



MDC



# Center for Working Families at Community Colleges: Clearing the Financial Barriers to Student Success

**EMERGING PRACTICES & TRENDS**



by Cynthia D. Liston and Robert Donnan

## ACKNOWLEDGEMENTS

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## ABOUT THE AUTHORS

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# MDC

MDC is a Durham, N.C.-based nonprofit established in 1967 to help the South build a racially integrated, high-performing workforce in a time of transition from an agricultural to an industrial economy. MDC manages more than a dozen programs across the U.S. that connect education, employment, and asset-building to help people “learn, earn and save” their way to a place in the middle class. MDC’s strategies, aimed at reducing the barriers that separate people from opportunity, include: using data to define gaps and mobilize leaders to create a will for change; demonstrating sustainable solutions and developing them into effective models; and then incubating them so they can be replicated at scale for maximum impact.

## The Annie E. Casey Foundation

The Annie E. Casey Foundation is a private charitable organization dedicated to helping

build better futures for disadvantaged children in the United States. It was established in 1948 by Jim Casey, one of the founders of UPS, and his siblings, who named the Foundation in honor of their mother. The primary mission of the Foundation is to foster public policies, human-service reforms, and community supports that more effectively meet the needs of today’s vulnerable children and families. In pursuit of this goal, the Foundation makes grants that help states, cities, and neighborhoods fashion more innovative, cost-effective responses to these needs.



The Center for Working Families (CWF) approach at community colleges brings together access to a full range of essential economic supports in a convenient location to help families build self-sufficiency, stabilize their finances, and move ahead. CWFs reach students where they are by responding to multiple economic challenges. The approach combines what community colleges do well—provide individuals with training that connects them to dynamic careers—with the financial support necessary to complete education and connect with a career path. MDC manages a national network of colleges that integrate training, income supports, and financial services for low-income students. With the support of the Annie E. Casey Foundation and other funding agencies, community colleges in the network receive a variety of

services and opportunities aimed at increasing their programs’ effectiveness. Members in the network receive technical assistance from both MDC and college leaders on how to implement the CWF approach and how to expand specialized services. Member colleges participate in an active learning network of institutions that visit fellow CWF colleges, gather at an annual convening, and exchange information through regular discussion groups and webinars.

# SECTION ONE: Introduction

This report examines and documents the experiences of 10 community colleges across the country, from California to Connecticut, that are implementing the Center for Working Families approach to helping low-income families reach financial stability and move up the economic ladder.

Community colleges, in fact, are just one type of community-based organization implementing CWF approaches, but they provide a valuable model for understanding how bundling CWF services can achieve improved outcomes for students, their families, and community residents.

The Annie E. Casey Foundation (AECF) has catalyzed the CWF approach nationally through its leadership and strategic financial investments. MDC currently manages the CWF Community College Learning Network, comprising 10 schools nationally that are implementing these CWF approaches.

This study takes a closer look at this emerging CWF network and ascertains how the individual colleges provide their CWF services, whom they seek to serve, how the CWF fits and adapts within local college contexts, what outcomes they are accomplishing, and the answers to other key learning questions.

## CWF BACKGROUND

The Annie E. Casey Foundation developed the CWF approach and has pioneered its adaptation and implementation by diverse types of community-based institutions across the United States. In so doing, it has developed strategic partnerships with many other funders and agencies.

The CWF approach is an integral part of AECF's framework for Family Economic Success (FES)—a broader initiative that embraces and seeks to help enact the principle that “families should be able to meet their basic needs and participate in some level of planning for the future.”

Working through strategic community-based service providers, the FES approach strives to expand low-wealth families' vision of what is possible. It assumes that many families are willing to work diligently to climb out of poverty but often lack key supports that would help them accomplish that vision.

### CORE COMPONENTS OF THE ANNIE E. CASEY FOUNDATION'S CENTER FOR FAMILY ECONOMIC SUCCESS

- Centers for Working Families
- Earned Income Tax Credit (EITC) / Free Tax Assistance
- CFES in Action
- Rural Family Economic Success
- CFES Resources

Other national organizations and agencies that have developed and fostered implementation of their own CWF-inspired efforts include United Way and the Local Initiatives Support Corporation (LISC).



The basic CWF approach, however it may be specifically adapted and implemented by a particular community-based organization or college, seeks to provide carefully targeted support services and remove barriers that might otherwise obstruct or impede low-income families from achieving their aspirations for improved opportunity, greater financial security, and enhanced well-being.

As designed and promoted by AECF, this basic CWF approach has three core service elements:

- **Employment and career advancement services**, including workforce development and career supports that can lead to quality jobs with benefits. These services include educational offerings, job training, job search, job placement, and retention supports.
- **Income and work supports, including public benefits screening**<sup>2</sup>, assistance with benefit applications and submission, and provision of (or referrals to) tax assistance services, such as helping students apply for the Earned Income Tax Credit.
- **Financial services and asset-building supports**, including financial education (household budgeting, improving personal credit, setting long-term goals), one-on-one financial coaching, computer access and training (monitoring and tracking spending, changes in one's credit rating, and savings), and access to affordable, fairly priced financial products (including flexible checking accounts, low-cost loans, savings accounts, and first-time homebuyer financing).

## THE CWF APPROACH

Community college students all too often arrive at a college's doorstep without an understanding of how to navigate college, such as enrollment and financial aid processes. In fact, some don't even know financial aid is available. Many also face immediate, pressing needs—for textbooks that are required but not affordable, reliable transportation, and even past-due rent that must be paid right away. It is not often that a student shows up with a fully thought-out analysis of their overall financial needs and how they will manage their budget while receiving an education. It is just as unlikely that he or she is aware of the full spectrum of student support services that the college has to offer. The fact that often times community college students are older than typical students and have a family to support makes their financial burden even greater.

The AECF approach<sup>3</sup> to CWF, however, encourages the community college to provide these students and their families with access to all three of the core CWF services in an integrated approach. In so doing, a college's CWF approach can provide “a main port of entry and access” to strategically bundled and sequenced services that can support the student's long-term economic and financial aspirations.

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2 Public benefits screening is a process, typically facilitated by college personnel using software tools accessible online, that can help a student or community member to identify specific benefits programs for which they and their families may be eligible. Benefits may range from Federal Student Aid, TANF, Property and Rent Rebates, Food Assistance, Medicaid, Child Care Subsidies, and others.

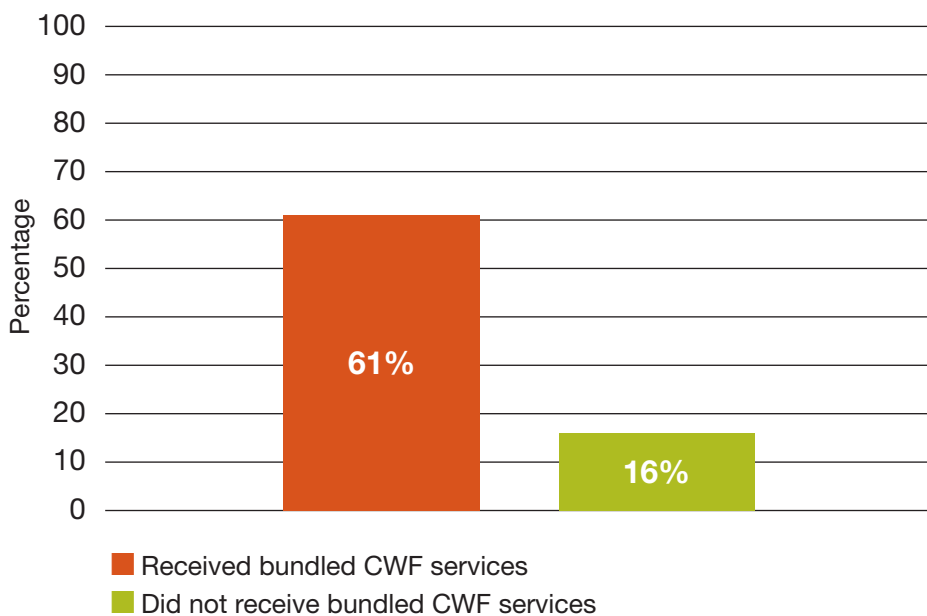
3 For more comprehensive information about the AECF model, please visit their website:  
<http://www.aecf.org/MajorInitiatives/CenterforFamilyEconomicSuccess/CentersforWorkingFamilies.aspx>

PILLAR OF CWF APPROACH	EMPHASIS
Employment and career advancement services	Services that support CWF students as they prepare for and obtain good jobs with appropriate benefits.
Income and work supports	Services that help CWF students to take advantage of resources accessed through the college or its nonprofit foundation, including student aid and emergency financial support.
Financial services and asset-building supports	Financial education, financial coaching, and asset-building products and services.

The evidence demonstrates that bundled and sequenced CWF services can make a real difference in student outcomes. An early analysis of the CWF approach at Central New Mexico Community College (CNM), conducted in 2009 by Abt Associates, found that by the fall of 2009 the college had provided more than 890 CNM students with CWF services. Eighty-eight percent of those students received bundled services. Those who did had a 61 percent chance of achieving a positive, short-term economic indicator, such as receiving a scholarship or staying in school. Only 16 percent of students who did not receive bundled services accomplished a comparable short-term outcome.

Moreover, the CWF students at CNM who received bundled services had a 20 percent chance of achieving a major economic outcome, defined as earning a training certificate, a GED, or an associate’s degree, compared with only five percent of students who received only one service.

### CWF STUDENTS AT CNM WHO ACCOMPLISHED THEIR SHORT-TERM ECONOMIC GOALS, 2008



Source: Abt Associates, 2009

## NATIONAL CONTEXT

As the Bill & Melinda Gates Foundation so aptly describes it, the ticket to the middle class for most low-income, immigrant, and first-generation college students goes directly through community colleges.<sup>4</sup> These students recognize, and labor market research supports, that obtaining a family-sustaining job now requires some type of postsecondary credential, and community colleges are the most accessible and low-cost higher education option.

Moreover, layoffs and tight recession-era job markets have led to double-digit enrollment increases at two-year schools in many places. Tuition, too, is up, even though postsecondary education at community colleges remains a bargain compared to other postsecondary schools. Even so, due to widespread budget cuts, college spending per student is down.

In several states, recent legislation mandating performance-based budgeting is imposing a funding formula for publicly funded community colleges, seeking to achieve improved rates of retention and completion. In December 2011, for example, the Arkansas Higher Education Coordination Board announced its funding formula that will take effect in 2013. Washington, Tennessee, and Ohio already have performance-based funding in place for community colleges.

Clearly, change is in the wind.

In fall 2011, in California, a statewide community college task force on student success recommended new policies that would limit access to two-year schools. Concerned over low completion rates, the Golden State may elect to spend the lion's share of its ever more limited community college budgets on just those students who are identified early on in their postsecondary career as highly likely to finish their certificate or degree program.

If adopted, that policy would represent a dramatic shift from the existing paradigm that long has championed an open-door policy for nearly anyone who seeks to take advantage of the broad menu of postsecondary opportunities available at the state's community colleges—whether academic remediation, entry-level or mid-career job skills training, or preparation for transfer to a four-year college.

As such, important questions arise, especially for those low-income students and their families for whom a community college education long has offered one of the most direct, affordable routes out of poverty.

Non-traditional students—those students who are older and often balance work, school, and family—are inherently vulnerable to unforeseen disruptions along their journey toward earning a certificate or degree. Life crises often undermine academic achievement. And on today's campuses, there are a lot of non-traditional students; one recent estimate puts their number at 12 million nationwide.<sup>5</sup>

*On today's community college campuses, there are a lot of non-traditional students. One recent estimate puts their number at 12 million nationwide.*

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4 Bill and Melinda Gates Foundation website accessed December 11: [www.gatesfoundation.org/postsecondaryeducation/Pages/why-college-completion.aspx](http://www.gatesfoundation.org/postsecondaryeducation/Pages/why-college-completion.aspx)

5 "10 Predictions for the Future of Community Colleges," located online at <http://brightfutura.com/10-predictions-for-the-future-of-community-colleges>

What shall become of their aspirations? How can community colleges adapt to budget cuts and demands for greater accountability in ways that help low-wealth students stay in school, accomplish their academic goals, and get a better job or launch a more rewarding career?

## COMMUNITY COLLEGES' FOCUS ON STUDENT SUCCESS

In fact, community colleges today are more focused than ever before on tracking outcomes and supporting student success in order to help students gain a credential that carries labor market value.

A national spotlight, elevated to greater awareness by organizations such as Achieving the Dream (ATD) and Complete College America, is calling sustained attention to the fact that too few students who enter college ever complete a certificate or degree. As one state community college system president recently pointed out, colleges historically have paid more attention to their August (enrollment) numbers than their May (graduation) numbers.

*Washington, Tennessee, and Ohio, already have performance-based funding in place for community colleges. Arkansas recently announced its own performance-based funding formula that will take effect in 2013.*

The CWF approach builds upon and complements the work already ongoing as part of this national completion agenda. About half of the CWF colleges in the MDC learning network are, or have been, ATD colleges. ATD enabled the colleges to do data analysis and accomplish other foundational work that examined their student success issues, while adopting the CWF approach has provided “direct services or programming” needed to address the identified shortcomings. The CWF approach also builds upon the Breaking Through initiative, which specifically works to improve community college completion rates among older students.

When asked why they decided to embrace the CWF approach, the 10 CWF colleges provided varied responses. Yet a common theme was that it is a comprehensive response to students who, to be successful, need support that goes well beyond what institutions of higher learning historically have provided. The old model of serving students’ academic needs primarily through academic advising—and all too often, through overly bureaucratic processes—is not reflective of the complex reality facing many of today’s community colleges students who need an array of supports.

## RESEARCH FRAMEWORK

This study examines the diverse ways in which the Center for Working Families (CWF) approach is being implemented at 10 community colleges across the nation. Its overarching goal has been to document and share what is being learned about the CWF approach in these environments rather than to conduct an in-depth evaluation of specific college efforts.

Working closely with MDC, the investigators conducted background research about the CWF approach and developed a set of targeted interview questions. During the late summer and fall of 2011, they made site visits to five colleges and conducted telephone interviews with the other five. They talked with CWF leaders, college administrators, data management personnel, student success coaches, and students.



The 10 schools in the study<sup>6</sup> are all members of the MDC community college learning network. The researchers made site visits to:

- Central New Mexico Community College (CNM) in Albuquerque, N.M.
- Des Moines Area Community College (DMACC) in Des Moines, Iowa
- Guilford Technical Community College (GTCC) in High Point, N.C.
- Phillips Community College of the University of Arkansas (PCCUA) in Helena, Ark.
- Skyline Community College in San Bruno, Calif.

The schools interviewed by telephone were:

- Gateway Community College in New Haven, Conn.
- Norwalk Community College in Norwalk, Conn.
- College of the Ouachitas in Malvern, Ark.
- Pulaski Technical College in Little Rock, Ark.
- Southeast Arkansas College (SEARK) in Pine Bluff, Ark.

Though their individual approaches may differ, all of these schools are adapting core aspects of the CWF approach developed and championed by AECF for implementation across a variety of community-based settings, not just community colleges. This study pays particular attention to how the schools are bundling and sequencing key services derived from the three pillars of the CWF approach—employment services, income and work supports, and financial and asset-building services.

It is important to note, too, that individual colleges are at differing stages of implementation, depending largely upon how long they have focused upon the CWF approach, whether they chiefly serve the student population or also include low-wealth members of the local community, the source of their project funds, and how well the CWF approach integrates with complementary student support programs already in place.

*A national spotlight, elevated to greater awareness by groups such as Achieving the Dream (ATD) and Complete College America, is calling sustained attention to the fact that too few who enter college ever complete a certificate or degree.*

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<sup>6</sup> In several instances, colleges had several campuses, located in different cities or towns. This report, however, identifies only the principal location where the researchers visited or where the key personnel are located with whom they conducted an interview.

## SECTION TWO: Types of CWF services offered by the 10 community colleges

*Previously, I didn't know whom to call when students had non-academic problems. I had United Way's 211 [telephone number] on my speed dial.”*  
—Campus dean at a community college

For the 10 community colleges in this study, the CWF approach fundamentally focuses upon two things: 1) Offering timely, well-integrated support services, and 2) Effectively removing barriers in order to enhance opportunities for CWF participants—whether community college students or, in some instances, low-income community residents living in their service areas—to achieve a higher level of economic well-being.

As such, the coordinated bundling and sequencing of both existing and new support service programs at a particular school can offer a portal—i.e., a reliable point of entry—that provides access to those well-coordinated, bundled support services.

The study found, as expected, a wide range of strategies for achieving an integration of available resources and the provision of services. Each school has developed its own pathway to: 1) Build upon its past and ongoing parallel experiences, including other national and regional initiatives that have sought to improve student success; 2) Integrate existing programs that draw upon the resources of multiple funders and community-based service providers; and 3) Identify existing gaps and new opportunities for better addressing the needs of underserved populations.

*This study pays particular attention to how the schools are bundling and sequencing key services derived from the three pillars of the CWF approach—employment services, income and work supports, and financial and asset-building services.*

### THREE CORE TYPES OF CWF SERVICES

Across all of these diverse strategies, the underlying CWF approach, developed and championed by the Annie E. Casey Foundation, encourages the bundling and sequencing of three core service elements:

- **Workforce and Career Advancement Services**—These services support CWF students as they prepare for and obtain good jobs with appropriate benefits. They include job readiness and job placement; hard skills training; and career advancement services, including education, skills training, and advising.

Of course, one reason that community colleges are such good candidates for adapting and implementing the CWF approach is that they already provide employment and workforce development training. Most students taking advantage of CWF services are enrolled in certificate and two-year programs. However, some colleges also provide CWF services to students and other community members participating in short-term and basic skills “plus” career training.

Related CWF activities at the colleges included networking events with local employers, resource fairs with community agencies, employability courses, mock job interviews, and job placement services.

Phillips Community College, for example, uses AECF funds to support a resource fair where community partners are brought in to explain their services to students. GTCC helps students enrolled in Basic Skills Plus training create resumes and practice interviewing for an entry-level job in their chosen field.

- **Income and Work Supports**—These services help students to take advantage of resources accessed through the college or its nonprofit foundation, such as student financial aid and publicly available benefits, including cash benefits, child care subsidies for low-income workers, and tax credits such as the Earned Income Tax Credit.

Students said they benefit greatly from direct financial support, including scholarships, access to financial aid, emergency cash grants, education and training supplies, discount or free bus passes, food bank provisions, nutrition classes, and benefits screening.

Norwalk Community College, for example, gives a scholarship to all its students who participate in the CWF at the school. Gateway Community College conducts a needs assessment at intake and provides bus passes and other resources that students may need to be successful in their studies, often working through a community action agency. Des Moines Area Community College, too, has used Workforce Investment Act funds to purchase and distribute bus passes and basic supplies needed for training, such as work boots. Central New Mexico's Rust Scholarship can be allocated flexibly to take care of emergency and short-term needs.

One important component of the CWF income/work supports pillar is *public benefits screening*. Typically, community colleges, or the students themselves, submit information about income, family status, and other indicators into an online software tool to determine whether students are receiving all the public benefits for which they are eligible.

Such benefits may include assistance with Medicaid services, child care and children's health insurance, home energy assistance, application for federal student aid, veterans' education benefits, and help with filing state and federal taxes. The expectation is that such support will increase the likelihood that CWF students will successfully complete their education plan because of increased economic security.

The actual tools available to CWF colleges to help students, and in some cases, non-enrolled community residents, vary. They range from one-on-one counseling sessions to fill out and file paper forms to direct (or supervised) access to online screening software. Moreover, some of these tools have been developed by statewide human service agencies to coordinate services just within their particular state. Others are national tools, such as The Benefit Bank (created by Solutions for Progress, Inc.) or the BEN calculator (created by Single Stop USA), which can be customized to mesh effectively with existing state programs.

The 10 CWF colleges in this study manage their implementation of public benefits screening tools in widely differing ways. Several of the colleges appear committed to providing public benefits screening in an across-the-board, in-depth way, while others are significantly less engaged with this approach.

GTCC in North Carolina reports positive outcomes with its use of The Benefit Bank, an online screening tool made available across an innovative network system that serves 10 states. The college's success likely derives in part from the fact that the CWF staff person at GTCC who uses the

tool previously worked for many years in the local county's social services department. She thus has significant knowledge of the intricacies of many public programs and processes that can “back up” the results of the screening tool. Most CWF efforts, however, likely do not have that depth of expertise on staff.

Certain CWF colleges in Arkansas also have had access to The Benefit Bank as well as all four institutions to Access Arkansas, which is an online service managed by the Arkansas Department of Human Services (DHS). It provides anonymous screening of potential eligibility for 20 DHS-managed benefit programs. However, the degree to which each college has used these services varies widely, ranging from full use to virtually not at all. Nonetheless, all four CWFs in Arkansas collaborate to some degree with other programs within their respective colleges, such as Career Pathways, TriO, and other student support services, to help students access at least some public benefits.

Skyline College includes public benefits screening as an integral part of its intake process for students and community residents at its SparkPoint Center. Norwalk is steering student parents toward a community partner that offers public benefits screening.

Benefits screening is a relatively new arena for community colleges, and it may be one that does not come particularly naturally. Other types of income support, such as helping students apply for financial aid or student loans, lie more directly within the mainstream of typical roles for colleges. Therefore, colleges may turn to them first and foremost to provide income support for students.

However, in light of the fact that it appears that federal Pell grants and student loans may become more restricted in coming years due to economic and budget pressures, benefits screening could emerge as a more important tool for colleges seeking to support students with the greatest needs. It certainly appears to be an approach that colleges could far better utilize.

- **Financial Services and Asset-Building**—At most of the CWF campuses, financial and asset-building services are the “new thing” that the CWF approach adds to colleges’ service capabilities. Recent CWF investments have enabled colleges to identify gaps and develop new services that complement existing programs already addressing the other two CWF core pillars.

Many community college students struggle financially, often because they come from poverty backgrounds and have little if any experience in managing their personal finances. Their need to learn how to live on a budget can become urgent very quickly when these students receive Pell grants or take out educational loans.

Generally speaking, CWF-related financial and asset-building services fall into three broad categories—financial education, financial coaching, and asset-building services.

## THREE CATEGORIES OF CWF FINANCIAL SERVICES

- **Financial education**, offered in workshops, classroom curricula, and online websites.
- **Financial coaching**, comprising one-on-one sessions with trained faculty or volunteers.
- **Asset-building products and services**, including access to flexible checking accounts, savings accounts, low-cost loans, and Individual Development Accounts.

### *Financial education*

Financial education helps students and their families address the fundamentals of successfully managing checking and savings accounts, improving credit scores, and budgeting for both short- and long-term expenses. Colleges provide this training across diverse formats, including voluntary workshops, curriculum material that is integrated into required classroom learning, and online technology.

SEARK offers a multifaceted package of **voluntary CWF workshops** and a lecture series that address many CWF-related skills, including improving credit scores and overall financial education. GTCC also has presented voluntary workshops, offered throughout the semester, but more recently cut back on these workshops as increased enrollments limited the availability of classroom space.

Several Arkansas colleges, including PCCUA, SEARK, and Pulaski Tech, integrate financial education into **mandatory student success classes** required of all first-year students. The College of the Ouachitas, too, is developing a financial education curriculum that will be woven into coursework required for all incoming freshmen. Some of the colleges also seek to include some of this content in other, complementary programs like TRIO.

At many colleges, faculty members lead these workshop-based and classroom learning opportunities. In many instances, they volunteer to teach the classes, above and beyond their regular teaching assignments. To prepare for these specialized assignments most receive formal training.

Central New Mexico Community College offers **for-credit** classes on the basics of financial literacy. CNM is partnering with local high schools to offer a financial literacy class for both high school and college credit.

CWF colleges also partner with local community-based financial organizations that have the expertise to provide financial education. At Gateway Community College, for example, a local credit union employee teaches a seven-hour financial education unit in one of the learning community courses. The SparkPoint Center at Skyline College works closely with its community partners to provide students with a broad context for financial education, including an understanding about how local, regional, and national economies function. These partners help students comprehend how the financial well-being of individuals and families fits into those larger working economies.

Colleges also are turning to **technology-supported curricula** to provide in-depth financial education. CNM is planning to implement online software developed by the NavPoint Institute for Financial Literacy. In fact, the NavPoint Student Financial Lab Program is available free of charge to all member institutions of the American Association of Community Colleges, including students, faculty, and staff.



## **Financial coaching**

Financial coaching typically involves **one-on-one coaching sessions** between a trained college staff member (faculty or staff) or community partner and a currently enrolled student. These sessions can help students to set financial goals and make plans to accomplish them. They work on budgets, managing or eliminating personal debt, and financial accountability. They may consist of just one session or recurring sessions.

Some colleges link scholarship awards to intensive financial coaching in order to help students make the best use of their education funds. At Skyline College, for example, all Groves Scholarship students must take advantage of one-on-one coaching, which is provided by SparkPoint Center staff and volunteers. Norwalk Community College also requires that scholarship grantees participate in coaching sessions to help them achieve their educational and financial goals.

When students at DMACC apply to participate in the school's Workforce Training Academy, they complete a needs assessment and later receive a follow-up call for financial coaching. In 2012, new regulations required that new students enrolling in this program take part in at least one financial coaching session.

Other colleges offer voluntary opportunities for students to seek and receive financial coaching, including all of the Arkansas schools, CNM, and GTCC.

## **Asset-building services and products**

Colleges also provide opportunities for students—and, in some instances, local residents who are not formally enrolled—to learn strategies that help them build up assets and accrue wealth that goes beyond their immediate educational needs. In most instances, the colleges partner with community organizations to offer these types of services.

These asset-building services and products include access to flexible checking accounts and alternative check-cashing services, low-cost loans for students who do not have a credit card, savings accounts, and first-time homebuyer financing.

Colleges also partner with local financial institutions and nonprofit organizations to offer **Individual Development Accounts** (IDAs). IDAs are special savings accounts that match the deposits of low- and moderate-income people, provided those funds eventually are applied to a specific asset-building purpose—postsecondary education, job training, capitalizing an entrepreneurial business, or purchasing a home.

CNM, PCCUA, DMACC, and Skyline College, among others, have made referrals to select community agencies to help students establish IDAs.

## **BUNDLING SERVICES**

Colleges can enhance the effectiveness of their CWF services when they strategically bundle and sequence those services to meet their students' comprehensive and evolving financial needs. Bundling refers to the combining of services of two or more core CWF areas. Colleges also attempt to sequence those services in a planned, timely way for maximum impact.

As noted earlier, a recent study found that 61 percent of students at CNM who received bundled CWF services were successful in accomplishing their short-term financial goals, such as receiving a scholarship or staying in school. Only 16 percent of students who received just one of the three pillars of CWF services managed to achieve a similar outcome.

Students typically gain access to the full complement of CWF support services when they seek assistance with just one particular problem that is threatening to disrupt their studies. Colleges conduct an intake assessment and then counsel the student about the full range of services that are available to them. If the student shows interest, a coach can work with the student to design a personally customized plan of action.

For example, a student might talk with a coach about a credit problem or difficulty in paying for textbooks. The coach may work with the student to set forth a sequential course of action that first addresses the credit problem, then tackles budget management and savings. The coach and student also may lay the groundwork for long-term financial planning.

Many colleges integrate CWF services into study skills courses, such as the Student Success classes required of all new students entering Phillips Community College in Arkansas. Even so, many CWF services are optional. Colleges make these services available through one-on-one coaching sessions or workshops. Students can take advantage of these services on an as-needed basis, when they have time, or as they become aware that such opportunities exist.

## SECTION THREE: Infusing the CWF approach at community colleges

Centers for Working Families at the 10 colleges are not necessarily “centers” in the traditional sense.

In fact, many colleges do not use the CWF term to describe their approach, or if they do, only in a fairly limited manner. Moreover, while the three pillars of the CWF approach are remarkably consistent across the 10 colleges—and the types of support services offered also are similar—the CWF approach appears to be easily molded to reflect local needs, contexts, and resources.

### HOW THE COLLEGES VIEW THEIR CWF APPROACHES

- **A physical place**, likely aligned with student services, workforce development, and/or a computer lab
- **Specific people** known on campus as resources to help students identify and achieve their goals
- **A retention and completion strategy** that aims to remove the systemic barriers that students routinely encounter
- **The “thread and needle”** that weaves together a set of services that helps move students toward jobs and success

At some colleges CWF is a **physical place**—a site likely allied with student services, workforce development, computer lab, and other resources—that is seen as the home for the CWF. For example, at PCCUA, there is a CWF computer lab located within the college’s Career Pathways Center. CNM has a prominent office suite near the college’s main entrance that houses offices for the school’s Achievement Coaches and is the home base for CNM Connect, the college’s brand for its CWF activities.

At many schools, students view CWF as **specific people** known on campus as resources to help students identify and achieve their goals. At Guilford Tech, students at the High Point campus where the CWF is located know that “Miss Sybil” and “Miss Stephanie” are individuals they can go to for assistance with their non-academic needs.

Another way that CWFs fit into colleges is as a **retention and completion strategy** that aims to remove the systemic barriers that students encounter. CNM has taken this perspective, using the CWF approach to transform how it delivers student services. Its long-term goal is to serve all CNM students across five campuses with CWF-related services. The president of Skyline College, Dr. Regina Stanback Stroud, emphatically affirms CWF’s importance as a frontline strategy for improved retention and persistence, two key factors in student success.

The leaders of DMACC’s CWF metaphorically describe their approach as the “thread and needle” that weave together a set of services that help move students toward success and jobs. The college has used its CWF resources to create a data system, called SuccessNet, to track the specific services within the three CWF pillars that students are receiving and to use that information to improve outcomes.

## TARGET DEMOGRAPHICS

*“CWF allows us to reach out to a broader group of students, beyond TRIO, Career Pathways, and other student support services here on campus. It also allows us to jump out into the community to the Boys and Girls clubs, to people at the Walmart. We can use it to get past some of the barriers that other programs have.”* —CWF college leader in Arkansas

Each of the individual colleges in the CWF Community College Learning Network seeks to identify and serve modestly differing, high-priority target populations with their CWF-related services.

CWF COLLEGE	TARGET POPULATION FOR CWF SERVICES
Central New Mexico Community College	Any student (the college is transforming student services across five campuses)
College of the Ouachitas	Low-wealth students from high-poverty areas, often the majority of the students enrolled at the college.
Des Moines Area Community College	Low-income adults; chronically unemployed
Gateway Community College	Low-wealth students from high-poverty areas
Guilford Technical Community College	Adult basic skills students
Norwalk Community College	Student parents
Phillips Community College of the University of Arkansas	Low-wealth students from high-poverty areas, often the majority of the students enrolled at the college
Pulaski Technical College	Low-wealth students from high-poverty areas, often the majority of the students enrolled at the college
Skyline College	San Mateo residents living in poverty
Southeastern Arkansas College	Low-wealth students from high-poverty areas, often the majority of the students enrolled at the college

Obviously, there are a wide range of targeted populations across the 10 colleges, ranging from a small cohort of the most distressed (economically) students to the entire student body across five campuses (regardless of their immediate need) to the entire community of local residents, students and townspeople alike, dispersed across and even beyond the community college’s immediate service area.<sup>7</sup>

Such diversity is a good reminder that CWF is an approach, not a specific, narrowly focused program with a readily recognizable brand identity. Accordingly, precisely whom the colleges designate as their highest-ranking priority for receiving CWF support services depends upon a lot of factors that are unique to their individual situations.

<sup>7</sup> For a more in-depth description of each school, please turn to the individual case studies and summary descriptions presented in this report.

Many of the colleges pragmatically use their CWF resources to reach whomever cannot be served through other programs. Comparatively speaking, funds for CWF programs have been less restricted in their application. Such versatility allows the colleges to seek ways to broaden access, especially for financial services, in order to serve as many low-wealth students as possible.

Given the flexibility afforded by the AECF principles for CWF, both in terms of its overall vision and specific grantmaking, how do community colleges determine whom to target as their highest priorities for delivering bundled CWF support services?

The answer varies significantly, depending upon factors at the individual institutions, including: 1) the demographics of a particular college's overall enrollment; 2) the complex interrelationship of existing, complementary support services; and 3) the guidelines that various funders—including federal, state, nonprofit foundations, and private corporations—have designated for the programs they support.

Consider the wide range of CWF approaches at the 10 colleges in this study:

- A few campuses seek to provide CWF bundled services—or emphasize particular elements within the overall bundle—to the **entire campus**. In some cases, that's true because virtually the entire student population is low-income or from a disadvantaged economic background. Central New Mexico Community College, for example, views the CWF approach as the central theme for transforming student services to meet the needs of any student.
- Other campuses, even with similar demographics, chiefly target **all first-year students**, whether through information disseminated at orientation sessions for new students or as a component of coursework required of newly entering students. Pulaski Tech and Phillips Community College in Arkansas provide good examples.
- Some schools target only the **most distressed students**, whether through specific remedial programs, like North Carolina's Basic Skills Plus initiative, through referrals from faculty, or through marketing efforts that encourage students to step forward when they encounter difficulties that threaten to undermine their academic progress. GTCC, for example, takes this approach.
- On still other campuses, the CWF approach actively targets members of the **community at large**, even if they are not enrolled in formal certificate or degree-granting programs.

In some instances, these outreach programs are managed by the college but take place beyond the campus, such as through workforce readiness programs that are available through state- and federally supported workforce development centers. In other circumstances, the college seeks to serve distressed, low-income families in the broader local community, whether or not they are formally enrolled as students. The SparkPoint Center at Skyline College, for example, serves all the residents of San Mateo County.

Even with the best intentions, not everyone eligible within a particular approach is likely to be served. CWF coaches point out that for every student they help, there are undoubtedly many more who are not reached, either because they don't know resources exist or because they are hesitant to step forward and ask for assistance.

Retention and completion rates for African-American males fall behind those of other students at several colleges in this study. The colleges fully acknowledge this gap, however, and are pursuing or considering strategies, the CWF approach among them, to remedy this deficit.



## LOCATION WITHIN THE COLLEGES' STRUCTURES

Administratively, the 10 CWFs are located in widely differing parts of their respective community colleges. This seems to be a product of serendipity and who served as the college champion to bring the strategy to the college, rather than based on a guiding principle that might suggest where the CWF effort should fit into a particular part of the college.

The following list shows the various “homes” within the 10 colleges for the current CWFs.

VARIOUS HOMES WITHIN COLLEGES FOR CWFs	
<b>Academic Affairs</b>	Norwalk Community College
<b>Student Services</b>	Gateway Community College Pulaski Technical Community College Southeastern Arkansas Community College
<b>Co-located between Academic Affairs and Student Services</b>	Central New Mexico Community College Skyline Community College
<b>Workforce Development / Continuing Education</b>	Des Moines Area Community College College of the Ouachitas
<b>Adult Basic Education / Developmental Education</b>	Guilford Technical Community College Phillips Community College of the University of Arkansas

Regardless of where a CWF is located administratively, colleges report that to be successful the CWF approach requires breaking down silos within the institution. After moving to implement the CWF approach, colleges seem fairly quick to realize that to be effective they must work across college functions, or, as in the case with CNM, that traditional college functions need to be reorganized to be more cross-cutting in their scope.

The fact that most CWF sites operate with only limited external funding may have bolstered this cross-functional emphasis. Without dedicated CWF staff assigned to carry out these functions, colleges understand that institutionalization and scaling requires tapping faculty and existing staff to provide new CWF services. From this perspective, CWF becomes a conceptual and operational framework rather than a program.

In Arkansas, colleges tend to closely coordinate their CWF offerings with student support services offered through their Career Pathways programs. As part of statewide initiative supported with federal Temporary Assistance to Needy Families (TANF) funds, Career Pathways provides workforce development and career training, including one-on-one counseling, and helps students overcome institutional barriers, obtain GEDs, and secure funds for tuition and textbooks, child care, and transportation. CWF funds, mostly provided by the Winthrop Rockefeller Foundation, make it possible for the colleges to extend the range of students who can receive these services. CWF funds also underwrite specific financial education services.

## MARKETING AND BRANDING CWF SERVICES

It is a challenge for colleges to market their CWF services effectively. As a rule, marketing budgets are limited. Moreover, it is not a small task to help students understand and navigate the multiple CWF offerings that today are available.

Colleges typically broadcast the availability of those CWF services through a variety of outlets, including new student orientation sessions and campus calendar announcements, as well as through flyers, posters, and message boards strategically placed across the campus.

Only a few of the 10 colleges brand and market their CWF-related support services as being provided through a “Center for Working Families.” Several colleges, however, have developed and do promote an alternate high-profile brand identity for their bundled CWF support services. CNM, for example, actively promotes “CNM Connect” as its overarching, easily identifiable brand identity for a host of bundled, integrated services provided through a variety of formats. Skyline College provides its CWF activities, including a community food bank, through its well-branded SparkPoint Center, one of a network of high-profile SparkPoint Centers located in community-based settings throughout the Bay Area surrounding San Francisco. Norwalk has named its CWF as its “Family Economic Security Program.”

*Only a few of the 10 colleges brand and market their CWF-related support services as being provided through a “Center for Working Families.” Several colleges, however, have developed and do promote an alternate high-profile brand identity for their bundled CWF support services.*

However CWF services are configured and delivered at individual colleges, students deeply appreciate the support. Given previous less-than-satisfactory experiences with educational institutions, they often express surprise that the college cares about their individual well-being and progress toward achieving their objectives. Many professed confidence that, given this continuing CWF support, they would, indeed, accomplish their educational and career goals.

## FINANCIAL SUPPORT

*“My college’s foundation sees CWF as attractive to community funders. However, since the recession began, many local philanthropies are more focused on meeting immediate food and shelter needs in our community. We hope this will change soon.” —A CWF leader*

The Annie E. Casey Foundation provided three-year grants of \$35,000 per year to many but not all of the 10 CWF colleges. Colleges typically have used these funds to help pay for a CWF program leader and other start-up costs, often leveraging other external support. Funding, however, has not been the most important component of the Foundation’s support. Rather AECF sees its role as promoting the principle design of the CWF approach, assisting in peer networking, convening CWF implementers and conducting evaluations of effective practices. Indeed, most colleges did not start their programs as a result of the funding; rather, AECF financial support facilitated the scaling of a more effective integrated approach.

Other philanthropic entities that have supported the CWFs are the Winthrop Rockefeller Foundation for three Arkansas community colleges, United Way at Skyline College, Kresge Foundation and Kellogg Foundation at CNM and, soon, Bank of America at DMACC, as well as various community and college foundations.

Colleges are combining these resources with funds from existing federal funding streams, such as Workforce Investment Act training dollars, Adult Basic Education funds, and Temporary Assistance to Needy Families (TANF). It is important to note, however, that in most cases colleges already were using those funds. For example, DMACC developed a close relationship with its local workforce one-stop and became a preferred trainer for dislocated workers. GTCC, like all community colleges in North Carolina, already had a well-supported adult basic skills program, where the CWF effort is now housed, and Arkansas' innovative Career Pathways Initiative pre-dates its four two-year colleges adapting the CWF approach.

Most CWFs are still quite new and have not yet leveraged substantial additional external support. An exception is a large investment from Bank of America's foundation to support CNM's CWF approach. Several other colleges report they are working to raise additional funds, particularly in conjunction with their college foundations, which see these services as attractive to potential donors. Thanks to the CWF emphasis on financial education services, colleges also view local and regional banks as potential supporters.

DMACC, CNM, and Norwalk Community College have partnered with the U.S. Department of Agriculture's Supplemental Nutritional Outreach Program (SNAP), providing outreach services to reach eligible participants. Colleges can receive some SNAP support themselves for providing this service; however, there are reports that USDA is tightening up or restricting these outreach resources.

## TRACKING CWF SERVICES AND MEASURING STUDENT OUTCOMES

*“We are just getting to the stage where, now that we have a data system set up, we can start using the data to improve our practices.”*

*—A CWF administrator*

Today's national and state policy and funding environment for postsecondary education places increased importance on tracking and using data to improve student success. There are increasing expectations that colleges make data-driven decisions and pursue evidence-based approaches.

### SELECTED FUNDING STREAMS FOR CWFs AT THE 10 COMMUNITY COLLEGES

- The Annie E. Casey Foundation
- The United Way
- The Winthrop Rockefeller Foundation
- Bank of America
- College Foundations—Affiliated with individual community colleges
- Workforce Investment Act—federal
- Adult Basic Education—federal
- Temporary Assistance to Needy Families (TANF)—federal
- USDA Supplemental Nutritional Outreach Program (SNAP)—federal

Accordingly, this study asked institutional researchers at many of the 10 colleges, often in conjunction with CWF program leaders, to describe how they are tracking data regarding their CWF approach, what indicators they think are important, and whether they are using data to change practice.

## **Case management and outcomes**

There are two key components of data tracking that must be considered for CWF-related activity.

The first is a case management tool—the system for keeping track of which services individual students actually receive through CWF. The second is the link to the college’s student information system (e.g., Banner or PeopleSoft) that colleges use to record enrollments and completions. At most CWF sites these two components are separate. DMACC is an exception: The college’s programmers created custom screens and forms on the school’s Banner system that allow CWF coaches to record their coaching sessions as well student outcomes from them.

Colleges are looking for ways to more effectively manage their CWF interactions with students and, in some instances, community members. Several are using—or are considering—Efforts to Outcomes (ETO™) software as their case management tool. Even so, most of the sites still use paper-based forms to supplement that software. For example, CNM and Gateway both use ETO™, but coaches first record their coaching sessions on paper and a student or office assistant later enters the information into the ETO™ software. GTCC has a paper-based file for each participant, but an office assistant also uploads this data to an Excel spreadsheet.

*Most colleges report they do not have data and tracking systems at their colleges to follow employment outcomes for any of their students. To the extent that they are able to keep tabs on such employment patterns, they do so anecdotally, chiefly through informal social networks.*

At colleges where faculty members provide much of the curricular instruction or one-on-one coaching, using case management tools has at times been problematic. Coaching by full-time faculty members often is a part-time or volunteer activity on top of their regular teaching responsibilities. The more time and effort it takes to record what transpired in the coaching sessions, the less willing faculty may be to continue to provide these much-needed services.

Case management, of course, allows colleges more accurately to report the percentage of students who are receiving different types of services. But this represents only one part of the data equation. To understand the larger impact, the case management data must be connected to colleges’ student information systems.

This can be done several different ways. ETO™ data can be exported to colleges’ information systems, as can data from Excel or database programs. The key, according to college-based data researchers, is to make sure both types of software use the same student identifier number so that a “match” can be made and enrollment and completion progress can be tracked.

At most colleges this is being done on a manual basis—once or twice a year, the case management information is exported and linked with the student information system and results are reported. DMACC, however, has a more “real time” system available because the case management tools are embedded in Banner. GTCC’s CWF currently is waiting in the programming queue at its college, with

the intent that, when a programmer becomes available, he or she will create software code that can allow more “real time” queries about outcomes for the college’s CWF students.

Two colleges—Skyline and DMACC—are part of new United Way networks in their respective areas that link together community-based organizations to create an integrated web of service providers. They intend to use ETO™ software across this providers’ network so that case management becomes a collective endeavor that can lessen the “bounce” syndrome that individuals experience as they are referred back and forth between agencies.

Across all of these data-tracking endeavors, however, colleges report that they must take precautions not to share student information inappropriately and violate federal privacy regulations embedded in the Family Educational Rights and Privacy Act (FERPA).

### ***Difficulty tracking employment outcomes***

Most colleges report they do not have data and tracking systems at their colleges to follow employment outcomes for any of their students. To the extent that they are able keep tabs on such employment patterns, they do so anecdotally, chiefly through informal social networks.

DMACC and Norwalk are exceptions. DMACC’s effort is largely run through its workforce development/continuing education division (some students in two more rural sites are credit students) and offers short-term training to WIA-supported students. This funding source requires that DMACC track students for several months after they complete. The largest difficulty, they report, is students changing cell phone numbers. DMACC collects alternate phone numbers for family members or close friends to assist in finding these students. Norwalk’s CWF also tracks students after they leave campus through a survey but has found response rates dropping significantly once students are no longer enrolled at the college.

Documenting labor market outcomes for students after they leave institutions of higher education is a prominent topic among many policy circles at the national level. As more states consider performance-based funding, some state legislators are becoming interested not only in graduation rates but also employment results for completers. There are ways to match students with their wage records in state departments of labor; however, it’s difficult to know if they actually are working in the field for which they received a credential. Workers who are part-time and/or hold multiple jobs also cloud the ability to draw inferences about education and labor market outcomes because separating out those distinctions is not always possible. Emerging infrastructures at the state level, such as P-20 data systems and better labor market information tools, may one day make it easier for colleges to run these data queries.

Colleges that serve economically distressed regions often cite the paucity of available good jobs as a challenge to attaining better employment outcomes. Several Arkansas colleges using the CWF approach are located in the Mississippi Delta, where well-paying jobs are particularly scarce.

### ***Student outcomes***

Colleges use retention (sustained semester-to-semester enrollment), and, more broadly, completion (earning a certificate or degree) as their primary indicators of success. However, institutional researchers point to some challenges in terms of designing a more robust analysis of outcomes. Section Four of this study provides specific outcomes reported by the colleges.



One key issue is the difficulty in defining clear-cut cohorts. As CWF services broaden their scope at colleges, it is difficult to know who is a CWF student and who is not. Each college has its own set of criteria for which students it should track. At some colleges that specify the use of clearly defined intake processes, it could be whoever fills out an initial form. Alternatively, participants could be identified by attending a specified number of coaching sessions or CWF-sponsored workshops.

This challenge is compounded by the fact that CWF often leverages other efforts. For example, in Arkansas the CWF approach is closely allied with Career Pathways, but there's not complete overlap. Interviews reveal some concern about exactly where Career Pathways, the larger initiative, ends and where CWF starts, at least in terms of effective case management tracking.

This decision of who is in the “denominator” of any tracking strategy is critically important because, depending on how exclusive or inclusive a college is in defining who is a CWF student, greater or lesser impact from CWF will be shown. Related, impact also is likely to be dependent on the extent to which services are bundled, whether voluntary or required. The more unbundled and optional services are, the looser the connection to the CWF and therefore the less likely it is to see clearly defined impact on student outcomes. As the CWF learning network grows, conversations and resource-sharing about definitions of data terms and cohorts could be very helpful.

Another challenge for college data researchers is to identify comparison groups. Such groups are important when trying to determine if a set of interventions is more effective than non-intervention (or alternate interventions). Research capacity at most campuses is limited and therefore the time or expertise to spend on a project of this sort is not ample. Even with more resources, it is a considerable endeavor to create a research design that identifies the right “matched-cohort” comparison groups.

## PARTNERSHIPS

*We are just beginning to understand and tap the power of social networks in our service area.—CWF program leader*

Across the breadth of their CWF activities, colleges are forging effective partnerships to cost-effectively broaden the scope of CWF services that can be offered.

There are basically two kinds of working partnerships:

- **Internal, within the college:** Chiefly, among complementary programs aligned with the three CWF core components. These include partnerships among CWF program leaders, college administrators, faculty, staff, and even groups of students.
- **External, with the local community:** These collaborations involve government agencies, nonprofit organizations, civic organizations, community foundations, and individual volunteers.

Both kinds of partnerships can extend the range of networks that can act as an “early warning system” to identify problems or issues that face students or community members and to make referrals to the appropriate CWF program leader, coach, or specific services.

## Internal partnerships

The depth and breadth of internal partnerships often depend upon the size and complexity of the CWF-related activities already under way or being planned at a particular college.

CWF efforts that are small and relatively self-contained may function efficiently with only a small coordinating group augmented by informed faculty networks. At GTCC, for example, the CWF, relatively small in size, integrates the expertise of program staff, faculty, and administrators located at the college's High Point campus.

It has been important to “have the right people in the room,” as well as to start small and put the resources where they are needed most, the campus dean said. The four-person leadership team at GTCC appears to be a cohesive, tightly-knit group, with each member enthusiastic about implementing, refining, and sustaining the CWF at the school.

GTCC's CWF works informally to eliminate silos and build bridges within and across the campus. One of the biggest benefits has been to provide faculty with an alternative to academic coaching that can address pressing “real-life” challenges. Previously, faculty and staff often felt at a loss to know what to do when students encountered non-academic hurdles, other than to refer students to outside community-based service organizations.

Other colleges, where CWF activities are considerably larger in scope, may cultivate more wide-ranging networks among faculty and staff to help integrate, coordinate, and support their CWF activities.

At PCCUA, the multidisciplinary team that steers the CWF continually strives to integrate elements of several complementary initiatives—such as Career Pathways, Achieving the Dream, and TRIO—with the CWF approach. This ongoing coordination requires persistent ongoing dialogue among multiple departments and college administrators.

Over time, PCCUA also has recruited administrators and faculty to serve as student success coaches. To maximize the effectiveness of those coaching interactions, the college has sponsored far-reaching activities to bring about changes in faculty and staff attitudes about working to enhance the success of students from economically challenged backgrounds. Faculty and staff have participated in poverty simulations as well as read and discussed books—both novels and non-fiction—that help instill a deeper sense of empathy and awareness.

Asked about her own role as a leader in facilitating a systemic transformation of student services at CNM, college president Dr. Katharine Winograd insisted that she merely stays “out of the way” of the creative faculty and staff who are designing and implementing innovative ways of serving the full spectrum of student needs. That she pays such tribute to the men and women who are stepping up to the task of establishing a new paradigm for student services is testament to the power of collaborative leadership and cross-disciplinary working partnerships.

### TWO TYPES OF CWF PARTNERSHIPS

- **Internal, within the college**— Chiefly, among complementary programs aligned with the three core CWF components. Including program leaders, college administrators, faculty, staff, and even groups of students.
- **External, with the local community**— Collaborations involving government agencies, nonprofit organizations, civic groups, community foundations, and individual volunteers.

In order to enhance informal collaboration, some colleges are choosing to co-locate their CWF-related support services within a suite of offices or on the same floor of a building. Skyline College, for example, houses its SparkPoint Center within a facility that also is home to several other related programs, including a CWF-related community food bank that serves both students and community residents. The synergy achieved through sharing space extends among both faculty and staff, who serendipitously find occasion to meet informally and talk about the Center's opportunities, challenges, and ongoing progress.

Students, too, can organize working partnerships, even informal ones, to encourage and support their peers. At GTCC, for example, a small cohort of women who enrolled in a 10-month Basic Skills Plus curriculum as preparation for employment as medical receptionists voluntarily take it upon themselves to check on fellow students who miss more than a couple of classes. They will email or call the absentee, and, in some instances, one or two students have driven to a residence to check on one of their peers.

### ***External partnerships***

Every college in this study, to varying degrees, seeks to extend the breadth and depth of available student support services by leveraging external partnerships. These partnerships range from very informal connections to formal memoranda of agreement, depending upon the size and scope of the college's CWF activities and the availability of community resources that are mutually a good fit with students' needs.

Colleges report that they broker informal working partnerships through existing contacts that their professional staff already have, for example, with local social service agencies. GTCC and Phillips, for example, each draw upon networks of relationships that key staff developed while they formerly worked with their local Departments of Social Services.

Another prevalent external partnership has been for colleges to host a resource fair that invites community-based organizations, public agencies, and private firms to participate in what usually is a half-day event held on campus. These resource fairs allow students to learn more about various types of support services available in the broader community. Such events typically are held on a weekday about once each semester. Turnout among the agencies and attendance by the students generally has been robust.

In yet another type of external partnership, Skyline College has implemented a cooperative education program with industry whereby students can earn college credit for their ongoing work experiences on the job while they are enrolled in school. A benefit of this formal arrangement is that the school's Co-op Education Coordinator maintains regular ongoing contact with the employers, thus allowing the college to stay informed about the changing employment needs of local firms.

Several of the colleges sustain a regular CWF presence in workforce development centers that often are located off-campus in the community. Typically, the college may offer basic skills training, resume development, and assistance with job search, especially using computers. This presence also establishes a portal whereby community residents can learn more about the college, its opportunities for earning certificates or associate degrees, and the kinds of supportive services provided through the CWF approach.

Financial education is a key area where colleges seek strategic alliances with community-based partners, especially financial institutions, including the Southern Good Faith Fund. The Arkansas schools

have been especially resourceful in helping students work with such organizations to establish IDAs, but they are not the only colleges to do so. Skyline College has partnered with a local community-based organization to provide training that demonstrates to students and their families how their own financial life unfolds in the larger context of local, regional, and the national economies. In this partnership, students learn about “local living economies,” the “move your money” campaign, what it means to “vote with your dollar,” and pre-paid debit cards.

In some particularly distressed economic regions, community colleges are partnering with civic organizations to deliberate strategies for improving economic development. Improving the local business climate is essential, in part because graduates otherwise may need to relocate in search of better employment. Phillips Community College, for example, participates in the Delta Bridge Project that convenes teams for improving the local area across several dimensions: Jobs and economic development, tourism, recreation and quality of life, and education.

Finally, Skyline College maintains a strong working partnership with the Bay Area United Way and its ambitious ongoing initiative to serve 12,500 families over the next five years and diminish regional poverty rates by 50 percent by 2020.

In that partnership, Skyline’s SparkPoint Center is one of nine community-based SparkPoint Centers established over the past several years throughout the Bay Area. These Centers are deeply informed by the CWF approach. Accordingly, Skyline is using tools for mapping and analyzing social networks in order to better understand how the entire Bay Area’s regional infrastructure of SparkPoint Centers can better serve the community, amplifying the results when a student or local resident initially interacts with just one node of the larger network.

Across all of these external partnerships, just as with internal ones, thoughtful, patient, and collaborative leadership appears to be an important key to successful outcomes. It was beyond the scope of this study formally to investigate in greater depth how those leadership dynamics take place among so many diverse partners. Even so, it is apparent that some colleges strive to convene, however rarely, representatives of these provider coalitions for in-person discussion and assessment of their shared efforts. In fact, some interviewees remarked that this study had provided one of the rare opportunities to do just that.

*Skyline is using tools for mapping and analyzing social networks in order to better understand how the entire Bay Area’s regional infrastructure of SparkPoint Centers can better serve the community, amplifying the results when an individual student or local resident initially interacts with just one node of the larger network.*

## SECTION FOUR: Outcomes and Conclusions

*We based our decisions on data and focus groups, not just our gut feelings.*—Senior CWF Leader

As noted earlier, effective case management and data tracking systems are still being developed by most of the colleges in the CWF Community College Learning Network. Typically, these systems are not yet fully integrated with one another.

Those colleges farther along with collecting data are just beginning to delve more deeply into how to use data outcomes to improve practice.

They also are seeking to use their analysis of this outcome data to justify to funders a continuing investment in CWF activities. Several colleges, whose CWF initiatives have been in place longer and are more fully developed, indicated the need for good outcome data is becoming more and more urgent, as funders want to know what is being accomplished for their money. Others said that well-documented outcome data will become increasingly important in states that have passed—or are considering—legislation mandating performance-based budgeting.

Overall, the colleges are best equipped to gather data about certain types of CWF outcomes—participation rates in specific programs, how effectively CWF services are bundled, and short- and medium-term student outcomes related to retention and completion. Even so, even the more mature CWFs among the 10 colleges are relatively new. Informal observation suggests a net positive effect from their activities, but most are not yet prepared to report their formal outcome data regarding retention and completion.

It is not surprising that gathering data and tracking outcomes proves to be a challenge for most colleges. Such tracking efforts also have been difficult for other types of CWF initiatives, such as the United Way's Financial Stability Centers. As a recent United Way report attests, "Coordinating multiple partners' infrastructure and systems as well as their current data tracking tools can be a daunting task."<sup>8</sup>

Such difficulties are further compounded by a lack of consensus nationally about how best to gather and report data on postsecondary retention and completion. Complete College America and the American Association of Community Colleges are just two organizations that are taking the lead in developing better measures for such accountability. The entire field awaits the emergence of a better set of tools and consensus about how to apply them.

Tracking employment outcomes also poses a significant challenge for most CWF colleges. Postsecondary institutions typically do not track students after they leave college, and this is a capacity that most colleges in the CWF learning network have not developed.

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<sup>8</sup> *Financial Stability Through Integrated Service Delivery: Highlights from the United Way System*, Rita Bowen and United Way Worldwide, 2011, (United Way)



The following table presents outcome data regarding participation rates in services related to each of the three CWF pillars:

## 2010 STUDENT OUTCOMES AT 10 CWF COLLEGES\*

	NUMBER OF STUDENTS RECEIVING CWF SERVICES	% CWF STUDENTS RECEIVING 2 OF 3 CWF "CORE" PILLARS	% CWF STUDENTS RECEIVING SERVICES IN ALL 3 CWF "CORE" PILLARS	% OF STUDENTS ENROLLING IN SUBSEQUENT TERM
CNM	2,086	56%	30%	82%
Skyline	1,250	51%	34%	80%
DMACC	1,086	84%	75%	84%
Phillips	600	84%	24%	NA
SEARK	340	35%	24%	80%
Ouachita	250	58%	20%	80%
Pulaski	250	80%	50%	65%
Gateway	230	27%	10%	87%
GTCC	186	100%	44%	NA
Norwalk	60	100%	100%	100%

\* As reported by CWF colleges to MDC and the researchers

For colleges reporting NA, the populations served would not allow for comparable data to be reported for term to term retention.

The data represented in this chart point to a significant variance among the 10 colleges regarding the numbers of students who participate in CWF-sponsored activities. A few colleges served more than 1,000 students, while one served less than 100. All but one of the colleges report that their CWF students receive services directly related to at least two of the three core CWF pillars (education/employment supports, income and work supports, and financial services).

Interview data indicates that, at least in 2010, the 10 colleges provided stand-alone financial services somewhat less intensively than the other CWF pillars, especially services that help students build assets. This may, in part, be attributed to the observation that students enrolled in community college typically are more focused on acquiring education and job skills that will lead to employment than they are with building up their financial asset base.

*As data tracking capabilities become more targeted and widely implemented, colleges anticipate using outcome data to determine which interventions are most effective and for whom. Such analysis is essential to developing a holistic understanding about how bundling and sequencing services improve student outcomes.*

It's also true that financial education is a relatively new service for many of the colleges. As such, platforms and curricula for these services have developed more recently and/or are still evolving.

DMACC is just now mandating financial education for all CWF students, after determining that relatively few students were electing to take voluntary advantage of these services. Phillips Community College recently has integrated financial education into its mandatory, first-year Student Success classes. CNM is implementing a new financial education curriculum that will be available online and in student success courses. Skyline College now requires all of its Grove Scholarship recipients to take part in financial education workshops and coaching services.

Colleges generally report high retention rates for CWF students. Even so, a stronger outcome measure might be a comparison of their CWF retention data with that documented for other similar students, but colleges report that it is difficult to identify appropriate comparison groups at the college. In any event, these reported retention rates stand on their own as indicators of significant positive impact on students, given that average semester-to-semester retention rates across the country for all students at two-year public colleges is 71 percent.<sup>9</sup>

What the colleges do not yet know is the full extent to which CWF services affect their completion rates. Several schools indicated, however, that they are developing the capacity to gather and analyze such data. Completion rates clearly interest funders, whether public agencies, corporate donors, or philanthropic organizations.

In qualitative terms, CWF impacts and outcomes reported during interviews with CWF coaches, program leaders, and students include:

- Students better define what their education goals are and create a plan for achieving them. The CWF coaching model's emphasis on accountability and forward-focused planning offers students a framework for success.
- Students are more engaged and connected to the college and report that CWF services help them to navigate through institutional systems that can seem complicated and impersonal, particularly for first-generation college students. Engagement is a known success factor for student retention.
- Access to benefits and financial assistance keeps many students enrolled in school and working toward their academic goals because money-related problems are an especially daunting hurdle.
- Tracking the services that students actually receive enables colleges to understand how they can more effectively serve students, particularly those who come from low-wealth backgrounds. As data tracking capabilities become more targeted and widely implemented, colleges anticipate using outcome data to determine which interventions are most effective and for whom. Such analysis is essential to developing a holistic understanding about how bundling and sequencing services improve student outcomes.

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<sup>9</sup> *National Community College Benchmarking Project*, 2010 aggregate data.

## CONCLUSIONS / WHAT'S NEXT

*In its essence, CWF is an effort to reconceptualize what it means to educate a person.*—Dr. Regina Stanback Stroud, president, Skyline College

Across all of the colleges, qualitative evidence suggests very positive effects associated with the provision of bundled and sequenced CWF services, not only for students but also among faculty and staff.

Interviews with students yielded strong affirmations that CWF services had made it possible for them to stay in school and achieve their educational goals. Recent graduates, too, credited the CWF services—and the personal attention of CWF providers—with helping them to finish school and find better-paying employment in their chosen field.

College administrators, faculty, and staff also report that CWF initiatives have improved student attendance and participation in their coursework. Administrators and CWF program leaders appear to sense that the CWF approach represents an important paradigm shift in meeting student needs and helping them to achieve their educational goals. Moreover, many faculty and staff clearly support the implementation and expansion of CWF services on their campuses, evidenced both by their direct testimony and their willingness to volunteer as financial coaches.

Even so, all of the colleges also recognize that they are still engaged in a process of discovery about how best to design, deploy, and refine their CWF approaches. Among the lead strategies they are targeting to accomplish that improvement are the following:

### ***Using data to refine the CWF approach***

As described earlier, colleges are at various stages regarding their capacity to collect, analyze, and effectively use data. While a few of the CWF colleges that have been implementing the CWF approach the longest already are using data to improve their actual practices, most CWF sites are not yet at that stage. DMACC used analysis of its data to provide more structure to its CWF services. Financial coaching is now required for CWF participants instead of being optional because the college discovered through data tracking that many students were not yet taking advantage of this service.

All the CWF colleges, however, are proceeding to move along various stages of learning and refining their CWF approaches. Colleges are determining the right mix of optional versus required services, effective outreach strategies, and are still developing the best ways to deliver the three-pillars of CWF services (e.g., workshops vs. one-on-one coaching vs. embedded in student success courses).

Even as they wrestle with various strategies to implement the CWF approach more effectively, the colleges nonetheless realize that better data will allow them to know what is working and what is not, to refine their strategies for bundling services, and to garner and sustain resources, both financial and human, to support their overall CWF approach.

### ***Scaling up CWF services to reach more constituents***

Many colleges using the CWF approach are interested in scaling up their efforts. From their initial CWF experiences with small cohorts of low-income students, they are realizing that so many more students

could benefit from the CWF-related support services. Accordingly, colleges are thinking in a number of different ways about how best to accomplish this goal.

As described in the related case study included with this report, CNM is in the process of **reorganizing its organizational structures**, creating crosscutting “generalist” positions where staff will have essential knowledge advising, financial aid, and registration issues. Breaking down knowledge silos between these areas improves efficiency for students. It also frees up time for specialists in these function areas to step in and assist students with particularly thorny issues because they are no longer fielding the easy-to-answer requests.

CNM also is focused on **using technology to leverage impact and increase efficiency**. The college has a telecommunications call center and an innovative web query system that is set up to answer the most frequently asked questions posed by students and anyone else who contacts the school. They also have the capacity to arrange web cam meetings during coaching sessions so students who need help from a particular student services staff person or a faculty member can make an immediate connection to resolve issues. It’s quicker and more efficient than setting up an in-person meeting and more personal than a phone conversation, according to CNM coaches.

Norwalk’s approach to scaling up its CWF services is unique among the 10 CWF sites. The college designed its CWF initiative several years ago in conjunction with a local community foundation as a five-year research project. The college’s CWF services are highly structured and linked to a scholarship awarded each year to 20 student-parents. The college is **evaluating which services and strategies have the greatest benefits** for this target population. The plan is, upon conclusion of the five-year study, to institutionalize and scale-up those services found to be most effective.

*“Life is more complex than ever for our students,” one college president said, “and the traditional model of serving students’ needs wasn’t going to make them succeed.”*

Scaling up is not always associated with securing additional funding support, but more often with migrating CWF services to other campuses and involving more staff people already in place. GTCC, for example, is working closely with a key person on another GTCC campus to help him launch CWF services for students who attend classes there.

Another way to scale up CWF is through community partnerships. DMACC and Skyline, in particular, are integral parts of community networks coordinated by United Way and expect to leverage their impact by being part of a web of services that can help low-income community members access bundled services that will move them along the path to better jobs and brighter futures.

### ***Addressing the life skills needs of African-American males, who are still largely underserved***

Despite apparent gains in retention and completion of low-wealth students that have been accomplished with the help of the CWF approach, many colleges report that they still struggle to find ways to improve student outcomes among African-American males.

Males in general typically are not as well represented as females in educational outcome measures. Phillips Community College, for example, reports that female students generate 70 to 75 percent of all credit hours throughout the college. Black males, at least in the South, tend to enroll in postsecondary

educational programs at significantly lower rates than other student groups and appear less likely to achieve their long-term educational goals.

The colleges, however, acknowledge these less than desirable outcomes and say they are determined to find ways to address the issue, especially within the flexible structure provided by the CWF approach.

The College of the Ouachitas, for example, has set up a mentoring program called “Men on a Mission” that—while not directly funded through the school’s CWF program—is designed to reach and serve the needs of African-American male students. Over a five-year period before this program began, the college graduated just one African-American male. Since implementing “Men on a Mission,” the college has graduated 15 African-American males students over a two-year period.

In partnership with a local pastor, the College of the Ouachitas also is mentoring 20 African-American young men who attend a local junior high school. In fact, the college-age men who participate in the “Men on a Mission” initiative take an active role in that mentoring. The school’s CWF program director says, however, that these efforts are limited to just this pilot program by the lack of availability of more professional staff to expand it.

Pulaski Tech reports that it, too, has launched an initiative to mentor and work with African-American males. Phillips Community College reports that the majority of the members of its campus-wide book club are African-American males, and the college views this participation as at least a step in the right direction. Over the past several years, Phillips has used the book club to initiate important campus-wide discussions about poverty and race. The college also says that it needs more young African-American male staff.

*The colleges, however, acknowledge these less than desirable outcomes and say they are determined to find ways to improve student outcomes among African-American males, especially within the flexible structure provided by the CWF model.*

### ***Building the capability to make emergency loans and grants***

Among the 10 colleges, one program for making emergency loans and grants is the Rust Scholarship at Central New Mexico Community College. Created in 2005 through a generous donation to the CNM Foundation, the fund helps CNM students to overcome unexpected financial hardships and stay on track with their educational goals.

Students have used the fund to resolve a variety of life challenges, including unanticipated medical bills, a higher-than-usual utility payment, or even to buy groceries after having been laid off from a job. They also might purchase textbooks that otherwise would have been too expensive. Those who qualify for the award typically receive between \$300 and \$1,000. The exact amount is decided on a case-by-case basis.

Other schools also have generous scholarship programs, such as the Grove Foundation scholarship at Skyline College, which can award up to \$5,000 over two semesters to low-wealth students. Norwalk Community College, too, gives all students a scholarship to take advantage of its CWF activities.

*“CWF tends to be a catch-all. If someone doesn’t know how to help resolve a student’s issue, you send them here.”  
—CWF program leader*



More than one college responded that they sometimes were able to find sources of money to meet minor emergencies, but they do not have a dedicated resource that is able to help meet greater needs. Often they must look to the community to see whether there might be a community-based organization or agency that can help.

### ***Further developing and strengthening the CWF learning network***

Virtually all of the 10 colleges report they have benefited through shared learning opportunities from one another, both in formal and informal settings, through the CWF Community College Learning Network. In particular, they identified a national gathering held in November 2011 in Des Moines, Iowa, as having provided useful sessions to compare notes and discuss the specific features of their respective approaches.

Schools also appreciated opportunities to meet with the program leader at Central New Mexico Community College, the school that has the lengthiest experience with implementing the CWF approach, at least among our study cohort. The Arkansas schools, in particular, cited as helpful shared discussions with CNM about how best to develop and implement strategies for providing financial education. CNM, on the other hand, has visited DMACC to learn about its integrated case management and outcomes data system.

Asked whether they regularly have sought opportunities to exchange ideas among themselves, sort of as an informal, regional intranet, the Arkansas colleges responded that they all know one another and have discussions when their paths happen to cross at statewide meetings focusing on postsecondary education. They have not, however, set up any sort of ongoing formal collaboration. Even so, they acknowledge sharing information and tools. The College of the Ouachitas, for example, has looked to PCCUA for inspiration and expertise across a number of fronts related to their own CWF approach.

*Across-the-board, the schools in the MDC-managed network expressed interest in continuing to share news and information, especially new tools and strategies, with their peers across the country.*

Many of the CWF colleges report that MDC's role in supporting the colleges has been very helpful. For example, telephone conversations with MDC personnel have clarified important aspects of the CWF approach, especially when colleges were unclear about how to bundle services or provide new outlets for students to obtain them.

An intensified CWF national learning network also could draw upon learning gleaned from other ongoing experiments inspired by the CWF approach—notably, the United Way's work with Integrated Service Delivery and Financial Stability One Stop Centers. The network also can distill and share learning from the Local Initiatives Support Corporation's (LISC) Financial Opportunity Centers.

Across the board, the schools in the MDC-managed learning network expressed interest in continuing to share news and information, especially new tools and strategies, with their peers across the country. Many said that strengthening and sustaining this existing network, perhaps including new colleges that are developing their own CWF strategies, should be a priority for future investment by AECF and other sources.

## CONCLUSION

The 10 colleges in the CWF Community College Learning Network are demonstrating great flexibility in the diverse strategies by which they are adapting the CWF approach to the specific needs of their students, their individual institutional contexts, and their local workforce and economic conditions.

At the same time, there also is remarkable consistency in the types of student outcomes they report. Specifically, colleges are finding that through bundling and sequencing services in the three CWF pillars, students are better equipped to define their own educational and financial goals and then create plans to achieve them.

Students report that they feel more connected to college and are more easily able to figure out where to find assistance for both academic and non-academic issues. Further, they are gaining access to public benefits, financial aid, and other financial assistance, as well as services from community partners, which can be critical to keeping many of them enrolled.

The CWF approach addresses the needs of vulnerable students, and CWF community colleges see these services as a fundamentally important component of student retention and completion strategies.



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