

# THE EVOLUTION, EXPANSION AND EVALUATION OF THE FAMILY ECONOMIC SECURITY PROGRAM

FUND FOR WOMEN & GIRLS WHITE PAPER



Fairfield County's  
**Community  
Foundation**

The Fund for Women & Girls

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## EXECUTIVE SUMMARY

In 2008, the Fund for Women & Girls of Fairfield County's Community Foundation created the Family Economic Security Program (FESP).

The goal of the program is to assist low- and moderate-income working students – particularly women who are single parents – in securing post-secondary educational degrees that can lead to careers offering family-sustaining wages and benefits.

This paper reviews the research that prompted the original design of FESP; examines the results of the initial pilot demonstration at one community college; and highlights current efforts to test an expanded, enhanced version of the FESP initiative at a second community college in Fairfield County. The paper also discusses the broader local and national context within which these efforts have been occurring.

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The Fund for Women & Girls would like to express its deep gratitude to Citi for their generous charitable support towards the expansion of the Family Economic Security Program at Housatonic Community College in Bridgeport. Citi has been a longtime supporter of Fairfield County's Community Foundation and has also helped underwrite the printing of this paper. Thank you Citi!

# The Evolution, Expansion and Evaluation of the Family Economic Security Program (FESP)

## HIGHLIGHTS OF THIS PAPER INCLUDE:

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- In 2006-2007, background research by Fairfield County's Community Foundation's Fund for Women & Girls concluded that improved economic security was the most critical need of low-income women in Fairfield County, Conn., especially for single working mothers. For these women, access to higher education and skills training represented the best opportunity for improving earnings. However, the research findings also noted that many lower-income parents and individuals faced challenges as they sought to gain higher education degrees, and their graduation rates were often quite low.
- In response to these findings, Fairfield County's Community Foundation's Fund for Women & Girls partnered with Norwalk Community College (NCC) and the NCC Foundation (NCCF) to develop a FESP demonstration pilot at NCC. The FESP pilot was designed to assist 100 participants over five years and was targeted to lower-income NCC students who were single parents and also working. The design of the FESP pilot at NCC was informed by the "bundled services" framework developed by the Annie E. Casey Foundation's Center for Working Families initiative. The FESP pilot at NCC launched in late 2008 and began providing "high-touch" academic and financial counseling services<sup>1</sup> to participants during the Spring 2009 semester. As part of the program, participants also received peer support activities and scholarship assistance provided through NCCF. The goal of the FESP pilot was to improve the students' chances of graduating from NCC and/or transferring to a four-year institution.
- Bolstered by the success of the FESP pilot at NCC, the Fund for Women & Girls was very interested in replicating the overall FESP approach at another community college in Fairfield County, at greater scale and with design refinements which might further enhance the program's efficacy. In 2014, Fairfield County's Community Foundation's Fund for Women & Girls began working with Housatonic Community College (HCC) and the Housatonic Community College Foundation (HCCF) in Bridgeport, Conn., to establish an expanded, enhanced FESP effort at HCC.
- The expanded FESP effort was launched at HCC at the beginning of the Fall 2015 semester. With a larger staff than the NCC pilot and the intent of leveraging off-campus services, the FESP initiative at HCC will serve 400 low- and moderate-income students over four years. It will also provide more intensive and integrated academic, career development and financial coaching and support services than the FESP pilot at NCC. Evaluation of the FESP effort at HCC will assess the implementation of the program, outcomes for participants relative to comparable groups of students at HCC and outcomes relative to participants in the FESP pilot at NCC.
- While the FESP effort at HCC is being implemented, other related and potentially complementary initiatives are also underway at the local, state, and national levels. These include HCC's high school bridge program in STEM, Connecticut's Student Success Center Network, Connecticut's "two-generation" service delivery initiative and a national evaluation of "bundled/integrated service delivery" for students at 19 community colleges. Each of these concurrent initiatives, including the expanded FESP effort at HCC, can help to inform and enhance the others.

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<sup>1</sup> "High-touch services" means relatively intensive services for participants, with frequent staff contact.

# Background of the Family Economic Security Program Demonstration at Norwalk Community College

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Fairfield County's Community Foundation and its Fund for Women & Girls have a long history of addressing the needs of women and girls in Fairfield County, and empowering them to reach their full potential.

In 2006-2007, for example, the Fund for Women & Girls conducted in-depth research through focus groups, surveys, and extensive review of secondary data to identify key issues

and challenges affecting women and girls in the 23 communities that comprise Fairfield County. The findings of this research were published in the 2007 report  *Holding Up Half the Sky* . The report highlighted the high cost of living in Fairfield County and concluded that **improved economic security was the most critical need of low-income working women living in the county, especially single working mothers.**

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The report stressed that while access to higher education and skills training represented the best opportunity for improved earnings potential for low-income women and girls, such potential was severely limited by a considerable academic achievement gap, especially for African-Americans and Latinas in urban areas in Fairfield County.

Fairfield County's Community Foundation's Fund for Women & Girls specifically designed the Family Economic Security Program (FESP) to address and ameliorate the academic achievement gap among Fairfield County's low-income women, and to promote their economic advancement by assisting women to secure higher education degrees.

FESP began in September 2008 as a five-year pilot effort, established through a partnership between Fairfield County's Community Foundation's Fund for Women & Girls, the Norwalk Community College Foundation, and Norwalk Community College. The demonstration pilot targeted NCC students who were low- to moderate-income and working single heads of households with dependents. The five-year pilot was designed to reach 100 qualified NCC students, to help them earn Associate's degrees and move into higher paying jobs, and/or to successfully enroll in four-year colleges.

The first cohort of 20 FESP participants at NCC enrolled in the spring of 2009.<sup>2</sup> Four additional 20-person cohorts were

added over the subsequent semesters during the first two-and-a-half years of the demonstration pilot. The program provided the FESP participants with access to a variety of resources that were thought to be essential to addressing barriers to student success, including academic coaching, life skills supports, financial coaching, and career development services and tools, as well as scholarships and direct financial assistance.<sup>3</sup>

In addition to providing high-touch services to the 100 participants, the FESP demonstration pilot at Norwalk Community College aimed to foster institutional changes which would assist a broader universe of students who are working parents.

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**Improved economic security was the most critical need of low-income, working women living in the county, especially single working mothers.**

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<sup>2</sup> A cohort is defined as a group of FESP participants who enroll during the same semester.

<sup>3</sup> The direct financial assistance was intended to address practical barriers to student academic persistence, such as transportation and summer child care costs.

# The National Context for the Family Economic Security Program

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The Family Economic Security Program demonstration pilot at Norwalk Community College was designed and implemented during a period of growing national attention to low student graduation rates in higher-education institutions. For example, research sponsored

by the U.S. Department of Education found that from 2003-2009, **fewer than half of the U.S. students who began public two-year colleges earned a credential or transferred to a four-year educational institution within six years of their initial enrollment.**<sup>4</sup>

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The barriers to graduation are especially pronounced for low- and moderate-income students in community colleges. For example, according to the American Association of Community Colleges (AACC), 36 percent of community college students across the country are first-generation students. For those students, community colleges represent a pathway to achieve marketable credentials that can help them progress to careers that provide family-sustaining wages and economic advancement for their families. However, such students often face numerous challenges to staying in school and securing their desired credentials.

For example, AACC reports that 62 percent of community college students attend on a part-time basis and 73 percent of those students are working

while attending school resulting in the challenge of balancing work, school and family responsibilities. These tensions may be even more pronounced for full-time students, 62 percent of whom also work while attending school.

Moreover, 40 percent of community college students are enrolled in noncredit programs. These noncredit classes include developmental courses designed to provide remedial education to students who initially do not have the skills, experience or orientation necessary for credit-bearing courses. While responding to the needs of less prepared students, these developmental courses also mean that the pathway to marketable credentials is often longer and more expensive.<sup>4a</sup> Family economic or personal crises can also cause interruptions in students' educational efforts.



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<sup>4</sup> Radford, Berkner, Wheelless & Shephard, 2010.

<sup>4a</sup> For example, students run the risk of using up their Pell grant eligibility on those courses.



The Achieving the Dream (AtD) initiative was started in 2004 as a national effort to address these issues. Launched by the Lumina Foundation and seven founding partner organizations,<sup>5</sup> AtD is evidence-based and student-centered, built on the values of equity and excellence. It seeks to close achievement gaps, especially for low-income students and students of color, and to accelerate student success nationwide.

Achieving the Dream seeks to do this by collaborating with groups of higher education institutions and policymakers to: (1) generate knowledge about effective student success strategies and institutional practices, (2) guide evidence-based institutional change in colleges, (3) engage the public to support needed reforms, and (4) influence public policy. Among other activities, Achieving the Dream works with a network of colleges<sup>6</sup> and college leaders to build core institutional

capacities<sup>7</sup> that are seen as essential for creating a student-focused culture that promotes student success.<sup>8</sup>

The severe economic downturn which began in 2008 also heightened the importance of efforts to improve post-secondary graduation rates, since job seekers and workers needed every advantage to successfully compete in an increasingly challenging job market.

<sup>5</sup> The seven founding partners include: the American Association of Community Colleges (AACC); Community College Leadership Program at the University of Texas-Austin (CCLP); Community College Research Center, Teachers College, Columbia University (CCRC); Jobs for the Future (JFF); MDC; MDRC; and Public Agenda.

<sup>6</sup> Community College Research Center, Teachers College, Columbia University (CCRC); Jobs for the Future (JFF); MDC; MDRC; and Public Agenda.

<sup>7</sup> Achieving the Dream has articulated seven core capacity areas for community colleges: Leadership & Vision; Data & Technology; Equity; Teaching & Learning; Engagement & Communication; Strategy & Planning; and Policies & Practices.

<sup>8</sup> One example of AtD's efforts to disseminate relevant research findings and guidance is the report *Scaling Community College Interventions*. Produced in 2011 with Achieving the Dream founding partner Public Agenda as part of AtD's *Cutting Edge Series*, this report is designed to help colleges apply strategies that will foster successful institutional change and allow student achievement initiatives to reach more students.

Another related initiative which influenced FESP’s design is the Center for Working Families (CWF). Pioneered in 2005 by the Annie E. Casey Foundation (AECF), CWF responded to AECF’s experience and research, which indicated that **to make sustainable economic progress, lower-income families need access to services and supports in three core areas:**



**Educational offerings, job training and other workforce development services** that promote work readiness and marketable educational credentials, as well as job placement, retention and career advancement assistance.



**Income and work supports**, including access to public benefits, social services, free tax preparation and assistance in applying for Earned Income Tax Credits and Child Care Tax Credits.



**Financial services and asset-building assistance**, including financial literacy and education courses and one-on-one financial coaching, along with access to asset-building resources and affordable financial products and services (e.g., Individual Development Accounts, flexible checking accounts, low-cost loans and first-time homebuyer financing).

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The Center for Working Families framework fostered integrated, sequenced service delivery within and across these core service areas so that low-income families could access each type of service when they most needed it.

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Beginning in 2005-2006, the CWF framework was tested in a variety of institutional settings across the United States. The promising results from these early pilot efforts generated considerable interest and replication of the CWF concept at a growing number of sites and institutional platforms. Although most of the initial CWF demonstrations were situated at community-based organizations, one of the first CWF pilots was located at Central New Mexico Community College (CNMCC) in Albuquerque. The success of the CNMCC effort in

implementing the CWF framework for its lower-income students led both AECF and other community colleges to explore the adoption of the CWF framework at other campuses.

It is worth noting that a number of the community colleges implementing the CWF concept, including CNMCC, were also Achieving the Dream sites. For those colleges, the CWF integrated service delivery framework represented a complement to the institutional capacity that had already been created through the colleges’ AtD efforts.<sup>9</sup>



Norwalk Community College, which partnered with Fairfield County's Community Foundation's Fund for Women & Girls to implement the initial FESP demonstration pilot in 2008, became an Achieving the Dream site in 2005. NCC's Achieving the Dream experience helped the college to better understand the specific academic needs of student sub-populations, and provided the impetus for establishing the college's Office of Institutional

Effectiveness, among other innovations. As a follow-up to Achieving the Dream, FESP allowed NCC to focus more specifically on the unique needs of students who are raising families.<sup>10</sup>

In addition, **the CWF concept and its "bundling of services" principles – integrated and sequenced services delivered – influenced the design of the FESP demonstration pilot at NCC.** FESP also drew upon the CWF

framework to identify some specific services, such as financial coaching, that were offered to NCC students in addition to academic and life skills counseling. However, by focusing the FESP effort at NCC on lower-income working students with children, the pilot program targeted a narrower array of students than typical at other early CWF community college sites.<sup>11</sup>

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<sup>9</sup> One example of AtD's efforts to disseminate relevant research findings and guidance is the report *Scaling Community College Interventions*. Produced in 2011 with Achieving the Dream founding partner Public Agenda as part of AtD's *Cutting Edge Series*, this report is designed to help colleges apply strategies that will foster successful institutional change and allow student achievement initiatives to reach more students.

<sup>10</sup> Prior to FESP, using philanthropic funds from Fairfield County's Community Foundation and other sources, NCC had pursued other ways to improve student success, in addition to the college's AtD efforts. Some of these initiatives focused on identifying ways to bridge NCC students' transition from non-credit to for-credit coursework. For example, private funding awarded to the NCC Foundation enabled the NCC English as a Second Language (ESL) Program, which is housed within NCC's Workforce Education division, to operate a special summer bridge program for Stamford and Norwalk high school graduates with English language proficiency needs. These bridge programs have reportedly had great success in facilitating students' transfer to credit-bearing coursework.

<sup>11</sup> The FESP demonstration pilot at NCC was particularly interested in serving students who were the heads of household and principal wage earners in single-parent households. The CWF efforts at other community colleges at the time tended to focus on broader groups of students, such as all incoming first-year students, all low-wealth students from high poverty areas or (in one case) all students at the community college. For more information on the target populations of the early CWF efforts at community colleges, see Cynthia D. Liston and Robert Donnan, *Center for Working Families at Community Colleges: Clearing the Financial Barriers to Student Success*, MDC, 2012, p. 15.



# Assessment of the Family Economic Security Program Five-Year Demonstration Pilot at Norwalk Community College

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In 2010, Fairfield County's Community Foundation and its Fund for Women & Girls brought in an outside evaluation team to conduct an independent assessment of the Family Economic Security Program demonstration pilot's implementation and

early program outcomes. The evaluation team assessed the achievement of academic outcomes by the FESP participants, focusing particularly on the first two cohorts – a total of 40 FESP participants.

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The evaluation team shared its study findings with Fairfield County's Community Foundation's Fund for Women & Girls in an October 2011 report.<sup>12</sup> In terms of graduation rates and acceptance at four-year academic institutions, the evaluation team concluded that at the time of the October 2011 report, **the participants of Cohorts 1 and 2 appeared to be on track to achieve the stated performance target** of 80 percent of their members graduating and applying to a four-year school within three years of FESP enrollment.

Moreover, relative to those academic metrics, the evaluation team also found that **the early cohorts of FESP participants appeared to be performing at a considerably higher level than various Norwalk Community College student**

**comparison groups.** The 50 percent graduation rate for FESP Cohorts 1 and 2 through the Spring 2011 semester exceeded the graduation rates over a similar period for comparison groups composed of "All NCC Students," who had a 32 percent graduation rate; "NCC Students 25 Years or Older," who had a 35 percent graduation rate; and a "FESP Comparison Group," composed of NCC students with similar baseline characteristics as FESP participants, who had a 29 percent graduation rate. The ratio of graduation to acceptance/enrollment in a four-year educational institution for the period through Spring 2011 was also substantially higher for the FESP participants in Cohorts 1 and 2 (0.55) than it was for the comparison groups of "All NCC Students" (0.09), "NCC Students 25 Years or Older" (0.15), and the "FESP Comparison Group" (0.29).

Although the initial FESP academic outcomes were positive and promising, **the October 2011 evaluation report also cautioned that the first two FESP cohorts, and particularly Cohort 1, may have included a greater percentage of individuals who were highly motivated "overachievers" and therefore more proactive and organized than individuals in subsequent FESP cohorts.**

As a result, the October 2011 report indicated that it was difficult to ascertain the extent to which the positive academic outcomes might be due to the personal attributes of the individuals in the initial cohorts rather than the FESP intervention strategies. Consequently, the FESP evaluation team, the NCC researchers and the Fairfield County's Community Foundation's Fund for Women & Girls

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<sup>12</sup> Scott Hebert, Terry S. Lane, and Risa Takenaka, *Evaluation of the Family Economic Security Program: Analytic Report on Participant Characteristics, FESP Services, and Outcomes to Date*, October 2011. Dr. Vanessa Morest, NCC's Dean of Institutional Effectiveness, also was a significant contributor to the analyses presented in the October 2011 evaluation report.

representatives felt that a better test of the efficacy of the FESP model in fostering improved academic outcomes might be to look at the experience of Cohort 3. As a group, these participants were less academically advanced at the time of FESP enrollment than the previous cohorts in terms of cumulative credits earned and were seen as having more limited self-efficacy skills.<sup>13</sup>

To that end, in 2012 Fairfield County’s Community Foundation’s Fund for Women & Girls contracted for a second round of assessments of the FESP demonstration pilot at NCC. This subsequent study included an analysis

of the academic outcomes of Cohort 3, comparing outcomes to those of Cohorts 1 and 2 and to the NCC comparison groups used in the earlier study. The 2012 FESP academic study assessed several academic metrics, including cumulative credits earned and graduation rates over a two-year period.

The final report of the 2012 comparative analysis of FESP academic outcomes at NCC<sup>14</sup> found that over the two-year period examined, **the FESP participants in Cohorts 1, 2 and 3 had dramatically outperformed the NCC student comparison groups relative to academic credits earned.**<sup>15</sup>

While the graduation rate for Cohort 3 was considerably lower than the rate for Cohorts 1 and 2, it is important to note that the Cohort 3 participants, on average, were starting with a much smaller number of earned credits at the beginning of the study period than the other two FESP cohorts and the NCC comparison groups. This is obviously a factor in the graduation rates observed. Moreover, **despite on average starting the study period with substantially fewer credits than the NCC comparison groups, the Cohort 3 participants still achieved a higher graduation rate than those comparison groups.**

Additional Credits Earned Over the Two-Year Period Examined	
Student Group	Average (Mean) # Of Credits Earned
All NCC Students	17.7 Credits
NCC Students 25 Years or Older	15.0 Credits
NCC Students in the “FESP Comparison Group”	15.5 Credits
FESP Participants in Cohorts 1 and 2	30.1 Credits
FESP Participants in Cohort 3	33.6 Credits

## EXHIBIT 1

Exhibit 1 shows that on average the FESP cohort participants earned almost twice as many credits as the NCC student comparison groups over the period studied.

Perhaps the most significant aspect of these findings was the fact that the FESP Cohort 3 participants, on average, performed better in terms of earned credits than the group of participants in FESP Cohorts 1 and 2.

<sup>13</sup> In addition, on average, the Cohort 3 participants were somewhat younger and had lower incomes at the time of enrollment than the Cohort 1 and 2 participants (a mean of \$23,735 for Cohort 3 participants versus \$32,934 for Cohorts 1 and 2). Cohort 3 also included a higher percentage of African-American students than the average across Cohorts 1 and 2. NCC’s FESP staff also indicated that their intake interviews and initial coaching sessions with the Cohort 3 students suggested comparatively lower levels of participant self-efficacy skills, on average, than had been the case with the earlier participants, especially those in Cohort 1.

<sup>14</sup> See Scott Hebert and Dr. Vanessa Morest, “Comparative Analysis of Academic Outcomes for FESP Participants,” *Community Science*, pp. 8-10, November 2012.

<sup>15</sup> The three NCC comparison groups were: (1) all NCC students (except newly enrolled NCC students), (2) NCC students 25 years of age or older, and (3) NCC students who had similar baseline demographic characteristics as FESP participants, but had not enrolled in the FESP program. (Note: This third group is referred to in the tables as the “FESP Comparison Group.”)

## NCC Graduation Rates Over the Two-Year Period Examined

Student Group	Graduation Rate
All NCC Students	14.2%
NCC Students 25 Years or Older	17.8%
NCC Students in the "FESP Comparison Group"	16.5%
FESP Participants in Cohorts 1 and 2	37.5%
FESP Participants in Cohort 3	25.0%

## EXHIBIT 2

Exhibit 2 shows that on average the FESP cohort participants outperformed other students at the college in graduation rates over a two-year period.

As a consequence of the small sample sizes involved (40 participants in Cohorts 1 and 2, and 20 participants in Cohort 3), the early FESP evaluation findings cannot be viewed as definitive, even with the use of rigorous comparative analyses. However, together, the results from the 2011 and 2012 comparative analyses **strongly suggest that the FESP interventions were effective at accelerating academic progress and improving academic outcomes for members of the FESP target population, including students who were less academically advanced and may have faced somewhat greater academic and economic challenges.**

It is also worth noting that, although the NCC FESP sample size was small, as of 2012 none of the efforts at the other Center for Working Families community college sites had been the focus of such a rigorous comparative analysis.<sup>16</sup>

Based on the outcomes being achieved by the FESP participants, **NCC leadership explored approaches to bring aspects of the FESP services to a broader array of students at the college on a more permanent basis. One result of these efforts was NCC's Start to Finish Program**, which was launched at the college as the FESP demonstration pilot was completed. With some initial funding from a

private foundation, NCC hired three Start to Finish coaches to work with cohorts of new students on a non-mandatory basis.

The goal of Start to Finish was to increase student retention (persistence from term-to-term) and graduation rates. Students received assistance from the coaches in securing academic tutoring, and in navigating both the financial aid and college transfer processes.<sup>17</sup> In addition, NCC established an Office of Adult Learning to serve the needs of nontraditional students, including, but not limited to, working parents.

<sup>16</sup> Since that time, as part of the Working Families Success Network (WFSN) initiative (which is an outgrowth of the Center for Working Families efforts), a group of national funders have initiated an evaluation of 19 community college sites in four states that are using integrated service delivery/bundled services approaches. This multiple-site community college evaluation will document and assess the academic and economic outcomes of the student participants at each college. The evaluation is also planning to conduct some form of comparative analysis to create a context for interpreting the participant outcomes, using benchmarks based on other studies or other sources of data available at the community colleges. The final report for the WFSN Community College evaluation is expected in December 2017.

<sup>17</sup> According to NCC, in its first year of operation, Start to Finish achieved an 80 percent retention rate for its first year students between the Fall 2014 semester and Spring 2015 semester; and an 85 percent retention rate for the subsequent academic year. During the two years in which NCC operated Start to Finish, approximately 900 of NCC's 6,556 students participated in the program. Start to Finish was able to leverage some special Connecticut state funding for tuition assistance for students returning to NCC after a brief hiatus, and also capitalized on excellent marketing efforts in the local media.

In 2014, NCC was also the first community college selected to participate in the P-TECH/CT-Early College Opportunity (CT-ECO) program, another effort aimed at facilitating students' ability to secure marketable academic credentials. Founded through a partnership between IBM as the employer champion and the Norwalk Public Schools as the district champion, P-TECH/CT-ECO at NCC focuses on IT and software engineering. Also referred to as a Grade 9-14 school, P-TECH high schools offer students the best elements of high school, college, and career preparation in a specific sector, within a six-year timeframe. P-TECH students graduate from either Norwalk or Brien McMahon high schools with a no-cost associates degree in Applied Science from NCC. According to CT-ECO data, 49 percent of the students participating in this project had earned "honors" (3.0 GPA or higher) in 2016, 52 students were planning to take a college course during the summer of 2016, and 25 percent of the students were on-track to complete the program in four years.

In addition, NCC is the lead community college participating in a five-year, \$12.1 million Health and Life Sciences project funded by a Trade Adjustment Assistance Community College and Career Training grant from the U.S. Department of Labor in 2012, received by the Connecticut Board of Regents for Higher Education. The five-year initiative is focused on developing curriculum innovations in health and life sciences (including new and revised certificate and degree programs), online math and science booster modules for participating students, and prior learning assessments, as well as on providing an increased emphasis on internships and facilitated job placements. This initiative is seen as an example of an enhanced sectoral employment approach.

# Replication and Expansion of the Family Economic Security Program at Housatonic Community College

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Because of the positive academic outcomes associated with the Family Economic Security pilot at Norwalk Community College, **the Fund for Women & Girls was very interested in replicating the overall FESP approach at another community college in Fairfield County at greater scale and with design refinements to enhance the program’s efficacy.**

Housatonic Community College in Bridgeport, Conn., represented an ideal potential site for the FESP replication and expansion. This was because of the characteristics of the college’s student population, strong institutional interest in the FESP approach, existing capacities and partnerships, and track record of addressing the needs of students facing challenges.

Through research that Housatonic Community College (HCC) conducted as part of its participation in Achieving the Dream,<sup>18</sup> the college realized that male students of color were languishing in developmental education coursework, and then dropping out of HCC. In response, in 2008-2009 the Housatonic Community College Foundation (HCCF) sought private funding for a special student support program called You Can Do It. Financed by Fairfield County’s Community Foundation, the Connecticut State Department of Education (through a Gear Up grant) and other funders, the You Can Do It program focused on small 15-member cohorts of male students.<sup>19</sup> The program, led by HCC faculty, provided services such as tutoring, coaching, and book and transportation subsidies, as well as summer “bridge” courses in remedial math and English.

As a result of the college’s capacity and commitment, Fairfield County’s Community Foundation’s Fund for Women & Girls was very excited to engage with HCC and HCCF leadership on a FESP replication that would serve at least 400 students over a four-year period. The joint planning team, made up of representatives from Fairfield County’s Community Foundation’s Fund for Women & Girls, HCC and HCCF, believes that this sample size can provide sufficient data and evidence to make the case for institutionalizing FESP at HCC.

The collaborative planning process to design the FESP replication and expansion at HCC began in 2014. **The assessments of the earlier FESP demonstration pilot at NCC had identified several components of the FESP approach – particularly the academic and achievement coaching, wraparound “bundled”**



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<sup>18</sup> Like NCC, Housatonic Community College joined the AtD network in 2005.

<sup>19</sup> Students in the You Can Do It initiative ranged in age from 18 to 48 years old, including some ex-offenders referred from Family ReEntry, a local nonprofit organization.

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Through family-oriented activities such as group events, Fairfield County’s Community Foundation’s Fund for Women & Girls is also hoping that the FESP effort at HCC can embody a “two-generation” approach in its service delivery. This promotes positive benefits for not just the participants, but also for their children and their whole families.

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**services including supplemental financial assistance and peer support activities – that appeared to be key factors in promoting the academic successes achieved by NCC’s FESP participants.** Accordingly, the joint planning team examined ways to implement those core components as part of the FESP replication effort at HCC.

Although the academic outcomes associated with the FESP demonstration pilot at NCC had been very positive, **the outcomes relative to participant career development and financial improvement had been much more mixed.** Consequently, in planning for the FESP replication and expansion at HCC, particular attention was devoted to identifying strategies for strengthening those components of the FESP initiative, with the intention of **offering a more robust set of services to participating students relative to career development, including jobs skills training and access to internships and to financial coaching and education.**

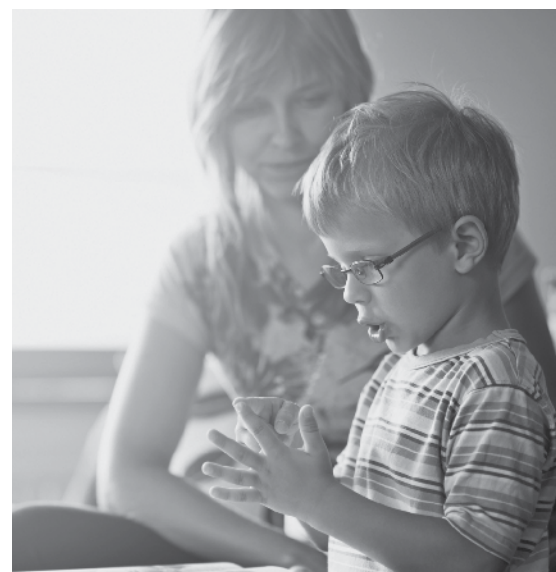
This is being done to help ensure that the participants’ academic progress, and the FESP services as a whole, actually contribute to an outcome of the participants securing better jobs and improving their financial stability.<sup>20</sup> To assess the success of those program enhancements, FESP performance

targets have been established for improved income-to-expense ratios for participants and for the percentage of participants who obtain a job in their career area or achieve a higher wage within six months of graduation, among other performance measures.

Through family-oriented activities such as group events, Fairfield County’s Community Foundation’s Fund for Women & Girls is also hoping that the FESP effort at HCC can embody a “two-generation” approach in its service delivery. This promotes positive benefits for not just the participants, but also for their children and their whole families.

As with the NCC pilot, the FESP effort at HCC plans to enroll groups of students as separate cohorts over time; this is a key element of the peer network approach. However, the **eligibility criteria for the FESP effort at HCC have been modified somewhat from the NCC demonstration pilot in recognition of the fact that HCC is seeking to serve a larger and somewhat broader array of students.**

For example, while the FESP effort at NCC placed a particular emphasis on enrolling single parents, HCC’s FESP eligibility criteria explicitly permit both single and married individuals to enroll in the program and do not include a specific requirement that participants have dependent children.



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<sup>20</sup> These features reflect the comparative emphasis of the FESP effort at HCC versus the earlier NCC pilot. The pilot primarily focused on educational outcomes, whereas the expanded FESP effort at HCC places greater emphasis on ensuring that academic achievements (degrees or marketable certifications) translate into better jobs and economic advancement for the participants.

The expanded FESP effort at HCC began enrolling participants and offering services to those students during the Fall 2015 semester. As is often the case when launching a multifaceted initiative at a new program site, implementation of the various services has occurred on a staggered basis.

By the end of the Fall 2015/Spring 2016 academic year, HCC's FESP effort had enrolled and provided services to 50 students. All enrolled participants were working heads of

household, and 34 of them had children. Notably, HCC's FESP program director reported that five of the original cohort of participants graduated from HCC at the end of the Spring 2016 semester.<sup>21</sup>

HCC anticipates enrolling at least 80 additional FESP participants during the Fall 2016/Spring 2017 academic year to reach an enrollment target of at least 130 participants served by the end of the second year of program operations.



**Achievement and Academic Coaching**, including life skills coaching and college transfer assistance plus academic and career development advising and coaching. The latter includes development of individualized career plans along with assistance in finding related internships. All of this began at the start of the Fall 2015 semester.



**Financial Assistance Services**, including FESP-specific tuition scholarships and help with accessing Pell grants and other financial assistance, were implemented at the beginning of the Fall 2015 semester. The program's Opportunity Fund, which provides emergency financial assistance to students facing barriers to academic persistence, was initiated during the Spring 2016 semester.



**Access to Community Supports** began at the start of the Fall 2015 semester, with referrals to various community programs and resources. During the Spring 2016 semester, this component of the FESP effort at HCC expanded to include access to free tax return preparation services and Dress for Success resources.



**Financial Literacy/Education and Financial Coaching Services**, including one-on-one financial coaching, group financial literacy workshops, and assistance in credit repair and in accessing affordable financial products, began in the Spring 2016 semester.



**Peer Support/Cohort Experiences** were initiated in the middle of the Fall 2015 semester.

<sup>21</sup> The FESP Program Director reported that one of these five students had originally started at HCC in 1991. Also, as of the end of July 2016, one of HCC's five FESP participants who graduated had secured a higher paying job; two had registered to enter bachelor's degree programs in September 2016; and another was planning to register in a bachelor's degree program in January 2017.

# Planned Evaluation of FESP at Housatonic Community College

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Through a competitive procurement process, in October 2016 Fairfield County's Community Foundation and its Fund for Women & Girls selected an outside evaluation team to document and assess the Family Economic Security Program replication and expansion at Housatonic

Community College from 2015 to 2019. The selected evaluation team includes senior researchers who worked on the earlier studies of the FESP demonstration pilot at Norwalk Community College and bring that expertise to this new evaluation.

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**As currently envisioned, the four-year evaluation of HCC's FESP effort will include both an Implementation Study and an Outcomes Study.**

The Implementation Study will document the implementation experience of the FESP effort at HCC and compare it to the previous experience at NCC. It will assess the extent to which the program reflects the proposed enhanced model envisioned at the outset of the

project and compare the program design to best practices used elsewhere in the country. It will also document the baseline characteristics of program participants and identify the challenges and key success factors involved in the implementation of the larger, enhanced FESP effort at HCC.

The Outcomes Study will first assess the pre- and post-enrollment performance of HCC's FESP participants. Then it will

conduct analyses comparing the academic outcomes achieved by these participants to both the outcomes observed during the demonstration pilot at NCC and the outcomes of other comparable HCC student groups. In addition, the Outcomes Study will explore financial, employment and economic outcomes for FESP participants to determine the degree to which the program has contributed to economic mobility and financial stability.





## Looking Ahead: Potential for Synergy Through the Family Economic Security Program

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The implementation of the enhanced and expanded Family Economic Security Program at Housatonic Community College is happening at the same time that related and potentially complementary initiatives are taking place at

local, state and national levels. **The FESP effort at HCC can learn and benefit from these other initiatives. It also has the potential to inform them, particularly through the findings of its four-year evaluation.**

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**Jobs for the Future is currently working with both Norwalk Community College and HCC on expanding their high school bridge programs in STEM: science, technology, engineering and mathematics.** Funded by the Leona M. and Harry B. Helmsley Charitable Trust, this initiative aims to strengthen the connections between high school and community college STEM coursework and career preparation

experiences, including the expansion of STEM-focused internships. Given that the FESP effort at HCC seeks to foster participants' advancement into careers paying family-sustaining wages, such as those achieved through STEM education, the strategies and experience of this other initiative may be very relevant – especially because this initiative works with students in high school, who may subsequently enroll at HCC and perhaps participate in FESP.



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On behalf of the Kresge Foundation, Jobs for the Future is also managing the national Student Success Center Network, which is focused on improving both state and community college students persistence and completion.

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**In 2014, Connecticut's Student Success Center (SSC) was established** at the Connecticut State Colleges and Universities (CSCU) system office, and reports to the system provost. The SSC aims to foster a collaborative process among faculty, staff, students, and administrators statewide to develop a culture of academic and personal success for Connecticut college students. It does this through:

- Promotion of innovation and continuous improvement through the collection and dissemination of data and performance metrics
- Development of a sustained student-success plan based on the needs of Connecticut's community colleges and research and analysis of nationally recognized high-impact practices and initiatives
- Identification of areas where Connecticut Board of Regents policy and state statutes should be developed or amended to enhance student learning outcomes and pathways to completion
- The regular exchange of information on student success strategies

The SSC may be a source of much useful information for the FESP effort and may also represent an opportunity for FESP and its program partners

to influence statewide community college policy.

In 2015, the Connecticut legislature passed Public Act 15-5, representing the first statewide two-generation programming and policy legislation. Bridgeport and Norwalk are among six communities designated for the initial pilot under this legislation, in part because of both cities' exemplary work in expanding quality early childhood education.

The pilot's goal is to **promote family economic stability by providing quality learning for children, and fostering pathways to work for parents.** Each of the six pilot communities will be part of a learning community focused on best practices in two-generation program strategy, coordinated by the Connecticut Commission on Children and the Connecticut Association of Human Services (CAHS).

By connecting to Bridgeport's two-generation learning community, HCC's FESP program could have the opportunity to (1) learn more about effective two-generation strategies; (2) access additional resources for its participants; and (3) shape the nature of future services available to HCC students with children.

The Connecticut Board of Regents has also expressed interest in the Accelerated Studies in Associate Program (ASAP) at the City University of New York (CUNY), begun in 2007. This program has succeeded in bolstering retention of CUNY community college students who start out needing developmental coursework. In completing a comprehensive evaluation of ASAP, the research organization MDRC found specific student incentives were correlated with improved student outcomes and provided insights into how to customize sets of services to different student subpopulations. While there are no immediate plans to implement ASAP in Connecticut, the findings from the MDRC evaluation may provide some useful strategies for HCC's FESP effort to consider.<sup>22</sup>

**Research has found that community college students are often plagued by high levels of student and credit card debt.** Such debt can serve as a barrier to completing their education and can negatively impact credit scores and hurt employment chances, since some employers check scores in hiring decisions. It also can dramatically increase the costs of financial products and services, such as car loans or high-interest rate payday loans to cover emergency expenses.

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<sup>22</sup>Since the ASAP model was particularly successful with "traditional" students (i.e., those under 24 years old, not working and living at home), it will be important to assess how the model's strategies might apply to FESP's participants (all of whom are working, and many of whom are older and living independently).

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Accordingly, in recent years, as part of the effort to improve the opportunities for lower-income students to graduate and achieve economic advancement, there has been increased national interest in building the financial capabilities of community college students.

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Accordingly, in recent years, as part of the effort to improve the opportunities for lower-income students to graduate and achieve economic advancement, there has been increased national interest in building the financial capabilities of community college students. One example of this is the work of the Financial Capabilities Group of the Federal Reserve of Boston's Regional and Community Outreach Department, which recently published **a handbook designed for community college personnel, *Promoting Pathways to Financial Security***. This guide may be a very helpful tool in FESP's financial coaching portfolio.

Also relevant to the FESP effort at HCC is **research being done by the Asset Funders Network<sup>23</sup> on effective financial coaching strategies that improve credit scores on a short-term basis rather than the traditional credit repair approaches**.

The Wage Project is an initiative of the American Association of University Women (AAUW). **The Wage Project offers training to college staff and faculty on how to increase the salary negotiation skills of female students**. National experts believe that part of the gender wage gap stems from female college graduates' comparative

lack of skills and confidence in the area of salary negotiation, relative to male college graduates. Through an introduction made by Fairfield County's Community Foundation and its Fund for Women & Girls, Norwalk Community College's FESP effort partnered with The Wage Project. Such a partnership appears appropriate for HCC's FESP effort, as well.

**Another very relevant effort for HCC's FESP effort is the Complete Fairfield County! Initiative of the Business Council of Fairfield County (also known as the Complete! initiative). This initiative seeks to move the region from a "culture of admission" to college, to one of a "culture of completion" of college.** Guided by insights from higher education practitioners and research, the initiative reflects the Business Council's view that getting admitted to college is an important but incomplete objective: Students, schools and communities all suffer negative consequences when individuals leave school before achieving a degree or recognized professional credential.

With support from Fairfield County's Community Foundation, the Complete! initiative will explore a multi-faceted, regional approach to increase degree and certificate completion rates

enhance employment outcomes and help reduce unnecessary student debt. The Complete! initiative's components will include:

- Enhanced career services
- Counseling and coaching support for students
- Increased school-year student employment opportunities in local companies
- More flexible internships
- Personal financial management training
- Post-completion student loan term adjustment counseling<sup>24</sup>

By connecting with these concurrent initiatives, HCC's FESP effort can access additional resources, and learn about and incorporate the most promising, state-of-the-art evidence-based practices into its operations. This will enhance the program's ability to foster student success, career development and economic advancement.

Equally important, the FESP effort at HCC has tremendous potential to inform and positively shape these related initiatives, through the insights and advocacy provided by all partners, and through the evidence captured by the FESP evaluation's rigorous implementation and outcomes analyses.

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<sup>23</sup> The Asset Funders Network is a national affinity group of foundations promoting economic opportunity and supporting asset-building efforts for low- and moderate-income people to increase their financial security. Fairfield County's Community Foundation's Fund for Women & Girls is a member of this national group.

<sup>24</sup> The Business Council has indicated that the Complete! initiative will be aligned with other regional efforts, including Fairfield County's Community Foundation's Thrive by 25 initiative and the United Way of Western Connecticut Stamford Cradle to Career's Initiative.



With support from policymakers, educators, donors and advocates, the Family Economic Security Program has the potential to change the paradigm and empower students to persist and pursue a degree that leads to family-sustaining employment. **Together we thrive.**

To learn more, contact the Fund for Women & Girls by calling 203-750-3200 or visit [fccfoundation.org/fesp](https://fccfoundation.org/fesp)

## TOGETHER WE THRIVE

As a trusted nonprofit partner and thought leader, Fairfield County's Community Foundation brings together community organizers, business experts and philanthropists to solve our region's challenges. Our goal is to create a vital and inclusive community, where every individual has the opportunity to thrive.

**Support our mission at [fccfoundation.org](http://fccfoundation.org)**

## FUND FOR WOMEN & GIRLS


Our mission is to engage philanthropists and invest in sustainable solutions that lead to economically secure and healthy women and girls throughout Fairfield County.

**Learn more at [fccfoundation.org/fwg](http://fccfoundation.org/fwg)**



383 Main Avenue, Norwalk, CT 06851  
203.750.3200

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