Boston Builds Credit

Achieving Financial Resilience through Credit Building

Request for Proposals
Research Partners – Strategic Learning in Community College Credit Building Initiative
September 8, 2020

SUMMARY

The Community College Credit Building Initiative aims to improve financial behaviors and credit conditions for community college students in two Boston-area schools. This project will provide just in-time information throughout the 2020-21 academic year, complementing information assembled by the team, itself. Both are inputs to the team's strategic decision-making and action that will feed success this year.

BACKGROUND AND CONTEXT

The Community College Credit Building Initiative (CCCBI) is a financial coaching program embedded in the student services infrastructure of two Boston-area community colleges – Bunker Hill Community College (BHCC) and Roxbury Community College (RCC). Launched in the Fall of 2019, CCCBI is in its second year of a two-year pilot phase aimed at improved student financial behaviors and credit conditions.

CCCBI is a Boston Builds Credit program. Boston Builds Credit (BBC) is a partnership between the United Way of Massachusetts Bay (United Way), the Mayor's Office for Financial Empowerment, and LISC Boston, launched in 2017. Its aim is to close income and racial wealth gaps by improving financial health among low- and moderate-income Bostonians. The initiative convenes social service agencies, regional and national financial institutions, and the credit bureaus to provide residents access to accurate information and quality credit building services, and to galvanize systems change. In the past two years, BBC has identified young people and low-wage hourly workers as especially vulnerable given their low access to credit and wealth.

Young adults living with low- and moderate incomes have a significant and distinct need for financial coaching and credit building services. At BHCC, for example, half of the 13,000 students reported that they had experienced food insecurity– even before the current public health and economic crisis. Nationwide, two-thirds of community college students qualify as low-income and come from families that earn less than $50,000 annually; more than a third live below the poverty line. Poor financial health threatens our students' quality of life and that of their families, directly. It also hampers their college success, thereby maintaining Boston's profound wealth gaps by income and race. In addition to historic and systemic barriers to financial well-being, students' own financial skills, knowledge, and behaviors – the focus of CCCBIs work – shape their financial health.

Embedding coaching within community college presents a valuable opportunity for furthering students' financial stability and mobility. As a majority of BHCC students are managing part- or full-time jobs while attending classes, embedded financial coaching can combine workforce development with financial knowledge and skill building. Moreover, logistically, the most viable place for them to obtain and take advantage of

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coaching is at college where they are likely already focused on finances at the financial aid or work study offices.

As Boston Builds Credit does not conduct its own service delivery, it draws on its network of service delivery partners for implementation of CCCBI. Inquilinos Borricuas en Accion (IBA) and Jewish Vocational Service (JVS), community partners with strong ties to BHCC and experience providing financial coaching, each supervise a full-time credit building specialist at each site. Additional partners in administration and the student services ecosystem at each college are central to the model. Generous support is provided by the City of Boston's Office of Financial Empowerment via technical input and Community Development Block Grant (CDBG) funds. United Way is responsible for CCCBI's overall project management. Participating students are at the heart of the program's focus and ultimate success – with particular attention to the distinct experiences, needs, and strengths of students who identify as Black, Indigenous, and People of Color (BIPOC).

CCCBI aims to improve financial behaviors and credit conditions (visibility and score) for participating students living in Boston and with low incomes. Building on the successful Boston Youth Credit Building Initiative pilot,[1] CCCBI's model includes a credit building specialist co-located within student services offices at each campus (ie., Single Stop and LifeMap area), providing students integrated access to both credit building support and an array of wrap around services. Program features include:

- A one-hour credit building workshop, offered regularly, to introduce students to why credit is important and "rules of thumb" on how to establish and maintain good credit;
- 1-2 financial coaching sessions following completion of the workshop to help students create a budget, identify opportunities for saving, obtain a copy of their credit report and develop a credit action plan;
- Access to a campus-based credit building specialist to work with students on credit building and rebuilding as needed;
- Opportunities for students to have follow up meetings at 6 and 12 months to review their most recent credit reports and identify strategies for building their credit health;
- Integration with relevant academic and administrative departments, such as academic innovation, adult education, financial aid, work study, etc.

In Year 1 (July 1, 2019-June 30, 2020), the team established services at both BHCC and RCC, although the COVID-19 pandemic delayed launch at RCC and demanded pivots to virtual programming at both schools. CCCBI conducted 35 workshops/webinars in Year 1, with a total 297 student participants, and enrolled 52 students in one-on-one coaching. In Year 2, the team aims to enroll an additional 140 eligible students.

[1] This young-adult focused program had positive impacts on both access to credit and credit score changes for participants, with the greatest impacts on those of particular relevance to CCCBI – that is, younger participants (ages 18-14) and Black participants. See An Evaluation of the Boston Youth Credit Building Initiative, available at https://s20289.pcdn.co/wp-content/uploads/2019/05/BYCBI-NEU-REPORT-V13.pdf.

STRATEGIC LEARNING IN CCCBI'S SUCCESS

The CCCBI team is newly enlisting strategic learning for success this year.[2] Specifically, collecting information and reflecting on it throughout the year to inform decisions and action around two of the team's thorniest challenges:

- **Challenge #1: Pipeline** – Rather than limited team capacity, the narrow pipeline of eligible students interested in one-on-one coaching is the primary obstacle to achieving participation targets – according to the team's reflection on Year 1. In response, the team will more deeply engage community college partners in student marketing and outreach this year. Information about the size of the student pipeline and who is in it are key, as well as understanding partner contributions to the pipeline overall, and for BIPOC students, specifically. Information will come from enhanced outreach and participant tracking systems and new team tracking of partner requests and the volume of partner marketing communications to students. Additional information about college partners' roles in the CCCBI student pipeline will come from contracted researchers – see Scope below.
- **Challenge #2: Workshop/Webinar Impacts** - The second challenge is sustaining funder and partner support for the low-touch component of CCCBI's model – the credit building workshop/webinar. This academic year, the team will boost the quality and amount of data on workshop/webinar reach (including into the BIPOC student community) and effectiveness (including student satisfaction, contributions to changed participant knowledge and motivation, and conversion to one-on-one coaching). Information will come from enhancements to existing outreach and participant tracking systems. Additional information about satisfaction and impacts will come from a revised survey design from contracted researchers – see Scope below.

The structures and processes of strategic learning will enable the team's real-time innovations as roll-out of CCCBI continues and in the face of the dynamic COVID-19 and economic crises.

- A developing **Strategic Learning Table**, slated to include administrators, student services eco-system staff, and (compensated) students, along with the CCCBI team, will ensure that both collecting information and making sense of it leverages wisdom of practitioners and those with lived experience of community college going, living with low incomes, and as a person of color.
- Short, facilitated **reflection sessions** will be held monthly, in addition to one longer session each semester. While directly serving sense making and decision making about action, these sessions will

[2] Strategic learning is the use of data and insights from a variety of information-gathering approaches— including evaluation—to inform decision making about strategy. Strategic learning occurs when organizations or groups integrate data and evaluative thinking into their work and then adapt their strategies in response to what they learn. (Coffman, Julia and Tanya Beer. (2011). *Evaluation to Support Strategic Learning: Principles and Practices*. Center for Evaluation Innovation.) Facilitated by BBCs Director and its Evaluation & Learning Liaison, the team defined a strategic learning agenda and approach for Year 2, during July and August 2020.

also directly feed into **'knowledge products'** sharing lessons with partners, funders, the larger BBC network, and the credit building field.

These structures and processes for implementing strategic learning, as well as those in defining its focus, **ensure racial equity is a consistent focus of both learning and action**.

Strategic Learning in CCCBI is managed by the Director of Boston Builds Credit and the initiative's Evaluation and Learning Liaison, in partnership with CCCBI's Project Director. BBC's larger learning and evaluation apparatus includes a monitoring system largely focused on the Initiative's service delivery component, as well as past, third party process evaluation and applied research activities. Throughout, research and learning are valued for their ability to enable *and* demonstrate impacts, and, increasingly, as a means for contributing to BBC's racial justice goals.

In summary, the following scope for contracted researchers is intended to afford just in-time information to complement information assembled by the team for strategic decision-making and action, directly feeding success.

PROJECT SCOPE

The primary purpose of contracted research is to provide rigorous and timely information to CCCBI's strategic decision-making and action over the period from October 1, 2020 through June 30,2021. Our preference is to contract with one team able to conduct the full project scope; however, we welcome proposals that focus on a particular task or the full scope of work.

Task #1 – Strengthening the Role of College Partners in CCCBI's Student Pipeline [Estimated Budget $7,000-$12,500]

As discussed above, CCCBI's Strategic Learning Plan identifies several types of information needed throughout the academic year to inform decisions about the partner-enabled pipeline of students to CCCBI. Research Task #1 will provide information about one of them – that is, CCCBI's college partners located in administration and student services, and faculty, across both campuses. Specifically, the contracted researcher will provide rigorous information about partners' (1) understanding of CCCBI and its value, (2) understanding of their role in CCCBI, broadly, and for serving BIPOC students, specifically, and (3) perception of having the skills and tools needed to play their role.

In the fall, the team needs information to inform quick adjustments to how CCCBI stewards college partners in their student marketing and outreach roles – who needs more supports? What kinds? What is working? This will complement ongoing tracking by the team of requests received from partners and partner communication outputs (e.g. social media posts). While open to alternative approaches, one possible method is a brief e-survey. These Fall collection activities would include finalizing approach with CCCBIs Strategic

Learning Table, data collection, analysis, and preparation of an accessible 'findings memo.' Contracted researchers would also participate in the larger Fall reflection session (~December 2020).

In the early Spring, the team will benefit from a deeper understanding of *how* team tools and supports are enabling various college partners to play their respective roles and for BIPOC students, specifically. We look forward to recommended methods, with various qualitative methods (such as interviews or focus groups) and frames (e.g. outcome harvesting, appreciative inquiry) seen as likely. Spring collection activities would include finalizing approach with CCCBIs Strategic Learning table, data collection, analysis, and assembly of an accessible 'findings memo.' Contracted researchers would also participate in the Spring reflection session (~April 2021).

Task #2 – Leveraging Practitioner Lessons for Enhancing CCCBI's Student Pipeline [Estimated Budget $3,000-$5,000]

As indicated above, the CCCBI team is tackling the challenge of recruiting eligible students for financial coaching. Their challenge is neither new nor unique in the field – and is only exacerbated by the COVID-19 public health and economic crises. Practitioners with a wide spectrum of populations and service types have long faced the difficulty of reaching and serving eligible participants. They understand that obstacles exist in the lives of those with whom they seek to work and in their own programs and networks. Community college-based providers recognize distinct obstacles in their work- housing and food insecurity among many community college students, their first-generation college status, and their balance of academic and home/parenting commitments present real challenges to students' bandwidth for and awareness of available resources, as examples.

The CCCBI team wants to leverage the wisdom among practitioners to refine and innovate around its student outreach and marketing strategy this year. The purpose of Task #2 is to quickly bring actionable lessons from practitioners to CCCBI decision-making this Fall. Relevant questions include:

- What works (and doesn't) in recruiting participants to high-touch service delivery programs, broadly, and financial capability efforts, specifically? For whom and under what conditions? Under pre- and current-COVID pandemic contexts?
- What are the key obstacles to be overcome and opportunities to be leveraged going forward with marketing and outreach efforts?

We are interested in a process that quickly provides actionable insights on these questions. This process must also recognize and benefit from the experience and expertise of grassroots, BIPOC-led groups. We value the wisdom of practitioners partnering with individuals to improve their lives amidst limited incomes, wealth, and amidst racist systems. One approach of interest is for a contractor to convene one or two small working sessions of compensated practitioner leaders. The contractor could facilitate a conversation about lessons in recruitment and ripe avenues for innovation, particularly for CCCBI. Guests to and the format of these sessions would grow out of the contractor's targeted environmental scan of practice syntheses and relevant

practitioner networks and experts (via a web scan). Finally, the contractor would prepare a brief and accessible summary of lessons from practitioners, environmental scan results, and areas for innovation. This would be shared with convening participants, CCCBI, and more broadly to BBCs network and the field. We welcome other proposals for securing actionable information quickly and recognizing practitioner expertise.

Task #3 – Boosting the Quantity and Quality of Information on CCCBI Workshop/Webinar Impacts [Estimated Budget $4,000-$7,000]

As discussed above, CCCBI's Strategic Learning Plan also focuses on the need for more and better information about the value of the low-touch workshop/webinar component of the model (roughly 8 webinars are planned each month using the Zoom platform, with an assumption of 20-25 participants at each). In Year 1, the team conducted webinar satisfaction surveys; however, response rates were quite low despite refinements over the year. Therefore, during the Fall semester, the contracted researcher will work with the Strategic Learning Table to refine the team's approach for securing information on student satisfaction with and immediate impacts of webinars.[3] The contractor will provide a memo of the recommended approach and a revised instrument/questionnaire.[4] The contractors will also aid the team's capacity for ongoing data collection and analysis and provide data syntheses ('findings memos') in January 2021 and April 2021. We anticipate the research contractor will identify tactics to increase response rates – this might include the use of incentives, or perhaps enlisting a quick survey-like collection for all participants complemented by deeper and more qualitative collection for a purposeful subset. Contracted researchers will participate in two reflection sessions (~Jan and April 2021).

The BBC Evaluation & Learning Liaison will continue to foster this practitioner-centered learning process embedded into existing team structures and processes. To that end, research contractors will submit a work plan and timeline for each task, after contracting, and will coordinate with the Liaison throughout the work.

[3] We are using the layperson's definition of impact here. That is, the immediate results of participating in the webinar on students' knowledge, skills, and motivation. We recognize that measuring the extent to which changes are *attributable to* CCCBI webinars ('impact,' as used in the evaluation field) and for whom would require a sophisticated research design beyond this scope. Nevertheless, we are interested in rigorous information that suggests webinars' contribution and we are open to methods and instruments capturing pre- and post-measures or perceptions of change.

[4] Proposals should assume forward-backward translation of the instrument to one language other than English – please indicate associated cost in the budget.

QUALIFICATIONS

This project is an opportunity open to researchers or consultants excited about working directly with a racially and ethnically diverse team of practitioners and participants in learning together for tackling a complex challenge – creativity, flexibility, and humility are key. Given today's remote-working realities, applicants beyond Boston and MA are welcome. Consultants who are Black, Indigenous, or People of Color are encouraged to apply. Particular qualifications of interest include:

- Experience in the community college space;
- Experience with programs serving youth and young adults, including those living with low incomes and those who are racially and ethnically diverse;
- A big and flexible toolbox of methods (qualitative and quantitative, including surveys and group interviews or focus groups) and evaluation approaches (including formative, process, and developmental); strong facilitation skills;
- Experience with or skills for enlisting equitable evaluation principles, culturally-responsive or empowerment approaches.

APPLICATION PROCEDURES

- Electronic applications should be submitted to Keri-Nicole Dillman, BBC Evaluation & Learning Liaison at keri.nicole.dillman@nyu.edu by **5 PM Thursday September 24, 2020**. We recognize the short time frame for preparing submissions and will assess them with that in mind.
- **Application contents**:
  - A brief description of your proposed approach, rationale, and specific activities – separately for each of the Tasks for which you are applying. Please define any research- or evaluation-specific terms; do not assume a shared understanding of terms. Describe how you will embed diversity, equity and inclusion in your approach. We welcome discussion of questions or concerns you have and alternatives for addressing them, in particular about COVID-related risks or adaptations.
  - The names, titles and qualifications of the project lead and any additional staff involved with the project; detail relevant experiences and skills. We welcome examples of past relevant work.
  - Project timeline and budget, broken down by Task. Note, budgets need not include costs for compensating respondents, if proposed; however, recommended amounts should be included in the proposal.
- **Anticipated timeline for solicitation**
  - Thursday September 24, 2020 – Deadline for proposals.
  - Week of September 28, 2020 – Follow-up to select bidders for clarification, etc.
  - Week of October 5, 2020 – Contracting.