2014 WFSN COMMUNITY COLLEGE INAUGURAL FORUM

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Center for Working Families Has Grown from an AECF Concept to a National Approach

- **Design and Prototypes**
  - 2003 – 2004

- **Partnerships and Outcomes Evaluation**
  - 2005 - 2007

- **Early Evaluation Findings and Expansion**
  - 2008 - 2011

- **Community College Expansion and Evidence Building**
  - 2012 -
CWF Services Transform Stephen’s Life

His Situation

When he was 17, Stephen’s foster mother died and he had no job, food or place to live.

Receiving Help

At Gateway Community College’s (GCC) Center for Students and Families, Stephen received clothing, housing, rental assistance, food vouchers and a bus pass.

Getting Ahead

Stephen enrolled in GCC’s Culinary Arts and Food Service Management Program. Today, Stephen works two jobs, has his own apartment, has learned how to manage his money and will graduate with an Associate’s degree in Food Service Management in 2014.
### Bundle Services
**Within and Across Three Strategy Areas**

<table>
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<tr>
<th>Employment/ Career Services</th>
<th>Income/ Work Supports</th>
<th>Financial Services/ Asset Building</th>
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<tr>
<td>Job readiness, job placement</td>
<td>Public benefits access</td>
<td>Educational workshops and financial coaching</td>
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<td>Hard skills training, job placement</td>
<td>Tax credits</td>
<td>One-on-one financial coaching and counseling</td>
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<td>Career advancement: education and skill training, advising</td>
<td>Student financial aid</td>
<td>Financial services products: access to better priced products (check cashing, loans, savings)</td>
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Organizations Adopt Three Strategies to Facilitate Successful Bundling for Clients

1. Information technology is used across departments and among partner organizations using common metrics

2. Staff are cross trained, work in teams and act as financial coaches

3. Classes and programs are intentionally designed to facilitate the take-up of multiple services and supports in ways that are delivered seamlessly to the student
WFSN Approach Works Through Platforms to Achieve Scale for Different Populations

• **National Intermediaries and their Neighborhood-based Community Partners**
  - Key Measures: Total Family Income, Net Income, Net Worth, Credit Scores, Employment Retention

• **Community Colleges**
  - Key Measures: Term to Term Retention, Credits Earned, Credential and Degree Achievement -- Emergency Savings, Credit Scores, Net Income

• **Head Start Programs**
  - Key Measures: Emergency Savings, Employment, Total Family Income, Long Term Social, Emotional and Cognitive Benefits For Children
Bon Secours CNM MET Center
Bundling Makes a Difference
N= 4,800

Achieve Outcomes

Bundling Services Increased Critical Outcomes
2008 Abt Associates Report
CWF Participants Improved Financial Stability
Abt Associates Participant Survey 2007 - 2010

• Clients improved their credit status

• Participants improved their financial behaviors
  – Tracked their expenses, filed tax returns, reduced their use of refund anticipation loans and saved for future purchases

• Participants maintained stable monthly income
  – Combined reduced earnings with increased income and work supports (despite the recession)

• Participants reduced use of debt to cover living expenses
The WFSN Approach is Adopted Across the Country Through National Networks
Community colleges are a way to help individuals and families achieve the American Dream

Large Potential Impact for Low-income Individuals, Families and Their Children

• Post-secondary degrees are increasingly the path to greater family economic success

• One-third of community college students are low-income and 42% are first-generation students

• About half of all African American and Latino undergraduates are in community colleges

Community Colleges are located throughout the country

• 1,100 community colleges nationally with 13 million students

• Community colleges are strong platform for workforce and education services
Community College WFSN results have been promising  
(MDC Learning Group of Colleges)

- Colleges report that CWF students are achieving term to term retention at rates 10 – 15% points higher than similar students
- At Norwalk community college, first cohorts of CWF students have a 50% graduation rate compared with a 29% comparison group cohort with similar characteristics.
- Students report that the approach sometimes makes the difference between dropping out to address a crisis and staying in college.
- Colleges have been integrating CWF approach within existing student supports and career pathways efforts by raising local dollars and repurposing institutional funding.

“It (CWF approach) is how we do business now.”

— Des Moines Area Community College’s Dean of Student Affairs
WFSN Links Together Critical Services in Colleges to Support Student Success

**TAXES**
- Apply for education, child, earned income tax credits
- Year round tax preparation for students
- FAFSA completion at tax moment
- 6,000 students served in 2012

**LEGAL**
- Landlord/tenant
- Divorce/custody/child support
- Consumer issues (loans, auto purchase, repairs)
- Unemployment

**FINANCIAL**
- Apply and maintain for financial aid
- Assist with financial aid appeals
- Family budgeting
- Financial education

**ACADEMICS**
- Academic planning
- Graduation
- Study skills, time management, balancing work and schools

**EXTERNAL RESOURCES**
- Behavioral health
- Medical & dental care
- Transportation
- Childcare
- Employment
- Housing

**BENEFITS ACCESS**
- Calculator to screen students for 18 different public benefits
- Complete application for eight of the benefits
- Food stamps, TANF, Medicaid, housing, childcare, utility assistance

**SCHOLARSHIPS**
- Performance Based Scholarship
- Book Scholarship
- Tuition Scholarship
- Emergency Scholarship

**CNM NAVIGATION**
- Tutoring
- Library
- Advising
- Financial Aid
- Disability Resources

Connecting students to their success! CNM Connect cnm.edu/connect
The Initiative Results at the Student, College and State Policy Levels

**Student**
- Increased student persistence, college completion of academic or career pathway goals, transfer to four-year institution
- Greater financial stability (emergency savings, positive net income)

**College**
- Colleges will reach 40-50% of students with WFSN services by Year 5
- Most students will receive financial supports, products and services, and education through Institutional change

**State Policy**
- State policies changed to support continued scaling of WFSN approach