private philanthropy from the Patricia Kind Family Foundation, the Dolfinger McMahon Foundation, the Pincus Family Foundation, and the Community College of Philadelphia Foundation. |
| Tacoma Housing Authority and Tacoma Community College—Tacoma Community College Housing Assistance Program[61] | Full-time students who are homeless or at risk of homelessness, maintain a GPA of at least 2.0, make adequate progress toward a degree, and meet relevant HUD rules; vouchers last up to 3 years. | • Housing choice vouchers.<br>• Comprehensive counseling and career navigation staff.<br>• Support workshops on topics including financial literacy.<br>• Cohort model that empowers peer advocacy and mentorship. | First year outcomes from Tacoma's program suggest that an integrated program for housing-insecure students can have a big impact: 95 percent of participating community college students (21 out of 22) remain enrolled a year later compared with 24 percent of eligible applicants (35 out of 146) who were not served.[62] | Housing choice vouchers from the Tacoma Housing Authority and institutional funds from Tacoma Community College. |

**Connect Students With Benefits**

*Issue*

A substantial proportion of students do not receive the benefits for which they are eligible, such as SNAP, low-cost health care, housing assistance, childcare assistance, and education tax credits. At least a few issues contribute:

- Benefits programs have complex rules that are easily misunderstood, and students might not understand distinctions between various programs.[63]

- Students lack the time to navigate benefits systems and balance other responsibilities and may encounter challenges when they interact with assistance offices directly.[64]

- Students are not aware that they are eligible for benefits.[65]

Many benefits programs also have specific rules regarding students. For instance, many students enrolled at least part time are not eligible for SNAP benefits. However, students may be able to get SNAP benefits, if otherwise eligible, in certain circumstances. These criteria include, but are not limited to, working at least 20 hours per week; participating in a state- or federally financed work-study program; caring for a dependent child under the age of 6 years old, or under age 12 if suitable childcare is unavailable; being a single parent enrolled full-time with a child under age 12; being deemed physically or mentally unfit; or receiving Temporary Assistance for Needy Families assistance (see here for more information). Colleges or universities interested in increasing access among students should work with their state SNAP agency to identify opportunities to partner.

*Implementation*

Several national programs have demonstrated successful strategies to connect students with benefits through benefits access services. These initiatives can help students address their unmet need—in 2011–12, the average full-time community college student had more than $6,000 in need after receiving financial aid.[66] More aid can help students live more stable lives, work less, enroll in more credits, and ultimately find success in school. Evidence suggests than additional assistance of less than $1,000 a year can help students stay in school.[67]

Strategies to enable campus benefits access include:

- **Provide benefits access in a single hub.** A single hub with dedicated staff can enable institutions to build institutional knowledge, address multiple needs at the same time, and build relationships with state and local agencies administering benefits programs. A single hub is likely more visible for students.[68] Depending on your institution's structure, the campus SPOC could be located within the same office as your benefits access program.

- **Consider an opt-out model.** Such a model incorporates prescreening into existing services. Colleges' experiences with the Benefits Access for College Completion initiative suggests that connecting benefits access to existing academic and nonacademic services is the most promising strategy—for instance, colocating benefits access services within your institution's financial aid center.[69] Institutions might also include benefits prescreening as part of their orientation.

- **Connect benefits access to broader institutional priorities.** For instance, Gateway Community & Technical College, a Benefits Access for College Completion participant, tied together benefits access and its accreditation plan.[70]

- **Partner with your state SNAP agency through its outreach plan.** State SNAP agencies may coordinate their outreach projects with other publicly or privately funded partners. If a state agency decides to contract with a community partner, the partner becomes a subgrantee and is eligible for federal reimbursement of up to 50 percent of allowable expenses.

*Examples*

Institutions have used several frameworks or models to connect students with benefits, such as the following listed in Table 3.

The American Association of Community Colleges' recent 3-year Job Ready, Willing, and Able Initiative (JRWA) has focused on SNAP enrollment as a core completion strategy.[71] Funded by the Walmart Foundation, JRWA supports 17 community colleges to engage unemployed or underemployed adults in education, training, and wraparound services aimed at middle-skill credentials and careers. The participating colleges received financial support to expand the infrastructure, personnel, and processing for each student that applied for SNAP. Colleges, for instance, discussed SNAP benefits with groups of students in JRWA-identified classes and worked with peer financial coaches who could discuss benefits and refer fellow students. Having seen the value of this infrastructure, many of the institutions have embedded changes that will persist past the grant to encourage SNAP access and to promote completion. In total, the colleges recorded 2,853 applications over 19 months through March 2016 and reported 1,500 applicants approved for benefits.

**Table 3. Selected College Benefits Access Frameworks and Models**

| College Benefits Access Program | Institutions Participating | Description | Evidence of Effect |
|---|---|---|---|
| Single Stop | As of 2016, at 28 community colleges and 4 4-year institutions in 9 states. | Single Stop partners with institutions to provide students with coordinated on-campus access to a range of benefits and support services, including nutrition assistance (such as the Supplemental Nutrition Assistance Program), public health insurance, tax credits, financial counseling, and legal services.<br><br>Single Stop trains at least one dedicated benefits counselor at each institution and provides ongoing technical assistance. Counselors screen, refer, and provide ongoing case management to students using Single Stop's proprietary technology.[72] | Households served by Single Stop college sites receive, on average, more than $4,000 worth of benefits and other assistance. Early data suggest that students accessing Single Stop services are more likely to stay in school.[73]<br><br>An implementation assessment of Single Stop indicates that it plays a powerful role on campuses. In 2013, for instance, one community college participating in Single Stop successfully connected almost 1,100 students to benefits programs.[74] A quantitative evaluation of Single Stop is forthcoming. |
| Working Families Success (WFS) Network | At about 115 locations in more than 30 cities.[75] | Public benefits access is one of three core pillars for the WFS strategy (see below for more on WFS's integrated services model). WFS participants offer an array of benefits access services, ranging from general information to one-on-one assistance. | In 2012, a subset of WFS member organizations helped 2,300 people obtain public benefits.[76] WFS members have participated in other benefits access programs, too—Skyline Community College, a Benefits Access for College Completion (BACC) participant, is also a member of the WFS Network. |

| College Benefits Access Program | Institutions Participating | Description | Evidence of Effect |
|---|---|---|---|
| Benefits Access for College Completion | Was at 7 community and technical colleges nationwide through 2014. | Through 2014, BACC helped colleges develop and institutionalize scalable models to connect low-income students with public benefits. Colleges developed their own plans to integrate screening and application assistance with the services they already provide, such as financial aid counseling and registration, and partnered with local services agencies.[77]<br><br>Cuyahoga Community College, for example, provides benefits access through its Student Financial Aid & Scholarships Department; the college alerts students who might qualify that they should reach out for more assistance. Work-study students help with screening and applications for public benefits. [78] | At one BACC institution, students who received public benefits stayed enrolled longer than similar students who did not. Students who received more than one benefit enrolled in more terms, accumulated more credits, and were more likely to earn a college credential (24 percent) than similar students who only received one public benefit.[79] |

*For More Information*

- *Working Families Success Strategy College Implementation Guide*, from MDC, describes how to implement the WFS model: http://wfsncollegeguide.org/wp-content/themes/workingfamiliessuccessstrategy/pdfs/MDC_WFS_all.pdf.

- *A "How-To" Guide on Using Student Workers to Provide Comprehensive Student Financial Supports*, from CLASP's Center for Postsecondary and Economic Success and the American Association of Community Colleges, describes how institutions can provide students with access to public benefits by incorporating student workers in their student support services activities: http://www.clasp.org/resources-and-publications/files/BACC-August-2014-brief.pdf.

- U.S. Department of Agriculture Food and Nutrition Service's State Outreach Plan Guidance explains state outreach plans and provides related resources: http://www.fns.usda.gov/outreach/state-outreach-plan-guidance.

- An example checklist on student eligibility (see Appendix L) is available in Hunger Solution New York's *Supplemental Nutrition Assistance Program in New York State: An Eligibility Prescreening Guide* (2015): http://hungersolutionsny.org/sites/default/files/included/2015_pdf_guide_with_links_final_0.pdf.

- The Internal Revenue Service's overview of education tax credit eligibility describes the three major credits (American Opportunity Tax Credit, Lifetime Learning Credit, and Tuition and Feeds Deduction): https://www.eitc.irs.gov/Other-Refundable-Credits/educompchart.

- Institutions interested in partnering with the Working Families Success Network can reach out here: http://workingfamiliessuccess.com/contact-us/.

- College leaders interested in learning more about bringing Single Stop to their campus can e-mail info@singlestop.org and provide their name, title, institution's name, how they heard about Single Stop, and why they are interested in Single Stop.

**Provide Emergency Aid/Microgrants**

*Issue*

Low-income students sometimes encounter challenges that threaten to derail their education, ranging from losing a job, a car breaking down, or a family health emergency.[80] Students with little financial leeway might find themselves forced to put school on hold.

*Implementation*

Emergency aid and "microgrants," which provide small grants to students who experience financial emergencies, can help students overcome setbacks and persist in school. Drawing on recommendations from the Wisconsin HOPE Lab, best practices for campus emergency aid programs include the following:[81]

- **Establish and communicate clear criteria for program eligibility.** Do so while also providing flexibility for determinations in unusual circumstances. It can be difficult to define an "emergency." Most programs consider an emergency to be something

"unforeseen," "unexpected," or "sudden" and as a one-time occurrence, and programs consider the extent to which the financial situation affects a student's ability to stay in school. Institutions might operate multiple, coordinated aid programs with different criteria to address different issues.

- **Collect and analyze program data to help guide effective practice.** Evaluate your findings. Institutions should try out new ways of reaching different groups of students and tracking their aid distribution.

- **Speed up aid disbursement.** If possible, use multiple methods. Cash or debit cards might help students address issues more quickly.

- **Coordinate financial aid and emergency aid.** Avoid doing so when it does not help students.

- **Equip emergency aid program administrators with information.** Such information includes details about other forms of support for students, especially benefits programs. Ideally, microgrants or emergency aid will supplement your campus benefits access program.

*Examples*

A growing number of institutions offer microgrants or emergency aid. The Wisconsin HOPE Lab, writing in 2015, identified 102 programs.[82] Most emergency aid or microgrant programs impose some kind of limit on students' use of funds (for example, a lifetime limit or limit per semester or term) and a limit per request (ranging from $100 to $2,500).[83] At Northampton Community College, any emergency can trigger aid assistance—for instance, to help students make minor car repairs to ensure they can get to class. The Scholarship America Dreamkeepers emergency aid program provides students with financial assistance along with mentoring and financial counseling at colleges in nine states.

Evidence suggests that microgrants help students stay enrolled. An evaluation of the Dreamkeepers program found that students who got aid reenrolled at about the same rate as the average on their campuses and might also become better connected to supportive services.[84] A campus leader from Georgia State attested to the *Hechinger Report* that while their campus aid cost about $2 million a year, it paid for itself because Georgia State did not have to pay to replace students who would have otherwise left. Similarly, a campus leader at the University of Akron stated that their $200,000 per year in microgrants provided three times that in savings from students who stay and pay tuition.[85]

*For More Information*

- See the site for the Scholarship America Dreamkeepers program: https://scholarshipamerica.org/dk.php.

- *Investing in Student Completion: Overcoming Financial Barriers to Retention Through Small-Dollar Grants and Emergency Aid Programs*, from the Karole Dachelet and Sara Goldrick-Rab of the Wisconsin HOPE Lab, provides more information on emergency aid strategies: http://wihopelab.com/publications/Investing-in-Student-Completion-WI-Hope_Lab.pdf.

**Address Food Insecurity With a Campus Food Pantry, Mobile Food Distribution, or Meal Point Sharing**

*Issue*

A significant proportion of students experience food insecurity, affecting their quality of life and success in school. The Wisconsin HOPE Lab's *Hungry to Learn* study of 10 community colleges nationwide found that one-fifth of students were hungry.[86] An unpublished study from the University of Arkansas, for example, found that almost 35 percent of its students experienced food insecurity.[87] In 2010, almost one-half of respondents to the University of California system's student questionnaire reported that they skipped meals to save money "occasionally" to "very often."[88] In 2014, 14 percent of American households were food insecure.[89]

*Implementation*

Campus food pantries directly provide food to students or staff.[90] Drawing from guidance by the College and University Food Bank Alliance (CUFBA), key steps to establish a campus food pantry or food bank include the following:[91]

- **Establish a steering committee** with representation across campus, including administrators, faculty, staff, and students.

- **Assess your campus's need.**

- **Foster local partnerships**, especially with regional food banks.

- **Assign staff members** to operate or keep track of the day-to-day operations of the pantry, in addition to an array of volunteers.

- **Consider the dignity of those using the pantry.** Many institutions operate on the honor system and have not experienced issues.

Your institution might also partner with a local food bank or pantry to arrange mobile distribution as opposed to a permanent, on-campus food pantry.

Also, your institution could enable students to share their extra meal points with students in need.

*Examples*

More than 200 colleges and universities have established food pantries—and many have set up their pantries in the past 5 years.[92] As of March 2016, 295 institutions were members of CUFBA.[93] In Houston, for instance, Houston Food Bank is working with local community colleges Lone Star College and San Jacinto College, as well as 4-year institution the University of Houston-Downtown, to connect students with food through its Food for Change model. The Houston Food Bank's Food Scholarships provide students with up to 120 pounds of food per month—one-half of that produce—chosen by individuals themselves. Students can pick up food both through mobile distribution centers and onsite pantries.[94]

Campus centers that support students in other ways—for instance, with benefits access—are often involved in pantries. Pantries can also serve as gateways to connecting students with other resources. At Kennesaw State University, it appeared that many students would "test the waters" at the pantry to see how they would be received when seeking support.[95] A growing number of institutions enable students to share meal points (or "swipes") with hungry classmates; the

swipes are converted into meal vouchers that give other students access to dining halls as well as funds to stock campus food pantries. Many institutions do so through the student-led initiative Swipe Out Hunger, which as of June 2016 has chapters on 20 campuses.

*For More Information*

- The College and University Food Bank Alliance's resources (http://www.cufba.org/getting-started/), including a comprehensive toolkit: https://drive.google.com/file/d/0B48pfvhHPAKncGNoVWNCMHhVWkE/view.

- Feeding America's "Find Your Local Food Bank" tool: http://www.feedingamerica.org/find-your-local-foodbank/?gclid=CLDp9M_J2csCFYwkhgodu40D6w.

- Information on Swipe Out Hunger, including how to start a chapter: http://www.swipehunger.org/.

**Enable Students To Use SNAP on Campus**

*Issue*

Students who participate in SNAP are often unable to use their SNAP benefits to purchase food on campus, because campus dining halls or markets are not SNAP eligible. Students often struggle to afford and find nutritious food.[96] SNAP offers nutrition assistance to millions of eligible low-income people. People receive benefits through electronic debit cards, called Electronic Benefit Transfer cards, which can be used in more than 246,000 approved retail stores nationwide to purchase food. With some exceptions, able-bodied adults between ages 16 and 60 who receive SNAP are required to register for work, to take part in employment/training programs referred by the SNAP office, and to accept or continue suitable employment.[97]

*Implementation*

Campus stores can apply to be eligible for SNAP purchases if they meet either of two requirements:[98]

1. Offer for sale, on a continuous basis, at least three varieties of qualifying foods in each of the following four staple food groups, with perishable foods in at least two of the categories:

    - meat, poultry, or fish.
    - bread or cereal.
    - vegetables or fruits.
    - dairy products.

2. More than one-half (50 percent) of the total dollar amount of all retail sales (food, nonfood, gas, and services) sold in the store must be from the sale of eligible staple foods.

Note that the 2014 Farm Bill requires the U.S. Department of Agriculture's Food and Nutrition Service (FNS) to enhance retailer standards that will primarily affect store eligibility under Criterion 1 above. The primary change is that stores are required to stock at least seven varieties of staple foods in each of the four staple foods groups, and three of the four staple food groups must include perishables. As of 2016, FNS has proposed a rule to implement these standards.

*Examples*

A few college campuses nationwide have campus stores that are already participating as approved SNAP retailers. In 2016, both Oregon State University and Humboldt State University began to accept SNAP in campus stores.[99] At both institutions, campus store SNAP eligibility ties into broader work to address student housing and food insecurity. Oregon State University's Cascadia Market sells fresh, campus-grown organic produce. Other campus programs include an emergency food pantry; a supplemental, needs-based program for campus dining; and coordinated case management and referral through the university's Human Services Resource Center.[100] At Humboldt State, the student-driven OhSNAP! Initiative helps students apply for SNAP, runs a campus food pantry, operates a weekly stand with free fruits and vegetables, provides free cooking demonstrations, and offers a shuttle service from campus to a local food pantry and farmers' market.[101]

*For More Information*

- See the requirements for retail store eligibility for SNAP, from the U.S. Department of Agriculture's Food and Nutrition Service: http://www.fns.usda.gov/snap/retail-store-eligibility-usda-supplemental-nutrition-assistance-program.

- The Food and Nutrition Service's online application for retailers to become authorized to accept SNAP: http://www.fns.usda.gov/snap/retailers-0.

**Provide Assistance With Housing Issues and Offer Emergency Housing**

*Issue*

Students are disproportionately vulnerable to housing problems, including issues with landlords. They may find themselves in need of housing on an emergency basis—for instance, if they are evicted or the victim of domestic abuse.

*Implementation*

Colleges and universities can help students address emergency housing issues in several ways, such as the following:

- Provide students with free legal help regarding eviction or issues with landlords.

- Offer emergency aid to cover repairs or catch up on rent.

- Dedicate spaces for emergency housing for students on a short-term basis, at low or no cost to the student. If your school does not have on-campus housing, you could partner with a local hotel to provide affordable rates subsidized by your institution. Institutions can then provide help to connect students with other campus housing options or affordable off-campus housing.

- Consult with students about resources and offer referrals to local partners.

*Examples*

Oregon State University's Human Services Resource Center connects students with free legal help for evictions, connects students with community resources, and offers emergency housing. The emergency housing program, in partnership with the University Housing and Dining Services, keeps two rooms open for students who are homeless or at risk of imminent homelessness. Students can stay for a short term while staff help students identify their options, including living on campus in another room.

- See HUD resources for tenants, including laws and links to sources for legal assistance, by state: http://portal.hud.gov/hudportal/HUD?src=/topics/rental_assistance/tenantrights.

- *Barriers to Success: Housing Insecurity for U.S. College Students* (2015) from HUD provides an overview and context for college student housing insecurity: https://huduser.gov/portal/sites/default/files/pdf/insight-4.pdf.

**Support Student Parents, Including Campus Childcare**

*Issue*

About one-fourth (26 percent) of all college students—4.8 million students in total—raise children while attending school.[102] Student parents are also disproportionately likely to have economic need: 61 percent of student parents have an Expected Family Contribution of $0.[103] As rates of college attendance have grown substantially among unmarried parents, their college completion rates remain low—and financial constraints are one major reason.[104] For these students, the high financial and logistical costs of arranging childcare while attending school—and often working a job as well—are significant.[105] At schools that do offer campus childcare, slots are often oversubscribed.[106]

*Implementation*

Campus childcare can ease the burden of attending school for parents raising children. Institutions can help parents access public childcare subsidies, provide direct care on campus, refer student parents to the right childcare for them, and provide financial aid subsidies for childcare. In addition, the Institute for Women's Policy Research (IWPR) explains how institutions can help support student parents in many ways, including those described elsewhere in this guidebook:[107]

- **Identify and reach out to student parents and help them transition to school.** Help with enrollment and acknowledge their presence on campus.

- **Provide mentoring and peer support specific to parents.** Institutions should also build support for student parents across campus.

- **Provide academic support for parents.** Offer flexible class scheduling and hybrid/online courses.

- **Help parents secure affordable housing.** Consider community-based partnerships.

- **Partner with local public schools to implement two-generation programs.** Such programs serve both students and their children.

*Examples*

Colleges and universities have implemented campus childcare through many different structures, though the individual center structure is most common. Montgomery County Community College in Pennsylvania, for example, serves about 70 children ages 2 through 5, is accredited under the National Association for the Education of Young Children program, and participates in a state childcare subsidy program. At some institutions, campuses arrange for family childcare, and others provide referrals to local childcare.[108]

Some institutions also provide designated aid for student parents. For about 15 years, for instance, a local benefactor has enabled Northampton Community College to provide emergency aid of about $300 per student per year to single parents and displaced homemakers as a forgivable loan.

Endicott College's two-generation Keys to Degrees program, launched in 1993, is a national model for supporting single-parent families enrolled in college. Young adult parents (ages 18 to 24 at time of admission) enroll full time at Endicott, a 4-year college, and their children enroll in prescreened local high-quality early education programs. Parents and their children have private bedrooms with shared living areas in a traditional college dormitory; receive help navigating school, single parenting, and part-time employment; receive scholarships with access to personal tutors; and participate in an institutional internship program with a capstone full-time, semester-long internship. Families also receive parent education to help parents choose models for early education. Keys to Degrees has demonstrated sustained success: 68 percent of Keys to Degrees participants who graduated or left from 2004 through 2014 graduated through bachelor degrees, very close to the college's average rate of 71 percent. As of 2015, Keys to Degrees houses 10 single parents and their young children (age 6 or younger at time of admission), and the college plans to expand the program's capacity to 20 students by 2017. Three other universities are also replicating the program with assistance from the W.K. Kellogg Foundation and U.S. Department of Education's Fund for the Improvement of Secondary Education.[109]

### *Prospective Federal Funding Sources*

The Child Care Access Means Parents in Schools Program (CCAMPIS) provides funding to support the participation of low-income parents in postsecondary education by supporting or establishing campus-based childcare programs that primarily serve the needs of low-income students enrolled in higher education.

### *For More Information*

- *Prepping Colleges for Parents: Strategies for Supporting Student Parent Success in Postsecondary Education* (2013), by Rachel Schumacher of IWPR, provides guidance on successful practices to support parents on campus drawing from on-the-ground lessons: http://www.iwpr.org/publications/pubs/prepping-colleges-for-parents-strategies-for-supporting-student-parent-success-in-postsecondary-education.

- *Tools for Student Parent Success: Varieties of Campus Child Care* (2012), by Todd Boressoff for IWPR, provides an overview of models of campus childcare across the nation: http://iwpr.org/publications/pubs/tools-for-student-parent-success-varieties-of-campus-child-care.

- *Financing Child Care for College Student Success: A Toolkit for Colleges and Universities, Program Leaders, Policymakers, and Advocates* (2013), by Todd Boressoff for IWPR, provides an overview of funding sources for campus childcare: http://www.iwpr.org/publications/pubs/financing-child-care-for-college-student-success.

- *Find Your Way: A Guide to New England Colleges and Universities for Students with Children* (2014), from the Center for Residential Student Parent Programs at Endicott College, reviews an array of higher education programs supporting student parents: http://www.endicott.edu/~/media/Endicott/home/Center-for-Residential-Student-Parent-Programs/PDFs/NewEnglandBooklet_WEB_9-29.pdf.

- *Strengthening Student Success with Non-Academic Supports: The Role of State Policy*, by Leslie Helmcamp for the Working Poor Families Project, discusses state-level policies and programs that can support students, including student parents: http://www.workingpoorfamilies.org/wp-content/uploads/2015/06/WPFP-Spring-2015-Brief.pdf.

- The University of Wisconsin County Ad Hoc Childcare Committee has posted a variety of resources, including a sample handbook and business plan, for campus childcare: http://www.uwc.edu/depts/womens-studies/childcare-on-your-campus.

- The National Coalition for Campus Children's Centers provides resources for members : https://ncccc.memberclicks.net/about-ncccc.

- The Department of Education's page on CCAMPIS describes the program and provides information for applicants: http://www2.ed.gov/programs/campisp/index.html.

**Support Students' Financial Capability**

*Issue*

Many students, in particular low-income students, have relatively low levels of financial literacy and are vulnerable when making financial decisions while in school. Many also lack emergency savings and are financially fragile—that is, they would be unable to come up with $2,000 if the need arose.[110]

*Implementation*

Campuses can offer or connect students to financial capability services that improve financial capability and academic success.

- **Offer or connect students to incentivized savings programs.** An Individual Development Account (IDA) is one type of incentivized savings program.[111] IDAs offer a savings match for participants working toward an eligible asset purchase (for instance, college tuition or other education-related expenses). IDAs can help low-income students build assets and prepare for financial emergencies. The federal Assets for Independence (AFI) program supports IDA programs, including at colleges and universities. Evidence suggests that IDAs may increase postsecondary enrollment and degree attainment.[112]

- **Support students' financial capability.** Financial coaching, credit building opportunities, free tax preparation assistance, and access to safe and affordable financial products are key ways to help students develop their financial capability. Institutions can partner with other organizations, offer services directly, provide access to financial services tools, and refer students directly.

*Examples*

Colleges and universities have partnered with financial capability service providers or built their own capacity to offer financial capability services. Skyline Community College, for instance, partners with SparkPoint, a one-stop financial help and education center for low-income families as well as benefits access.[113]

The Matched College Savings Program (MCSP) is a partnership between Community and Shelter Assistance (CASA) of Oregon and the Oregon Alliance of Independent Colleges and

Universities to offer IDAs to eligible students with unmet financial need.[114] Qualifying low-income students who participate earn $5 in matching funds for every $1 they save. Students must complete 10 hours of financial education and 6 hours of career-readiness training, commit to an annual savings goal of about $300 to $500, make monthly deposits in a custodial savings account, and agree to save over a period from 6 to 36 months. At Mt. Hood Community College in Gresham, Oregon, for instance, the college recruits students, provides financial education, and engages in case management, while CASA manages and administers the matched savings account and handles other program operations. The college has offered MCSP to students enrolled in existing support programs for single parents, students studying English as a second language, and low-income students (for instance, TRIO programs).[115]

Arizona's Earn to Learn program provides ongoing financial education and enrolls students in IDAs that offer an 8-to-1 match rate. Students receive up to $4,000 if they save up to $500 per academic year. The program is a collaboration of the Arizona Board of Regents, Arizona State University, Northern Arizona University, and the University of Arizona, and it is open to low-income Arizona high school or community college transfer students interested in attending one of the three institutions. Students can use their savings to pay for tuition, fees, and approved educational expenses such as textbooks.[116]

### *Prospective Federal Funding Sources*

The Office of Community Services at the Administration for Children and Families operates the AFI program, a federal discretionary grant program that enables grantees to enroll participants to save earned income in an IDA. Every dollar of earned income that a participant deposits into an AFI IDA is matched (from $1 to $8 in combined federal or nonfederal funds) by the AFI project. AFI participants can use their IDA savings and matching funds for one of three allowable assets, which include postsecondary education. To learn more about applying for an AFI grant, visit the AFI Resource Center: http://idaresources.acf.hhs.gov/.

### *For More Information*

- *Opportunities to Improve the Financial Capability and Financial Well-being of Postsecondary Students* (2015), from the U.S. Financial Literacy and Education Commission, provides an overview of the state of financial capability for postsecondary students, financial education programs and resources, and a matrix of campus-based financial capability programs: http://www.treasury.gov/resource-center/financial-education/Documents/Opportunities to Improve the Financial Capability and Financial Well-being of Postsecondary Students.pdf.

- "Back to School: Best Practices for Developing Successful Education IDA Programming" (2012), from the Administration for Children and Families at the U.S. Department of Health and Human Services, describes how educational institutions can implement IDAs to help low-income students save: http://idaresources.acf.hhs.gov/servlet/servlet.FileDownload?file=01570000001amM0AAI.

- *Building Financial Capability: A Planning Guide for Integrated Services* (2015), from the Administration for Children and Families at the U.S. Department of Health and Human Services, provides an interactive guide for organizations—including colleges and

universities—interested in integrating financial capability services into existing programs: http://www.acf.hhs.gov/programs/ocs/resource/afi-resource-guide-building-financial-capability.

- *About Financial Capability Services* (2016), from the Administration for Children and Families at the U.S. Department of Health and Human Services, provides an accompanying resource to *Building Financial Capability* and highlights 10 key financial capability services: http://www.acf.hhs.gov/programs/ocs/resource/financial-capability-services.

- *Promoting Pathways to Financial Stability: A Resource Handbook on Building Financial Capabilities of Community College Students* (2015), from the Boston Federal Reserve Bank, makes the case for building financial capability for community college students and highlights eight case studies: http://www.bostonfed.org/education/financial-capabilities/handbook/financial-capabilities-handbook.pdf.

- See information on the AFI Program, from the Administration for Children and Families, Office of Community Services: http://www.acf.hhs.gov/programs/ocs/programs/afi/about.

- The Consumer Financial Protection Bureau's Paying for College tools help students make informed financial decisions about how to pay for college: http://www.consumerfinance.gov/paying-for-college/.

## Additional Resources

An array of other guides and toolkits can help institutions identify and implement promising strategies. Other helpful tools include the following:

- The Lumina Foundation's guide *Beyond Financial Aid: How Colleges Can Strengthen the Financial Stability of Low-Income Students and Improve Outcomes* (2015), a complementary compendium of key strategies, college examples, and a useful institutional self-assessment that collectively advocate broader financial supports for students with unmet financial need, particularly low-income students: https://www.luminafoundation.org/bfa.

- NAEHCY's toolkit *College Access and Success for Students Experiencing Homelessness: A Toolkit for Educators and Service Providers* (2013), which provides additional context and information beginning with college access: http://www.naehcy.org/sites/default/files/dl/toolkit.pdf.

- Casey Family Programs' guide *Supporting Success: Improving Higher Education Outcomes for Students from Foster Care* (2010), which provides an overview of strategies to support former foster youth in higher education, including year-round housing: http://www.casey.org/supporting-success/.

You also might find these reference guides aimed at students helpful:

- *Foster Care Transition Toolkit* (2016), from the U.S. Department of Education, which provides tips and resources to support youth currently in foster care and young adults formerly in foster care transition to young adulthood, including higher education: http://www2.ed.gov/about/inits/ed/foster-care/youth-transition-toolkit.pdf.

- "Navigating College: The Resource Guide for Homeless and Low Income Students" (2016), from MoneyGeek: http://www.moneygeek.com/education/resources/homeless-and-low-income-student-resources/.

- "Getting Ahead: An Adult Student's Guide to Public Benefits in Illinois," by Wendy Pollack, from the Sargent Shriver National Center on Poverty Law: http://povertylaw.org/students.

- *Beyond Financial Aid 2015: A Guide to Extra Help for Low-Income Adult Students*, by Deborah Harris of the Massachusetts Law Reform Institute and Ruth J. Liberman of the Crittenton Women's Union: https://urbancollegeofboston.files.wordpress.com/2015/10/bfa_final_8_21_2015.pdf.

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