



Free City College

ANNUAL REPORT 2024-2025

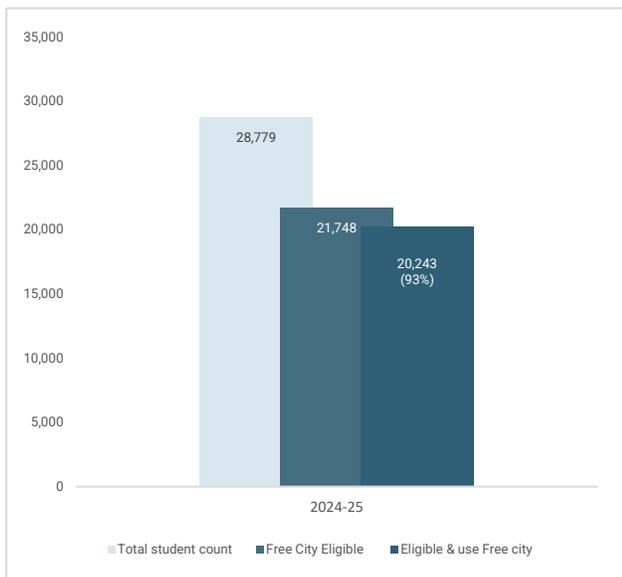
Impact Highlights

Free City offers free tuition for residents taking credit courses at City College of San Francisco (CCSF), helping students gain economic mobility and building a strong workforce. Backed by voters and funded through an annual allocation in the City and County of San Francisco (the City) budget, the program seeks to improve college access for San Franciscans and strengthen enrollment by offering tuition-free credit courses. Free City is jointly administered by the City and CCSF.

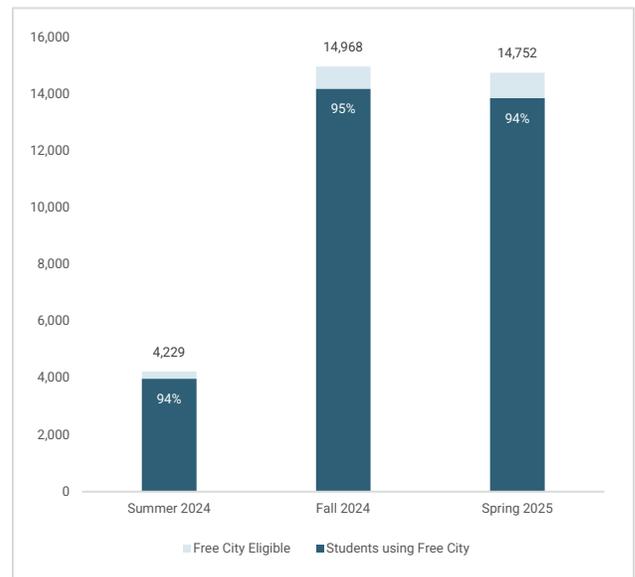
Free City Participation Is Robust and Trending Upward

20,000+ San Franciscans benefitted from Free City in 2024-2025, representing a remarkable 93% annual participation rate among eligible students. Roughly 75% of the overall credit population was eligible during that period.

Free City awards totaled 32,000+ across three terms. Students apply for and receive financial support from the program each term. Positively, rates of program participation remained consistent across terms.



Percent of Students (Unduplicated) Participating in Free City Annually Based on Program Eligibility, 2024-2025



Percent of Eligible Students (Unduplicated) Participating in Free City by Term, 2024-2025

Free City participation continued increasing over prior years and reached the highest level since the onset of the COVID-19 pandemic (see p. 16 for details).

What Students Say: Free City Is An Investment In A Productive Workforce

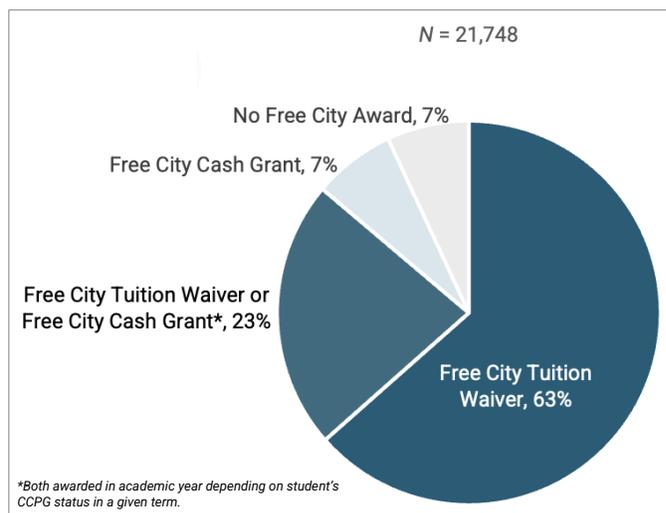
In my field--the automotive industry--what we really need is electric vehicle technicians or heavy industry [technicians].... Normally, for-profit education centers [provide this training]. These are tens of thousands of dollars a year. They're for-profit. They have a lot of requirements. And they're really not the best training. With Free City, we have this opportunity here with some incredibly skilled instructors. And in San Francisco, a lot of dealerships and manufacturers need well-trained, fresh students.

-Free City Tuition Waiver Recipient

Free City Supports College Affordability, Particularly for Students Experiencing Economic Disadvantage

Students are eligible for the program based on confirmation of a San Francisco address and qualification for in-state tuition (given California residency or non-resident exemption).¹ Students apply for Free City when registering each semester via a simple, two-question survey submitted in the online student portal.

Most Free City recipients received a tuition waiver. About 30% qualified for a Free City Cash Grant at some point in the academic year, an increase over the prior reporting period. The program waives tuition for eligible students at a rate of \$46 per unit enrolled. Free City participants who qualify for the California College Promise Grant (CCPG) receive further benefits. CCPG covers their tuition costs, and the program awards them a Free City Cash Grant equivalent to \$46 per unit enrolled.



Percent of Eligible Students (Unduplicated) Receiving Free City Tuition Waiver, Free City Grant, Both Free City Waiver and Grant, or No Free City Benefits, 2024-2025

In addition, Free City participants' engagement with other financial aid opportunities continued trending upward in 2024-2025, with over one-third submitting a Free Application for Federal Student Aid (FAFSA) and nearly one-third receiving a CCPG (see p. 22 for details).

What Students Say: Free City Provides Essential Assistance

I'm super thankful to [have the tuition waiver and Free City cash grant] because as a single parent, it's really hard to take care of my child and myself and transportation.

-Free City Cash Grant Recipient

¹ Find more information at <https://www.ccsf.edu/paying-college/free-city>.

CCSF stands out in a state where the majority of community colleges suffer from an “affordability gap” (Woodhouse, 2024). A National College Attainment Network (NCAN) 2024 study found that, compared to its neighboring institutions, the college is affordable for its students—where the price of attendance (total price plus emergency expenses) is less than the average available grants, loans, Federal Work Study, summer earnings, and expected family contribution. Certainly, Free City is a major contributor to this finding, given its overall impact on the cost of attendance.

What Students Say: Free City Makes College Attainable

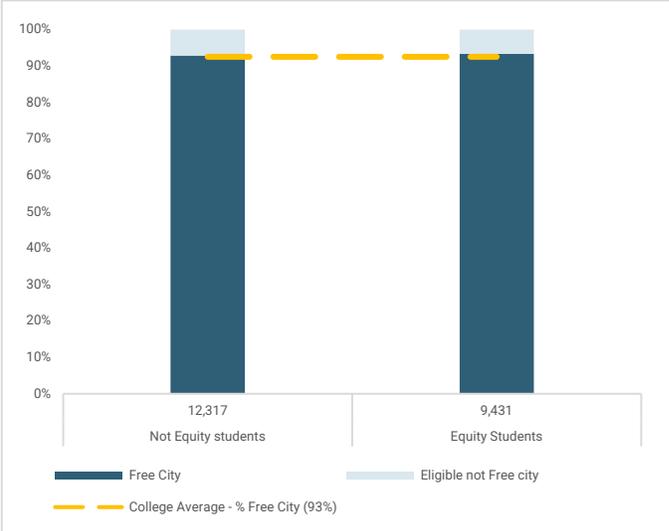
Something that's really special about Free City is that it is very much like a community center. It's accessible to all individuals, whereas higher education isn't always..... I'm not originally from California, and I know so many people who wish they could go to school but have no idea how it would be accessible to them.

-Free City Cash Grant Recipient

Free City Participation Is Strong Across Equity Groups

Since Free City’s inception, the program has covered credit course tuition for *any* San Francisco resident regardless of educational goal or demographic. While not designed as an *equity* program, its objectives complement goals outlined in CCSF’s current [Student Equity and Achievement Plan \(SEAP\)](#). The college works to ensure optimal use of Free City’s benefits by *each* eligible student—particularly equity populations called out in the SEAP.

In 2024-2025, CCSF equity group students participated in Free City at the same rate as non-equity students. At the same time, further disaggregation by race/ethnicity and enrollment status (i.e., new, continuing, or returning after two or more terms away from the college) indicates opportunities to continue strengthening outreach to Black/African American and Native Hawaiian or Other Pacific Islander students to ensure these groups benefit equitably from the program (see p. 21 for details).



Percent of Eligible Equity Population Students Participating in Free City Compared to Non-Equity Group Students, 2024-2025

What Students Say: Free City Supports A Thriving Community

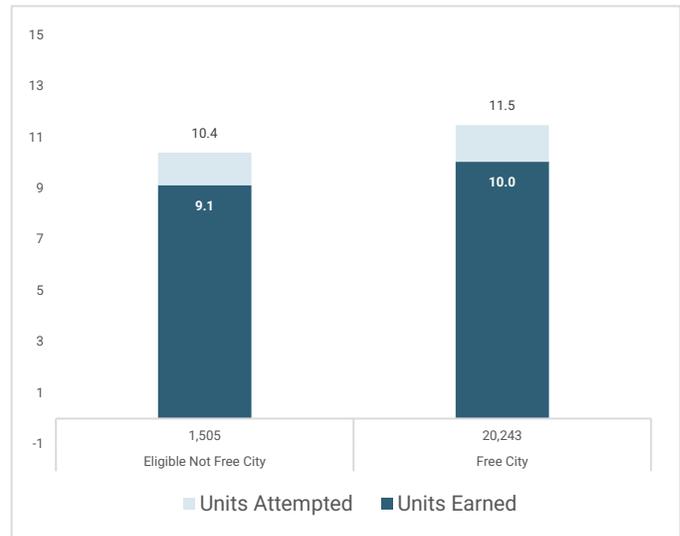
What a lot of universities around the country are failing to do is stimulate the intellectual growth of people and also address the technical [skills] needed to step into the workforce. And so, by making college free, that's accomplishing both.

-Free City Cash Grant Recipient

Free City Participants Engage More Than Their Peers

Free City participants take more units compared to their non-program counterparts. On average, eligible students who took part in the program annually attempted 1+ units more than those who do not participate. In 2024-2025, pass rates were the same for these two groups.

In addition, in aggregate, Free City participants are more likely to return from the fall to spring terms compared to the overall college average (see p. 23 for details).



Average Units Earned in 2024-2025 by Free City Participants Compared to Non-Free City Students

I found out about City College when I was in high school. It was college app season, and I was stressing about going to a four-year. I wanted the first-year college experience. The dorm. Then someone came to my class, and they were like, "City College is free. We also offer scholarships, we offer tutoring, we offer a lot of stuff."

I had a double standard when it came to community college.... Everyone in my family is like, "If you don't go to a four-year university, you just kind of aren't enough." But I was like, well, what about me? What about my sister? What about my affordability?

So, I was either gonna go to Cal State, Monterey Bay or City College, and I was bouncing back and forth between them, and I was like, this is how much housing is, this is how much tuition is, this is how much I have to work in order to get stable over there. And I was like, if I stay here, I can still live with my dad, I can still have a job and not worry about moving. And my classes would be free, and also I would qualify for [a Free City cash grant] and scholarships through other programs. [At CCSF], we have programs that outreach to us, so we're aware of everything that's [available], and it's honestly the best first year experience I could have.

-Free City Cash Grant Recipient

The Free City Program Continues Building Momentum

As the program's administrator, CCSF's Student Affairs Division continued leading implementation of the program's three-year *Free City Equity Plan (2023-2026)*, regularly sharing progress with the Oversight Committee. An Equity Plan Subcommittee—inclusive of both Oversight Committee members and key CCSF personnel involved in supporting students' financial stability—convened twice a month to advance work plan goals and activities and address recommendations outlined in the [2023-2024 annual report](#).

Find key achievements below.

- **Continued amplification of Free City, both externally in the community and internally in the college:** Public campaigns led in collaboration with ASIR Visual Marketing and VOLER Strategic Advisors have featured real program recipients and focused on reaching equity populations through a mix of traditional and digital media (e.g., Google Search, geofencing, social media, busses). Additionally, the college elevated the value proposition of Free City in its campaigns, including the program's support for job training and degree completion (not just tuition). To date, the campaign has generated nearly 2.5M *impressions*, leading to nearly 25k website sessions and ultimately over 18k clicks to apply—an exceptional conversion rate (ASIR Visual Marketing, 2025).

Internal professional development held throughout the year reached nearly 400 college personnel during three *FLEX* sessions, raising the profile of the program, its relationship with financial aid, and the role students' financial stability plays in their long-term success.

- **Optimized student use of Free City benefits:** Application support through CCSF's Free City Coordinator, proactively outreach to eligible students who had not yet applied, simplification of application mechanics, and connection of tuition waiver recipients to the CCPG and FAFSA to determine cash grant eligibility resulted in more students are taking full advantage of Free City resources.
- **Advocated for Free City program updates to reduce students' financial burden:** Both Equity Subcommittee members and student advocates recommended elimination of program repayment requirements, which can inadvertently bar students from re-enrollment. At present, students who participate in Free City and drop classes (or are dropped by their instructor) after the full refund deadline must pay back the cost of their tuition—unlike other tuition assistance programs, such as the CCPG. They also advocated for covering student fees through Free City, which currently total \$56 total/term. For the first time, CCSF quantified the fiscal impact of these changes for Oversight Committee consideration and began making the case for updates to the program's Memorandum of Understanding (MOU).
- **Collaborated with other programs and initiatives to address Free City students' financial stability, specifically Financial Aid,** which conducted an email campaign to 9,000 students with a Free City waiver and no FAFSA on file to promote completion and hosted 11 workshops to support FAFSA submission.

What Students Say: Free City Creates Lifelong Connection To The College

I'm a photographer. As an artist, I think I'll always take a class [at CCSF] because it's such a good resource. It's better than the two universities that I went to. The people, the community, the fact that you have an 18 year-old next to you in some classes and a 75-year-old on the other side of you ... there's nothing like it.

-Free City Campaign Participant

The Future of Free City

Sustain Tuition-Free Community College for All San Franciscans

Free City is a landmark commitment on the part of San Francisco voters and is one of the few such efforts in the country. Overall enrollment is trending positive after the unprecedented impacts of COVID-19 pandemic, and there is near universal participation in the program among those who are eligible. Heading into the program's 8th year, free community college tuition has become normalized for both current and prospective students. Research suggests that the present approach of serving all students—regardless of income—is the most advantageous one to maximize enrollment and optimize completion for all student types (Lau, 2020). Combined these factors indicate that keeping the promise of free tuition for all eligible credit students is a smart investment by the City and will generate the largest return.

Amplify the Impact of Free City

San Francisco voters should know what they are getting as a result of their investment in tuition-free community college. The program is a community asset that can be further elevated. Today, more than 20,000 San Franciscans annually benefit from free transfer preparation, a \$2,760 value; free upskilling to advance their careers; free job training to enter new roles that strengthen their economic mobility; and free personal enrichment to deepen their individual wellbeing and community connections. This resource offers significant benefits for parents seeking an affordable college education for their children, adult learners contending with financial responsibilities, employers seeking a prepared workforce, and community agencies and organizations seeking to facilitate stability for underserved communities. CCSF will continue to broaden awareness of this asset, the program's success, and its impact through strategic marketing, including amplification of student stories and outcomes.

Update the Program to Better Address Financial Barriers for Students

At present, two components of the Free City program design create—rather than eliminate—financial obstacles for students: they repayment requirement and student fees. CCSF suggests revising the MOU to address these specific challenges.

The current repayment requirement serves as the most significant potential barrier, given that participants who drop classes (or are dropped by their instructor) after the full refund deadline must pay back the cost of their tuition. Analysis conducted for this annual report shows this condition for program participation may negatively impact students' re-enrollment (see p. X for detail). When Free City participants have a hold on their account due to an outstanding balance, they may be less likely to return; the more courses a student has dropped (and therefore the larger the hold on their account), the less likely they are to persist from fall to spring. Eliminating this requirement will bring Free City more in line with programs like CCPG and mitigate enrollment barriers.

In addition, while Free City participants have no financial responsibility for tuition, they must still pay student fees upon enrollment each term—a total of \$56. Including these fees in the program benefits

would mean Free City practically covers the primary direct charges for enrollment. While a nominal cost to the program, including student fees can have a significant positive impact for individual participants.

Strengthen CCSF's Overall Approach to College Affordability

Free City is a cornerstone in a broader institutional strategy designed to address college costs, meet students' basic needs, and ensure they make educational and career choices that lead to postgraduation success. At present, the college benefits from both traditional financial aid programs and innovative initiatives--inclusive of Free City--designed to more fully cover the cost of attendance. Yet, gaps remain.

Evidence shows that at both the state and national levels, nontuition costs for expenses such as course materials, housing, food, childcare, transportation, utilities, and healthcare continue to challenge student enrollment (Goodman et al., 2025), and a significant proportion of students struggle to meet their basic needs (The RP Group and the Chief Executive Officers Affordability, Food & Housing Access Taskforce, 2025). Among CCSF participants in the latest Real College California 2025 survey, over half reported cutting the size of or skipping meals because there was not enough money for food (within the prior 30 days); more than one-third borrowed money to pay their bills; and more than one-quarter underpaid their rent.

Moreover, traditional financial aid programs cannot readily address changes in students' financial situation or unforeseen emergencies (Fletcher et al., 2024). In spring 2024, the vast majority of Free City focus group participants reported concerns about covering living expenses and college costs beyond tuition and described limited awareness of other services and resources available through CCSF to address these issues.

Institutionally, CCSF will continue to position Free City as part of an overall approach to student financial stability and further advance efforts to understand and address students' unmet needs, including deepening coordination and collaboration among different financial support programs to create a more seamless student experience. Programmatically, the college specifically suggests the exploration of a Free City Emergency Fund for participants to access up to \$500 in unrestricted support each term as unexpected financial challenges arise so they can stay in school and on track toward their goals.

What Students Say: Free City Is A Gateway To A Better Life

Free City makes City College free for most San Francisco residents. And for me, not having to worry about tuition is a big relief. But City College is about more than free tuition. My instructors and mentors care about me, and I'm pursuing my passions and earning a degree.

-Free City Campaign Participant

Technical Appendix

Introduction

CCSF annually reports on Free City participation and impact, with a focus on eligible students taking credit courses at the college. Focusing on eligible students only—those who confirm a San Francisco address and qualify for in-state tuition (given California residency or non-resident exemption)—allows for a more precise understanding of program engagement.² Data include eligible students enrolled in the summer 2024, fall 2024, and spring 2025 terms.

The Office on Institutional Research and the Office of Student Affairs jointly prepare these data to provide CCSF and City leadership and Oversight Committee members ongoing insight into program trends, successes, and future development. Where appropriate, data are displayed based on eligibility versus participation. In other cases, data are disaggregated to better understand areas of program strength and opportunity, specifically by participant demographics and enrollment status (i.e., new, continuing, returning). In still others, results for Free City participants are compared to non-participants.

For this annual report, metrics are organized in four parts:

Part 1: Program Eligibility and Participation (p. 9)

- Free City among annual headcount
- Free City participation by program eligibility
- Free City participation by term
- Total Free City participation across academic year
- Types of Free City benefits received

Part 2: Participant Characteristics (p. 18)

- Age
- Gender
- Zip code
- Enrollment status
- Equity population
- Race/ethnicity
- Enrollment status by race/ethnicity

Part 3: Participant Engagement with Financial Aid (p. 22)

- Submission of Free Application for Federal Student Aid (FAFSA) and Dream Act application; receipt of California College Promise Grant (CCPG), federal Pell Grant

Part 4: Participant Academic Outcomes (p. 23)

- Units attempted vs earned
- Fall-to-spring persistence for equity vs non-equity populations
- Fall-to-spring persistence by race/ethnicity
- Fall-to-spring persistence by number of courses dropped after refund deadline

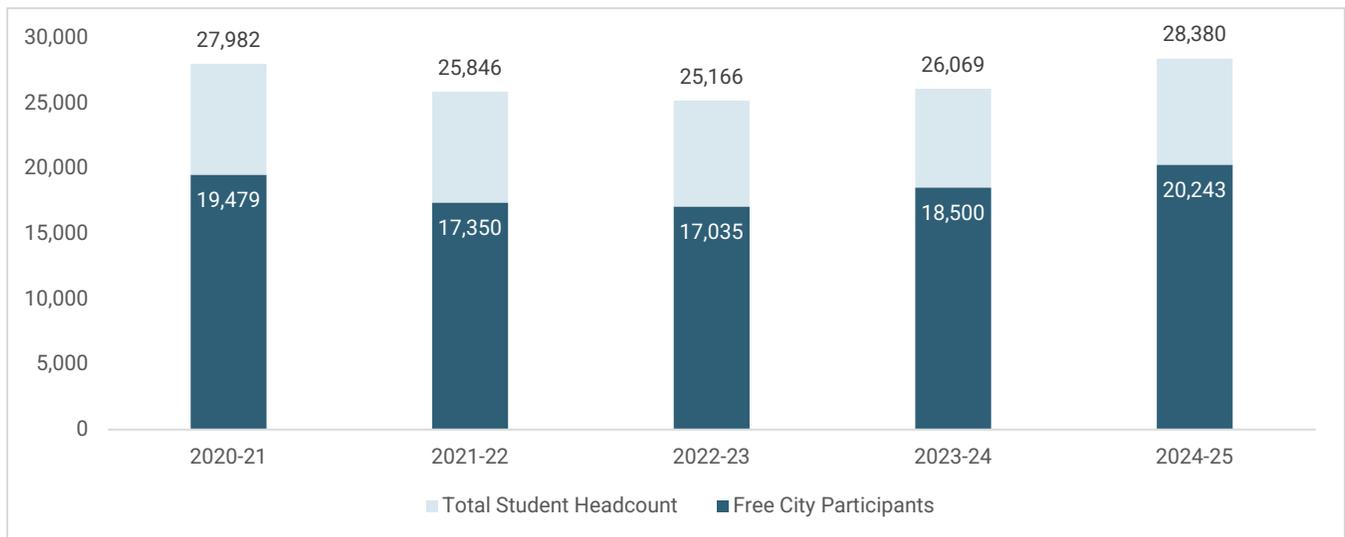
² Annual reports produced between 2018-2019 and 2022-2023 analyzed participation among all credit students, rather than just those who were eligible for the Free City program.

Part 1: Program Eligibility and Participation

Free City Participation among Annual College Headcount

In 2024-2025, more than 28,000 credit students enrolled at CCSF, over 20,000 of which participated in Free City (Figure 1)—continuing an upward trend since the onset of the COVID-19 pandemic.

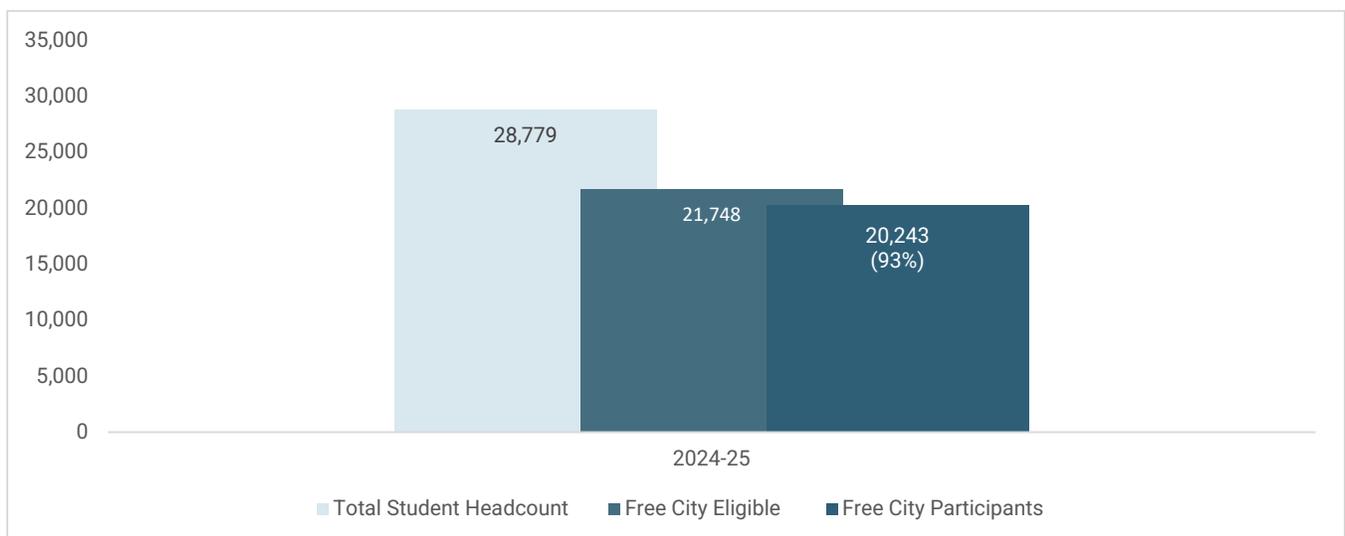
Figure 1. Proportion of Credit Students (Unduplicated) Participating in Free City Annually, 2020-2021 through 2024-2025



Free City Participation by Program Eligibility

During the reporting period, 71% of CCSF’s total credit population was eligible for Free City ($n = 21,748$). This rate has been relatively stable of the past five years. Among eligible students, 93% took advantage of Free City at some point in the year—the highest annual rate of participation experienced by the program (Figure 2).

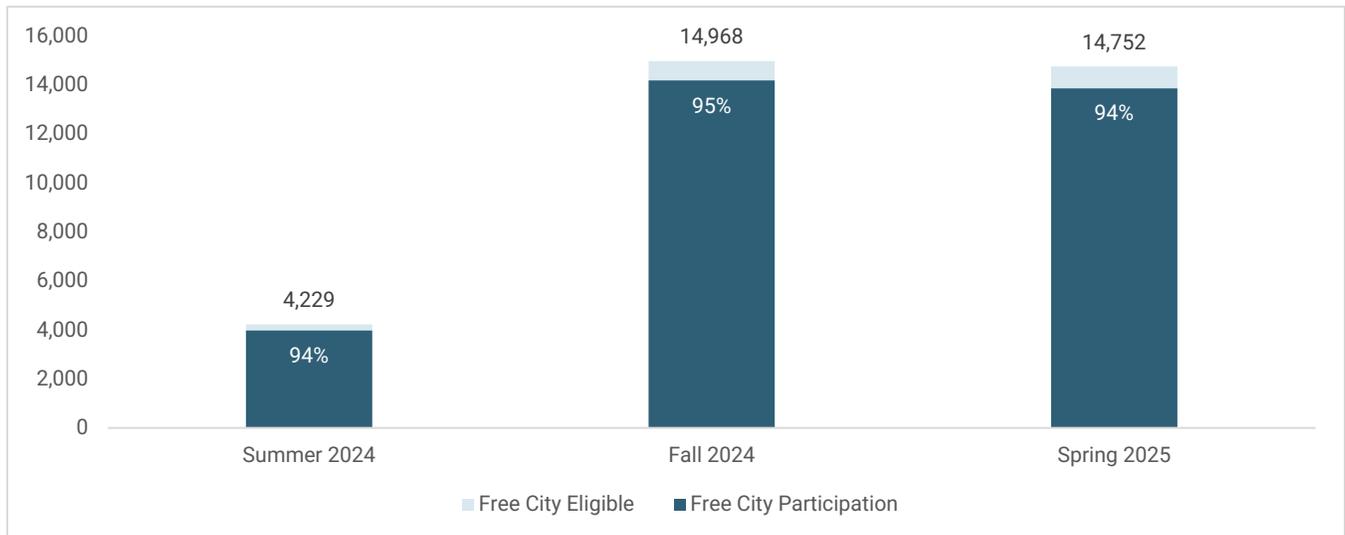
Figure 2. Percent of Students (Unduplicated) Participating in Free City Annually Based on Program Eligibility, 2024-2025



Free City Participation by Term

As in recent years, students' use of Free City each term aligned to the annual overall participation rate during the reporting period (Figure 3). This trend shows that raising students' awareness and simplifying the application process are paying off.

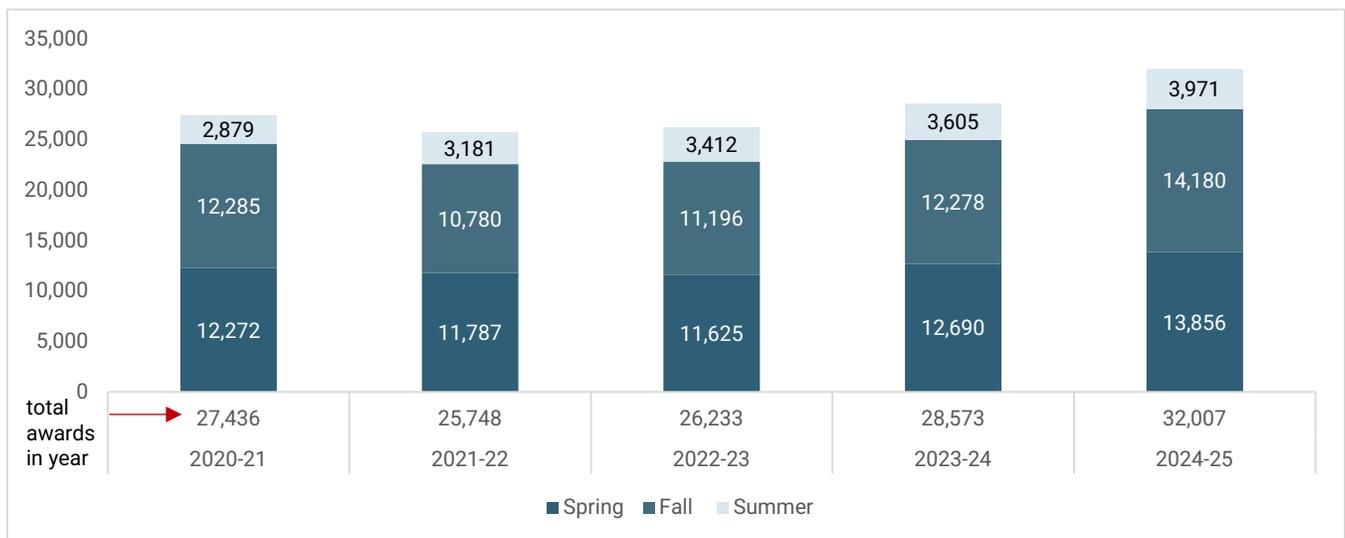
Figure 3. Percent of Eligible Students (Unduplicated) Participating in Free City by Term, 2024-2025



Total Free City Participation Across Academic Year

Because students apply for and receive Free City benefits each term, CCSF granted over 32,000 awards in 2024-2025. Data shows that total annual participation in Free City is increasing, with the sum for this reporting period being the highest in the past five years (Figure 4).

Figure 4. Annual Sum of Free City Awards, 2020-2021 through 2024-2025

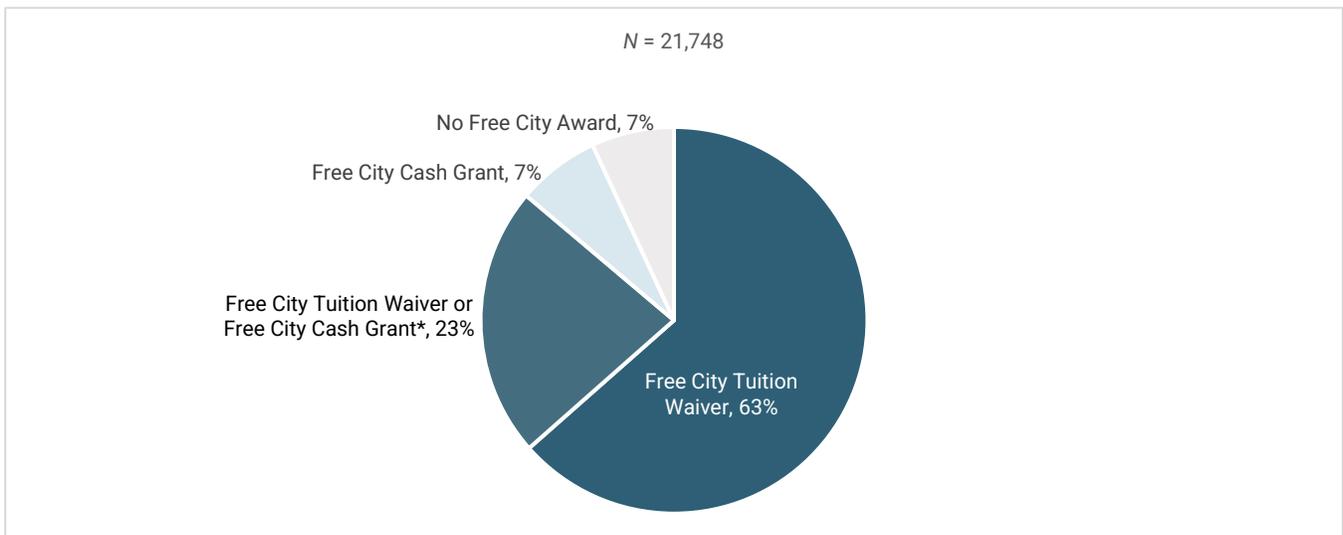


Types of Free City Benefits Received

The types of Free City benefits accessed by eligible credit students shifted slightly compared to recent years (Figure 5). As with prior years, most Free City participants received a tuition waiver in 2024-2025; at the same time, more students accessed a cash grant at some point in the year (30%) compared to recent years.

- **Tuition Waiver.** CCSF waives tuition for eligible students in the amount of \$46/unit (paid for by the City's allocation to Free City) each semester; these students do not receive any cash assistance.
- **Cash Grant.** In addition to receiving a tuition waiver, students who apply for financial aid and are recipients of the California College Promise Grant (CCPG) fee waiver are also eligible for a cash grant each semester. CCPG funds received via the state cover tuition costs, and the City's allocation to the program goes towards the cash grant. Note: because the academic year and financial aid year do have a direct overlap⁴, changing financial aid status makes it possible for students to receive (a) a tuition waiver only during one term, AND (b) a tuition waiver plus a cash grant during another term.

Figure 5. Percent of Eligible Students (Unduplicated) Receiving Free City Tuition Waiver, Free City Grant, Both Free City Waiver and Grant, or No Free City Benefits, 2024-2025



*Both awarded in academic year depending on student's CCPG status in a given term.

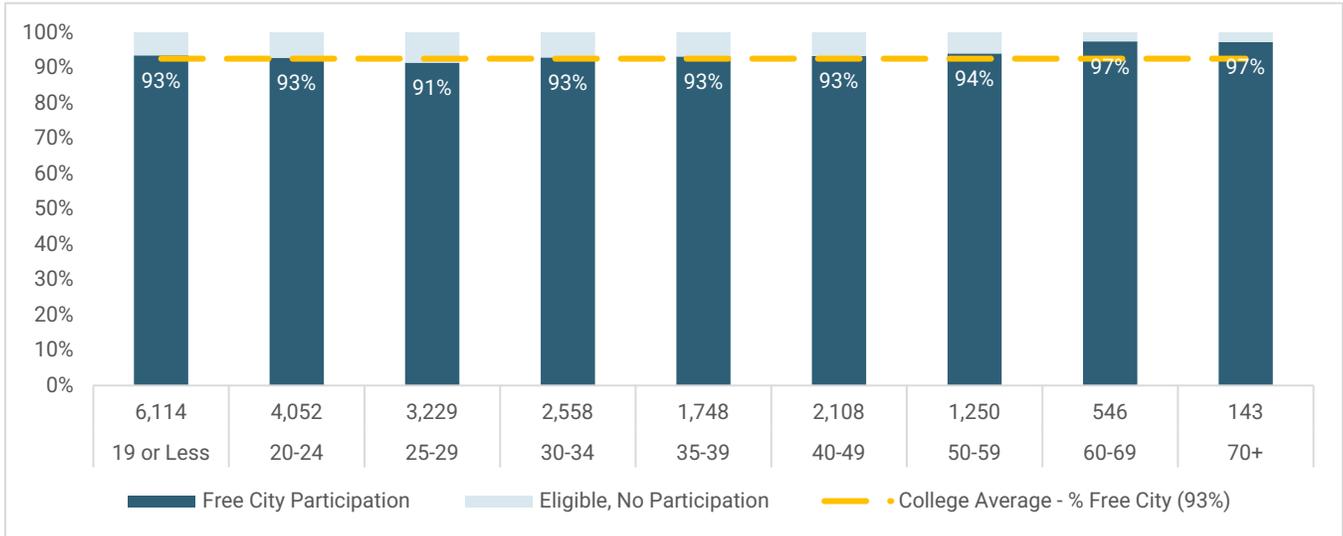
⁴ Financial aid year is based on a fall, spring, summer term schedule, which differs slightly from the academic year (based on a summer, fall, spring term schedule).

Part 2: Participant Characteristics

AGE

A with prior years, students between 25–29 were slightly less likely to receive Free City support while students 60+ had the highest participation rates of all age groups in 2024-2025 (Figure 6).

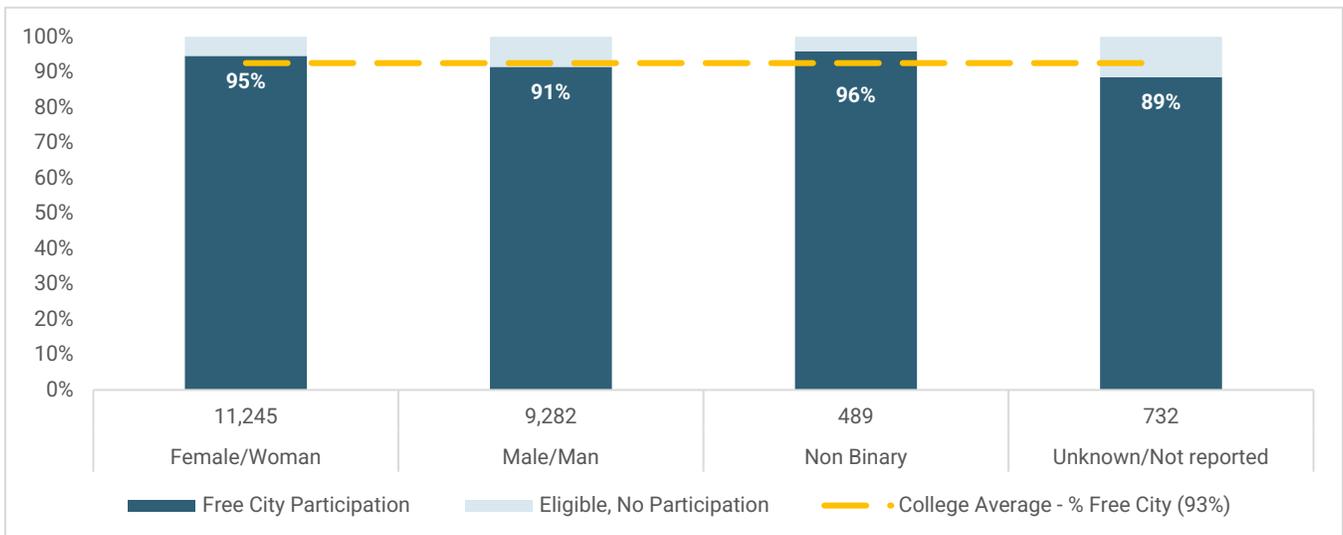
Figure 6. Percent of Eligible Students Participating in Free City by Age Group, 2024-2025



GENDER

Non-binary and female identifying students had the strongest participation in 2024-2025, while those who identified as male had slightly lower involvement in Free City (in line with overall lower participation in support programs at the college) (Figure 7).

Figure 7. Percent of Eligible Students Participating in Free City by Gender Identification, 2024-2025



ZIP CODE

Student participation by zip code remained stable in 2024-2025, with the greatest share of Free City participants living in the 94112 zip code where Ocean campus is located, followed by strong representation from the Inner Mission/Bernal Heights and Bayview/Hunters Point (Figure 8).

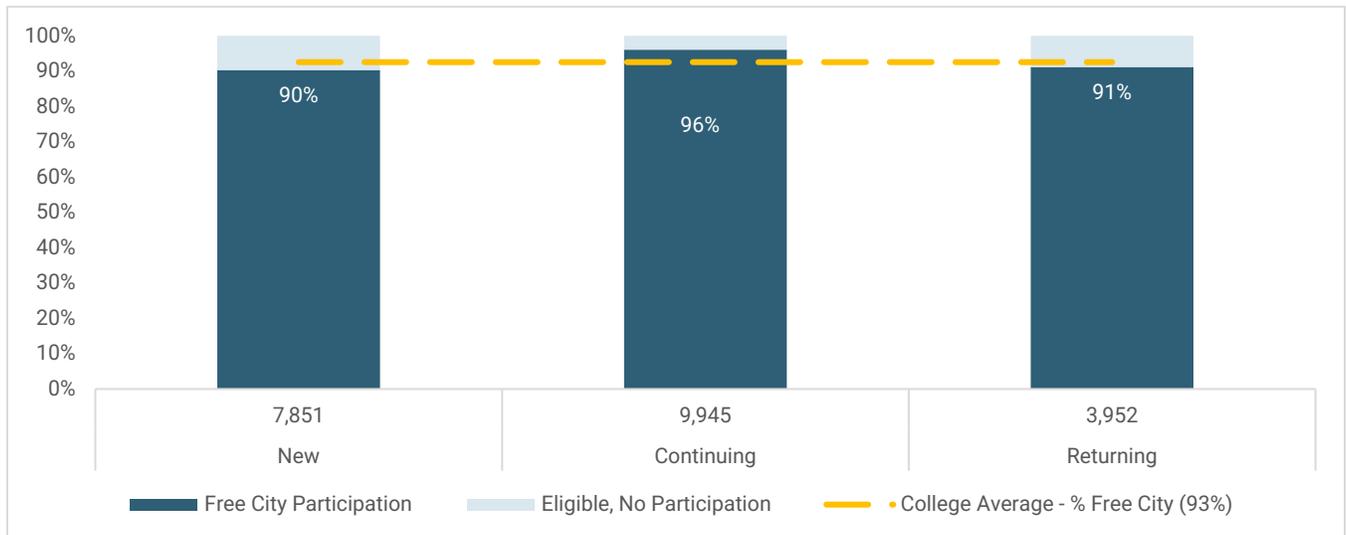
Figure 8. Percentage of Free City Participants in San Francisco Zip Code/Neighborhood, 2024-2025

San Francisco Zip/Neighborhood	% of Free City Participants in the Zip Code
94112 – Ingleside/Excelsior/Crocker-Amazon	14%
94110 – Inner Mission/Bernal Heights	9%
94124 – Bayview/Hunters Point	7%
94134 – Visitacion Valley/Sunnydale	6%
94122 – Sunset	6%
94109 – Polk Gulch/Russian Hill/Nob Hill	5%
94116 – Parkside/Forest Hill	5%
94103 – South of Market	5%
94121 – Outer Richmond	4%
94102 – Hayes Valley/Tenderloin/North of Market	4%
94132 – Lake Merced/Stonestown	4%

ENROLLMENT STATUS

When looking at participation by enrollment status in 2024-2025, continuing students had the strongest involvement in Free City (Figure 9). New first-time students and those returning after two or more primary terms away from the college had slightly below average participation rates.

Figure 9. Percent of Eligible Students Participating in Free City by Enrollment Status, 2024-2025



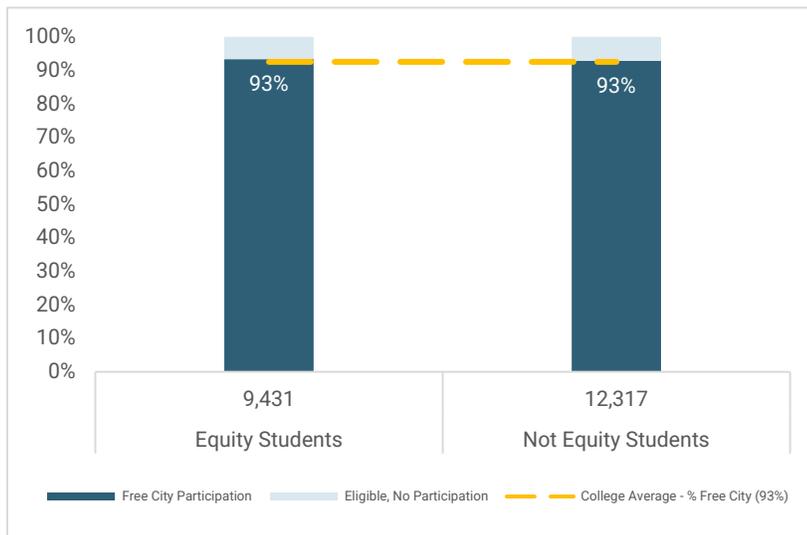
Focus on Equity

The college's *Student Equity and Achievement Plan (SEAP)* seeks to promote equitable access and outcomes for CCSF groups with lower academic performance (see sidebar). Although Free City is available to all eligible students and not focused on equity groups, it remains important to consider their participation in light of these institutional priorities.

EQUITY POPULATIONS OVERALL

Overall, equity students participated in Free City at comparable rates as non-equity students in 2024-2025 (Figure 10). These data align with the current access metrics and goals outlined in the *SEAP*. CCSF does not currently experience equity gaps for student access.³ Free City may serve an important role in keeping those gaps closed, given that the program's benefits can make college more financially attainable.

Figure 10. Percent of Eligible Students Participating in Free City by Equity vs Non-Equity Populations, 2024-2025



CCSF EQUITY POPULATIONS

Race/Ethnicity Populations

- American Indian/Alaska Native
- Black or African American
- Filipino/a/x
- Latino/a/x
- Pacific Islander

Other Populations

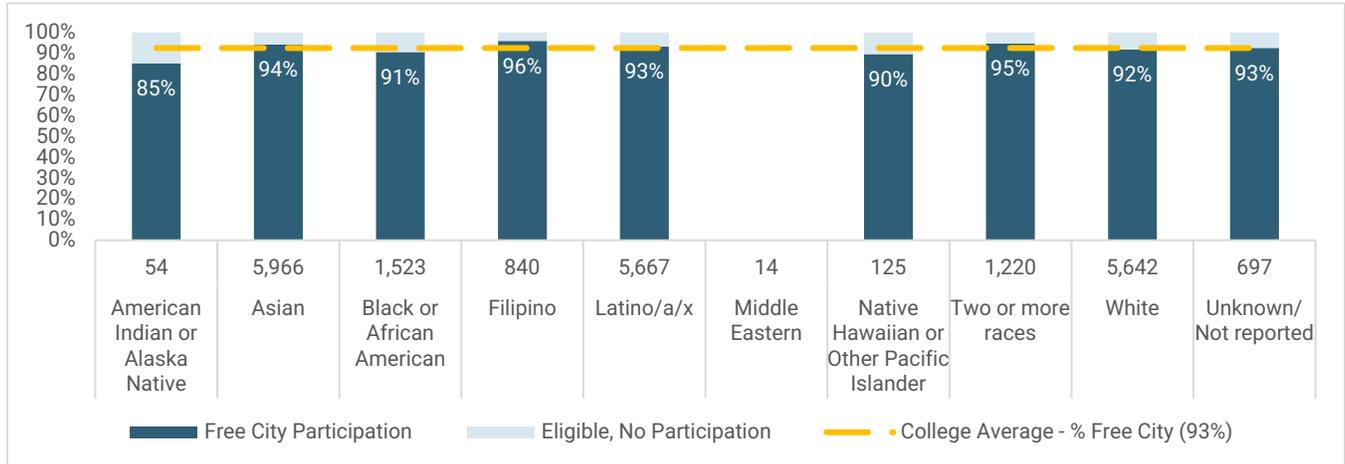
- Students with disabilities
- Foster youth
- LGBTQIA+
- Housing insecure
- Justice impacted

RACE/ETHNICITY

Given historical overrepresentation of Asian and White students and underrepresentation of some groups called out in the *SEAP*, further disaggregating participation by race/ethnicity is important. In 2024-2025, trends remained relatively unchanged. Among eligible students, Filipino, White, and Asian students were most likely to use Free City. Participation among Latina/o/x students aligned to the college average. Participation among American Indian and Alaska Native, African American and Black, and Native Hawaiian or Other Pacific Islander students lagged (Figure 11).

³ Note: a larger proportion of CCSF students who reside outside of San Francisco are equity students, which makes them ineligible for the program.

Figure 11. Percent of Eligible Students Participating in Free City by Race/Ethnicity, 2024-2025



Additionally disaggregating participation by race/ethnicity and enrollment status offers additional insight into gaps in Free City use by certain equity populations (Figure 12). When looking at participation among new, continuing, and returning students by race/ethnicity, we see persistent equity gaps for Black or African American students who are new or continuing and Native Hawaiian or other Pacific Islander students regardless of enrollment status.

Figure 12. Percent of Eligible Students Participating in Free City by Enrollment Status and Race/Ethnicity, 2024-2025*

Race/Ethnicity	New	Continuing	Returning
American Indian or Alaska Native	--	--	--
Asian	90%	97%	93%
Black or African American	87%	93%	92%
Filipino	94%	97%	95%
Latino/a/x	90%	96%	92%
Middle Eastern	--	--	--
Native Hawaiian or Other Pacific Islander	86%	93%	88%
Two or more races	93%	97%	93%
Unknown/ Not reported	91%	96%	86%
White	90%	96%	90%

*Equity gaps highlighted in yellow

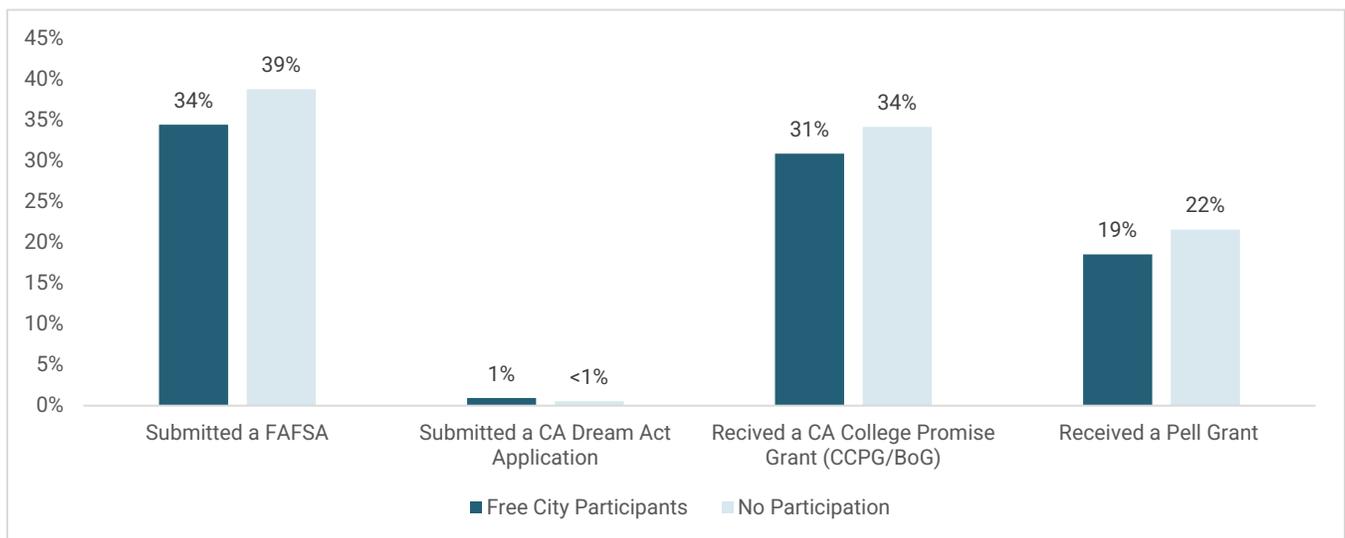
Part 3: Participant Engagement with Financial Aid

Submission of Free Application for Federal Student Aid (FAFSA) and Dream Act application; receipt of California College Promise Grant (CCPG), federal Pell Grant

As noted, Free City offers important but not comprehensive support to address the full cost of attendance—a formula that includes both direct costs (i.e., tuition, fees) and indirect expenses (e.g., course materials, housing, food, childcare, health care, mental health, transportation). Students’ FAFSA submission can unlock critical assistance that can make college more attainable. Moreover, CCSF receives supplemental allocation dollars under the California Community Colleges’ Student Centered Funding Formula based on the number of students receiving federal or state support via Pell Grant, CCPG, or [AB 540](#) (the state’s non-resident tuition exemption).⁴

Positive financial aid trends continued among Free City participants in 2024-2025: 34% of program participants submitted a FAFSA (up 2 percentage points over the prior year); 31% received a CCPG (up 2 percentage points) and 19% received a federal Pell Grant (up 3 percentage points).⁵ At the same time, financial aid trends also went up for students who did not take part in the program (both those who were and were not eligible). Surpassing the Free City participant students financial aid engagement for the first time in recent years.

Figure 13. Percent of Free City Participants Submitting a FAFSA and Receiving Financial Aid Compared to Non-Free City Students, 2024-2025 (Financial Aid Year: Fall 2024, Spring 2025, Summer 2025)



⁴ Find additional information on the Student Centered Funding Formula supplemental allocation at <https://www.cccco.edu/About-Us/Chancellors-Office/Divisions/College-Finance-and-Facilities-Planning/Student-Centered-Funding-Formula>.

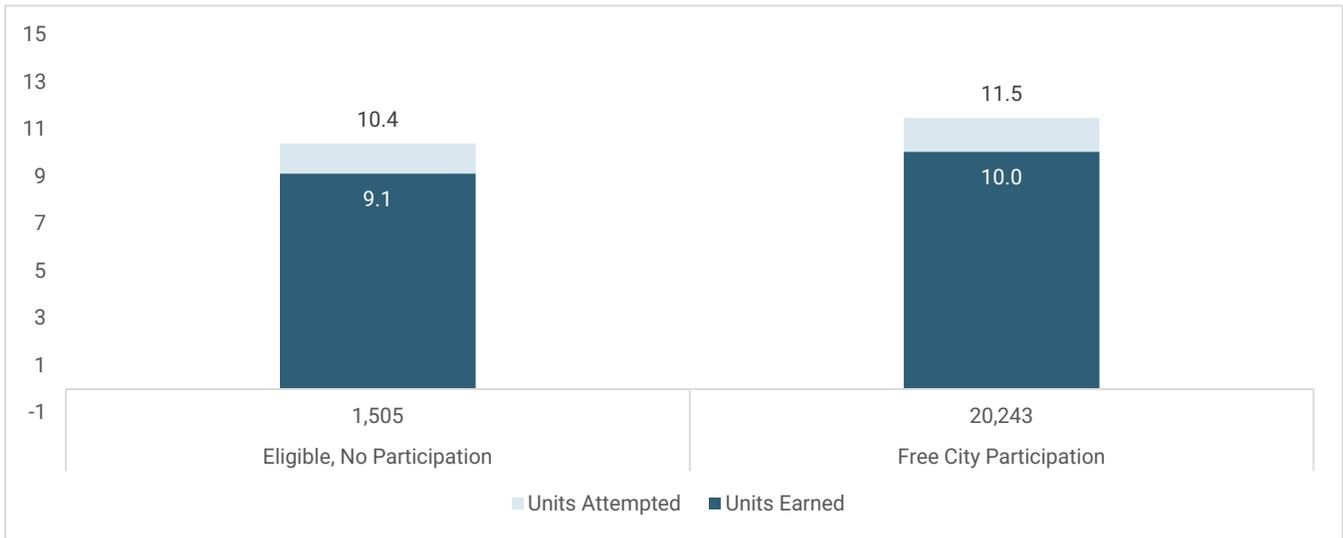
⁵ As a reminder, financial aid year is based on a fall, spring, summer term schedule (rather than the summer, fall, spring term schedule of the academic year).

Part 4: Participant Academic Outcomes

UNITS ATTEMPTED AND EARNED

As in past years, Free City participants generally enrolled part time. They attempted slightly more units than their non-Free City counterparts and passed their courses at comparable rates (Figure 14).

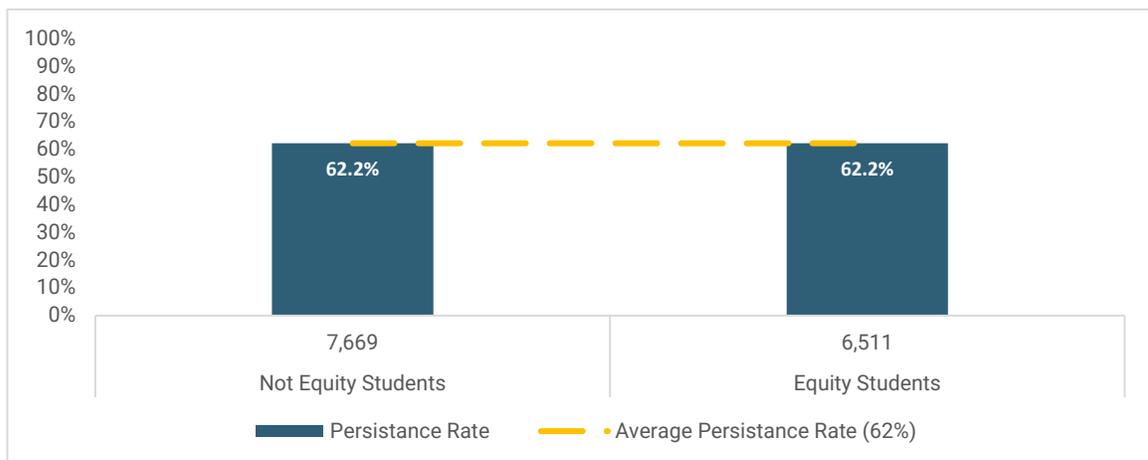
Figure 14. Average Units Attempted and Earned in 2024-2025 by Free City Participants Compared to Non-Free City Students



FALL-TO-SPRING PERSISTENCE

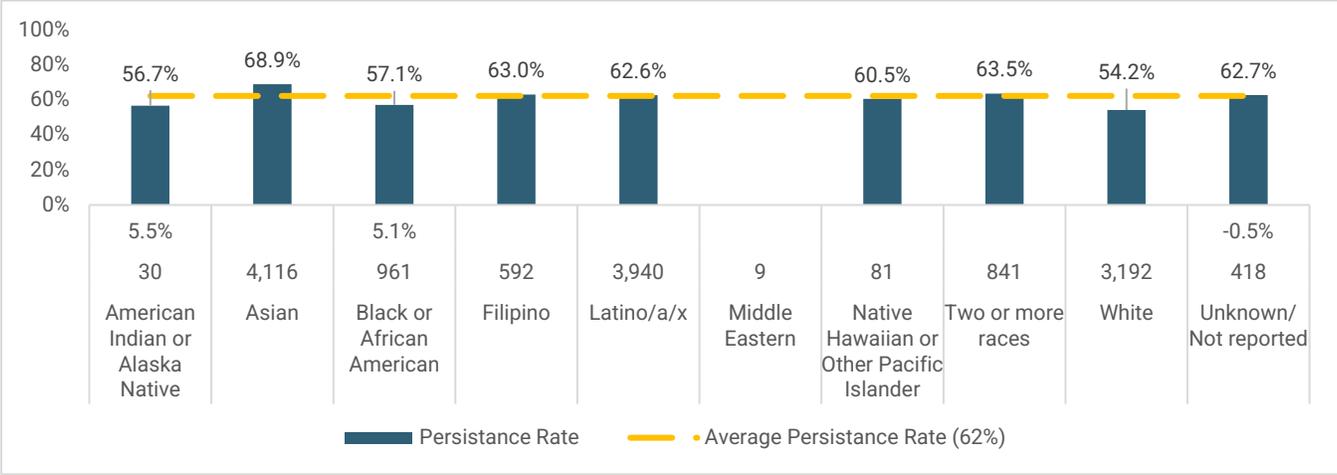
A goal of CCSF is closing equity gaps in persistence rates among key populations. While not designed as a retention program, a look at retention among Free City participants is worthwhile given the potential impact of financial challenges on students' re-enrollment, particularly for historically underrepresented and underserved groups (Lumina-Gallup, 2024), and students' perceptions of how their institution supported their financial wellness (Trellis, 2025). This analysis shows Free City participants who identify with equity populations return in the spring after the fall term at similar rates as their non-equity peers (Figure 15).

Figure 15. Fall 2024 to Spring 2025 Persistence for Equity Population Students Participating in Free City Compared to Non-Equity Group Students



At the same time, further disaggregating by race/ethnicity surfaces continued equity gaps among those who identify as Black or African American (57%), Native Hawaiian or Pacific Islander (61%), and American Indian or Alaskan Native (57%). These gaps reinforce the importance of sharing info about Free City benefits (both the tuition waiver and cash grant) with specific equity populations and reminding students to complete the program application when re-enrolling from one term to the next.

Figure 16. Fall 2024 to Spring 2025 Persistence for Free City Participants by Race/Ethnicity



Examination of fall-to-spring retention for program participants who dropped classes after the refund deadline shows the more courses dropped, the less likely a Free City student was to return (Figure 17). Notably, this impact is more pronounced for program versus non-program participants (Figure 18). This analysis demonstrates the potential challenges of the program’s tuition repayment requirement. While many factors contribute to a students’ re-enrollment, the cost of repayment holds may negatively affect their retention.

Figure 17. Fall 2024 to Spring 2025 Persistence for Free City Participants by Number of Courses Dropped After Refund Deadline

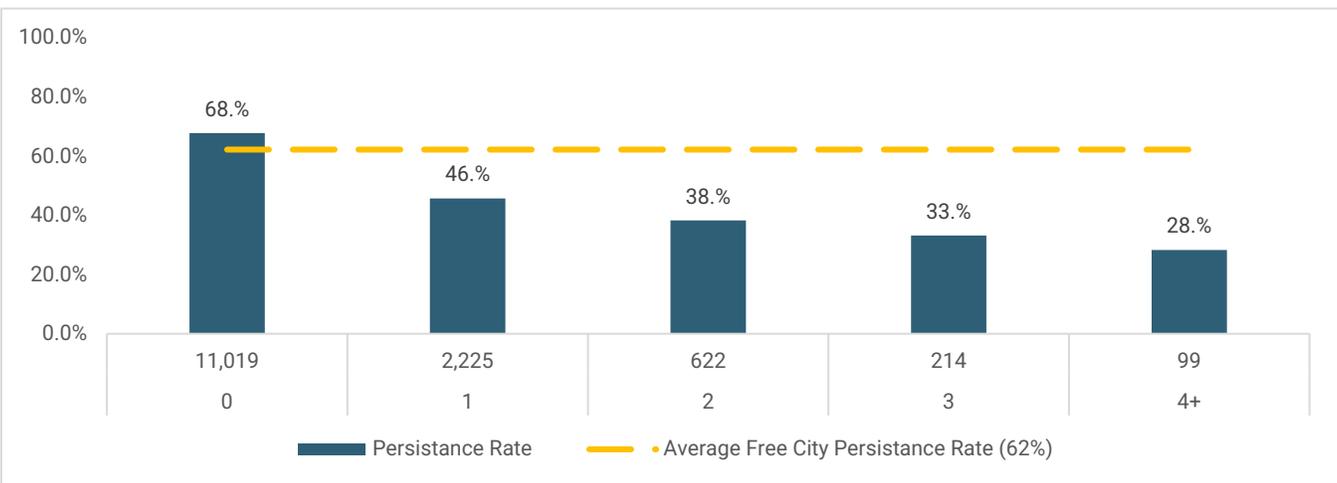
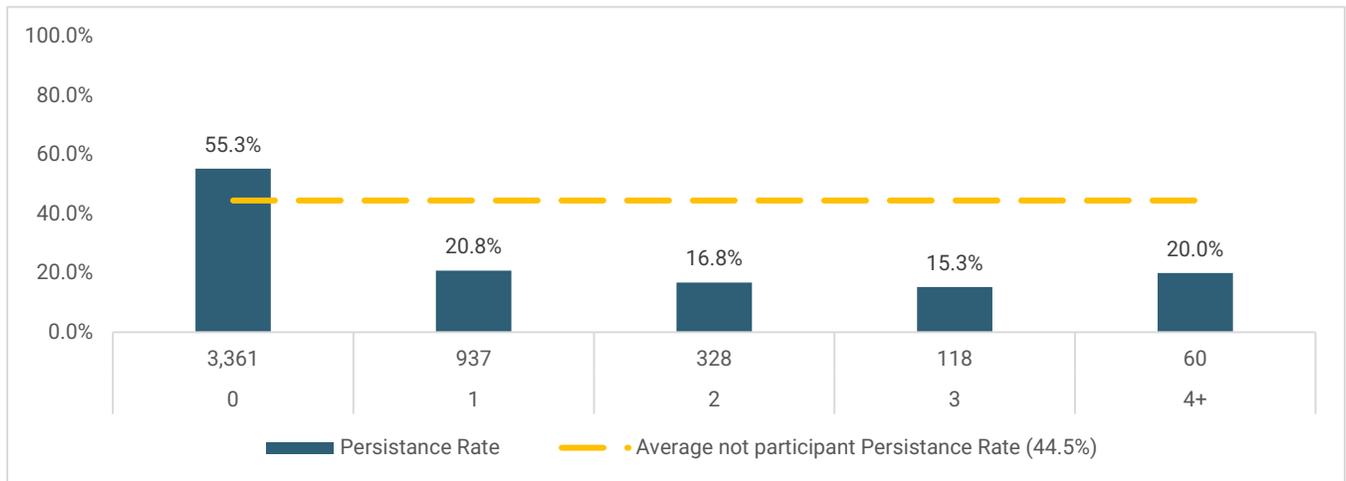


Figure 18. Fall 2024 to Spring 2025 Persistence for Non-Free City Participants by Number of Courses Dropped After Refund Deadline



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