

Pathways to Success

Service Pathways Analysis for the Center for Working Families Participants



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Table of Contents

Section 1: Introduction	1
Overview of the CWF Model and Its Implementation Across Sites	2
Overview of Evaluation.....	3
Data Sources and Caveats	4
Section 2: What are the Characteristics of CWF Participants?	6
Section 3: What Services Have Participants Received?	8
Participants at CNM get academic coaching to stay in school, attend career/technical classes to gain job skills, and receive assistance with their financial needs.	9
The MET Center’s CWF program aims to help participants acquire job skills, find a job, stay employed, and improve their financial well-being.	10
At Bon Secours, the focus is on training for employment, help with financial services, and assisting people to gain access to benefits and income supports.....	11
Level of Engagement with the Site, by Year of Enrollment.....	13
Section 4: What Outcomes Have Participants Achieved?	15
<i>Major</i> outcomes at CNM are education-related, and <i>intermediate</i> outcomes improve participants’ financial situation	15
<i>Major</i> outcomes at the MET Center relate to improved long-term job prospects, and <i>intermediate</i> outcomes relate to job training and placement.	17
<i>Major</i> outcomes at Bon Secours relate to improved long-term job prospects, and <i>intermediate</i> outcomes relate to job training, placement, and income supports.....	18
Findings from Unemployment Insurance (UI) Wage Data for Bon Secours	19
Relationship Between Service Receipt and Achievement of Outcomes	20
Section 5: What are the Participant Subgroups?	22
CNM Subgroups.....	22
Services Received by CNM Subgroups	24
MET Center Subgroups	25
Services Received by MET Center Subgroups.....	27
Bon Secours Subgroups	28
Services Received by Bon Secours Subgroups	30
Section 6: How do Outcomes Differ Across Populations/Subgroups?	32
Section 7: What are the Characteristics of High Achievers?	36
Section 8: Summary and Conclusions	39

Section 1:

Introduction

The purpose of the *service pathways analysis* is to examine a family’s progress along a *pathway* towards self-sufficiency and financial stability through employment, increasing income, and accumulation of wealth – the three pillars of the Center for Working Families (CWF) concept. This research brief presents findings based on the experiences of participants in three evaluation sites – Central New Mexico Community College in Albuquerque, New Mexico (CNM), the Metropolitan Education and Training Center in Wellston, Missouri (MET Center), and Bon Secours of Maryland Foundation in Baltimore, Maryland (Bon Secours).

A 2009 report presented findings around bundling, sequencing and intensity of services, reviewed the extent of participant engagement with the site, and analyzed the relationship between bundling and achievement of longer-term outcomes.¹ The descriptive analysis in this brief adds analysis of student retention in school for CNM participants and earnings trends for participants at Bon Secours. New findings on services provided to participant subpopulations and their achievements are also included in this brief.

The brief is in eight sections. To start, *Section 1* provides an overview of the CWF approach and the evaluation and outlines data caveats. Participant characteristics in the three sites are summarized in *Section 2*. *Section 3* describes service receipt at the three sites, and *Section 4* examines *intermediate* and *major* outcomes attained and tests the association between service receipt and outcome achievement. *Section 5* examines the differences in participant characteristics and service receipt across subgroups, constructed based on participant enrollment in programs/classes at the time of their CWF enrollment. *Section 6* looks at outcome achievement by subgroup. *Section 7* compares characteristics and service receipt for participants achieving more than one *major* economic outcome to those who do not. *Section 8* concludes with a summary of the findings.

¹ “Pathways to Success. An Interim Analysis of Services and Outcomes in Three Programs.” Abt Associates Inc. June 2009.

Overview of the CWF Model and Its Implementation Across Sites

The theory of change for the CWF approach is based on the *integrated* delivery of services and supports related to three core service areas - employment/career advancement, access to work supports, and financial services and asset building to help participants build a foundation for family economic stability. Providing services to a participant in at least two out of the three core service areas is referred to as “bundling” of services. As of January 2010, over 70 percent of participants in all three sites received bundled services: bundling rate at CNM is over 80 percent; at MET Center, over 90 percent; and almost 70 percent at Bon Secours.² In Abt’s 2009 analysis, the bundling rates were close to 90 percent for CNM, 70 percent for the MET Center, and 60 percent for Bon Secours. With the exception of CNM, bundling rates are now higher.³ This is because as programs mature, service delivery has become more seamless and integrated. Services have also been added. CNM, for example, added financial services, retained an attorney to provide legal advice to students with financial and legal issues, made Individual Development Accounts (IDA) available to students, and started providing greater assistance with applications for scholarships and financial aid. Both the MET Center and Bon Secours added a financial literacy component to their job readiness training class.

The evaluation sites represent three different organizational structures and approaches to implementing the CWF approach: one (CNM) is based at a community college, another (MET Center) is at an employment and training center serving a broad geographic area, and a third (Bon Secours) is based at a neighborhood-focused, community-based organization. CNM is the largest institution of higher education in New Mexico, serving over 30,000 people annually, the majority low-income. The program targets its services to low-income students and is designed to focus on student graduation. The CWF program now operates out of the Assistance Centers for Education (ACE) at the main campus.⁴ Prior to fall 2010, CWF was part of the School of Adult and General Education (SAGE), which offers a variety of introductory courses to

² We don’t always have dates of service receipt at the MET Center; the 90 percent bundling rate is by definition. All Project RESPECT participants are considered bundled and all CWF participants are considered screened for benefits and most are pre-assessed for work skills.

³ The bundling rate at CNM in the updated analysis is likely lower because CNM expanded their CWF enrollment from 80 participants, on average, per year during the 2005-2007 time-period to more than 300 participants per year, in 2008 and 2009.

⁴ ACE houses all of the college’s tutoring, CNM Connect coaches, computer labs, and study groups.

help students develop skills necessary to succeed in college (accounting, computer basics, biology, chemistry, English, health, mathematics, reading) as well as GED preparation courses and English as a second language (ESL) courses. The move from SAGE to ACE was intended to broaden the reach of the CWF approach to students across the college, and to avoid limiting services to students enrolled in SAGE. In practice, many CWF participants have come from outside of SAGE. The MET Center is an employment and training center that offers a wide range of professional skill-based training programs and multiple career development services, as well as financial services, homeownership counseling, and post placement support services. The MET Center primarily targets its CWF program to recipients of Temporary Assistance for Needy Families (TANF). Bon Secours offers financial services at a credit union that provides affordable-banking services and loans. Education, training, and financial coaching services are offered through its neighborhood community center. Bon Secours targets its services to residents of West Baltimore.

Overview of Evaluation

The updated Service Pathways Analysis presented in this brief is intended to complement three companion analyses. The *financial progress analysis* follows a small group of participants over the course of their participation in the CWF program at the three evaluation sites to examine changes in financial behaviors, income growth, and family economic stability. The *cost analysis* examines the cost of providing CWF services under different organizational structures. The *qualitative analysis* conducted by a Johns Hopkins University team assesses the implementation of the CWF program at the three sites discussed in this brief.⁵

The analysis presented in this brief aims to answer the following key questions:

- ❖ *What are the characteristics of participants in CWF?* Age, gender, presence of children, marital status, and highest level of education, all at the time of program enrollment, are described.
- ❖ *What services do they receive?* The most common services accessed by participants at the three sites are presented.

⁵ A PowerPoint presentation summarizing findings, “Cross-Site Implementation Analysis of Integrated Services for Working Families” by Demetra Smith Nightingale, Burt S. Barnow, Jonathan Pollak, and John Trutko is available at <http://www.cwf2010.org/materials.html>

- ❖ *What outcomes have they achieved?* Intermediate outcomes (like completion of a soft skills and job-readiness training course) and major outcomes (such as obtaining a degree) attained by participants at the three sites are analyzed.
- ❖ *What are the different subgroups and how does outcome achievement differ for these subgroups?* Services accessed and outcomes realized by subgroups of participants at each evaluation site are analyzed and described.
- ❖ *What are the characteristics of high achievers (participants achieving more than one major outcome), what services do they receive, and what outcomes do they achieve (relative to other CWF participants)?* Demographic characteristics and service receipt are described.

Data Sources and Caveats

The analysis presented in this brief covers up to five years of service receipt and outcome achievement allowing a sizeable amount of time to evaluate participant experience in the program. For CNM and Bon Secours, the analysis is based on updated data from the sites' Effort to Outcomes (ETO) tracking software for CWF enrollees from January 2005 through December 2009. The MET Center does not use ETO; instead, services and outcomes for CWF enrollees from July 2006 through December 2009 are recorded in a customized in-house MIS database.⁶ Additional analyses based on student records data for CNM, and Unemployment Insurance (UI) earnings and EarnBenefits data for Bon Secours are also presented.

We offer the following caveats:

- ❖ *The reporting of services and outcomes at sites varies.* Because the sites focus on populations with varying needs, the types of data collected and outcomes tracked can vary across the sites. For instance, fewer employment outcomes are verified at CNM, where participants are mostly students. At the MET Center, dates of service receipt are not always available. In most instances, this precludes the consistent use of cross-site comparisons. In addition, the *recording of services at all three sites can be inconsistent* as

⁶ Both sources of data were obtained in early February 2010 and thus include services and outcomes information through January 2010.

programs evolved and thus not provide an accurate representation of all services actually received.⁷

- ❖ *It takes time to achieve major outcomes.* Recent enrollees might not have been in the CWF program long enough to achieve *major* outcomes. Also, some of the key outcomes reported (receipt of financial aid, completion of soft skills training, or financial literacy training) are intermediate outcomes and might not signal a lasting change in the participant's financial situation.
- ❖ *The lack of a control group means the analysis is descriptive.* Using an experimental framework with treatment and control groups was beyond the scope of this evaluation.

⁷ In the ETO data, some dates of services received may reflect the day the data were entered, and not the date of actual service receipt. This data entry issue combined with increasingly integrated service delivery means that a distinct sequence of service delivery is less discernible.

Section 2:

What are the Characteristics of CWF Participants?

The sites are serving primarily low-income, minority families with children. **Exhibit 1** shows participants' characteristics, by site, at the time of program enrollment. MET Center participants are the youngest and mostly female. Bon Secours participants have the least amount of education: 61 percent have a high school diploma compared to 75 percent at CNM and 63 percent at the MET Center. While over 90 percent of the participants at the MET Center and Bon Secours are African American, the majority at CNM are Hispanic. Participants at CNM have the lowest incomes, most likely because they are in school. In addition, over 95 percent of the participants at CNM and Bon Secours reported prior work experience.⁸ In **Section 5**, we examine the characteristics of various subpopulations within each of these sites.

Exhibit 1. Characteristics at Program Enrollment (CWF Enrollees through December 2009)

	CNM	MET Center	Bon Secours
Total participants	927	8,221*	892
Gender	62% female	73% female	51% female
Marital status	18% married or with a domestic partner	16% married or with a domestic partner	7% married or with a domestic partner
Presence of children	67% with children	77% with children	74% with children
Race	54% Hispanic, 21% Caucasian, 12% Native American	90% African American	95% African American
Median age at enrollment	32 years	26 years	36 years
Education at program enrollment	75% had at least a high school diploma	63% had at least a high school diploma	61% had at least a high school diploma
Median monthly earnings**	\$800	\$1,057	\$1,200

* 433 participants who were enrolled in the housing program at the MET Center have been excluded from this analysis.

** Based on a sample of participants

Source: Site MIS Systems

⁸ Comparable data on prior work experience were not available from the MET Center database.

Participant enrollment levels and patterns vary across the sites.⁹ Both CNM and the MET Center have increased their enrollments while CWF enrollments at Bon Secours have dropped in recent years. **Exhibit 2** shows participant enrollment by year.

Exhibit 2. CWF Participants' Year of Enrollment

	CNM		MET Center		Bon Secours	
2005	68	7.3%	N/A	N/A	100	11.2%
2006	80	8.6%	822	10.0%	315	35.3%
2007	93	10.0%	2,202	26.8%	203	22.8%
2008	331	35.7%	2,477	30.1%	135	15.1%
2009	355	38.3%	2,720	33.1%	139	15.6%
Total	927	100.0%	8,221	100.0%	892	100.0%

Source: Site MIS Systems

In the first three years of the program, CNM enrolled, on average, 80 participants a year. In 2008 and 2009, their enrollment increased substantially to over 300 participants per year. Almost 75 percent of participants at CNM enrolled in 2008 and 2009. This increase in CWF enrollment has been attributed to the hiring of additional coaches. The MET Center CWF program started enrolling participants in July 2006 and has enrolled increasing numbers of participants since.¹⁰ At Bon Secours, the largest share of participants (35 percent) enrolled in 2006. In more recent years, Bon Secours enrolled about 130 participants per year. This decline in enrollment from prior years is due to changes in programmatic requirements and data reporting procedures.¹¹

⁹ Only participants with at least one ETO service/outcome are included in the analysis. Individuals who only received services such as income tax preparation or an eligibility screening for public benefits were excluded from the analysis. These individuals are considered one-time service participants (as designated in the demographics form). For CNM, student records data were used to account for additional services received. For example, participants attending a career/technical course (according to CNM's student records data) are considered career/technical course attendees and participants attending FIN1010, a 40-hour financial literacy course, "Making Money Work," are considered financial literacy course attendees. FIN1010 is a prerequisite for receiving an Individual Development Account.

¹⁰ The MET Center starting serving all of St. Louis' TANF population in July 2008.

¹¹ According to the site, starting in March 2007, Career and Workforce Development Program participants have to complete at least three weeks of training to be counted as CWF enrollees. In addition, participants who come in for tax preparation and sign up for a job readiness training class while they are waiting but then do not attend the class are not counted as CWF enrollees.

Section 3:

What Services Have Participants Received?

Sites provide a full range of services but emphasize different components or combinations based upon organization type and client needs. **Exhibit 3** shows the five services most emphasized by each site. The financial/asset-building services component is prominent in all three sites and is often combined with other service delivery.¹² At CNM, the most common combination of services was in the financial education/asset-building core area with services in the employment/education training core area. At the MET Center, it was services in the financial education/asset-building and income work supports core areas, although almost all participants were assessed for work and academic skills. At Bon Secours, the most common combination of services was in the financial education/asset-building and employment/education services core areas.

Exhibit 3. Services Most Emphasized by Each Site

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

Source: Site MIS Systems

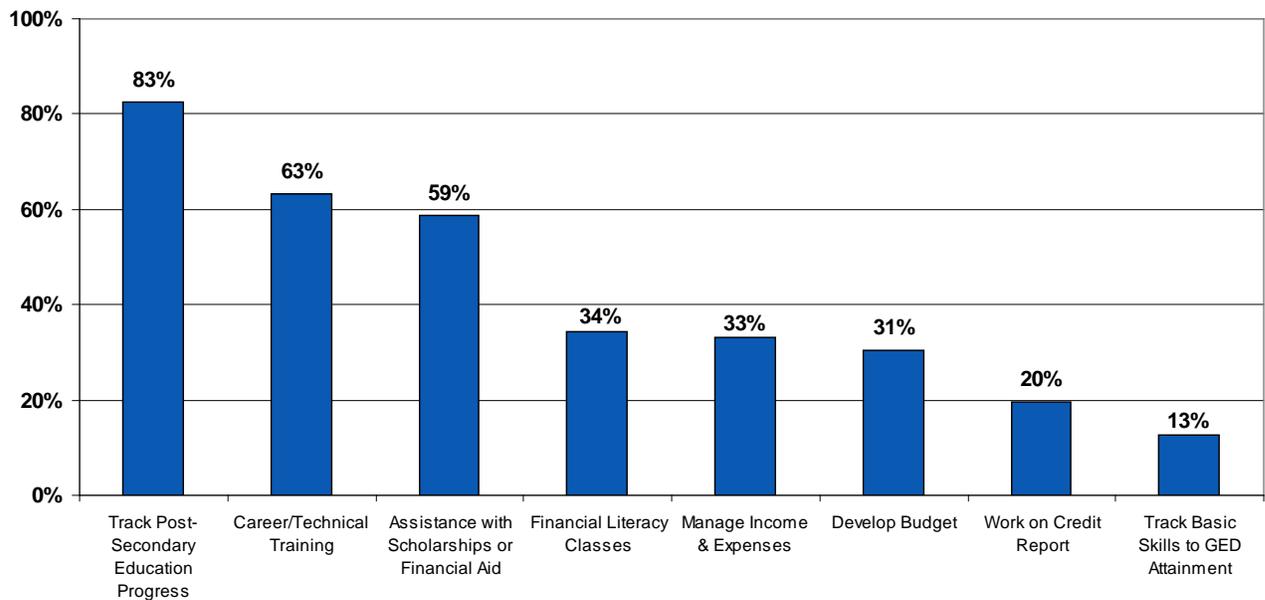
¹² The same combinations of services were found to be the most common in the 2009 analysis.

Participants at CNM get academic coaching to stay in school, attend career/technical classes to gain job skills, and receive assistance with their financial needs.

The CWF program is able to provide one-on-one counseling with certified financial planners, assistance with Individual Development Accounts (IDAs), help opening checking/savings accounts, and access to free tax preparation through its partnership with TAX HELP New Mexico. The college itself provides education and vocational training, a financial literacy course, financial aid, work-study employment, and career services.¹³ In addition, all CNM students can get assistance with public benefits screenings and apply for benefits like childcare assistance, Medicaid, and housing through New Mexico’s Human Services Department. **Exhibit 4** shows the most common services accessed at CNM. These include coaching to improve chances of retention in school (83 percent of the participants), career/technical classes (63 percent), and assistance with obtaining scholarships or financial aid (59 percent).

Exhibit 4. Common Services at CNM

(Share of all participants, N=937)



Source: Site MIS Systems and Student Records Data

¹³ A previous 20-hour financial workshop provided by the New Mexico Project for Financial Literacy (NMPFL) was terminated when the 60-hour (3 college-level credits) financial literacy course, FIN1010 was offered by CNM.

The MET Center's CWF program aims to help participants acquire job skills, find a job, stay employed, and improve their financial well-being.

All CWF participants at the MET Center are considered screened for benefits.¹⁴ Most (88 percent) CWF participants (TANF, WIA, and those using the Missouri Career Center) receive the work readiness (Work Keys) assessment that measures their job skills and a Test of Adult Basic Education (TABE) that measures their academic skills to help prepare an Individual Employment Plan and an Individual Financial Plan.¹⁵ **Exhibit 5** shows the most common services accessed at the MET Center.

TANF participants enroll in a job readiness program called Project RESPECT (Reaching Employment Seeking People through Education Counseling and Training) and, depending on their needs, can enroll for soft skills or hard skills training. The soft skills class includes financial literacy modules. One-on-one financial coaching is also available upon request.¹⁶ Not all assessed participants actually enroll in classes.¹⁷ For example, only about 15 percent of all participants enrolled in soft skills classes. Since program inception, about 1,250 CWF participants (26 percent of participants) received job placement services.

¹⁴ There is no formal benefits screening process at the MET Center. According to the site, since most participants referred to the MET Center are TANF recipients, the participants are generally aware of their eligibility for public benefits. Assistance around benefits issues is available if there is a need.

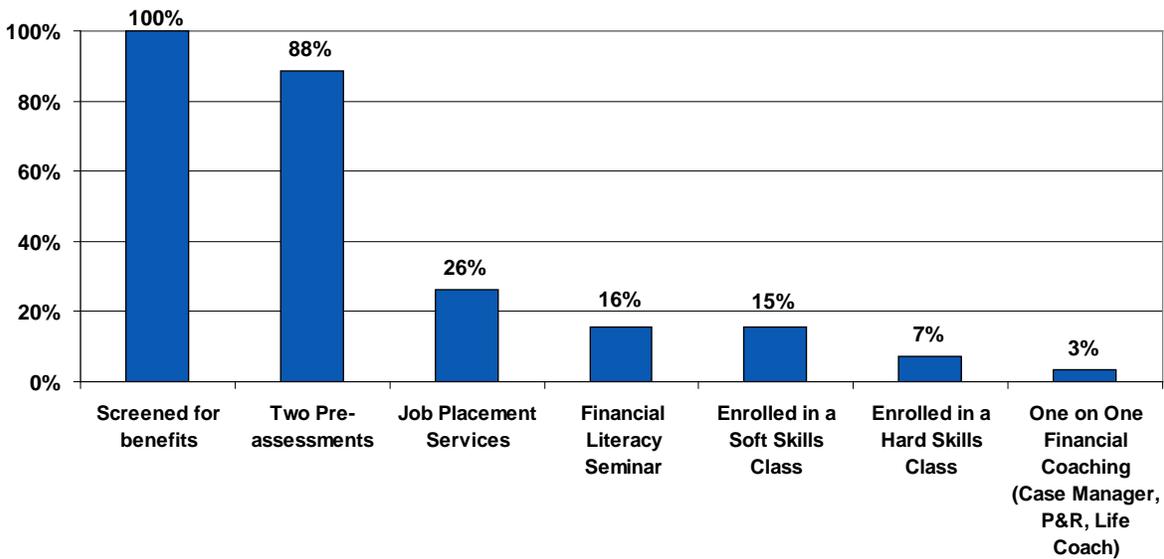
¹⁵ By definition, participants who were pre-assessed are also considered applicants for work supports.

¹⁶ According to the site, staff capacity to provide one-on-one coaching was limited but new capacity, funded by TANF and WIA, has been added. This is because the MET Center received approval to add a financial coaching component to case management.

¹⁷ According to the site, this is due to a lack of participant interest, available funding, and participant willingness to commit the time.

Exhibit 5. Common Services at the MET Center

(Share of all participants, N=8,221)



Source: Site MIS Systems

At Bon Secours, the focus is on training for employment, help with financial services, and assisting people to gain access to benefits and income supports.

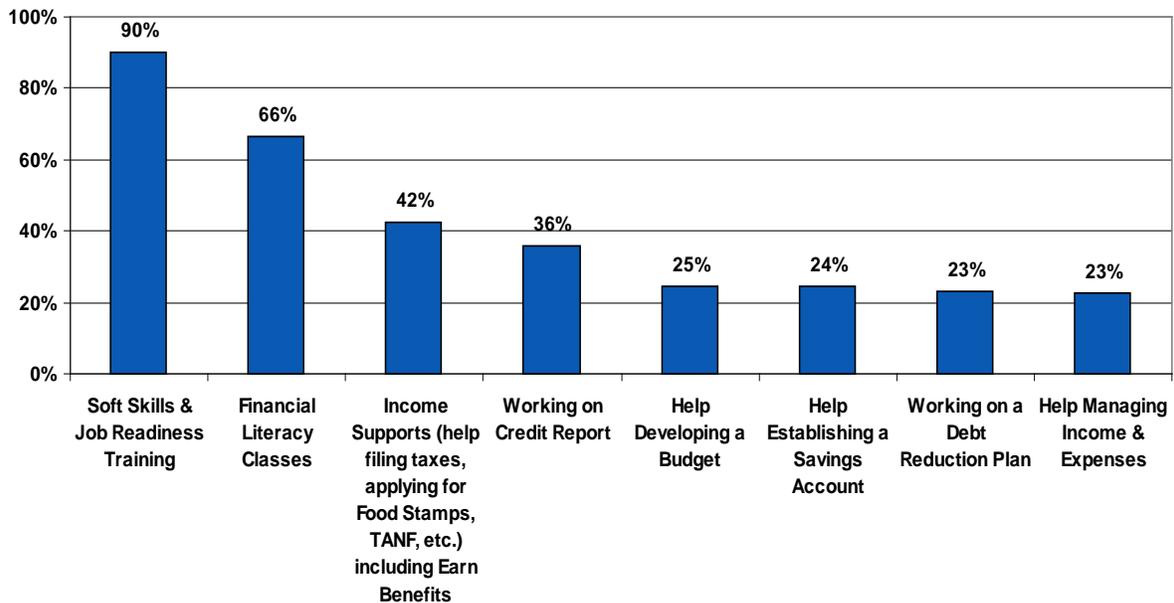
Participants at Bon Secours enter through Our Money Place (OMP) Career Development program - a job placement, career and financial education and asset-building program. Most participants (90 percent) at Bon Secours enroll in or plan to enroll in OMP's four-week, 120-hour soft skills and job readiness training program (**Exhibit 6**). Most CWF enrollees also received financial literacy training (66 percent of the participants) as 30 hours of financial management training were incorporated into the soft skills and job readiness class starting in June 2006. CWF participants get additional assistance to help stabilize their finances: assistance with debt reduction and developing money management skills by developing a budget, improving credit, opening a savings account, and learning techniques for living within their budget.

In October 2006, Bon Secours implemented Seedco's EarnBenefits software to enhance work support services. Overall, as of December 2009, 42 percent of the participants at Bon Secours have been screened for benefits. The software is used to screen participants for eligibility for public benefits such as Food Stamps and TANF, qualify for tax credits such as Earned Income Tax Credit (EITC), childcare subsidies, and health insurance.

The software streamlines application submission and tracking of submitted applications. Participants may also be eligible for and receive various types of state, federal, and local benefits including:

- ❖ Energy/utilities assistance (DCCD, EUSP, MEAP, Tel-Life);
- ❖ Medical assistance including access to prescription drugs and nutrition (Bench Mark, MA, MCHP, Med Bank, PAC, POC, Together Rx, WIC);
- ❖ Life insurance, personal injury protection, and disability assistance (Life Bridge, PIP);
- ❖ Tax prep/tax credit (tax prep and renters tax credit);
- ❖ Disability assistance (TDAP);
- ❖ School assistance (Head Start); and
- ❖ Other cash assistance (TCA)¹⁸

Exhibit 6. Common Services at Bon Secours
(Share of all participants, N=892)



Source: Site MIS Systems

¹⁸ Additional details on these programs are available here: <http://baltimore.earnbenefits.org>

Level of Engagement with the Site, by Year of Enrollment

Length of participant engagement with the site is an important indicator of participant success, because it allows for exposure to an array of services and because achievement of longer-term outcomes takes time and ongoing support. While some services are provided simultaneously (like soft skills training and financial literacy at the MET Center and Bon Secours), participants who continue to get ongoing support with job placement, retention, and improvement in financial behaviors are more likely to achieve longer-term outcomes.

At CNM and Bon Secours, most participants engage with the program or receive services in the year they enroll. **Exhibits 7 and 8** show the number and percentage of participants enrolled each year at CNM and Bon Secours who received at least one service in the year of enrollment and subsequent years. After the first year, the pattern of re-engagement varies across sites. We are not able to show engagement by year for the MET Center because we do not have the dates that some of the services, like public benefits screening and pre-assessments, were received.

At CNM, almost all participants engage with the site in the first year, and over three-quarters of the CNM participants stay engaged with the program for two years. With the exception of the 2007 enrollees, participant re-engagement in the third year drops to around 40 percent. Over time, participants may have graduated from the college with technical degree or transferred to a four-year institution. Of the 927 CWF enrollees between 2005 and 2009, 80 percent (737 participants) received at least one service in 2009. Engagement with the CWF site at CNM is related to enrollment in classes at the college. Between the semester in which they enrolled in CWF and Fall 2009, participants at CNM attended an average of three semesters after their enrollment in CWF. Student records show 79 percent of the CWF participants who had not graduated from the college (Associate's degree or obtained a skills certificate) had engaged with the college taking at least one class between the Fall 2008 and Fall 2009 semesters.¹⁹

¹⁹ Thirteen percent had not engaged with the college during this period and 8 percent had transferred to a two or four-year college. Of the 927 participants in the program, we did not have student records for 144 participants. These were either legacy records some of whom were no longer with the program, not in Banner, or they had no course history information because they dropped the course. Nevertheless, because they were a CWF participant at some point, they are included in the overall analysis.

Exhibit 7. Participant Engagement with CNM

Year of Service Contact		2005		2006		2007		2008		2009	
Enrollment Year	N	#	%	#	%	#	%	#	%	#	%
2005	68	61	90%	53	78%	30	44%	17	25%	20	29%
2006	80			75	94%	79	99%	30	38%	43	54%
2007	93					87	94%	69	74%	60	65%
2008	331							327	99%	261	79%
2009	355									353	99%
Total	927									737	80%

Source: Site MIS Systems

Note: Participants may also have graduated from the college.

Participants at Bon Secours are not as continually engaged with its CWF program. Approximately one-quarter of the participants stay engaged with the program in their second year after enrollment (**Exhibit 8**). The share in the third year drops to around 10 percent. Of the 892 CWF enrollees between 2005 and 2008, 22 percent (199 participants) received at least one service in 2009.

Exhibit 8. Participant Engagement with Bon Secours

Year of Service Contact		2005		2006		2007		2008		2009	
Enrollment Year	N	#	%	#	%	#	%	#	%	#	%
2005	100	94	94%	28	28%	9	9%	10	10%	4	4%
2006	315			295	94%	81	26%	34	11%	24	8%
2007	203					195	96%	48	24%	27	13%
2008	135							130	96%	28	21%
2009	139									116	83%
Total	892									199	22%

Source: Site MIS Systems

The engagement and re-engagement rates for both CNM and Bon Secours are similar to those in previous reports. Participants at CNM are taking classes at the college and because they are on campus, probably more likely to engage with the CWF program. Participants at Bon Secours, on the other hand, might complete their four-week job-readiness and financial literacy training class, obtain income supports, and get help with their finances, all within a year. This pattern of services offers comparatively less impetus to remain engaged over an extended time period although there might be subsequent contacts related to taxes and financial advice.

Section 4:

What Outcomes Have Participants Achieved?

CWF outcomes are classified into short term (*intermediate*) and long-term (*major*) outcomes.²⁰ Short-term or *intermediate* outcomes, while important, do not necessarily lead directly to a permanent change in the participant's financial status. Nevertheless, they are indicators of participant progress. These include job placement, receiving a scholarship or financial aid, receiving public benefits, and completing a non-certificate training course or a non-degree educational class (such as soft skills training, job readiness training, or a financial literacy course).²¹ Long-term or *major* outcomes significantly advance a participant on the path to financial stability. These include outcomes that increase a participant's earning ability (such as a GED, an Associate's or Bachelor's degree, or a career/technical or hard skills certificate), or change their financial situation in a major way such as repayment of all debt, purchase of a car or a home, job advancement (increased wages, increased hours, or addition of benefits), or retention in job for more than 6 months, indicating job stability.

As discussed below, participant service pathways and thus the outcomes measured, varied to some extent by site.

***Major* outcomes at CNM are education-related, and *intermediate* outcomes improve participants' financial situation**

A CNM participant's path to graduation from the school might be the result of improving their credit and access to financial aid and scholarships, obtaining stable housing, staying in school and taking the requisite courses, and eventually graduating from the program. The 2009 analysis on sequencing found that most CNM participants

²⁰ This is similar to the classification used in prior reports.

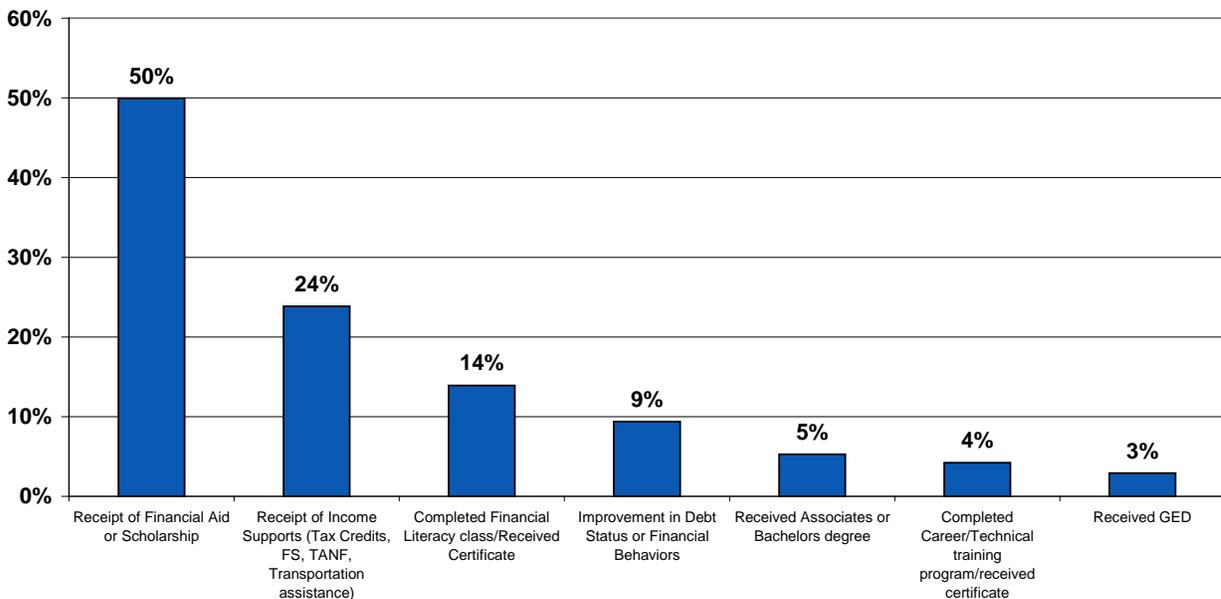
²¹ Other *intermediate* outcomes include reaching a credit score goal, meeting a savings goal, using a bank account regularly, living within a budget, achieving a manageable level of debt, and reducing use of high cost lending options.

started with services in the financial literacy/asset-building area, followed by education, and then income support services.²²

Intermediate outcomes at CNM include receipt of scholarship or financial aid, income supports, and completion of a financial literacy class – all of which might allow participants to improve their financial situation and stay in college in order to achieve longer-term educational and vocational goals (**Exhibit 9**). *Major* outcomes at CNM include achievement of Associate’s or Bachelor’s degrees, completion of a career/technical certificate program, and obtaining a GED.²³ Because almost 75 percent of the CNM participants enrolled in 2008 and 2009, a majority of the participants have probably not spent enough time in the program to achieve longer-term outcomes.

Exhibit 9. Participant Outcomes at CNM

(Share of all participants, N=927)



Source: Site MIS Systems

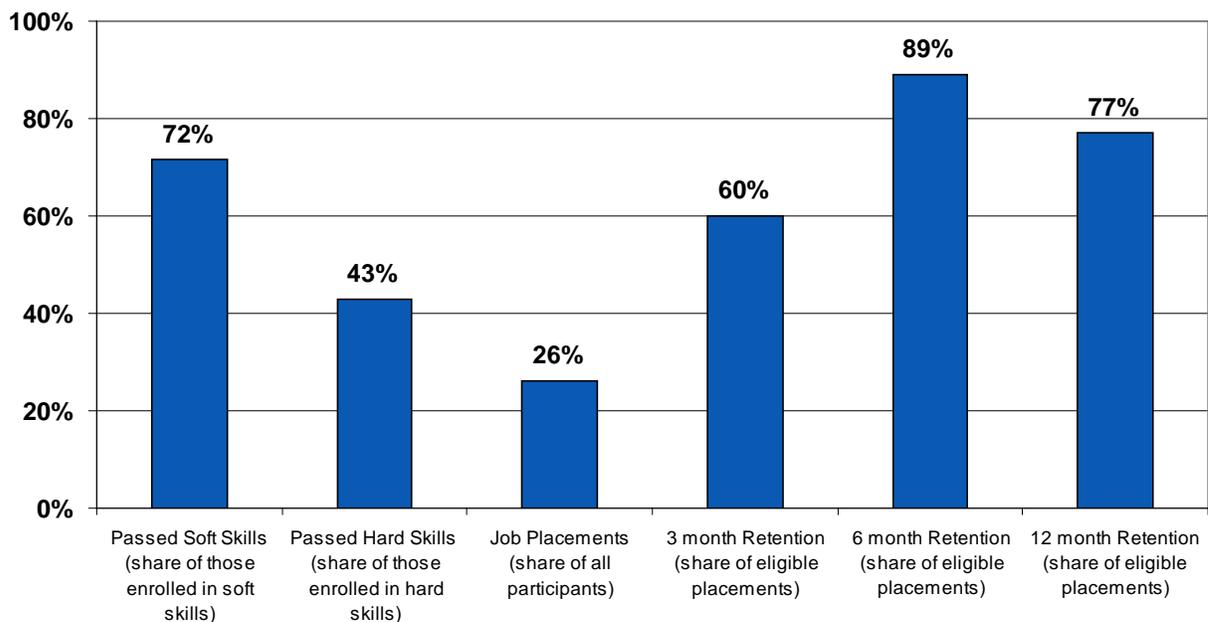
²² Although they had to be at CNM to receive CWF services, it is possible that CWF participants first sought out help with their financial issues.

²³ Participants do not obtain their Bachelor’s degrees from CNM. This information is based on transfer records for participants who transferred to a 4-year college.

Major outcomes at the MET Center relate to improved long-term job prospects, and *intermediate* outcomes relate to job training and placement.

At the MET Center, key outcomes focus on job placement and retention (**Exhibit 10**). A MET Center participant’s path to obtaining employment and staying in their job might start with completion of soft skills training and then going on to hard skills training, placement assistance, and ongoing retention support. *Intermediate* outcomes at MET Center emphasize completion of a soft skills class and job placement. Of the participants who were enrolled in a soft skills class (1,274 participants), 72 percent completed the class. *Major* outcomes included passing hard skills classes and longer-term job retention. Both the number and the share of participants completing hard skills classes was lower (253 out of 591 participants, 43 percent) than those completing soft skills courses (911 out of 1,274 participants, 72 percent). The retention rates (as a share of eligible placements) were highest for six-month retention.²⁴

Exhibit 10. Participant Outcomes at the MET Center



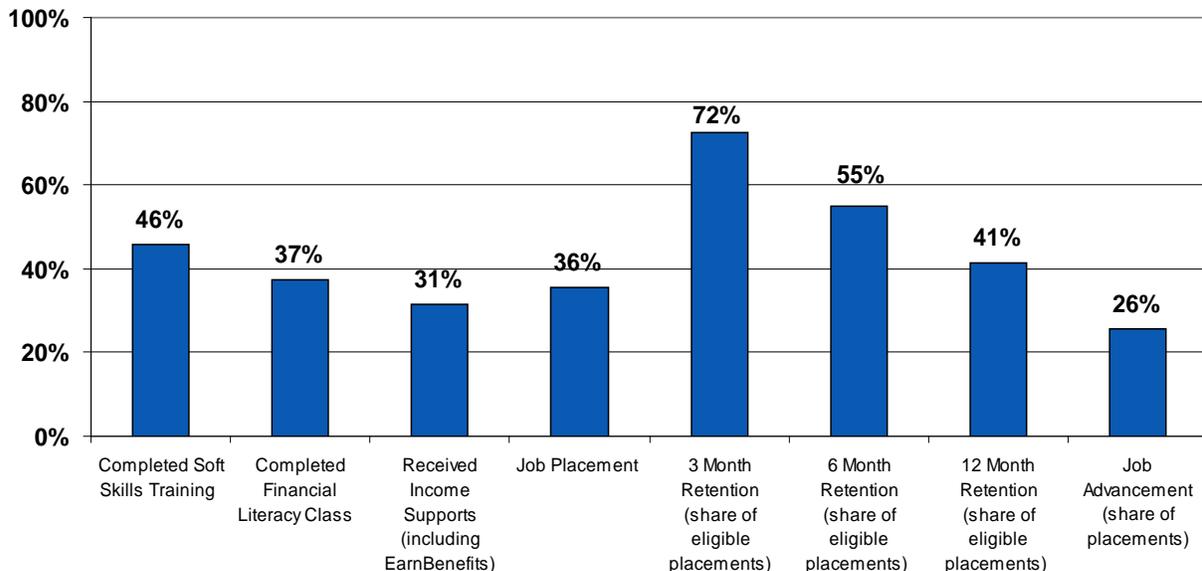
Source: Site MIS Systems

²⁴ Three-month eligible placements are those where at least three months have elapsed since job placement and the end of the analysis period, which is December 31, 2009. Similarly, six-month eligible placements are those where at least six months have elapsed since the job placement and the end of the analysis period.

Major outcomes at Bon Secours relate to improved long-term job prospects, and *intermediate* outcomes relate to job training, placement, and income supports.

At Bon Secours, key outcomes focus on soft skills training, financial literacy, job placement, and retention (**Exhibit 11**). A participant might go through soft skills and job readiness training, combined with financial literacy training and benefits screening helping them both improve their financial position and obtain the requisite skills for applying for a job. *Intermediate* outcomes at Bon Secours include completion of soft skills training and a financial literacy class, receipt of income supports, and job placement. *Major* economic outcomes at Bon Secours included retention in a job for more than six months and job advancements (better benefits, more hours, and increase in pay).²⁵ There is a gradual drop off in retention rates over twelve months, with 55 percent of those eligible retained for six months, and 41 percent of those eligible retained for twelve months. One-quarter of those placed reported some form of job advancement.

Exhibit 11. Participant Outcomes at Bon Secours



²⁵ The job retention data for Bon Secours has some limitations. For participants’ jobs that do not have a job end date (about one third of jobs reported), the current working assumption for the CWF program is that these participants are still in the job as of December 31, 2009. As a result, job retention might be overstated. UI wages for Bon Secours help better demonstrate employment retention among Bon Secours’ CWF participants.

Findings from Unemployment Insurance (UI) Wage Data for Bon Secours

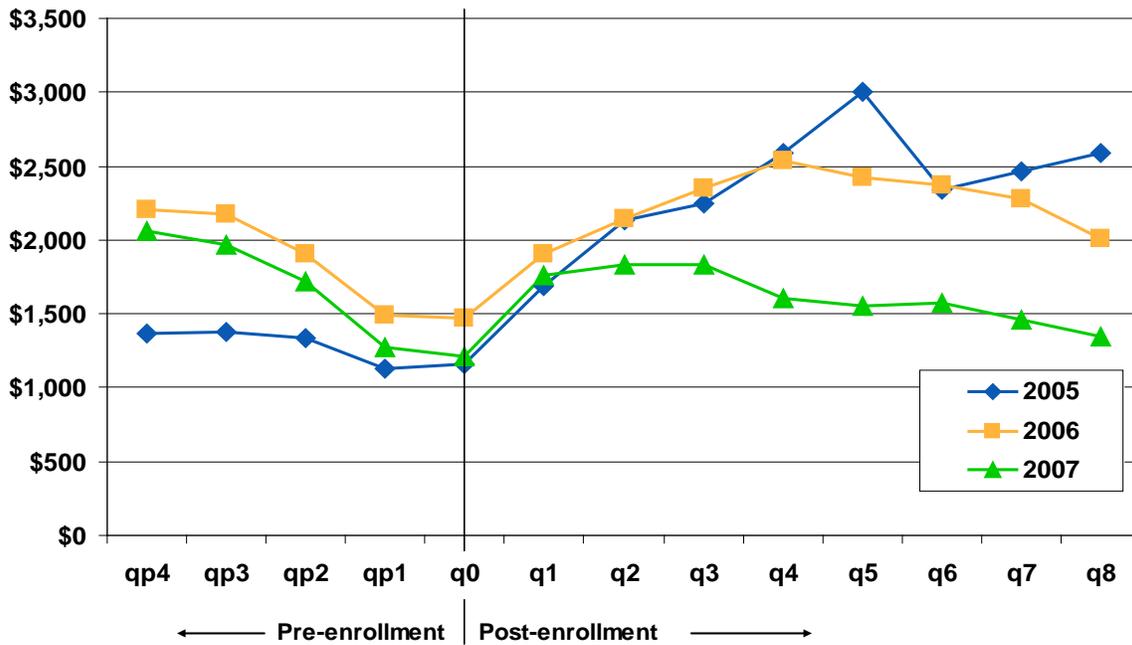
In addition to ETO outcomes, we analyzed quarterly wage data for Bon Secours participants who enrolled between 2005 and 2007.²⁶ Participants experienced a drop in income prior to enrollment in CWF, an increase after enrollment in CWF, followed by a leveling off. A drop in income might be what brought people to the program in the first place – participants were seeking employment and financial help.

Exhibit 12 shows average quarterly wages for Bon Secours participants in the four quarters prior to enrollment, in the quarter during enrollment, and in the eight quarters post enrollment. Participants who enrolled later (in 2007), while seeing an initial rise in their wages, had lower wages over follow up quarters 2 through 8 (6 months to 2 years after enrollment) compared to those who enrolled in 2005 and 2006. In the economic climate of 2008-2009 with high unemployment and stiff competition for available jobs, this is not a surprising finding.²⁷

²⁶ Unemployment Insurance wage records (first quarter of 2004 through the fourth quarter of 2009) for Bon Secours participants are from the Maryland Department of Labor, Licensing, and Regulation (DLLR) and were obtained through an agreement with the Jacob France Institute at the University of Baltimore. We also received total quarterly wages for matches against the District of Columbia, Delaware, New Jersey, Ohio, Pennsylvania, Virginia and West Virginia state wage records and against the Federal Office of Personnel Management civilian employee wage records. To look at the same number of time periods before and after CWF enrollment, we restricted the data to enrollments in 2005, 2006, and 2007. This allows the analysis to go back four quarters prior to CWF enrollment and provide eight quarters of earnings data in the quarters following the quarter of CWF enrollment.

²⁷ We assume that anyone for whom we did not have earnings data in the four quarters prior to enrollment or the eight quarters following enrollment was not working, so their earnings were set to zero. This might lend a downward bias if Bon Secours participants are engaged in certain types of jobs for which earnings are not captured in the state UI wage system because they are not covered by UI; these tend to be short-term low wage jobs.

Exhibit 12. Average Quarterly Earnings (in 2009 \$s) – For Enrollments in 2005, 2006, and 2007



Source: Unemployment Insurance data.

Relationship Between Service Receipt and Achievement of Outcomes

We tested the association between service receipt and attainment of *major* economic outcomes.²⁸ Some of these relationships are highly intuitive. For example, attendance in a hard skills training program is likely to have a direct and positive association with completion of hard skills training (major outcome). Other relationships between services and outcomes may be less intuitive and therefore more enlightening to examine – like attendance in financial literacy classes (service) and completion of a hard skills program (outcome).

As shown in **Appendix Tables 2-4**, we found a number of significant associations between services received and outcomes achieved. These associations do not prove causality. Significant relationships between services and outcomes simply indicate that

²⁸ A chi-square test was used to test the relationship between the major economic outcome of interest and each ETO service category at a time. The Fisher's exact test was used when one or more of the cells had an expected frequency of five or less.

service receipt and outcome achievement are correlated. A significant positive association between a service and a particular outcome, for example, would indicate that participants receiving that service are more likely to achieve the outcome.

Across all three sites, asset building and financial education services are most commonly associated with achievement of *major* outcomes. Participants receiving financial literacy and soft skills job training services at CNM and the MET Center are more likely to complete hard skills training. Participants at CNM who work to improve their financial standing through scholarships and get help with qualifying for childcare assistance, transportation assistance, and TANF are more likely to obtain a GED or an Associate's or Bachelor's degree. Financial literacy services are also positively associated with long-term job retention and advancement. For car purchase at both CNM and Bon Secours, we find significant associations with services that help participants increase savings, reduce debt, improve their credit, and manage their expenses.

Although we are not able to assert a causal link between service efforts and outcome attainment, finding significant associations between groups of participants that receive services and attain outcomes suggests that service receipt in multiple service categories improves the odds that a participant will achieve *major* economic outcomes.

Section 5:

What are the Participant Subgroups?

Participants come to the CWF program through different channels with varying service needs and goals. Some participants may already have a job prior to enrolling in CWF but could be looking for ways to improve their work skills. Others might be looking for help with finding a job. A participant might be well on her way to obtaining an Associate's degree while someone else in the same program first intends to get his GED. To look more closely at how service receipt and outcomes might vary across different subpopulations, we classified participants at each program into participant subgroups based on their programs/classes at the time of their enrollment in CWF or the channels through which they came to CWF. **Appendix 1** summarizes the client flow in the three sites. **Section 6** examines how successful various participant subgroups were at achieving their respective goals.

CNM Subgroups

CNM participant subgroups were created based on student records to reflect three groups with CWF participants at varying educational levels.

- ❖ **Developmental Education group** - Participants taking only developmental education (pre-college) courses around the time of enrollment in CWF,
- ❖ **Career/Technical and Developmental Education group** - Participants taking only career/technical and developmental education courses around the time of enrollment in CWF, and
- ❖ **General Education group** - Participants taking at least one general education course around the time of enrollment in CWF

Students who lack the skills to enroll in career/technical programs and college level general education classes begin their community college experience by taking developmental education classes. These are foundational courses that help students develop the skills necessary to take college-level courses. Career/technical skills classes are technical in nature, and include courses like welding, carpentry, plumbing, and emergency medical services. These programs are considered terminal; once a student completes career classes they are able to use the skills immediately to obtain

employment. Both career/technical and general ed. courses are college-level credit courses with credits transferable (some career/technical and all general ed. courses are transferable) to a four-year college. A student could take a combination of career/technical and general ed. courses and graduate from the community college with a technical Associates degree (for example, an Associates of Applied Science degree). Almost 40 percent of CWF participants at CNM were taking a combination of career/technical and developmental ed. courses in the semester of enrollment in CWF (**Exhibit 13**). The CWF program at CNM used to be situated within SAGE, which offers developmental ed. courses, so it is not surprising that a majority of the students (67 percent) coming to the program are taking at least one developmental ed. class at CWF program enrollment.

Exhibit 13. Participant Subgroups at CNM

	N	Pct
CNM subgroups		
Developmental Ed. classes only around time of CWF enrollment	228	29%
Career /Technical and Developmental Ed. Classes around time of CWF enrollment	297	38%
General Ed. classes around time of CWF enrollment	258	33%
	783	100%

Note: 144 CWF participants at CNM could not be matched to the student records data.²⁹

Source: CNM Student Records Data and Site MIS Systems

Participants taking general ed. courses at the time of CWF enrollment came to the program with more years of education: 85 percent had at least a high school diploma at the time of CWF enrollment compared to 74 percent for participants who were only taking developmental ed. courses at the time of CWF enrollment (**Exhibit 14**). There is some variation by year of enrollment in CWF. Since 2007, the share that is taking developmental ed. classes only or a combination of career and developmental ed. classes only at the time of CWF program enrollment has increased.

²⁹ Of the 927 participants in the program, we did not have student records for 144 participants. These were either legacy records some of whom were no longer with the program, not in banner, or they had no course history information because they dropped the course.

Exhibit 14. Characteristics by CNM Participant Subgroups

	Developmental Ed. Classes Only	Career and Developmental Ed. Classes	General Ed. Classes
Total participants	228	297	258
Gender	63% female	58% female	65% female
Marital status	17% married or with a domestic partner	20% married or with a domestic partner	18% married or with a domestic partner
Presence of children	66% with children	72% with children	64% with children
Race	63% Hispanic, 14% White	51% Hispanic, 21% White	45% Hispanic, 29% White
Median age at enrollment	30 years	35 years	31 years
Education at program enrollment	74% had at least a high school diploma	79% had at least a high school diploma	85% had at least a high school diploma

Source: CNM Student Records Data and Site MIS Systems

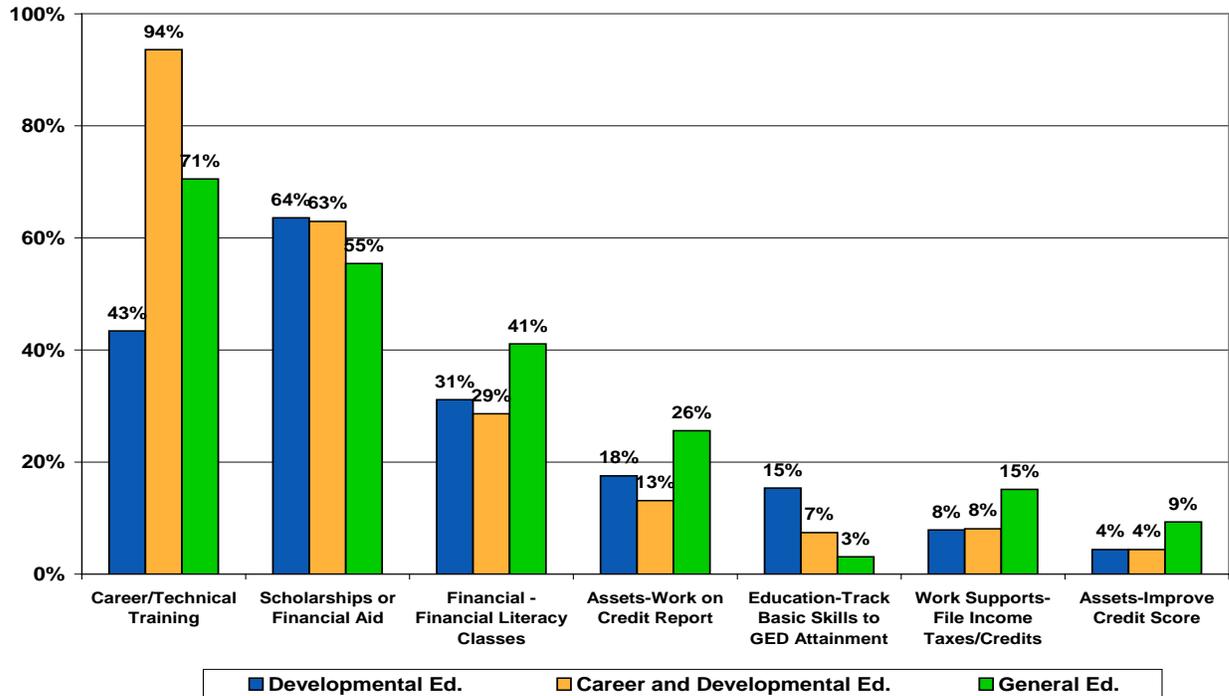
Of those participants who had not graduated by Fall 2009 (obtained a certificate or an Associate’s degree), there was some variation across subgroups in the level of engagement with the school. Participants taking both career and developmental ed. courses at program enrollment were the most engaged of the three groups; 84 percent had engaged with the college in the last year. By comparison, 77 percent of those in the developmental ed. group and 75 percent of those in the general ed. group had engaged with the college between Fall 2008 and Fall 2009 semesters. Of those in the general ed. group, however, 14 percent had transferred to another college (usually a 4-year college) compared to 4 percent for those in the developmental ed. group.

Services Received by CNM Subgroups

There is some variation in service receipt by subgroup. At CNM, higher shares of those in the general ed. group take financial literacy classes, and get help with credit and filing income taxes (**Exhibit 15**). More CWF participants in the general ed. group took career/vocational courses than those who were in the developmental ed. group, possibly because they first have to qualify for these courses. Compared to participants in the general ed. and the career/technical and development ed. groups, a higher share of participants in the developmental ed. group received services to help them towards GED attainment. All subgroups receive equal shares of education support. Students in

the general ed. group are more likely to attend full time and attend more semesters than the other two groups – suggesting perhaps a more advantaged group.

Exhibit 15. Service Receipt by CNM Participant Subgroups



Source: CNM Student Records Data and Site MIS Systems

MET Center Subgroups

At the MET Center, we classified participants into four subgroups based on the channels through which participants first came to the CWF program.

- ❖ Job readiness course participants (Project RESPECT),
- ❖ Professional Skill-based Training enrollees (hard skills eligible participants),
- ❖ Workforce Investment Act (WIA) Adult, and
- ❖ WIA Youth

Most participants (69 percent) at the MET Center were enrolled in Project RESPECT (Exhibit 16). Project RESPECT participants are typically TANF recipients required to participate in work activities. These participants take the three-week job readiness

course or if found to be employment ready, are referred for job placement. TANF participants who complete the job readiness program may go back to the MET Center to take vocational/hard skills training courses. TANF participants who are directly referred for placement do not attend soft skills classes but would receive job placement support. Project RESPECT/TANF participants receive assistance with job placement and retention for up to two years.

Exhibit 16. Participant Subgroups at the MET Center

	N	Pct
MET Center Subgroups (based on initial enrollment)		
Project RESPECT	5,706	69%
Hard skills program	1,102	13%
WIA Adult	972	12%
WIA Youth	441	5%
	8,221	100%

Note: 433 participants at the MET Center who had initially enrolled in the housing program are excluded from the analysis as they are thought to be quite different from the other participants at the MET Center.

Source: Site MIS Systems

Hard skills enrollees are usually individuals who come to the program on their own, attend an orientation session, and are usually interested in the on-site vocational classes like construction preparation, manufacturing, welding, computer aided design, life sciences and licensed practical nurse program. Some job readiness training is also incorporated in the curriculum of the MET Center’s occupational/hard skills training programs, which is the primary way non-TANF CWF recipients receive these services. WIA adults are referred to the MET Center from St. Louis County for job training classes and other vocational training. WIA youth also receive job readiness training and job placement assistance in addition to GED assistance. To get the full range of CWF services, hard skills eligible participants and WIA participants have to qualify for Individual Training Account (ITA) and/or Pell funding. Post-placement support is usually available for one year; for WIA participants, if funding is renewed, this support can extend for up to two years.

Project RESPECT participants are mostly females with children (**Exhibit 17**). Project RESPECT participants are the least educated of the subgroups at the MET Center, with only 58 percent entering the program with a high school diploma. WIA participants are less likely to have children than the other two groups. These four groups are quite different in terms of their composition. Hard skills participants are less likely to be

unemployed at program enrollment. At the time of their enrollment in CWF, 90 percent of TANF and WIA adults were unemployed. By comparison, 76 percent of hard skills participants were unemployed.

Exhibit 17. Characteristics by MET Center Participant Subgroups

	Project RESPECT	Hard skills program	WIA Adult	WIA Youth
Total participants	5,706	1,102	972	441
Gender	89% female	31% female	49% female	53% female
Marital status	16% married or with a domestic partner	23% married or with a domestic partner	14% married or with a domestic partner	4% married or with a domestic partner
Presence of children	91% with children	61% with children	39% with children	30% with children
Race	87% African American	93% African American	96% African American	97% African American
Median age at enrollment	26 years	29 years	30 years	20 years
Education at program enrollment	58% had at least a high school diploma	79% had at least a high school diploma	77% had at least a high school diploma	59% had at least a high school diploma

Source: Site MIS Systems

Starting in July 2008, the MET Center started serving all of St. Louis' TANF population, and there was decreased enrollment in hard skills due to a reduction in ITA funds. Most hard skills participants (over 80 percent) had enrolled in CWF in 2006 and 2007. In contrast, 73 percent of Project RESPECT enrollees, 63 percent of WIA adult, and 61 percent of WIA youth participants enrolled in 2008 and 2009.

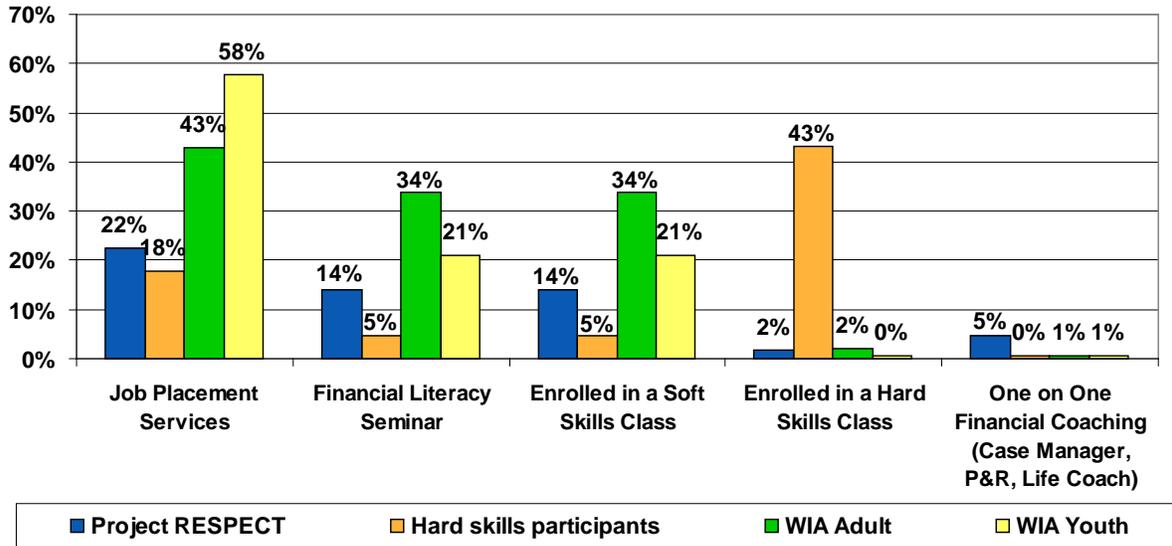
Services Received by MET Center Subgroups

As discussed above, at the MET Center, all participants are considered to have been screened for public benefits. Also, all Project RESPECT and WIA participants applied for work supports and received two pre-assessments. A small share (14 percent) of hard-skills eligible participants also received these services, possibly because they had qualifying funding (ITA/Pell). Less than 2 percent of Project RESPECT or WIA enrollees enrolled in a hard skills course (**Exhibit 18**). Of those eligible to take hard skills classes, 43 percent are enrolled in a hard skills class.³⁰ Project RESPECT and WIA enrollees were

³⁰ Not all eligible participants actually enroll in classes.

more likely to enroll in a soft skills class. This suggests that it is rare for participants to enroll in both soft skills and hard skills classes, either simultaneously or in sequence.

Exhibit 18. Service Receipt by MET Center Participant Subgroups



Source: Site MIS Systems

Bon Secours Subgroups

All clients at Bon Secours are eligible to enter the four-week Job Readiness Training (JRT) course, but not all attend. This could be either because they chose not to take advantage of the JRT class or because their primary interest is in receiving help with their finances and tax preparation or getting a better paying job.³¹ Bon Secours participants were classified into two groups:³²

- ❖ Job readiness Training (JRT) course participants, and
- ❖ Other participants (non-JRT)

³¹ Over half of the non-JRT participants had UI wages in the quarter of CWF enrollment compared to less than one-third of the JRT participants.

³² JRT class participants include those who enrolled, are attending, completed the class, or participants who had obtained a JRT certificate. Participants who did not enroll in the class, dropped out of the class, or were planning to enroll in the class are in the non-JRT group.

A majority of participants takes the JRT course at Bon Secours (**Exhibit 19**). Participants who take the JRT class also receive financial training simultaneously. They are eligible for one-on-one financial counseling upon course completion, and referred to EarnBenefits screening. In addition, they are eligible for ongoing support for up to three years. It is likely that the non-JRT participants come to CWF through OMP’s Financial Services Center for banking and that the JRT participants seek employment training placement and income supports at the Bon Secours Community Support Center.³³

Exhibit 19. Participant Subgroups at Bon Secours

	N	Pct
BS subgroups		
Job Readiness Training (JRT) class participants	620	70%
Non-JRT participants	272	30%
	892	100%

Source: Site MIS Systems

The two subgroups of participants had comparable demographic characteristics (**Exhibit 20**) for gender, marital status, presence of children, and race. The non-JRT group is slightly younger and a higher share had earned a high school diploma.

³³ According to the site, there are several reasons why clients would sign up for a JRT class but not complete it. Clients may have signed up for the JRT class to pass time while waiting for their income tax preparation or to fulfill a requirement to continue receiving their welfare benefits. Some clients became incarcerated, passed away, or did not show up for the class. In the earlier years (2005-2007), a JRT class was not required for placement assistance, so some clients dropped out after being placed. Clients might have graduated from the JRT class prior to the use of ETO and the record was not updated.

Exhibit 20. Characteristics by BS Participant Subgroups

	Job Readiness Training (JRT) Class Participants	Non-JRT Participants
Total participants	620	272
Gender	52% female	50% female
Marital status	7% married or with a domestic partner	9% married or with a domestic partner
Presence of children	73% with children	74% with children
Race	95% African American	95% African American
Median age at enrollment	38 years	33 years
Education at program enrollment	60% had at least a high school diploma	64% had at least a high school diploma

Source: Site MIS Systems

JRT participants are more recent enrollees than non-JRT participants; in fact, a majority (53 percent) of the non-JRT participants had enrolled in the program in 2006. UI wages for non-JRT participants in the year prior to CWF program enrollment were, on average, about \$2,000 higher than JRT participants suggesting that these participants were in a better financial position than JRT participants. We also find that non-JRT participant earnings were, on average, about \$3,000 higher than earnings for JRT participants in the year following the quarter of CWF enrollment.³⁴

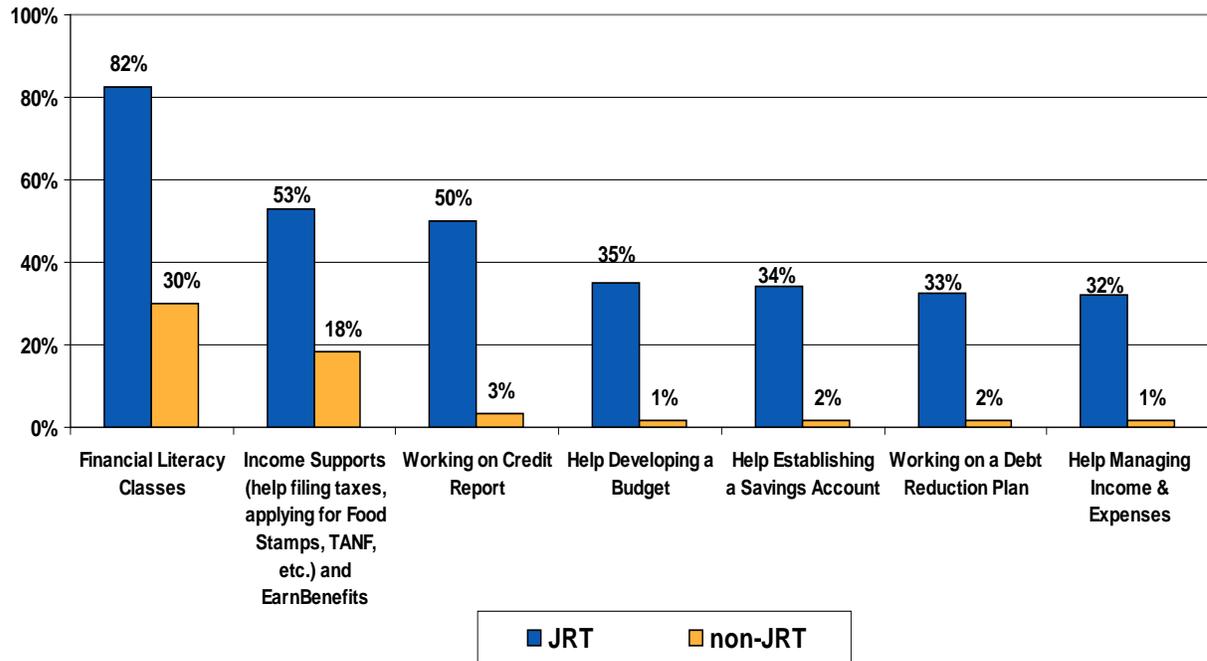
Services Received by Bon Secours Subgroups

At Bon Secours, fewer non-JRT participants receive services compared to JRT participants. Compared to 82 percent of JRT participants who take financial literacy classes, only 30 percent of the non-JRT participants take financial literacy classes (**Exhibit 21**). While 50 percent of JRT participants accessed/received help with their credit reports, only 3 percent of the non-JRT participants accessed this service. The only category where the shares are somewhat comparable for the two subgroups is for assistance with filing income taxes. Most non-JRT participants initially enrolled for a JRT class when they came in for benefits screening or help with filing income taxes but they either did not attend or dropped out of the class and left the program. We compared the length of time in the program (time between the first and last day of

³⁴ Based on 2005-2008 enrollees, a group for which we have UI wage data four quarters following the quarter of enrollment.

service) for the two groups and find that non-JRT participants stay in the program for less than 3 months compared to JRT participants who have been in the program an average of over 6 months.

Exhibit 21. Service Receipt by Bon Secours Participant Subgroups



Source: Site MIS Systems

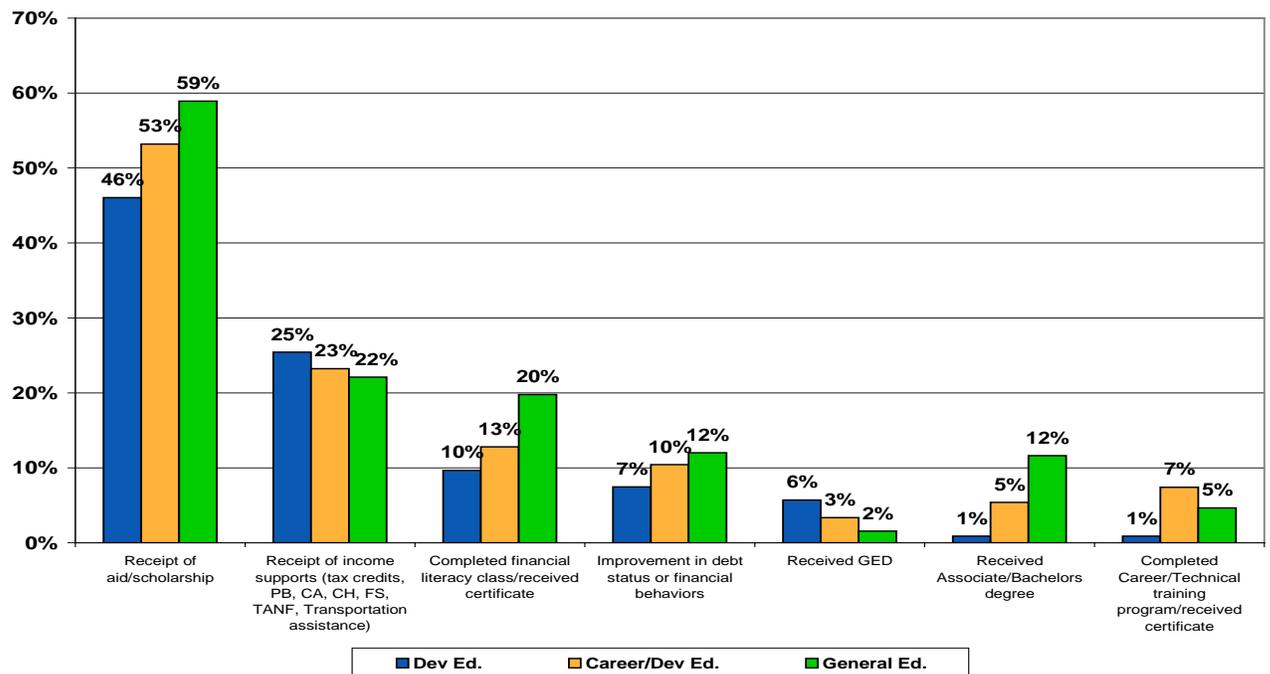
In the next section, we examine how outcome achievement varies across the various subgroups.

Section 6:

How do Outcomes Differ Across Populations/Subgroups?

Given the variation in participant service receipt, it is not surprising that there are varying levels of outcome attainment by subgroup. At CNM, participants in the general ed. group were most likely to achieve *intermediate* outcomes such as receiving a scholarship and completing a financial literacy class (**Exhibit 22**). The receipt of income supports is comparable across all three subgroups; about a quarter of the participants in each subgroup received some form of income supports. Participants' *major* achievements were in line with the likely goals for their subgroup: higher shares of participants in the general ed. group received Associates or Bachelors degrees, a higher share of participants in the developmental ed. group obtained a GED, and a higher share of participants in the career and developmental ed. group obtained a career/technical certificate.

Exhibit 22. Participant Outcomes at CNM, by Participant Subgroup
(share of all participants within subgroup)



Source: Site MIS Systems

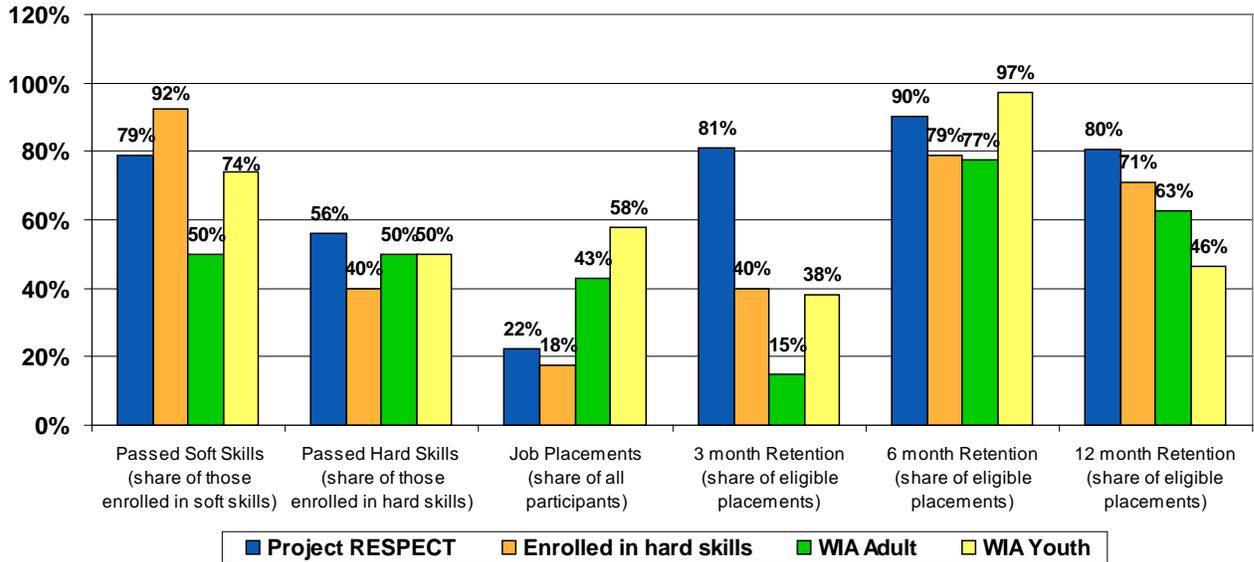
At the MET Center, higher shares of WIA participants (adults and youth) were placed in jobs (*intermediate* outcome), and hard-skills eligible participants were retained in jobs (*major* outcome) longer (**Exhibit 23**). This is despite the fact that TANF clients receive individual job placement and/or retention counseling from Better Family Life (BFL) case managers monthly for up to two years. This finding might indicate that the TANF population, despite concerted interventions, is still more difficult to place.³⁵ Of hard-skills eligible participants who also enrolled in soft skills classes, 92 percent completed the class. WIA participants can enroll in soft skills or hard skills classes depending on their need. More WIA participants (both adult and youth) enroll in soft skills classes compared to hard skills classes. WIA youth have a higher rate of soft skills class completion than WIA adults.

The job retention rates for TANF participants are high at both six and twelve months, underscoring the importance of post-placement support from the MET Center. Six-month retention rates are high for all groups but the 12-month retention rate drops off for the non-TANF groups, perhaps because their retention support and tracking ends earlier for this group.³⁶

³⁵ *“Putting Data to Work: Interim Recommendations from the Benchmarking Project.”* Marty Miles, Sheila Maguire, Stacy Woodruff-Bolte and Carol Clymer. November 2010. This recent report finds that “programs in which more than 50 percent of participants were receiving TANF had a lower median job placement rate than programs with fewer TANF recipients.”

³⁶ According to the MET Center, two years of post-placement support is available for TANF participants. For non-TANF (hard skills and WIA participants), placement and post-placement support is available up to one year. If funding is renewed on WIA, this support can be up to two years as well.

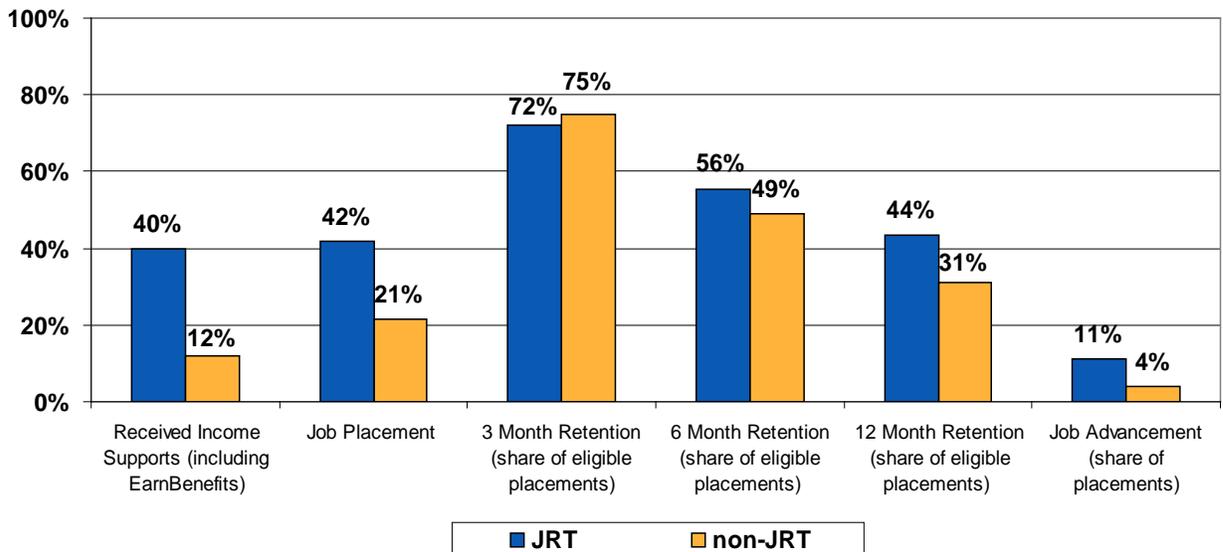
Exhibit 23. Participant Outcomes at the MET Center, by Participant Subgroup



Source: Site MIS Systems

At Bon Secours, higher shares of JRT participants attained *intermediate* and *major* outcomes (Exhibit 24).

Exhibit 24. Participant Outcomes at Bon Secours, by Participant Subgroup



Source: Site MIS Systems

Non-JRT participants are also less likely to be placed, retained, or advance in their jobs than JRT participants. This could be because they are more likely to be employed at the time of CWF enrollment.³⁷ Participants completing the JRT class get help with job placement and retention. Some participants, however, may decide not to get placed in a job but opt for educational training instead. This general pattern of outcomes by non-JRT participants is likely related to the fact that non-JRT participants do not generally stay with the program long enough to access the extensive array of services offered or follow-up services needed for employment retention.

³⁷ Based on all Bon Secours participants for whom we had UI wage data in the quarter of CWF enrollment.

Section 7:

What are the Characteristics of High Achievers?

To understand who is benefiting the most from the program, we looked at the characteristics and service receipt of participants who achieve more than one *major* economic outcome. As discussed in *Section 4*, these outcomes include major advancements in the participants' income or asset situation, including debt reduction and/or substantially increased earnings capacity (such as the completion of a certificate or educational program for which employers are willing to pay higher wages).

Major economic outcomes at CNM include obtaining an Associate's or Bachelor's degree, receipt of GED, completion of a career/technical training program and receipt of certificate, purchase of a car or a home, and repayment of all debt. High achievers at CNM are older (35 years compared to 31 years) than the rest of the program participants, less likely to have children, and more likely to have a high school diploma at the time of enrollment in CWF (86 percent compared to 75 percent for the rest of the program participants). They are also more likely to be taking a combination of career and developmental ed. courses at the time of CWF enrollment. High achievers are more likely to seek help with budget development, assistance with their credit reports, and with applications for scholarships and financial aid; they are also more likely to attend financial literacy classes (**Exhibit 25**). In addition, they are engaged with the program much longer than those who don't achieve more than one *major* economic outcome.³⁸

³⁸ The prior Service Pathways Analysis also found that gender and length of time were associated with achievement of *major* economic outcomes. Although with more time in the program, participants receive more services and are more likely to attain outcomes, continued engagement also allows for participants to be observed. For those who not continually engaged with the program, it is hard to say how they may have fared.

Exhibit 25. Service Receipt for CNM 's High Achievers Compared to Other Program Participants

Highest Achievers (21 participants)	All Other Program Participants (906 participants)
95% of the participants received bundled services; 76% received services in all three core areas	81% of the participants received bundled services; 51% received services in all three core areas
Tracking post-secondary progress (100% of participants)	Tracking post-secondary progress (82% of participants)
Career/Technical training (90% of participants)	Career/Technical training (62% of participants)
Developing a budget (76% of participants)	Developing a budget (29% of participants)
Financial literacy classes (76% of participants)	Financial literacy classes (33% of participants)
Working on credit report (57% of participants)	Working on credit report (19% of participants)
Average time in program of over 800 days	Average time in program of less than 300 days

Source: Site MIS Systems and Student Records Data

Major economic outcomes for high achievers at the MET Center include completion of a hard skills program and job retention for more than 6 months. At the MET Center, high achievers were earlier enrollees, and more likely to be females with children: 92 percent were female compared to 71 percent for the rest of the program participants and 89 percent had children compared to 75 percent for the rest of the program participants. A higher share had completed high school at the time of CWF enrollment: 75 percent compared to 62 percent (Exhibit 26). Comparing the service receipt for the high achievers and the rest of the CWF participants, we see that high achievers at the MET Center were much more likely to enroll in soft skills classes and are more likely to be Project RESPECT participants.

Exhibit 26. Service Receipt for MET Center's High Achievers Compared to Other Program Participants

Highest Achievers (713 participants)	All Other Program Participants (7,508 participants)
100% of the participants received bundled services;	85% of the participants received bundled services;
Applied for work supports (97% of participants)	Applied for work supports (88% of participants)
Financial literacy seminar, enrolled in soft skills (26% of participants)	Financial literacy seminar, enrolled in soft skills (15% of participants)
Completed soft skills training (22% of participants)	Completed soft skills training (10% of participants)

Source: Site MIS Systems

Major economic outcomes at Bon Secours include retention in job for over 6 months, advancement in a job, Associates or Bachelor’s degree, receipt of GED, completion of a hard skills training program and receipt of certificate, payment of all debt, purchase of a car. At Bon Secours, high achievers are mostly single males with children, mostly JRT participants and a couple of years older (38 years) than other participants; a higher share had a high school diploma (71 percent compared to 61 percent for the comparison group). They were more likely to access multiple services and receive assistance with their credit reports and opening a savings account (**Exhibit 27**). High achievers also spent much more time in the program than other program participants.

Exhibit 27. Service Receipt for Bon Secour’s High Achievers Compared to Other Program Participants

Highest Achievers (55 participants)	All Other Program Participants (837 participants)
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

Source: Site MIS Systems

Across the three sites, high achievers were older than non-high achievers, had more years of education; they were also more likely to receive bundled services and engage with the sites over a longer period.

Section 8:

Summary and Conclusions

This brief provides an updated *service pathways analysis* based on two additional years of ETO data, student records data for CNM, and EarnBenefits and UI wage data for Bon Secours. The objective of the analysis is to examine how CWF programs at the three fully implemented sites have changed over time and the services and outcomes that participants have achieved.

CWF programs at the three sites are continuing to serve their target population of low-income, minority families with children. Participant enrollment at CNM and the MET Center has increased every year. Bon Secours' drop in CWF enrollments in recent years has been attributed to changes in programmatic requirements. At the MET Center, there was an increase in the number of TANF participants because the Center starting serving the entire TANF population of the city of St. Louis in July 2008. Participant engagement with the sites also varies. Participants at CNM stay engaged with the program longer than participants at Bon Secours; CNM participants taking a combination of career and developmental ed. courses at the time of CWF program enrollment were the most engaged with taking courses at the college.

Service receipt and outcome achievement depend on site emphasis and participant choice. The financial/asset-building services component is prominent in all three sites and is often combined with service delivery in other core areas. Key outcomes at CNM are education focused: achievement of Associate's degrees, completion of career/technical training program, and obtaining a GED. At the MET Center, key outcomes focus on job placement and retention. At Bon Secours, key outcomes focus on soft skills training, financial literacy, job placement, and retention. Despite an initial increase in wages following CWF enrollment, the UI wage data for Bon Secours show a drop in participant wages in subsequent quarters, most likely a result of the challenging job climate of 2008 and 2009.

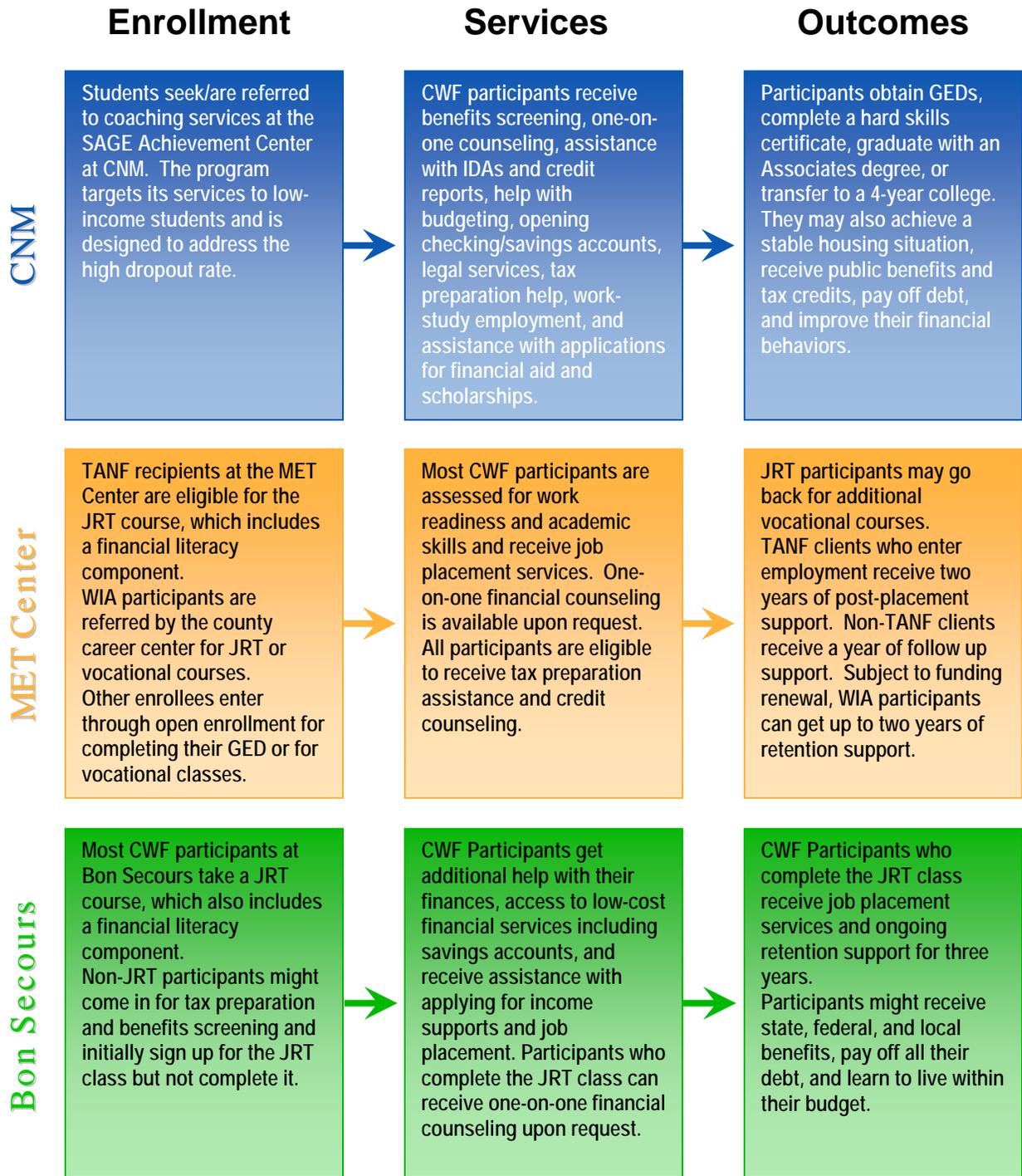
In testing the associations between service effort and outcome achievement, we find that across all three sites, asset building and financial education services are most commonly associated with achievement of *major* outcomes. In addition, significant associations between groups of participants that receive services and attain outcomes suggest that

participants who receive services in multiple service areas are more likely to achieve *major* economic outcomes.

Both service receipt and outcome attainment vary across subgroups because participants have varying needs and goals for their participation. At CNM, participants who were taking at least one general ed. class at program enrollment achieved more *intermediate* and *major* outcomes than other participants. TANF participants at the MET Center face more barriers to getting a job, but those who were placed in jobs were retained longer than other subgroups, probably because they receive more years of retention support. JRT participants at Bon Secours were more engaged than the non-JRT participants. The non-JRT participants, however, appear to be financially better off, both before and after CWF enrollment, suggesting that this group may not access the range of CWF services because they do not perceive the same relative need.

High achievers at the sites are accessing the whole host of program services. In general, services most commonly associated with building financial stability like budgeting, work supports, and working on credit reports, help participants achieve outcomes that might contribute towards longer-term financial stability.

Appendix Table 1. Client Flow in the Three Sites



Appendix Table 2. CNM: Service Receipt and Attainment of a *Major* Economic Outcome

ETO Service Categories	Completion of Hard Skills Course	Car Purchase	Obtained an AA or a BA	Received a GED
Financial Education and Asset-building Services				
Assistance with opening a savings account	+	+	+	
Assistance with establishing a 401k retirement account		+	+	+
Assistance with developing a budget	+	+	+	
Financial literacy classes	+		+	+
Assistance with opening a checking account	+		+	
Assistance with long-term dedicated savings	+		+	
Assistance with improving credit score		+	+	
Working on credit report	+		+	
Assistance with home purchase		+	+	
Assistance with car purchase				+
Assistance with securing stable housing		+		
Assistance with managing income & expenses		+		
Assistance with reducing reliance on predatory lenders		+		
Assistance with working on a debt reduction plan		+		
Employment and Education Services				
Track Post-Secondary Education Progress	+	+	+	+
Career/technical Training	+	+	+	
Track Basic Skills to GED Attainment			-	+
Soft Skills & Job Readiness Training	+		+	
Employment Placement Development	+		+	
Income and Work Supports				
Public Benefits-TANF	+	+	+	+
Public Benefits-Child Care	+		+	+
Assistance with Scholarships	+	+		
Assistance with Filing Income Taxes/Credits	+		+	
Public Benefits - Child Health Care	+		+	
Assistance with legal help, transportation, etc.	+		+	
Public Benefits - Food Stamps		+		

Note: A + sign indicates a positive and significant (at the 10 percent level or below) association between receiving an ETO service and attainment of a major economic outcome. A - sign indicates a negative and significant (at the 10 percent level or below) association between receiving a service and attainment of a major economic outcome.

Source: Site MIS Systems and Student Records Data

Appendix Table 3. MET Center: Service Receipt and Attainment of a *Major* Economic Outcome

	Completion of Hard Skills Class	Retention for More than 6 Months
Pre-assessment	-	+
Attended financial literacy seminar	+	+
Attending one-on-one financial coaching session	-	-
Attending soft skills class	+	+
Attending hard skills class	+	

Note: A + sign indicates a positive and significant (at the 10 percent level or below) association between receiving a service and attainment of a major economic outcome. A - sign indicates a negative and significant (at the 10 percent level or below) association between receiving a service and attainment of a major economic outcome.

Source: Site MIS Systems

Appendix Table 4. Bon Secours: Service Receipt and Attainment of a *Major* Economic Outcome

ETO Service Categories	Job Advancement	Car Purchase	Retention for more than 6 months
Financial Education and Asset-building Services			
Assistance with opening a savings account	+	+	+
Assistance with establishing a 401k retirement account	+	+	+
Working on credit report	+	+	+
Assistance with developing a budget	+	+	+
Assistance with managing income & expenses	+	+	+
Assistance with working on a debt reduction plan	+	+	+
Assistance with long-term dedicated savings		+	+
Assistance with car purchase	+		+
Financial literacy classes	+		+
Assistance with reducing reliance on predatory lenders	+		+
Assistance with securing stable housing			+
Employment and Education Services			
Track Post-Secondary Education Progress	+		+
Employment Placement Development	+		+
Hard Skills Training	+		
Income and Work Supports			
Work Supports (including EarnBenefits)	+		+

Note: A + sign indicates a positive and significant (at the 10 percent level or below) association between receiving an ETO service and attainment of a major economic outcome.

Source: Site MIS Systems