2020

College Housing Assistance Program (CHAP) Disenrollment Evaluation and Environmental Scan

PREPARED BY BERK CONSULTING FOR THE TACOMA HOUSING AUTHORITY

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Study Report | November 2020

Executive Summary

The College Housing Assistance Program (CHAP) at Tacoma Community College (TCC) is a partnership to help house homeless or near homeless students, and their children if they are parents, while they are in college at TCC. The program recognizes that a significant proportion of TCC students experience barriers to or struggle to maintain housing. Addressing this need has transformative potential for low-income students who are able to complete their studies. Since the program launched in winter quarter of 2014 offering tenant-based vouchers to students at TCC, it has expanded and evolved in several ways, including to serve students attending the University of Washington – Tacoma, to offer a property-based subsidy, and modifications to program eligibility requirements over time.

The study objective was to understand the causes of educational disruption beyond housing insecurity for the population of students using the College Housing Assistance Program (CHAP) at Tacoma Community College where the program has been in operation the longest. The intention is to improve the program and to inform current and future partnerships and supports for students using CHAP, recognizing that college success is often driven by external factors, especially for non-traditional students. The Tacoma Housing Authority Board of Commissioners passed resolutions in 2019 and 2020 that changed program requirements and TCC is also undergoing transformative work for student success under the Guided Pathways initiative. In this context, this study also provides insights as to whether these changes are addressing or will address barriers for CHAP students. BERK and the project team reviewed administrative data and program documentation provided by THA and TCC, literature and consultations, and engaged CHAP students via a survey, interviews, and student design team.

UNDERSTANDING DISENROLLMENT PATTERNS

Tacoma Community College is an open-access college. National community college average graduation rates for returning undergraduates attending classes part-time is 36.0% after six years and 37.9% after eight years. Together, national and college-wide statistics and patterns highlight the reality that most students who enter TCC will not complete a degree within six years, much less within the two years most credentials are "supposed to take." Nationally, the average attrition rate of community college students is approximately 41% from the first to the second year of school.

The CHAP student population at the time of the study includes 264 past students, current students, and students active on the CHAP waitlist (enrolled in school but not housed). The CHAP population is 40% parents, one-third of whom are single parents (mostly female), with an average age over 32. Among these students, 50 or 19% were coded as a "negative exit" meaning they were flagged in administrative data as having terminated from the program due to eviction or otherwise failing to meet program requirements (such as being disenrolled from TCC), or they mentioned in the survey response having exited the program for negative reasons. Though we have limited

administrative data on race/ethnicity, it shows that the population of negative exits are more likely to identify as White or African American or Black. Single parents accounted for 28 of the 50 negative exits or 56%. Those with negative exits tended to have a higher average age than the rest of the CHAP population. All the negative exits came from students on the tenant-based vouchers prior to the 2019 resolution. This is unsurprising because PBS students were not subject to requirements to maintain housing, and as of April 2020, no students were exited from the program due to COVID-19 impacts.

STUDENT CHALLENGES AND BARRIERS

Students identified both past and present program challenges during engagement which included 104 survey respondents, twelve interviewees, and a design workshop with five participants. Many of the identified issues have been or will be remedied by program policy changes and/or TCC's broader student success efforts, but there continues to be room for improvement.

- CHAP's definition of "homelessness" excludes some students who urgently need support. Several students noted that they were initially "not homeless enough" under program requirements to qualify for CHAP, either because they were couch surfing, living with family or friends, or facing eviction but not yet formally evicted. The definition of homeless at entry has evolved over the last several years of CHAP implementation but barriers remain related to where the student is currently staying or the status of their eviction process.

- The full-time enrollment requirement is not viable for all students. CHAP recently changed the course-taking requirement to 6 credits which may ease these challenges and disparities. Research has shown that a lower minimum for aid does not perversely cause students to take fewer courses either because they are also participating in other programs with higher requirements (like Pell grants) or they are eager to complete their studies as soon as possible.

- Students with vouchers need more support finding apartments. The survey responses indicate that the most difficult program element was finding or getting referred to an apartment. Nearly 40% of survey respondents found it "very difficult" or "somewhat difficult" to obtain an apartment with CHAP, with over half of TBV students struggling to obtain an apartment.

- Limited communications from staff leaves some students confused. While many students had excellent communications with CHAP and THA staff, some had little to none. These students struggled to understand program requirements, their current standing, and felt they lacked relationships with CHAP and THA staff to ask for help when they needed it. CHAP is staffed by one position at TCC and this position was vacant for several months in 2019 which may have contributed to this finding. There have been improvements in communication and information since the current Housing Navigator was hired in the fall of 2019.

- CHAP's requirements don't always integrate with other supportive programs. CHAP participants rely on a suite of programs and resources to support their educational journeys. These students must balance varying requirements across multiple programs, and sometimes encounter conflicting requirements and/or duplicative work providing documentation and completing paperwork.

- Students exiting off the program need additional supports. Past CHAP participants noted that they needed transitional resources as they exited off the program. In the absence of such supports, some students became homeless or again struggle to maintain housing.

Many former and current students in CHAP also encountered challenges typical of any college experience for low-income students. The most prevalent challenges noted among CHAP students were academic setbacks, childcare needs, lack of access to relevant work experience, limited income, and mental health difficulties. COVID-19, health concerns, and learning disabilities were also mentioned as compounding barriers.

RECOMMENDATIONS

We conducted a review of literature on resources and supports most needed by the population typically served by CHAP, including adult learners, parents, students of color, and students who have experienced homelessness and/or housing insecurity and associated trauma(s) and the effects of program requirements on persistence and equity in post-secondary education. Based on this review and consultations with experts and CHAP students, we find that CHAP program developments and changes underway at TCC are likely to alleviate priority barriers. We highlight some additional recommendations and ideas where the program can be strengthened, clarified, and/or more effectively integrated with other supports to continue this progress.

- **Define success for CHAP relative to the context of all TCC student supports and underlying success rates.** Stable housing through the CHAP program is only one piece of the puzzle for student success at TCC. Aside from housing, college-wide factors such as developmental courses, financial aid administration, advising capacity and quality, guided pathways, and strong use of institutional data play a role. Individual factors such as clarity of purpose and sense of belonging are also crucial. Success for the CHAP program should be reflective of its role within the student support universe at TCC, and reflective of the student success backdrop in which it is operating.

- **Develop TCC housing services to match the full spectrum of housing needs on-campus.** The CHAP program is unable to meet the full range of housing needs present on the TCC campus. In the absence of other solutions and efficient navigation for students to find a match for their specific needs, CHAP has a long waiting list. TCC is already pursuing several potential strategies to round out the portfolio. With a broader spectrum of options, TCC and THA should collaborate to identify the target segment for each the property-based and tenant-based CHAP subsidies.

- **Leverage TCC's momentum and investment in Guided Pathways.** Tacoma Community College has been developing its Guided Pathways initiative in a timeline roughly parallel to the CHAP rollout. Many of the core disenrollment issues identified through the survey and the literature should be addressed by the new Guided Pathways plan as it rolls out over the next five years. CHAP should leverage housing resources and identify touchpoints within the "student lifecycle" as Guided Pathways has been articulated at TCC.

- **Collaborate to develop student experience after housing is secured, reengagement strategies, and "exit ramps."** The initial pilot period of the CHAP program was heavily focused on developing the program entry process and requirements, for good reason. At this point, THA and TCC should collaborate intentionally on the design of the post-housing experience, reengagement strategies, and exit ramps for those who have graduated or disenrolled. This would likely require additional capacity as the current Navigator's role is taken up with managing the process from referral and initial inquiries to securing housing. Additional capacity could come in the form of TCC staff, work-study students, or even more senior CHAP participants.

- **Maximize access to financial aid and public benefits.** Studies show that public benefits can be underutilized by students at community colleges, particularly those in workforce programs. Closer partnership with the Workforce office to streamline the experience for students who will be eligible for multiple programs can help support persistence and allow students to focus on academics. This could range from a universal application or screener to co-location and/or regular case meetings with the Workforce team.

- **Leverage institutional data.** TCC has made investments in robust institutional data that theoretically can identify students at risk of stop out or drop out. However, time and analytic capacity to develop the right indicators is constrained. At minimum CHAP participation and low-income status should be logged in the Civitas system. With additional investment, these data could be used to develop a stronger early indicator system to target outreach and reengagement by CHAP staff or the broader TCC community.

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Introduction

PROGRAM BACKGROUND

The College Housing Assistance Program (CHAP) at Tacoma Community College (TCC) is a partnership to help house homeless or near homeless students, and their children if they are parents, while they are in college at TCC. The program recognizes that a significant proportion of TCC students experience barriers to or struggle to maintain housing. Addressing this need has transformative potential for low-income students who are able to complete their studies. Staff at TCC recruit and enroll students experiencing housing challenges and refer them to resources to help navigate the college environment and meet other basic needs, while THA provides housing assistance. This assistance can be in the form of a tenant-based subsidy (TBV) or housing choice voucher, which helps students pay rent in the private rental market or a property-based subsidy in which THA has signed long term contracts with private apartment owners near campus to subsidize units to affordable levels for students.

Since the program launched in winter quarter of 2014 offering only TBV, it has expanded and evolved in several ways, including to serve students attending the University of Washington – Tacoma and modifications to program eligibility requirements. This study is focused on the program as operated by TCC where the program has been in operation the longest. Some key milestones are detailed in the table below.

Exhibit 1. Key CHAP milestones

DATE	PROGRAM CHANGE	APPLIES TO	DOCUMENT/LINK
Winter 2014	▪ CHAP program launches	▪ TBV	▪
Dec 2018-Jan 2019	▪ Added PBS and allowed UWT students to participate	▪ Highland Flats, Crosspoint, Koz on Market	▪ http://www.tacomahousing.net/tha-boc-resolution-2018-07-25-2-2018-mtw-plan-amendment-add-property-based-subsidy-activity
Early 2019	▪ Allow part-time enrollment for last term before program completion	▪ TBV	▪ n/a – implemented in practice
July 2019	▪ Time limit changed from 3 to 5 years ▪ Add up to 12 months of additional assistance to graduates with AA or BA ▪ Allow transfer to UWT	▪ TBV	▪ http://www.tacomahousing.net/tha-boc-resolution-2019-07-24-4-updating-thas-administrative-plan-chap-changes
Fall 2019	▪ Allow student to self-certify homelessness/near-homelessness	▪ TBV and PBS	▪ Changes to screening application
January 2020	▪ Expanded PBS ▪ Apply program requirements to select PBS properties (see program requirements listed in Sept 2020 changes)	▪ Koz at the Dome	

DATE	PROGRAM CHANGE	APPLIES TO	DOCUMENT/LINK
April 2020	■ Waive minimum credit requirements and academic progress requirement due to COVID-19	■ All program	■ Executive Action
September 2020	■ Allow part-time enrollment ■ Remove financial literacy and summer internship requirements ■ Allow disenrollment for up to 2 terms ■ Academic progress not based on GPA alone (but responsiveness to academic support) ■ Up to 12 additional months of assistance if completed certificate program, graduate with AA, BA, or transfer to a non-participating school or apprenticeship program ■ Allow schools to waive requirements during natural disaster/pandemic	■ TBV (already implemented at Koz properties)	■ http://www.tacomahousing.net/tha-boc-resolution-2020-09-08-2-updating-thas-administrative-plan-chap-changes

Source: Correspondence with Jess Thompson, 2020.

STUDY OBJECTIVE

The study objective was to understand the causes of educational disruption beyond housing insecurity for the population of students using the College Housing Assistance Program (CHAP) at Tacoma Community College. The intention is to improve the program and to inform current and future partnerships and supports for students using CHAP, recognizing that college success is often driven by external factors, especially for non-traditional students. CHAP administrators changed program requirements and this study also provides insights as to whether these changes are addressing barriers. Specifically, TBV students will be experiencing lower requirements and PBS student will be experiencing new requirements.

Specific questions include:

- Why do students who have participated or are currently participating in CHAP lose eligibility or discontinue their education?
- Who is successful in the CHAP program and achieving their post-secondary education goals and who is not? How does the experience and outcome differ by those who have experienced homelessness and/or housing insecurity and associated trauma(s) and by those who are adult learners, students of color, and/or parents?
- What partnerships and services could be most effective for improving participant eligibility and persistence?
- What program and policy changes could be most effective for improving participant eligibility and persistence?

This study is complementary to other research, including:

- A 2019 scan conducted by BERK Consulting on persistence and completion for Tacoma Public School (TPS) graduates at TCC and UWT. The scan covered housing, workforce, and transportation factors impacting student success.

- The HOPE Center is currently conducting an impact evaluation of the CHAP program limited to the tenant-based voucher part of the program. The preliminary results show that only one quarter of CHAP applicants obtain housing with students of color less likely to successfully lease up. The findings suggest these students encounter discrimination in the housing market. This study explores that hypothesis further and adds insights from participants in the property-based subsidy part of the program.

- The CHAP Housing Navigator completed a program evaluation with recommendations on internal operations and data management when he transitioned to the role.

METHODS

To understand the above questions, BERK and the project team:

- **Reviewed existing data and program documentation provided by THA and TCC.**

- **Reviewed literature and consulted experts from Community College Research Center and School Housing Connection.**

- **Engaged CHAP students.** Using a tiered engagement structure, we collected data with 122 current, former, and waitlisted students for the CHAP program. As illustrated in Exhibit 2, the tiers build in timeline and depth of contribution, culminating with a small group invited to provide recommendations which are included in this report.

Exhibit 2. Student Engagement

DESCRIPTION	TIME REQUIRED AND PER PERSON COMPENSATION	RESPONDENTS
▪ **Tier 1 – Survey.** Online survey about CHAP and academic experience distributed to the full population.	▪ 15-20 minutes ▪ $30	▪ 105 responses
▪ **Tier 2 – College Story Interview.** Narrative phone interview about post-secondary plans, experiences, and experience with the program specifically.	▪ 30-40 minutes ▪ $100	▪ 12 participants
▪ **Tier 3 – Student Design Team.** A small group convened to review student feedback and participate in a group call focused on four design problems identified from Tier 1 and 2.	▪ 90 minutes ▪ $175	▪ 5 participants

Source: BERK, 2020.

Disenrollment Findings

We investigated patterns of disenrollment using administrative data compiled from TCC and THA sources and used student engagement to dive deeper into potential reasons behind disenrollment. The CHAP student population at the time of the study includes 264 past students, current students, and students active on the CHAP waitlist (enrolled in school but not housed). Among these students, 50 or 19% were coded as a "negative exit" meaning they were

flagged in administrative data as having been terminated from the program due to eviction or otherwise failing to meet program requirements (such as disenrolling from TCC), or they mentioned in the survey response having exited the program for negative reasons (e.g., medical withdrawal, income limits and time limits). Otherwise, students in the study population were currently active on the program or had a "positive exits," such as financial self-sufficiency or graduation.

All the negative exits came from students on the tenant-based vouchers pre-2019 resolution which extended time limits and may have relaxed some barriers for the TBV population. This is unsurprising as there were no exits in 2020 program-wide largely due to COVID-19 measures, and PBS students were not subject to requirements for maintenance of housing on CHAP. Though we have limited administrative data on race/ethnicity, Exhibit 3 shows that the population of negative exits are more likely to identify as White and African American or Black. Hispanic/Latino CHAP students are less likely to be among negative exits. Single parents accounted for 28 of the 50 negative exits or 56%. Those with "negative exits" tended also to have a higher average age than the rest of the CHAP population. The income profile among negative exits is similar to the overall CHAP population as shown in Exhibit 4, though again, data was not available for all students.

Exhibit 3. Profile of Negative Exits by Race

RESPONDENT RACE	NEGATIVE EXITS WITH RACE DATA (N=12)	CHAP POPULATION DEMOGRAPHICS (INCOMPLETE DATA**)
Caucasian / White	7 (58%)	48%
African American / Black	4 (33%)	22%
Hispanic / Latino	2 (17%)	16%
Native American / Alaskan Native	1 (8%)	7%
Asian	1 (8%)	6%
Pacific Islander	0 (0%)	0%

*Notes: * Students may identify as more than one race; administrative data on race is very limited. Between self-responses on the survey and administrative data, race information was only available for 47% of the CHAP population.*

Sources: CHAP Administrative Data; BERK, 2020.

Exhibit 4. Profile of Negative Exits by Income

PERCENT AMI	NEGATIVE EXITS WITH AMI DATA (N=40)	CHAP POPULATION BY AMI (INCOMPLETE DATA**)
30%	28 (70%)	71%
35%	1 (3%)	28%
40%	4 (10%)	6%
45%	4 (10%)	4%
50%	1 (3%)	1%
60%	0 (0%)	1%
80%	2 (5%)	3%

Notes: PBS is available at 30% AMI and below while TBV is available at 50% AMI or below. AMI data was only available for 46% of the CHAP population

*Sources: CHAP Administrative Data; BERK, 2020.*

Data gathered through the student survey, interviews, and the design workshop revealed several trends in student experiences in CHAP and at TCC. A profile of the survey respondents is available in the Appendix and the full workbook of survey results accompanies this report. Overall, the survey population was largely reflective of the CHAP population in terms of race, parenting status, and whether they participated in the TBV or PBS version of the program. Most respondents were current participants with a tenure of 0-2 years in the program, suggesting a bias toward newer participants. The survey also had a slight bias toward those with positive program experiences. Those who had a "negative exit" from the program responded at a rate of 25% versus 45% for others.

CHALLENGES SPECIFIC TO CHAP

Students observed several difficult aspects of CHAP's program design. Overall, students noted that program requirements sometimes felt punitive instead of supportive. These students suggested that program requirements should provide additional supports to students rather than serve as grounds for disenrollment in the program.

Exhibit 5 illustrates how survey respondents perceive the ease or difficulty of meeting CHAP's eligibility requirements and indicates that students are most likely to struggle with two eligibility requirements for CHAP: the requirement for full-time course enrollment and the requirement to be experiencing homelessness or at serious risk of homelessness before entering the program. We examine these themes in the following section, as well as other themes that students discussed in interviews, open-ended survey responses, and the workshop. It is important to note that not all students were subject to the requirements listed below either because of the dates they were active on the program or whether they were participating in the TBV or PBS version of the program. The data below therefore reflects students responding both in the hypothetical and with lived experiences of these requirements.

Exhibit 5. Survey responses to question: "Please rank each of the below eligibility requirements on how easy or difficult it is, was, or would be to meet, regardless of your current status."
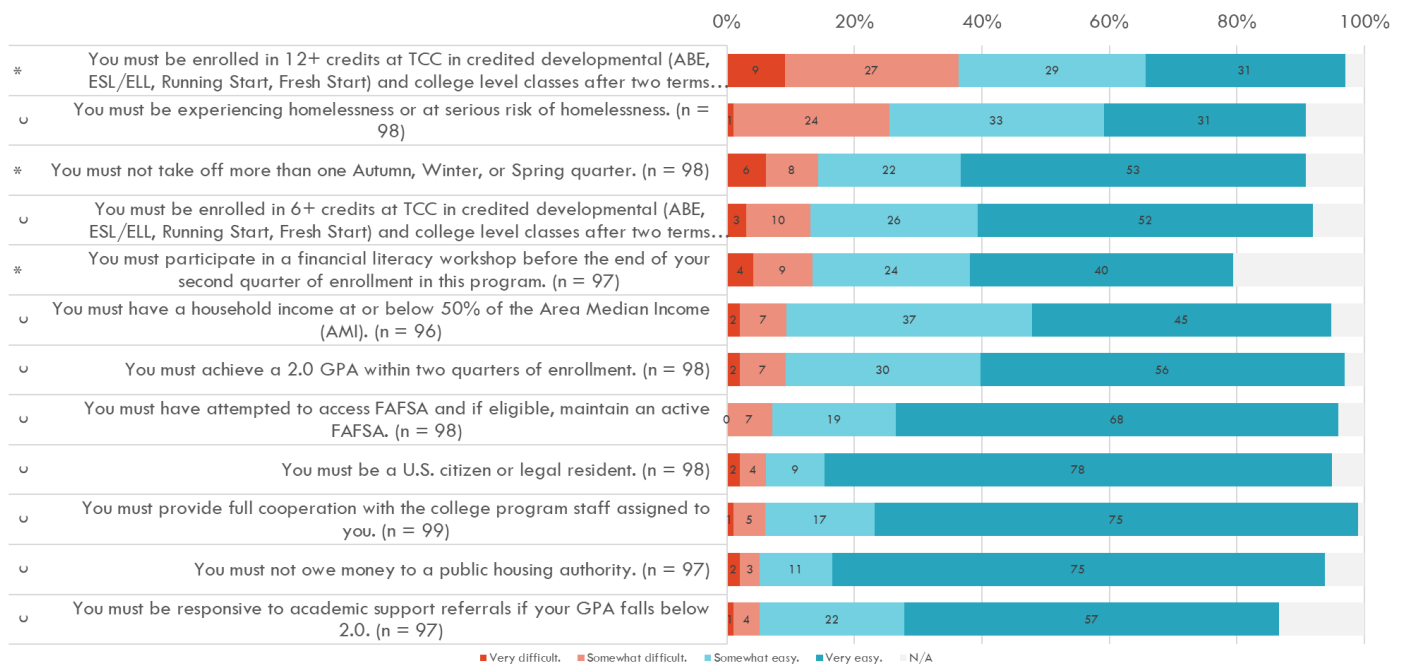
Notes: The n in this chart and those following indicates the number of total respondents to the survey in the group, not the respondents to the specific question. C indicates current requirements; * indicates past requirements that have since been dropped or modified.

Source: BERK, 2020.

1. CHAP's definition of "homelessness" excludes some students who urgently need support.

Several students noted that they were initially "not homeless enough" under program requirements to qualify for CHAP, either because they were couch surfing, living with family or friends, or facing eviction but not yet formally evicted. This delayed their participation in the program until they had reached a more vulnerable state of homelessness. The definition of homeless at entry has evolved over the last several years of CHAP implementation. For example, previously students were required to be actively working with a case worker to qualify as homeless. This requirement was removed in the fall of 2019. The current definition of homeless includes unaccompanied high school seniors meeting the McKinney-Vento definition of homelessness, in an emergency shelter or transitional housing or living in a place not suitable for human habitation, discharged or facing discharge from a public institution or fleeing domestic violence. Serious risk of homeless includes chronically unable to meet housing expenses, residing in a hotel or motel, living temporarily with others, noticed of eviction with no prospects, with a recent history of serious housing instability or facing discharge with a discharge plan that only covers six months or less. A student noted that the documentation for an eviction notice was a challenge, and they asked their landlord to speed the eviction process so they could qualify for CHAP. Another claimed to be seeking space in a shelter, but as the shelter was chronically full, they remained in an undesirable situation that was considered "at serious risk of homelessness" but not "homeless."

> *"The first time I applied to CHAP, I wasn't quite homeless enough. I was in between -- I had a place to live, wasn't living in my car, wasn't living in a shelter. And I didn't have a case worker. Those things are very important for CHAP."*[1]*

Notably, despite the challenge it created, most interviewees supported CHAP's prioritization of the most vulnerable people experiencing homelessness.

> *"People who are homeless or are facing homelessness should be prioritized."**

Exhibit 6 illustrates how this requirement impacts different demographics of CHAP participants. Only 6% of survey respondents who are the sole or primary caregiver for their children or dependents struggle with this requirement, compared to 28% of non-parents and 56% of respondents who share caregiving responsibility with others. This indicates that sole/primary caregivers may experience higher rates of homelessness or housing instability before participating in CHAP.

Hispanic or Latino respondents found this program requirement to be "very difficult" or "somewhat difficult" at a rate of 42%, the highest rate of any race or ethnic group. This indicates that this group may less likely to struggle with homelessness per CHAP's definition.

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[1] An asterisk marks quotes from students who joined CHAP before the program adopted significant program changes in July of 2019.

Exhibit 6. Responses to survey question: "Please rank each of the below eligibility requirements on how easy or difficult it is, was, or would be to meet, regardless of your current status: 'You must be experiencing homelessness or at serious risk of homelessness.'"
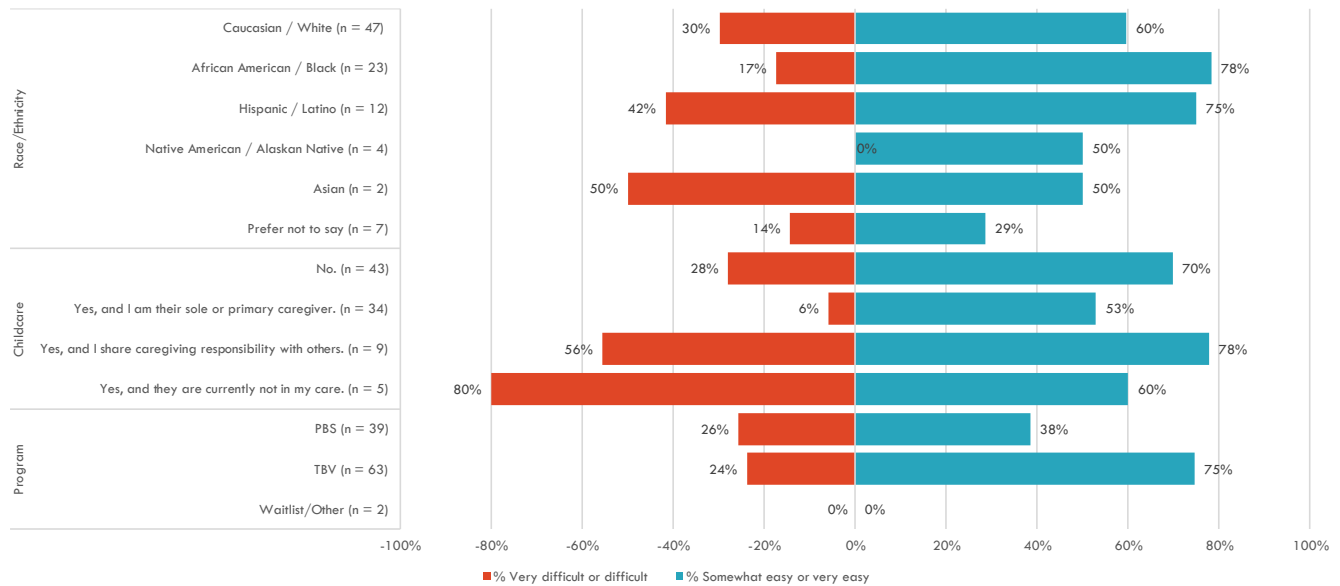
Source: BERK, 2020.

2. The full-time enrollment requirement is not viable for all students.

Many students struggle to remain enrolled in full-time coursework. Exhibit 7 shows how this requirement impacts different demographics of CHAP participants. 41% of students who are the sole or primary caregivers for children or other dependents find this requirement difficult, compared to 28% of students with no dependents. Students who are Black, Indigenous, or People of Color (BIPOC) are also more likely to struggle with this requirement compared to their White counterparts. CHAP recently changed the course-taking requirement to six credits which may ease these challenges and disparities, though students who receive Pell grants or other credit-contingent aid mentioned they would be meeting or exceeding the CHAP requirements anyway.

Exhibit 7. Responses to survey question: "Please rank each of the below eligibility requirements on how easy or difficult it is, was, or would be to meet, regardless of your current status: 'You must be enrolled in 12+ credits at TCC in credited developmental (ABE, ESL/ELL, Running Start, Fresh Start) and college level classes after two terms on the program.'"
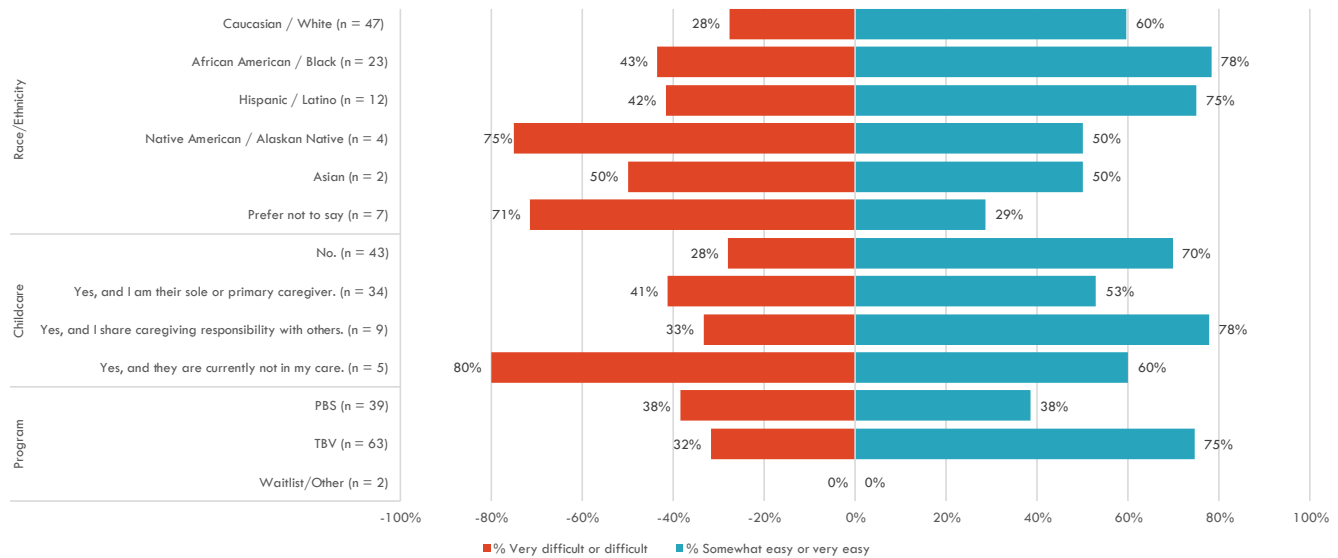
Source: BERK, 2020.

Many factors influence students' ability to be enrolled full-time, including:

- **Academic setbacks.** For some students, academic setbacks result in taking part-time coursework or taking a few quarters off school.

  - **Unavailable programs**. Some students are unable to join their desired program on their expected timeline.

    "I didn't qualify [for CHAP] because the nursing application was down. I had been out [of school] for three quarters […but] I am following my education plan exactly. The program was not there. I really had to fight to get the voucher." *

  - **Limited quarterly course offerings.** As students near graduation and remaining required coursework dwindles, they may not be able to take a full load of classes each quarter if the remaining courses they need are not offered. A few students noted they enrolled in unnecessary courses to maintain full-time status and their housing, though this option was not available to students who could not afford unneeded courses. This student concern was addressed as of the fall of 2019 when CHAP allowed an exception for limited course offerings.

    "I find myself taking extra time-consuming classes for the sake of credits that aren't beneficial."

  - **COVID-19 Pandemic.** The global health crisis has altered the structure of schooling, and some students are not able to meet their goals under current restrictions. CHAP waived the enrollment requirement in April 2020 due to COVID-19. However, CHAP students feel significant uncertainty about when the waiver will end and potential impact on their future housing and educational plans.

    "Due to the pandemic, classes are all online with the exception of some labs. This is a barrier for students who need classes on campus, yet are required to carry a full-time course load (which, at TCC, is typically 3 classes for a total of 15 credits per quarter). I hope CHAP is considering exceptions for those of us who are at a point in our academic experiences where the only classes

we have left to take are those which cannot be taken online. I'm registered for Fall 2020 for classes I need to repeat, but I'm not sure what I'll do if campus is still closed for the following winter quarter." *

▪ **Challenging academics.** Some students in challenging academic programs noted they would have preferred to take part-time classes to support their learning.

"Full-time is tough — you have to keep grades up and keep a full load. Especially for STEM." *

▪ **Health issues.** Students who encountered health issues of their own or in their families expressed an interest in additional program flexibility to address these needs with lighter coursework.

"Unexpected health issues should be considered." *

▪ **Learning disabilities.** Some students with learning disabilities struggle to succeed if they are enrolled full-time, as they need to spend additional time and effort in their schoolwork to overcome their learning disabilities.

"I have learning disabilities and cannot take on that many credits at one time without setting myself up for failure." *

Notably, some students appreciated the full-time coursework requirements, because it helped encourage them to focus on school or because it overlapped with parallel financial aid requirements. These students preferred to complete schooling as soon as possible, and the CHAP requirements were a secondary consideration.

3. Students with vouchers need more support finding apartments.

The survey asked students to rate the level of ease or difficulty of various aspects of CHAP, and responses indicate that the most difficult program element was finding or getting referred to an apartment. Exhibit 8 illustrates that nearly 40% of survey respondents found it "very difficult" or "somewhat difficult" to obtain an apartment with CHAP. Exhibit 9 disaggregates student responses to this question by race/ethnicity, childcare needs, and by CHAP program. The exhibit illustrates that this step is especially difficult for students in the TBV version of CHAP, with over half of TBV students struggling to obtain an apartment. A TBV holder found a landlord willing to work with them when it was conveyed as the CHAP student housing voucher, but who ultimately balked when they realized it was "Section 8.[2]" This inconsistency in communication led to several dead-end housing searches.

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[2] Despite this particular landlord's perception, the CHAP voucher is not a Section 8 voucher. Students receive a flat rate subsidy based on household size. It only covers 50% of the payment standard, unlike Section 8 which factors in client income so that the client's portion never exceeds 30% of their income.

Exhibit 8. Responses to survey question: "How easy or difficult are each of the steps of the CHAP process?"
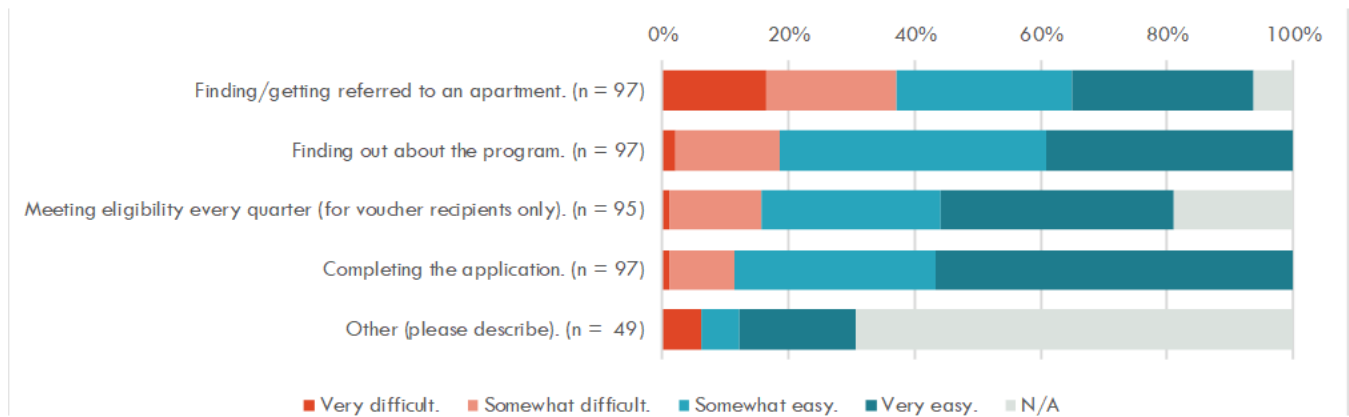
Source: BERK, 2020.

Exhibit 9. Disaggregation of survey responses to question: "How easy or difficult are each of the steps of the CHAP process? – Finding/getting referred to an apartment."
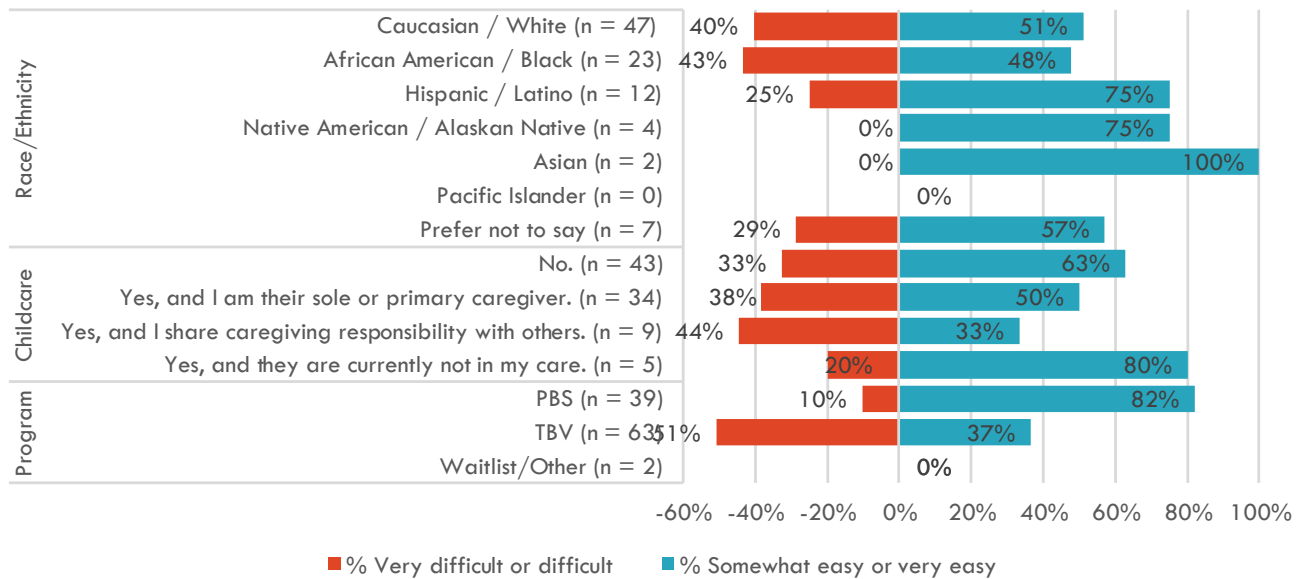
Source: BERK, 2020.

Students identified several ways in which the step of finding or getting referred to an apartment was difficult:

▪ **Challenges with poor rental history or criminal history.**

> "I had to go out into the community and find a place that would A) accept me: homeless, with little income, poor credit, the wreckage of addiction, past evictions, and B) accept a voucher. This was a struggle. I hit a lot of "nos." It took a about 3 months." *

▪ **Discrimination against housing vouchers or children.**

> "I think my family size (2 kids) made it harder."

> "I've only got a couple referrals. I didn't know that was a recurring thing for someone to refer you to places. I've been denied multiple times for having a housing voucher and kids." *

"Most places wouldn't accept the voucher. Even those that did required a certain credit score and income level if you don't have a cosigner, and those in CHAP are typically lacking those resources or they wouldn't be homeless. In fact, one place I applied to required that I have 3x rent in income on top of the amount of the voucher." *

- **Inaccurate information about apartments that accept vouchers.**

  "There were consistent emails regarding available apartments however when I checked one of the listed apartments, they had no vacancies." *

- **Lack of transportation to apartments.**

  "CHAP could have given more help making sure I could get to all the apartments when I was looking around. I talked to landlords on the phone, they'd tell me they'd consider, but then I'd go in person and it was a different story. The amount of time that I spent on the bus going to these completely different locations in town." *

- **Lack of understanding about communicating with landlords.**

  "I'd never gotten my own place - I wasn't sure what I was saying, what to say, what to bring up, or particular words to mention." *

- **Limited support with deposits.**

  "I don't live in what I feel like is a safe neighborhood and I wanted out. I got no help. I got thrown a piece of paper. I started calling around. But when you move, people want first/last month's rent, they want a deposit, if you don't have a great credit history, they want more money. I don't know currently what the stipulations are, but when I asked, I was told that THA/CHAP doesn't help with that. I basically gave up on trying to move to another neighborhood."[3]" *

4. Limited communications from staff leaves some students confused.

While many students had excellent communications with CHAP and THA staff, some had little to none. These students struggled to understand program requirements and their current standing, and felt they lacked relationships with CHAP and THA staff to ask for help when they needed it.

"The only time they checked on me was when I needed to prove I was still enrolled. I'd like more emotional connection with students on the CHAP program." *

Students with longer tenure in the program have noticed improvements in communication and information since the current Housing Navigator was hired in the fall of 2019. The Housing Navigator position was vacant in the for a portion of 2019 which may have contributed to feelings of disconnection.

5. CHAP's requirements don't always integrate with other supportive programs.

As noted in the section on Existing Supports and Resources many CHAP participants rely on a suite of programs and resources to support their educational journeys. These students must balance varying requirements across multiple programs, and sometimes encounter conflicting requirements.

"We are in the gray areas and have to micromanage multiple programs and the Advisors don't know all this stuff - and they can't help you. It took a ton of work. Who do I go to? What do I do? The things you have to continuously juggle." *

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[3] The student is correct in that CHAP doesn't help people move if they're already housed unless they are facing eviction or fleeing domestic violence.

6. Students exiting off the program need additional supports.

Past CHAP participants noted that they needed transitional resources as they exited off the program. In the absence of such supports, some students became homeless again.

> *"If a student isn't able to be a student, THA should be case managers, help them understand what they need to stay in housing or at least with a roof over their head."* *

> *"I wish there was a little more follow-up on, 'Are you ok after you're off the program?' Since they knew I was needing help, they could have shared other resources to continue housing assistance."* *

> *"My financial aid ran out before I got my degree. I could not financially continue school. I got kicked off the program, got behind, and ended back up in a hotel. THA wait lists weren't open. Some sort of collaboration there, resource, or guidance would have helped, like 'Here's what you do so you don't end up homeless again.'"* *

GENERAL CHALLENGES

Many former and current students in CHAP also encountered challenges typical of any college experience. Exhibit 10 illustrates how well students' needs were met during their time at TCC. Responses show that three needs were most unmet for survey respondents: getting work/career experience related to their studies, mental health and counseling, and income. We disaggregate student responses to these options in the following section and examine other themes of needs that students discussed in interviews, open-ended survey responses, and the workshop.

Exhibit 10. Survey responses to question: "How well were/are the following needs met during your time at TCC?"
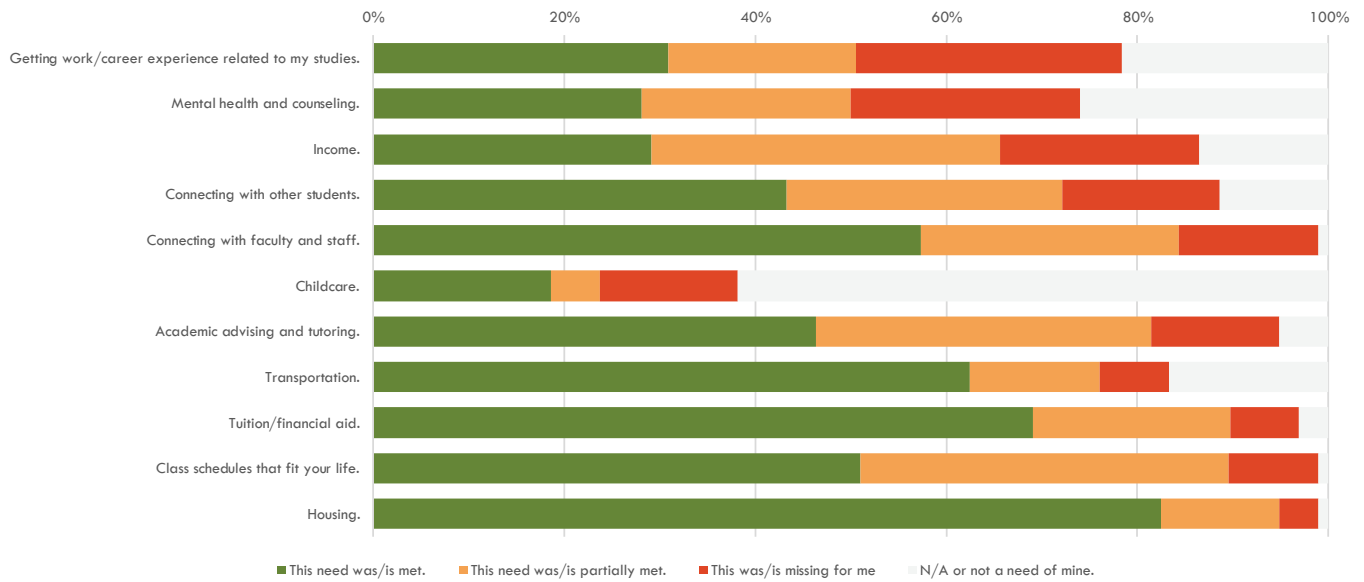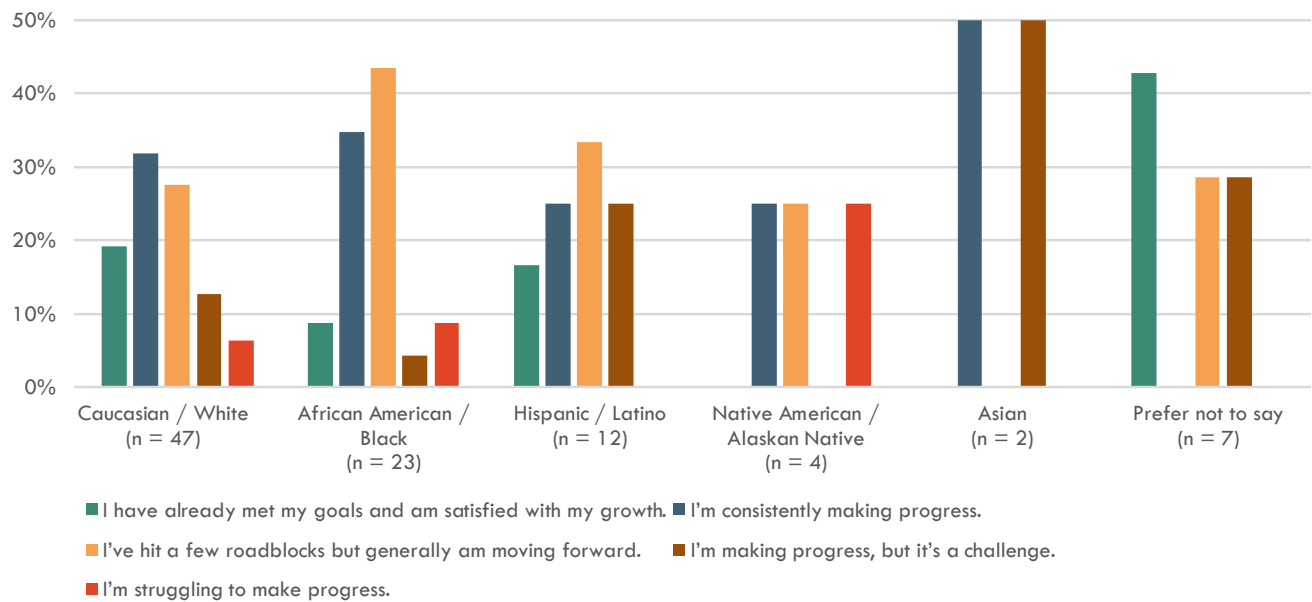
Source: BERK, 2020.

Academic setbacks

Students struggled in some courses or were unable to join their desired academic programs.

> *"There are 19 to 20 people allowed into the nursing program, but over 100 people apply for that program.... If you don't get in, you have to wait another year to apply."* *

Notably, students' progress toward their academic goals is inequitable based on race or ethnicity. Exhibit 11 shows how students self-evaluate their progress toward their educational goals, disaggregated by race/ethnicity. Caucasian/White respondents are most likely to have met their goals and feel satisfied with their growth. Native American/Alaskan Native students are most likely to feel they struggle to make progress toward their goals, although the sample size of this group is small.

Exhibit 11. Disaggregated survey responses to question: "How would you describe your (past or present) progress toward your educational goals?"

Source: BERK, 2020.

Childcare needs

Students with children or other underage dependents struggled to find or afford childcare.

> *"I did get a childcare voucher from DSHS to look for work. I had day childcare from that, but all of my classes were at night. It was really hard to focus and get good grades."* *

Exhibit 12 shows that 26% of survey respondents who are the sole or primary caregiver for dependents struggle to meet CHAP eligibility every quarter – a rate that is nearly four times high as students without dependents.

Exhibit 12. Disaggregation of survey responses to question: "How easy or difficult are each of the steps of the CHAP process? – Meeting eligibility every quarter (for voucher recipients only)."

Source: BERK, 2020.

Parents who are sole or primary caregivers are more likely to struggle with their college progress than parents who have support caring for dependents. Exhibit 13 illustrates that parents who share caregiving responsibility are more satisfied with their progress toward their goals than parents who are sole or primary caregivers. Students whose child care needs were unmet described relying on the kindness of peers who share care giving responsibilities with them, and professors who allow them to bring their children to class at times.

Exhibit 13. Disaggregated survey responses to question: "How would you describe your (past or present) progress toward your educational goals?"
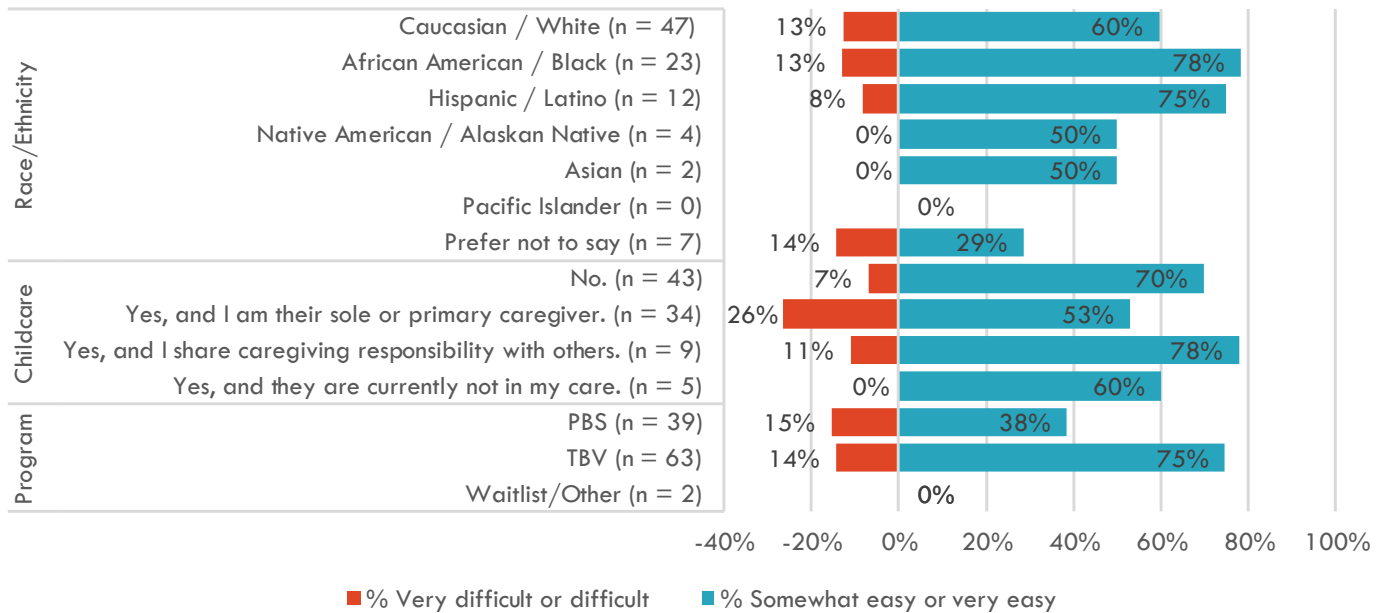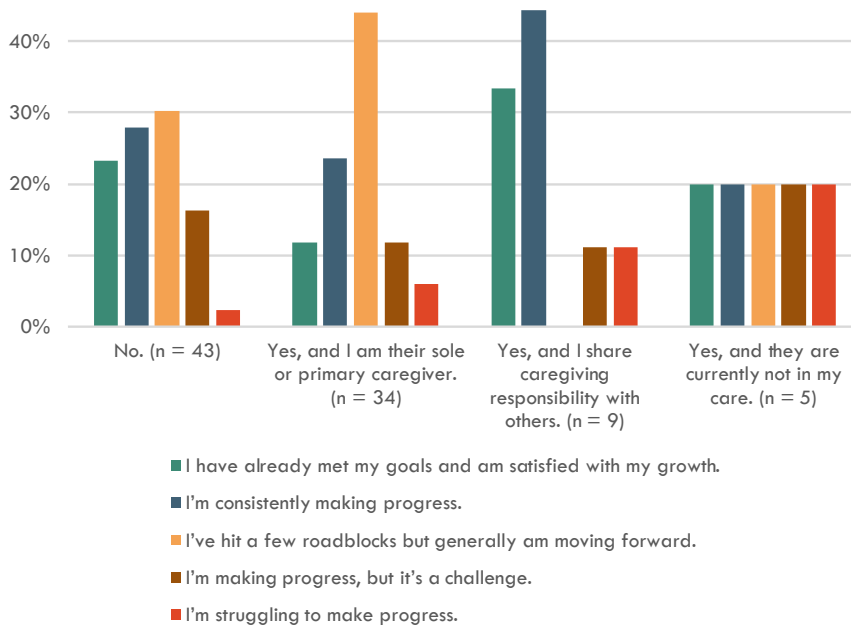

Source: BERK, 2020.

Lack of access to relevant work experience

The survey asked about students' needs in their college experience, and access to relevant work experience was the need that respondents were most likely to identify this as unmet, at over 25% of respondents.

*"We were basically told that we needed to design our own internship."[4] ***

Exhibit 14 shows whether survey respondents felt they gained relevant work experience disaggregated by demographics. Significantly, no African American/Black respondents had this need met during their time at TCC, indicating there is room for improvement at TCC to more equitably support their students.

Exhibit 14. Disaggregated survey responses to option "Getting work/career experience related to my studies" for question "How well were/are the following needs met during your time at TCC?"
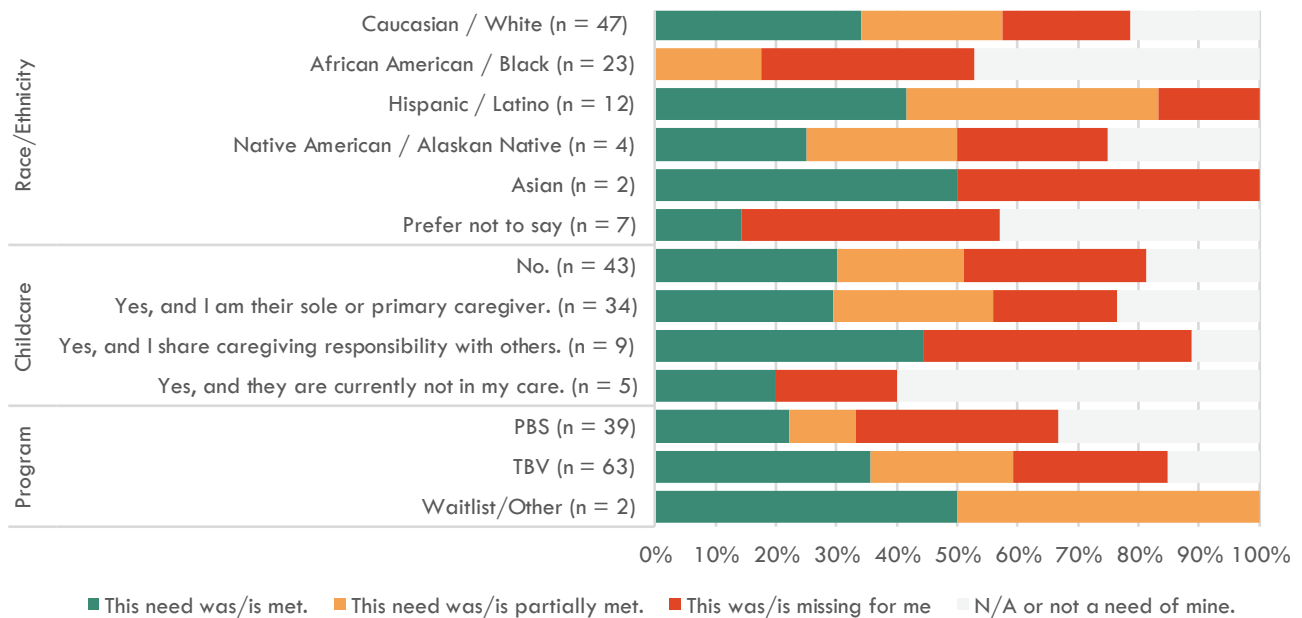
Source: BERK, 2020.

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[4] This comment may refer to an old CHAP requirement that students had to do an approved internship over summer which was inconsistently enforced, if enforced at all. They may also be referring to requirements in their academic program.

Limited income

Even with support from CHAP, students struggled to meet their needs and the needs of their families with the income they earned. In the student survey, this was the third most commonly unmet need for respondents.

"I have had a lot of financial help through different ways… but not a set income."

Exhibit 15 shows whether survey respondents felt they had adequate income during their time at TCC, disaggregated by demographics. Significantly, no African American/Black or Asian respondents had this need fully met during their time at TCC, indicating that there is room for improvement at TCC to more equitably support students. Students in the property-based subsidy also struggle more with this need than students with tenant-based vouchers: 38% of TBV students felt this need was met, compared to 17% of PBS students. The fact that the PBS income requirement (at or below 30% AMI) is less than the TBV income requirement (at or below 50% AMI) may account for this difference.

Exhibit 15. Disaggregated survey responses to option "Income" for question "How well were/are the following needs met during your time at TCC?"
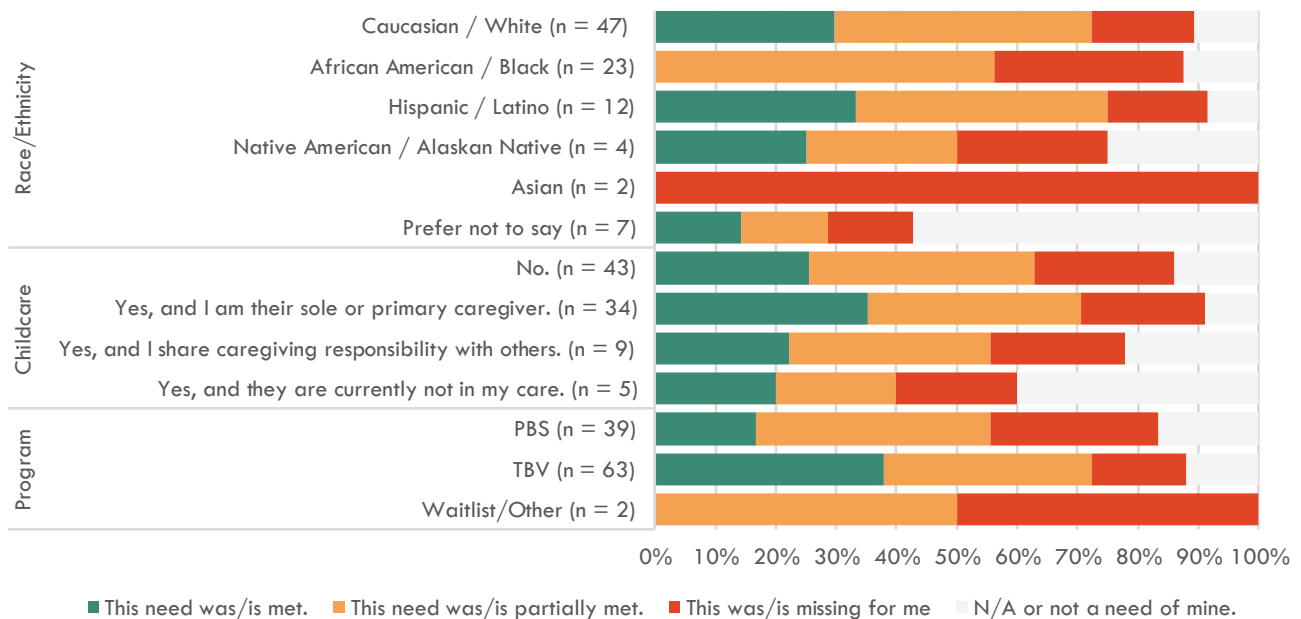
Source: BERK, 2020.

Mental health difficulties

In the student survey, this was the second most commonly unmet need for respondents, an unsurprising finding given the high rates of mental health concerns in the country.

"I went to counseling with serious issues. My advisor had set me up to fail: biochem and math in one quarter when I hadn't been in school for 20 years and was working part-time. The Counselor was very laid back [...] very lethargic and felt bypassing. I have a friend with a very proactive counselor and advisor - so it is hit or miss." *

Exhibit 16 shows whether survey respondents felt they had their needs met for mental health and counseling support during their time at TCC, disaggregated by demographics. Again, no African American/Black or Asian respondents had this need fully met during their time at TCC, indicating that there is room for improvement at TCC to more equitably support students. Students in the property-based subsidy also struggle significantly more with this need than students with tenant-based vouchers: 39% of TBV students felt this need was met, compared to 9% of PBS students.

Exhibit 16. Disaggregated survey responses to option "Mental Health and Counseling" for question "How well were/are the following needs met during your time at TCC?"
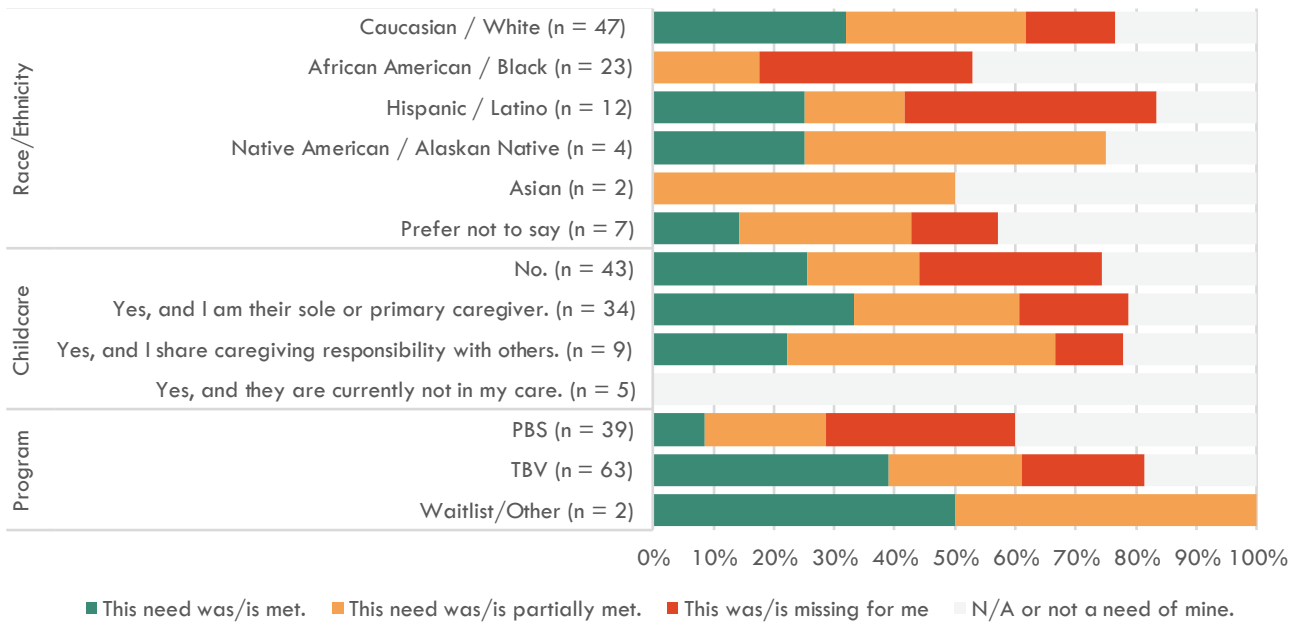
Source: BERK, 2020.

EXISTING SUPPORTS AND RESOURCES

A common theme among students was the **overwhelming nature of simultaneously grappling with many of the above challenges.** Several students noted that while they could have overcome one or two of the above challenges, it was a challenge of its own to balance competing responsibilities. Taking housing stress out of the equation is a major relief for these students.

> *"CHAP was amazing — I was a single mother of two kids, struggling financially. But a lot of requirements were things I couldn't do like being enrolled full-time. With my learning disabilities, I can't be enrolled full-time, be a single mother, work full-time, and also get good grades. But financially, I needed to work full-time... ...If I could have had financial support to guarantee that had I rent and bills paid, food on the table, and gas in the car, I could have stopped working and gone to school. Even if had to go to school part-time, I could have focused on school full-time." ***

CHAP is also one part of a greater system of supports that students rely on for their college success and can be an important access point as students engage for housing needs, but find other supports through referral. Many students noted that they receive or received support from other programs, institutions, and other resources outside TCC and CHAP, several of which are shown in the sidebar at right.

Strong interpersonal connections were also crucial for many students, including family support, on-campus connections like advisors and faculty advocates, relationships with fellow TCC students and CHAP students, and connections with neighbors in CHAP housing. Some students also noted that strong relationships with their landlords or employers has provided essential flexibility during their college experiences.

> *"I have nice neighbors now who are also going to school. Everyone understands each other. We may not study together, but all understand what's going on. All there for the same reason."*

> *"Unfortunately, the 3rd day of school I lost my brother and became really withdrawn and shut down. A teacher noticed that and pulled me aside. I was like 'she didn't even know me. Why is she reaching out?'… If it wasn't for her support and check ins, I probably wouldn't have stayed."*

Some students noted the need for self-advocacy to learn about resources and participate in supportive programs. Many of these students shared the information they gathered with fellow CHAP participants, further pointing to the importance of interpersonal connections in college success.

Supports and Resources Students Noted in Interviews

- Academic advisors
- AmeriCorps
- BFET
- CASA/MECA
- Church support
- Instructors
- Legal aid (re: landlord issues)
- Phoebe House
- Private childcare centers
- Private tutors
- SNAP
- TCC Food pantry
- TCC Tutoring center
- TCC / Washington Worker Retraining Program
- WA Department of Vocational Rehabilitation
- WA Labor & Industries Department
- WorkSource

Literature Findings

CHAP DISENROLLEMENT CONTEXTUALIZED

Tacoma Community College is an open-access college. National community college average graduation rates for returning undergraduates attending classes part-time is 36.0% after six years and 37.9% after eight years. Based on data for the Class of 2015, TCC graduation rates are slightly better than the national average with a six year rate of 38.7% and an eight year rate of 39.7%. Nationally and at TCC, graduation rates are higher for returning students who attend full-time. The TCC six year graduation rate is 48.1% (53.8% nationally) and 48.8% (55.1% nationally) for an eight year window (National Center for Education Statistics, 2019).

A study of 38,000 community college students in Texas showed that 94% of students stopped out[5] at least once, but then 72% returned to education. The same study found that a second stop-out event was associated with a drastic drop in percentage of students returning and completing their degree, that affected Hispanic students less than other students. Highlighting the fact that the highest cost of attendance can be the opportunity cost of lost wages, this study found that a raise in wages had a 4% effect on the odds of stop-out and a 13% decrease in odds of graduation (completion of a BA) (Fain, 2013).

DesJardins, Ahlburg, & McCall (2006) similarly found that those students who experience one instance of stopping out are more likely to experience subsequent stop-out periods and are less likely to graduate. Furthermore, the authors simulated the impact of race and other student characteristics and found that income, age at entry, and high school preparation are more influential drivers of stop-out than race. Nationally, the average attrition rate of community college students is approximately 41% from the first to the second year of school.

Together, national and college-wide statistics and patterns highlight the reality that most students who enter TCC will not complete a degree within six years, much less within the two years most credentials are "supposed to take." Further, most attrition takes place in the first year. These stop-outs and dropouts may represent a student who was simply exploring courses and decided TCC wasn't for them. Or it could represent a real loss of a potential student who ran into too many barriers. Most community colleges do not have adequate data to determine the difference, because stopped out and dropped students often quietly retreat from engagement with the school. These background rates are essential context for determining benchmarks of success for the CHAP program. Further, they highlight that while this study is focused on "CHAP Students," it is abundantly clear that the resources supports needed by these students are needed by many more students in community colleges.

RESOURCES AND SUPPORTS MOST NEEDED BY CHAP STUDENTS

The term nontraditional applies to students who are at least 25 years old, attend school part-time, work full-time, are a veteran, have children, wait at least one year after high school before entering college, have a GED instead of a high school diploma, or are the first in their families to attend college. Students meeting at least one these "nontraditional" criteria now constitute the majority of students in higher education according to the National Center for Education Statistics, and are even more prevalent in the community colleges. (MacDonald, 2018)

Nearly all CHAP students meet at least one of the nontraditional criteria and we know that the struggle to balance college with external obligations is the number one reason for stop-out decisions, before even tuition affordability. CHAP students are also likely to identify as students of color and will have experienced homelessness and/or housing security and associated traumas. The CHAP population is 40% parents, one-third single parents, with an average age over 32. We do not have comprehensive population statistics on race, but the survey indicates that 44% identify as Caucasian/White, 20% identify as Black/African-American, and 11% identify as Hispanic. While these statistics give a sense of the average and some distinctions compared to the overall campus, we note that the CHAP population can include younger and older students, and many students without dependents or even students

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[5] The term "stop out" is used when a student decides education plans aren't working out for them at a certain period of time in their life, but intend to return.

who are considered dependents. Designing supports for the CHAP population, therefore is a similar challenge to designing student supports for the diverse TCC population.

The following findings from literature review focus on practitioner reports and evaluations to summarize what works for academic success in community college settings, and for student populations that are more distinct in the CHAP population.

Adult learners

National Student Clearinghouse data shows that the number of adult students (aged 24+) declined by 10% between 2015 and 2017. At the same time, ambitious state post-secondary credential goals will be impossible to meet without adult postsecondary attainment. Adult learners have spent a significant amount of time outside of an institutional learning setting and are likely to have accrued competing responsibilities over the years. They may be disadvantaged in digital access and skills related to modern learning tools, unfamiliar with the education system, and have feelings of doubt, insecurity, and "imposter syndrome." For example, research has shown that students age 25 and older perform less well in online classes than in person, a concern exacerbated under the current COVID-19 operating environment (Higher Ed Insight, 2012). Many are returning to post-secondary ambitions, while for others, this may be a first attempt at earning a postsecondary credential. Bureaucratic barriers such as old holds placed on student accounts because of money owed to the institution or other requirements not met during the students' previous enrollment can deter adult learners. Aid programs with a "lifetime maximum," notably Pell Grants, can be a major obstacle if those benefits were used up on an earlier education attempt that did not result in a credential.

Adult learners also bring unique advantages and capabilities to the community college setting. Research has shown this population to demonstrate higher levels of intrinsic motivation in the curriculum, which is a major promotive factor for persistence across age bands (Bye, Pushkar, & Conway, 2007). Research by Carney-Crompton & Tan (2002) showed nontraditional female students academically outperformed traditional students despite reporting more external stressors such as family responsibilities, health concerns, and transportation challenges. They bring lessons from "the school of life" to bear on classroom material and are highly skilled at integrating material with practical application.

The community college experience of adult learners is commonly characterized by "time poverty." Their time engaged with the institution may well be limited to direct classroom interactions. They will not spend as much time interacting with peers and in informal interactions. Therefore, in-class learning experiences and relationships with faculty are more meaningful to the adult student than for younger students (Donaldson & Graham, 1999). These are crucial but very limited opportunities to promote a sense of belonging and access to student support services that are essential to academic success. In the classroom, research shows adult learners prefer active learning, self-direction, and learning that is clearly applicable beyond the classroom setting (Kazis, 2007). This may include more online courses, night and weekend courses, and shorter stackable courses to accommodate more flexibility. Faculty at the college likely have mixed-age classrooms and would need additional support in adult instructional design and tools. In parallel, while online learning can have a significant time advantage for adults, they may need initial technical support becoming familiar with online platforms.

Colleges services designed with the adult learner in mind will often include weekday evening or weekend hours, online resources and remote appointments, adult-focused and/or centralized "one-stop" adult focused office or student center (Higher Ed Insight, 2012).

From the program design perspective, accelerated courses that allow them to complete a degree more quickly, credit external learning, and can be stacked or latticed are preferred by adult learners (Kazis, 2007; Higher Ed Insight, 2012). Refresher math and English classes can also be important for returning learners to "step-up" to the full curriculum. However, refresher classes are often non-credit bearing which can have an impact on other factors like financial aid and programs like CHAP with credit minimums. Other strategies, such as policies on prior learning assessment (PLA) and competency-based education (CBE) programs can advantage adult learners by emphasizing skills mastery, self-pacing, and customized instruction. (Erisman & Steele, 2015)

Parents

Forty percent of the CHAP population are parents and one-third are single parents, mostly female. There is a lot of overlap in the adult learner population and the parenting population, and many of the preferences and characteristics described in the previous section also apply to student-parents. For example, they both are more likely to take advantage of evening classes and online opportunities to help balance obligations and be engaged in college less than full-time. Requirements related to course load and benefits expiring after a length of time will disproportionately impact these population if accompanying supports are not available. Student-parent identities also intersect significantly with race. Noll et al. (2017) reported that nearly half of all Black women undergraduate students are raising dependent children. This proportion is 29% for White women and about 25% for Black men. The high prevalence of Black female parents is also reflected in the CHAP student population surveyed. Nationwide, approximately 40% of American Indian or Alaska Native women and Native Hawaiian or Pacific Islander women are raising dependent children while in college.

Of course, student-parents come in all ages, may be enrolling direct from high school, and/or of any race or gender. What is common is that community college students who are parenting may experience more intense forms of time poverty than the general population as they are constrained by caregiving duties (Ascend at the Aspen Institute, 2018). One study showed that students raising preschool-age children had about 10 hours per day to dedicate to academics, sleeping, eating, and leisure activities, compared to the 21 hours available for childless students (Wladis, Hachey, & Conway, 2018). They are also more likely to experience financial poverty and unmet financial aid in their school pursuits, despite being more likely to qualify for the Pell Grant than non-parents and see an expected family contribution, or EFC, of $0 (Noll, Reichlin, & Gault, 2017). Driven by their desire to support their families, student-parents often come with exceptionally high levels of motivation to succeed at their educational goals. They tend to earn higher grade point averages (GPAs) than other independent and dependent students without children (Holtzman, Cruse, & Gault, 2019). They also represent a major opportunity for multi-generation or whole family approaches as their other family members are also engaged in educational pursuits.

On-campus child care centers are a natural strategy to support student-parents. However, a 2016 survey found that 95% of centers at two- and four-year schools across the country maintained a waiting list with an average of 82 children (Ascend at the Aspen Institute, 2018). The TCC on-campus Early Learning Center is no exception and is oversubscribed for its 86 slots which serve students as well as faculty and staff. It is also not open for evening hours when many parents are taking classes and limited to care for children one month to five years old. The federal program, Child Care Access Means Parents in School (CCAMPIS), is a major funding stream for the ELC providing about $71,000 a year for four years which subsidizes child care for up to 50 students. The most recent round of CCAMPIS funding was initially denied and awarded after an appeal that mobilized Senator Patty Murray in support of the program highlighting the vulnerability of this resource. CCAMPIS is notably underfunded at the federal level despite being increased from $15 million to $50 million per year in 2018 meaning it serves less than 1% of those who could benefit from it (Lieberman & Loewenberg, 2018). The ELC is an Early Head Start and ECEAP site meaning they provide federal and state subsidized slots to low-income families.

Low-income families may also seek providers that accept the Working Connections Child Care (WCCC) subsidy, which is child-based. Funded through federal Child Care and Development Funds (CCDF), Temporary Assistance for Needy Families (TANF), and state general funds, WCCC subsidizes child care for families with a household income at or below 200% of the federal poverty guideline at the time of application and that are engaged in approved work activities.[6] In Washington, the work activities requirement has historically precluded students from receiving the subsidy. This program was recently modified in 2020 by HB 1303 such that single parents who are enrolled full-time in an approved vocational education program and in good standing with their school are excused from required work activities. The benefit has a lifetime cap of 36 months. While still relatively restrictive in terms of approved programs, this was a major step forward for single parents who are students. Unfortunately, child care has entered a crisis related to the impacts of COVID-19 and related safety measures. Child Care Aware reports

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[6] Applicants are exempt from the work requirements if they received child welfare, child protective, or family assessment response (FAR) services in the previous six months

that child care capacity in TCC's zip code has declined from 1,405 in February of 2020 to 605 in June 2020 – a decline of 800 slots or 57% (Child Care Collaborative Task Force, 2020).

Some research has highlighted the effectiveness of a simple cash scholarship for single parents. The Opening Doors program operated at Delgado Community College and Louisiana Technical College West Jefferson in 2004-2005 with a specific focus on supporting low-income student parents, mostly female single parents. The program paid a $1,000 scholarship for each of two semesters, or $2,000 total paid in installments and in addition to Pell Grants. Evaluation showed that compared with the control group, students in Opening Doors were nearly 9 percentage points more likely to enroll in college full-time, passed more courses and earned more course credits, and had higher rates of registration in college in the second and third semesters after random assignment (Brock & Richburg-Hayes, 2006) While the program required half-time enrollment and a C average, the study showed participants elected higher levels of enrollment and did not make poor choices motivated by meeting the required GPA (such as withdrawing from classes or enrolling in classes expected to give a higher grade, but irrelevant to their education plan).

Recent DSHS research in Washington investigated outcomes for parents participating in the TANF WorkFirst program and using full-time in vocational education at a community and technical college to meet their work requirements. Substituting student status for work requirements on WorkFirst is limited to 12 months. At the end of this period students must either have finished their desired credential, transition to using TANF and fulfill work requirements, or transition to Basic Food Education & Training program (BFET) to continue their education. BFET provides vocational education (and other employment and training support services) for Basic Food recipients who are not participating in TANF. WorkFirst parent-students at CTCs have low completion rates: about 20% over three years, though this rate blends 31% of WorkFirst students without a basic skills need completed a degree or certificate, and 6% of WorkFirst students with a basic skills need. In other words, WorkFirst parents who are well-prepared and not in need of basic skills education are more likely to succeed at CTCs. Otherwise, without basic skills, they are very unlikely to achieve credentials within 12 months. WorkFirst students enrolled in I-BEST, which integrates basic skills and vocational education, had a 33% completion rate highlighting how acceleration or ways to meet requirements concurrently is a major benefit for adult learners. The study does also indicated that parents who are able to navigate different funding sources such as BFET, Pell Grants, etc., are also more likely to complete their programs and recommended increased advising and navigation assistance (Patton, Liu, Lucenko, & Felver, 2019).

Finally, supportive campus culture is a major promotive factor for student-parent success. Faculty who are understanding of caregiving responsibilities and can offer flexibility, even allowing dependents to attend classes, and supportive connections with other student-parents can have major impact. More formal two-generation models engage dependents in education at the same time and in the same places community college parents are learning. A series of articles by New America highlighted some examples where parents learn alongside their children (Lieberman & Loewenberg, 2018; Fishman, 2019).

Students of color

The CHAP population had a higher proportion of Black students than the overall TCC population, but a lower proportion when compared to the overall THA client base. Caucasian/White representation was about the same as the overall TCC population, and slightly lower than in the THA client population. Asian students were rare at TCC (1%) and at CHAP (3%), despite being 12% of the overall THA population. Native American / Alaskan Native students were proportionately more likely to be found in the CHAP population than either the TCC or THA populations.

There are unique hurdles to college success linked to race alone, and there are important intersections between race and poverty, gender, and academic preparation in public primary and secondary education. Of course, students of color are not a monolithic group and there are many important differences within racial categories. We highlight here only a few themes from the literature on the barriers and promotive factors faced by students of color, distinct from their White counterparts, and refer to the volume *Overcoming Educational Racism in the*

Community College: Creating Pathways to Success for Minority and Impoverished Student Populations (Long A. C., 2016) for more detailed information.

Difficulties unique to students of color sometimes include explicit incidents of racism, but more prevalent and insidious are stresses related to self-identity, stereotype threat, and lack of cultural understanding and refuge, perceived or real. For students of color, as for all students, a positive self-identity is crucial for resilience in the face of external stresses. However, a lifetime of experiencing racism and negative stereotypes contributes to weaker self-identity upon college entry and leaves students more vulnerable to otherwise "small" signals that they do not belong, such as a bad grade or a missed appointment. Managing these stressors and constantly "code switching" to succeed in the dominant campus culture requires a vast amount of energy and time that detracts from their academic pursuits (Ross, Powell, & Henriksen, Jr., 2016). Black males are especially harmed by these factors and have consistently lagged their Black female peers in outcomes. In-depth psychological and sociological research (*Blacks in College,* 1985 and *Why Are All the Black Kids Sitting Together in the Cafeteria?,* 1997) concluded that relationships and interactions that create an intrinsic sense of belonging and strong racial identity are the bedrock of Black student persistence.

Following this theoretical work, practitioners and successful case studies emphasize creating cultures of belonging and inclusion. Learning communities, open campus programming and discussions about race, representation in faculty, counselor, and advisor positions, and opportunities to play visible leadership roles (student ambassadors, teaching assistants) are all strategies in this vein. Others point to strategies to restore the "mental bandwidth" of students of color, by streamlining other aspects of their college experience and providing clear pathways to a credential and/or early direct engagement with faculty in a program of study. While these interventions help all students, they have outsize positive impacts for Black, Latino, and lower-income students, perhaps through reduced stress and increased resilience to microaggression (Balfanz, DePaoli, Ingram, Bridgeland, & Hornig, 2016).

Finally, several strategies aim to directly address the fact that Black, Latino, and Native American students are more likely to experience financial needs that can deter them from study and more likely to have suffered from accumulated inequities in the K-12 system. For example, approximately half of Native American entrants in community college are referred to developmental or remedial education. Remedial education is important, but is not credit-bearing and lengthens the time to complete academic goals. As a result, it can complicate participation in other programs that might require credit-bearing course loads, a certain time to credential, or only approved courses for aid.

Interventions such as relatively unrestricted small financial grants have been successful on some campuses while others have partnered with cultural resources in the larger Black, Latino and Indigenous community, including churches to sponsor their scholars. Hyper-focused efforts to reform developmental education, such as delivery through shorter, more intense time periods, highly individualized remediation, and co-requisite courses help everyone, but are disproportionally helpful for students of color (Long A. C., 2016)

Students who have experienced homelessness and/or housing insecurity and associated trauma(s)

Homelessness and poverty intersect heavily with race creating compounding stress effects. Students experiencing financial strain and unstable housing do not have the latitude to make purely goal-driven and academic-driven decisions. Every choice has significant trade-offs with essentials like shelter and food (Crutchfield & Maguire, 2018; Eisenberg, Goldrick-Rab, Lipson, & Broton, 2016). Housing insecurity and homelessness have a strong, statistically significant relationship with college completion rates, persistence, and credit attainment (Broton, 2017).

Following in the vein of the K-12 Federal McKinney-Vento Act, some campuses are designating a campus homeless liaison. California state universities and community colleges are required to designate a liaison after the passage of Assembly Bill 801 in 2016. However, without additional resources for FTE, this position is likely to be held by a faculty or staff member who already has full-time responsibilities. A survey of California Community College homeless liaisons found that 64% said that they spend five hours or less on their homeless liaison duties each week (Hyatt, LePage, & Piazza, 2019).

PROGRAM REQUIREMENTS, PERSISTENCE, AND EQUITY

Low-income students must assemble several financial supports, on- and off- campus, many of which have academic requirements such as course load or GPA. Academic requirements are well-studied in the context of Pell Grants and other need-based financial aid including College Promise programs. Further, because the loss of any one piece of support may make their educational plans unachievable, academic requirements on financial supports can serve as de facto academic probation and expulsion policies. We draw lessons from this financial aid and academic probation literature to understand the potential impacts and equity of CHAP program requirements.

Introduced in 1972, the Federal Pell Grant Program is the single largest source of need-based financial aid for college students in the United States. Students qualify initially based purely on financial need and must meet satisfactory academic progress (SAP) requirements annually to remain eligible. In the 2017-18 school year TCC administered $8,091,989 in Pell Grants. The grants have had demonstrable effects on college access for low-income students including encouraging adult learners to return, but literature is much thinner on the effects of SAP on persistence. Institutions have flexibility to define SAP. For example, TCC requires students maintain a quarterly 2.0 cumulative GPA, successfully completing all the credits for which they receive aid (or no more than two quarters with less than 100% credit completion), and completion within 125% of the program length. The Community College Resource Center (CCRC) found in 2014 that approximately a quarter of community college Pell recipients failed to meet the GPA standard alone. Compounding credit completion standards, nearly 40% of community college students fail to meet their SAP in the first-year. The authors noted that while these failure rates seem high, it is not far off from typical rates for the first-year community college population at-large. Students on the Pell Grant may be disproportionately penalized by having their college experience cut short for similar academic performance (Schudde & Scott-Clayton, 2014; Clark, 2020).

Tying financial aid or the ability to continue college to academic requirements has different behavioral impacts for different groups. Since the SAPs were introduced in 1976, researchers have investigated these impacts. They have found that the incentives are not as effective for Black students overall, and for Black males in particular (McNair & Taylor, 1988), Other researchers have argued in the context of Promise scholarships that annual requirements may directly incentivize academic effort at the same time the financial award frees up capacity to focus on academics. A study of the West Virginia PROMISE Scholarship found substantial impacts on cumulative GPA and total credits earned in the first year, along with moderate four-year impacts on GPA and credit accumulation (Schudde & Scott-Clayton, 2014; Fox, Sullivan, & Person, 2018).

Henry, Rubenstein, and Bugler (2004), argued that the positive impacts are only significant for those who maintain eligibility. Recent research suggested that when academic standing is evaluated at the end of the first year, it discourages some students from returning while improving the performance of others and small administrative changes can have big effects. Lindo et al. (2010), studying a large Canadian university's academic probation policy found that notification of failure to meet academic standards alone may discourage students from returning and discourage students who could otherwise succeed in college. Students' perceptions of their ability are highly sensitive in this first year and this discouragement effect more than doubles the probability that men dropout but does not appear to affect women. The fact that a specific GPA (usually 2.0) triggers an action draws an arbitrary and very consequential line between students just above or just below this threshold. Though dismissed students can reapply or return, relatively few do so and are overall approximately 10 percentage points less likely to complete college. On the other side of the cutoff, students of comparable academic ability but above the 2.0 are demonstrated to derive substantial earnings benefits from college. Overall the loss of who are deterred from school may be an unacceptable trade-off for the higher academic performance for those who remain and are incentivized.

Other research notes that the direction of the effect (whether requirements incent better performance or discourage students) has much to do with how they are operationalized on campus. For example, is the notice of standing coupled with strong academic support and communication systems? Do students understand and access an intervention process? Are they able to appeal? Do they have a grace period or transitions to other supports? Tacoma Community College has an Academic Review Policy with a purpose to "quickly identify students whose grade point average falls below 2.0 and provide those students with assistance to improve their academic

standing. Students will be alerted to their academic problems and provided assistance to improve academic performance." However, enforcing academic requirements to their maximum positive, and minimum negative effect requires coordination between financial aid officers and the academic advisers and student support services, and institutional research and data (Schudde & Scott-Clayton, 2014). Urbach-Sjouold (1984) studied another operational detail, the effect of Pell Grant payment frequency. More frequent payments were associated with higher chances of credential completion. Further, reduction in payment frequency had an outsized negative affect on students from minority groups and persons from low-income families (McNair & Taylor, 1988).

Recommendations

Define success for CHAP relative to the context of all TCC student supports and underlying success rates

Stable housing through the CHAP program is only one piece of the puzzle for student success at TCC. Aside from housing, organizations dedicated to community college student success such as Achieving the Dream and Complete College America point to college-wide factors such as developmental courses, financial aid administration, advising capacity and quality, guided pathways, and strong use of institutional data. Individual factors such as clarity of purpose and sense of belonging are also crucial. Indeed, numerous cases, including students interviewed for this study, document people succeeding against significant odds because they were laser focused on their goal of a credential. Success for the CHAP program should be reflective of its role within the student support universe at TCC, and reflective of the student success backdrop in which it is operating. For example, if TCC is on par with national community college trends, 41% of first-year students are not retained until the next year. Thus, a 40% disenrollment rate in the property-based voucher program is not necessarily reflective of a failure in CHAP, but a unique opportunity for student reengagement. Alternate concepts of success for CHAP could include:

- Provide temporary housing stability and free mental bandwidth for students to choose a program of study and/or organize other supports necessary for college completion.

- Provide a platform and connection point from which TCC can re-engage students at risk of academic probation, or who have dropped out or stopped out of school.

- Improve first to second year retention.

- Reduce the completion gap between housing unstable students and their peers.

Develop TCC housing services to match the full spectrum of housing needs on-campus

The CHAP program is unable to meet the full range of housing needs present on the TCC campus. Some students may be behind on one rental payment, or need to bridge a gap between ending a job and financial aid or other support kicking in. Others are experiencing long periods of being unsheltered. In the absence of other solutions and efficient navigation for students to find a match for their specific needs, CHAP has a long waiting list. TCC is already pursuing several potential strategies to round out the portfolio. With a broader spectrum of options, TCC and THA should collaborate to identify the target segment for each the property-based and tenant-based CHAP subsidies. Which is designed to serve those *farthest from housing and education opportunity* in a Housing First model? Which is designed to *accelerate the progress of housing unstable students with high academic potential?*

- Develop designated student housing. TCC is considering development of James Center North in partnership with THA. Cerritos College recently unveiled the first housing development in California designated for homeless students, with Compton Community College planning to follow residential housing for its students (Hyatt, LePage, & Piazza, 2019).

- Collaborate with the local homeless Continuum of Care (Tacoma/Lakewood/Pierce County Continuum of Care, CoC) to advocate for U.S. Department of Housing and Urban Development (HUD) resources on campus including Rapid Re-Housing funds that can help stabilize students.

- Designate a homeless liaison to attend local CoC meetings and refer students to community resources.

Example Housing Services	Example Target Segment
CHAP – property-based subsidy	- Crisis. Living unsheltered, in a vehicle, hotel or motel and/or experiencing domestic violence.
CHAP – tenant-based voucher	- Sheltered, but without permanent housing (couch surfing or with friends). Including those at risk of eviction.
College-focused rapid rehousing	- Sheltered, but without permanent housing (couch surfing or with friends). Including those at risk of eviction.
Discounted student housing	- Units reserved for students at varying levels of AMI. - Master lease of apartment blocks.
Student housing clearinghouse. Student-friendly rental listings, roommate and housemate matchmaking boards	- Students who can afford market-rate housing with a cost sharing.
One-time emergency aid	- Permanently housed, but vulnerable to external shocks (ex., medical bills, loss of transportation).
Coordinated entry	- Partnership with Tacoma Pierce County Coalition to End Homelessness and coordinated entry providers: Associated Ministries, Catholic Community Services, and Greater Lakes Mental Health Care, Comprehensive Life Resources to create a coordinated entry access point on or near campus - Refer students on CHAP waitlist and/or accept coordinated entry status as proof of homelessness

Leverage TCC's momentum and investment in Guided Pathways

In May 2019, HB 2158 Workforce Investment Act created foundational institutional support for the colleges and universities that serve low-income students, as well as funding the Washington College Grant, a student-based source of financial aid. The college side of investment goes to an initiative known as Guided Pathways. TCC has been a grantee and has been developing its Guided Pathways initiative in a timeline roughly parallel to the CHAP rollout. Many of the core disenrollment issues identified through the survey and the literature should be addressed by the new Guided Pathways plan as it rolls out over the next five years. The approach is to get students to decide on programs of study early so that they take courses and get the right supports to graduate in a timely manner and avoid extra stress, draining financial aid. They will also get progressively focused advising through their academic journey. Under the Guided Pathways plan of action:

- Programs of study will be broken down into career clusters unique to TCC, including Art and Communication, Business, Health and Wellness, STEM, and Undecided.

- Students meet with a student success coach and take a self-assessment that covers educational goals as well as needs for extra supports for learning, housing/food/basic needs, socialization, or more and receive referrals within TCC and from outside the college.

- There is a progressive model of advising as students get more focused. They are assigned a regular advisor upon entry to help decide an area of focus. Once they choose a focus, they are matched with a faculty advisor who helps further refine those plans. There will be additional FTE for student advising overall.

Guided Pathways represents a major investment by the college with significant momentum. CHAP should consider the best way to leverage housing resources and identify touchpoints within the "student lifecycle" as Guided Pathways has been articulated at TCC. For example, how should the program connect with the initial self-assessment and coordinate with the student success coach? Recognizing that students may be reluctant to disclose unstable housing status that early in their college journey, what are later touchpoints? Are there new advising resources that could be focused on the needs of low-incomes students whose academic choices can have complex financial consequences?

Collaborate to develop experience after housing is secured, reengagement strategies, and "exit ramps"

The initial pilot period of the CHAP program was heavily focused on developing the program entry process and requirements, for good reason. At this point in program development, THA and TCC should collaborate intentionally on the design of the post-housing experience, reengagement strategies, and exit ramps for those who have graduated or disenrolled. This would likely require additional capacity as the current Navigator's role is taken up with managing the process from referral and initial inquiries to securing housing. Additional capacity could come in the form of TCC staff, work-study students, or even more senior CHAP participants.

- Once housed, the post-housing experience should include regular check-ins with housed students on an "opt out" basis, meaning initial check-ins should be more frequent and mandatory while a student who is clearly on track can scale back to less frequent check-ins or an "as needed" basis. This structure helps establish a relationship early on.

- Consider academic thresholds as incentives rather than causes for disenrollment. As the literature has shown, students on the margin respond positively to academic incentives if they are secure, while requirements can have discouraging effects. "Scholar" and "scholarship" labels can also boost their sense of belonging. CHAP may consider $500-$1000 scholarships for excellent grades, graduation, or completion bonuses. CHAP tenant-based voucher participants may be eligible for THA's Family Self-Sufficiency Program which offers cash bonuses for degree completion (along with other incentives) along with case management.

- Consider below-threshold GPAs, below threshold course loads, consecutive quarters off, and other warning signs as triggers for re-engagement actions including personal outreach and offers of support, rather than causes for disenrollment. TCC's current policy and efforts are to develop more refined warning indicators for follow up with mandatory advising (see below on institutional data).

- In the property-based locations, CHAP may consider paying a more senior participant or recent alumnus to serve as a program liaison. This person would have a part-time role to engage and check-in on newer students, impart "life skills" such as how to pay utilities or access food assistance, and act as a point of contact for the Housing Navigator.

- Expect and plan for disenrollment. As mentioned earlier, on average 41% of community college students nationwide disenroll between the first and second year. While these rates can be discouraging to administrators, they also represent a unique opportunity to reengage students in their education plans. If they do not plan to continue, connections to DSHS and local community resources and a timeline or phased out subsidy can smooth exit.

Maximize access to financial aid and public benefits

Low-income adult students are more likely to succeed in post-secondary plans if they can align supports for living expenses such as housing, food, health insurance, and coverage of transportation, books and equipment. The box on Page 19 highlights several public benefits programs that interviewees and survey respondents accessed during their time at TCC. Like CHAP, most of these programs have income-based eligibility, however requirements will vary by program. Students enrolling in multiple programs commonly must provide documentation separately to each program coordinator. Low-income students, in addition to being strictly resource poor, typically have to manage more paperwork and administrative tasks than middle- or- high income students. Cia Verschelden uses the term "Bandwidth Recovery" to the idea of "helping students reclaim cognitive resources lost to poverty, racism, and social marginalization" (Verschelden & Pasquerella, 2017).

To align supports, TCC could bring CHAP and other income-based programming together with Workforce and/or develop a universal application for these services (perhaps in partnership or building off of collateral already developed by Washington Connection.org). These ideas would approximate components of the Single Stop USA model (which centralizes services for low-income students) which has been shown to be associated with higher GPAs and completion rates in rigorous evaluations. The Workforce programs center already manages several income-qualified benefits programs at TCC including worker retraining, WorkFirst, Basic Food Employment and Training (BFET), Opportunity Grant, and Early Achievers programs. WorkFirst is based on TANF participation and BFET is based on SNAP participation.

Several of these federally funded, state-administered programs have only recently loosened restrictions that previously precluded low-income college students from accessing benefits because they did not meet work requirements. Exemptions from work requirements while in college provide much greater flexibility, and can even create better access to child care dollars. THA and TCC should continue to advocate for Washington to make deeper reforms, as other states have, to expand access and benefit levels for their students.

Institutional data

TCC uses the Civitas Learning platform to use student data to improve. The program provides a wealth of data that cross-departmental teams review to understand the promotive factors and barriers for student success. TCC is currently engaged in trying to develop meaningful indicators and predictors for student stopout and dropout. However, the wealth of data available itself is a challenge to understand where and how to look. To maximize these data for CHAP outreach, these analyses should disaggregate by variables such housing status, CHAP participation, parenting status, and participation in income-based aid programs such as Pell Grants and BFET or WorkFirst. Keeping data on services accessed could also enable analyses of what interventions or combinations of interventions is most effective. TCC has the platform and is collecting the data, but is constrained in analytic capacity to dive into these questions.

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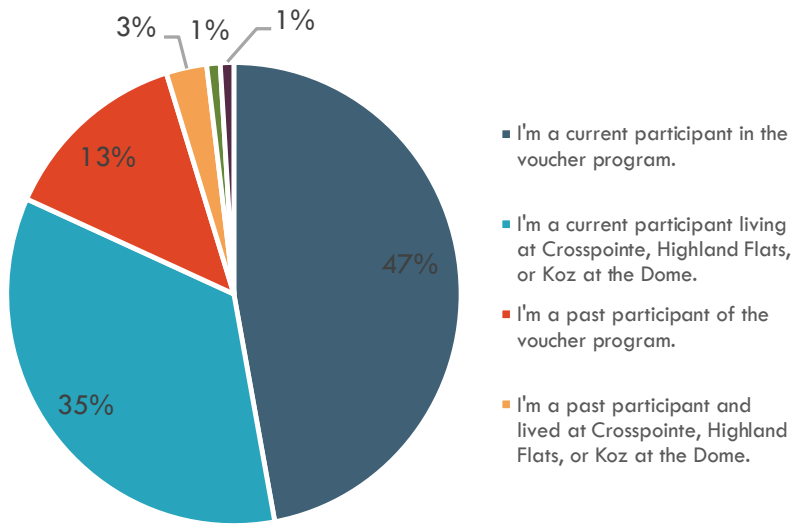
Appendix: Survey Response Rates

- 104 total unduplicated respondents (39% overall response rate)

- Survey was open between July 29 and August 21, 2020

Respondent Characteristic	Population	Survey Respondents	Response Rate
Total	**264**	**104**	**39%**
Parent/Youth in Household	107	42	39%
Single Parent (no other adult in household)	87	33	38%
Number of youth under 18 when entered on program	1.73	1.76	N/A
Average Age	32.52	32.64	N/A
Property-Based	77	29	38%
Tenant-Based	139	53	38%
New in 2020 / Waitlist	49	22	45%

Respondent Race	Survey Respondents*	Percent of Respondents	CHAP Population Demographics (incomplete data**)	Benchmark: TCC Enrollment (IPEDS 2017)	Benchmark: THA Client Demographics (2020)
Caucasian / White	46	44%	48%	45%	48%
African American / Black	21	20%	22%	7%	35%
Hispanic / Latino	11	11%	16%	9%	9%
Prefer not to say	8	8%	6%	N/A	N/A
Native American / Alaskan Native	5	5%	7%	1%	2%
Asian	3	3%	6%	1%	12%
Pacific Islander	1	1%	0%	1%	
Other (please specify)	1	1%	0%	N/A	N/A

*Notes: * Respondents could choose more than one in the survey. Administrative data on race is very limited. Between self-responses on the survey and administrative data, race information was only available for 47% of the CHAP population.*

"What is your relationship with CHAP?"

- I'm a current participant in the voucher program.
- I'm a current participant living at Crosspointe, Highland Flats, or Koz at the Dome.
- I'm a past participant of the voucher program.
- I'm a past participant and lived at Crosspointe, Highland Flats, or Koz at the Dome.

47%
35%
13%
3%
1%
1%

"How long were you/have you been a participant in CHAP?"

2-3 years. 10%
3-4 years 1%
0-1 year. 45%
1-2 years. 44%