

From Basic Needs Interventions to Student Persistence-SparkPoint District Wide



#RealCollege California Basic Needs Summit
Laney College – December 6, 2019



Learning Objectives:

1. Participants will learn how colleges can start to build a holistic student support model with food, housing and financial stability at the core.
2. Participants will learn how to grow existing services into a customized suite of services that address the basic needs of their students.
3. Participants will learn how to bundle and streamline innovative basic needs services so that they can impact persistence and so that impact can be tracked.
4. Participants will learn how to tell the story of their food, housing and financial insecure students and back that story up with data.®



The History

- 1 in 3** Bay Area families cannot make ends meet
- 1 in 2** Latino & African-American families cannot make ends meet
- 4 jobs** required for many Bay Area families to reach self-sufficiency
- 74%** of householders with less than a high school education have incomes below the Real Cost Measure.



SOURCE: United Way of California Struggling to Stay Afloat: The Real Cost Measure in California 2019



The Model



Based on Annie E. Casey Foundation's Center for Working Families UWBA launched SparkPoint.

SparkPoint Centers are family-friendly places where hard working, low income people can access a full range of services to help them achieve long-term financial success and prosperity.



The Services

Regionally, 100+ partners come together to provide services that:

Increase Income:

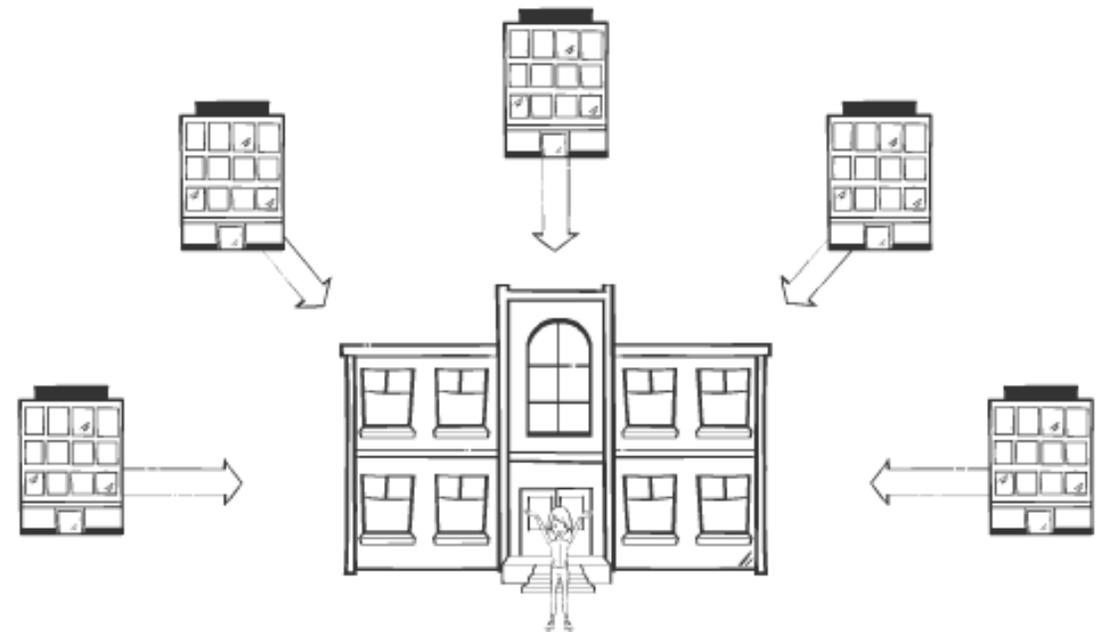
One-on-one career coaching, job preparation, small business business development, resume review, job search, and and interview workshops, education and career counseling, counseling, vocational training

Reduce Debt/Enhance Credit

Financial coaching, budgeting, credit review and counseling, counseling, debt repayment plans, credit workshops

Build Assets & Savings

Budgeting, financial coaching, matched savings or IDAs, IDAs, access to mainstream banking services

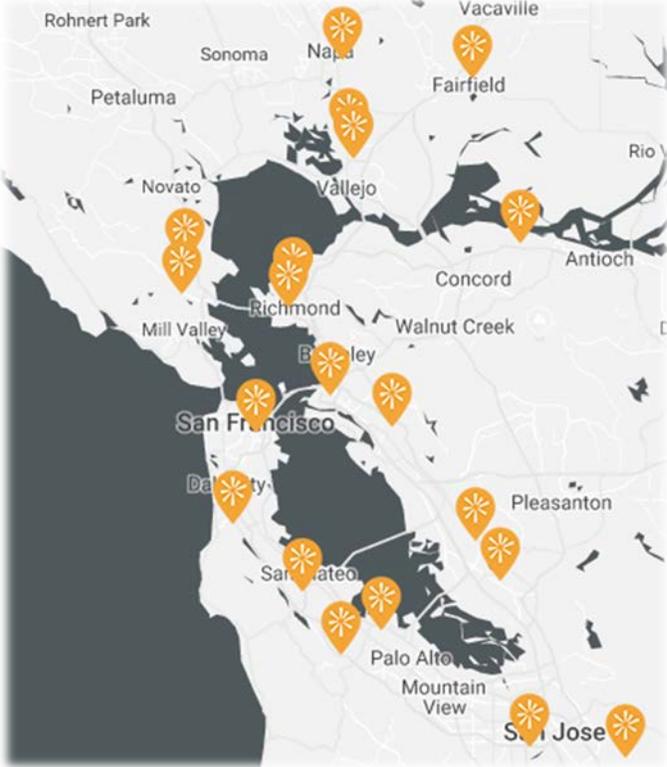


SparkPoint Network

2011



2019



What we've learned

- Clients make progress. Over 80% of clients make improvements in income, credit, debt, savings
- There's a magic bundle: 1:1 financial coaching + 1:1 career coaching = increase in income
- Improved persistence rates at community college
- 2Gen approach: SparkPoint helps parents support their children's academic success



Cascade Effect

cuts work hours to study more

always late to work

lowered income

LOSES JOB

hungry and can't focus

grades decline

DROPS OUT

owes fees for previous units

maxes out the credit card

short on rent

EVICTED

POINT[®]

Meet Claudia Acuna



“I HAD APPLIED TO BE PART OF SPARKPOINT BECAUSE I HAD ALWAYS THOUGHT THAT WHEN YOU HAVE MORE THAN ONE HAND TO HELP WE CAN DO MORE. SPARKPOINT IS A WONDERFUL RESOURCE FOR PEOPLE LIKE ME THAT DON'T KNOW ALL THE OPPORTUNITIES AND HELP THAT IS AVAILABLE.”

- Immigrated from El Salvador in March 2015 to study Architecture
- **Efforts:** Financial Coaching, Free Tax Preparation, Career Center Workshops and Food Pantry
- **Outcomes:** Obtained a secured credit card to developing credit history, hired at the Library, receiving financial aid



Meet Jose Iniguez

“SPARKPOINT HAS BEEN A GREAT SUPPORT SYSTEM FOR ME TO GET THROUGH MY CERTIFICATE AND FURTHER EDUCATION TRANSITION SINCE 2012. IT CERTAINLY HAS EXCEEDED MY EXPECTATIONS.”

- Veteran who sought out co-located Employment Development Department Office (EDD) services in 2012
- **Efforts:** EDD Services, Financial Coaching, Pantry, Public Benefits
- **Outcomes:** Enrolled in Sustainable Construction classes at Skyline College, developed a more consistent and healthy diet for whole family, opened a bank account, got a part-time job with the Sustainable Construction Program.



Initiatives and Funders

United Way Bay Area takes an innovative, holistic approach to ending the cycle of poverty through advocacy and programs that support all ages—providing free access to basic needs, jobs and job training, and financial education and support services.

SparkPoint is a program of:



SPARKPOINT®



SparkPoint Centers

Students and members of the Community use SparkPoint services & resources to strengthen their financial capability and further their economic and educational goals.



SPARKPOINT[®]



San Francisco

\$123,442

Fresno

\$59,440

Los Angeles

\$80,642

San Diego

\$82,620

CALIFORNIA

Between 2014 and 2018, the amount needed to meet the costs of basic needs increased across the state, but skyrocketed in the Bay Area.

family of four (two adults, a preschooler, and a school-age child)

SparkPoint Services

SparkPoint is a strategic *poverty-cutting* initiative

SPARKPOINT GOALS FOR EVERY CLIENT:



A livable
income



Credit score of
650 or above



Three months
of savings



Debt less than
40% of income

SparkPoint helps clients set personal financial goals, and provides the paths to achieve these goals, *breaking the cycle* of poverty

OUR TARGET



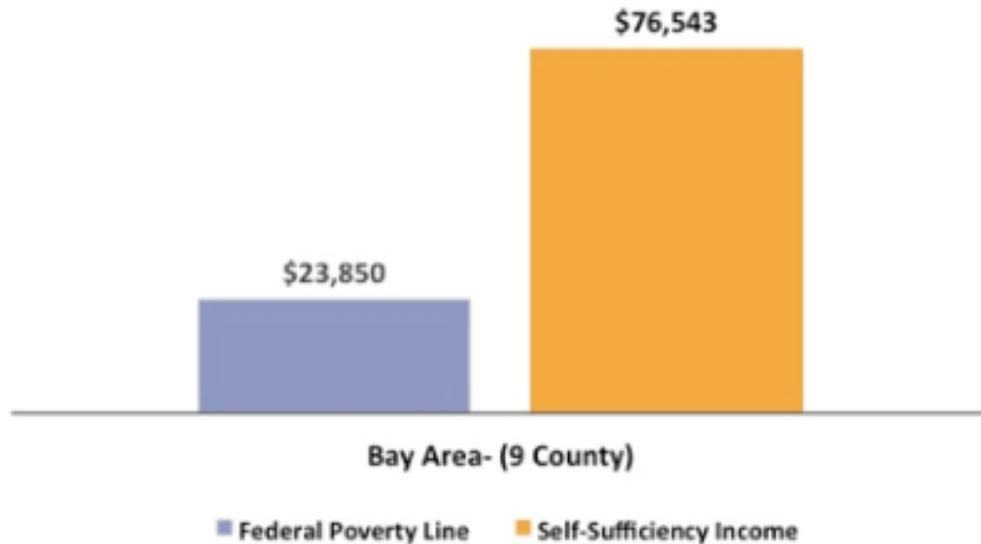
SparkPoint Centers help families achieve long-term financial stability through one-on-one coaching to help clients improve credit, increase income and build assets



2014 Annual Income Comparison

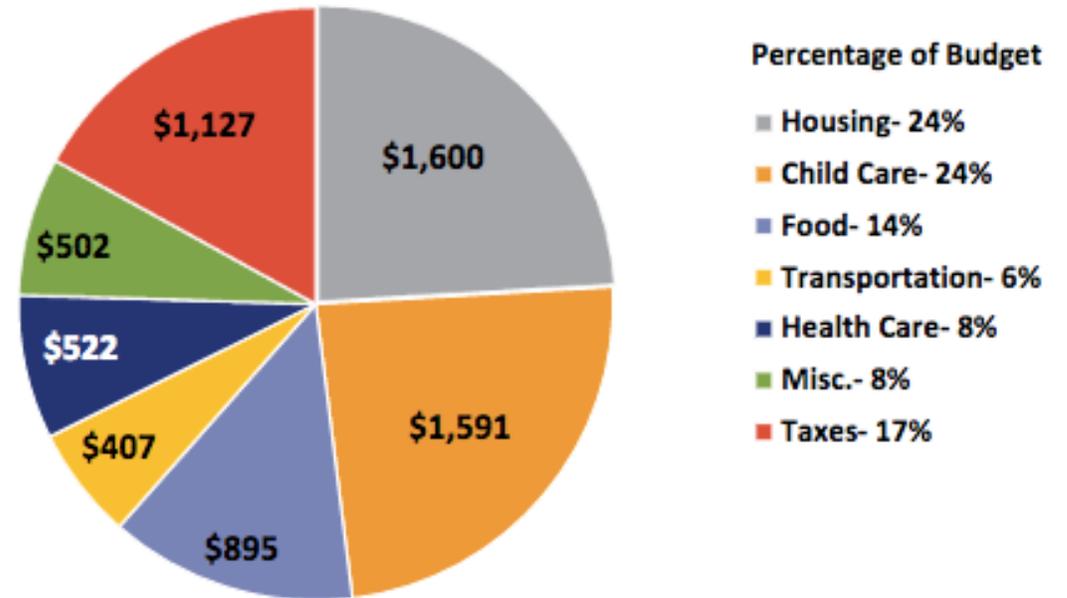
(2 adults, 2 children)

2014 Annual Income Comparison (2 adults, 2 children)



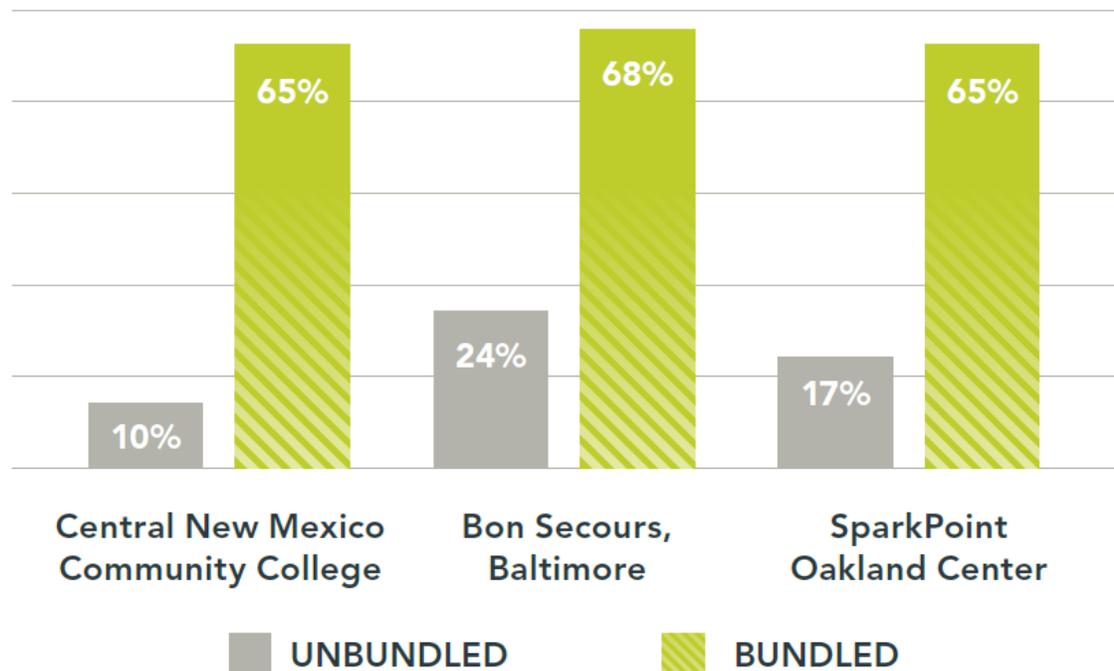
*For a family of four with two adults, one preschooler and one school-age child

Average Monthly Expenses for a Bay Area Family of 4



Bundling Services

Unbundled vs. Bundled Services
% OF CLIENTS ACHIEVING ECONOMIC GOAL



SparkPoint urges clients to utilize two or more integrated services, which more effectively addresses the complex issues facing struggling households.



SparkPoint Eliminates Obstacles

Disconnected Services
Present major barriers to success



SparkPoint Centers
Simplifies process for families



Success Story: Eric Torres



Financial Coaching

Financial Coaching provides individuals and families effective tools to reach their financial goals.

- Build a relationship with our financial coach through one-on-one appointments.
- Emphasis on financial planning, budgeting, bank accounts and credit
- Get connected to all other SparkPoint programs, which helps move closer to financial goals.



Public Benefits

- SparkPoint Coordinator and Financial Coaches provide the following resources:
 - Public benefits screenings
 - CalFresh application support and advocacy
 - MediCal Support
 - Off-campus resources and referrals
 - At some sites, student assistants are trained to support their peers with some of these services



SparkPoint Snacks

SparkPoint Snacks are available to all students with no barriers to access because we want you to have energy in class and to connect to our other SparkPoint services.

- Snack Baskets have been placed at 13 sites throughout the campus
- Available to all with no barriers (not even a form)
- Each snack has our business card attached



Grab and Go Lunch

Subsidized/reduced price lunch available at the coffee shop.

- Triangle sandwich, water bottle, piece of fruit and/or snack
- Costs \$6 without Student ID
- Costs \$3 with student ID (subsidized by ASSC)



Food Pantry (Grocery Store Model)

The SparkPoint Food Pantry provides immediate groceries to students and other members of the community. Everyone is welcome!

- Appointments available Monday and Friday, 2:00pm-4:30pm
- Open Monday-Friday, 8:0am-5:00pm for drop-in
- Participants select their own food, “Personal shopper” assists



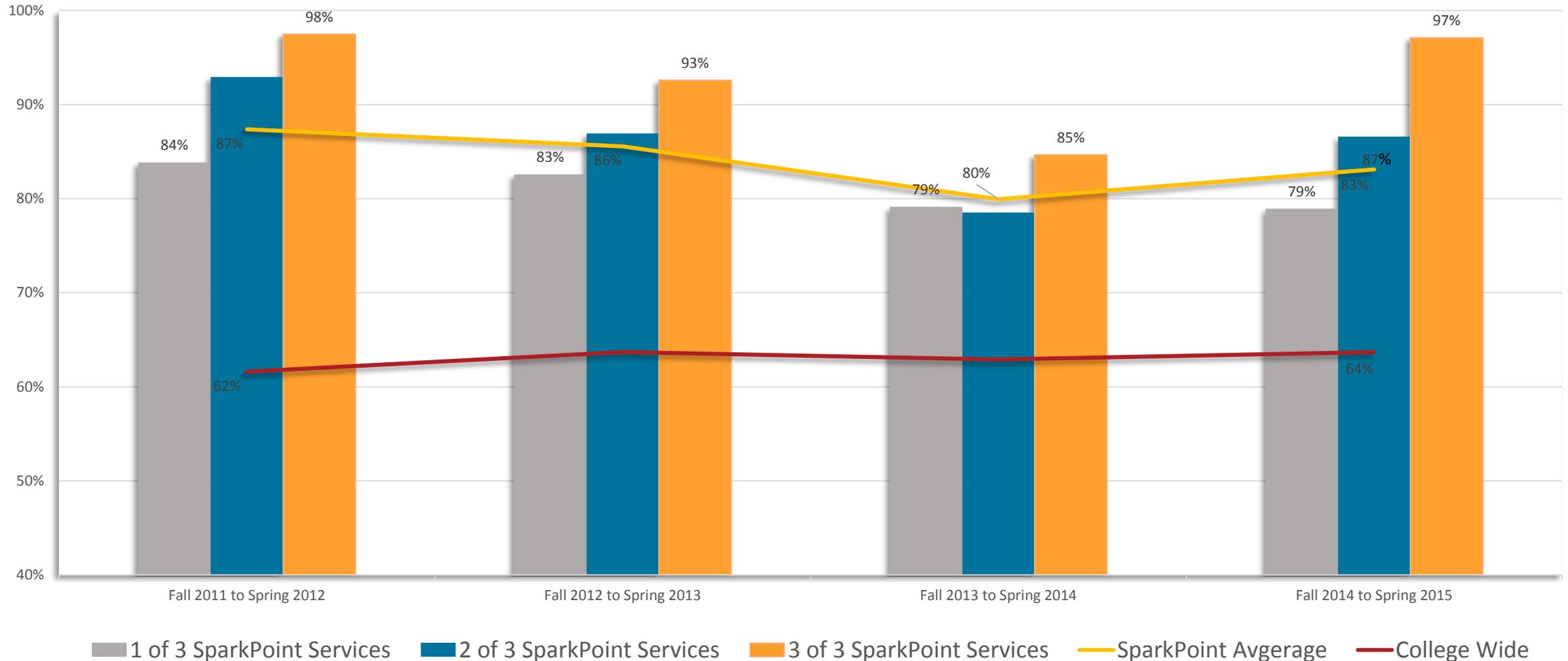
Free Community Market (Outdoor Market)

The Free Community Market provides a larger selection of groceries to students and other members of the community.

- Drop-in only. Thursdays 11:00am-1:00pm. Year-round.
- Students have flexible registration with shorter wait times
- “Student Boxes” can be ordered in the morning and picked up at the SparkPoint office in the afternoon.
- [San Mateo Daily Journal Article](#)



Fall to Spring Persistence Rates: College vs. SparkPoint Service Bundlers – 2011 to 2015





SparkPoint is part of the Wellness Center and Student Services Division.

The Wellness Center also includes Personal Counseling and Student Health Services.

Key Partnerships

- Internal Partnerships (partial list)

- Financial Aid
- Wellness Center
- EOPS
- MCCDC
- Year One Promise
- Veteran's Resource Center
- VITA
- Student Life
- Associated Students of CSM
- Admissions & Records
- Bookstore
- Counseling Dept.

- External Partnerships (partial list)

- United Way Bay Area
- SparkPoint at Canada College
- SparkPoint at Skyline College
- Second Harvest Food Bank
- San Mateo Credit Union
- Samaritan House
- Mid-Peninsula Housing
- HIP Housing
- Human Services Agency (San Mateo County)
- San Francisco-Marin Food Bank
- Housing Leadership Council of San Mateo County

Free Groceries

- Participants select their own food (some limits on certain items)
- “Personal shopper” assists during visit and restocks between visits
- Open Monday-Friday for Drop-In's

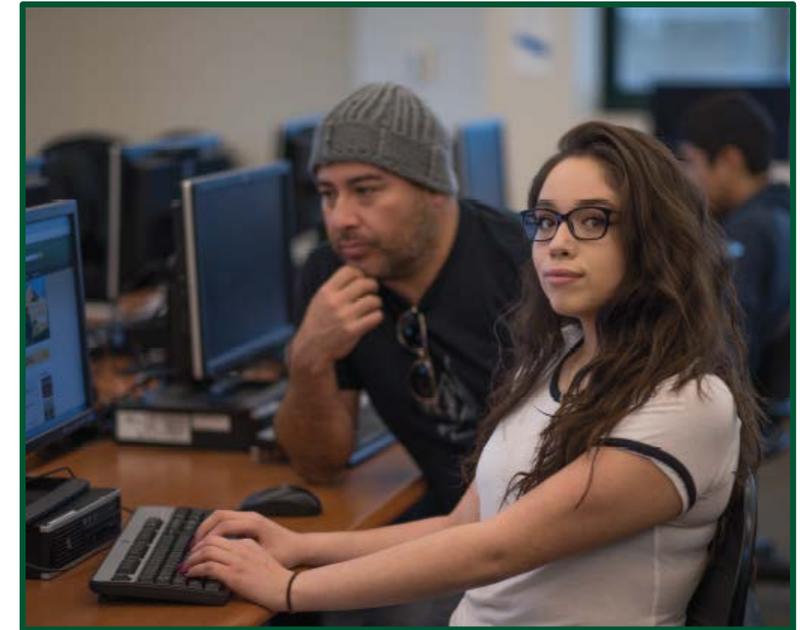
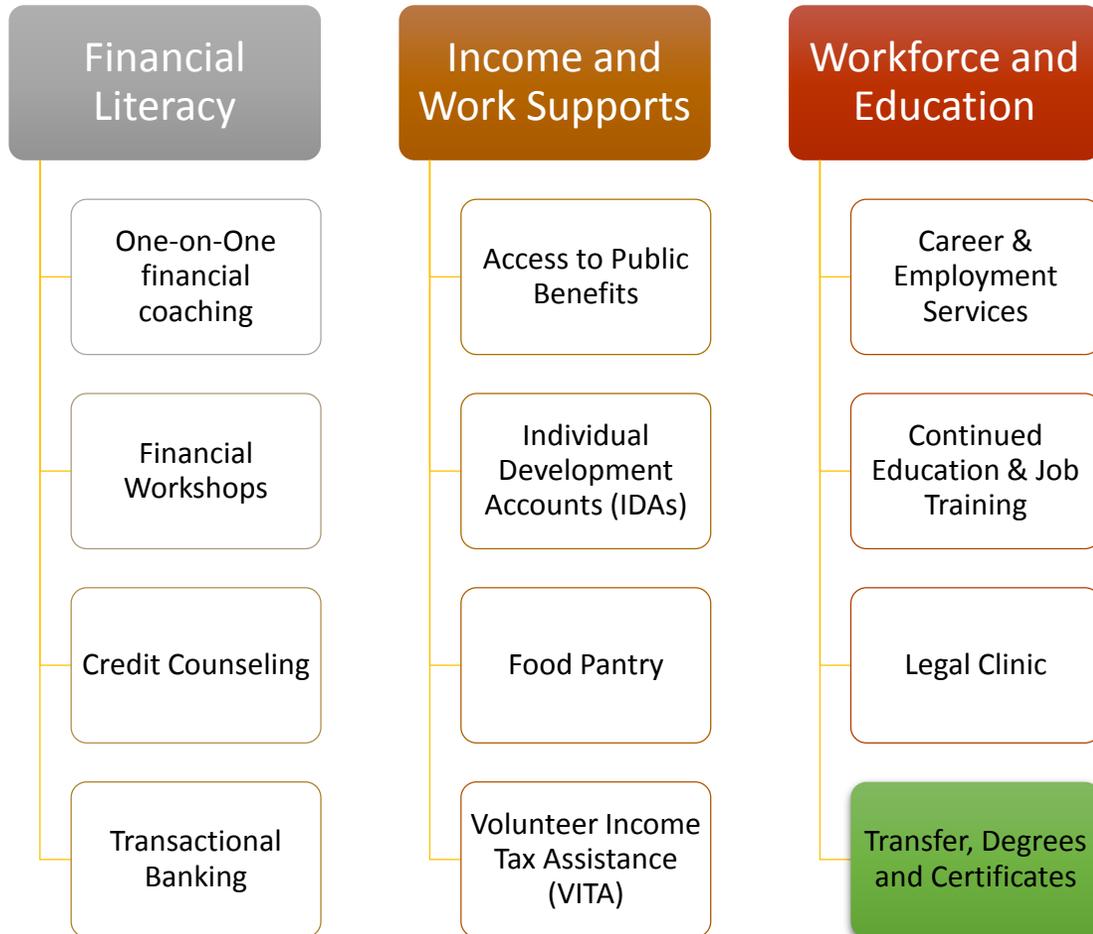
YEAR	Unique Individuals Served	Wight of Food Distributed	Monetary Value of Food Distributed
2015 - 2016 (actual)	2,450	39,148 lbs.	\$65,377
2016 - 2017 (actual)	1,764	36,153 lbs.	\$60,375
2017-2018 (actual)	1,395	31,856 lbs.	\$53,200
2018 - 2019 (actual to date)	4,316	109,450 lbs.	\$182,800

SparkPoint Resources and Services

- Financial Coaching – budgeting, savings, credit repair, transactional banking
- **Financial Aid** – applying for FAFSA, BOGW, scholarships
- **Cañada Cash** – incentives for positive financial behaviors
- Career Services – job search, resume critique and interview prep
- Public Benefits – access, enrollment and advocacy for CalFresh and Medi-Cal
- Food Pantry – nutritious food for students and families
- VITA referrals – free tax prep for individuals earning under \$53K
- Free Legal Clinic – immigration, tenant rights & family law



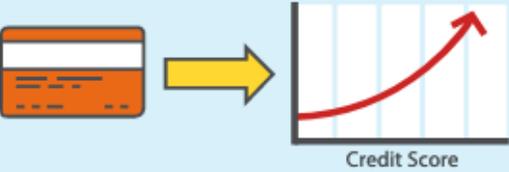
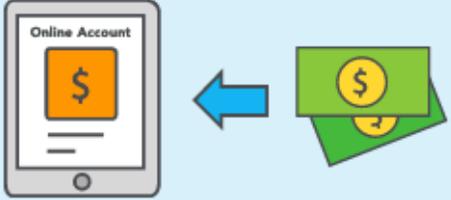
What Services do Students Receive?



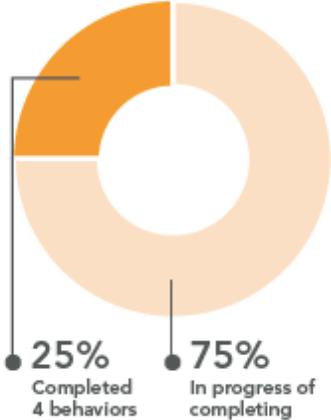
Cañada Cash

- Students earn cash incentives for completing beneficial financial behaviors
 - Savings, credit scores, debt, & transactional banking capacity
 - Timely completion of their educational goals
- Students select up to 4 behaviors & earn \$25 for each goal achieved
- Cañada Cash students' success and retention metrics will be compared to non-Cañada Cash participant percentages

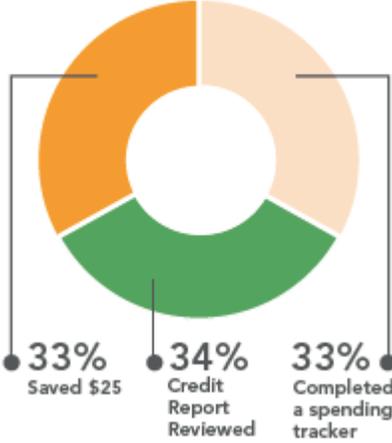


Financial		Transfer & Career
Identify where you are financially 	Complete a spending tracker 	Compare the cost of attendance 
Improve your credit score 	Pay down your debt 	Comparing scholarship availability transfer 
Increase your savings by \$25/mo 	Set up direct deposit 	Open a CA CareerZone account 
Complete online video tutorials 	Apply for public benefits 	Complete an informational interview 

▶ Students Completing All 4 Behaviors



▶ 3 Most Popular Pathways Selected



Key College (**Internal**) Partnerships

- SparkPoint is woven into the fabric of the college and written into the San Mateo County Community College District Strategic Plan
- Internal Partnerships are as important as external partnerships *(partial list)*

Career Center
EOPS/CARE, CaWORKs
ESL Department
Financial Aid
Outreach

Puente
Student Life and Leadership (Associated Students)
TRiO
Workforce Development



Food Pantry

Last year, the Food Pantry distributed over 87,000 lbs. of food with a total value of over \$105,000

This year, SparkPoint partnered with the bookstore and Student Life and Leadership to begin the \$3 and \$6 Grab and Go Hot and Cold meal plans

Community Markets and Pop-Up Markets



Dream Center

The DREAM Center is a dedicated safe space for undocumented students, DREAMers and allies.

Services include

- access to college and community resources
- free computer and printer access
- Confidential Conversations
- A Community Legal Clinic
- Assistance with AB 540, Dream Act, DACA & Scholarships



VITA Sites

The DREAM Center is a dedicated safe space for undocumented students, DREAMers and allies.

Services include

- access to college and community resources
- free computer and printer access
- Confidential Conversations
- A Community Legal Clinic
- Assistance with AB 540, Dream Act, DACA & Scholarships



Legal Clinic

The SparkPoint offers free legal consultation with a focus on immigration and limited tenant-rights & domestic violence.

Confidential consultations with an attorney

Bilingual Services Available



Veterans Resource and Opportunity Center (VROC)

VROC is committed to supporting veteran and their dependents.

VROCs' vision is to provide veterans, of all eras, returning to school with personalized service and encouragement.

Services include:

Admission Assistance including placement testing

Veteran Benefit Assistance (Educational/Vocational, Medical, Psycho-social)

Academic Counseling

Mentorship and financial literacy

Financial Aid/Scholarship/Work-study

Vet Vouchers for books, transportation, and food



Meet Ingrid Martinez



Ingrid Martinez

Office Assistant II & Student

SparkPoint at Cañada College College

www.canadacollege.edu/sparkpoint

[Ingrid's Video](#)



Future District Wide Services

- San Mateo County Community College District now has a SparkPoint Center at each of its three campuses, which allows for district level support and programming
 - District-wide Hot Meals Program planned to launch Spring 2020



Questions?

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at College of San Mateo

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Director, SparkPoint at Cañada College

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