



Center *for an*
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OPPORTUNITY COSTS

Nontuition financial barriers are derailing low-income students' path to a college credential—and a shot at economic mobility

Opportunity Costs is a publication of the Center for an Urban Future. Researched and written by Naomi Sharp and edited by Eli Dvorkin, Laird Gallagher, and Jonathan Bowles. Additional research by Luke Artola, Julia Farley, Katherine Fenlon, Rebecca Rosenberg, Erica Grabowski, Taylor DeStefano, Erin Garret, and Charles Shaviro. Designed by Rob Chabebe.



Center for an Urban Future (CUF) is a leading New York City-based think tank that generates smart and sustainable public policies to reduce inequality, increase economic mobility, and grow the economy.



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OPPORTUNITY COSTS: AFFORDING THE TRUE COSTS OF COLLEGE IN NYC

If there is one institution in New York ideally positioned to help ensure an inclusive economic recovery from the COVID-19 crisis, it is arguably the city’s community colleges. CUNY’s seven community colleges offer low-income New Yorkers the most accessible path to a college credential, the new baseline for obtaining well-paying jobs in the post-pandemic economy. But though these institutions have enormous potential to be this generation’s elevator to the middle class, that promise will not be fully realized without a fundamental shift in how the city and state help New York’s mostly low-income community college students afford the true costs of college.

Every year, thousands of students enrolled at CUNY community colleges drop out without earning a credential. Although some do so because of a lack of academic preparedness, our research finds that far more students leave school because of financial barriers that make it untenable to continue attending classes. Perhaps surprisingly, the main financial hurdle is not tuition but rather a variety of non-tuition financial challenges—from paying for a MetroCard to covering a parent’s emergency medical bill.

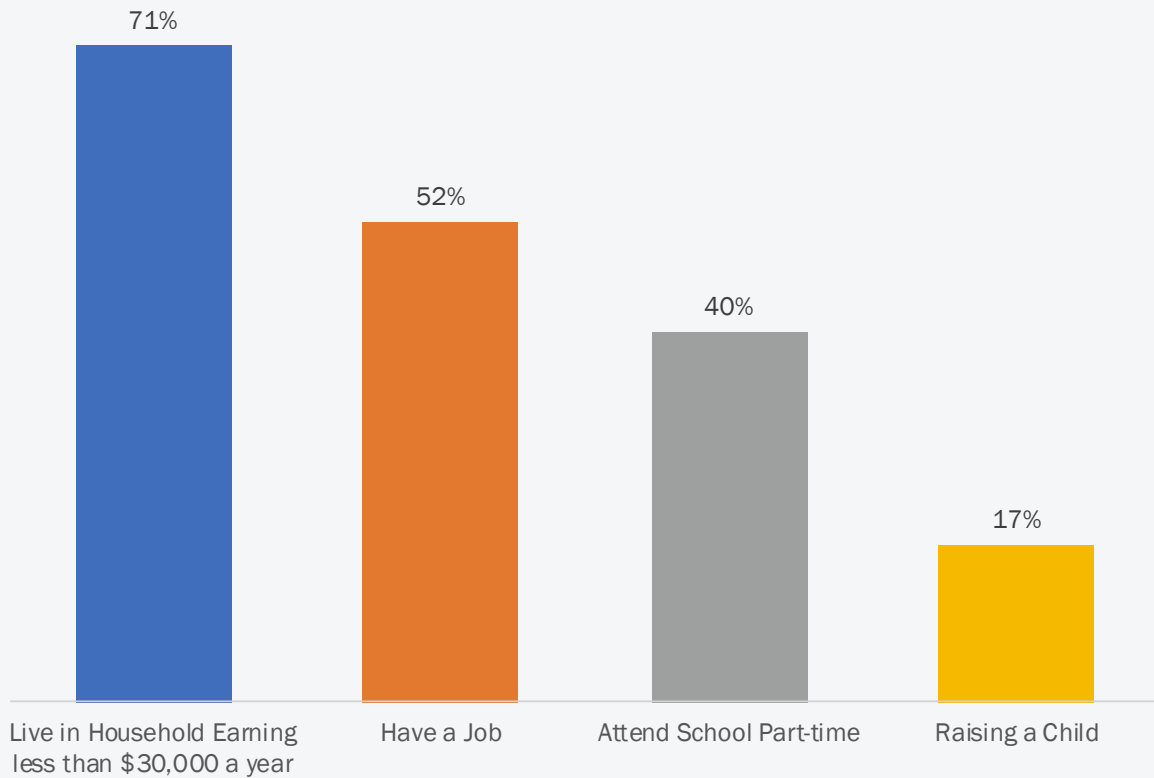
Although there is a popular perception that tuition costs impose the greatest burden on college students, a majority of CUNY community college students attend school tuition-free, thanks to federal and state tuition assistance programs. Indeed, the average full-time CUNY community college student received approximately \$7,503 in aid last year.¹

While some community college students in the city do struggle with tuition, far more are getting tripped up by an array of other financial challenges: 1) the struggle to afford essential non-tuition expenses—including transportation, textbooks, Internet service, childcare, and food; 2) the ability to deal with sudden financial emergencies; and 3) the need to work long hours while attending college, which often impacts academic performance and, in turn, causes students to lose the government-backed tuition assistance that is predicated on maintaining a 2.0 grade point average.

These non-tuition challenges are all too common in New York City, where nearly three-quarters of community college students (71 percent) live in households earning less than \$30,000 a year; one in six students (17 percent) attend school while raising a child, 52 percent are working—the majority for more than 20 hours a week; and more than 40 percent attend school part-time, limiting options for aid and support.²

Helping far more of these New Yorkers succeed in college—and gain access to good jobs—will require more than just tuition assistance. These mostly low-income students succeed in college at high rates when receiving help with non-tuition costs—through programs such as CUNY ASAP, which gives participating students textbooks and a MetroCard. But too few students currently get this help. Indeed, as this report shows, New York has some of the nation’s most generous programs that cover tuition costs but relatively little to help with the mountain of non-tuition costs.

CUNY's Community College Students



Source: "2018 Student Experience Survey," CUNY Office of Institutional Research and Assessment

This report, made possible thanks to a grant from the Deutsche Bank Americas Foundation, is the latest in a series of studies by the Center for an Urban Future focused on building a more inclusive economy in New York. It is informed by interviews with over 50 experts in college persistence and basic needs access—including staff at community-based organizations (CBOs), faculty and administrators at CUNY, and student advisors—and over 50 conversations with students at every CUNY community college, as well as an analysis of data from CUNY, New York State's Higher Education Services Corporation, the U.S. Census Bureau's American Community Survey, and the Hope Center at Temple University's #RealCollege Survey. The report concludes with concrete recommendations for how CUNY and policymakers across New York City and State can work together to improve college completion by tackling the non-tuition financial barriers that are holding students back.

The stakes are high: A college credential is an increasingly essential prerequisite for future economic opportunity. In New York City, residents with a bachelor's degree earn twice as much as those who only have a high school diploma (\$58,076 versus \$28,781).³ Most of the city's fastest-growing middle-income jobs, in fields like tech, healthcare, and the creative economy, require at least an associate degree. And as job losses mount in response to the COVID-19 pandemic, New Yorkers with a college credential are more likely to retain their employment and have an advantage in a flooded labor market. Community colleges—which serve low-income, first-generation students all over the city and are the gateway to a bachelor's degree for many of their graduates—are uniquely well-positioned to respond to that need.

The problem is that far too many of the city's community college students exit without a degree or credential. Just 27 percent of full-time, first-

CUNY Student Budgets Fall Short of Total Cost

CUNY’s estimated student budget leaves little room for major costs including technology, child-care, and emergencies—and few students receive anything close to this amount in financial aid.

Nine Month Student Budgets 2020-2021

Students Living at Home or with Relatives	
Books and Supplies	\$1,364
Transportation	\$1,122
Lunch	\$1,360
Personal Expenses	\$1,772
Room and Board	\$4,750
Total	\$10,368
Students Living Away from Home	
Books and Supplies	\$1,364
Transportation	\$1,122
Lunch	\$1,360
Food at Home	\$2,162
Personal Expenses	\$4,533

Source: “CUNY Nine Month Student Budgets 2020–2021,” City University of New York

time CUNY community college students earn a two-year associate degree within three years.⁴ By that time, more than half have dropped out. Several factors contribute to the city’s low graduation rates—including lack of academic readiness, insufficient financial aid, and stretched systems of guidance and support. But across more than one hundred interviews with students, administrators, and community-based organizations—supported by a review of all available surveys of CUNY community college students—this report finds strong evidence to suggest that the greatest barriers to completion for New York City community college students are the non-tuition costs of a college education. These include a MetroCard, textbooks, a home Internet connection, childcare, food, housing, and emergency expenses—and the constant pressure to choose work over class.

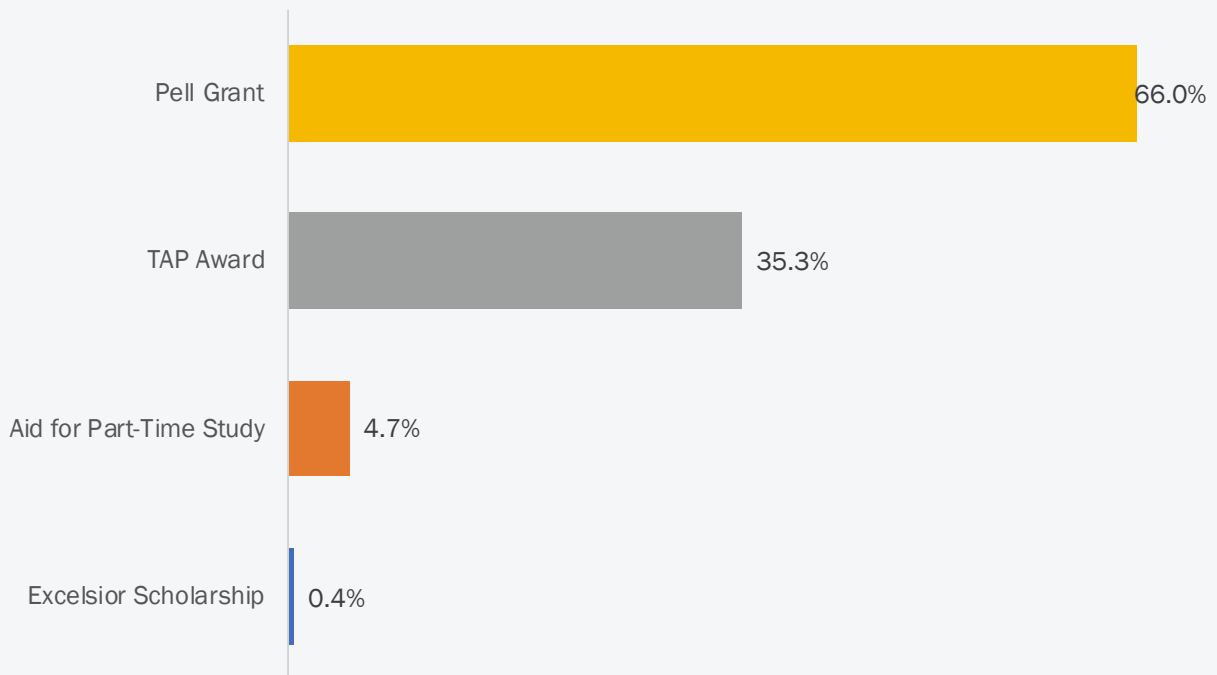
In dozens of interviews we conducted, students, advisors, faculty, and administrators all agreed that thousands of CUNY students drop

out each year because of these non-tuition costs.

“Non-tuition barriers are huge,” says Judith Lorimer, director of DegreesNYC at Goddard Riverside’s Options Center, an organization focused on closing the city’s postsecondary attainment gaps. “It doesn’t matter how small the amount is, it can form a barrier to being able to stay in school. We’ve had students who didn’t have a MetroCard and so stopped going to school. We’ve given students money to eat. The costs outside of tuition are forcing CUNY students to stop out or drop out.”

“I couldn’t afford the transportation. I had no choice but to leave,” says Kiara, a former LaGuardia student who dropped out in the spring of 2019 after she lost her job and could no longer afford the commute. (All students interviewed for this report are identified by their first name only.)

Share of CUNY Community College Students Receiving Financial Aid, by Type



Source: CUF analysis of data from CUNY's Office of Student Financial Aid, FY 2019–2020

From a MetroCard and textbooks to childcare: the non-tuition barriers derailing students

The challenge of affording a MetroCard came up more than any other single barrier in the course of our research. Ninety percent of CUNY community college students commute to school primarily via public transit.⁵ For full-time students, a MetroCard will usually cost more than \$1,000 each school year. “I can think of countless students who have dropped out of college because they can’t afford the price of a monthly MetroCard,” says Cassie Magesis, director of postsecondary access at the Urban Assembly, a nonprofit that supports a network of 23 public schools across the city.

Many other students struggle to afford textbooks and other required supplies, which cost the average community college student \$1,364 per year, according to CUNY.⁶ At the Borough of Manhattan Community College (BMCC), the required textbook and lab manual for the spring 2021 Biology 1 course together costs \$165.55 at the campus bookstore.⁷ In STEM classes, students often have an additional cost: They’re required to buy an access code to an

online platform used to submit quizzes and assignments, which cannot be bought used. Students and advisors told us it is not unusual for a textbook-and-access-code bundle to cost \$200 to \$300.

Internet service and computers add another burden, one that was especially problematic during the past year when most courses went online and students no longer could access campus computer labs. The most affordable home Internet service usually costs \$500 to \$600 a year, while a basic laptop costs an additional \$300.

For thousands of students, childcare costs add another layer of expense. Indeed, there are nearly three times as many CUNY community college students who are attending school while raising children (roughly 16,000) than the entire undergraduate population at Columbia University (6,000). Overall, approximately 17 percent of CUNY community college students are parents, and for the student-parents we interviewed, private childcare costs at least \$600 per month unless they qualified for Head Start.

To its credit, CUNY now offers on-campus

Share of Financial Aid Recipients by CUNY Community College, 2019–2020

Institution	Total Enrollment	Share of Students Receiving Any TAP	Share of Students Receiving Any Pell	Average TAP Funding Per Student	Average Pell Funding Per Student
Bronx	10,040	46.9%	84.5%	\$2,696.26	\$4,025.79
BMCC	25,500	40.0%	83.5%	\$2,622.10	\$4,175.17
Gutman	1,022	65.0%	70.9%	\$3,100.47	\$4,845.18
Hostos	7,120	38.6%	80.2%	\$2,659.32	\$3,878.57
Kingsborough	15,443	30.2%	47.0%	\$2,595.30	\$4,230.44
LaGuardia	18,555	25.6%	49.3%	\$2,511.26	\$3,909.54
Queensborough	14,035	33.2%	56.7%	\$2,472.93	\$4,012.34
Total Community Colleges	91,715	35.3%	66.0%	\$2,604.27	\$4,079.41

Source: CUF analysis of data from CUNY Office of Student Financial Aid, FY 2019–2020

childcare centers that are affordable, high quality, and an invaluable support system for the students who use them. But the 16 centers serve a total of about 1,300 students per year, a small fraction of the students who are raising children.⁸ Indeed, just 11 percent of community college student-parents report using an on-campus childcare center, while 39 percent pay for off-campus childcare.⁹ One reason for the low uptake is that the on-campus childcare centers do not accept children under two, which means students with infant children have to find alternative childcare or wait to start college.

Most community college students in the city also struggle with food and housing insecurity, and many encounter their biggest hurdles when financial emergencies arise, often requiring them to dip into money set aside for tuition to meet the sudden need.¹⁰

Student supports for low-income high school students vanish in community college

Many of the same low-income students enrolled at CUNY community colleges benefited from free breakfast and lunch when attending public high schools across the five boroughs. In high school, students also were given a free MetroCard. But while their financial situation didn't necessarily change between graduating high school and enter-

ing community college, those supports ended.

"We should think of higher education as a K-14 system and extend any support or service provided for K-12 by two years," CUNY Chancellor Félix Matos-Rodriguez noted at a recent Center for an Urban Future forum. "That would make community colleges effectively free. You would get breakfast and lunch, so the food insecurity issue would be substantially addressed, and [you would also receive] a discount MetroCard. Instead, students lose these supports between May and September."

Of course, CUNY doesn't have the resources to do this on its own. But the city and state could provide the funding to cover MetroCards for all community college students and help subsidize other non-tuition costs like books and IT expenses.

Most of NYC's community college students receive tuition assistance, but too little help with other costs

To be sure, tuition is also a heavy burden for many students. Current annual CUNY community college tuition for full-time students who are New York residents is \$4,800, plus fees.¹¹ This is more than four times the tuition bill for community college students in California (\$1,104) and higher than the national average for two-year public colleges (\$3,770).¹² In addition, New York's tuition costs have risen in recent years: community college

tuition is up from \$3,150 in 2009, a 52 percent increase over the past decade.¹³

But a majority of CUNY's community college students effectively pay no tuition, thanks to federal and state tuition assistance programs. Two-thirds (66 percent) of CUNY community college students receive federal Pell grants, and 35 percent receive aid from the state's Tuition Assistance Program (TAP).¹⁴ Those grants allow over 58 percent of all full-time CUNY undergraduates to attend college tuition-free.¹⁵

The problem is that even for those students paying no tuition, other costs can be debilitating. CUNY estimates that the average community college student who lives at home will need \$10,368 for each nine-month school year to cover the non-tuition costs of attendance, including transportation, meals, personal expenses, books, and supplies. For students living independently, that figure rises to \$24,446—more than many students' entire households earn in a year.¹⁶

Moreover, just two-thirds of community college students (66 percent) received a Pell Grant of any amount, and only 35 percent received a TAP award. For community college students who received both, the average award totaled about \$7,503—leaving just \$2,303 left over after tuition and fees to cover a full year of costs.¹⁷ For the majority of students, additional grant funding on top of tuition is minimal.

Non-tuition financial barriers force most students to work, impacting academic performance and jeopardizing students' financial aid.

The lack of public aid for these other expenses precipitates the other huge reason for students to drop out early: an alarmingly high percentage of New York's community college students work more than 20 hours a week.

Overall, more than 52 percent of full-time

“The college graduation rate is low for a reason: People need to work.”

“Even if they receive full financial aid, they may still not be able to pay for books and other personal needs that they may have,” says Rhonda Mouton, program director for LaGuardia CARES (College Access for Retention and Economic Success), which connects students at LaGuardia Community College with resources, referrals and local community services to overcome financial barriers to graduation. “Eighty-five percent of students at LaGuardia receive financial aid. But books, equipment, transportation, housing, and food insecurity are factors that may remain. If a student is impacted by those things, they will drop out of school.”

But relatively few community college students have much, if any, support for these non-tuition costs. At best, students who receive full Pell and TAP grant awards would receive around \$11,000 in grant aid in the 2020–2021 academic year—approximately \$5,200 to cover tuition and fees, and a \$6,000 refund check, which can be applied toward some of these expenses. Even in that best-case scenario, a student living independently would have to come up with thousands of dollars on their

CUNY community college students work during any given semester. And for those students with paid jobs, 56 percent work more than 20 hours per week.¹⁸ By comparison, the average Harvard senior with a job works just 8 hours per week.¹⁹

The high share of students who are working full-time or nearly full-time is problematic since research shows that academic progress often suffers when students work more than 15 hours a week.²⁰ “The college graduation rate is low for a reason: People need to work,” says Daniel Diaz, executive director of East Side House Settlement in the Bronx.

“That's the biggest reason why people don't complete their schooling—because they have to work,” adds Amara, a part-time nursing student in her second year at Hostos Community College who works 48 hours a week as a home health aide. “Last semester, three of my friends dropped out because they couldn't keep up,” she says.

Not surprisingly, students who work so many

hours often struggle to keep up with their coursework or studying. Some miss classes because of the heavy workload. Others need to drop out of tutoring programs that helped them keep pace academically. “Students have to balance their study schedule and work schedule, and sometimes there is not enough time to do both,” says Mouton of LaGuardia CARES. “Students are often fatigued and overworked, and sometimes going to school is a challenge for those reasons.”

Per-Student Baseline State Funding for CUNY Community Colleges Has Stagnated



Source: CUF analysis of enacted state budget appropriations for CUNY Community College operations, FY2000 and FY2020, adjusted for inflation

Unfortunately, the repercussions of this go beyond poor grades for the city’s community college students. That’s because students need to maintain “satisfactory academic progress” (SAP) to hold onto their financial aid. SAP requirements vary for federal and state aid but generally require students to maintain a grade point average (GPA) of at least 2.0 to continue receiving aid through graduation.²¹ If progress slips, students can lose their financial

aid and must file an appeal for a chance at getting it back. Without their TAP and Pell grants, many students cannot afford to stay enrolled.

Every year, an alarming number of CUNY students lose their financial aid, and interviews suggest that a significant share of those who do invariably drop out. Advisors and nonprofit leaders we spoke with suggest that students’ financial stress often contributes to the loss of aid. “What’s going on behind the scenes that’s leading to poor academic performance at school?” asks Allison Palmer, executive director of New Settlement’s College Access Center. “A lot of times it’s that the student is hungry or homeless or they just didn’t have money for a MetroCard to get to school that month, and then it’s poor academic performance that leads to a student stopping out.”

CUNY can’t solve these challenges on its own

In recent years, CUNY has taken important steps to address non-tuition financial barriers. Every community college now has an on-campus food pantry and an Advocacy and Resource Center that can screen students for benefits and help them access other supports, including legal aid and emergency grants. Five of the seven community colleges have childcare centers. And privately funded emergency grant programs help students with costs that might have kept them from persisting in school. Moreover, its highly successful ASAP initiative, which has been proven to more than double graduation rates at CUNY’s community colleges, provides participating students with free textbooks and a monthly MetroCard, acknowledging that costs outside of tuition can be barriers to earning a degree.²²

But these efforts only begin to address the non-tuition financial stresses facing New York’s community college students. Making a bigger difference will undoubtedly require leadership—and financial support—from city and state government.

Indeed, while CUNY undoubtedly can do more to build on its recent efforts to boost student success—for instance, by continuing to expand academic advising, complete the phase-out of remedial education programs with credit-bearing courses and summer bootcamps, and simplify academic pathways—much

of the power to address the non-tuition financial barriers facing community college students rests with the city and state.

City and state government officials have begun to help. Mayor de Blasio provided \$42 million that enabled CUNY to significantly expand ASAP in 2015, and the City Council dedicated \$1 million in its FY 2020 budget for a pilot program to increase food access at CUNY colleges. The state expanded SNAP eligibility for community college students and established the Family Empowerment Community College Pilot Program, an initiative to support 400 solo parents at CUNY and SUNY community colleges per year by providing free enrollment at a school's childcare center, advising, and academic and career support. In addition, New York State's 2021 budget included \$8 million to expand CUNY's open educational resource offerings that help to reduce the costs of textbooks.

But city and state policymakers could do far more.

students at Bronx Community College received awards in 2018, the lowest numbers of any colleges in the state.²³

The governor's 2018 No Student Goes Hungry Initiative importantly requires all New York public colleges to establish on-campus food pantries but leaves the colleges to come up with the funding. In addition, the governor and state legislators have not taken steps that would enable the nearly 40 percent of CUNY community college students who attend on a part-time basis to qualify for the state's Tuition Assistance Program.

Meanwhile, state funding for CUNY has stagnated. Since 2000, baselined state funding for CUNY community colleges is down nearly 7 percent on a per-student basis, from \$2,927 per student in 2000 to \$2,740 per student in 2019 (adjusted for inflation).²⁴ Per-student funding needs to keep pace in order for the colleges to be able to provide the supports students need to persist in college.²⁵

Expanding the highly successful CUNY ASAP model to every community college student could result in more than 16,000 additional graduates every year.

Although Mayor de Blasio rightly made affordability a central issue of his mayoralty, his administration has not done enough to help students with the various non-tuition barriers that make their college experience so unaffordable.

Governor Cuomo's widely touted free tuition program—the Excelsior Scholarship—was set up in a way that almost completely bypasses CUNY's lower-income community college students. Our analysis of Excelsior awards from the first two years of the program finds that only 335 scholarships, amounting to less than \$1.3 million, were awarded to students across CUNY's seven community college campuses in 2018—just 1 percent of the total funding awarded that year. Just nine students at Hostos Community College and ten

City and state policymakers have also missed opportunities to leverage the community-based organizations that are so well-positioned to help New York's low-income college students persist in college. Many of these nonprofits receive government grants to help teens earn a high school degree and apply to college. But there are few government funding sources that would enable the organizations to help these same students persist in college. "It has been very difficult, nearly impossible, to get any funding to help support our students once they are in college," says Christie Hodgkins, vice president at CAMBA, a Brooklyn-based social services nonprofit.

Directors and staff at CBOs say they want to support students in college, and many are working to expand college success programs. But without a con-

The COVID-19 pandemic has magnified the affordability challenges facing New York’s community college students

The coronavirus crisis has inflicted deep financial pain on community college students, many of whom worked in the industries most affected by the lockdown—including restaurants, retail, entertainment, and accommodations. Early surveys indicate that about 50 percent of CUNY students lost a part-time or full-time job because of the COVID crisis, according to data from the Goddard Riverside Options Center.

At the same time, the pandemic has caused some students to work even more hours than before—according to our interviews with students and staff at community-based organizations—in an attempt to cover the household costs for family members who have lost jobs. In one case, a BMCC student says after the pandemic hit, she started paying over \$200 each month to provide an oxygen tank to her grandmother—funds she had saved in order to enroll in a summer class to speed up her expected graduation date. While understandable, working additional hours frequently causes students’ academic performance to suffer, which can also put their financial aid status at risk.

sistent source of city and state funding dedicated to college success efforts, many organizations report relying on funding from private donors to support their work with college students or even operating some of their most critical services at a loss. Across multiple interviews, CBO staff cite inflexible funding rules as an impediment, including in grants from the city’s Department of Youth and Community Development, the city agency best suited to support college persistence work. If given the resources and flexibility, say CBO staff, more would redirect funding to develop programs that respond to the needs they see among low-income college students, like college coaching and mentorship programs, and help completing Free Application for Federal Student Aid (FAFSA) forms.

What New York City and State should do

Our research shows the harmful effect of non-tuition financial barriers on college persistence. On an individual level, these barriers interfere with a student’s ability to earn a credential; on a system-wide level, they undermine the mission of New York City’s community

colleges to serve as powerful catalysts for economic opportunity. City and state government officials have the power to change this, but it will require them to make significant new investments both to expand the CUNY initiatives that are having an impact and to develop new programs to counteract the most persistent and destructive economic barriers.

In this effort, New York can draw from emerging models around the country. California offers financial aid grants that low-income students can use for housing, childcare, and other non-tuition costs, while Washington is one of a few states to implement state-funded emergency aid (both states have also made community college tuition-free). Los Angeles and Chicago are bringing CBOs onto community college campuses to address issues like housing insecurity. A new online platform that partners with colleges is getting emergency aid to students more quickly, and in an on-campus cafeteria at the University of Kentucky, lunch is always a dollar.

New York City and State—including the next mayor, City Council members, and leaders in the State

Legislature—should take strong steps to expand financial support for low-income students, with a focus on overcoming persistent nontuition financial barriers. City leaders can act boldly to protect and expand the highly successful CUNY ASAP model to every community college student, which over time could result in more than 16,000 additional community college graduates every year. Other options include providing every community college student with a free MetroCard, expanding on-campus childcare, and restoring the full range of support services on every campus previously provided through the Single Stop centers. Likewise, the mayor should direct the Department of Youth and Community Development (DYCD) to launch new RFPs designed to encourage community-based organizations to continue and scale up support for college persistence.

The State Legislature can also play a major role in supporting college success by striving for free tuition

while embracing lower-cost alternatives that reduce nontuition barriers and expand TAP to serve more low-income students. Meanwhile, CUNY should consider the targeted expansion of key services, like keeping campus libraries open until midnight to accommodate working students and committing to screen every student for benefits eligibility, helping thousands of students access free support for food and other basic needs.

As our research makes plain, the non-tuition financial barriers facing community college students are pervasive drivers of low graduation rates and stand in the way of economic mobility. This report concludes with concrete recommendations for city and state leaders, CUNY, philanthropy, and community-based organization to knock down the non-tuition financial barriers that keep students from graduating and ensure that far more low-income New Yorkers are able to succeed in college.

Part-time students face the same economic barriers as full-time students, with far less support.

More than 40 percent of all CUNY community college students are enrolled part-time—37,028 students as of fall 2019—and although they cope with the same economic challenges as full-time students, they are ineligible for the same supports. Part-time students receive little to no financial aid: only 1,738 CUNY community college students received funding through the state’s Aid for Part-Time Study program in 2019—4.7 percent of part-time students—and awards averaged just \$743. Part-time students are also ineligible for ASAP, which subsidizes tuition, transportation, and books, and offers other supports, and for the state’s Excelsior Scholarship program. (A recent CUNY pilot program, the Part-Time Initiative, provides a small number of part-time students with ASAP-like services.) These programs are designed to incentivize full-time enrollment, which correlates with higher completion rates, but they leave severe financial barriers intact for many of the students who face the longest odds of earning a credential.

MORE THAN TUITION

How Costs of Living Make College Unaffordable and Lead Students to Stop Out and Drop Out

In our research, a specific set of non-tuition expenses emerged as the most significant obstacles to college success for students enrolled at CUNY community colleges. But none of these financial burdens exist in isolation. In interviews with students, advisors, CBOs, and faculty, we heard how these barriers to persistence are interwoven. The student who is struggling to afford groceries is likely scrambling to make rent, buy textbooks, or refill the monthly MetroCard they need to get to class on time. These non-tuition financial barriers also overlap with and exacerbate academic problems, issues accessing financial aid, and psychological stress. Alone and in combination, they challenge students' ability to stay in school and attain the college credentials that are so important in today's knowledge-driven economy.

The need to work overlaps with every non-tuition financial barrier and can make it impossible for students to stay in school.

For many students, balancing school with a job is an economic necessity. But work, especially when full-time, often conflicts with class schedules, cuts into homework or study time, and causes students to come to class exhausted. Many students who work also face constant doubts about whether to prioritize school or their jobs and must weigh the value of an immediate income against the long-term investment of a college education.

More than half (52 percent) of all CUNY community college students are balancing school with a job. Of those students, 56 percent work more than 20 hours a week, the point at which research shows a job begins to undermine academic performance for full-time students.²⁶ “By need, people

are going to work as many hours as they possibly can and not worrying about whether it's affecting their schoolwork,” says Daniel Diaz of East Side House Settlement. “Many students are working full-time jobs. Schooling does take a back seat in a lot of these cases.”

Unlike higher-income students, most community college students can't rely on their families to support them during school. Students work for many reasons, including the sense of security and independence that comes from being able to save money and afford personal expenses outside of their most pressing needs. But one of the most common reasons students work is to help support their families.

Chris, a full-time student in his second year at BMCC, says he typically works 5 to 11:30 p.m. shifts at a restaurant every weekday to help out his parents. Though incoming Hostos freshman Vincent is in ASAP—which means his tuition, books, and MetroCard are covered—he says he plans to continue working 30 hours a week as a cashier at Home Depot to help his mom with rent. Jean, an incoming freshman at Kingsborough, is keeping his 21-hour-a-week retail job because it allows him to send money to his mother in Haiti.

A job is non-negotiable for many students, but it can interfere with their ability to succeed in college. For Darlenny, then a BMCC student, working damaged her academic performance seriously enough that she lost financial aid.

Darlenny worked at Best Buy for 25 to 30 hours a week while going to school full-time. After her classes ended in the afternoon, she would go to SoHo and work for four hours before commuting back home to the Bronx. She also worked weekends. At the time, she and her mother were the

only family members who could work, and her mother's minimum-wage salary as a home health aide was less than Darleny's hourly wage at Best Buy. Her mother constantly worried about affording rent and groceries for their family of five, which includes Darleny's two younger siblings.

Darleny worked to make sure she was self-sufficient, and she contributed to her family income when she could, giving her mom \$200 for rent and \$100 for groceries every month and pitching in when smaller costs came up. It was out of the question to ask her parents for money to help with expenses like a MetroCard. "They didn't have it," she says. "They barely had [money] for us to be okay, so for me to ask—I couldn't."

During fall semester, Darleny's manager was flexible, and if there was nobody in line, she could do her homework at the register. In the spring, Darleny switched to the sales floor and got a new manager who was less understanding. At the same time, her academic workload grew. "I went from being able to handle it to not being able to," she says. Her GPA fell from 3.5 to 1.7—below the 2.0 GPA required to maintain financial aid. Darleny, whose tuition had been fully covered, was put on academic probation and lost her aid. Continuing at BMCC was financially unsustainable, and Darleny stopped going to school. (Our interviews with Darleny and many other students were conducted just prior to the pandemic, in early 2020 or late 2019.)

It was a year and a half before Darleny returned. In addition to losing aid, she owed BMCC \$3,000 for the spring semester because she had forgotten to refile her FAFSA. When she re-enrolled at BMCC in fall 2019, after paying off her debt to BMCC with help from the Goddard Riverside Options Center and a loan from her mom, it was as a part-time student. She had tried to appeal the loss of her financial aid but was denied, so she reenrolled in just two classes, the most she could afford. After earning As in those classes, she was able to regain financial aid and enrolled full time in 2020—right as the pandemic hit.

Missing a class for a work shift won't get a student kicked out of school, but missing or being late to a work shift because of class might cost them their job. When faced with the choice, students often prioritize work.

One of those students is Juan, who withdrew from BMCC after his first year in order to increase his work hours at a restaurant to 60 per week after his dad left his job at a fast-food plant because he felt the working conditions were unsafe. As his parents' oldest son living at home, Juan considers it his responsibility to help support them, even though they were against him leaving school. Juan returned to BMCC the following year after his dad had found another job. But he was no longer in ASAP, and because of a miscommunication when Juan left school, his account was on hold. By the time he had successfully appealed, Juan says, he'd run out of time to apply for financial aid.

Juan worked 26 hours a week that semester and bought his own MetroCard and textbooks—costs that were previously covered by ASAP. But he put off paying for tuition, using the rest of his earnings to help with rent, electricity, and other household needs. When he tried to register for his fall 2019 classes, he found his account blocked because he owed BMCC \$2,200 in tuition for the previous semester that he has to pay before he can continue.

When we last spoke to Juan, he had told his parents that he wouldn't be able to enroll in fall classes at BMCC. They were unaware that he didn't pay his tuition because he chose to give his earnings to them instead. If he hadn't, he believes, they might not have been able to pay their rent and would have had to move in with Juan's adult sister, or they might have decided to return to Mexico. Juan's parents are undocumented, and he was keenly aware of his family's lack of stability. He believed that his salary could be the factor that allowed his parents to keep their home, or to stay in the country, so he contributed everything he could.

For low-income students, the idea that they could be contributing more by working is constant. Students drop out, take breaks, choose to go part-time, and work demanding hours in order to prioritize their jobs and relieve some of the financial pressure on themselves and their families. Cesar Moran, college success manager at Henry Street Settlement, sees that impulse in the students he works with: "I think for the majority of students who are working 30 or 40 hours a week,

it's because there is a family need. I've had conversations where they've told me, 'I wish I could take fewer hours, I understand why I should be taking fewer hours, but my family needs me to do this.'"

The most pervasive non-tuition financial barrier is the cost of a MetroCard.

The cost of a MetroCard is more than just a significant financial burden. It's a nearly unavoidable cost that is often the difference-maker in whether a student can get to class. Across dozens of interviews with college students, advisors, and counselors, the need for a MetroCard was raised more often than any other cost. "Not having that MetroCard is the straw that breaks the camel's back. It's the little thing that just tips them over," says Stephanie Fiorelli at the Urban Assembly.

The vast majority of students need a MetroCard to get to school: 90 percent of CUNY community college students use public transportation as their primary means of commuting.²⁷ At \$127 for an unlimited monthly MetroCard or \$2.75 for each swipe, transportation is a significant cost. Some students are able to pay for MetroCards using their refund checks, and students in ASAP receive a free MetroCard. But many students pay for MetroCards out of pocket, and if they can't afford fare—even for a short period of time—they miss classes, risk fines by hopping the turnstile, and in some cases, stop going to school altogether.

For many students at CUNY community colleges, having money on their MetroCard dictates whether they can be on campus. "If they don't have funds for a MetroCard, they're not going to class," says Gustavo Aguilar, success team manager at the Goddard Riverside Options Center. Students who struggle to afford a MetroCard sometimes have to choose between missing class and hopping the turnstile or between getting to class and skipping a meal. In a May 2019 survey of recent alumni from the Urban Assembly's high schools (many of whom are getting their associate degree at CUNY), over half (55 percent) reported that transportation presented a "substantial financial burden."

"I've had several students email me about MetroCards this semester," says Jordan Evans,

associate director at the BMCC Learning Academy, in a pre-pandemic interview. "We've had students walking across the Brooklyn Bridge, we've had students walking from the Bronx—ridiculous stories. Or they're having to jump turnstiles . . . We try to refer them to Single Stop, but that's not usually a long-term answer for them." (CUNY's partnership with Single Stop USA ended in June 2020; as a result, CUNY schools using the Single Stop name have rebranded their student resource centers, and some individualized services are no longer offered.)

CUNY's Advocacy and Resource Centers can sometimes provide students with MetroCards in emergencies, and help students apply for emergency grants that can be used toward transportation. But these centers lack the resources to give students a MetroCard every month. Many CBOs also have MetroCards on hand for emergencies but rarely have the funds to buy a MetroCard for a student regularly.

While a monthly MetroCard is the most cost-effective option, many students cannot afford to pay the \$127 upfront cost. Viridiana, a recent graduate of LaGuardia Community College and a former peer leader with the nonprofit Queens Community House, used her MetroCard four times a day Monday through Thursday during her first year in college: One swipe around 7 a.m. to get to class from her home in Flushing, another after morning class to go to her job as an assistant at a daycare center, a third time to get back to school for evening classes, and then once more to arrive home at around 11 p.m. A monthly MetroCard would have saved her \$50 and allowed for unlimited travel, but she couldn't afford the lump sum.

Certain students do get a free MetroCard: If they're in ASAP or another program that provides one, or if they go to Guttman Community College, which offers a variety of extra resources intended to increase persistence. Students who receive MetroCards say it can be the deciding factor when it comes to attendance. "If I don't have money for a MetroCard, I can't go to class. It's just that simple," says Kelvin, who lives in Harlem and relies on his school-subsidized MetroCard to get to Guttman, on 40th Street.

Transportation creates daily stress for students

like Kassie, who attended BMCC and transferred to John Jay, where she went on to earn a bachelor's degree. "We had one communal house MetroCard we would pass between us," says Kassie—her mother's unlimited MetroCard. "I would borrow it the days that she wasn't going to work and I had class. I protected it with my life." When her mom did have to work, and Kassie didn't have \$2.75 on hand, she would scour the house for spare change. "But I also would just walk to the train station sometimes and wing it," says Kassie. "Luckily, I had an 8 a.m. class that first semester, and there's a lot of traffic at the train station. People aren't really paying attention, and the cops aren't out there yet, to be honest."

Deciding whether to risk a \$100 fine and hop the turnstile or whether to prioritize a MetroCard instead of another pressing cost is also a significant source of stress that can make it emotionally taxing just to get to school and add to doubts a student might already feel about whether they belong.

Jon Chavez, director of college persistence at Cypress Hills LDC, recalls a former student who showed up at the office recently. She hadn't been in touch since she dropped out of BMCC a year or two ago after failing her classes and said she was interested in getting back to school. "We had a conversation—what happened? Was the work too challenging? And through extensive conversation, we found out she just couldn't afford to get to class," says Chavez. "She stopped going to class because she couldn't afford her MetroCard. So she would hop the turnstiles to get to school, but most of the time she would just not attend." Even now, after the student returned to his office to ask about going to school, she has fallen out of touch again. "I feel like innately students feel a lot of shame in those situations, so I think often they disappear," says Chavez.

Kiara, a former LaGuardia student, left college in spring 2019 because she lost her job and couldn't afford a MetroCard to get to school. She had started her first year in fall 2018 as a full-time student, receiving full financial aid and a \$400 refund check per semester that she spent on textbooks. She had hoped to apply for ASAP, but says the required meetings conflicted with her shifts working the front desk at an Equinox gym. Kiara lives with her mother, and her salary is the only income the two

of them have, besides social security. Kiara's father died in 2017, and her mother has health issues that keep her from working.

Kiara did everything she could to balance work and school. She got up at 6 a.m. to get to class by 8 a.m., did as much homework as possible in the library because she didn't have a computer at home, rushed to her shift at Equinox, arrived back home at midnight, and then did more homework. The cost of a MetroCard was a source of stress from the beginning—she would sometimes miss classes for a couple of days before her paycheck came because she had run out of money. Her first semester, one of her professors told her if she missed any more classes, she wouldn't be able to take the final.

In May 2019, Kiara lost her job at Equinox. She was one of a handful of people let go and believes it was partly because she sometimes was late to work on days she was trying to get her homework done at the library. Without a paycheck, she couldn't afford a MetroCard. It was nearly the end of the semester and too late to withdraw from classes. Instead, Kiara just stopped going to school, missed her finals, and failed all of her courses. With a monthly MetroCard, "I would have been able to finish the semester, I would have been able to pass," she says.

"Not everybody can be in ASAP. With my schedule, I couldn't," says Kiara. "If you go back to high school, they gave you MetroCards without being in a program. I don't know why it's different for colleges. It should be the same. And honestly, that's why a lot of kids leave school. Not just because it's hard—because it's costly."

The majority of CUNY community college students face housing insecurity—and in a single year, up to 18 percent have been homeless.

Housing insecurity disrupts every part of a student's life and makes students far more likely to leave college without a credential. Recent surveys find that roughly 61 to 63 percent of CUNY community college students experienced housing insecurity in the past year.²⁸ These students reported being worried or unable to pay the rent, falling behind in utility bills, moving in with others because of financial

hardships, facing eviction, or falling into default. Eighteen percent of students reported being homeless for some period of time in the past year, even if they didn't identify it as such (students who slept on couches at the houses of friends or relatives and whose living situations shifted constantly).²⁹ Only 7 percent of students who reported experiencing housing insecurity said they had accessed any form of housing assistance.

"The evidence is strong around housing: Not having enough money for housing leads people to drop out," says Nicholas Freudenberg, a professor at the CUNY School of Public Health and director of Healthy CUNY.

Housing insecurity can happen suddenly, often because of an eviction or a conflict with a family member. Dolly was pursuing a nursing degree at BMCC when she became homeless. Her tuition was fully covered at BMCC, but she worked three 12-hour shifts a week as an EMT in Queens, a two-hour commute each way, so that she could buy food

at the shelter, but she couldn't study late at the school's library because the shelter had a mandatory curfew. Dolly failed the midterm for a required class and dropped the course, afraid she would fail it and be disqualified from the nursing program. "That pretty much crushed me. The whole reason I decided to leave home was nursing," says Dolly. "I felt like I was running out of time, school was messed up, my housing situation was messed up . . . I ended up telling my social worker that I was feeling suicidal at the time, and that was rock bottom."

When she retook the class the next semester, Dolly failed it by less than a letter grade, finishing with a C- when she needed a C+. She tried to talk to her professor, who wasn't sympathetic. She considered appealing the case to the nursing department chair, but never did: "To be honest, I didn't have the energy for it," she says. Dolly was disqualified from the nursing program and withdrew from BMCC.

Dolly's housing situation has become more stable, and with support from the nonprofit Bottom

"If I don't have money for a MetroCard, I can't go to class. It's just that simple."

and save money. Going to college had always been a source of tension between Dolly and her mother, who wanted Dolly to work full time and contribute to the household. In February of her first year at BMCC, "We got into a big fight about school and work again," says Dolly. "I decided it was too toxic an environment to live in. I felt like I needed to isolate myself from that." She went to a professor she trusted, who gave Dolly the key to her office. For three months, she slept on the floor of her professor's office and showered at the school gym before going to class or work.

In May, Dolly and her then-girlfriend rented a room together for \$950 a month, but the situation was short-lived and led to the first of a series of housing changes, including a stay at Covenant House, a youth shelter. Stress started to take a toll on Dolly, and she couldn't stay focused in class. It was also difficult to find a quiet space to do her homework

Line, she applied to a handful of other nursing programs and eventually transferred to the College of Mount Saint Vincent.

"Often, our collective understanding of homelessness looks like street homelessness," says Kruevelis at Young Invincibles. "But it can look like couch-surfing every night, it can look like staying in unsafe conditions or hopping from place to place because you have nowhere else to go. That sort of instability is a major factor in a student's success. If somebody's going through that, we need to be able to make sure that there are supports inside the school that can provide some stability for students, and we don't have that in higher ed."

When students become homeless during college, it can put their education on pause. BCC graduate Jordan realized he and his grandmother were about to get evicted after his first year at BCC when he heard other family members talking about it. For

about a month, he says, “I thought about it every day. I didn’t know the next day if I would have a roof over my head.” He went to housing court with his grandmother often. He remembers telling his advisor at New Settlement’s College Access Center, “I can’t go to school, I can’t do it, my life is not stable, I don’t think I can go to school and do good with unstable housing.” He left BCC, and shortly after he and his grandmother were evicted.

It took three years for Jordan’s housing situation to become stable again. He couch-hopped and eventually checked himself into a shelter. Later, with help from the nonprofit The Door, he transferred to a shelter for young adults, started working, applied for an HRA voucher for young adults who are homeless, and got approved for new housing. After three years, he was able to move into his own apartment. He reapplied to BCC and re-enrolled at 21. “I felt so out of place. Everything had changed,” he says—the structure of his program, the name of the major he’d intended to declare. “I was gone so long.”

As many as half of all students at CUNY community colleges experience food insecurity.

At CUNY community colleges, as many as half of students have reported lacking reliable access to food. The physical effects of hunger alone make it extremely difficult to succeed in school. But worrying about access to food is also an immense mental burden, an urgent reason that students might consider leaving school to work, and a problem that sometimes feels too personal to admit—which means students often don’t ask for help.

“Food is a very basic need, and people need to take care of their basic needs before they can succeed in school,” says Patti Lamberson, deputy director of Healthy CUNY. “I’ve spoken to some students about not being able to concentrate because they aren’t able to eat enough. That is a very real problem.”

In 2018, 52 percent of CUNY community college students reported experiencing some form of food insecurity in the past month. They cited being worried about affording groceries or unable to buy them when they needed to; skipping meals due to lack of money; being unable to afford to eat a balanced meal; and/or going hungry or fasting for an entire day.³⁰ A

separate survey conducted by CUNY found that 35 percent of community college students reported being sometimes, usually, or always “worried about having enough food.”³¹ Despite these needs, 77 percent of CUNY students are “unaware or unsure” of the resources on their campuses that could help with food.³²

Food insecurity often overlaps with housing insecurity, as was the case with Jordan, Dolly, and P, a former student at Hostos Community College who asked to remain anonymous. “Class requires a certain amount of focus and a certain amount of energy, and if you haven’t eaten for 24 hours, that can be extremely difficult,” says P, who lived in his car while attending Hostos. When he was on campus, he says, his first priority became looking for something to eat. He sought out job fairs, student government events, and any other event that might have leftover free food. When other students brought fast food to class, he couldn’t concentrate. “I would smell McDonald’s, Dunkin’ Donuts, Popeyes, and it would make me salivate and think about food—I could care less about what the teacher was saying,” says P. He went to the food pantry every few days, and eventually, friends and his advisor helped get him meals. But living in his car meant he couldn’t cook, and fresh food wouldn’t keep for long.

Dolly, the student who was disqualified from BMCC’s nursing program while she was homeless, believes being hungry was another reason her academic performance suffered. While she was at Covenant House, she relied on the shelter for food. Dolly would have breakfast at Covenant House at 7 a.m. and either hurry back to the shelter to get lunch or go through the day without eating. “I was hungry literally every day,” she says. “A lot of the time, I would leave Covenant House hungry because breakfast just wasn’t enough, and usually by around 1 or 2 o’clock, I was in pain. My nursing classmates would go out to lunch and invite me, and I would have to make excuses.” Even when Dolly was working, her finances felt so precarious that she was reluctant to spend money on food instead of saving it.

Kelvin, a 26-year-old Guttman student, considered dropping out during a recent period when his family didn’t have money to buy food. Kelvin lives with his mother and three younger siblings in a

NYCHA building in Manhattan. They moved from the Dominican Republic when he was 17. He has sickle cell anemia, which has kept him from attending school consistently. One of his brothers also has sickle cell, and another has autism. “For a long time, we were a full-time job for my mother, and she couldn’t keep a job,” says Kelvin. His family relies on social security, and they often struggle to have enough money for groceries. When they ran out of money for food just halfway through the month, Kelvin says he came close to leaving school in order to try to earn an income for his family. “I really considered leaving Guttman. I was going to quit, but my brother talked me out of it. He said I was crazy to do that. He told me he’d go to the food pantry, so I didn’t have to miss class,” Kelvin says.

Like many students, Kelvin feels the draw of working instead of going to school. He knows that it would relieve his family’s most urgent needs. “I have talked about it with my family—whether or not I should be working—and they told me to focus on school. But I want to help out. I can’t just be there and do nothing. The thought of my family having to go hungry, or that we may or may not get food from a food pantry, or may need assistance from charity—that’s extremely painful for me. I don’t want my mom, my brothers to struggle.”

For some students and their families, SNAP benefits can offer relief. Kelvin’s family is now receiving food stamps. Dolly also eventually applied for SNAP. But students who might qualify for SNAP benefits don’t always access them—because they don’t know they qualify, because of stigma, because they don’t work enough hours to qualify, or because they believe other people need it more than they do. (A recent state-level policy change expands SNAP eligibility to CUNY students enrolled at least half-time and taking specific career and technical education programs, which could help more students receive benefits without having to work at least 20 hours per week.)

“If I was going through it alone, I wouldn’t care if I had food to eat, I would just focus on college,” says Kelvin. “But when I see my family and they may be in pain, and they may be hiding it, that’s distressing to me.”

Despite the prevalence of food insecurity, the

stigma of admitting it means that students who need resources may not ask for them. That was the case for Cheyann, a former ASAP student who graduated from BMCC. “My main struggle was getting food every day,” says Cheyann. On many days, she got through the school day on three \$1 snacks from the vending machine. By the time her last class came around, Cheyann would be too hungry and tired to focus. Cheyann’s parents were already struggling with bills, and she didn’t want to burden them, and she didn’t want to say anything to her ASAP advisor. “I didn’t feel like it was something I should share,” she says.

Almost one in five CUNY community college students is a parent, and finding affordable childcare can determine their ability to stay in college.

Students with children make up at least 17 percent of the student body at CUNY’s community colleges. These 16,000-plus students must manage additional financial responsibilities and demands on their time that, without support, can increase other economic difficulties and derail college aspirations.³³

Having a child comes with many new costs—among them food, clothes and shoes, books and toys, personal care items and diapers, along with the cost of childcare. It is no surprise that student-parents are more likely than other CUNY community college students to experience non-tuition financial hardships in general. Two-thirds of student-parents who participated in a 2018 survey reported experiencing housing insecurity in the past year, and 57 percent reported experiencing food insecurity.³⁴

One of the key challenges for student-parents is finding affordable childcare that covers class times. Childcare can be a daunting cost—especially in New York, which has some of the highest childcare costs in the United States. On average, New Yorkers pay about \$1,624 a month for center-based infant childcare.³⁵ Many private programs are far more expensive, while more affordable or subsidized programs vary in quality or can be difficult to access.

Finding daycare outside of CUNY can be a gamble. EarlyLearn Head Start offers childcare for families who meet income and eligibility restrictions, but

quality varies, many parents don't meet the income cutoff, space is limited—especially for infants and toddlers—and it only serves children five and under. The students we spoke to who found private childcare told us they paid less than the average, but still around \$600 a month, far higher than the cost of one of CUNY's childcare centers. (BCC charges \$5 per day and has a pilot program that waives the fee entirely for some students.)

But CUNY's 16 childcare centers have the capacity to care for just 1,300 children and are available only for children older than two.³⁶ "Childcare centers at CUNY are affordable, but not sufficient to serve all of the student-parents that we have here," says Lamberson of Healthy CUNY. Just 6 percent of student-parents report using an on-campus childcare center. At the same time, 37 percent pay for off-campus childcare.³⁷ Two community colleges, Guttman and Queensborough, don't have childcare centers at all.

"For many of our high school-age parents, their children are under two, and they can't utilize the campus childcare center. They find someone who can take care of their child while they're in school or they're not able to start," says Chavez of Cypress Hills LDC.

Jitinder Walia, executive director of the Early Childhood Center at BCC, says "it's just a fact" that access to affordable childcare makes the difference between dropping out and staying in school for some students. "I have parents who waited for their child to turn two to go back to BCC so that they can have childcare and be in school," says Walia.

One of those students was Sabrina, who had her daughter Ariel at 19 and delayed college until Ariel turned two and she could use BCC's childcare center. Sabrina looked into an affordable day care program for infants, but the hours weren't flexible: At the first meeting, they told her that drop-off at 8 a.m. and pickup at 3 p.m. were mandatory to stay in the program—but at 3 p.m., Sabrina's mom would still be working, and Sabrina would still be in class. As for private day care, "I didn't even want to think about that because I can't afford that," says Sabrina. "I would have been working to afford that and wouldn't have been able to stay in school as well."

The cost of books, technology, and other class materials is prohibitive for many low-income students.

Textbooks and Class Materials

Lacking reliable access to a book for class—or to computer and WiFi access to get homework done—is damaging in more ways than one: It undermines a student's ability to succeed academically and contributes to the lack of belonging that many low-income, first-generation students feel in college.

Books, like transportation and meals, are a new cost for many incoming community college students who received free textbooks, a MetroCard, and breakfast and lunch during high school. In college, textbooks and class materials can add up to hundreds of dollars per semester—and many students don't have the resources to handle that new expense.

"Going to college and having a \$500 or \$600 bill for textbooks can be daunting," says Palmer of New Settlement's College Access Center. "Many of our students aren't buying textbooks until October or November because they don't have the money up front,"

The psychological impact of not being prepared for class also does concrete damage, says Fiorelli of the Urban Assembly. "I think the biggest barrier is our students don't feel like they belong," she says, and not having the class materials is "the most visible aspect of not belonging."

A single textbook can be well over \$100, especially if students are required to buy an access code to an online platform for submitting quizzes and assignments. For Jose, an electrical engineering student at Hostos, the required book for his programming class, *Starting Out with C++*, was \$159.99 from the college bookstore, and the cheapest used version from Amazon is still over \$100. Students sometimes come up with solutions if they can't buy new books: Finding PDFs online, renting books, borrowing from peers, or finding the book at the library and taking photos of individual pages. But these options take time and resourcefulness, along with a certain amount of knowledge of how to navigate campus resour-

es, so sometimes students just don't do the reading for class because they can't afford the textbook. Some professors make an effort to provide lower-cost options or make sure the reading for class is accessible online, but that isn't standard practice.

Viridiana, a former LaGuardia student, says it's difficult to part with hundreds of dollars on books when she could be using the money to support her family or deal with more concrete expenses. "Books are really expensive," says Viridiana. "I really need the money. Sometimes I need to buy the book, but at the same time, I need to pay this bill, I need to buy this MetroCard to go to school." She received full financial aid with a refund check of \$200 to \$300 each semester, which wasn't nearly enough to cover all of her textbooks. "That's basically one book right there," she says.

While there's an effort to reduce the price students are paying for textbooks, a new cost has emerged: In STEM courses, professors often require students to submit homework and take quizzes through an online platform. Students gain access to the platform by buying an online access code along with the textbook. Unlike textbooks, access codes can't be bought used, taken from the library, or shared. Students either need to buy a new textbook that comes with an access code or buy a new access code separately. "The total cost [of the textbook and access code] can be \$200 to \$300," says Aguilar at the Goddard Riverside Options Center.

Technology Costs

Access to technology is necessary to do college-level work, but it is not a given for every student. According to CUNY's Student Experience Survey, 10 percent of CUNY community college students who used on-campus computer labs did so because they don't have a computer at home, including 12 percent of students at Kingsborough, 14 percent at Hostos, and 15 percent at Bronx Community College. In addition, 15 percent of community college students say they lack access to the necessary computer programs at home, and 6 percent do not have Internet service.³⁸

The sudden shift to all-remote learning when the pandemic hit came at a significant cost. Using a combination of city and state funding, CUNY acquired and distributed about 50,000 devices to students since March 2020, including laptops, iPads, and MiFi devices. This bold move cost more than \$3.4 million but helped narrow the digital divide among CUNY students. However, maintaining this level of technology availability will require millions of dollars in dedicated capital funding in the years ahead.

When students don't have reliable computer and WiFi access, everything takes longer than it should. Kassie, the BMCC student-parent, didn't have either: Sometimes she was able to connect to her landlord's WiFi, sometimes she used her mother's iPad for assignments, and other times she took the bus to her cousin's house to use her computer. Kiara, the student who left LaGuardia Community College in part because she couldn't afford a MetroCard, rushed to get her homework done at the library between class and her work shift because she didn't have a laptop at home.

Luis, who attended BMCC and recently transferred to City Tech, = worked full-time in construction while at BMCC but never had his own computer. He would sometimes borrow his cousin's laptop but mostly needed to be at BMCC's library to do his work. He went on Saturdays because he was usually too tired after his 8 a.m. to 4 p.m. workday and evening class to stay at the library at night. It was an hour and a half commute from his home in Ozone Park, Queens, to BMCC in lower Manhattan. When he started his English 101 class, which requires a weekly essay, Luis typed his first one on his phone. The professor emailed and asked Luis to come to his office. "He said to me, 'Look at this,' and I looked at my essay, and it looks so bad that no one can read it," says Luis. From that point on, Luis wrote his essays at school, though he still sometimes completed quizzes and other schoolwork on his phone.

Luis's situation isn't uncommon, says Yamila Hussein, director of education and college access at Phipps Neighborhoods: "Several of the young people I've talked to, all they have is their phone, and that's where they do their reading, and that's

where they try to write.”

One option is doing homework at school, where students can find textbooks on reserve at the library and use a school computer. But students who work or have children are rarely able to spend hours each week in the library, and for students with full work and class schedules, on-campus study spaces aren’t always open late enough. There are no 24-hour study spaces available at CUNY campuses. Only two community colleges have libraries open past 9 p.m.—Guttman and BMCC stay open until 10 p.m.—and only Monday

through Thursday. All the libraries have limited weekend hours and shorter hours on Fridays. On Fridays and Saturdays, BCC’s library closes at 5 p.m.; on Sundays, the library is closed.

“I’ve had students who would spend hours in the library using their phone to take a picture of every single page and creating a PDF themselves,” says Fiorelli of the Urban Assembly. “It takes a very long time, but they had no other option.”

Emergencies can derail a student’s ability to stay in school.

Many of New York’s community college students end up dropping out after encountering a sudden financial emergency—even one as low as a few hundred dollars. These students—71 percent of whom come from households earning less than \$30,000 a year—are often rent-burned and lack the savings to deal with the unexpected—like an eviction, job loss, or a medical expense. Unfortunately, our research finds that these sudden financial shocks come up all too often. “A few hundred dollars is a big deal to many of these young people. That makes all the difference,” says Daniel Diaz at East Side House Settlement.

Kassie enrolled in BMCC in fall 2012, but she almost wasn’t able to start the semester. Kassie only received partial financial aid because of her mom’s salary as a 911 operator. But in order to take care of Kassie’s grandmother, who had recently been diagnosed with cancer, Kassie’s mom wasn’t working, and Kassie herself had just lost her summer job. The family had no savings—they had lost nearly everything in a house fire a few years earlier.

“We were so strapped, my grandma was so sick, and my mom wasn’t able to work because she was taking care of my grandma,” she says. Kassie owed about \$550 in tuition but had no way to pay it. She told her best friend that she wasn’t going to enroll at BMCC after all, and her best friend’s mom paid the balance herself. “Without that, I wouldn’t have been able to go,” says Kassie. “We didn’t have it. I had no money, I was in the process of finding a new job, and no one around me had it.”

At some of CUNY’s community colleges, students can apply for emergency grants funded by the Petrie Foundation. (Later, Kassie used an emergency grant to pay a gas bill.) Because the need for emergency funds is so great, CBOs, like the Urban Assembly and Goddard Riverside Options Center, are developing emergency grant programs of their own to supplement CUNY’s and help their own students with expenses.

COMING UP SHORT

New York's Current Systems and Policies Are Struggling to Meet Students' Basic Needs

The systems designed to help students attain a postsecondary credential are struggling to keep pace with the need. In order to help more students get on a stable path to a college degree, policymakers will have to fully account for the costs of college and adapt policy and programming to boost success for the vast majority of community college students who come from low-income backgrounds. The following findings lay out the major policy issues holding back CUNY's community colleges and their students from overcoming the non-tuition financial barriers to degree completion.

Financial aid is inadequate to support low-income students.

The majority of CUNY community college students receive financial aid. But even students whose tuition is fully covered must find a way to afford living expenses, which far outstrip the cost of tuition.

Compared to the typical cost of higher education, tuition at a community college is low: At CUNY, it is about \$5,200 per year, including technology and activities fees. Students can submit FAFSA forms to get some or all of their tuition covered by grant aid: New York State's Tuition Assistance Program (TAP) and Pell, a federal grant. Most community college students come from low-income households, and many of them have an expected family contribution (EFC) of zero. "If financial aid worked, it would make the full cost of college free," says Magesis at Urban Assembly. "But that is so not the case."

At best, a low-income student will receive full TAP and Pell, which amounts to about \$11,000. (The maximum TAP award for 2019-2020 was

\$5,165, while the maximum Pell award is \$6,125.) Any grant aid that is left over after paying tuition is distributed to students via a refund check each semester, which colleges and CBOs advise using to cover textbooks, a MetroCard, and other college-going costs. After paying \$5,200 in tuition and fees, the maximum check would amount to \$5,800. But only 14 percent of CUNY community college students receive full TAP and Pell.

Even for those students who do receive the maximum possible award, it isn't nearly enough to cover the basic costs of living in a city as expensive as New York. According to CUNY's cost of attendance calculation, which includes food, rent, transportation, books and supplies, and personal expenses, the cost of living for nine months is \$10,368 for students living at home and \$24,446 for students living independently. (CUNY's cost of attendance estimate likely understates the full cost for many students. For instance, the estimate includes conservative figures for food, rent, transportation, books and supplies, and personal expenses but does not cover childcare or any of the costs of having a child, emergencies and unexpected bills, and any number of ways students might be financially supporting family members.) Students can apply for loans to make up the difference between their grant aid and the cost of attendance at their institution, but many students and their families are reluctant to do so and lack access to financial advice that would help them navigate the process.

Non-tuition financial barriers damage academic performance, which can cause students to lose financial aid and leave school.

For low-income students at community colleges, financial aid is a necessity—they cannot pay out of pocket for tuition and costs of living at the same time. But financial aid is not granted unconditionally, and if it's lost even temporarily, many students are forced to drop out. "For our students, losing financial aid means you're no longer going to school. That's just the reality," says Palmer of New Settlement.

Every semester, students end up losing financial aid for any number of reasons. Some students don't realize that they need to resubmit their FAFSA every year, or they wait until it's too late. Others run out of aid because they used it on remedial coursework or took too long to graduate. Some students don't get the financial aid they're eligible for because they don't realize they've been flagged for verification, a process colleges use to confirm that the data reported on a submitted FAFSA form is accurate.

But one of the most common reasons a student loses financial aid can be an economic issue posing as an academic one—like housing instability, food insecurity, or the need to work full-time undermining a student's ability to do well in school. Some students fail to meet the standard of "satisfactory academic performance" because they enter college unprepared academically, but many of those students are also dealing with economic stress that interferes with their ability to concentrate in class, go to class and office hours for help, and to do their homework. That exacerbates academic difficulties that they might otherwise have been able to overcome.

Take the case of J, a BMCC student who lives in a shelter with his family and asked to remain anonymous. J almost lost his financial aid before an advisor at a CBO recognized what was happening and was able to intervene.

After J's family was evicted following a dispute with their landlord, J worked two jobs while going to school in order to help. He used the money to

cover his own expenses and help his family save for an apartment. Sometimes J couldn't make classes because they conflicted with the family's required weekly meetings with shelter staff. He also missed a few classes to accompany his mother to government assistance hearings. He tried to study on breaks at his job but felt like "as soon as I opened my book or opened my laptop, it would be time to go back to work." In school, he was too tired and distracted to concentrate. J's GPA fell below 2.0, and he lost financial aid.

J's advisor at the nonprofit Outward Bound helped him appeal the decision because of his housing situation, and J got his aid back. Without the help, he says, "I wouldn't have gone to school, to be honest. I would probably have dropped out." He hadn't told the advisor that his family had become homeless until she saw the change in his grades and asked what was happening. "At first, I didn't tell her. I would go to [our] meetings every Friday, and I would act like nothing happened," says J. J is not alone—students experiencing basic needs insecurity often keep it to themselves. Unless they have an advocate at their college or at a CBO who can connect the dots and help them appeal to get their financial aid back, losing it can put an end to their college career.

Students lose key resources after high school

At New York City public high schools, students can receive a free MetroCard, breakfast, and lunch, and their school provides textbooks. But those resources fall away when they graduate high school and start college, creating significant financial burdens for students and their families.

"When you're going to high school, your transportation is covered, breakfast and lunch are covered, textbooks are covered—and they get pulled away when you enroll in college," says Palmer of New Settlement. Suddenly the expectation is that you have the money to pay for these things, and many of our families don't."

These losses mean that students must transition to college while also taking on thousands of dollars in new costs. CUNY's 2020-2021 nine-month student budget estimates the combined

cost of transportation and lunch for a community college student to be over \$2,480 (a monthly MetroCard is \$1,143, for nine months, and lunch for nine months is \$1,360, a budget of about \$7.56 for lunch per weekday).³⁹ If students also spend \$2 a day for breakfast and \$400 a year for textbooks, calculators, and any other class supplies—a conservative estimate for both—they lose a total of \$3,000 worth of resources per year when they transition from high school to college.

“The reason it has such an impact is because it catches them off guard,” says Fiorelli of Urban Assembly. “They really don’t realize how much they had in high school until it’s taken away, and they often don’t realize until their first month in college.”

Community-based organizations that serve young adults lack the resources to help students succeed once they get to college

Many CUNY community college students are the first in their families to attend college and receive essential support from nonprofits focused on helping them succeed. Staff at community-based organizations play a critical role in helping students navigate the college-going process, assisting with financial aid, and supporting students through the financial and emotional challenges that so often come their way. But even as students lose access to resources they had in high school, hardly any community-based nonprofit organizations focused on supporting young adults have the resources—or public funding—to continue supporting their clients into their college years.

Interviews with CBOs that help students from high school to college say that few public contracts support college success work, and existing contracts from agencies like the Department of Youth and Community Development restrict CBOs from redirecting some of their existing funding to college success programs.

CAMBA serves many high school students and runs a college readiness program in its Beacon community centers, which are funded by DYCD. Hodgkins would like the Beacon centers to help those students persist in college—for instance, hiring a college success advisor to work with high

school graduates transitioning into college who still live in the neighborhood. But DYCD’s contracts do not include funding for college success work, she says, so CAMBA isn’t able to take those next steps to continue serving the students with whom they have already built relationships.

Organizations also lack funding to support college students with basic needs issues. For instance, CBOs can tap into city funding to offer meals to students 18 and under, but not for students older than 18. At The Door, a youth-focused nonprofit that offers wraparound services including meals, “We carry probably a \$200,000 to \$400,000 deficit per year, and mostly it’s because for the 18-to-24-year-olds who aren’t in high school or a high school equivalency program, there is no way to pay for their meals,” says Andrea Vaghy Benyola, managing director of career and education services. “There’s no city, state, or federal funding that will cover meal costs.”

Community nonprofits are often also well-positioned to help the many students who need to work by connecting them with jobs that they can balance with school, but there isn’t funding to do so. DYCD offers funding for job placement resources that serve out-of-school, out-of-work young people, but not for people who are currently in school. “I’m not seeing any funding streams at all on the college success and persistence side,” says Matthew Phifer, vice president for education and employment services at Henry Street Settlement. Henry Street and other CBOs used to get grants from the state’s Higher Education Services Corporation, but that funding no longer exists. Even when it did, those grants were relatively small. “Ours were \$75,000. That’s one full-time employee,” says Phifer. “That full-time employee had better have a magic wand.”

Apart from funding, CBOs lack another resource: access to information about the students they serve. Directors and staff we spoke with said that access to data CUNY collects about students would allow them to step in and offer more targeted support. These organizations already have relationships with students and are well-positioned to help when students run into non-tuition financial issues, but they don’t necessarily know which of

Hardly any CBOs have public funding to continue supporting their clients into their college years.

their students are struggling most. Although privacy considerations make this kind of data sharing a challenge, access to data could act as an early warning system that allows CBOs to identify which students are most at risk of dropping out and target resources towards them.

Part-time students face the same non-tuition financial barriers as full-time students without being eligible for the same resources.

Though 39 percent of CUNY community college students are enrolled part-time, often because they need to work, they are eligible for little or no financial aid and cannot participate in ASAP. In effect, they are punished financially for a decision that is often based on financial need.

Part-time students need resources to help relieve the financial barriers that often push them to go part-time in the first place. But instead, they get less support—largely due to the design of state (and federal) programs. Part-time students don't qualify for full TAP and Pell and pay tuition by the credit hour. The money they earn from working doesn't go as far as it would for a full-time student of a similar income level because they need to spend that money on tuition in addition to living expenses. And part-time students do not qualify for ASAP, which offers tuition support and relieves the most common non-tuition cost: the price of a MetroCard.

“We really encourage our students to go full time, so for the most part, they start as full-time students,” says Aguilar of Goddard Riverside Options Center. But by the end of the first semester and first year, a number drop down to part-time in order to work—largely to pay for living expenses. “Students that would have been eligible for financial aid, they receive less than 50 percent

of financial aid, or none at all, because they need to go part-time in order to work.”

Students know that going part-time means sacrificing financial aid, so many of them choose to go full-time while working more than 20 hours a week. Nancy, a BMCC student and peer leader with CARA, says, “A lot of students are basically dying to stay full time while they're working full time. As the semester goes on, you see a whole bunch of students go part-time, and then they stop receiving financial aid.” As Nancy explains, students who need to work long hours face a Catch-22. They can go to school part-time and have a manageable schedule but give up the chance to get the financial aid they might have qualified for as a full-time student. Or they can go full-time and get financial aid but have a work schedule that puts their academic success at risk.

HELP AT HAND

Expanding and Improving Supports for Students Facing Non-Tuition Financial Challenges

CUNY has made strides in addressing non-tuition financial barriers with its nationally recognized ASAP initiative. On-campus Access Resource Centers (formerly known as Single Stop centers), food pantries, and childcare centers offer crucial support to the students they serve, while emergency grant programs help students facing urgent costs that might threaten their persistence in school. But these vital programs are only meeting a fraction of the need, and scaling them up is far beyond the scope of what CUNY can accomplish on its own. To help overcome these challenges, New York City and State will have to make significant new investments in overcoming the nontuition barriers to college success and growing the programs and approaches that are working.

CUNY ASAP

A national model for college success interventions with room to grow

More than any single intervention at CUNY, the Accelerated Study in Associate Programs (ASAP) initiative tackles the barriers to college success posed by non-tuition costs.

ASAP was founded in 2007 as a response to the alarmingly low graduation rates at CUNY community colleges—then just 13 percent in three years. The program gives participating students an academic, financial, and social support system designed to increase persistence by fully covering tuition for any student who qualifies for any amount of financial aid, matching students with an ASAP advisor who has a fraction of the caseload of a typical academic advisor at CUNY, offering tutoring and career services, and helping students pay for textbooks. One of ASAP's best-known resources, and one that draws many students to the program, eliminates the most common non-tuition financial

barrier—a free, unlimited MetroCard.

With three-year graduation rates of ASAP students a full 28 percentage points higher than non-ASAP students, the program has become a national model for how to increase college persistence.⁴⁰ Guttman, CUNY's newest community college, offers every student a free MetroCard—one of the key supports offered in ASAP—and has graduation rates roughly double the CUNY community college average (43 percent of full-time, first-time students graduated in three years as of fall 2015, compared to 22 percent across all community colleges).

CUNY received funding from Mayor de Blasio and the City Council to expand ASAP to 25,000 students in 2019, including all eligible first-time, full-time students at Bronx Community College.⁴¹ This represents significant progress in ASAP participation but still reaches just over one-quarter of CUNY's 95,000 community college students. Due to the pandemic, that funding is now under threat: Mayor de Blasio's January 2021 financial plan includes a proposed \$10 million cut to ASAP services.

ASAP is designed to relieve economic barriers, but economic barriers can also block students from being able to participate in the program. Part-time students are not eligible, which rules out over 37,000 CUNY community college students. (To help meet this need, CUNY's new Part-Time Initiative pilot program, which provides part-time students with ASAP-like services, could be expanded.)

Single Stop Centers

A vital on-campus resource with an uncertain future

For the past five years, every NYC community college has had a Single Stop center—an on-campus

outpost of Single Stop USA, a nonprofit that offers assistance applying for benefits and an array of social services. Single Stop staff screen students for SNAP and other benefits, help them apply for emergency funding, connect them to legal services, and refer them to community-based organizations that can offer more intensive support. Some campuses also offer a limited supply of meal vouchers and emergency MetroCards.

Single Stop is designed to help the many low-income students facing basic needs insecurity access the benefits they are eligible for. With about one in five food-insecure students signed up for SNAP and just 8 percent of homeless students receiving any housing assistance, there's a major gap in benefits enrollment that Single Stop centers can help address.⁴²

But with thousands of students at each community college facing financial hardship, a Single Stop center cannot always give students the immediate help they need. "The Single Stop office on campus does wonderful things," says an advisor at BMCC. "But when students come to me, it's sometimes hard for me to send them over there when I know they're very backed up. It's not necessarily their fault. They just don't have enough resources. It's two or three people serving a campus of 26,000. I've had students email me about housing issues, for instance, and I tend to do research for them instead of sending them to Single Stop. Often the issues students are facing are very immediate, it's not like, 'Hey, can you wait two weeks?'"

Publicizing Single Stop to students is also a constant challenge, and accessing its services is often dependent on students' own initiative or staff referrals. Single Stop directors and staff told us they do as much publicity and outreach as they can, and information about Single Stop and food pantries is often included on class syllabi. But staff members say they know there are many students they aren't reaching. Based on the demographics of students at BCC, "There's a pretty good percentage of students who should be here but aren't," says one member of BCC's Single Stop staff. On average, BCC's Single Stop center gets about ten students a week applying for SNAP. But research suggests that more than half of all CUNY community

college students struggle with food insecurity. "With more money, we could feed more people. You see demand for it," she says.

CUNY's partnership with Single Stop USA ended in June 2020; as a result, CUNY schools using the Single Stop name have rebranded their student resource centers, and some individualized services are no longer offered. A dedicated source of funding will be required to continue providing the full range of services, including one-on-one support, at each campus in the future.

Food Pantries

An important resource with significant variation from campus to campus

CUNY's approach to food assistance is centered on food pantries, which exist at every community college. They provide important temporary relief for some students, but vary from campus to campus, reach just a fraction of food-insecure students, and cannot provide long-term assistance.

"There is great variation in the food pantries, in their reach, their hours, the food they provide, the quality of food services, how many students know about them—there's no central coordination of that," says Nicholas Freudenberg of CUNY.

An assessment conducted before COVID hit found that hours were often limited, and none are open at night (LaGuardia's is open latest, until 7 p.m.) or on the weekends. In most cases, staff at the campus resource center can open up the food pantry if a student asks, but that is not always clear online. BCC's is only open twice a month, when it packs grocery bags to distribute to students, though staff can open up the food pantry to students on a case-by-case basis. Sabrina, the working mother, enrolled at BCC, did not realize she could use the food pantry outside of the twice-a-month grocery pickups. She says that would have been useful to her because she couldn't always make the pickup time.

Quality and variety of food vary: A few pantries consistently have fruits and vegetables, while others just have non-perishable and processed food. On the days CUF visited, two food pantries had mostly cereal and canned foods, including tomato

sauce, ravioli, and mixed vegetables. Not every food pantry has a refrigerator. Some pantries get deliveries of produce but must give it out immediately before it spoils because they lack storage space.

Some but not all community colleges also have meal voucher programs, though the scale is small. Kingsborough offers several food resources through its Single Stop center: The food pantry, SNAP screenings, fresh produce deliveries every Thursday, a partnership with the college's on-campus farm, grab-and-go meals (students can get soup, a snack, and a drink three times a week), \$10 meal vouchers to eat on campus (funded by the Petrie Foundation), and gives out thirty \$100 gift cards to ShopRite every semester.

Food pantries are supposed to be temporary solutions, but they tend to serve the same students, ranging from a few dozen to a few hundred per semester, again and again. Helping students and their families access SNAP benefits is a longer-term solution that could span across a college career, but eligibility requirements for SNAP rule out many college students: To be eligible, students must be working at least 20 hours a week (although a new state policy will exempt community college students who are enrolled at least half-time in career and technical education courses).

Childcare Centers

A crucial support system for student-parents that can grow with the right investments

CUNY's on-campus childcare centers are an incredibly valuable support system for the student-parents who use them, but they serve a fraction of community college students with children. Approximately 17 percent of CUNY community college students are primarily responsible for children, but CUNY's capacity to offer support with childcare is limited. CUNY's 16 childcare centers have a total of 1,300 slots. Only five of them are at CUNY community colleges, where more than 16,000 students are supporting children. Two community college campuses do not have childcare centers: Queensborough and Guttman. As of October 2019, LaGuardia, Kingsborough, and the

program for two-year-olds at Hostos had waitlists. LaGuardia's waitlist is over 100 students. Weekend programming is limited: Hostos doesn't have any childcare programming on weekends, while LaGuardia provides weekend programming from 9 a.m. to 3 p.m. for children ages 2 to 5, with room for 30 children. Because capacity is limited, parents generally can only use it to cover times that they're in class—but not while they study in the library and not while they work. Childcare centers also have a significant restriction: They do not accept children under two.

"In most cases, children can't start until they're two, so there's a real question of what happens in between," says Cassie Magesis at Urban Assembly. "We know that for students who take breaks between high school and college, it's harder for them to begin again—a problem for many students with infant children. Maintaining that academic momentum is really important."

Public high school students who are new parents can access free childcare through the Department of Education's LYFE centers. But there is no similar option for college students. With the exception of a small weekday program at LaGuardia that accepts one-year-olds, CUNY's childcare centers don't accept children until they turn two.

Childcare centers are also attentive to the needs of parents. BCC's Early Childhood Center, which serves about 125 children in its preschool and afterschool programs, is open until 10 p.m. and has its own building with plenty of classroom space and a playground. It focuses on a two-generation model, where resources for parents are built-in along with care for their children—it has a new Family Resource Center, available to students whether or not they use the childcare center. According to BCC's Department of Institutional Research, student-parents who use the Early Childhood Center are twice as likely as other student-parents to graduate. But BCC Early Childhood Center executive director Jitinder Walia must rely on state and city grants and private funding to supplement what CUNY can provide.

In 2018, CUNY received \$6 million in federal Department of Education funding for its childcare centers, enabling BCC to start offering late-night

hours, LaGuardia to increase enrollment by 20 percent and offer mental health services for student-parents, and Kingsborough to lower the price of its childcare center to \$1 a week for most student-parents. BCC also plans to pilot a program for infants starting at six weeks, the first CUNY childcare center to do so.

Emergency Grants

For students in crisis, immediate cash can make the difference between persistence and drop out

Cash assistance is not a systemic solution, but emergency grants are often the best way to give students the immediate support they need to stay in school.

Emergency grants offered at CUNY community colleges are privately funded, mostly through the Petrie Foundation. At some schools, students can apply for grants to cover expenses like MetroCards, food, rent, a lost or stolen computer, childcare, medical costs, or other issues. These grants are relatively small—many are under \$500—and are meant to get money to students quickly.

But students can only access Petrie grants once, and not every school has emergency funding that a student can apply for themselves. At LaGuardia, for instance, the food pantry is supported through Petrie funding, but a fund isn't available for individual students. Rhonda Mouton, former director of LaGuardia's Single Stop center, says that the school still lacks a way to help students housing and transportation, the main issues she sees among students. "We need on-the-spot assistance," says Mouton.

In 2020, CUNY partnered with several philanthropic foundations to provide emergency grants for students experiencing serious financial hardship from the COVID-19 crisis. The Chancellor's Emergency Relief Grant Program received contributions totaling \$8.3 million from Deutsche Bank Americas Foundation, the Petrie Foundation, the Mellon Foundation, the James and Judith K. Dimon Foundation, and several other donors.

BEST IN CLASS

How Other States Support Students with Economic Barriers to Persistence

As states and college systems nationwide begin to recognize the impact of non-tuition financial barriers on college success, several emerging and established initiatives can offer direction for New York.

Investments in California support students with non-tuition costs

In recent years, California has led the way in confronting economic barriers to college success. In addition to making the first two years of community college tuition-free, California is putting significant state funding into addressing costs outside of tuition.

Through its Cal Grants program, California offers a competitive scholarship that awards additional financial aid for non-tuition costs. Governor Gavin Newsom's most recent budget included \$2.6 billion in Cal Grant funding reaching over 400,000 students, on top of \$250 million in emergency financial assistance for California community colleges. (In California, many low-income students are eligible for additional Cal Grants of \$1,656 to cover nontuition costs.)⁴³ The previous state budget also included a proposal to give individual grants of up to \$6,000 to about 29,000 parents with dependent children. And a new bill introduced in California's State Assembly would make it easier for thousands of low-income community college students to qualify for Cal Grants by easing restrictions.⁴⁴

Washington State's Workforce Education Investment Act

Washington State's Workforce Education Investment Act, passed in March 2019, offers free tuition at public colleges for students from households that earn less than \$50,000 and reduced tuition for stu-

dents from households earning less than \$90,000. Funded through a tax on Washington-based companies that employ large numbers of skilled college graduates, the bill is projected to raise \$1 billion over four years and provide a new funding stream for the state's community colleges.⁴⁵

Zero-textbook-cost courses at California community colleges

Twenty-three of California's community colleges are now offering zero-textbook-cost (ZTC) certificate and degree pathways. The initiative is funded by a \$5 million grant from the state legislature in 2016, which allowed all the class materials for the programs to become open educational resources (OER)—freely available to students, usually posted online. Most of the new ZTC courses began in fall 2019 and data from colleges that started the programs is promising: In ZTC courses, failing grades decreased by 11 percent, and grades of Pell recipients were almost 8 percent higher than in the same courses with traditional class materials.⁴⁶ The 23 community colleges produced 34 Zero Textbook Cost degrees or certificates, saving students approximately \$43 million in textbook costs.⁴⁷

ONE at the University of Kentucky

On-campus meals are often expensive, but the University of Kentucky's on-campus community café, ONE, offers a counterexample: lunch is one dollar for every student. It began as a pilot program in April 2019 in response to the Basic Needs Campaign, a student-led movement that protested the high prices of on-campus food and housing and advocated for better resources to address food insecurity. ONE circumvents the stigma that students can feel while using a food pantry by providing one-dollar lunches to every student, regardless of income.

The Family Resource Center at Los Angeles Valley College

A public-private partnership that began in 2000, Los Angeles Valley's Family Resource Center supports student-parents and other students dealing with basic needs issues, offering free childcare, a study lounge with child supervision, and tutors for both college students and their school-age children. It also includes a computer and print lab, food pantry, textbook library, and a child clothing exchange, as well as school supplies and childcare supplies to students who need them.

CBO partnerships on college campuses

In LA, the housing assistance organization **Jovenes** partners with four community colleges to support homeless students by offering rental subsidies for apartments near their schools. Jovenes does outreach on college campuses with its peer navigators, who experienced homelessness while in community college themselves. More than 80 percent of formerly homeless students who have found housing through Jovenes have persisted in college.

In Chicago, the nonprofit **One Million Degrees** (OMD) has partnered with seven community colleges to offer wraparound support to students, including financial support and coaching. Findings from the University of Chicago's Poverty Lab showed that participation in the OMD program coincided with a 35 percent increase in full-time enrollment and a 47 percent increase in full-time persistence to the next school term. OMD currently serves approximately 750 community college students in Chicago.

Edquity

Driven by a growing recognition that emergencies are driving students out of school over relatively small costs, a number of organizations outside of the college system have established emergency grant programs for college students. Minnesota and Washington have begun state-funded emergency aid programs, while California passed a law

in October 2019 that creates a \$500 million fund for emergency grants for students at community colleges.

One of the newest and most promising programs is Edquity, an app for emergency grants that prioritizes getting money to students quickly: Students apply directly for funding using their phones, are not asked to prove financial need, and receive a decision within 24 hours. The application takes a few minutes—it's set up to streamline the process of applying for and receiving aid while making it easy, private, and stigma-free by eliminating the need to go to an office, ask faculty in person, or go through a lengthy application process. It has partnered with several colleges, including LaGuardia, to create resource maps ("Yelp for social services," as founder David Helene puts it) and partnered with colleges in Dallas to provide emergency relief after tornadoes hit Texas in fall 2019. Helene hopes to establish partnerships with more colleges to help them manage their emergency aid programs.

U-Pass programs in Washington, Connecticut, Chicago, and Los Angeles

Students at the University of Washington are automatically members of U-PASS, a program that provides unlimited access to Seattle's public transportation. The UPASS is linked to a student's college ID card, which they can swipe to board buses and to enter train stations. UPASS program fees are \$84 per quarter included with tuition and can be covered by financial aid.

Connecticut used Washington's program as a model to start its own: At nine of Connecticut's community colleges and two of its universities, a \$20-per-semester fee included in tuition allows students to have a U-Pass that lets them take unlimited rides on all local buses, Metro-North, and CTfastrak. The program is a partnership between colleges and the Connecticut Department of Transportation.

RECOMMENDATIONS

20 Ideas for Tackling the Non-Tuition Financial Barriers to College Success

Each year, CUNY's seven community colleges serve as a gateway to economic mobility for tens of thousands of New Yorkers from low-income backgrounds seeking the skills and credentials to get ahead in a challenging economy. But the majority of CUNY students who enroll in associate degree programs never graduate—and for many students, non-tuition costs like a MetroCard, books, Internet service, food, and housing are the deciding factors that make it impossible to finish college.

In order to help New York cultivate an inclusive economic recovery from the COVID crisis, policymakers will have to help ensure that far more of New York's lowest-income students can earn a postsecondary credential. Doing so will require New York City and State to do much more to help CUNY students tackle these non-tuition barriers to college completion. What follows are 20 practical and achievable recommendations for how policymakers, CUNY, and philanthropy can work together to alleviate non-tuition financial barriers and make significant further progress on boosting community college success.

Recommendations for the Mayor, City Council, and Candidates Running for Office

Make overcoming the non-tuition financial barriers facing community college students a key piece of NYC's efforts to build a more equitable economy. One of the most effective things city policymakers can do to create a more inclusive economy is help a much larger share of the students who enroll at CUNY community colleges to remain in school and earn a credential. Research has shown that low-income students who do graduate from these institutions get a powerful boost, often catapulting into the middle class. But the majority of students who enroll in the city's community colleges drop out without earning a credential. Mayor de Blasio, the City Council, and the candidates running for office in 2021 can change this by addressing the major cause of students dropping out: non-tuition financial barriers. CUNY simply doesn't have the resources to address these financial challenges effectively on its own. City policymakers should step in and provide new resources to address the affordability gap tripping up far too many students and forcing them off the path to a better life. Specific steps city government officials can take include:

- **Expand ASAP to every community college student.** CUNY's nationally renowned ASAP program, which has been shown to more than double graduation rates for students at CUNY community colleges, provides fully subsidized tuition and a free MetroCard and textbooks (as well as regular access to an academic advisor). But more support is needed to make ASAP a universal program for all CUNY community college students. We estimate that it would cost approximately \$86 million in additional annual funding to scale up ASAP to reach every full-time community college student. A similar investment could help CUNY scale up the Part-Time Initiative to provide ASAP-like services to every community college, including those enrolled part-time. By more than doubling graduation rates, making ASAP universal could result over time in more than 16,000 additional community college graduates every year.

- **Provide every NYC community college student with a free MetroCard.** If there is one thing city policymakers should do to ease the affordability challenges that derail so many low-income community college students on the path to a credential, it is giving them a free MetroCard. Most CUNY community college students attend school tuition-free, but they struggle to overcome other expenses. None seems as prevalent as the challenge of affording a MetroCard, which came up again and again in our interviews with students as the single biggest financial barrier to completing college. Community college students that are part of CUNY’s highly successful ASAP program already receive a free MetroCard. City government officials should cover the costs needed to give a MetroCard to every other community college student. We estimate it would cost the city an additional \$79.5 million per year to give a MetroCard to every CUNY community college student not currently in ASAP—funding that could also help support public transit while ridership remains far below pre-pandemic figures. A free MetroCard is about more than transportation—it helps relieve barriers that are harder to address, such as basic needs insecurity, by letting students put the money they save on transportation towards rent, food, and other pressing costs, and it supports students who are balancing the need to work with remaining in college.
- **Provide funding for CUNY to expand zero-cost classes with no textbook costs.** The mayor and City Council should join New York State in supporting CUNY’s transition toward zero-textbook-cost courses. Since 2018, New York State funding has allowed CUNY to establish open educational resources (OER), which are free to students and openly licensed. A relatively small city investment could match the current state funding and accelerate CUNY’s progress toward eliminating the cost of required books and course materials. This would alleviate a major cost burden for students, who can easily spend several hundred dollars a semester on textbooks and other course materials—saving community college students several million dollars annually.
- **Help CUNY expand childcare on every campus.** Nearly one in five CUNY community college students are parents, and they need to support their children before they are able to commit to school. CUNY’s childcare centers are an invaluable resource for parents who are able to use them, but they need to be expanded, and the university currently lacks the resources to do this on their own. Additional public support would allow CUNY to establish childcare centers at the two community colleges where they currently don’t exist, Queensborough and Guttman, and expand their childcare programming to include children less than two years old. With more resources, CUNY could also hire at least one counselor at each childcare center to support parents dealing with trauma and mental health issues and allow student-parents to use the childcare center while they study instead of just during their class hours. Because capacity is limited by space, schools should partner with local childcare centers to offer students vouchers for free or reduced-price childcare.
- **Increase access to cheap or free food on campus.** Food insecurity damages academic performance and pushes students to prioritize work over school—and far from being an anomaly, the majority of CUNY community college students lack reliable access to balanced meals. On-campus food pantries and help applying for SNAP benefits can give students assistance during emergencies. With additional resources, CUNY could expand its food supports and be better at supporting its food-insecure students day-to-day, especially since most food-insecure students don’t go to their campus food pantry. One way to do that is by expanding access to cheap or free on-campus food. CUNY should consider replicating Kentucky’s ONE cafeteria, which serves a balanced lunch for a dollar, or pilot a similar program.

- **Restore the full range of Single Stop services on campus.** CUNY’s partnership with Single Stop USA ended in June 2020; as a result, CUNY schools using the Single Stop name have rebranded their student resource centers, and some individualized services are no longer offered. New York City and State should provide a dedicated source of funding to continue providing the full range of services at each campus’ student resource center.

DYCD should incentivize and fund college persistence programs at community-based organizations. New York is home to a number of community organizations that have strong records of helping young people attain a high school diploma and apply to college. Our research suggests that these nonprofits are well-positioned to help New York’s low-income community college students overcome the financial hurdles that too often force them to drop out. Indeed, many of these nonprofits previously helped community college students attain a high school diploma and apply to college. But nonprofits say that virtually no city contracts intended to support at-risk youth, college access, and related programs include funding for college success programming—meaning that students often lose support as they transition from high school to college. The city’s Department of Youth and Community Development should retool current contracts and develop new RFPs designed to support college persistence and completion programs, with a focus on organizations serving community college students.

Recommendations for the Governor and Legislature

Strive for free tuition but prepare to embrace cheaper alternatives that reduce non-tuition barriers and expand TAP. The proposal to restore free tuition at CUNY that is part of the New Deal for CUNY bill introduced by Senator Andrew Gounardes and Assemblymember Karines Reyes would be a boon to thousands of New York’s community college students. But should the ambitious legislation fail to win enough support, the Legislature should embrace alternatives that would require fewer state dollars but still provide vital financial relief to CUNY’s low-income community college students. These options include:

- **Fund initiatives to address non-tuition financial barriers facing community college students.** The legislature should consider funding an expansion of campus childcare centers and food pantries or providing MetroCards and other transportation subsidies for all community college students.
- **Sustain laptop and hotspot loan programs.** Computer access is as necessary to succeed in class as access to the textbook—and even more so if distance learning becomes the new normal. But too many CUNY community college students can’t afford laptops. Last year, with the state’s support, CUNY purchased 50,000 new laptops, tablets, and other devices to help students fully participate in distance learning. Additional state support would help CUNY ensure that each of its community colleges is able to maintain a laptop loan program and expand the program with additional devices if demand necessitates.
- **Expand and reform TAP to better meet the needs of New York’s lower-income community college students.** The state’s Tuition Assistance Program (TAP) provides crucial financial aid to New Yorkers but excludes too many students, and it is far too easy for students to lose their TAP grants. TAP needs to evolve into a more effective program that aims to get all students to graduation. The state should make the following reforms to TAP to boost college success:

- *Grant part-time students full access to TAP.* Part-time students deal with the same economic barriers as full-time students, but most of them get little or no help with tuition. (Part-time TAP exists but is too restrictive to reach many students.) Restrictions on financial aid for part-time students are designed to encourage full-time enrollment—but because many students are part-time from economic necessity, the effect of that policy is to strip financial resources from some of the students who need them most. All part-time students should have access to TAP, and the ability to qualify for grants that fully cover the cost of tuition.
- *Stop punishing students by taking away TAP.* Students commonly lose TAP for academic reasons: Because they fail to meet standards for satisfactory academic progress or because they take classes unrelated to their major that aren't considered "TAP-able" and put them below the credit threshold required for TAP eligibility. Both of these policies put students' ability to stay in school at serious risk. The state should reconsider this punitive approach by eliminating rules around TAP-able credits and expanding part-time TAP eligibility, which can help ensure that students do not lose aid due to an unforeseen job loss or family emergency. If a student's academic performance falls below current SAP thresholds, it should trigger an automatic alert to an academic counselor and any CBO with whom that student has a relationship—not a loss of TAP dollars.
- *Raise income cutoffs for TAP so that more students qualify.* Many students are above the income cutoff to be eligible for a grant that fully covers their tuition or for any amount of TAP at all.⁴⁸ But those same students often struggle to afford basic costs of living while paying some or all of their tuition out of pocket—especially in high-cost New York City. The state should raise household income requirements to \$100,000 so that more households are eligible for TAP and so that those that do qualify receive higher awards. The state should also pass legislation automatically raising the maximum TAP award to match the actual cost of tuition at SUNY and CUNY.
- **Expand SNAP eligibility to serve all community college students in need.** Under Governor Cuomo's direction, the state Office of Temporary and Disability Assistance worked with CUNY and SUNY to implement a new policy expanding SNAP eligibility to low-income college students engaged at least half-time in career and technical education courses. But the state should go further and expand eligibility to all students enrolled at least half-time.

Recommendations for CUNY

- **Expand hours at on-campus libraries.** CUNY's community college campus libraries are essential supports for the thousands of students who lack resources at home, such as a computer for writing essays and using software or Internet service to conduct research and submit course assignments. But current library hours are too limited considering the number of students who work, care for children, or have other obligations during the weekday. Campus libraries should be open until midnight and for the full day on weekends to accommodate students who lack a stable environment or resources needed to study.
- **Screen every CUNY student for SNAP eligibility and other benefits.** CUNY's on-campus resource centers help many students receive SNAP and other public benefits, including those who didn't know they qualified. But many students will never walk into a campus office, so CUNY's approach needs to be more proactive: Every CUNY student should be screened for benefits. As part of

the enrollment process at CUNY community colleges, every student applying for financial aid should also complete a short application to see if they and/or their family qualify for SNAP benefits. CUNY should also make a system-wide push to screen current students for SNAP eligibility.

- **Partner with CBOs that offer assistance to housing-insecure students.** More than half of CUNY community college students are housing insecure, with nearly one in five experiencing homelessness in the past year, and that instability puts college persistence at risk. CUNY should partner with CBOs to bring services to support those students onto community college campuses—including rent subsidies, utilities assistance, legal assistance and tenant representation, outreach, and advising related to housing. CUNY campuses should also strengthen their relationships with settlement houses and CBOs, where advisors can refer students who need emergency housing assistance.
- **Allow CBOs to access data about their students.** Community-based organizations are well equipped to do college persistence work and fill in some of the gaps in CUNY’s own resources. But they lack access to the data they need to be effective. Offering CBOs access to data is already being explored at CUNY: The Bronx Opportunity Network (BON) is developing a partnership with Bronx Community College and Hostos that would allow BON to access data about their students and intervene to help students who are most at risk of not persisting, as long as their students sign privacy waivers. This approach should be expanded across the system through standardized privacy waivers and could be expedited by supporting the work of CUNY’s Network for College Success to build data connections with CBOs.
- **Expand relevant work opportunities for students, including virtual paid internships.** Many students need to earn an income while in school and end up taking jobs in retail and food service that are unrelated to their course of study. CUNY should explore opportunities to create paid internship programs that offer 20 or more hours of work per week, with employers in fields relevant to courses of study at the community colleges. Those programs would mean that students’ work experience isn’t divorced from their experience in school—and those employers are less likely to expect students to prioritize work at the cost of doing well in school.
- **Prioritize adapting key non-tuition financial supports to the post-COVID world.** Whether classes resume on campus or distance learning continues for many months to come, CUNY’s important resources supporting students’ basic needs—from food pantries and childcare to benefits screening and financial counseling—will need to be revamped to manage post-COVID realities. CUNY should prioritize restoring these resources, which should include ensuring protocols and protective equipment are in place for childcare centers; developing virtual screening tools; creating or partnering with nonprofits to provide food deliveries to students in need; expanding access to remote mental health counseling services; and developing remote work opportunities for work-study students.
- **Expand financial literacy education.** While community college students badly need cash assistance—whether to pay for textbooks, transit costs, childcare, food, or other debilitating expenses—this financial aid should be coupled with financial literacy. One-on-one financial counseling can help students better balance work and school, prepare for an emergency, build credit, and learn about other supports available to them. College advisors and financial aid staff told us that students who have access to one-on-one financial counseling are better equipped to succeed in college, but that level of support is available to very few students today.

ADVISORY BOARD

We acknowledge the helpful support we received from the members of an advisory board created for this project. Advisory board members, who provided suggestions and guidance but were not asked to endorse the final study nor are responsible for any errors or omissions contained in the final study, included:

Janice Bloom, CARA

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ENDNOTES

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