



# Quantitative Evaluation Center for Working Families

July 22, 2010



From Insight to Impact – Worldwide

# This analysis examines services delivered to participants and their achievements in 3 AECF supported organizations (evaluation sites)

- The Service Pathways analysis examines:
  - Characteristics of CWF participants
  - Outcomes CWF participants have achieved
  - Characteristics of high achievers and services received
- The Financial Progress analysis examines:
  - Changes in earned and work support income for a sample of participants
  - Changes in credit scores
  - Changes in spending patterns
- Cost assessments examine total cost per client of providing services and changes in costs over time

# Strengths and limitations of the evaluation

## **Strengths**

- Uses data covering a period up to five years that includes:
  - » receipt of services
  - » attainment of outcomes and
  - » changes in behaviors over time

## **Limitations**

- Lack of a control group means the analysis is descriptive
- Reporting of services and outcomes at sites varies

## **Service Pathways Analysis**

- Takes time to achieve long-term outcomes; some of the key outcomes reported (receipt of financial aid, completion of soft skills training, or financial literacy training) are intermediate outcomes
- The analysis includes a “start-up period” for each CWF site

## **Financial Progress Study**

- Data are from several different sources and are collected at different points in time
- Information reported by participants may be subject to reporting error

# CFW sites are serving AECF's target population

## Characteristics at Program Enrollment (for CWF enrollees through December 2009)

	CNM	MET Center	Bon Secours
<b>Total participants</b>	910	8,221	892
<b>Gender</b>	62% female	73% female	51% female
<b>Marital status</b>	18% married or with a domestic partner	16% married or with a domestic partner	8% married or with a domestic partner
<b>Presence of children</b>	67% with children	77% with children	74% with children
<b>Race</b>	Majority Hispanic, 11% Native American	90% African American	95% African American
<b>Median age at enrollment</b>	32 years	26 years	36 years
<b>Education at program enrollment</b>	75% had at least a high school diploma	62% had at least a high school diploma	61% had at least a high school diploma
<b>Median monthly earnings*</b>	\$800	\$1,057	\$1,200

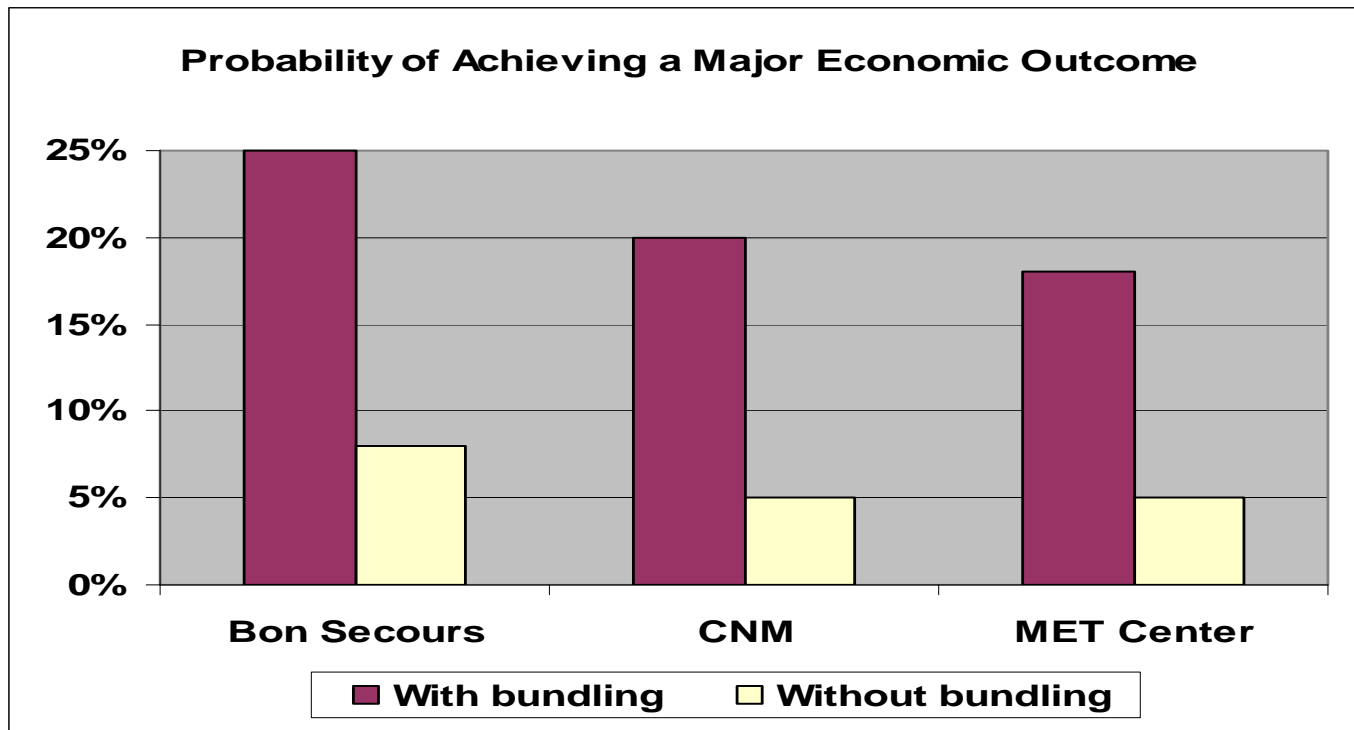
\* Based on a sample of participants

# Sites provide a full range of services but emphasize different strategies based upon organization type and client needs

Services Most Emphasized by Each Site	CNM	MET Center	Bon Secours
<b>Financial Education and Asset-building Services</b>			
Financial literacy classes and one-on-one financial coaching	✓	✓	✓
Assistance with debt reduction, budgeting and credit reports, and managing income and expenses	✓	✓	✓
<b>Employment and Education Services</b>			
Tracking educational progress in classes (including hard skills/vocational classes)	✓		
Soft skills and job readiness training		✓	✓
Employment placement and retention		✓	
<b>Income and Work Supports</b>			
Assistance with obtaining scholarships and financial aid	✓		
Benefits screening and application for work supports	✓	✓	✓
Assistance with filing income taxes			✓

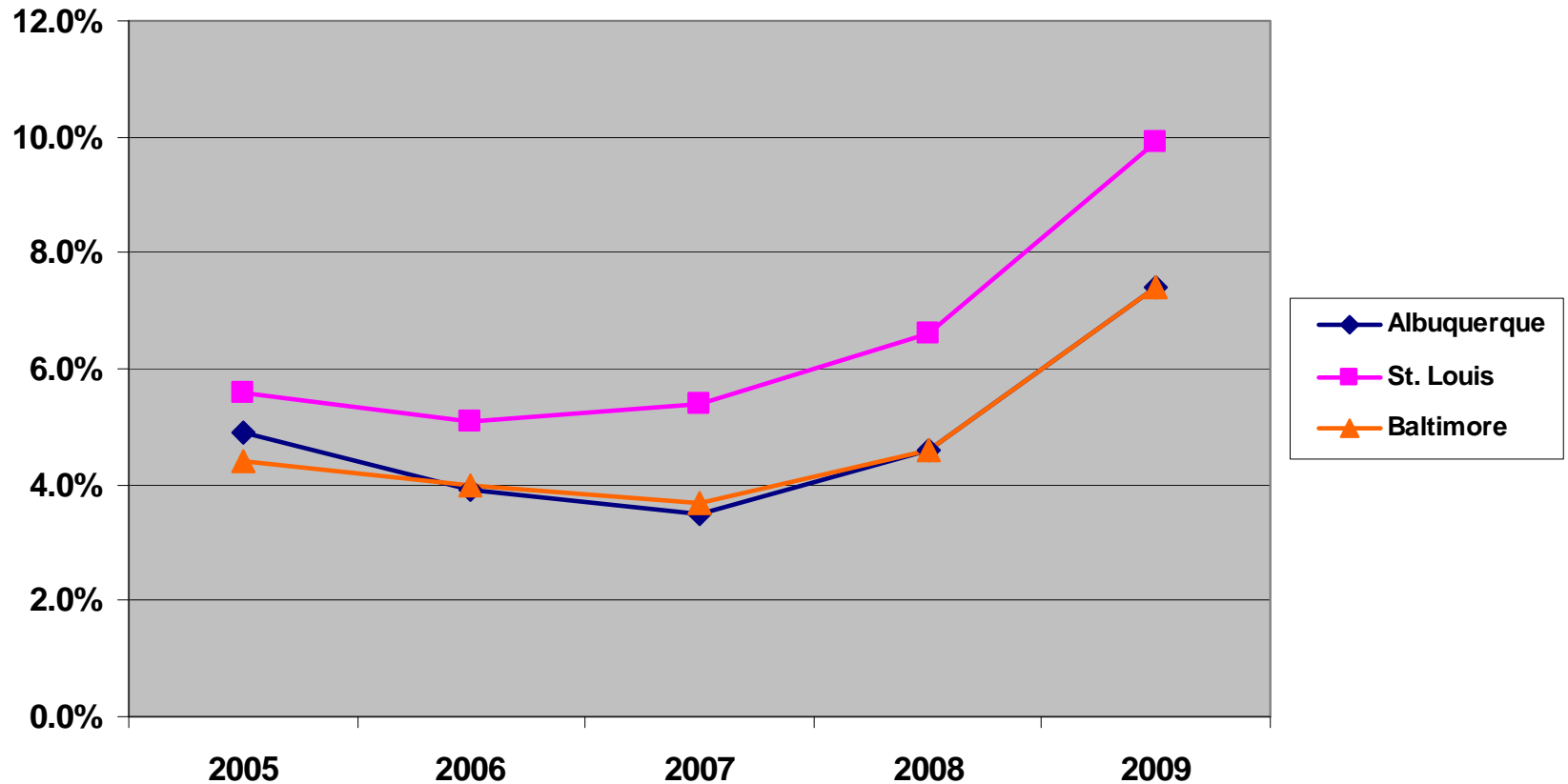
# “Bundlers” are three to four times more likely to achieve a major economic outcome than non-bundlers

Analysis conducted in 2008 demonstrated that in each of the three sites, “bundling” of services makes a significant difference on participant outcomes.



# The economy has provided a challenging environment for participants

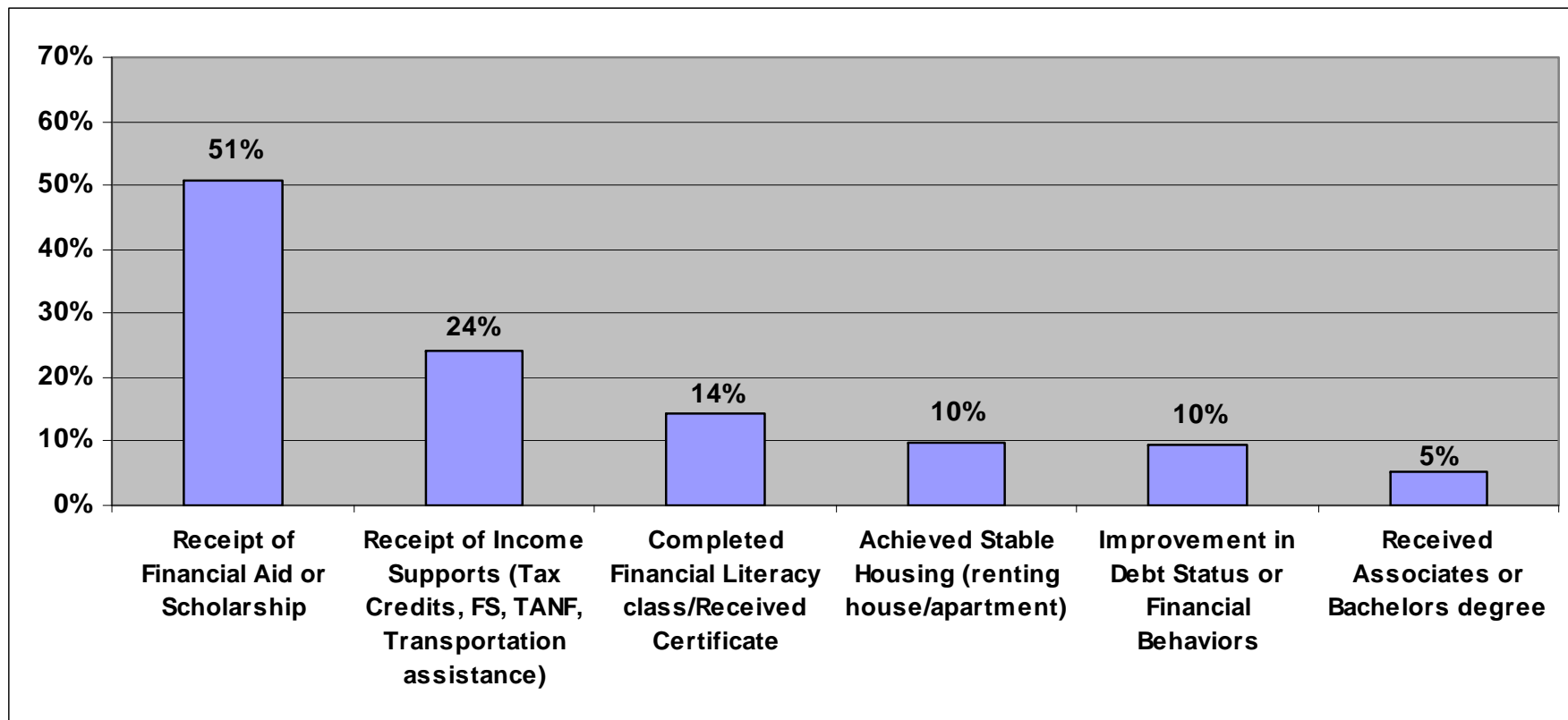
Trends in unemployment rate





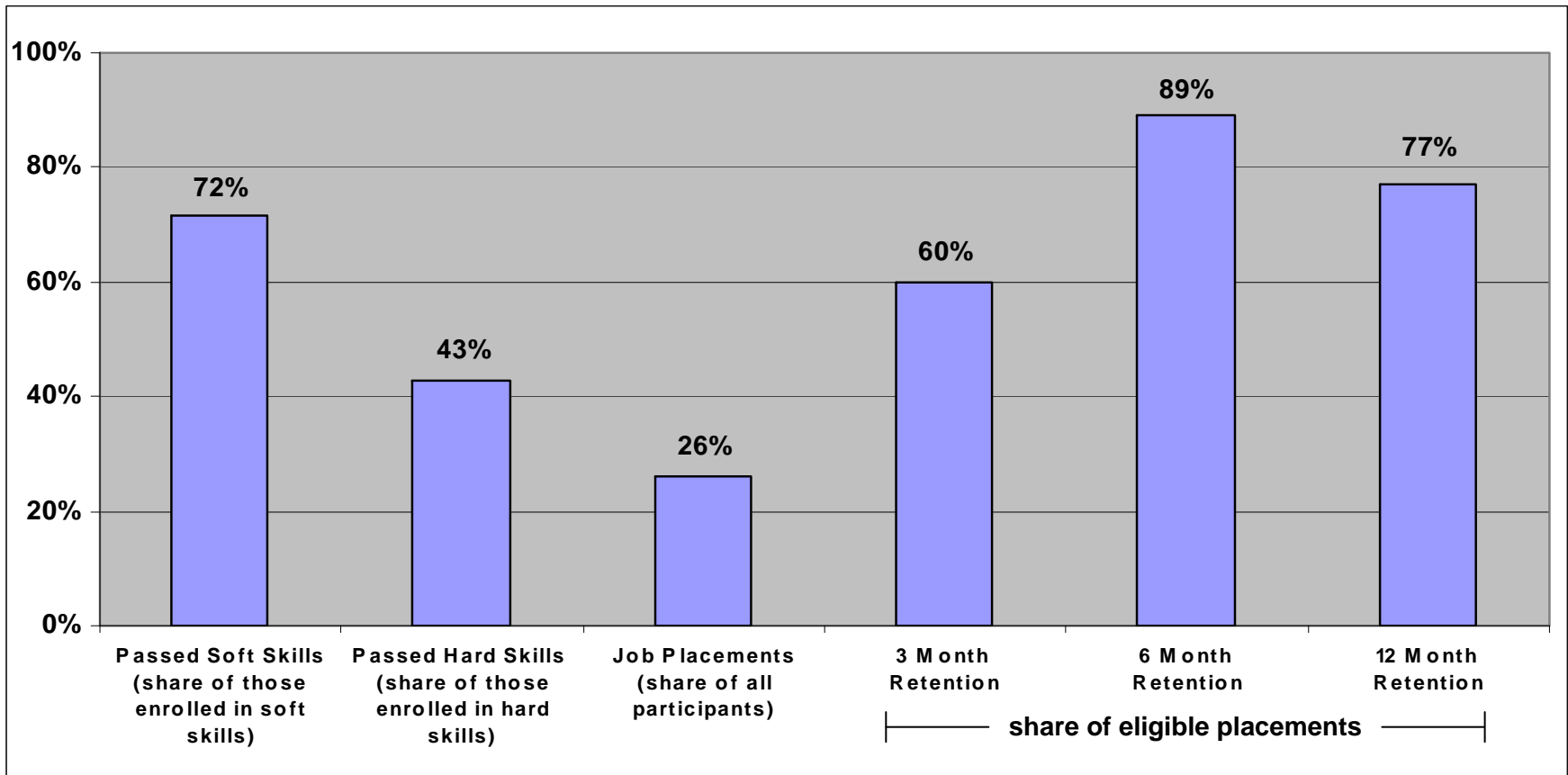
# CNM focuses on outcomes related to helping students stay in college in order to achieve longer term educational and vocational goals

(share of all participants)

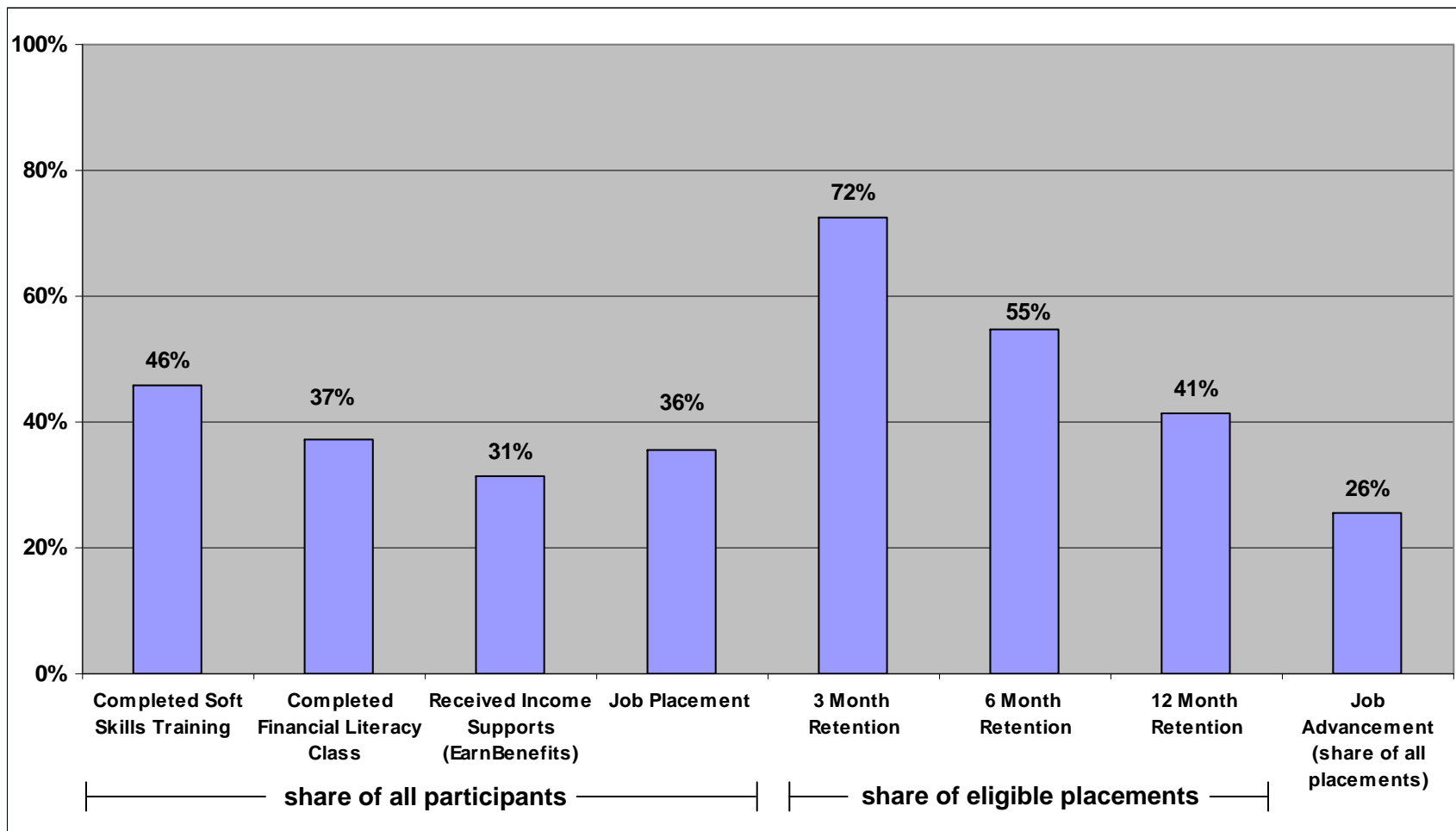




# MET Center key outcomes focus on job placement and retention



# Bon Secours key outcomes focus on soft skills training, financial literacy, and job placement



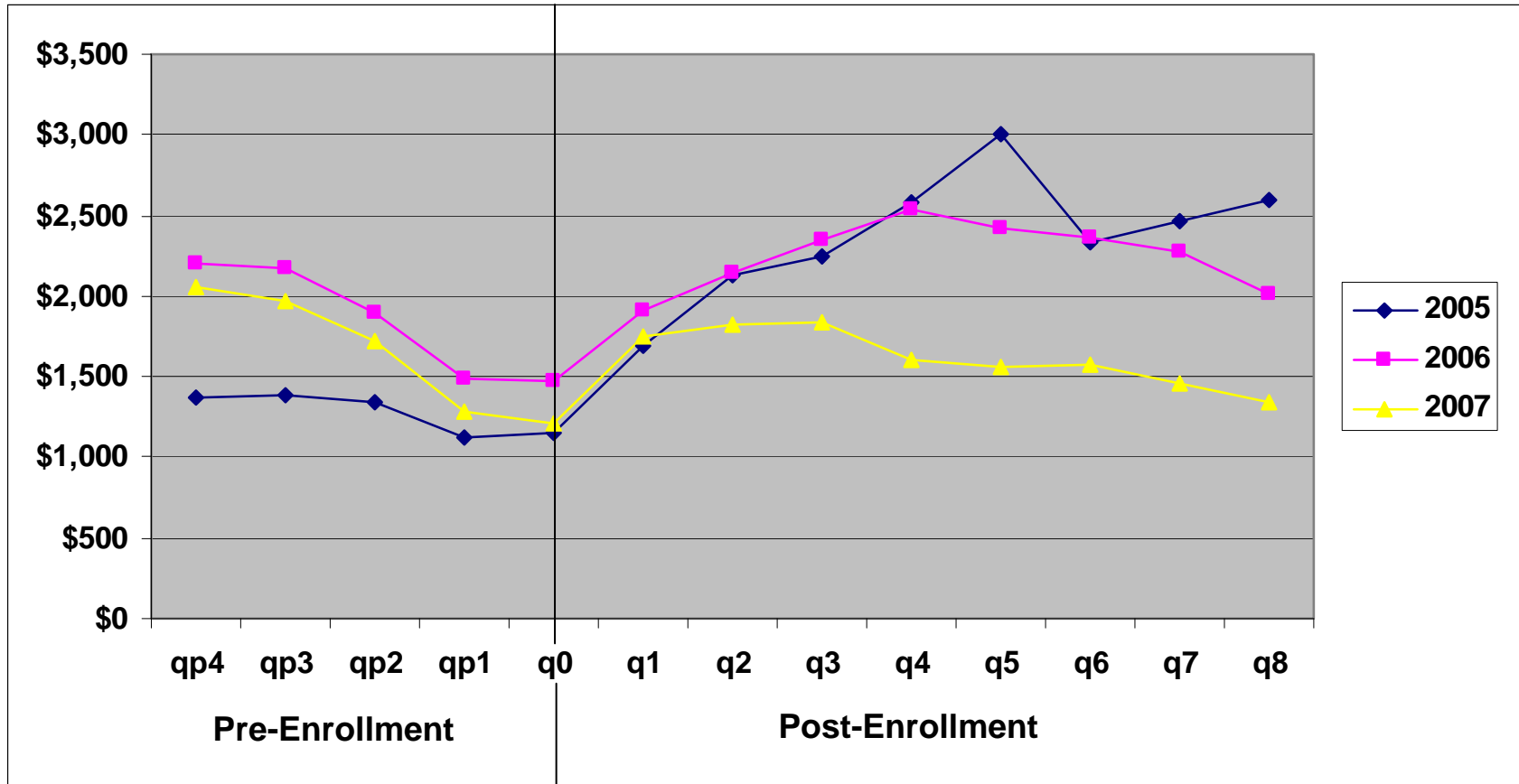
# Highest achievers at Bon Secours

**Highest Achievers:** participants with two or more major economic achievements such as job advancement or retention in job for more than 6 months, obtaining an Associates or a Bachelor's degree, car or home purchase, and payment of all debt.

Highest Achievers (55 participants)	All Other Program Participants (837 participants)
<b>Demographics</b>	
Median age is 38 years	Median age is 36 years
44% female	52% female
71% with at least a HS diploma	61% with at least a HS diploma
<b>Service receipt</b>	
87% of the participants received bundled services; 70% received services in all three core areas	66% of the participants received bundled services; 35% received services in all three core areas
Soft skills and JRT (87% of participants)	Soft skills and JRT (90% of participants)
Financial literacy classes (76% of participants)	Financial literacy classes (66% of participants)
Working on credit report (64% of participants)	Working on credit report (34% of participants)
Working on a savings account (58% of participants)	Working on a savings account (22% of participants)
Average time in program of over 600 days	Average time in program of less than 200 days

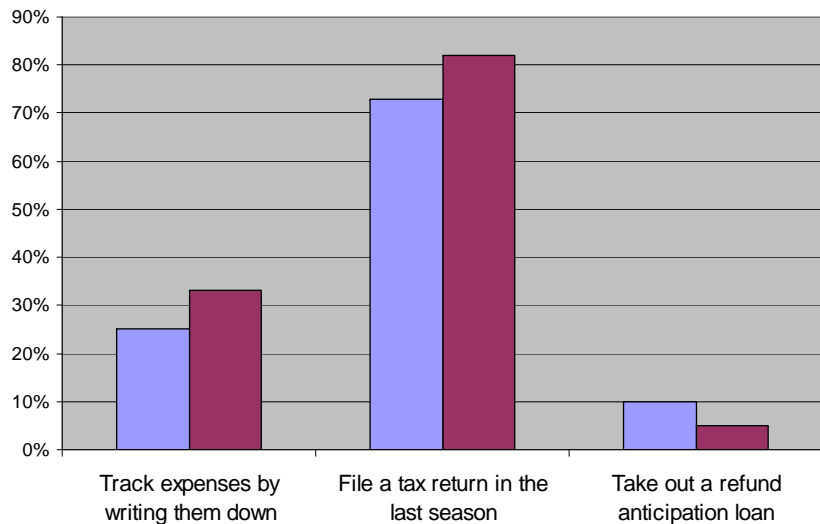
# Bon Secours' participant incomes rose after enrollment

Average quarterly earnings (in 2009 \$s) – for enrollments in 2005, 2006, and 2007

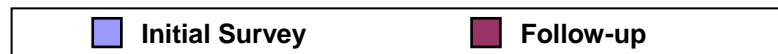
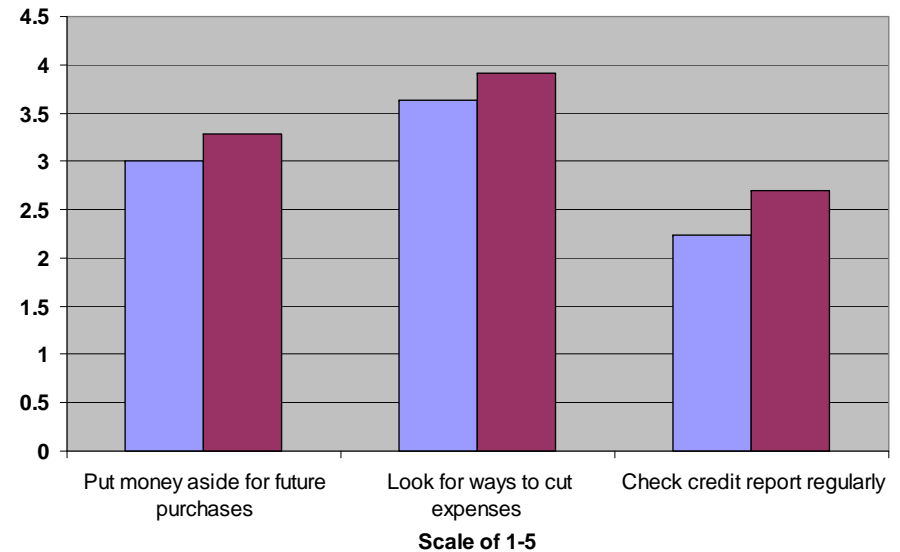


# Financial progress study participants have made improvements in financial behaviors

Percentage of Study Participants

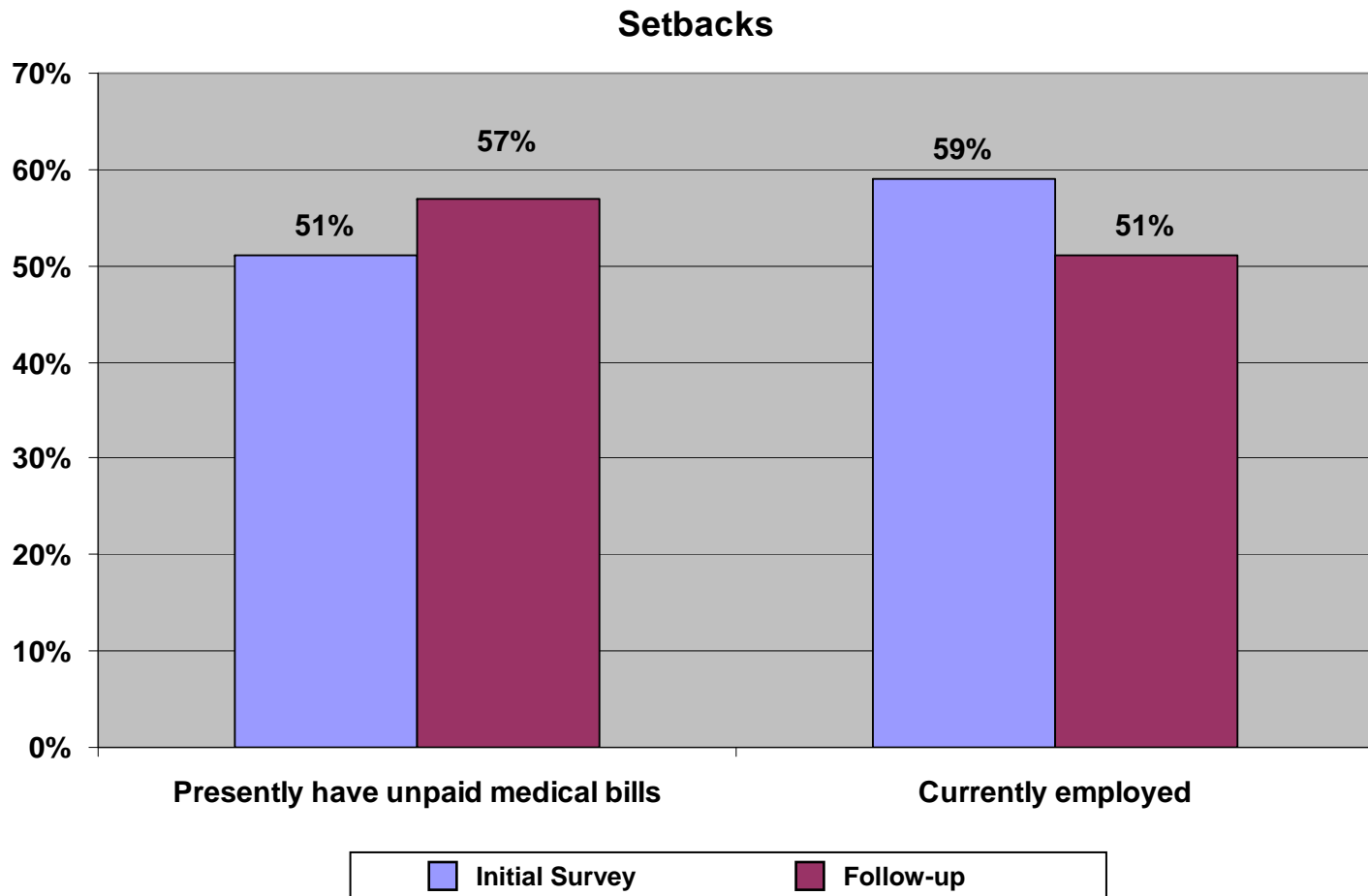


Average Score, Scale of 1-5



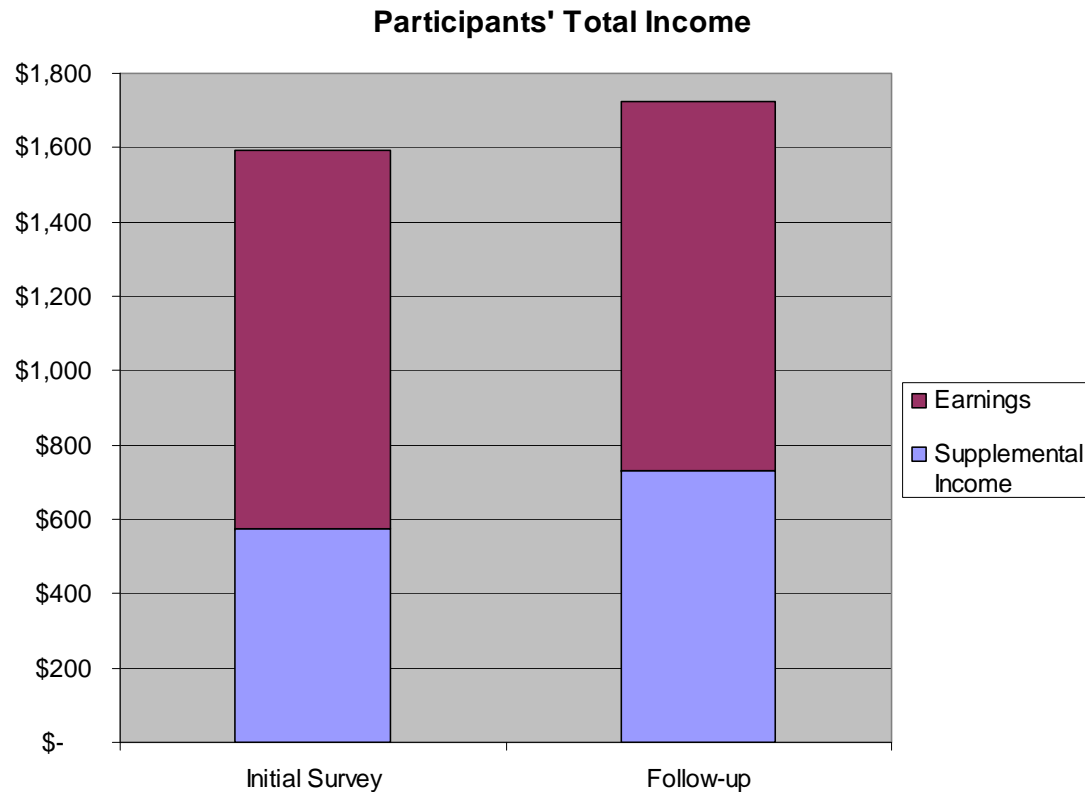
# ... but recession has hurt employment

- Participants are less likely to be employed and more likely to report having unpaid medical bills



# Increased supplemental income including work supports helped families weather the recession

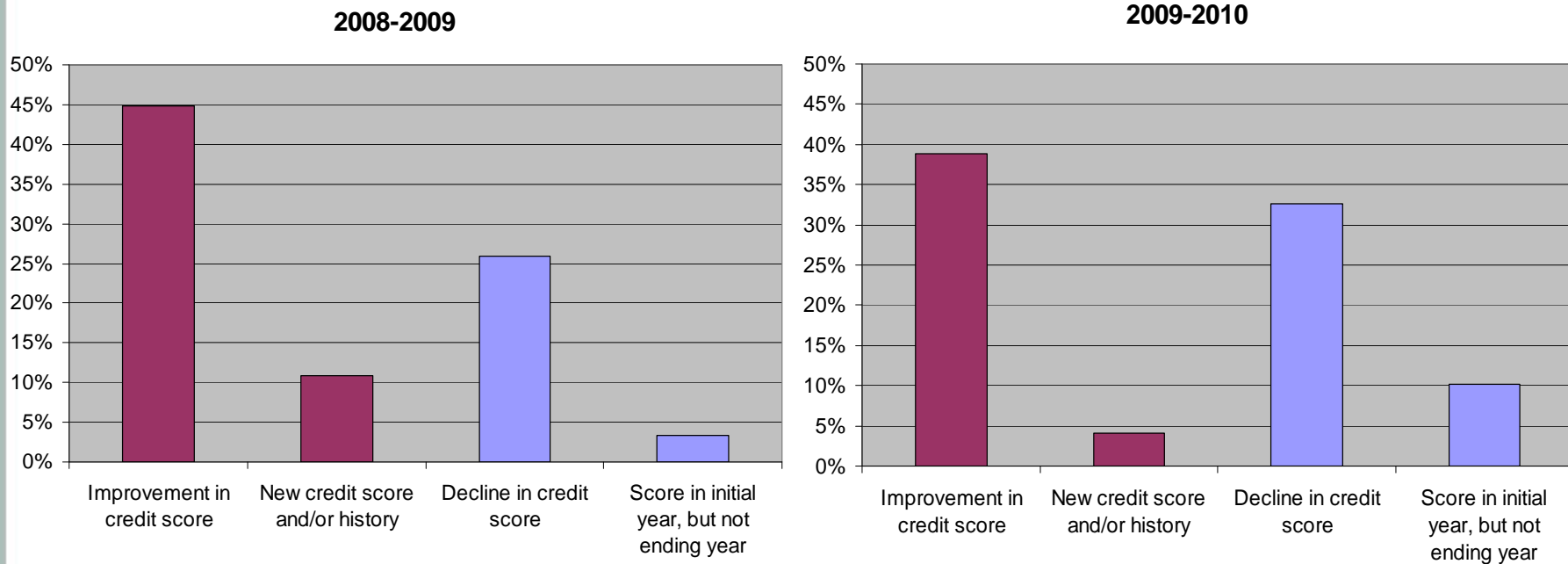
- The share of participants receiving supplemental income rose from 80% to 85%
- The most common sources of supplemental income are financial aid, government benefits, and EITC
- Average *amounts* of supplemental income also went up, from \$573 to \$732
- These increases offset decreases in participants' monthly average earnings from \$1,019 to \$990





# Many participants' credit scores improved

## Changes in Credit Scores

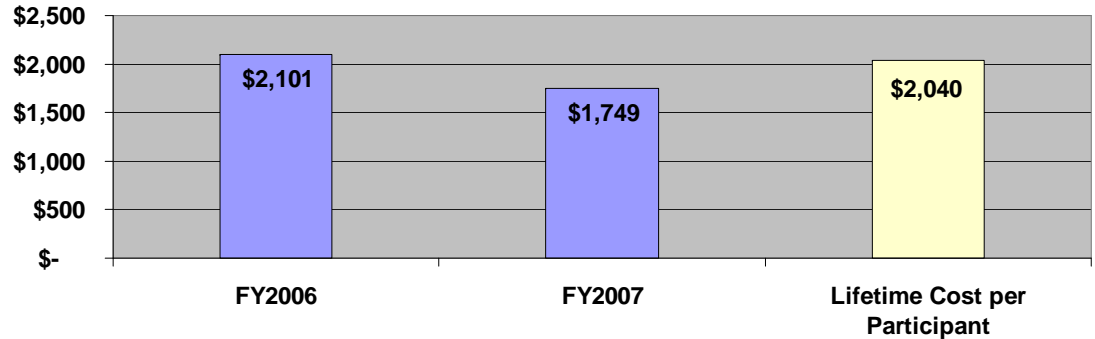


# Debt to cover living expenses is lower, and participants' asset-building debt increased

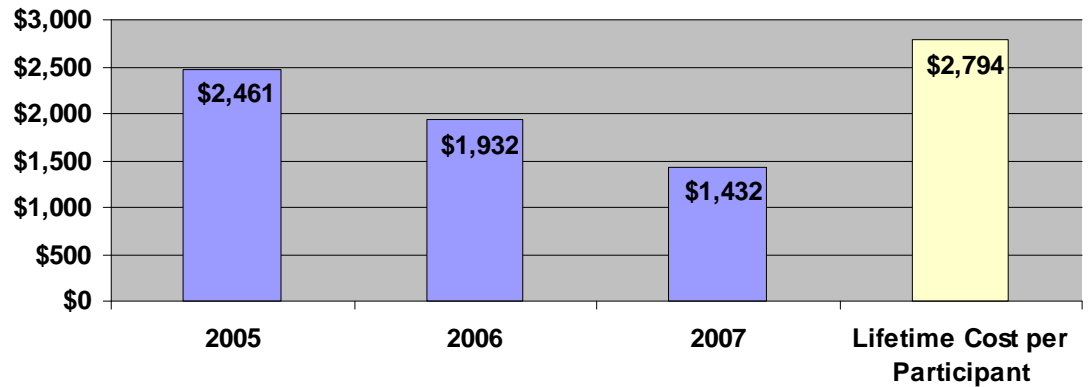
	% of Participants with debt		Average debt, participants with debt	
	Initial Survey	Follow-up	Initial Survey	Follow-up
Total debt	77%	78%	\$19,334	\$20,318
Debt for living expenses	32%	30%	\$2,132	\$1,394
Asset-building debt	31%	34%	\$25,999	\$34,807

# Annual costs of serving CWF clients declines over time

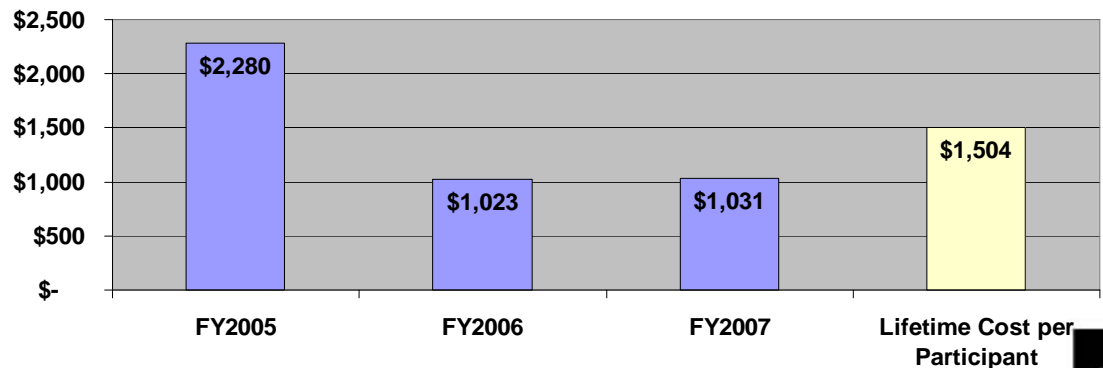
**MET Center –  
Comprehensive  
Employment & Training  
Center**



**CNM – Community College**



**Bon Secours –  
Neighborhood-Focused  
CBO**



# Conclusions

- Participants showed progress toward attaining family economic success
  - Improvements in financial behaviors
  - Improvements in credit scores
  - Better use of debt
  - Educational and job achievements
- The recession has created a difficult environment for families striving to make earnings and income gains
- Increases in supplemental income helped offset earnings declines that may be related to the recession
- Major economic achievements take time

# For more information

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