Cradle-to-Career Data and Tools Advisory Board Proposal Form

Instructions:

Per the Governance Manual proposal forms submitted will address significant gaps regarding whether the data system is providing access to actionable information. Please note there should only be one proposal per form.

Name:

Diana Phuong

Proposal Title: *no more than 50 characters*

Track Child Savings Accounts Data

- By checking this box, I understand that if my recommendation is one of the top recommendations identified by the Advisory Board, I will be presenting my idea at the Fall Advisory Board meeting.

Type of Proposal[1]:

- Changes to practical tools for students *(Complete section one)*
- Adding data points not available through the P20W data set or adjusting (including the removal of) the existing P20W data points *(Complete section two)*
  - Please note a proposal form(s) can recommend adding one data point or several clearly related data points to the data system.

Section One: Changes to Practical Tools

1. What is the nature of the gap regarding access to actionable information?

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[1] The C2C Governance Manual notes that DTAB members can also submit recommendations related to the data request process and changes to tools such as dashboards. As the data request process and the dashboards are not yet live, those sections have been removed from the 2024 version of this form.

2. What type of tool should be developed?

3. How would a tool address the gap?

4. Who would be the likely user(s) of the tool?

5. How does the tool relate to the [mission and vision](#) of C2C?

[Section Two: Adding Data Points Not Available Through the P20W Data Set or Adjusting the Existing P20W Data Points](#)

1.Please state the research question of interest that cannot be fully addressed with the [existing data elements](#) in the P20W Data System.

This proposal aims to include child savings account (CSA) data in C2C, data that is currently not included. The objective is to ensure we can track the utilization of CSAs across California, starting with the state's CSA program, CalKIDS.

CalKIDS is a state-wide program operated by the ScholarShare Investment Board (SIB) within the Office of the State Treasurer which establishes and funds **college savings accounts (CSAs)** for eligible California children. This data is centrally collected and managed by SIB which has a small team of less than five staff to administer the statewide program across 58 counties.

- As of March 31, 2024, over 4.3 million California children & youth have a CalKIDS account; and California has invested more than $2 billion in the CalKIDS program. The annual allocation to fund CalKIDS accounts in the FY23-24 state budget is $185M, this does not include the cost to administer or promote the program.
- The State Treasurer's Office automatically enrolls eligible children into CalKIDS, but families must "register" their child's CalKIDS account

through an online portal to see account balances and request disbursement of the funds for post secondary expenses.

- CalKIDS eligibility includes:
    - all babies born in California on or after July 1, 2022 ($25 or $100 if born on or after July 1, 2023 to establish the account and up to $75 in participation incentives);
    - all 1st through 12th grade low-income public school students from the 2021-22 academic year ($500 to seed their accounts and an additional contribution for homeless students ($500) and students in the foster care system ($500); and
    - all eligible low-income 1st grade public school students from school year 2022-23 forward (contingent on ongoing state funding).
    - Ongoing outreach and engagement activities throughout the state and in partnership with local communities raises awareness of and engagement with this resource for post-secondary education.

The objective of this proposal is to close a gap in actionable information around 1) the utilization of the CalKIDS program, and 2) its impact on college access and affordability. The following are examples of questions that stakeholders hope this data element will answer which currently no other data element can answer:

- *Which California Students have a CalKIDS account - and what other resources are CalKIDS account holders also receiving (per data in C2C)?*
- *What percentage of eligible students registered for CalKIDS accounts? Are registration targets being met?*
- *Which schools and communities need additional support to increase awareness & engagement?*
- *Are there any patterns of non-engagement (by language group or geography) that may point to needed shifts in CalKIDS program operations or outreach?*
- *What percentage of registered CalKIDS accounts were linked to a ScholarShare 529 plan?*
- *Does this data show any correlation between CalKIDS account engagement and student's academic achievement in schools or communities throughout the state?*
- *What percentage of CalKIDS accounts have been accessed to pay for college?*
- *Do we see any correlation between use of CalKIDS funds to pay for*

> *college expenses and college persistence?*
> - *How much CalKIDS money (by county, city) is disbursed to pay for college expenses each year?*

2. How does this research question relate to the [mission and vision](#) of C2C?

Including CalKIDS utilization and impact data in the Cradle to Career Data System will help ensure better educational outcomes for our students.

- Access to CalKIDS data will raise awareness of this resource to pay for post-secondary education among enrolled **students and families**.
- **Educators** (including School District leaders, principals, K-12 teachers, early education teachers, and other school staff) will be better positioned to promote awareness of CalKIDS among their families and provide input to CalKIDS on effective outreach and implementation appropriate to their communities. For example, they can enhance their enrollment and registration procedures to include a step where students who have not claimed can get immediate support claiming/registering their account. "Student level data" is a very frequent request of school principals and superintendents. They want to do outreach, but do not want to blanket parents/students that don't have accounts with information because it has the potential to build false hope. If the C2C system has a level of access that is just for schools, then student-level data would be very helpful. We recognize that this cannot be available to the general community. Last, it would be helpful to gather/report claim and disbursement rates by colleges or trade programs to answer the question "*How many students at Evergreen Community College have a CalKIDS account, but have not actually requested a funds distribution?*" There are large numbers of students that are currently in college that haven't accessed their funds but right now we know this anecdotally, we need the data to understand how large this group is.
- **Policymakers, Researchers & Advocates** will have access to the data necessary to influence effective implementation of CalKIDS, shape related public policy, facilitate the integration of this new program with other college readiness and access initiatives and ensure CalKIDS positively impacts on the goal of educational equity. For example, communities with low CalKIDS registration can use this information to advocate for resources to improve outreach and increase signups. Additionally, communities who are exploring launching local children's savings account programs can use information about who has and has not registered their CalKIDS account to inform the design and implementation.

The inclusion of CalKIDS data in the C2C system is one step towards accountability for this statewide program. CalKIDS data available in dashboards, the query builder, and research requests can be used to increase awareness of and engagement with this significant state investment in building an expectation of post-secondary education into our families and school system from birth onward.

As described on the C2C website and various publications, "the C2C Data system seeks to foster evidence-based decision-making to help Californians build more equitable futures and empower individuals to reach their full potential. The C2C data system will provide tools to help students reach their goals and deliver information on education and workforce outcomes….It will provide insights into critical milestones in the pipeline from early care to K–12 to higher education, skills training, and employment."

CalKIDS is a new and substantial state investment in our children's post-secondary success and economic mobility. As a cradle to career platform, it is critical that C2C expand its data elements to include resources provided to youth at birth and during their K-12 schooling, and to measure its impact on improving college access, affordability, persistence, and attainment, especially for those that are under-resourced and underserved.

A report by the National College Attainment Network (NCAN) found that CSA enrollment tripled nationally in 2022, thus there is momentum that we can capitalize on here in California [1]. "CalKIDS is the largest program and showcases how critical state funding is to ensure enrollment at scale, enrolling 3.4 million children across California." What we are able to accomplish here sets an example for the rest of the country. What we do to grow utilization now in California will impact the trajectories of millions of students, many of whom are still grappling with the return on investment of a college education.

Lastly, as we expand the Postsecondary Financial Aid Experiences data to include CSAs, we must be sure to disaggregate where possible. Echoing the recommendation of California Competes, "C2C should present data for small geographic service areas, such as neighborhoods, cities, K–12 school districts, and community college districts, to the greatest extent possible" [2].

Sources:
[1] Report Finds CSAs Tripled Nationally in 2022, August 2023, www.ncan.org/news/news.asp?id=649219
[2] People-Powered Data: Designing a Data System for and with All Californians, August 2023, https://californiacompetes.org/wp-content/uploads/2023/08/People-Powered-Data-C2C-Brief-FINAL.pdf

3. Please propose additional data element(s) needed in order to successfully address the research question of interest.

This proposal also recommends that C2C provide the following data points **once available**:

- CalKIDS data disaggregated by city, zip code, and county
- Everything currently available in the SIB Data Dictionary (CDE + Public Health)
  - Student & Parent demographics
    - Can't uplift equity issues otherwise
    - Can't demonstrate asset building success otherwise
  - Unhoused
  - Foster care
  - Paternal/maternal education levels for newborns
  - Visibility — not for the public to see but for relevant stakeholders (e.g. researchers, CalKIDS Institute)
- Demographic data for newborns which I understand is imperfect because race is based on the parent giving birth
- Individual level data instead of the SSID for those not yet enrolled in school (de identified but with an identifier to follow them)
- When the student was enrolled/funds set aside by SIB including which Academic year and what Grade the student was in
- When the student registered/claimed their account and each time they sign in to their portal including the Month and Year
- Total number of CalKIDS accounts established since there is an automatic setup step by the state for eligible students
- If the student connected to a ScholarShare 529 account and when
- The value of people's CalKIDS accounts and, where applicable, the linked ScholarShare 529 accounts
- Disaggregated by City

The following are data points that will need to be collected in the future:
- Number and demographics of **Eligible Accounts versus Accounts Claimed/Unclaimed in locally administered CSA programs** (see the list of programs at https://norcalpromisecoalition.org/ca-csa-coalition/).
- Total amount of **Funds Dedicated versus Funds Claimed/Unclaimed in locally administered CSA programs**.
- Number and demographics of children who have **multiple asset building accounts** (CalKIDS, local CSA, ScholarShare 529, HOPE, etc.).
- **Statewide Student Identifier (SSID)** to track student-level data.

4. Please verify that the proposed data element(s) do not already exist in the P20W Data System.

> I have checked and there are no data points related to "saving" in the current data elements listed as of July 24, 2024.

5. If the P20W Data System does not currently include the proposed data element(s), can the proposed data element(s) be derived from the existing data element(s) in the P20W Data System?

> I have had the privilege to meet with leaders at SIB specifically around this proposal, including the former Executive Director Julio Martinez and CSA Initiatives Manager Noah Lightman. They have confirmed that much of the data that they have is already provided by CDE to C2C (e.g. demographics, SSID). However, specific data around CalKIDS accounts, claims, and funds are not available in C2C.

6. If the P20W Data System does not currently include the proposed data element(s), are there existing data element(s) closely related to the proposed data element(s)? If so, please list them and why they are not sufficient to answer the proposed research question.

> There are none, this is specific to child savings accounts and the **Postsecondary Financial Aid Experiences** are all based on activities that do not happen until later in a student's educational journey, such as high school, when they are college-bound. The CSA data is much earlier than that, starting as early as birth.

7. C2C keeps a [repository](#) of previous data elements that were either a) considered during the planning process or b) proposed through the mechanisms as outlined in the Governance Manual, but were ultimately not included in the P20W, along with related feasibility studies. Do any of the data element(s) being proposed overlap with the data elements in this repository? (New proposals can build on or duplicate prior proposals. It is helpful for proposers to share that context, including prior related feasibility studies.)

> There are no previously submitted data elements in the repository that align or overlap with this request as of July 24, 2024.

8. Are the proposed data element(s) already collected by a state-level entity? For data element(s) already collected, please answer question nine. For data element(s) not collected, please answer question ten.

> Yes, the SIB is housed under the CA State Treasurer's Office. The team can be found at https://www.treasurer.ca.gov/scholarshare/contacts.asp.

9. [For proposed data element(s) already collected] To the extent possible, please share details pertaining to the proposed data element(s). Relevant details may include but are not limited to: a) corresponding entity that collects and houses the data element(s); b) specific variable name(s) used in the originating data system; and c) timeframe available.

> Data would be collected from the California State Treasurer's Office through SIB, which manages the CalKIDS program.
>
> As of March 31, 2024, available data includes:
> - County
> - Funds dedicated
> - Funds unclaimed
> - Eligible accounts
> - Already claimed
>
> From my knowledge, data is available from October 2022 to the present.
>
> The feasibility study should help determine whether data can pass through SIB directly to C2C or through another partner, such as CSAC. It would also need to determine what support is needed to collect more than the data currently shared publicly. If not, additional capacity and investment is likely needed to:
>
> 1. Build CalKIDS reports with an enhanced data dictionary,
> 2. Run those reports at a determined frequency (ideally monthly, pie-in-the-sky is daily),
> 3. Share that data with C2C, either directly or through another entity

10. [For proposed data element(s) not collected] Please propose institution(s) that would be most suited for the new data collection effort.

> N/A

11. Please explain the desired level(s) of grain size for each data element proposed. (i.e., individual-level, institution-level, or other aggregated levels)? Multiple grain sizes may be requested for each proposed data element.

Publicly published data is currently only available at the county level. More granular, district-level has been accessed by outreach grantee partners. I recommend that publicly accessible grain sizes be considered for:

1. **School district** - to support them in launching district-wide, multi-school campaigns to increase CalKIDS claims and help families use the funds.
2. **School** - to support school-wide campaigns.
3. **City** - to support city-level campaigns that can be supported by departments that have high-touch points with families such as public libraries, parks, and social services.
4. **Student** - to facilitate targeted outreach and promotion activities by teachers, schools, and community partners to ensure that the students are aware of and taking full advantage of their CalKIDS account.

There is broad interest in CalKIDS data. For researchers, community advocates and policy-makers having access to CalKIDS data within the C2C system will enable a level of impact analysis that would otherwise not be possible.

The CalKIDS program is the largest "child savings account" initiative in the nation. Awareness of and utilization of CalKIDS by enrolled children and youth is foundational to its success. Research suggests that CSAs can have beneficial effects for students and families across the life course, including improved early child socioemotional development, child health, maternal mental health, educational expectations, and academic performance. Having savings set aside for education is also associated with improved postsecondary educational enrollment and completion. Many of these benefits are strongest for children from low-income families. In order for these benefits to manifest, students and families must be aware of the program. Including CalKIDS data in the C2C will foster more transparency and enable more collaborations and direct outreach to dramatically increase families' awareness of CalKIDS. California is well positioned to build on the success of CalKIDS to advance a national CSA policy. Further, utilization data can be used to advocate for increased investments in CalKIDS in the future.

For this reason, there are multi-sector stakeholders that would benefit from this tool at the local, regional, and state levels, including those who work directly with families and those who train/support practitioners.

Braven Bay Area is a member of the Northern California College Promise Coalition (NCCPC). NCCPC is a network of nearly 70 college promises, college access, workforce, and other programs and other organizations who are committed to supporting CalKIDS outreach in their communities. This includes cities, colleges, K-12 and charter districts, and more. NCCPC is also the backbone function for the CA Child Savings Account Coalition. The CA CSA Coalition is a network of 15 locally

managed CSA programs such as Brilliant Baby out of Oakland Promise in Alameda County, and College in My Future by Excite Credit Union in Santa Clara County. Many of these programs are also grantees of the outreach funds distributed by the Treasurer's Office to support promotion of CalKIDS.

Braven Bay Area has a strong presence in the City of San Jose through our partnership with San Jose State University. San Jose has a locally managed CSA program. Per **John Hogan** at Excite Credit Union who manages the local program College In My Future and is a CalKIDS outreach grantee, "When we have real-time visibility to school level registration data, we are able to make specific actions plans to increase registrations and/or validate that recent activities have been successful (or not successful). This is very much appreciated by school and community leaders."

As you can see, when these programs have access to data, they can do powerful things with that information to activate the community into action. As an example, the following chart was developed by Excite Credit Union and shared with K-12 and community leaders across the City of San José. This data enticed the local community to share information about CalKIDS to families who attend the schools and districts listed, quoting the registration rates for a stronger, data-informed call to action to increase claims across the city.

As of October 16, 2023 -- Selected High School districts/groups				
Students with CalKIDS accounts				
		Total	Registered	
Campbell Union High		3360	253	7.5%
East Side Union High		10400	780	7.5%
Fremont Union High		1715	149	8.7%
Gilroy & Christopher		1802	91	5.0%
Los Gatos Saratoga HSD		231	21	9.1%
ACE Charter High		372	20	5.4%
Alpha Cindy Avitia High		442	40	9.0%
Latino College Preparatory Aca		369	40	10.8%
KIPP (2 San Jose High Schools)		655	44	6.7%

Important Note: 2022 and 2023 high school graduates also have CalKIDS accounts (if low income).

All stakeholders in California can benefit in some way from the collection and reporting of CSA data. This information can help inform the utilization of CalKIDS, support more targeted outreach across the state in areas where there is low utilization, and ensure equitable access to and benefit from the program. After interviewing several local CSA programs who received funding from the Treasurer's Office to support outreach, we learned that some data needed to inform outreach and follow-up to communities is available upon request. Due to limited capacity and staffing, data at different grain sizes (such as city) and at more regular frequencies (like monthly), are under exploration with the Treasurer's Office.

12. Please explain the intended use case(s) for the proposed data elements (i.e., dashboards, query builder, or the research request tool)? Multiple use cases may be requested for each proposed data element.

Currently, there are no tools with data points in the C2C data system to track information about saving for college, including through programs like CalKIDS. The tools that should be developed include:

- Several new DATA POINTS under the category **Postsecondary Financial Aid Experiences**.
  - Currently, the data points listed do not include Children's Savings Account (CSA) programs, which are typically long-range investments starting at a child's birth or as they enter elementary school.
  - The California Kids Investment and Development Savings Program (CalKIDS) is a CSA program, administered by the ScholarShare Investment Board (SIB), an agency of the California State Treasurer's Office. CalKIDS sets aside money, including seed deposits and other potential incentives, to help students pay for qualified higher education expenses. To learn more about CalKIDS, visit CalKIDS.org.
  - CalKIDS participants may also establish individual accounts with ScholarShare 529, California's 529 College Savings Plan. This program is managed by the State Treasurer's Office.
- A new or enhanced DASHBOARD under the category **Financial Aid**.
  - I explain more in question #12.

Given the tremendous financial investments of the state to fuel access to CSAs, it is imperative that C2C develop both the ability to track CalKIDS utilization statewide, and produce the information in an intuitive dashboard for stakeholders.

Dashboards
- The **Goals** would include:
  - For Students and Families: clarify how financial aid enables students to enroll in and complete postsecondary education, including the impact of asset building investments like CalKIDS (note that HOPE is another type of account).
  - For Faculty and Counselors: clarify whether students are securing financial aid like CalKIDS and ScholarShare 529 College Savings Plans, and how this relates to postsecondary education applications, enrollment, and success.
  - For Administrators and Policymakers: specify how access to sufficient financial aid, such as asset building investments like CSAs which can begin as early as birth, relates to postsecondary access and success to inform budget decisions.
  - For Advocates and Researchers: clarify how financial aid, such as asset building investments like CSAs which can begin as early as birth, relates to postsecondary applications, enrollment, and success, and if all students are benefiting from aid.

- The **Dashboard** would include:
  - Infographic showing proportion of students who receive state aid <u>like CalKIDS and ScholarShare 529 College Savings Plans</u> who apply to and enroll in college, compared to similar students who don't receive aid, plus a separate graph showing the <u>demographics of families who claim CSA accounts compared to those who do not</u>, plus a separate graph showing the <u>total CSA funds students have access to when they link to a ScholarShare529 plan compared to those who do not</u>.
  - Disaggregation by a) year, b) county, c) student characteristics (including race/ethnicity, gender, age bracket, parental education level, military status, foster status, and homelessness status), d) link to 529 plan, plus one of the following 3) school district, school, and/or city.
  - Export with the ability to provide summary files or charts based on the variables selected.

Query builder
- Local, regional, and state leaders can run specific queries leveraging information about CalKIDS to better understand how student outcomes are impacted by asset building accounts managed by the state. They can research answers to questions like those listed in Section One question #3 and Section Two question #1. For example, this data would be valuable to the 15 locally managed CSA programs supporting their families in claiming both local and statewide accounts.

Research request tool
- Researchers can conduct complex analysis and evaluate the CalKIDS program for their communities and the state. For example, this data would be valuable to the UCLA CalKIDS Institute.

Currently, the SIB holds and controls CalKIDS data. This data is not available in the public realm. All CalKIDS information requests (from school districts, school leaders, community organizations, researchers, etc.), must be made to the SIB. SIB has the discretion to provide CalKIDS data (or not) as frequently (or infrequently) as its staff have the bandwidth to share it.

Those who are leading local grassroots campaign to increase CalKIDS claims are limited to data from the SIB that is:

- At the county level only for non-grantee requests
  - School level data available for outreach grantees like Excite Credit Union
- Provides the following *aggregate* data points:
  - Funds dedicated
  - Funds unclaimed
  - Number of eligible children who have CalKIDS accounts
  - Number of eligible children (or their parents) who have gone online to "claim" their CalKIDS accounts

By adding CalKIDS data to C2C and making it available at scale through dashboards and data queries, local, regional, and statewide practitioners and CalKIDS champions can leverage the following data to answer critical questions:

1. Optimally, CalKIDS data in the C2C system would be linked to the specific eligible students. This will enable parents, teachers, school leaders, and researchers to know if a student has funds set aside by CalKIDS, alongside the other public resources and data embedded in C2C.
2. Data by county* - answers the question, *How many families are impacted in this area out of the total number of residents?*
3. The number of ELIGIBLE accounts* - answers the question, *How many families in this area have funds set aside by CalKIDS and have not yet registered?*
4. The number of CLAIMED (registered)* accounts - answers the question, *How many families in this area have already registered accounts?*
5. The number of high school graduates who have received a DISBURSEMENT from the CalKIDS account to pay for post secondary education expenses.
6. Data by school or school district - answers the question, *How many students have accounts so that our educators can support outreach and CalKIDS claims?*
7. The number of UNCLAIMED accounts - answers the question, *How many families in my county have not yet registered accounts? Where are they in the process of registering?*
    a.   Currently, we can <u>infer</u> this number by subtracting the ALREADY CLAIMED number from the ELIGIBLE ACCOUNTS number. However, this does not take into consideration other possible status/benchmarks for a family going through the process of claiming an account.
    b.   Timeline for families - There are three possible pathways for students and families to claim their accounts:
        i.**#1 At Birth** - families need the Local Registration Number (LRN) that appears on the child's birth certificate OR the unique CalKIDS ID found on a mailed letter.
        ii.**#2 While enrolled in a public school for 1st-12th grade** - students need the Statewide Student Identifier (SSID) provided by the school or school district OR the unique CalKIDS ID found on a mailed letter.
        iii.**#3 After graduating from high school** (funds can be used starting at age 17 and must be spent by age 26) - students need the SSID.
    c.   There are a few steps that students and families need to take, regardless of which of the three pathways they take:
        i.Confirm Eligibility using the **Eligibility Tool**
        ii.**Claim Your Account**
    d.   For each of these steps, there are at least a few possible benchmarks for families besides 1) having funds set aside for them by SIB, and 2) claiming those funds:
        1. Land on the appropriate webpage
            1. Eligibility Tool: https://calkids.org/get-started/?form=eligibility-tool#eligibility-tool

2. Claim Your Account:
   https://calkids.outcometracker.app/p/CalKids/calkids/registration
2. Respond to the first set of questions:
   1. Eligibility Tool: *Which are you asking about? (Newborn, student, student in 1st grade or younger)*
   2. Claim Your Account: *County, birthdate, Registration code (LRN, SSID, or CalKIDS ID*
3. Respond to the next set of questions, which depends on the first set of responses.

* Data already available and reported by ScholarShare Investment Board since October 2023.

Last, we recommend thoughtful consideration of the order in which data is displayed to users and. The order of data could influence how the data serves the user's intentions.