



THE SPARKPOINT DIFFERENCE:

Student Persistence Improvement at Community Colleges

THE SPARKPOINT MODEL

SparkPoint is the cornerstone of United Way Bay Area's poverty-fighting efforts. Based on the Annie E. Casey Foundation's Center for Working Families, SparkPoint Centers were developed to work with low-income individuals and families long-term, looking at all aspects of their financial health, with the goal of achieving financial prosperity. Although each center looks different, all are a collaborative of multiple nonprofit and government entities that work together in a single location to seamlessly provide integrated services to assist families in increasing their income, building their credit, and accumulating their assets. Centers provide a variety of free resources such as one-on-one financial and career coaching, tax preparation, and credit counseling. Financial coaches focus on working with clients to recognize behavioral outcomes, set goals, brainstorm strategies, and set realistic action plans. They value strengths, build motivation, and provide monitoring and accountability.

United Way Bay Area's SparkPoint model has broadened its scope and services since the launch of SparkPoint Oakland in 2009. In fact, the model has expanded throughout eight Bay Area counties, thriving at over 20 locations and serving

more than 25,000 people with a network of 90 third-party partners. Over 80% of SparkPoint clients make progress on their financial goals each year. Other United Ways across the country, including those in Orange County and Northern Utah, have launched SparkPoint in their own communities.

The collection and tracking of data are paramount to increasing and demonstrating SparkPoint's impact. We have consistently collected data and conducted evaluations to stay abreast of the shifting trends and best practices of the SparkPoint model. Our *Successful Client Analysis* in 2013 revealed that our clients often make progress beyond their goals. *The Magic Bundle Report* released in 2014 showcased the magic combination of financial and career coaching that leads to a higher likelihood of increasing income. *The 10 Key Findings* report from 2015 revealed that it takes approximately 8-10 months for SparkPoint clients to achieve a financial prosperity outcomeⁱ and that 74% of clients maintain their outcomes for at least 7 months. More details on what we've learned so far are available at uwba.org/research-publications.

ⁱ SparkPoint defines financial prosperity as having 1) income equivalent to the county's self-sufficiency standard, 2) a credit score of 700 or above, 3) savings equivalent to three months of living expenses, and 4) no revolving debt.



COMMUNITY COLLEGE PERSISTENCE MATTERS

Many post-secondary institutions are facing challenges of low enrollment, student persistence, and completion rates, mostly amongst low-income students, students of color, and first-generation students. Colleges are attempting to find practices to retain students and safeguard the success of today's students and the future of their schoolsⁱⁱ.

SparkPoint's rapid expansion in community colleges stemmed from this need, as well as data from Skyline College that revealed that students who were SparkPoint clients had a higher rate of persisting to the next term (i.e. 83% of SparkPoint clients persisted from Fall 2014 to Spring 2015, compared with just 64% of students college-wide)ⁱⁱⁱ. SparkPoint is now located at 9 of the 23 community colleges in the Bay Area (Cañada College, College of San Mateo, Contra Costa College, College of Marin, Evergreen Valley College, Laney College, San Jose City College, Solano Community College, and Skyline College), with more colleges expressing interest in the model. Our goal was to see if persistence was also higher among SparkPoint clients at these other colleges where SparkPoint is now located.



RESULTS

At every college where we were able to obtain data, we observed that persistence rates among students enrolled in SparkPoint were higher than the college-wide average. Variation from the overall college persistence rate ranged from 11% to 38%. Persistence is defined here as being enrolled in one semester and continued enrollment in the following semester.

COLLEGE	OVERALL COLLEGE PERSISTENCE	PERSISTENCE AMONG SPARKPOINT CLIENTS AT THE COLLEGE
Contra Costa College	62%	80%
Laney College	57%	95%
Cañada College	58%	79%
College of San Mateo	88%	99%
College of Marin	49%	60%

ⁱⁱ Three Emerging Trends in the Evolution of Community Colleges <https://next.bnccollege.com/three-emerging-trends-in-the-evolution-of-community-colleges/>

ⁱⁱⁱ SparkPoint Skyline College Report <https://uwba.org/wp-content/uploads/2017/10/ONESHEET-SparkPoint-at-Skyline-College-April-2016FINAL.pdf>

Laney College

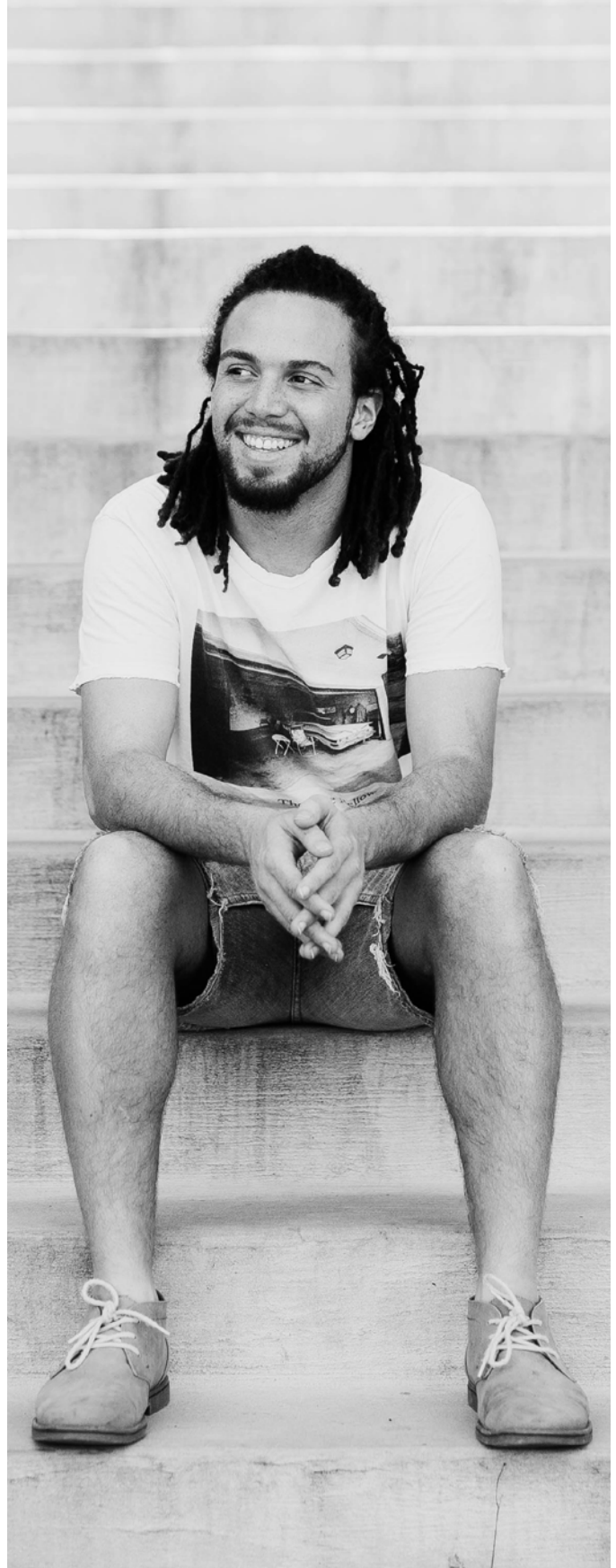
The data from Laney College represents Fall 2018 to Spring 2019 persistence. Compared to the overall college persistence rate of 57%, or 53% for the Peralta Community College District, 95% of students at Laney College participating in SparkPoint services persisted to the Spring 2019 semester. This represents 37 of the 39 clients that SparkPoint served at Laney College during this time. This 38% jump in persistence rates can partially be attributed to the center working with specific Career and Technical Education (CTE) programs including Carpentry, Electricity and Electronics Technology (E/ET), Machine Technology, Environmental Control Technology, and Construction Management. Persistence rates for Fall 2018 to Spring 2019 for these programs range from 61% for E/ET, 65% for Carpentry, 71% for Machine Technology, 72% for ECT, to 92% for Industrial Maintenance. In every case, SparkPoint clients persisted at a higher rate than those in their same program and in the college overall.

“ [Sparkpoint] has been a wonderful complement to the carpentry department by offering an incredible opportunity for students to expand their soft skills and learn financial discipline, which is so valuable in our technical environment. ”

— Karl Seelback, Chair of the Carpentry Program at Laney College

Contra Costa College

Compared to a persistence rate of 62% for students not served by SparkPoint, 80% of those who took up SparkPoint services at Contra Costa College persisted between Fall 2018 to Spring 2019. This represents 43 of the 54 SparkPoint clients served that Fall and shows an 18% difference in persistence rates for students participating in SparkPoint. Leveraging their SparkPoint coaches as accountability partners around their finances, students build their skills to set and achieve their financial goals, enabling them to focus more on their academic studies instead of worrying about their finances. In addition, with awareness of the digital inequity faced by their students, laptops were loaned to students to help them complete their school work.



Cañada College

The data from Cañada College reflects Fall 2018 to Spring 2019 persistence rates. Compared to a persistence rate of 58% for all students, 79% of those who took up SparkPoint services at Cañada College persisted to the Spring 2019 semester. This represents 82 of the 104 SparkPoint clients served that fall. SparkPoint at Cañada College clients who also participated in financial coaching and took up more intensive services had an even higher persistence rate of 84% (37 of 44 clients). This represents a 22% increase in persistence rates for students participating in SparkPoint. We also saw a consistent pattern when looking at Spring 2019 to Fall 2019 persistence. Compared to 45% of all students who persisted, 71% (101 of 142) of those accessing SparkPoint services persisted to Fall 2019. For SparkPoint clients taking up more intensive financial coaching services, an even higher 77% (53 of 69) persisted to Fall 2019.

“ I am super grateful for SparkPoint. I now have access to support and tools to help me stay on track financially. I know that SparkPoint is another community of people on campus who care for me. Every day I feel more confident in my ability to do well in my classes knowing they have my back. ”

— Josiah Fatuesi, a student and SparkPoint client at the College of San Mateo

College of Marin

At College of Marin, we looked at Spring 2019 to Fall 2019 persistence rates. Of the 15 students served at the college through SparkPoint Marin during this period, 5 of them graduated. Of the remaining 10 students, 6 persisted to the fall semester. The center is looking into the 4 students who did not persist. This is compared to the overall college persistence rate of 49%, which represents the 1,291 College of Marin students who persisted to Fall 2019. While we cannot determine causation from this data, we can certainly see a positive correlation that has trended since the inception of SparkPoint services on campus.

College of San Mateo

We observed similar trends at SparkPoint at College of San Mateo, which opened in 2018. The college's Fall 2018 to Spring 2019 persistence rate is relatively high at 88%, compared to other colleges in our study, but SparkPoint clients persisted at an even higher rate of 98.98%.

The information we have on our community college clients and our data collection methods at each center varies because of the partnerships that SparkPoint Centers have at the colleges, and the way that the data was reported back to us. Moving forward, we hope to streamline and standardize this process in order to report consistent data on student persistence rates. We are also hoping to look at three-term persistence instead of two-term, as this is a more reliable indicator of student success.



THE SPARKPOINT DIFFERENCE

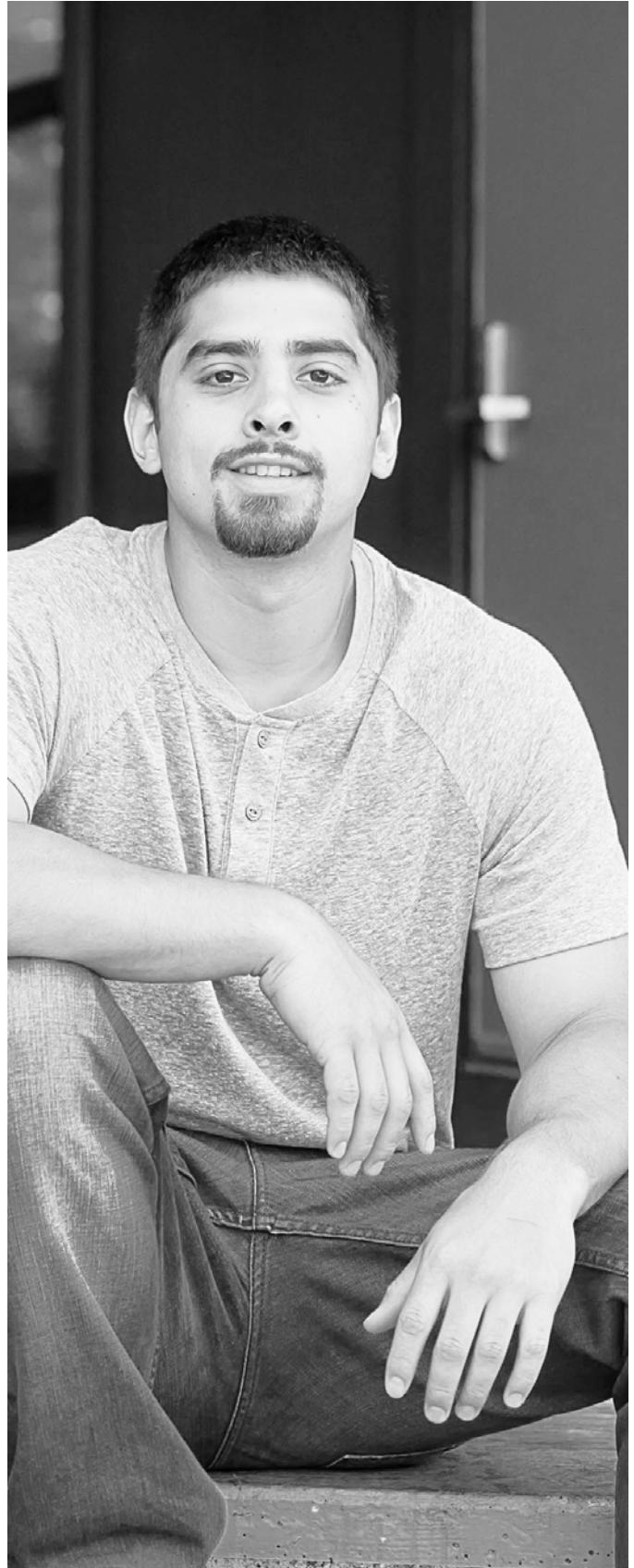
Though the rationale for these higher persistence rates varies, we attribute this difference to several key factors:

1. addressing immediate needs that alleviate financial stress;
2. providing integrated services; and
3. taking a holistic, student-centered approach.

First, the services that SparkPoint provides connect students to valuable, timely resources. On campus, students are connected to student support programs including the career center, Extended Opportunity Programs and Services (EOPS), financial aid, food pantries, and their transfer centers. Partnerships with credit unions, housing agencies, and legal resources also address critical challenges. These resources are offered when students need them so that immediate barriers are addressed, and students can concentrate on their classes and stay in school. SparkPoint coaches provide an average of twelve direct service interactions to each client, including access to the food pantry, financial coaching and budgeting, and debt counseling.

Second, these services are not just offered on a one-off basis. They are integrated and offered in combination with each other to address multiple barriers. Various on and off-campus programs work together so that students do not have to repeat their information or fill out multiple intake forms. Staff and partners are constantly in conversation with each other, and there is one coach that navigates the client's time at SparkPoint. Services are seamlessly integrated and easy for students to access and navigate.

Lastly, many SparkPoint clients have attributed their progress to their financial coach, who takes a holistic, client-centered approach in working with students. Coaches guide students in setting their own goals and provide the support, tools, and motivation to maintain their participation and attendance in school. Some schools like Cañada College have incentives that motivate students to reach their personal, educational, and career goals. Skyline College has integrated SparkPoint into the Grove Scholars program so that all scholar recipients are paired with a financial coach and are provided with the supports necessary to track and achieve their goals. As one SparkPoint client at Cañada College notes, *"My coach has turned into my friend. She has helped me build the confidence I needed to reach my personal goals. She introduced me to EOPS, the Food Panty, and The Learning Center. These wonderful programs that have made me successful in college. I'm now able to pass my class."*



LOOKING AHEAD

As SparkPoint continues to expand, we hope to respond to requests by additional community colleges and post-secondary institutions that are interested in opening a SparkPoint Center. Our goal is to continue to address students' basic needs such as housing and food insecurity, target specific demographics such as student parents, and provide a family-centered approach that allows us to address the holistic needs of the clients. Our plan is to pilot innovative approaches that have the potential to scale regionally. We will do this in partnership with our SparkPoint Centers, community partners, and our client ambassadors.

ABOUT UNITED WAY BAY AREA

United Way Bay Area (UWBA) brings together individuals, nonprofits, businesses, and local government to create partnerships that have a lasting impact through fighting poverty and engaging the community. UWBA invests in initiatives that work to end the cycle of poverty so that all Bay Area residents can thrive. UWBA also empowers individuals to donate, advocate, and volunteer to strengthen the community and change lives, operating multiple core programs designed to move people out of poverty. Each year, these programs reach more than 250,000 Bay Area residents by connecting them to food, shelter, work opportunities, free tax help, academic and career supports, and financial literacy resources.





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