



Single Stop USA Response to the Department of Education RFI: Promising and Practical Strategies to Increase Post-Secondary Success

The objective is straightforward - by providing Single Stop services (free tax preparation services, full benefits access, comprehensive legal services and financial counseling) at community colleges to students and student households in need, the percentage of those able to stay on through completion (currently below 40 percent nationally) can be dramatically increased. By partnering with community colleges and fully integrating our successful economic empowerment model with student services centers and financial aid departments, Single Stop seeks to harness two of the country's most effective anti-poverty tools: coordinated access to America's safety net and a post-secondary education.

Single Stop USA is pleased to respond to the Department of Education's Request for Information about promising practices with our innovative strategy to increase postsecondary retention, transfer, and graduation rates for community college students.

Obstacle: Students Drop Out due to Financial Barriers

According to a recent study by Public Agenda and the Gates Foundation: "National statistics show that young people who leave college without a degree are more likely than their peers to come from less privileged backgrounds and to live in more precarious economic circumstances."¹ This is especially true for community colleges, which are open access institutions that are less expensive than traditional four-year colleges and accessible to all students regardless of academic history. Community college students are more likely to come from low-income families or to be the first in their families to go to college. Of community college students in "for credit" programs nationwide, 29 percent have household incomes under \$20,000 and 41 percent are first-generation college students.² Among those attending community colleges, more than 60 percent work more than 20 hours a week, and more than a quarter work more than 35 hours a week.³

These factors make community college students particularly prone to dropping out because they cannot afford to remain in school. The majority of community college students who set out to earn a degree will not achieve their goal. Only 31 percent of community college students who enroll in a degree program actually complete their studies within six years⁴. This is particularly troubling because research

¹ "With Their Whole Lives Ahead of Them: Myths and Realities About Why So Many Students Fail to Finish College" A Public Agenda Report for the Bill & Melinda Gates Foundation.

² American Association of Community Colleges. 2011. *2011 Community College Fast Facts*. Accessible at: <http://www.aacc.nche.edu/AboutCC/Documents/FactSheet2011.pdf>

³ U.S. Department of Education, 2007–2008 National Postsecondary Student Aid Study; in Viany Orozco and Nancy K. Cauthen, "Work Less, Study More & Succeed: How Financial Supports Can Improve Postsecondary Success," Demos, 2009.

⁴ National Center for Education Statistics. Descriptive Summary of 1995–96 Beginning Postsecondary Students: Six Years Later, NCES 2003–151, by Lutz Berkner, Shirley He, and Emily Forrest Cataldi. Project Officer: Paula Knepper. Washington, DC: 2002. <http://nces.ed.gov/pubs2003/2003151.pdf>.

demonstrates that scholarships or emergency cash assistance of as little as \$300 to \$1,000 help students stay in school longer and increase their likelihood of graduation⁵. Single Stop helps address the issues surrounding college affordability.

History: From New York to Nationwide

Single Stop was launched in 2001 as an initiative of the Robin Hood Foundation in New York City and by 2006 had rapidly evolved into one of the nation's largest and most successful anti-poverty efforts, serving over 70,000 households per year at 59 community based organizations. Recognizing a unique opportunity for growth and replication, the Atlantic Philanthropies supported a strategic planning process led by McKinsey & Company and the staff of Single Stop to explore the viability of a national roll-out and expansion strategy. Based on the results of this effort, Single Stop USA was established as a national organization in 2007 and began laying the groundwork for expansion.

In 2009, Single Stop launched three pilot community college sites in two states, growing to 11 community college partners in five states the following year. In 2010, Single Stop also developed a national partnership with the Association of Community College Trustees. In 2011, Single Stop's community college initiative was chosen as part of the White House Social Innovation award through New Profit, Inc. As a result of this support, and support from a number of other foundations, Single Stop expanded to a total of 17 sites in seven states in 2012.

Theory of Action: The Single Stop Model

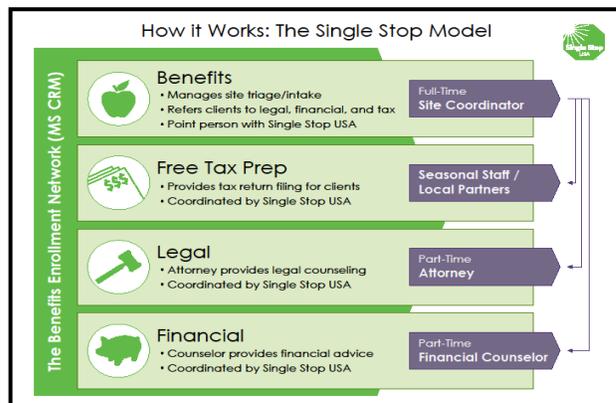
Single Stop helps students access existing public and community resources that ease their financial burdens. This allows community college students to focus on what matters most: their coursework, their families, and their futures. We partner with community colleges to provide students with coordinated on-campus access to a range of benefits and support services – including nutrition assistance (such as SNAP/food stamps), public health insurance, tax credits, financial counseling, and legal services. When accessed in concert, these services can help students overcome setbacks—like a sick child, car trouble, or temporary job loss—that could otherwise cause them to drop out of school. These benefits and services create a bridge towards self-sufficiency and economic mobility for students and their families.

Single Stop's unique model relies on a combination of human capital and technology to support students. Currently, Single Stop sites have one to two full-time staff counselors conducting outreach, screening students for benefits using Single Stop's proprietary software – the Benefits Enrollment Network (BEN), providing application and enrollment assistance, referring students to financial counseling, legal counseling and free tax preparation, following-up to confirm benefits and help with additional advocacy and support, and data collection for analysis using the BEN case management function.

⁵ Richburg-Hayes, Lashawn, Thomas Brock, Allen LeBlanc, Christina Paxson, Cecilia Rouse, and Lisa Barrow. 2009. Rewarding Persistence: Effects of a Performance-Based Scholarship Program for Low-Income Parents. *MDRC*. Accessible at: <http://www.mdrc.org/publications/507/full.pdf> and Geckeler, Christian, Carrie Beach, Michael Pih, and Leo Yan. 2008. Helping Community College Students Cope with Financial Emergencies: Lessons from the Dreamkeepers and Angel Fund Emergency Financial Aid Programs. *MDRC*. Accessible at: <http://www.mdrc.org/publications/479/full.pdf>.

These state and federal benefits are coupled with coordinated on-campus access to additional community resources that help students stay enrolled in school. These services include tax preparation, financial counseling, and legal services. All services are provided free-of-charge to students and their families by partners from the school or local community-based organizations under contract to Single Stop.

Combining these services makes a difference. A student can come to the Single Stop office to file her taxes for free, and find out she is eligible for SNAP (food stamps) due to working 20 hours a week, and her low income. After filing her taxes, she can see the financial counselor to determine how to budget her anticipated refund.



The counselor can then refer her to the college’s financial aid office where the student, with tax information in hand, can now file her Free Application for Federal Student Aid (FAFSA). With her nutrition assistance, tax refund, budget help and financial aid, she is much better equipped to continue her education and be a successful student.

Students at partner colleges recognize the Single Stop office as a place where they can receive comprehensive and holistic help that can keep them in school. By connecting community college students to these supports, Single Stop is able to help students complete their course of study and achieve the financial stability afforded by degree attainment or certificate attainment. Over a lifetime, an individual with an associate’s degree will earn \$400,000 more than someone with a high school diploma alone.⁶

Factors Contributing to Success

Single Stop’s community college initiative is successful because of three key factors.

1) **Comprehensive Student Supports.** Single Stop expands the services available to students by building the capacity of its community college partners through funding and training at least one dedicated benefits counselor at each site. This counselor is an employee of the college, located on-site at the student services or financial aid office where he can walk students through the process of applying for benefits. The counselor serves as a support for students who are accessing Single Stop services, connecting them not only to benefits, free tax preparation, financial counseling, or legal help, but also to existing supports at the college and in the community. These include the department of financial aid and student services. In this way, students who need the most assistance staying in school because of financial reasons receive comprehensive support from a counselor who is focused specifically on them.

2) **Off-Site Staff Support.** Single Stop adds capacity to its college partners through six key deliverables. We provide (1) training and (2) technical assistance on the Single Stop community college model to staff at our partner colleges. This training and technical assistance covers topics ranging from the basic “What

⁶ U.S. Census Bureau, Current Population Surveys, March 1998, 1999, and 2000.

is Single Stop?” to the more advanced “Asset Mapping Exercise” to determine what additional benefits may be available in the area. Single Stop also provides the benefits counselors and their staff with (3) access to BEN, allowing them to perform benefits screening and conduct case management tasks in one software program. With access to BEN, colleges also receive (4) software technical support from our dedicated helpdesk. Single Stop program officers add capacity in two additional ways. Program officers assigned to each college are responsible for (5) performance management of the Single Stop site. Similarly, Single Stop takes (6) responsibility for reporting on program outcomes. Using BEN, the program officer can access data from the college to provide this information to college leadership and funders.

3) **College ownership.** While Single Stop provides the initial funding and support to its college partners, the long-term goal of Single Stop is for the college to institutionalize additional student supports. Our training and technical assistance is conducted with this long-term goal in mind. That’s why the Single Stop staff person is an employee of the college, housed within either the financial aid or student services departments. This integration ensures that the Single Stop counselor has access to other resources and individuals within the college who can provide help and oversight. Building the Single Stop office into an existing department helps seamlessly integrate the Single Stop program into the college.

Barriers to Success

A lack of committed college leadership and engaged local funders make it harder for the Single Stop model to seamlessly integrate into a college, and are the major barriers to success.

- 1) **Committed leadership from the Board of Trustees to the Chancellors and Deans:** Having the buy-in of the college’s top leadership, and leaders at multiple levels helps ensure that Single Stop integrates into the college community. A Chancellor or President who is supportive may designate a member of his or her staff to be the Single Stop liaison, helping the program to succeed and making it a priority retention strategy for the college. Engaging the Deans of Financial aid and Student services is also key to ensuring that the Single Stop counselor has strong support from supervisors and strong partners in providing services to students.
- 2) **Committed local funders:** Investing in at least one full-time staff member, financial and legal counselors and free tax preparers costs money. As does the technical assistance, training and technology that Single Stop provides. Financial resources – especially from local funders – are key to ensuring that a site can get off the ground and run effectively.

Measuring Outcomes: Single Stop’s Impact

We use metrics developed by the Robin Hood Foundation to measure the benefit of Single Stop services for students. In 2011, our community college initiative helped to connect almost 20,000 students across the country with more than \$40 million worth of benefits, tax refunds and services. Since Single Stop started serving students in 2009, we have served more than 30,000 students total.

Single Stop is currently engaged in a third-party implementation evaluation of its community college sites. The findings of the implementation evaluation will serve as the foundation for a subsequent impact evaluation to measure the effect of Single Stop services on student persistence and retention.

Replication Strategies

Single Stop ultimately envisions bringing its innovative model to every community college campus in America. One way to do this is for the federal government to invest in integrated social services on community college campuses that assist students and families in accessing comprehensive federal, state and local benefits, tax credits and services on campus. Specifically, this language could be included in the Community College to Career Fund, the reauthorization of the Higher Education Act and/or the Carl D. Perkins Vocational and Technical Education Act.

In addition, Single Stop is a powerful retention strategy for a Race to the Top program for higher education.

Single Stop is currently undergoing a strategic planning process that will include additional new, cost effective replication strategies. We look forward to sharing these with the Department in the future.