

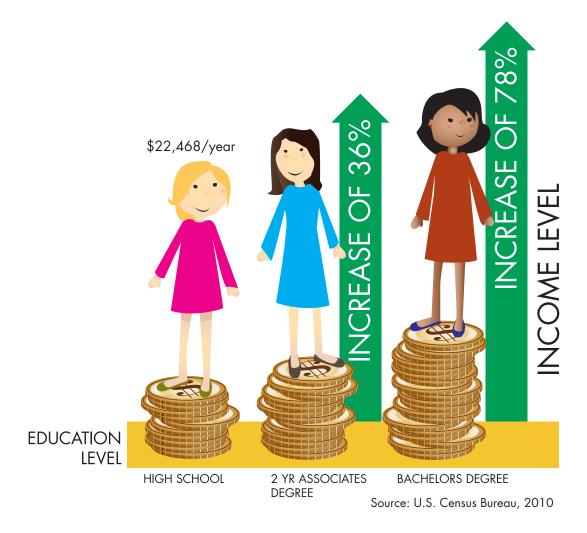
Today, as more and more people struggle to work their way into the middle class, single mothers face an especially steep climb. For many single mothers, a college degree opens the door to the middle class, and community colleges often provide the most accessible and flexible option. With a valuable certificate or degree in hand, a single mother has the skills and credentials to earn a family-supporting wage, and has many more options for desirable careers.

Though many students face challenges on the way to a college degree, low-income, single mothers face an especially daunting journey. They must juggle classes, course work, childcare, work, and running a household alone – no easy feat. As a result, many single mothers depend on a variety of supports and services when adding college to their already busy lives. However, they are not the traditional students most educators and decision-makers envisioned when creating their institutions and policies. Federal and state policies can provide or facilitate these needed supports, but they must be improved substantially. Laws and regulations that focus on providing parenting students with the supports they need to graduate can also help other disadvantaged students with similar barriers to higher education. But too often, these policies instead create more barriers.

# Increased Challenges to Attaining a Degree

Single mothers often live at the intersection of a number of risk factors, which combine to create barriers that would be difficult for any college student to overcome. Single-parent students are more likely than "traditional" students to need to support themselves and their families, have low incomes, work full-time, attend school part-time, need remedial coursework, survive domestic violence, and be the first in their families to attend college. These factors make balancing three main responsibilities—family care, employment, and education—precarious, making it difficult to manage even small unexpected changes.

Like other financially independent students, many single mothers may "stop out," or take a break when finances or family issues make it impossible to continue in their studies.<sup>3</sup> For many, completing a degree can take anywhere from six to fifteen years.<sup>4</sup> This winding path to graduation is made more difficult by changing major requirements, unclear or insufficient academic advisement, or loss of financial aid. All of these factors result in persistence and completion rates well below students overall.<sup>5</sup>



Academic and Support Services at Community Colleges

Because of community colleges' relative accessibility, low cost, and wide array of courses, they are popular with single parents, who make up 13.9 percent of community college students.<sup>6</sup> Though single mothers comprise a significant segment of community college populations, schools often struggle to find—and fund—the right supports to serve them.

Services that help single-parent students and other non-traditional students surmount barriers to graduation could drastically improve the standard of living for these students and improve graduation rates. These academic and support services could include: financial aid; tutoring; academic advising; mentoring; career counseling; childcare; and referrals to food banks, counseling, and housing.

There are only a few federal and state funding sources specifically focused on helping colleges provide academic and support services, and all are under-funded. The TRiO program, which includes Student Support Services (SSS) and Educational Opportunity Center (EOC) programs, and Carl D. Perkins Act funding are the main federal sources that allow colleges or universities to tailor services to the unique needs of first-generation, parenting, or low-income students. However, these resources are not available in every college and do not come close to matching the demand. For example, TRiO SSS provides funding for intensive advising, tutoring, counseling, and student success workshops to ensure single mothers and other eligible students can stay in college. While some students report that this personal attention and support kept them in school, funding is also very limited. Nationally, TRiO SSS and EOC each serve around 200,000 annually, far fewer than the millions of eligible students. Even colleges with large numbers of low-income, disadvantaged students may have fewer than 20 openings per year in their programs for new students.

Some states such as Washington, Arkansas, and Illinois <sup>10</sup> have created student support services funding sources to help community colleges meet the needs of the growing number of academically underprepared or low-income students they serve. Although additional funding would be ideal, in a tight fiscal environment focusing on better leveraging a combination of federal and state sources is essential to ensure that students, particularly single mothers, can complete credentials.

In this brief, we focus on six key areas in which federal or state policy changes could make a difference in the retention and graduation rates of single-parent students. These include:

PROVIDING WRAP-AROUND SUPPORTS

MAKING FINANCIAL AID A GRADUATION STRATEGY

REFORMING TEMPORARY INCOME SUPPORTS

IMPROVING ACCESS TO CHILDCARE

MEETING HOUSING NEEDS

ENRICHING DATA COLLECTION FOR BETTER DECISION MAKING

# THE IDEAL COMMUNITY COLLEGE EXPERIENCE FOR PARENTING STUDENTS

- **Affordable Housing** Parenting students can find safe, affordable housing near or on campus.
- 2 Responsive Financial Aid Students who are working and caring for children can take classes part-time or study during the summer and still receive financial aid.
- Better Childcare Parenting students can get help paying for childcare and attend the first few weeks of class while waiting for their subsidy to be approved, and can bring their children to campus childcare or after-school programs while in class or studying.
- **Early Alert Systems** Faculty alert student success center or counseling team when students are not doing well in the first half of the semester. A staff team reaches out to students to proactively connect them to needed tutoring, additional financial aid, or social services.
- Better Data, Better Decisions Colleges have data on which programs and supports are helping students complete certificate or degree programs, and states invest funding in these programs.

- **Stepping Stones out of Poverty** Students study for economically valuable certificates and degrees, and they can continue to receive welfare (TANF) or food stamps (SNAP) throughout their certificate or degree program.
- Preparing for Careers Before they select a program of study, working parents can learn about economically viable careers and related programs of study, complete career testing, and create a realistic plan for graduation, at places and times that are convenient.
- **Student Success Services** New students can go to an on-campus student success center to get individualized help with choosing classes or a program of study, receive tutoring, take study skills workshops, and get connected to needed college or community resources. Staff members work individually with students and get to know them well.
- **Effective Advising** A sufficient number of advisors and counselors are available to provide intensive assistance, reaching out to students proactively and helping them address personal and academic challenges that may arise. This may include introducing themselves in classes, meeting regularly with full- and part-time students to ensure they are on track to graduate, and supporting students identified in faculty alerts (see 4). Advisors work closely with the career center and are knowledgeable about how certificates and degrees lead to careers.
- Comprehensive Financial Aid The financial aid office and student success center work together to provide students with budgeting assistance and information on how to access various sources of financial aid. Potential or current students who need additional aid to attend college or meet basic needs can apply on campus for food stamps or TANF, get connected to local housing assistance, or get help finding additional financial aid.



#### PROVIDING WRAP-AROUND SUPPORTS

Single mothers often require a comprehensive suite of services, or wrap-around supports, since many face multiple risk factors. With already fragile living situations, they have less room for error. Given the right support from her college, a student parent is often able to flourish, choosing the progression of classes she needs, finding helpful advisers and counselors, getting involved with peer groups, and connecting with the campus programs that will benefit her the most as she balances her busy life. 11 Creating an effective network of wrap-around supports requires merging college and community resources such as financial aid, government benefits, and local non-profit services.

Small-scale projects and innovations at individual schools have improved services for single mothers and successfully increased their retention and graduation rates. In one study, low-income student mothers were much more likely to complete courses if they received scholarships combined with supports, such as regular meetings with an adviser or counselor. <sup>12</sup> In general, retention rates and grades have also improved when low-income students have a coordinated network of services that includes academic counseling, progress monitoring, success workshops, and referrals to personal counseling. <sup>13</sup>

Despite documented successes and widespread recognition of the importance of support for students, community colleges today offer inadequate and understaffed services. For example, in Illinois it is not uncommon to have one guidance counselor or advisor for 800 or even 1,200 students. 14 With their complicated schedules, single mothers may have an especially hard time accessing academic advising from overworked counselors. As a result, the students who have the least time and money to spare may find themselves taking classes they don't need toward degrees that don't match their career goals. 15 Without guidance to help them address personal emergencies or get tutoring, students may also drop out unnecessarily. Well-supported advisors or counselors and well-coordinated college early alert systems

are some of the best ways to address these issues and help single-parent students graduate. <sup>16</sup>

However, federal funding sources that could help provide these important supports are inadequate and piecemeal. The funding sources that do exist are disconnected, with very different standards and reporting requirements. In order to meet the varied criteria for each federal program, a student who is taking advantage of a student support might need to be entered in two or three different tracking databases. With resources and staff already stretched to their limits, many community colleges simply don't have the capacity to fulfill such onerous and disjointed federal requirements in order to receive funding for more comprehensive student supports.

## Federal Solutions

- Loosen restrictions on and dedicate more resources to funding sources such as WIA, TRiO, and Perkins to allow colleges to combine resources and create more comprehensive student support programs focused on low-income student completion. Create a common, simplified reporting structure across multiple funding sources.
- Fund student success grants to the full extent authorized under federal law. <sup>17</sup>

## State Solutions

- Link financial aid to a dedicated student-support funding stream, allowing colleges the flexibility to meet the unique needs of students, including hiring additional student-service staff.
- Incentivize colleges to establish intensive early alert systems for high-risk populations.

# MAKING FINANCIAL AID A GRADUATION STRATEGY

Insufficient financial aid is a top reason low-income students drop out, yet financial aid policies benefitting low-income, parenting students are rarely a priority for policymakers. Financial aid is often the most important support for single mothers attending college, and student parents often require a more holistic set of financial aid options than what is currently available. These students are more likely to have low incomes, family expenses, or to be counted on in the event of a family emergency. Therefore, the loss of childcare or housing, or even a minor family emergency can upset the precarious balance in a student parent's life and force her to drop out of school.

When money is especially tight, childcare is unavailable, or work schedules change, as they often do, low-wage working students may need to take only one or two classes, or study during the summer. Allowing students to receive financial aid to cover part-time, less-than-part-time, or summer study is essential to helping parenting students make progress towards their degrees by enabling them to maintain a class schedule while working or caring for children.

There are other reasons parenting students may not receive sufficient financial aid to stay in school. Some parenting students whose incomes are so low that they struggle to support themselves and their children receive an "automatic zero" expected family contribution (EFC) on their financial aid award, meaning that they are not expected to contribute any funds towards their own education. However, financial aid isn't always sufficient even for these students. Too often, individual financial aid packages don't cover all of the different kinds of expenses – such as fees, books, rent, and childcare – a student has to pay to stay in school. Students earning less than \$10,000 a year may still need to come up with thousands of dollars per year to attend college.<sup>20</sup>

Instead of ensuring that very low-income students have a financial aid package that, combined with their income, covers their tuition, fees, and living expenses, financial aid grants are designed in a piecemeal fashion and are often subject to budget cuts. In most cases, students receive a set amount of financial aid, but additional grants for students with remaining need may be hard to come by. Creating a last-dollar grant that allows very low-income students to complete their studies when financial aid and working aren't enough could make a significant difference in helping low-income parenting students complete degrees.

Emergency grants for unexpected expenses like car repairs or a visit to the doctor can be useful to help mitigate minor emergencies and ensure students can stay in school.<sup>21</sup> Using local or college foundation funds, colleges can provide low-income students facing unforeseen emergencies with a small grant to help them cover school or life expenses that would otherwise make it impossible to attend class or cover the cost of school.

## Federal Solutions

- Maintain part-time and summer study for Pell recipients.
- Maintain automatic zero EFC federal financial aid calculation for very low-income independent students with dependents.
- Merge smaller piecemeal grant sources to create an additional grant for Pell recipients who are close to completing but can't due to insufficient financial aid.
- Ask states to create centralized degree information systems and conduct outreach to help students who have substantial college credit return to school and access needed supports.

## State Solutions

- Better coordinate financial aid to meet student need. Allow students with low or zero EFC to receive as much financial aid as needed to attend.
- Tie financial aid to student support services so that students who are receiving financial aid but not making academic progress get follow-up and assistance.
- Tap local and college foundation funds to create a small fund for low-income students at risk of dropping out due to onetime emergencies.

#### REFORMING TEMPORARY INCOME SUPPORTS

Public benefit programs available to single mothers allow them to provide financially for themselves and their families while attending school, caring for their children, and often working in low-paying jobs. Although students may have difficulty accessing these benefits, the combination of various income supports can provide vital protection against financial emergencies that lead to dropping out. These supports could and should combine with financial aid to provide a temporary stepping stone for mothers to help them progress through higher education and into better-paying jobs. However, most programs were not designed with student parents in mind.

The federal food stamps program (SNAP) is actually more accessible to low-income single mothers than the average college student. However, many parenting students may not realize they are eligible, since traditional students aren't. Furthermore, many eligible food stamp recipients lose eligibility due to cumbersome recertification processes requiring additional paperwork and time off work for multiple office visits every six months. <sup>22</sup> And although some low-income single mothers can attend college full-time and receive food stamps, an arbitrary policy cuts them off once their children reach the age of 12. Parenting students on food stamps may suddenly find they must choose between finishing their degree and feeding their families because of the age of their child. <sup>23</sup>

# The Real Costs of Attending a Community College

For students living on campus, housing and food costs are automatically calculated as part of their cost of attending. For low-income, single parents attending a community college, the cost of living and caring for their children is essential, expensive, and often minimized or ignored in financial aid calculations.

| MONTHLY COSTS*   |                             |
|--|-----------------------------|
| Food   | \$254                       |
| Rent   | \$523                       |
| Child Care*  | \$595                       |
| Tuition and Fees   | \$327                       |
| Transportation   | \$172                       |
| Books and Supplies   | \$109                       |
| TOTAL<br>MONTHLY INCOME AFTER TAXES<br>30 hrs/wk federal min. wage | \$1510<br><b>\$835.62</b> * |

- Average costs estimated based on a midsized Illinois city.
- \* Source: IWPR average national cost for a 4-year old
- Less taxes including: 5% state tax, 4.2% FICA, and 1.45% Medicare

The Temporary Assistance for Needy Families (TANF) program, which provides cash assistance, technically allows recipients to participate in education, but in reality pressures states to steer participants into the workplace instead of college, regardless of whether that is the most effective route out of poverty. When TANF replaced Aid to Families with Dependent Children (AFDC) in 1996, this "work-first" ideology was part of an emphasis on cutting caseloads. Although pushing participants into the workforce allowed states to dramatically reduce their TANF cases, the jobs available to people with low levels of education rarely allowed them to escape poverty. The implementation of TANF also drastically reduced the number of participants involved in higher education. In 1995, 649,000 students participated in AFDC while enrolled in full-time educational programs. That number dropped by nearly half immediately after welfare reform, and now stands at only 35,000 students.<sup>24</sup>

Federal regulations limit TANF participants' ability to earn more money for their families in the long run by placing restrictions on those who engage in education, and even when allowing degrees, encouraging fewer and less lucrative options such as short-term certificate programs.<sup>25</sup> Under federal law, states are rewarded if they limit participants' full-time college attendance to one year only. After that, states only get credit for participants in college if they work at least 20 hours a week in addition to any education or training. <sup>26</sup> For students already facing extreme demands on their time and finances, this work requirement is an unnecessary burden. In general, students who work, especially those in low-wage, inflexible jobs, are much more likely to drop out of school.<sup>27</sup> Students participating in TANF may find themselves close to a degree but with little opportunity to continue, perhaps with the added disadvantage of having already incurred student loans.

Even with restrictive federal policies, states are not taking advantage of the full flexibility allowable under the various laws, and are instead focused on preventing any so-called "improper payments." For instance, with TANF, states can have up to 30 percent of participants enrolled in postsecondary education or training and still count towards

the federally required work participation rate. However, as of 2008, only six states had reached this threshold, with most participants in very short-term training or GED programs. Furthermore, states are allowed even more flexibility, as at most 50 percent of TANF participants need to count towards the work participation rate. Still, nationally, only 8 percent of work-eligible adult TANF participants were enrolled in any education or training program.<sup>28</sup> States often go beyond the federal restrictions and impose more stringent requirements on student participants, which discourages both students and their caseworkers from thinking of education as an option. For example, some states require participants taking online courses, which can be a useful option for students who work or who have high transportation costs, to be monitored in person by state staff, thereby negating the flexibility of distance learning.<sup>29</sup> Work-first policies, complicated requirements for states, and a public debate that has vilified recipients has created an atmosphere that encourages caseworkers to act as gate-keepers and exceed the already rigid requirements of the policies.<sup>30</sup>



## Federal Solutions

- Allow parents who qualify for SNAP but whose dependent children are 12 or older to continue working on their degree full-time and keep their benefits.
- Increase the total number of years TANF recipients can count full-time education and training toward their work requirements, without requiring additional work activities, to better reflect actual time to degree.
- Simplify TANF work participation requirements states must meet to allow states to support degree completion as a long-term anti-poverty strategy.

## State Solutions

- Apply for waivers to extend the time between participants' SNAP recertification from six months to one year.
- Exercise full flexibility of the federal law to increase the number of TANF recipients enrolled in education.
- Count three hours of unmonitored study time per credit hour weekly towards TANF participants' work participation.
- Change caseworker incentives to make GED, certificate, and degree completion a goal for recipients of income supports.
- Work with community colleges to create comprehensive centers on campuses, such as Single Stops, where eligible students can fully apply for government income supports on campus.

## Single Stops: Connecting Students to Temporary Government Support

Making public benefits accessible to students while they are on college campuses is an efficient way to help single mothers take advantage of existing government programs when they need the support most: during school. One such program, Single Stop USA, has had success in connecting students to a variety of services including benefits counseling, tax preparation, and legal assistance. I Single Stop USA partners with colleges to fully fund staff coordinators who can help verify student eligibility for a variety of benefits and services. Instead of spending weeks going to and from government offices, students get help to quickly apply for needed assistance. In one convenient 15-minute on-campus visit, the coordinator assesses students' eligibility for government programs using their Benefits Enrollment Network, and then guides students through the various application processes, saving working and parenting students valuable time while helping them access needed resources. Single Stop coordinators also provide counseling and supportive wraparound services to help students fully utilize the benefits available to them.<sup>32</sup>

#### IMPROVING ACCESS TO CHILDCARE

Convenient, flexible, reliable, and affordable childcare allows single mothers the freedom to attend classes, complete coursework, and succeed on the job. Childcare centers on college campuses are often the most convenient for student mothers, and they allow mothers to take full advantage of the other campus resources. In one sample, the success rate of student parents who had access to campus childcare was a full 26 percent higher than in the general student population.<sup>33</sup>

However, campus-based care is extremely rare. The program specifically funding childcare on campuses, Child Care Access Means Parents in School (CCAMPIS), consistently sees its meager budget slashed, and currently only reaches 160 institutions nationwide. Hurthermore, CCAMPIS funding is determined by Pell grant amounts, a formula that is unfair to community colleges, which have lower tuitions but more student mothers. One comprehensive report on campus childcare counted only 54,400 slots available on campuses nationwide – barely 5 percent of the estimated need. When it is available, campus care has a waiting list 89 percent of the time, often does not operate at night, and often restricts the ages of children it accepts. The specific of the strength of the

Furthermore, obtaining and keeping child care subsidies can be a challenge for mothers in school, who often lose care throughout the school year because verification requirements may conflict with changing class schedules. Some may have difficulty applying for school or attending class because verification requirements may make it difficult to pay for childcare until after the first few weeks of class.<sup>37</sup>

Childcare funding, like many vital services, is under attack in state and federal budget debates. Cuts to childcare force many mothers to leave school and keep more from starting, as 80 percent say childcare is necessary for their college attendance.<sup>38</sup> Cuts affect communities of color disproportionately, as families from these communities

receive 67 percent of childcare subsidies. Eliminating childcare assistance makes it more difficult for these hard-working families to advance economically through education.<sup>39</sup>

## Federal Solutions

- Simplify Child Care Development Block Grants (CCDBG) and Child Care Access Means Parents in School (CCAMPIS) application and recertification processes, so that students don't lose their funds when their school schedule changes or a semester ends.
- Base CCAMPIS funding on the number of Pell recipients, not total grant amounts, to target CCAMPIS funding to colleges with the highest proportion of low-income parents.
- · Restore funding for CCAMPIS and CCDBG.

## State Solutions

 Adjust verification requirements to ensure mothers can afford to leave their children in childcare while applying for school and starting the first week of classes. Allow students to use their applications or course schedules for temporary verification until class attendance verification is provided.



#### MEETING HOUSING NEEDS

When living in affordable, safe, and dependable housing, student mothers can have a firm foundation for a stable life as they pursue higher education. However, housing can be a barrier to completing a degree, since many single mothers must spend over half of their incomes on housing alone.<sup>40</sup> Spending this much on housing not only leaves less money for all other expenses, but it also makes a student more vulnerable to losing housing due to relatively minor financial setbacks. Since many community colleges serve a large geographic area and are often located outside of town where transportation can be difficult, an already disruptive move can become a harmful setback in a student's education. Publicly subsidized housing, such as public housing or Housing Choice Vouchers, though as vital as food or monetary supports, is not guaranteed for those who qualify, and is instead awarded on a first-come, firstserve basis. Some public housing programs have waitlists measured in years.<sup>41</sup> Students may also be unaware of existing housing resources in their area such as housing advocates or shelters. While the problems with the housing system are entrenched and often seem intractable, specific changes should be made to improve community college students' living situations.

## Federal Solutions

- Dedicate funding to connect students to housing advocates or campus housing.
- Incorporate realistic cost of living estimates, including housing, into financial aid formulas.

## State Solutions

 Ensure community colleges have authority to designate campus housing for students with children.

#### ENRICHING DATA COLLECTION FOR BETTER DECISION MAKING

Unfortunately, weaknesses in the main higher education database make it more challenging to figure out what works for single mothers, to find more specific information about their college experiences, and to get a meaningful picture of the supports available at colleges. The Integrated Postsecondary Education Data System (IPEDS) is a comprehensive body of information from each higher education institution in the U.S. IPEDS provides institutionlevel information on a range of college characteristics and student demographics. It includes aggregate demographic student characteristics such as race, age, and gender, the proportion of students attending full-time and part-time, and student outcome data such as graduation and transfer rates. Including such variables as whether or not a student is independent, married, or cares for a child would provide better indicators of student need. More comprehensive measures of the content and availability of support services would provide a stronger picture of whether institutional characteristics are aligned with student need. Finally, IPEDS calculates araduation rates based on students who receive a credential within time-and-a-half of the standard time to degree, but research has shown many students, especially student parents, complete their degrees ten years or more after beginning.<sup>42</sup> Collecting data from these students would lead to a more complete picture of student parents in higher education and to better understanding of what works well and what needs to be improved.

## Federal Solutions

- Add variables for independent and married students and those with dependents to IPEDS.
- Add indicators of availability and use of support services to IPEDS.

## State Solutions

- Establish or improve state-wide student-level datasets to follow individual students across institutions and for the entirety of their time in higher education.
- Include data on part-time, independent students with dependents in state longitudinal data systems.
- Regularly track and analyze access to student supports, as well as interim and completion statistics for these students.
- Use analysis of data to develop best practices and target funding to grow successful programs.

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# The Clear Connections Project (CCP)

Launched in 2007, CCP focuses on increasing access to and quality of student supports to enable more low-income working students to complete college certificates and degrees. CCP works with community colleges, foundations, and policymakers to spotlight promising practices and promote policy reforms. For more information, visit our website: www.womenemployed.org/clearconnections



Federal and state policies affect the daily lives of single mothers working to complete college. Making some key changes in each area can greatly improve these students' chances of achieving academic success. A well-funded combination of these services can break down the barriers to completing college. A well-coordinated network of services can provide a student the tools and resources she needs to make it through hardships and steer her way to a successful career and prosperity for herself and her family.

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