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Financial Stability Center: Skyline College Sparkpoint at Skyline College



City, State	San Bruno, CA
City population estimate 2013	42,443 ¹
Campus setting	Suburb: Large
Fall 2013 student enrollment	10,067
Part-time	74%
Female	52%
White	20%
Latino or Hispanic	29%
Black or African American	4%
Other	47%
Age (25 and older)	36%
Pell grants received by full- time beginning undergraduate students	40%
Federal student loans received by full-time beginning undergraduate students	2%

Source: U.S. Department of Education, Institute of Education Sciences, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS), 2013–14, http://nces.ed.gov/ipeds/datacenter/.

Skyline College is located in San Bruno, California, just south of San Francisco. Of the 112 community colleges in the state, Skyline College is just below the median size of approximately 11,000, with a fall 2013 enrollment of 10,067. Skyline College is part of a three-college district in the county of San Mateo.²

Summary

With a shared vision among faculty and staff for producing equitable outcomes across a diverse student body and a community gripped by inequality, Skyline College explored an Annie E. Casey Foundation Center for Working Families–inspired model. In anticipation of sufficient funds becoming available, Skyline College managers traveled the country visiting Center for Working Families (CWF) initiatives in order to build their knowledge and expertise around this model that would signal an entirely new approach for Skyline College. Starting with grant funding from the United Way of the Bay Area and the Bay Area Workforce Funding Collaborative, in May 2009, Skyline College began planning for a CWF–inspired United Way SparkPoint Center. It was launched as a pilot effort in November 2009, and, by fiscal year 2012–2013, it was serving 2,015 participants³.

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Area of Need

Skyline College is one of the most ethnically diverse community colleges in California. It is located in wealthy San Mateo County, where significant disparities exist in the ability of its residents to participate in the economy. San Mateo's minority residents are disproportionately overrepresented in the percentage of the population that lives below a standard of sufficiency, and they are underrepresented in the vital institutions that are required to fully participate in the community and economy. Concurrent with the recent economic downturn, student need has shifted from more typical challenges, such as insufficient money to buy textbooks or cover fees, to not enough food to eat and inadequate shelter.

Program Description

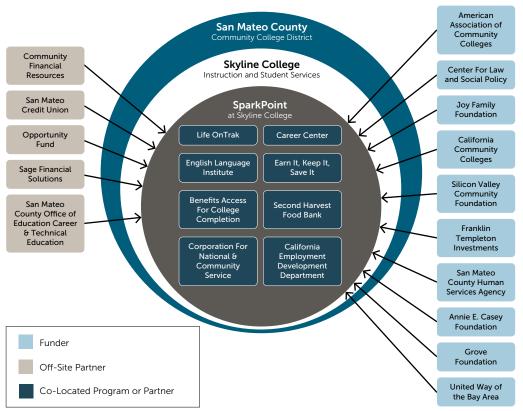
SparkPoint at Skyline College is an Annie E. Casey Foundation Center for Working Families–inspired model that bundles core services to populations in need of support. One of 10 United Way SparkPoint Centers in the San Francisco Bay Area, SparkPoint at Skyline College is the only one that is housed at an educational institution. Broadly speaking, the services fall under three core pillars: (1) employment and career advancement; (2) income and work; and (3) financial services and asset building. Actual services falling under the three pillars include financial coaching and asset building through an individual development account (IDA), workforce development and connection to career pathways, a food pantry, English as a second language classes, legal assistance, voluntary income tax assistance, help with screening and enrollment for public benefits, and financial aid and college affordability supports.

SparkPoint at Skyline College is both a physical location and a campus-wide network of services. The physical location is open to students enrolled at Skyline College as well as to non-enrolled students and members of the community. SparkPoint offers Skyline's existing programs and services but also partners with multiple organizations to provide a continuum of services to students and members of the community in what is aimed to be a seamless fashion. (See Figure 1.)

Figure 1
SparkPoint at Skyline College Services and Partnerships

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Source: William Watson, director, SparkPoint at Skyline College, http://www.skylinecollege.edu/sparkpoint/partners/.

Although SparkPoint at Skyline College is open to all students and members of the community, some of the services offered require that a person meet certain eligibility criteria. For example, to participate in an IDA administered by the Opportunity Fund, a candidate must demonstrate income- and asset-limitations.

Exploration and Adoption Phase

Much of the credit for helping to establish a shared vision at Skyline College can be credited to the president of the institution, Regina Stanback Stroud. At a 2007 managers' retreat when she was vice president of instruction, she asked participants to brainstorm about how to address the fact that minority populations in San Mateo County are disproportionately affected by poverty and absent from civic life. A strategic planning session devoted to this issue served to clarify and solidify a shared vision of striving for equitable outcomes for residents and students served by Skyline College. Viewing the educational institution as being instrumental in initiating and maintaining efforts to mitigate the effects of disparities on an array of outcomes was seen as a breakthrough.

With this shared vision in place, Dr. Stanback Stroud presented a model inspired by the Annie E. Casey Foundation Center for Working Families. Her colleagues were immediately persuaded that the CWF model was exactly what they needed in order to achieve their collective vision. Not only were the three pillars of employment and career advancement,

income and work, and financial services and asset-building what residents and students needed, but the emphasis on partnerships, which are required to make the model operational, represented a strong fit with Skyline College.

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Surrounded by many large employers in Silicon Valley, including Genentech, YouTube, Walmart, and other Fortune 500 companies, Skyline College created the Center for Workforce Development and in the process developed a competency in cultivating partnerships for the purpose of shaping the center's offerings to meet local workforce needs. Skill in partnership-building would prove critical in the early stages of implementation of a CWF-inspired model, since it calls for connecting individuals to one or more supports in order to achieve financial stability.

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When the Skyline team began thinking about implementing a CWF model, the Annie E. Casey Foundation had already selected a few colleges that it would work with to set up CWF initiatives. Skyline College was not among the initial cohort, but staff members benefited from meetings at the Annie E. Casey Foundation, site visits, and technical assistance, thereby learning as much as possible about the CWF model and how it is implemented.

In a proposal called "Strengthening Student Services," Skyline College sought funding through the Bay Area Workforce Funding Collaborative. This funding supported Skyline College in the planning process that would prove essential to later implementation. It helped Skyline forge partnerships with key players, including the California Employment Development Department, the Jewish Vocational Service, and the United Way of the Bay Area. This also enabled a group of Skyline College's managers to travel to observe community colleges that had implemented CWF models, including Des Moines Area Community College and Central New Mexico Community College. (See Resource Handbook, Case Study #6.) This time spent making invaluable connections and gathering extensive information helped prepare Skyline College for an imminent opportunity: The United Way of the Bay Area was planning to launch CWF—inspired models under the name "SparkPoint Centers" at 10 sites in the area.

The timing of Skyline College's interest in finding a way to address disparities among local residents and students coincided with a major economic downturn across the state of California and nationwide. The state's education budget was slashed. Many at Skyline College questioned whether it made sense to invest in seeking new solutions when the college, like many businesses and major institutions at the time, was facing severe budget shortages. Dr. Stanback Stroud stood firm and argued that doing nothing in these challenging times would only exacerbate already wide disparities.

As a result, the goal of ensuring equitable outcomes became pervasive in strategic planning at Skyline College. This philosophy is not necessarily shared across educational institutions, but with a view to both institutional effectiveness and social justice, Skyline College is committed to reconceptualizing how best to educate students.

Implementation Phase

Being chosen as a site for a United Way of the Bay Area SparkPoint Center provided Skyline College with seed funding as well as access to a consistent network of experts and colleagues to help inform its implementation. Skyline participated in a regional community of practice led by the Bay Area Workforce Funding Collaborative and the Annie E. Casey Foundation's Centers for Working Families Community College Learning Network (now

called the Working Families Success Network). Skyline's access to expertise and the readiness of the model greatly facilitated implementation planning, since the college was able to envision the content and the delivery of the programs and services.

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Typically in the pilot phase of an initiative, offerings may be limited to a target group, but SparkPoint at Skyline College was open to everyone from the start. Certain programs and services have eligibility criteria that must be met, such as the matched savings program that is offered through the Opportunity Fund, but for offerings without eligibility rules, students and residents alike could visit the center as soon as it opened. The launch of the SparkPoint Center was promoted broadly on Skyline College's website, in newsletters, through advertising by partners, and in general press releases to the community.

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While the model is multifaceted and the service offerings are many, the intended outcomes of the SparkPoint Center are focused and succinct. For students and residents served by the center, the goal is to help them do the following:

- 1. achieve a self-sufficient outcome,
- 2. repair and build credit (i.e., achieve scores greater than 650),
- 3. build a safety net of savings ranging from three to six months of income, and
- 4. reduce debt-to-income ratio to below 40% of monthly earnings.

Depending on where a participant starts out, certain outcomes are more relevant than others, but in all cases, one constant in the model is its bundled-services approach, which has been shown to result in stronger outcomes than when one service alone is used.

Crucial decisions that Skyline College had to make included where to house the Spark-Point Center and how to staff it. Also, since partnerships are critical components of CWF-inspired models, Skyline needed to apply its competency in partnership building. Both the Center for Workforce Development and Student Services (home of the Financial Aid Office) were approached as possible locations for the center. They seemed like obvious candidates, since both of these divisions are committed to helping students in ways beyond the academic, much like the SparkPoint Center would be. The Financial Aid Office was concerned about the resources needed to launch a new initiative, so the college decided to house SparkPoint at Skyline College in the Center for Workforce Development, under the direction of Dr. William Watson. This turned out to be a good fit, since the Center for Workforce Development was eager to get SparkPoint off the ground. Later, a new vice president of Student Services was hired, Dr. Joi Lin Blake, and SparkPoint at Skyline College was relocated to Student Services with great success. Dr. Watson moved with Spark-Point to Student Services to continue building the services and resources needed to fully implement the model.

The move to Student Services has been important for a number of reasons. According to feedback from visitors to the SparkPoint Center at Skyline College, there is no longer a stigma associated with receiving financial aid, and this now extends to the services provided at the center. At the community college level, students who leverage financial aid, including Pell Grants, neither stand out nor perceive themselves as different from their peers who don't (see the "Utilization and Effectiveness" section). Moreover, it makes logical sense to

students and community members who are seeking help with their personal finances that SparkPoint's financial coaches are located in Student Services.

The staff at SparkPoint includes employees of Skyline College as well as partners outside the college. The center director is a Skyline College academic manager and a member of the Student Services leadership team. There are also two financial coaches who are paid employees of Skyline College.

The coaches were selected based on two main criteria: their level of education and professional experience, and their shared vision for social justice and equitable outcomes, which underpins SparkPoint's work. The coaching positions have different job descriptions but similar tasks. The financial aid technician, who must have a bachelor of science degree or the equivalent, is responsible for financial coaching, and the counselor must have a master's degree and be able to teach a course related to student success along with a self-sufficiency course that is transferable to a California State University. Having both types of coaches at the center means that there is coverage for both students and nonstudent community members. While some visitors to the center are seeking a coach who can also provide academic counseling, others are there to use the food pantry or to get help preparing their taxes.

Additional roles at the SparkPoint Center at Skyline College are filled by outside partners who spend varying amounts of time on campus. The work of onsite partners and, to some extent, offsite partners is grant-funded or self-funded, and their commitment and contributions to SparkPoint are cultivated by Skyline College's leadership team.

Skyline College uses a systematic process to forge partnerships. It invites potential partners to engage in an assessment process designed to help inform progress, priorities and goals, and work plans. Partners also engage in integration planning to determine the extent and sequence of services and to develop strategies for moving forward. With its experience working with partners to ensure the alignment of the institution's offerings with the needs of the local workforce, Skyline has grown partnership development into a core competency.¹⁰

There are various levels of partnership, ranging from the least intense "courtesy acquaintance" to the most intense "functionally integrated partner," with shared power and budgeting authority. This sorting process helps establish both parties' shared expectations vis-à-vis operations and accountability. The level of partnership also determines the type of agreement needed, which could be a memorandum of understanding, a contract, or a subagreement. ¹¹

Utilization and Effectiveness

With so many moving parts involving Skyline College staff and partners and the use of services by both students and community members, SparkPoint at Skyline College required a monitoring system with robust tracking and reporting capacity. The center uses commercially available, Web-based case management software that aids in connecting efforts to demonstrable outcomes. Implementation of the software was a major undertaking that required significant programming on the front end to enable meaningful data tracking and reporting, but within a few years, SparkPoint staff has grown to rely on it.

As a supplement to the programmatic data tracked in the ETO database, SparkPoint staff also engage students in focus groups to get a sense of their perceptions of and experiences with SparkPoint services. Findings from the focus groups demonstrate that the SparkPoint

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Case Study 7 Financial Stability Center: Sparkpoint At Skyline College Center has been successful in removing stigma associated with leveraging its services. Coupling the center with financial aid services has been an effective strategy to this end.

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The utilization of SparkPoint Center at Skyline College services has grown steadily between its implementation in 2010, when 1,250 students and community members were served, and fiscal year 2012–2013, when this number grew to 2,015. While the served population includes primarily Skyline College students, at least 600 of those served are non-enrolled residents of the community. Another portion of the total number served includes non-enrolled Skyline College students who have at least generated a student identification number by applying for admission or financial aid. These include students who have dropped out, completed their courses, or are in between enrollments due to financial or other life circumstances.

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Skyline College has observed higher term-to-term persistence rates among students who have leveraged up to three SparkPoint services. In 2012, the fall-to-spring retention rate was 94% for SparkPoint students compared with 56% for Skyline College students in general. While a controlled study has not been undertaken, SparkPoint is working on a research proposal to conduct a rigorous study of users of SparkPoint services in order to compare them with similar nonusers by means of propensity score matching techniques. A demographically similar group of nonusers will serve as a control group for comparison purposes. By identifying Skyline College students who possess similar characteristics to SparkPoint users, such as the same number of credits and the same type of classes, the institution will have more confidence in the findings.

Success, Challenges, and Funding

SparkPoint at Skyline College can mirror a CWF-inspired model only up to a certain extent, since the ideal implementation would include service integration across all partners with common budgeting authority. This cannot fully happen at Skyline College because of the way the institution is structured, with oversight from the San Mateo County Community College District (SMCCCD), which is a political subdivision of the state of California. The United Way of the Bay Area contracts with SMCCCD, which disburses the funds.

Sizable funding for SparkPoint at Skyline College was provided by the Bay Area Workforce Funding Collaborative, which invested \$600,000 between 2009 and 2012. Additional funding came from a variety of sources, including the United Way of the Bay Area, the Grove Foundation, the California Community College Chancellor's Office, the San Mateo County Human Services Agency, and the Annie E. Casey Foundation. Skyline College is planning to institutionalize the center by leveraging funding called Fund 1, the primary operational budget of the college.

Through Fund 1, Skyline College intends to supply key SparkPoint positions by using increasing amounts of institutional dollars, with 25% covered in the first year of the institutionalization plan; 50% in the second year; 75% in the third year, and 100% in the fourth year. This will decrease the reliance on external funds and may help retain strong talent as the center is further integrated within established college processes.

Endnotes

U.S. Census Bureau, State & County QuickFacts. Data was derived from population estimates, the American Community Survey, the Census of Population and Housing, County Business Patterns, the Economic Census, the Survey of Business Owners, the Building Permits Survey, and the Census of Governments.

- Details for this case study were gathered during an informal phone interview with William Watson, Ed.D., who is director of SparkPoint at Skyline College, January 28, 2014. U.S. Department of Education, Institute of Education Sciences, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS), 2011–12, http://nces.ed.gov/ipeds/datacenter/.
- William Watson and Joi Lin Blake, "SparkPoint at Skyline College. Mitigating Economic Disparity: Financial Self-Sufficiency and College Completion," presented at the Community College League of California Annual Convention, Burlingame, CA (November 2013), http://www.skylinecollege.edu/sparkpoint/about/documents/CCLCPresentation.pdf.
- The district uses a Self-Sufficiency Standard that calculates the annual cost to meet monthly expenses at the county level based on household composition. See Struggling to Make Ends Meet in the Bay Area. Financial Self-Sufficiency Report 2009 (San Francisco, CA: United Way of the Bay Area, 2009), https://www.unitedwaysca.org/images/stories/make_ends_meet_report.pdf.
- Regina Stanback-Stroud, History of SparkPoint at Skyline College (undated), https://www.skylinecollege.edu/spark-point/about/documents/HistoryofSparkPointatSkylineCollegeRSSSprkptWebsite_revised.pdf.
- Non-enrolled students are those who went through the enrollment process but never earned credits or stopped taking for-credit courses.
- William Watson (http://www.skylinecollege.edu/sparkpoint/partners/).
- Watson and Blake, "SparkPoint at Skyline College. Mitigating Economic Disparity" (2013).
- Kimberly Burnett et al., Pathways to Success: An Interim Analysis of Services and Outcomes of Three Programs (Baltimore, MD: Annie E. Casey Foundation, June 2009).
- William Watson, "Community Colleges Building Partnerships with Community Based Organizations: Benefits Access for College Completion," presented at the Benefits Access for College Completion meeting, Miami, FL (January 2012), http://www.skylinecollege.edu/sparkpoint/about/documents/CommunityCollegePartnershipsBACCConveningMiami-January2012.pdf.
- 11 Ibid.
- Watson and Blake, "SparkPoint at Skyline College. Mitigating Economic Disparity" (2013). Cynthia D. Liston and Robert Donnan, Center for Working Families at Community Colleges: Clearing the Financial Barriers to Student Success (Durham, NC: MDC, Center for Working Families, April 2012).
- Propensity score matching is a statistical matching technique used to compare groups that are statistically similar in characteristics thought to be associated with outcomes of a given treatment or intervention. It removes the bias that arises because of the apparent difference in outcome associated with two groups. Propensity scores are useful when trying to draw causal conclusions from observational studies where the "treatment" (i.e. the "independent variable" or alleged cause) was not randomly assigned." Source: Penn State Methodology Center, http://methodology.psu.edu/eresources/ask/fa07
- Liston and Donnan, Center for Working Families at Community Colleges (2012).

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