



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



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by Cynthia D. Liston and Robert Donnan

## ***Acknowledgements***

This research was funded by the Annie E. Casey Foundation. We thank them for their support but acknowledge that the findings and conclusions are those of MDC alone and do not necessarily reflect the opinion of the Foundation.

We appreciate all the faculty, administration, staff, and students at each of the network colleges who provided information to the report's authors and participated in interviews and focus groups. We are grateful not only for the time they gave us on this report but for all the work they do to help their students meet financial challenges and stay on the path to student success.

## ***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.

## ***Introduction***

For more than forty years, MDC has been working to advance equity and promote opportunity. Traditionally, our work focuses on three core areas:

- Increasing postsecondary opportunities for low-wealth Americans
- Connecting more people to high-skill, high-wage employment
- Developing strategies to help families build assets for their financial security.

With these three goals in mind, it was only natural that we would find the concept of the Center for Working Families, advanced by the Annie E. Casey Foundation, so important and timely. With MDC's experience in working with community colleges, including establishing the Rural Community College Initiative and serving as the managing partner of Achieving the Dream, using these innovative institutions as the vehicles for delivering integrated services to low-wealth families was powerful and doable.

The Center for Working Families (CWF) approach at community colleges brings together—or bundles—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. CWF makes it easier for families to tap into all of the services and supports for which they qualify, filling in the gaps and helping them weather unexpected setbacks that can prevent students and their families from meeting their economic and educational goals.

The CWF approach is especially important for low-income students who face financial hurdles. More than 50 percent of students at two-year institutions never receive a credential. Many simply cannot afford to stay in school, because continuing would mean giving up employment, paying the bills, or responding to a crisis. The approach combines what community colleges do so well—provide individuals with training that connects them to dynamic careers and the financial support necessary to complete their education and begin a career path.

MDC, with the support of the Annie E. Casey Foundation, manages a network of community colleges that are implementing the CWF strategies approach. MDC provides technical assistance to the institutions, conducts both virtual and in-person joint learning events, and coordinates peer learning among a diverse set of institutions.

This documentation study is part of the CWF Community College Learning Network's desire to chronicle how integrated service delivery is being implemented at community colleges. The study is not meant to be an evaluation, although evidence is offered about the significant impact the centers are having on colleges and their students. Rather, it offers a detailed explanation of how the CWF is working at selected community colleges and providing guidance for other institutions to help their students gain the financial security they need to achieve success in the classroom and beyond.

colin Austin

*Senior Program Director*  
MDC

## Executive Summary

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

This study examines the recent experiences of the 10 community colleges across the United States, ranging from California to Connecticut, that are implementing the Center for Working Families (CWF) approach to help low-income families attain financial stability and move up the economic ladder. Many students from economically struggling families go to community colleges to get the skills and education they need to build better livelihoods. Yet it is a challenge for those students to enroll, persist, and complete college, in light of the often competing demands of earning income to pay the bills and meeting family obligations. For today's colleges to facilitate success and completion among students, new approaches that can meet a broader range of student needs are essential

The Center for Working Families approach has three core service elements that are intentionally sequenced, or “bundled” together to support students:

| <b>Employment and career advancement Services</b> | <b>Income and work Supports</b>        | <b>Financial Services and asset-building Supports</b> |
|---|--|---|
| Educational offerings                             | Public benefits screening <sup>1</sup> | Educational workshops and financial literacy classes  |
| Job training                                      | Assistance with benefit applications   | Financial coaching                                    |
| Job search and placement                          | Tax assistance services                | Access to financial products                          |

Initial outcomes from participating colleges are promising<sup>2</sup>:

- At Central New Mexico Community College, from fall 2010 to spring 2011, the retention rate was 84.7% for students who accessed supports through CNM Connect, compared to 70.5% for all first-time students.
- 84% of CWF students at Des Moines Community College in 2010 enrolled in a subsequent term compared to a college wide retention rate of 70%.
- 80% of Skyline's CWF students in 2010 enrolled in a subsequent term, which compares to a 2009 retention level college wide of 66%.

Community colleges are one type of organization implementing CWF approaches, and they provide a valuable model for understanding how bundling and sequencing related CWF services can achieve improved outcomes. This is true chiefly because most colleges already have in place the capacity to provide many of the individual services that comprise the multifaceted CWF approach.

<sup>1</sup> Public benefits screening is a process, typically facilitated by college personnel using online tools that help a student or community member identify specific benefits programs for which they and their families may be eligible. Benefits include Federal Student Aid, TANF, Property and Rent Rebates, Food Assistance, Medicaid, Child Care Subsidies, and others.

<sup>2</sup> Self-reported data by colleges to MDC.



The Annie E. Casey Foundation (AECF) developed and is promoting the CWF approach nationally through its leadership and strategic financial investments. MDC currently manages the CWF Community College Learning Network, now comprised of 15 colleges nationally that are implementing their own CWF approaches.

This study takes a closer look at this emerging CWF Community College Learning network and identifies how the individual colleges provide their CWF services, whom they serve, how the CWF fits and adapts within local college contexts, what outcomes they are accomplishing, and the answers to other key learning questions. The documentation study allows for a further definition of the approach and how it is being implemented at a diverse set of community colleges, and offers important lessons to new colleges and will help existing institutions and collaborators focus on steps to enhance their approach. Although this study is not an evaluation per se, it does provide an important set of questions that should be explored in any future evaluative work. Most importantly, the CWF approach described in this study shows the power of offering students an integrated set of services aimed at providing the financial stability necessary to receive a credential from a post-secondary institution. Armed with this credential, previously economically disadvantaged individuals will be able to enter the workforce and increase the wealth of the families that so many of them support.

The researchers gathered background information about the CWF approach. They then framed and developed a set of targeted interview questions, and conducted in-depth interviews during site visits and over the telephone with CWF program leaders, college administrators, data management personnel, student success coaches, and students. This research and analysis took place in summer and fall of 2011.

The CWFs located at these 10 community colleges are still quite young. The longest running CWF college started its efforts in 2005, while most of the others started within the past three years. As a result, the CWF approaches in this study are still evolving, with colleges adding new services and changing existing ones based on what they are finding useful. They are capitalizing on their existing strengths and building new capabilities, particularly creating new systems and processes to adopt a bundled services approach for serving their targeted students.

| <b>cwF community college</b>  | <b>locAtion</b>              |
|---|------------------------------|
| <b>central new mexico community college (CNM)</b>                       | Albuquerque, New Mexico      |
| <b>des moines Area community college (DMACC)</b>                        | Des Moines, Iowa             |
| <b>guilford technical community college (GTCC)</b>                      | High Point, North Carolina   |
| <b>phillips community college of the university of Arkansas (PCCUA)</b> | Helena-West Helena, Arkansas |
| <b>skyline college (Skyline)</b>  | San Bruno, California        |
| <b>gateway community college (Gateway)</b>                              | New Haven, Connecticut       |
| <b>norwalk community college (Norwalk)</b>                              | Norwalk, Connecticut         |
| <b>college of the ouachitas (Ouachitas)</b>                             | Malvern, Arkansas            |
| <b>pulaski technical college (Pulaski Tech)</b>                         | Little Rock, Arkansas        |
| <b>southeast Arkansas college (SEARK)</b>                               | Pine Bluff, Arkansas         |

## keyFindings

The study's four most significant findings are:

- 1. colleges in the cwF community college learning network have embraced the principles of integrated service delivery even with significant diversity among how the cwF approach is deployed by the 10 community colleges.** These differences reflect local contexts, varying target populations, and the differing requirements of particular funding streams.
- At the same time, the cwF colleges share a set of common practices aimed at infusing the approach with existing college practice.
  - CWFs reach students where they are and helping them to identify and resolve financial challenges that otherwise might disrupt or impede their postsecondary education;
  - Colleges use philanthropic support to strengthen what works among existing student services and add what is missing in order to provide all three of the CWF pillars; and
  - Colleges use the CWF toward supporting an overarching goal of empowering more local people with higher skills and better jobs.
- Financial education, coaching, and asset-building services tend to be the most recent innovations that the cwF approach brings to colleges.
  - Colleges typically collaborate closely with a community partner to offer a full range of financial services, especially to provide those services and products related to asset building.
  - Colleges appear to have greater success when they weave financial services with other related services—e.g., applying for financial aid and embedding financial education.
  - Colleges are utilizing student success courses to integrate the CWF into academics. Students are less likely to pursue financial education when it is a purely optional and stand-alone service, perhaps because many previously have had unfavorable experiences with managing their credit and other financial issues.
- many sites are focused on integrating cwF services into the college mainstream, including winning over faculty and staff support.
  - Colleges implementing the CWF approach realize the need for these services is profound among nearly all community college students, not merely those categorized as most economically disadvantaged.
  - Accordingly, many colleges are discovering that reaching across college functions and departments to enlist faculty—as coaches or to make student referrals—is a good strategy for scaling up their CWF services.

In addition to these key findings, the study points towards other lessons related to data tracking, bundling of services, and sustainability.

## Data Tracking

**colleges are still developing effective student and data tracking systems, and typically these functions are not 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 recognize a need for data to demonstrate to funders why it is important to make continuing investment in CWF activities. Tracking employment outcomes poses a significant challenge for most of the CWF colleges, as postsecondary institutions typically do not have the capacity to track students after they leave college.

## Bundling of Services

**students often view income and work supports as the most valuable service they receive through the cwF approach.** They report that access to scholarships, emergency funds, bus passes, and other financial supports are essential for them to stay in college and achieve their educational goals. Students additionally note that their perceptions that the college actually cares about their well-being and progress is a new experience, and that they feel uplifted and empowered through that support.

*“Several times I had thought about quitting.*

*I told [my coach] I was going to quit. And she told me, ‘You came too far to quit.’”—A CWF Student*

**colleges differ regarding how intensively they interact with students and the extent to which they mandate that cwF services be integrated and bundled.** Some CWF strategies are highly structured with in-depth intake processes and mandatory coaching sessions. Others allow students more discretion to self-identify when they need assistance. Still other schools lie somewhere in between.

**through the cwF, colleges are also implementing a relatively new role in providing public benefits screening to determine students’ eligibility for public assistance.** The extent to which the 10 CWF community colleges are using online software tools to facilitate such screening varies widely and is clearly an area where the CWF learning network could help colleges share their experiences and strategies for enhancing this important component of the CWF approach.

**colleges are leveraging greater impact through cultivating effective community partnerships and using technology to deliver cwF services more efficiently.** Community partners offer complementary expertise that extends the capacity of the college, especially regarding financial services and asset building. New technologies, too, extend the colleges’ capabilities.

## Sustainability

**colleges are working on long-term financial sustainability for their cwF strategies,** especially as they near the conclusion of initial grant support. The amount of external support to the CWFs varies; most have started with modest grant funds used to pay for a program director. Several colleges are moving coaches over to institutional funding and embedding CWF services into existing college structures. Some are seeking additional external resources. Importantly, colleges also report that the CWF approach primarily can be implemented by re-purposing existing student support staff and through engaging faculty to play new roles in student support. Although the costs associated with implementing the CWF vary by

*The majority of participating colleges report a more than 80% rate of term to term retention, a rate that far exceeds general student populations.*



college, a 2009 cost study by Abt Associates at Central New Mexico Community College shows the cost effectiveness of the approach. The study found a lifetime cost per student of \$2,754, with 76% of costs donated through partnerships developed by the college.<sup>3</sup> Subsequent analysis revealed that the cost per student dropped by over 25% as the program matured.

**■ some cwF colleges are leveraging federal dollars to support cwF-related activities,** chiefly through making strategic use of complementary programs that already exist at their institutions. Some schools have described their positive experiences with their CWF efforts in their applications for TRIO and other federal programs.

**■ colleges clearly benefit from ongoing opportunities to learn from and with their colleagues at peer institutions that also are implementing cwF approaches.** Most said they would like to intensify their ongoing participation in the CWF Community College Learning Network in order to deepen and sustain their shared learning experiences.

### Outcomes

■ The 10 CWF community colleges report remarkable consistency in the student outcomes they are experiencing, including improved retention rates for CWF students. In fact, the majority of participating colleges report a more than 80 percent rate of term to term retention, a rate that far exceeds general student populations. Specifically, they 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, 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 students enrolled.

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

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<sup>3</sup> Update: Center for Working Families Cost Profile of Central New Mexico Community College, Abt Associates