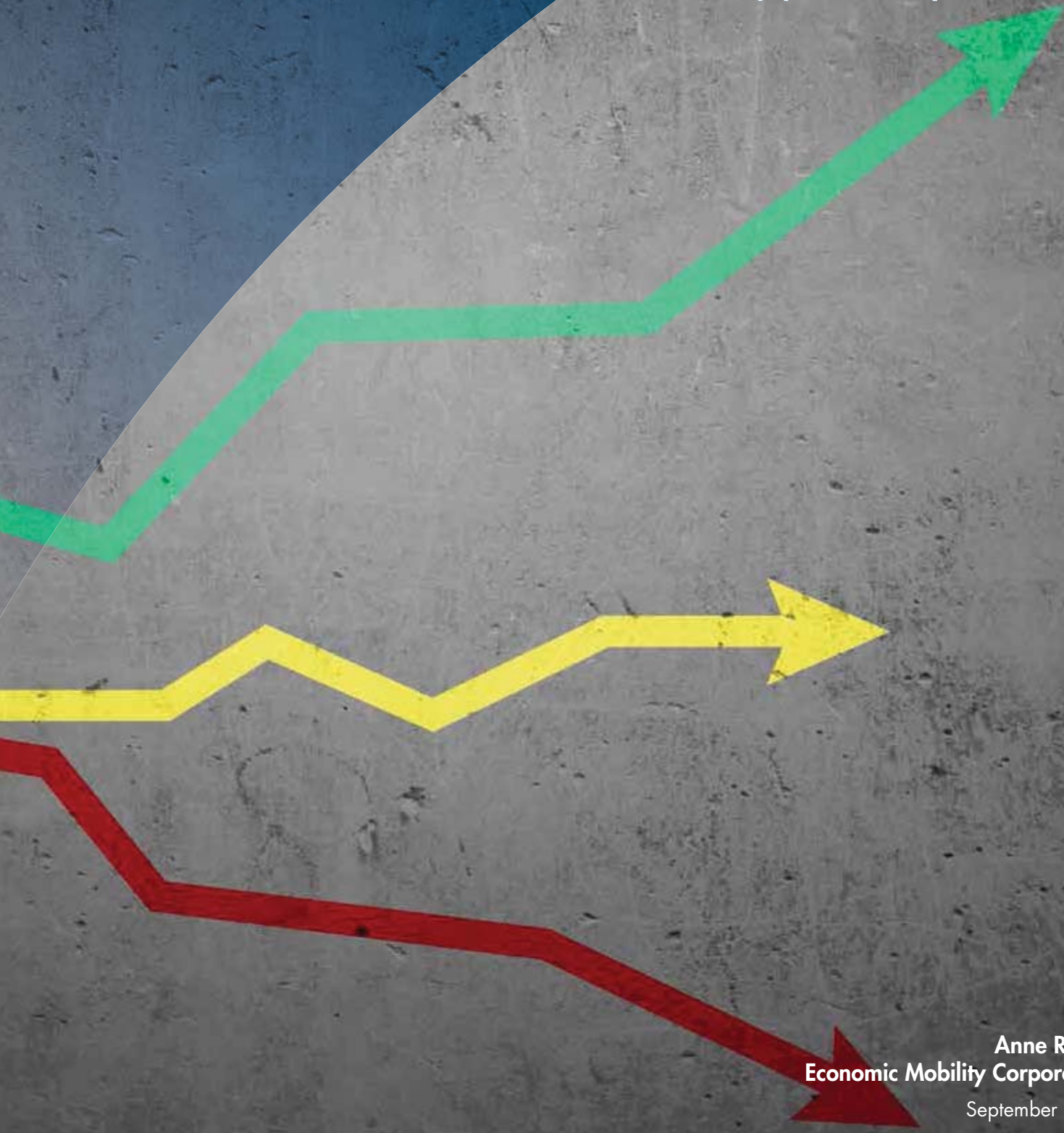


First Steps on the Road To Financial Well-Being:

Final Report from the Evaluation of LISC's
Financial Opportunity Centers



Anne Roder
Economic Mobility Corporation
September 2016



This report is based upon work supported by the Social Innovation Fund (SIF), which unites public and private resources to evaluate and grow innovative community-based solutions with evidence of results. The Social Innovation Fund is a program of the Corporation for National and Community Service, a federal agency that engages more than 5 million Americans in service through its AmeriCorps, Senior Corps, Social Innovation Fund, and Volunteer Generation Fund programs, and leads the President's national call to service initiative, United We Serve.

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The Economic Mobility Corporation (Mobility) identifies, develops and evaluates programs and policies that enable disadvantaged individuals to acquire the education, skills and networks needed to succeed in the labor market so that they can support themselves and their families.

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Executive Summary

Low-income families face substantial challenges to achieving financial security and upward mobility. Since the end of the recession, in 2009, the real median wages of workers in the lowest-wage quintile have declined by 5.7 percent.¹ The number of all workers involuntarily employed part-time remains unusually high.² Periods of unemployment, low wages, and part-time work make it difficult for families to cover basic expenses and to save. In 2011, 78 percent of low-income households were liquid-asset poor, meaning they did not have enough savings or other financial assets to cover basic living expenses for three months at the federal poverty level.³ These families need to borrow to weather crises such as job loss, illness, or unexpected expenses. However, they often lack access to mainstream forms of credit due to their limited credit histories or low credit scores. About 30 percent of consumers in low-income neighborhoods are “credit invisibles”—they have no credit report with the three major credit reporting agencies; another 15 percent have credit reports but insufficient credit histories to generate a score.⁴ Low-income families’ lack of financial assets and lack of access to affordable forms of credit hinder their ability to accumulate assets, such as homes, vehicles, and retirement savings, as well as afford quality education, further limiting their potential for increasing their net worth and achieving economic mobility.

In an effort to improve low-income families’ financial well-being, the Local Initiatives Support Corporation (LISC) provides community organizations financial support and technical assistance to operate Financial Opportunity Centers (FOCs). Based on the Center for Working Families model developed by the Annie E. Casey Foundation, FOCs seek to increase low-income families’ financial prospects by providing integrated services in three core areas: financial counseling, employment assistance, and assistance accessing public benefits to supplement income from work. FOCs strive to help individuals become consistently employed, improve their credit rating, and increase their net income and net worth. Employment services include basic job readiness training and job placement as well as connections to training in basic skills, computer skills, and occupational skills. Financial services include education and individual financial coaching focused on solving specific problems, planning for financial stability, and connecting individuals to financial service providers, financial vehicles for saving and building credit, and free tax preparation services. Income support counselors help families navigate public benefit systems’ complex eligibility and enrollment processes in order to access benefits to supplement income. The FOC model maintains that the three core services work best when they are integrated.

In 2010, the Corporation for National and Community Service (CNCS) awarded LISC a Social Innovation Fund grant to expand and evaluate the FOC model. Since then, the model has expanded from 24 centers in 6 cities to over 75 centers in 30 cities around the country. FOCs offer an important model for the workforce development and asset-building fields. They seek to address a number of barriers to financial

stability that low-income families face, including periods of unemployment, low financial literacy, barriers to accessing financial services, and the need for income supports to supplement wages that are not sufficient to support a family.

LISC contracted with the Economic Mobility Corporation (Mobility) to conduct an independent evaluation of the effectiveness of five FOCs in Chicago, where the network had been operating for several years and, therefore, we expected the programs would provide a fair test of the fully implemented model. The individuals in the study were seeking assistance with employment and training, and the FOCs sought to engage them in financial and income support counseling as well. The organizations in the study were:

- Association House
- Instituto Del Progreso Latino
- Metropolitan Family Services
- North Lawndale Employment Network
- The Cara Program

To determine the FOCs' effectiveness, the study used a quasi-experimental design that compared program participants' outcomes to those of a similar group of job seekers who sought assistance with employment and training from the city's workforce centers. After collecting data for the FOC and comparison group members, we used propensity score matching to select the final study sample; that is, we matched comparison group members to FOC participants at the individual level based on their likelihood of being in the FOC program group given their demographics, recent employment experience, and financial situation. Only FOC and comparison group members who were sufficiently close matches were included in the final sample. This approach produced a strong comparison group of individuals who were similar to FOC participants in their financial situations and motivation to find employment and in the labor market they faced. The primary research questions the study addressed follow.

- Did participants receive services across the three core areas of employment, financial counseling, and income support counseling as expected?
- Two years after program entry, did the FOCs have a positive impact on:
 - The likelihood that individuals were employed year-round?
 - The likelihood that individuals had net income greater than zero?
 - The likelihood that individuals who lacked credit scores at program entry had scores?
 - The likelihood that individuals who had credit scores at program entry had an increase in scores?
 - The likelihood that individuals had net income greater than zero?

Past studies of the integrated service model on which the FOCs are based have analyzed program implementation and participant outcomes.⁶ The FOC evaluation

seeks to increase the existing evidence base, targeting a moderate level of evidence according to the CNCS guidelines. That is, the study uses a quasi-experimental design that demonstrates equivalence between the treatment and comparison groups and, therefore, supports causal conclusions. However, the study was conducted with five FOC programs in one city, limiting its generalizability.

To answer the study's research questions we analyzed data from phone surveys and credit reports for FOC and comparison group members and from FOC program records, program observations, and staff interviews. The surveys gathered detailed information about study participants' employment, education and training, family income, expenses, assets, and debts, which we used to create the outcome measures related to employment, net income, and net worth. Measures of credit outcomes were based on participants' TransUnion credit reports, which contained credit scores and information about use of credit products, such as mortgages, loans, credit cards, and other lines of credit, including payments made, delinquencies, and current status of each account.

We used multivariate regression analysis to examine program impacts, that is, differences between the outcomes of FOC and comparison group members. The outcomes presented account for any differences in demographic and financial characteristics between the FOC and comparison groups that remained after matching. Our primary analysis used an intent-to-treat (ITT) framework to assess program impacts; that is, we examined the impacts for all participants who sought employment assistance from the programs, regardless of whether or not they actually ended up receiving services. We also conduct exploratory analyses of the effect of the FOCs on subgroups of individuals who received program services.

Study enrollment took place from October 2011 to August 2012. We conducted baseline surveys and collected credit report data at the time of program entry for 810 FOC participants and 1,030 comparison group members. We attempted the two-year follow-up survey with the 810 FOC participants and with 850 comparison group members who best matched the FOC participants on demographic and financial characteristics. We completed two-year follow-up surveys with 553 FOC participants and 653 comparison group members. We then conducted the propensity score matching with the individuals who completed the follow-up survey, resulting in a final analysis sample of 500 FOC participants and 649 comparison group members.

Our final report presents the findings on the FOCs' impacts on low-income job seekers' employment, net income, credit, and net worth two years after entering the programs. Our primary findings regarding program impacts include the following.

- The percent of FOC group members who were employed year-round increased almost 21-percentage points from the year before to the second year after program entry—a change that was significantly greater than that among comparison group members. Both FOC and comparison group members experienced

about a 15 percentage-point increase in the likelihood of being employed at all during the year and a \$2,000 increase, on average, in annual earnings. The small differences between the groups in employment rates and earnings were not statistically significant.

- The increased employment did not translate into positive impacts on participants' net income two years after program entry. While participants' earnings from work increased, monetary support from family and friends decreased, as did reliance on unemployment insurance benefits. At the same time, participants' expenditures on basic living expenses, including rent, utilities, and food, increased.
- The FOCs had significant positive impacts on participants' credit. FOC participants were more likely to have positive activity on their credit reports in the form of on-time payments on loans, credit cards, and other lines of credit, as well as trade accounts with positive ratings. Among individuals who lacked a credit score at program entry, FOC group members were significantly more likely than those in the comparison group to have a score after two years—a 9.3 percentage-point difference. Among those who had more-recent credit activity at program entry, FOC group members were significantly more likely than those in the comparison group to have prime credit scores after two years—a 13.8 percentage-point difference.
- There were no significant impacts on participants' net worth (the total value of assets minus the total value of debts). However, two years after program entry, FOC participants were less likely than comparison group members to have any debts unrelated to asset accumulation, such as medical or legal debts, child support arrears, or back taxes.
- Engaging individuals in ongoing integrated services was important but challenging. Thirty-seven percent of all study participants who sought assistance from the FOCs had at least two meetings with both the FOC financial and employment counselors. Among these participants, the FOC programs produced more consistently significant positive impacts. On average, in the second year after program entry, FOC participants who had two or more meetings with the financial and employment counselors earned \$436 more and worked 132 hours more than comparison group members. These FOC participants were also significantly more likely than comparison group members to have a prime credit score after two years—a 6.4 percentage-point difference.

In sum, in the two years after program entry, the FOCs helped individuals take some initial steps to improve their financial stability. Relative to the comparison group, FOC participants were more likely to be employed year-round, to have reduced certain types of debts, and to have built more positive credit histories as reported on their credit reports. These advances had not translated into

improvements in net income or net worth by the time data collection concluded, which perhaps was not surprising given the FOC participants' limited recent attachment to the labor market, lack of assets, and level of debt when they entered the programs.

The findings indicate that integrating financial coaching and employment services can be an effective strategy for helping low-income individuals improve their financial situations. In particular, educating individuals about credit and their own credit situations is a powerful tool for helping them take steps to build positive credit histories. Achieving financial stability and mobility is a long-term process, and programs need to structure services to promote long-term engagement. Policies that support integrated service strategies need to recognize the time needed to achieve financial goals and support efforts to establish lasting relationships between participants and counselors. Throughout the report, we discuss the implications of the findings for policies and programs that seek to engage individuals in integrated services and help them achieve financial well-being.

Introduction

Low-income families face substantial obstacles to achieving financial well-being; that is, having financial security and the ability to achieve their financial goals. Populations that were already vulnerable in the labor market fared worse during the Great Recession. Blacks, Hispanics, high school dropouts, and unskilled workers experienced the highest increases in unemployment rates from 2007 to 2009 (Hout et al. 2011). Since the end of the recession, in 2009, the real median wages of workers in the lowest-wage quintile have declined by 5.7 percent (National Employment Law Project 2015). The number of all workers involuntarily employed part-time remains unusually high (Cajner et al. 2014), and the rate of involuntary part-time work for those in low-wage occupations is more than double the rate for all workers (Watson et al. 2014).

Periods of unemployment, low wages, and part-time work make it difficult for families to cover basic expenses and to save. In 2011, 78 percent of low-income households were liquid-asset poor, meaning they did not have enough savings or other financial assets to cover basic living expenses for three months at the federal poverty level (Brooks et al. 2014). These families need to borrow to weather crises, such as job loss, illness, or unexpected expenses. However, they often lack access to mainstream forms of credit due to their limited credit histories or low credit scores. About 30 percent of consumers in low-income neighborhoods are “credit invisibles”—they have no credit report with the three major credit reporting agencies; another 15 percent have credit reports but insufficient credit histories to generate a score (Brevoort et al. 2015). Mainstream lenders are reluctant to extend loans to individuals without credit scores because they are seen as risky and inexperienced in managing credit.

Families without savings or access to affordable credit face higher rates, fees, and down payments on basic financial transactions, making it even more difficult to save. When these families experience sudden changes in income, they are more likely to face food shortages, utility cutoffs, and eviction (Barr and Blank 2009; Stegman and Faris 2005). At the same time, families’ low wages, lack of financial assets, and lack of access to low-cost forms of credit hinder their ability to accumulate assets, such as homes, vehicles, retirement savings, and quality education or training, further limiting their potential for increasing their net worth and achieving economic mobility.

In an effort to improve low-income families’ financial well-being, the Local Initiatives Support Corporation (LISC) provides community organizations financial support and technical assistance to operate Financial Opportunity Centers (FOCs). Based on the Center for Working Families model developed by the Annie E. Casey Foundation, FOCs seek to increase low-income families’ financial stability by providing

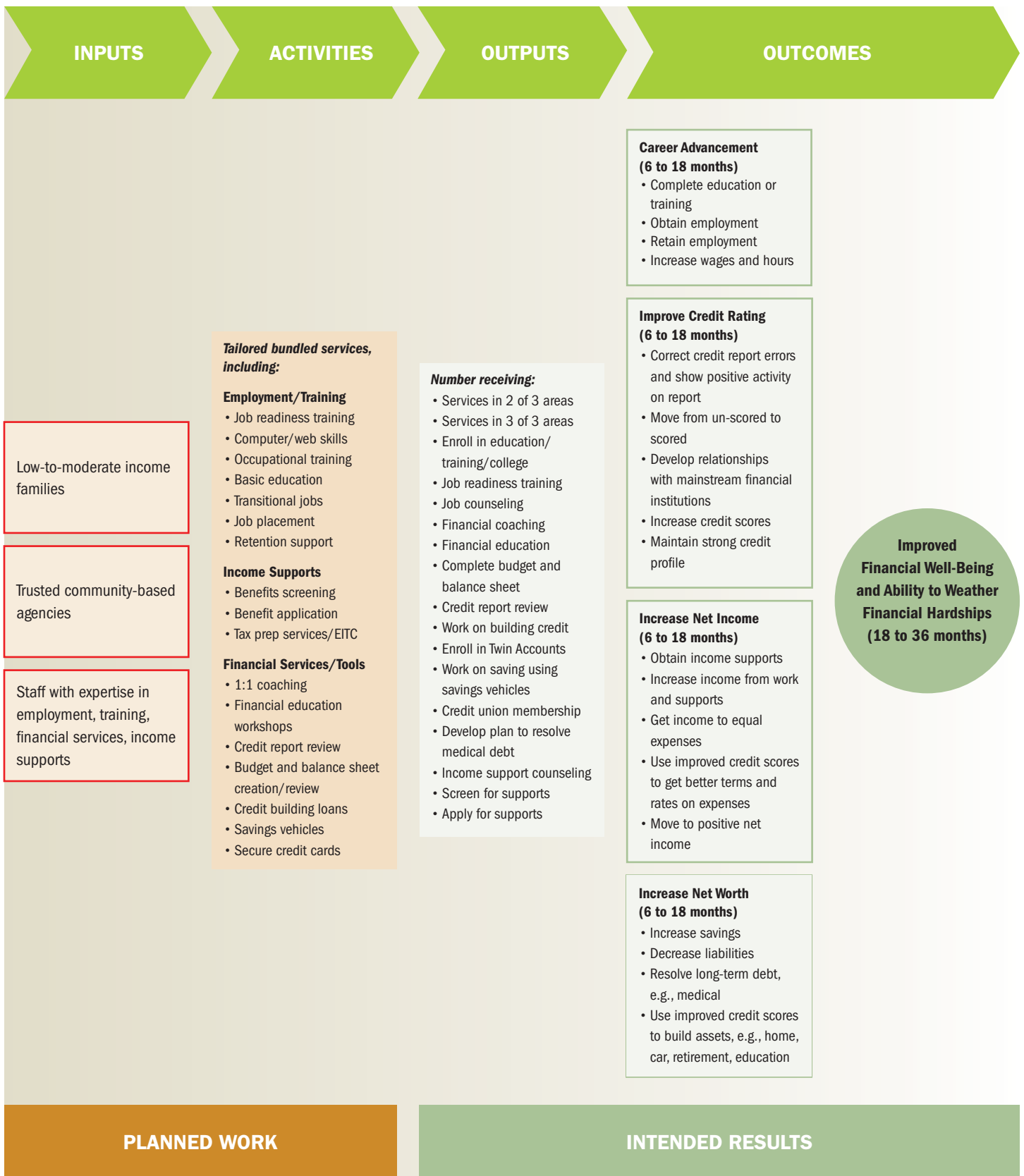
integrated services in three core areas: financial counseling, employment assistance, and income support counseling. FOCs strive to help individuals become consistently employed, improve their credit rating, and increase their net income and net worth.

Figure 1.1 illustrates the logic model underlying the FOC theory of change. Employment services often provide an entry point through which individuals participate in financial coaching and income supports access. FOC employment services include basic job readiness training and placement as well as connection to training in basic skills, computer skills, and occupational skills. High levels of debt, back child support, poor credit history, and expenses undermine the value of work. FOCs offer financial education and individual financial coaching focused on solving specific problems, planning for financial stability, and connecting individuals to financial service providers, financial vehicles for saving and building credit, and free tax preparation services. Finally, public benefits play a key role in helping families pay for everyday expenses, but complex eligibility and enrollment processes can be difficult for individuals to navigate. FOC counselors help individuals access needed benefits.

The FOC model maintains that the three core services work best when they are integrated. The expectation was that participants would work with the programs anywhere from six months to three years, depending on their needs and goals, although there was no limit on how long individuals could receive services. The program seeks to help participants achieve positive net income by removing barriers to employment, obtaining public benefits, and reducing expenses. The program also seeks to engage participants in credit-building activities; that is, making regular payments on existing or newly obtained loans or credit cards. Improved credit scores are expected to help participants further reduce expenses, access credit under better terms, increase savings, and build assets. The FOC model also posits that community-based organizations are better able than other agencies to provide an individualized level of assistance in a trusted, familiar, and accessible environment—factors that can be important in reaching underserved populations that may be alienated from mainstream financial and labor markets.

In 2010, LISC received a Social Innovation Fund (SIF) grant from the Corporation for National and Community Service (CNCS) to expand and evaluate the FOC model as part of CNCS's efforts to support innovative community-based solutions for improving the lives of people in low-income communities. Since then, the FOC model has expanded from 24 centers in 6 cities to over 75 centers in 30 cities around the country. FOCs offer an important model for the workforce development and asset-building fields. The model seeks to address a number of barriers to financial stability that low-income families face, including periods of unemployment, low financial literacy, institutional barriers to accessing financial services and products, and the need for income supports to supplement wages that are not sufficient to support a family.

Figure 1.1 Financial Opportunity Centers Logic Model



This report presents our findings on the impacts of five FOCs in Chicago on low-income job seekers' employment, net income, credit, and net worth two years after entering the programs. We found that the FOCs were effective in helping individuals take initial steps to improve their financial stability two years after program entry. Relative to a comparison group, FOC participants experienced greater employment stability and reductions in certain types of debts, and built more positive credit histories, as reflected on their credit reports. These advances had not translated into improvements in net income or net worth by the time data collection concluded two years after program entry. Given the FOC participants' limited recent attachment to the labor market, lack of assets, and level of debt when they entered the programs, it is perhaps not surprising that helping them achieve financial stability and mobility requires a long-term strategy. Throughout the report, we offer lessons learned from the FOC experience about engaging individuals in integrated services and helping them achieve financial stability.

The FOC Evaluation

LISC contracted with the Economic Mobility Corporation (Mobility) to conduct an independent study of the effectiveness of five FOCs in Chicago. Given that the FOC network in Chicago had been operating for several years and other sites were fairly new, LISC and Mobility felt that a study of the Chicago programs would provide a fair test of the fully implemented FOC model. The five organizations in the study were selected from the 11 programs operating in Chicago at the time because (1) they built the FOC services into employment programs, which was the model we were interested in testing; (2) they served a diverse group of low-income job seekers; and (3) they represented a mix of agency types and service offerings. [Figure 1.2](#) provides a brief description of the five organizations in the FOC study.

The FOC evaluation addressed the following research questions.

Implementation Questions

- What employment, financial counseling, and income support services did individuals receive from the FOCs?
- How frequent was participants' contact with the programs and over what duration of time did their contact take place?
- Did participants receive services across the three core areas as expected and for the duration expected?
- Were certain subgroups more likely than others to receive the intended services?
- In what important ways did the implemented model differ from the planned model?
- How much variation in implementation fidelity was there across the five organizations?
- Were FOC participants more likely than comparison group members to receive integrated services in the three core areas?

Impact Questions

- Did the FOCs have a positive impact on individuals' outcomes two years after entering the programs across the domains of career advancement, net income, credit, and net worth? We present all of the indicators we examined within each of these domains in Figure 4.1 in Chapter 4. The primary impact questions were:
 - Did the FOCs increase the likelihood that individuals were employed year-round in the second year after program entry?
 - Did the FOCs increase the likelihood that individuals had net income greater than zero two years after program entry?
 - Did the FOCs increase the likelihood that individuals who lacked credit scores at program entry had scores two years later?
 - Did the FOCs increase the likelihood that individuals who had credit scores at program entry had an increase in scores two years later?
 - Did the FOCs increase the likelihood that individuals had net income greater than zero two years after program entry?
- Did program impacts vary for subgroups of job seekers?
- Did program impacts vary across the five study sites?

To assess program impacts, the study used a quasi-experimental design that compared FOC participants' outcomes to those of a similar group of individuals who sought assistance with employment and training from the city's workforce centers. The design addressed a primary concern with using quasi-experimental methods to evaluate voluntary programs; that is, the potential selection bias that results from differences in motivation between program participants and nonparticipants. The study focused on individuals who were seeking employment and training assistance from the FOC programs to help them get a job—the same motivation expressed by the comparison group members, who were seeking assistance from the workforce centers. The benefits of this approach were that at the time of study enrollment the comparison group members and FOC participants were likely to be in similar employment situations, similarly motivated to find employment, and navigating the same or similar labor, housing, and financial markets.

Despite the advantages of this approach, the characteristics of members of the FOC program and comparison groups were unlikely to be identical at the time of study enrollment. Therefore, we utilized a propensity score matching approach to select the final sample; that is, we matched comparison group members to FOC participants at the individual level based on their likelihood of being in the FOC program group given their demographics, recent employment experience, and financial situation. Only FOC participants and comparison group members who were sufficiently close matches were included in the final sample. Researchers have

Figure 1.2 The Five Organizations in the FOC Study

Association House (AH)

Founded in 1899 as a settlement house, AH is a nonprofit multiservice organization that provides child welfare, behavioral health, education, and employment services to help adults and youth become self-sufficient. AH's traditional focus is on emergency services, and it serves thousands through its food pantry and intensive case-management services. In 2006, AH opened a career center to provide adult education and employment services and began providing FOC services to individuals in these programs. In January 2013, AH decided to end its FOC program. A case manager and a financial counselor continued to provide limited services to existing participants through May 2013, about nine months after the study enrollment period ended.

Instituto Del Progreso Latino (IDPL)

IDPL is a nonprofit workforce development organization founded in 1977 with a mission of contributing to the "development of Latino immigrants and their families through education, training, and employment that fosters full participation in the changing U.S. society while preserving cultural identity and dignity." Its programs include occupational training, classes in GED preparation, citizenship, and English as a second language, youth development programs, a charter high school, and an alternative high school. IDPL was one of the first organizations to implement the FOC model in Chicago in 2005.

Metropolitan Family Services (MFS)

MFS is a nonprofit multiservice agency founded in 1857 with a mission to strengthen families and communities by providing services in economic stability, education, emotional wellness, and empowerment. Its traditional programmatic focus is providing counseling to families involved with the state's family services department and the city's housing authority. The MFS FOC was the newest program among the five study sites. It began operating in June 2011 out of Kennedy King College (KKC). MFS took over management of the FOC in January 2012, when the original parent organization, Jane Addams Hull House, ceased operations. The entire staff remained on board, and program operations were largely uninterrupted by the change.

North Lawndale Employment Network (NLEN)

NLEN is a nonprofit workforce development organization founded in 1999 to address the employment needs of community residents. Its mission is to improve residents' earning potential through employment initiatives that lead to economic advancement and improved quality of life, including skills training and subsidized employment opportunities. Like IDPL, NLEN was one of the first organizations to implement an FOC in Chicago in 2005.

The Cara Program (TCP)

TCP is a nonprofit workforce development organization founded in 1991 to help adults affected by homelessness and poverty to find employment. The organization provides training in life skills, job readiness, and career development, as well as subsidized employment opportunities, job placement, and job retention assistance. The TCP FOC was originally operated by another multiservice community agency, and TCP assumed management of the program in 2008.

found that propensity score matching has been effective in replicating experimental results from evaluations of employment and training programs when three criteria are met: (1) the data for the intervention and comparison groups are collected using the same data source; (2) the participants and nonparticipants reside in the same local labor market; and (3) the data contain variables relevant to modeling the program participation decision (Smith and Todd 2005). The FOC study met these criteria. We provide details about how we constructed the comparison group in Appendix A.

Past studies of the integrated service model on which the FOCs are based have analyzed program implementation and participant outcomes.⁵ The FOC evaluation seeks to increase the existing evidence base, targeting a moderate level of evidence according to the guidelines issued by CNCS. The study uses a quasi-experimental design that demonstrates equivalence between the treatment and comparison groups and, therefore, supports causal conclusions. However, the study was conducted with five FOC programs in one city out of the more than 75 programs operating in 30 cities around the country, limiting its generalizability.

To answer the research questions, we collected data using the following methods:

- **Baseline and follow-up surveys of study participants.** We conducted phone surveys of FOC participants and comparison group members at the time they sought assistance from their respective agencies and again two years later. The surveys gathered information about study participants' education, employment history, family income, expenses, assets, and debts, as well as demographic data, such as age, race and ethnicity, gender, criminal-record status, housing status, and family structure.
- **Participants' credit reports.** We accessed participants' credit reports from TransUnion, one of the three major credit bureaus, at the time of program entry as well as both one and two years later. The credit reports included credit scores and information about use of credit-based products, such as mortgages, installment loans (e.g., automobile loans, student loans), credit cards, and other lines of credit, including payments made during the previous two years, history of delinquencies, and current status of each account (positive or negative). [Figure 1.3](#) provides definitions of the credit report terms used in this report.
- **FOC program data.** We collected data from the performance management system that LISC maintains and that all FOC organizations use to track program participation. The data included information about the types of counseling the participants received as well as the duration of their participation in the program.
- **Site visits.** To learn about differences in the five organizations' program structure and content, we conducted interviews with FOC staff members, observed program activities, and conducted focus groups with participants. The staff interviews included the program directors; employment, financial, and income support counselors; career coaches; and job readiness instructors. Activities we observed included FOC orientations, job readiness and life skills workshops, and financial workshops (where provided).

Study enrollment took place from October 2011 to August 2012 for the FOC participant group and from October to December 2011 for the comparison group. We conducted baseline surveys and collected credit report data at the time of program entry for 810 FOC participants and 1,030 comparison group members. We used propensity score matching to select a sample of 850 comparison group members

Figure 1.3 Credit Report Terms**Credit scores**

The credit scores analyzed in this study are FICO scores, a universal scoring system that uses data from the three major credit bureaus. FICO scores play a critical role in individuals' access to financial services and products. Credit scores are a function of payment history on trade accounts (e.g., loans and credit cards), debt-to-credit ratio, length of credit history, types of extended credit, and variables related to recent transactions. FICO scores range between 350 and 850.

Subprime scores

Subprime scores signify high financial risk. While different lenders use different thresholds for determining subprime scores, a score below 620 is generally considered subprime.

Unscored

Credit reports may indicate that an individual is unscored due to insufficient credit history. To have a credit score, individuals generally must have at least one trade account that has been open for six months or more and have had activity on an account in the past six months.

Trade accounts

Credit reports include information about three types of trade accounts that remain on the report for as long as they are active or, if they are no longer active, for seven to ten years from the date of last activity. Installment accounts—most commonly mortgages, car loans, and student loans—have fixed terms and require regular payments. Revolving accounts include credit cards, charge cards, and home equity lines of credit, which have open terms and minimum payments that vary with the balance. “Open” accounts have no credit limit and must be paid in full at the end of each month. Examples include utility, telecommunications, and child support accounts. For each trade account, credit reports include the credit limit, balance, late payments, amount past due, date opened, payment history over the previous two years, and date closed, if applicable.

Thin files

Individuals are said to have thin credit files if they have few active trade accounts or only new accounts on their credit reports. Many lenders will not offer their best terms to applicants with thin files because without sufficient information to review, they assume the applicants are at high risk of default. In this report, we define thin files as credit reports with fewer than three open trade accounts.⁷

Positive versus negative rating

Trade accounts have a positive rating if the account is paid as agreed as of the most recent payment or when it was closed. Trade accounts are given negative ratings if the most recent payment was made late or if the account is in collections, repossession, or has been charged off to bad debt—that is, if the creditor has declared that the debt is unlikely to be collected.

from this pool who best matched the FOC participants. We attempted the two-year follow-up survey with this sample of 810 FOC participants and 850 comparison group members and completed the surveys with 553 FOC participants and 653 comparison group members—response rates of 68 percent and 77 percent, respectively. We then conducted the propensity score matching with the individuals who completed the two-year follow-up survey, resulting in a final analysis sample of 500 FOC participants and 649 comparison group members. Appendix A provides additional details about the data, the matching process, and differences between the FOC participants who are in the final sample and those not in the final sample due to attrition from the survey or the matching process.

This Report

In Chapter 2, we present the demographic, employment, and financial situations of the study participants at the time they sought assistance from the programs. Chapter 3 examines the implementation of the FOC model, including the extent to which individuals received the intended services and whether FOC participants were more likely than comparison group members to receive the targeted services. In Chapter 4 we present the findings on the FOC programs' impacts on participants' outcomes in the domains of career advancement, net income, credit, and net worth. We conclude with the implications of the findings for policy and practice.

Chapter 2

Characteristics of the Study Participants

The FOCs broadly sought to serve low-income individuals living in or near the Chicago communities in which the programs were located. While some organizations had eligibility criteria for participating in certain employment and training services, only one conducted an extensive assessment process for admitting participants. [Figure 2.1](#) summarizes the populations recruited at each of the FOC study sites. All of the FOCs served participants who lived throughout the city, but a large portion of the participants in each program resided in or near the communities the organizations sought to serve. While the FOCs generally enrolled individuals seeking a range of services, including supportive services, the study included only individuals who were seeking employment and training services to help them get a job.

We recruited comparison group members from the five workforce centers operating in Chicago at the time the study began. The locations and percentages of comparison group members recruited from each location follow. The differences in the percentages recruited from each center reflect the level of activity and flow of eligible job seekers at the time of study enrollment.

- Garfield Workforce Center (8 percent), in the East Garfield Park community, on the West Side
- Mid-South Workforce Center (31 percent), in the Kenwood community, on the South Side
- Pilsen Workforce Center (28 percent), in the Lower West Side community area
- Sheridan Workforce Center (9 percent), in the Uptown community, on the North Side
- Southwest Workforce Center (24 percent), in the Ashburn community, on the Southwest Side

Given the broad population the FOCs aimed to serve, we used limited eligibility criteria when recruiting individuals from the workforce centers to make up the comparison group pool. To be eligible, individuals recruited at the workforce centers had to meet the following criteria:

- Be age 18 or older.
- Have household income at or below 200 percent of the federal poverty level during the previous 12 months (which was \$37,060 for a family of three in 2011).
- Be seeking employment and training services in order to get a job.

The individuals seeking assistance from the FOC organizations and workforce centers came from many of the same communities in Chicago. The maps in [Figure 2.2](#) depict the residential location of the study participants at the time they sought assistance from their respective programs. The blue dots indicate the location of the FOC organizations (one FOC organization had two locations) and workforce centers. The largest concentrations of participants in both groups lived on the West, South, and Southwest Sides of Chicago. The main difference between the groups was the cluster of comparison group members who lived on the North Side near one of the city's workforce centers.

Figure 2.1 Target Populations at the Five FOC Study Sites**Association House (AH)**

AH primarily served individuals in or near the Humboldt Park community in which it is located, a more racially diverse area than those served by the other FOC sites. Individuals at any skill level could participate in its job readiness training—the program in which most FOC participants took part. Those interested in customer service skills training had to test at least at the eighth-grade level in reading and math, and AH’s subsidized employment program was open only to individuals with criminal records who passed a drug test and were deemed suitable for one of the positions.

Instituto del Progreso Latino (IDPL)

IDPL primarily served individuals in the predominantly Latino communities of Pilsen, Little Village, and Back of the Yards. Individuals at any skill level could participate in its FOC program. Those interested in receiving assistance with employment (true of all study participants) were required to provide documentation of their legal status.

Metropolitan Family Services (MFS)

MFS served residents of the predominantly African American communities of Englewood, Washington Park, and Woodlawn, on Chicago’s South Side, as well as students at Kennedy King College—the community college where the program was located. The only eligibility criterion was that individuals were age 18 or older.

North Lawndale Employment Network (NLEN)

NLEN served individuals in the predominantly African American community of North Lawndale, on Chicago’s West Side. Its flagship program, U-TURN Permitted, was open only to individuals with felony convictions who passed a drug test and a multiday assessment of their willingness and ability to participate in and benefit from the program. NLEN piloted a shorter version of U-TURN Permitted for community residents without felony convictions, but few people enrolled during the study period. Individuals interested in its urban weatherization training program were required to have at least a high school diploma, to pass a drug test, and to test at the tenth-grade level or better in reading and math.

The Cara Program (TCP)

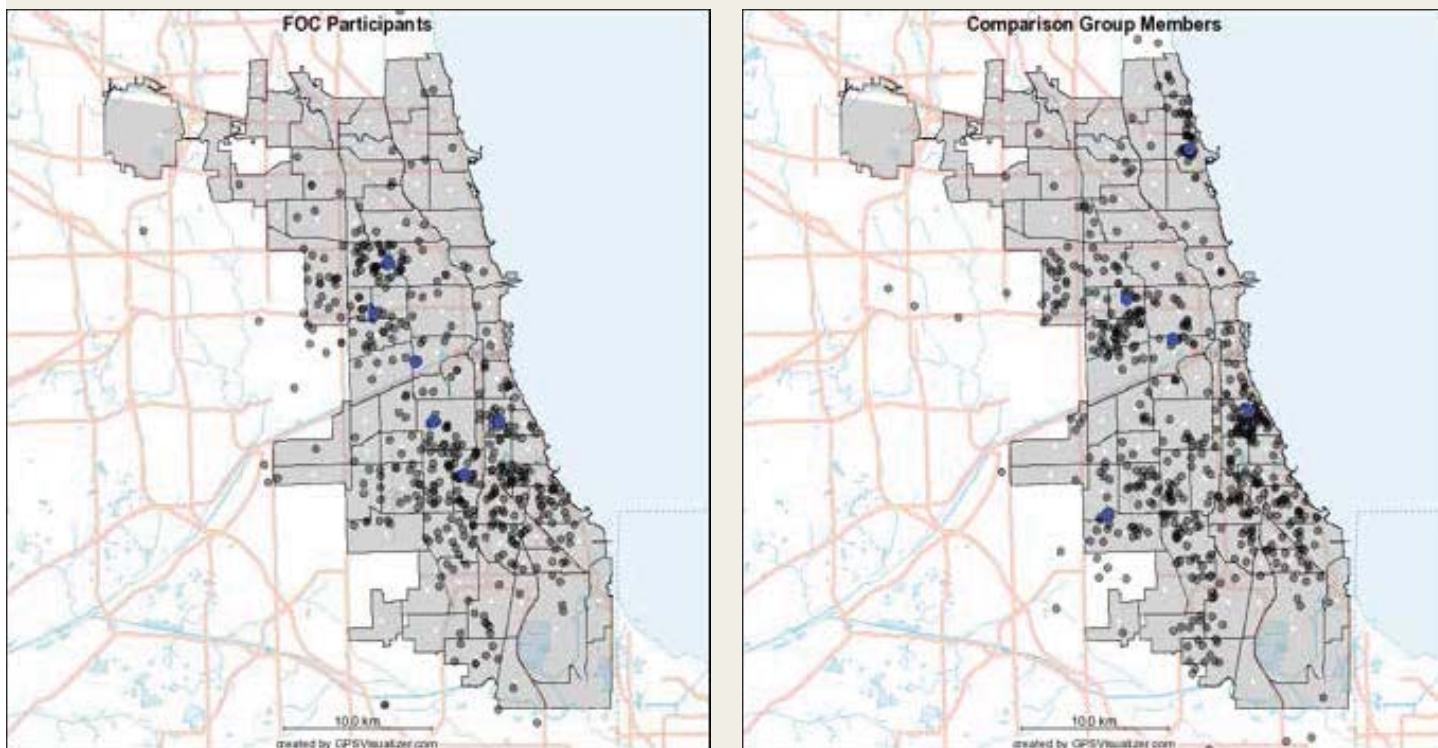
TCP primarily served individuals in the predominantly African American Quad Communities, on the South Side of Chicago. To participate, individuals were required to be 18 or older and to have been drug-free for at least four months. Individuals interested in receiving employment assistance from TCP also could not have convictions for certain types of violent crimes.

Our interim report from the FOC evaluation provides extensive information about the characteristics of the individuals who sought assistance from the FOCs.⁸ In [Figure 2.3](#), we present key characteristics of the FOC and comparison group members in the final matched sample at the time of program entry. None of the differences in the characteristics of the two groups are statistically significant. (Appendix A presents descriptive statistics for all variables used in the matching process for the FOC and comparison groups before and after matching.)

The data show that participants faced substantial financial hardship when they came to the FOC programs.

- While nearly all had worked in the past, most were struggling after the recession when they came to the programs. Half had not worked at all during the past year, and 40 percent had not worked during the previous two years.
- Most had only a high school diploma or GED (63.4 percent), while 23 percent had no diploma or degree.

Figure 2.2 Residential Location of Study Participants at the Time of Program Entry



Notes: The blue dots indicate the location of the FOC programs and workforce centers. The gray dots indicate where study participants resided. Each gray dot represents one person.

- More than three-quarters were living below the poverty level in the month prior to program entry.
- Most did not have sufficient enough income to cover their expenses; only 32 percent had positive net income (income minus expenses). In the month prior to program entry, more than 60 percent received Supplemental Nutrition Assistance Program (SNAP) benefits, formerly known as food stamps, to help make ends meet.
- Most had debts that exceeded the value of their assets; only 32.4 percent had net worth (the value of assets minus the value of debts) greater than zero.
- Nearly all participants were liquid-asset poor; that is, they did not have enough savings to cover basic expenses for three months.
- Forty-two percent had no linkages to mainstream financial institutions in the form of bank accounts, retirement accounts, credit cards, mortgages, or loans.
- More than 40 percent did not have a sufficient credit history to have a credit score, and another third had scores but thin credit files with fewer than three open accounts.

Figure 2.3 Key Baseline Characteristics of the FOC Participant Group and Comparison Group after Matching

	FOC group (N=500)	Comparison group (N=649)
Average age	38.3	38.6
Age 18 to 24	18.0%	17.2%
Female	54.6%	54.0%
Race		
Black	71.6%	70.2%
Latino	24.0%	25.6%
White	1.6%	1.5%
Other non-White	2.8%	2.7%
Highest Degree		
No degree or diploma	23.0%	23.3%
GED	16.0%	15.6%
High school diploma	47.4%	47.4%
Associate's degree	6.4%	5.9%
Bachelor degree	6.0%	6.0%
Graduate degree	1.2%	1.8%
Employment		
Employed at any time during the past year	49.6%	52.3%
Employed during all 12 months of the past year	14.7%	16.6%
Had a criminal conviction (misdemeanor or felony)	41.4%	40.2%
Marital Status		
Never married	62.0%	64.1%
Separated, divorced, or widowed	20.2%	19.3%
Married or living in marriage-like relationship	17.8%	16.6%
Had any children under age 18	48.6%	51.2%
Housing Status		
Owned home	15.0%	13.0%
Rented home	54.0%	55.9%
Lived rent-free	25.8%	25.9%
Homeless	5.2%	5.2%
Had monthly income below the poverty level	77.3%	79.2%
Received SNAP in the previous month	62.2%	64.6%
Had net income greater than zero	32.0%	31.1%
Had net worth greater than zero	32.4%	34.1%
Were liquid-asset poor	92.7%	92.9%
Credit Status		
Did not have a credit score	41.6%	40.2%
Had a credit score but a thin credit file	33.4%	35.8%
Had a credit score and a thick credit file	25.0%	24.0%
Had any linkages to mainstream financial institutions	58.0%	61.7%
Reported at least one form of financial distress	56.4%	59.8%

- More than half (56.4 percent) reported at least one form of financial distress at the time of program entry, such as being behind on rent, mortgage, or utility payments; being contacted by collection agencies; or bouncing checks or not paying the minimum balance on credit cards in the past three months.
- Many individuals relied on family and friends to get by while they were unemployed. About a quarter reported living in a house or apartment without paying rent (not including individuals living in fully subsidized housing). Nearly a third (31.9 percent) received financial help from family or friends in the month prior to program entry.

Differences between the Final Sample and the Baseline Sample

As noted in the introduction, the original sample of participants who enrolled in the study and had both baseline survey data and baseline credit report data included 810 individuals seeking assistance from the FOC programs. There was attrition from this sample due to non-response to the two-year follow-up survey, either because individuals could not be located or because they chose not to complete it. There was some additional attrition due to sample members not having close enough matches in the comparison group to be included in the final analysis. In Appendix A, we present details about the differences in the characteristics of the 500 FOC participants who were in the final sample and the 310 who were not. Overall, the individuals in the final sample were somewhat more likely than those not in the final sample to be Black than Latino, to be older, and to have at least a high school diploma or GED. They were also somewhat more likely to have a credit score, to have any connections to mainstream financial institutions, and to have worked at any time during the two years prior to entering the program. On the other hand, they were also somewhat more likely to have a criminal conviction. The results suggest that the findings in this report may not represent the outcomes that would be found for the full range of individuals the five FOCs served. Particularly underrepresented in the final sample were young adult Latino job seekers with no high school diploma or connections to mainstream financial institutions.

Discussion

The FOC participants and comparison group members faced substantial barriers to achieving financial stability when they entered the programs. About half had not worked at all during the previous year and two-thirds did not have enough income to cover their expenses. About a third relied on financial help from family or friends to get by, and more than a third reported that they were late in making payments on rent, mortgages, utilities, or credit card bills. About 40 percent had no connections to mainstream financial institutions that could help facilitate savings or access to credit, which could help them cope with periods of unemployment. The findings indicated that helping these individuals become financially stable—that is, achieving consistent employment and positive net income and building enough savings or other assets to weather crises—within a two-year period posed a significant challenge.

Implementation

At the core of the FOC model is a team of counselors, including an employment counselor, financial counselor, and income support counselor. The expectation was that all participants would meet at least once with each counselor and then work with the programs anywhere from six months to three years, depending on their needs and goals. FOC financial counselors were required to complete a financial assessment of each participant during the initial meeting using a template that LISC designed. This assessment gathered information about participants' income, expenses, assets, and debts so that counselors could generate a budget and a balance sheet that showed participants their net income and net worth. The financial counselors also pulled participants' credit reports and FICO credit scores and reviewed the information with them. The counselors were then expected to provide coaching focused on budgeting, saving, and credit building, and to help individuals with specific issues as needed, such as high debt, credit report errors, or building assets. LISC did not prescribe what the income support and employment counselors should do beyond working with participants to achieve the program's goals. That is, income support counselors were expected to screen participants for public benefits eligibility and help them access the benefits for which they qualified. Employment counselors were expected to help participants find jobs.

The individuals in the study were seeking assistance with employment and job training when they came to the FOCs, and the programs sought to engage them in financial coaching and assistance with accessing income supports as well. The five organizations in the study were expected to offer job readiness workshops to participants who needed this assistance. Other types of employment services, such as occupational skills training, basic education classes, and subsidized employment opportunities could either be provided in-house or participants could be referred to other agencies for these services. As detailed in our interim report on the FOCs,⁴ the five organizations in the study offered different types of employment services and took different approaches to organizing the FOC services within their programs. All five sites offered basic job readiness training that lasted between one and five weeks across the sites, and most participants were required to complete this training prior to meeting with the employment counselor.

In this chapter, we first examine to what extent participants received the intended services during the two years after program entry, using data from the FOC program staff on the types of counseling participants received. We then examine whether FOC participants were more likely than comparison group members to receive employment, financial, and income support assistance during the two years after program entry, using data from the follow-up survey. This analysis focuses on the 500 FOC participants and 649 comparison group members in the final analysis sample; that is, those who completed the follow-up survey and were matched.

Program participation rates for the FOC participants in the final sample were slightly higher than those for all individuals who enrolled in the study. Appendix B describes the implementation measures used and presents how program participation rates for the final sample compared to the rates for the full sample of individuals who enrolled.

Participant Engagement in FOC Services

As we explain in more detail in Chapter 4, our analysis used an intent-to-treat (ITT) framework, and all individuals who attended an orientation about the FOC program, decided to participate in the program, consented to being included in the research, and completed the baseline survey were included in the study sample, regardless of whether or not they ever received services. To assess program implementation, we analyzed data from the performance management system that the FOC organizations used to track program participation and outcomes. This system included information about the assistance participants received from the FOC counselors but did not include data about attendance and completion of job readiness training. Therefore, participants who attended job readiness training but dropped out and never received assistance from an FOC counselor are not captured in the participation rates reported below.

All five organizations in the study employed counselors in the three core service areas—employment, financial coaching, and income supports—as expected. As shown in [Figure 3.1](#), 65.8 percent of the 500 FOC study participants received assistance from an FOC counselor in at least one of the three core areas during the two years after program entry. Thirty-five percent received assistance from the counselors in all three areas. The highest percentage of participants (58.8 percent) received assistance from the financial counselor, and the next highest percentage from the income support counselor (51.6 percent). About half (49.6 percent) of study participants received assistance from the employment counselor. Participants were required to complete other program components prior to meeting with the employment counselor—either job readiness training, meeting with the financial counselor, meeting with the income support counselor, or all of these. A portion of study participants at each site dropped out of the program prior to meeting the requirements for working with the employment counselor, which explains why the percent who received assistance from the employment counselor is lower than the percent who received other types of counseling, even though study participants were seeking assistance with finding a job when they entered the FOC programs.

Figure 3.1 Receipt of Assistance from the FOC Counselors during the Two Years after Program Entry Among All Enrolled Study Participants

	AH (N=108)	IDPL (N=96)	MFS (N=113)	NLEN (N=48)	TCP (N=135)	All (N=500)
Percent of all study participants who received assistance from:						
Any FOC counselors	31.5%	80.2%	78.8%	91.7%	63.0%	65.8%
Counselor in one service area	7.4%	5.2%	8.0%	8.3%	5.9%	6.8%
Counselors in two service areas	13.9%	11.5%	37.2%	20.8%	30.4%	23.8%
Counselors in all three service areas	10.2%	63.5%	33.6%	62.5%	26.7%	35.2%
Percent of all study participants who received assistance from the:						
Financial counselor	25.0%	66.7%	74.3%	83.3%	58.5%	58.8%
Income support counselor	20.4%	77.1%	70.8%	81.3%	31.9%	51.6%
Employment counselor	20.4%	75.0%	38.1%	72.9%	56.3%	49.6%

Source: FOC administrative program records

Figure 3.2 presents participation data just for the FOC study participants who received assistance from any of the FOC counselors. Among participants who received any counseling, 53.5 percent received assistance from the FOC counselors in all three core service areas and another 36.2 percent received assistance from counselors in two of the three core areas. About 61 percent received counseling for more than six months after entering the programs. A third received counseling 19 to 24 months after program entry. On average, participants who received counseling did so over an 11-month period. The median number of contacts with the FOC counselors was nine.

Figure 3.2 Receipt of Assistance from the FOC Counselors during the Two Years after Program Entry Among Participants Who Received Any Counseling

	AH (N=34)	IDPL (N=77)	MFS (N=89)	NLEN (N=44)	TCP (N=85)	All (N=329)
Percent who received counseling in two of three service areas	44.1%	14.3%	47.2%	22.7%	48.2%	36.2%
Percent who received counseling in all three service areas	32.4%	79.2%	42.7%	68.2%	42.4%	53.5%
Duration of contact with the FOC counselors						
Less than 1 month	23.5%	13.0%	9.1%	9.5%	44.4%	20.5%
1 to 6 months	55.9%	9.1%	8.0%	19.1%	23.5%	18.6%
7 to 12 months	14.7%	16.9%	3.4%	35.7%	12.4%	14.3%
13 to 18 months	5.9%	31.2%	9.1%	11.9%	6.2%	13.7%
19 to 24 months	0.0%	29.9%	70.5%	23.8%	13.6%	32.9%
Median number of contacts with the FOC counselors	8	10	9	15	5	9

Source: FOC administrative program records

As Figures 3.1 and 3.2 show, participation rates varied considerably across the five organizations. At three sites—IDPL, MFS, and NLEN—more than three-quarters of study participants received assistance from at least one of the FOC counselors. At two sites, IDPL and NLEN, more than 60 percent of study participants received assistance from the FOC counselors in all three core service areas. Among study participants who received any FOC counseling, more than 70 percent received counseling six months or more after program entry at IDPL, MFS, and NLEN. Many factors related to program content and quality would have influenced participation rates in integrated services across the sites, but the findings suggest that basic program structure played a role.

- Two sites, IDPL and MFS, required that participants meet one-on-one with the financial counselor and income support counselor prior to participating in any employment services, including the job readiness training, and at least two-thirds of participants at these sites received financial and/or income support counseling. These two sites also established longer relationships with participants, providing counseling a year or more after program entry to the highest percentages of participants among the five sites.
- NLEN required that participants meet one-on-one with the financial counselor and encouraged but did not require a meeting with the income support counselor while participants attended job readiness or occupational skills training. NLEN also conducted extensive screening prior to accepting job seekers into the program (see Figure 2.1), unlike the other programs, which likely contributed to its higher participation rates.
- At TCP, participants were first required to attend job readiness training, including a workshop with the financial counselor that took place during the first week of this training. TCP did not require a one-on-one meeting with the financial counselor. It also did not require participants to meet with the income support counselor, and only 31.9 percent of participants did so. Only a third of participants at TCP received assistance from the FOC counselors for more than six months.
- AH did not require meetings with either the financial counselor or the income support counselor in order to receive employment services during most of the study enrollment period. The first step was to attend job readiness training, and nearly 70 percent of study participants dropped out of the program without meeting with any of the FOC counselors. As noted earlier, AH stopped providing FOC services about 20 months after the study began—nine months after study enrollment ended—limiting the length of time that study participants could have received FOC counseling.

Who Was More Likely to Participate in the FOC Services

As noted earlier, the FOC programs broadly sought to assist low-income individuals in the communities they served. Given the variation in study participants' receipt of FOC services, we examined whether certain demographic subgroups of individuals who sought assistance from the FOCs were more likely than others to participate in the services. To do so, we used multivariate regression analysis that controlled for differences in program participation rates across the five sites and included the demographic, employment, and financial characteristics used in the matching process. We examined whether certain subgroups were more likely than others to obtain assistance from any of the FOC counselors, assistance from the counselors in all three core service areas, and assistance from the counselors 19 to 24 months after program entry. The analysis is based on the full sample of 810 FOC study participants who enrolled and had baseline survey and credit report data, in order to examine differences in program participation not influenced by attrition from the survey or matching process. The full results of the models tested appear in Appendix B. The main findings follow.

Two findings stand out in terms of overall participation in FOC counseling. First, FOC study participants who had at least a high school diploma or GED were significantly more likely than those who did not have a diploma or degree to participate in the intended FOC services, using the three measures of participation noted above. Second, FOC study participants who were ages 25 and older were more likely than those ages 18 to 24 to obtain assistance from any of the FOC counselors and from the counselors in all three core service areas. We caution that the analysis demonstrates only that there were associations between participants' demographic characteristics and participation in FOC counseling. We cannot definitively say why the associations occurred. However, the sites sought to serve low-income job seekers of different ages and education levels, and these individuals could be expected to benefit from integrated employment, financial, and income support assistance regardless of their level of education or age. The differential participation rates by education level and age suggest that different strategies may be needed to increase participation among young adults and those who lack a high school diploma or degree.

We also found that certain subgroups of job seekers who may have faced more substantial barriers to achieving financial stability than others were more likely to obtain more-intensive services. Individuals with criminal convictions, immigrants, and individuals who lacked sufficient credit history to have a credit score were more likely to get assistance in all three core service areas. Those who had a health condition that limited their ability to work, those who had greater expenses, and those with a greater number of derogatory public records on their credit reports, such as tax liens, bankruptcies, and civil judgments, were more likely to continue to receive counseling 19 to 24 months after program entry.

Figure 3.3 Services Offered at the Chicago Workforce Centers

The Chicago workforce centers provide employment and training services funded under the federal Workforce Investment Act (WIA). In general, there are three levels of services:

- *Core services* include the use of a resource room and computers to look for a job, job search workshops, and job clubs, where individuals can get advice on their job search.
- *Intensive services* include comprehensive assessments of skills and aptitudes, development of individual employment plans, counseling, and career planning.
- *Training services* include links to occupational training and basic skills training in the community. Eligible individuals use an Individual Training Account (ITA) to select a program from a qualified training provider.

At the time of study enrollment, the Chicago workforce centers offered seminars on resume writing, job search strategies, and interviewing skills; access to computerized listings of job openings; and free use of copiers, fax machines, telephones, and the internet for searching and applying for jobs. The centers also provided information and referrals for basic education classes, such as GED preparation and English as a second language, and orientations for the Job Corps program. Job seekers could complete assessments of their reading and math skills and meet with a case manager to determine their eligibility for intensive services. Job seekers were required to participate in at least one core and one intensive service before they could seek training services. However, during the study enrollment period, city officials and workforce center directors indicated that the city's intensive services slots were at capacity. Therefore, newly registered job seekers were unlikely to receive intensive employment or training services through the workforce centers.

While many of the employment services the workforce centers offered were similar to those that FOCs offered, the workforce centers did not offer financial education or counseling. Regarding income supports, individuals could obtain information about unemployment insurance at all of the workforce centers. One center had staff on site from multiple agencies who could help people access public benefits and other community services. Three other centers were at the same location as the city's Community Service Centers, where staff offered assistance with accessing a range of resources, including shelter, food, and clothing, as well as information about rental, utility, and other financial assistance programs.

FOC Impacts on Service Receipt

We next examined the differences in the services received by members of the FOC and comparison groups, based on self-reported data from the two-year follow-up survey. As noted earlier, members of the comparison group were seeking employment and training services in order to find a job from one of five workforce centers in Chicago. [Figure 3.3](#) summarizes the services the workforce centers offered job seekers during the study enrollment period.

[Figure 3.4](#) presents the differences in FOC participants' and comparison group members' self-reported receipt of assistance in the three core areas of the FOC model. We used chi-square tests to assess whether the receipt of services differed significantly between the FOC and comparison groups. These figures include assistance received from any agency, not just the FOC programs and workforce centers. The main findings were that participants in the FOC group were significantly:

- More likely than comparison group members to report having received assistance with looking for a job, with reviewing their credit report, and with financial issues, such as budgeting, opening a bank account, obtaining a loan, reducing their debts, improving their credit score, or other types of financial issues.
- Less likely than comparison group members to report receiving assistance with applying for benefits to increase their income or cover their expenses, such as food stamps, unemployment insurance, utility assistance, or other types of benefits.
- More likely than comparison group members to report receiving integrated services, that is, services in at least two of three core areas that the FOC model targets.

Figure 3.4 Study Participants' Self-Reported Receipt of Services From Any Agency

	FOC group (N=500)	Comparison group (N=649)	Difference
Percent of all study participants who received:			
Assistance with looking for a job	79.8%	35.2%	44.6% ***
Credit report review	55.6%	6.7%	48.9% ***
Assistance with financial issues	44.0%	12.7%	31.3% ***
Assistance with applying for benefits to increase income or cover expenses	41.2%	48.5%	-7.3% **
Any assistance in one of the three FOC core service areas	87.0%	68.7%	18.3% ***
One core service	32.8%	44.5%	-11.7% ***
Two core services	30.4%	20.6%	9.8% ***
All three core services	23.8%	3.6%	20.2% ***

Source: 2-year follow-up survey of study participants
***p<.01 **p<.05 *p<.10

It is worth noting that a higher percentage of FOC group members reported receiving help with finding a job from the FOCs in the survey than the percent who met with the employment counselor according to the FOC program records (74.2 percent versus 49.6 percent). As noted earlier, the FOCs offered job readiness training classes but were not able to provide data on participation in this training. The job readiness training included help with developing or refining resumes and improving interviewing skills, as well as tips on conducting a job search. The survey data indicate that FOC participants viewed this assistance as help with finding a job even if they did not eventually meet one-on-one with the FOC employment counselor.

Figure 3.5 presents the study participants' reporting of their satisfaction with the services they received. For participants in the FOC group, the figures represent

their satisfaction with the services they received from the FOC agencies. For the comparison group members, the figures represent their satisfaction with the services they received from any agency. The figures reveal that:

- While FOC participants were more likely than comparison group members to report receiving help looking for a job (79.8 versus 35.2 percent), among those who received this assistance, satisfaction rates were similar; just over 55 percent of participants in both groups said they were very satisfied with the assistance they received.
- Satisfaction rates were also similar among those who reported receiving assistance with financial issues. Again, the FOC impact was in increasing the percentage who received assistance with financial issues.
- While FOC participants were somewhat less likely than comparison group members to say they received assistance with applying for benefits, among those who received this assistance, participants in the FOC group were more likely than those in the comparison group to say they were very satisfied with the assistance they received.

Figure 3.5 Study Participants' Reported Satisfaction with Services

	FOC group from the FOC agency	Comparison group from any agency	Difference
Percent who said they were very satisfied with the assistance (among those who received it):			
Assistance with looking for a job	55.7%	55.6%	0.1%
Assistance with financial issues	72.9%	69.5%	3.4%
Assistance with applying for benefits to increase income or cover expenses	73.3%	58.8%	14.5% ***

Source: 2-year follow-up survey of study participants
***p<.01 **p<.05 *p<.10

Discussion

The findings indicate that the FOC model was successful in increasing receipt of integrated services among low-income job seekers, as FOC participants were significantly more likely than comparison group members to receive integrated services, particularly the combination of employment and financial counseling. However, implementation of the FOC model varied substantially across the five programs, with three of the five sites engaging more than three-quarters of participants in any FOC counseling and two engaging more than 60 percent of participants in the full bundle of financial, income support, and employment counseling. Our interim report includes details on differences in program content and structure across the sites.

Based on the findings, our interviews with staff, and observations of the programs, the following factors appeared to play an important role in influencing organizations' ability to implement the FOC model.

- **Program structure.** Given that individuals coming to the FOC programs primarily sought assistance with finding a job, LISC expected the FOCs to require participants to meet with the financial counselor before receiving assistance from the employment counselor in order to increase receipt of financial counseling. LISC had found that once individuals obtained jobs, it was difficult to get them to return to meet with the financial counselors. AH did not implement this requirement, and TCP required only attendance at a group workshop rather than a one-on-one meeting. These two sites and NLEN did not require meetings with the income support counselor. The sites that required one-on-one meetings with the financial and/or income support counselors prior to meeting with the employment counselor engaged higher percentages of participants in these services.

Additionally, the program requirements focused on ensuring that at least one meeting with each counselor took place. While participants were encouraged to come back to the program whenever they needed assistance, most sites did not have a formal strategy or structure for promoting continued engagement in the services. The two sites that did have such a strategy engaged a higher percentage of participants in counseling for at least a year after program entry. IDPL used the initial meetings with each counselor to develop one-year career, financial, and technology plans for each participant. At MFS the financial counselor actively reached out to participants at least once every six months.

- **Staff commitment.** Program staff—from managers to front-line staff—must be committed to all of the FOC goals, not just the employment and training goals. When managers viewed the model's financial goals as secondary or unachievable, decisions made about program structure did not promote engagement in integrated services.
- **Staff expertise.** Shortly after the study enrollment period ended, LISC tested the financial counselors and found that many needed training on reading credit reports to identify how best to help participants build their credit histories and improve their scores. LISC subsequently increased its efforts to gain counselors' buy-in to the credit-building approach and to train them on how to implement it. Counselors' lack of expertise about credit issues and credit building may have reduced the programs' ability to engage some individuals in financial services over the longer term.
- **Program quality.** As noted, the sites required that most participants attend job readiness training prior to meeting with the employment counselor. While information about completion of the job readiness training was not available, data about the percent of participants that received any services and the percent who eventually met with the employment counselor indicate that there was significant

attrition from this training at some sites. The content and quality of the job readiness training we observed varied across the sites. While not at the core of the FOC model, these services, as well as the basic education, occupational training, and subsidized employment programs the organizations offered, formed the foundation upon which they built the FOC model. Offering strong employment programs that are relevant to participants' needs is important to engaging individuals in the full array of FOC counseling services.

- **Characteristics of participants.** Our analysis indicates that participation rates were higher among individuals with at least a high school diploma or GED and among individuals ages 25 and older. Organizations seeking to engage individuals who lack a high school diploma or GED or young adults ages 18 to 24 in integrated services may need to adapt program strategies to meet their needs and interests.

Program Impacts

FOCs strive to help individuals achieve a range of goals, including consistent employment, improved credit ratings, and increased net income and net worth. In this chapter, we present the findings on the FOC programs' impacts on participants' outcomes across these domains two years after program entry. As noted in Chapter 3, we used an intent-to-treat (ITT) analysis framework to assess program impacts; that is, we examined the impacts for all participants who sought employment assistance from the programs, regardless of whether or not they actually ended up receiving services. There are two primary reasons for using an ITT framework. First, it helps to address the potential selection bias that results from differences in motivation between individuals who participate in the program and those who do not, which is a primary concern with using quasi-experimental methods to evaluate voluntary programs. By including everyone who sought assistance, regardless of whether or not they eventually received the assistance, we compare two groups who were not only demographically similar but were also similarly motivated at the time of study enrollment. Second, an ITT framework addresses the relevant policy question of whether the FOC program model is effective based on its ability to both engage people in the intended services and achieve the targeted outcomes.

Figure 4.1 presents the primary outcomes the FOCs expected to influence in the domains of career advancement, net income, credit, and net worth. We used regression analysis to examine program impacts with models that included participants' pre-program demographic and financial characteristics, the baseline value of the outcome of interest, and whether participants were members of the FOC or comparison group. The outcomes presented in Figures 4.2 through 4.7 are regression-adjusted; that is, they account for any differences in demographic and financial characteristics between the FOC and comparison groups that remained after matching. These figures also include the baseline values of the outcomes of interest to show the changes that occurred over time. Because the two-year outcomes are adjusted to account for any baseline differences between the groups, we present the averages at baseline for the FOC and comparison groups combined. Finally, the figures include standardized effect sizes for each outcome, which provide a measure of the magnitude of program impacts and can be used to compare results across studies.¹⁰ A description of the regression models, the dependent and independent variables included in the models, and our analysis of correlation between participants within FOC program and workforce centers are included in Appendix C. The full results of the regression models are presented in Figures C5 through C37 in Appendix C.

Figure 4.1 Primary Outcome Measures*

A. Career Advancement

- **Percent employed year-round in the second year after program entry**
- Percent employed at any time during the two years
- Annual earnings from work during the second year after program entry
- Annual hours worked during the second year after program entry
- Average hourly wage in current or most recent job
- Percent who had at least a high school diploma or GED
- Percent who had a college degree (associate's or higher)
- Percent who earned college credits but not a degree
- Percent who earned an occupational certificate or license

B. Net Income

- **Percent who had net income greater than zero in the previous month**
- Average monthly income from all sources
- Average monthly net income from all sources (income minus expenses)
- Percent who received income supports in the previous month
- Average fees paid for check or money-order cashing and bank or credit union accounts in the previous month

C. Credit Rating

- **Percent who had a credit score (among participants who did not have scores at program entry)**
- **Percent who had an increase in credit score (among participants who had scores at program entry)**
- Percent who had a prime credit score (620 or greater)
- Average credit scores (among those who had scores at both points in time)
- Average number of open trade accounts (as a measure of use of mainstream financial institutions)
- Percent who had any trade accounts paid on time and number of trade accounts paid on time (as a measure of positive activity reported on credit reports)
- Number of on-time payments made on trade accounts in the past year

D. Net Worth

- **Percent who had an increase in net worth**
- Percent who had net worth greater than zero
- Average and median net worth
- Percent who had any assets
- Percent who had any money in savings or checking accounts
- Average dollar amount in savings and checking accounts
- Percent who had any non-asset-related debts

**Confirmatory research questions for each outcome domain appear in bold.*

Given the four domains the FOCs expected to influence, our analysis included multiple tests for program effects. This raises a concern about obtaining false-positive results, that is, the more statistical tests one conducts, the greater the probability of finding a statistically significant impact estimate purely by chance. To address this concern, we designated a confirmatory outcome in each domain, that is, the one that LISC felt was the most critical effect the FOCs sought to produce

and, therefore, should carry the most weight in assessing program effectiveness. The confirmatory research questions are bolded in Figure 4.1.¹¹ We also present program impacts on secondary measures that represent progress in achieving the primary goals in each domain.¹² Later in this chapter, we present findings from exploratory analyses of impacts for subgroups of participants who received FOC services as well as differences in impacts for demographic subgroups and for the five FOC study sites. Given the large number of tests we conducted, some of the findings may reflect chance variation and not true impacts. However, the findings can be useful to program administrators for identifying the level of participation that may be required to achieve impact and the subgroups of individuals who benefited more from the FOC model as implemented by the study sites.

Among all individuals who sought assistance from the programs, we found that the FOCs had a positive impact on the likelihood that individuals were steadily employed during the second year after program entry, meaning they worked during all 12 months of the year. This increased employment did not translate into positive impacts on net income as other sources of monetary support decreased, including financial help from family and friends and unemployment insurance benefits, and participants' expenditures on basic living expenses, such as rent, utilities, and food, increased after two years. However, the FOCs increased the likelihood that participants had positive activity on their credit reports in the form of on-time payments and trade accounts with positive ratings. FOC participants who did not have sufficient recent credit activity to have a credit score at program entry were significantly more likely than their counterparts in the comparison group to have a score after two years. FOC participants were also less likely to have any non-asset-related debts, such as overdue rent or utility payments, medical or legal debts, or back taxes, two years after program entry. For FOC participants who took part in both financial and employment counseling, the programs had additional positive impacts on annual earnings, hours worked, and the likelihood of having a prime credit score. The magnitude of the impact on the likelihood of working during all 12 months of the second year after program entry was also greater for this group.

FOC Program Impacts among All Study Participants

Career Advancement

As noted earlier, the FOC programs and workforce centers offered similar types of employment services. Therefore, the question the study addresses is whether the provision of integrated services, including employment, financial, and income support counseling, leads to improved outcomes for low-income job seekers. FOC program administrators expected that the financial counseling and assistance accessing income supports would improve participants' ability to retain their jobs. Greater savings, access to credit, and monetary or nonmonetary sources of support, such as SNAP and subsidies that reduced participants' child care, housing, or utility costs, would increase individuals' capacity to handle emergencies that might otherwise

result in job loss. Greater job retention would result in increased earnings. Similarly, the integrated services would help participants attending education or training to persist in and complete their programs by increasing their ability to cover expenses and handle emergencies that might otherwise lead to them dropping out.

Figure 4.2 FOC Program Impacts on Participants' Employment and Earnings

	Baseline Value for the Matched Sample (Year Before Program Entry)	Second Year After Program Entry		Impact	Effect Size
		FOC group (N=500)	Comparison group (N=649)		
Percent employed at any time	50.9%	66.3%	66.0%	0.3%	.01
Percent employed year-round	15.6%	36.5%	31.1%	5.4% *	.15
Average annual earnings (including zero earners)	\$7,967	\$9,957	\$9,951	\$6	.00
Average annual hours worked (including zero hours)	732	903	862	41	.04
Average hourly wage in current or most recent job during the two years after program entry [^]	\$10.58	\$11.14	\$11.85	-\$0.70	-.11

Source: baseline and 2-year follow-up surveys of study participants

***p<.01 **p<.05 *p<.10

[^]Average hourly wages are for those who worked at any time during the two years after program entry, including 323 FOC group members and 410 comparison group members.

As shown in [Figure 4.2](#), we found that members of both the FOC and comparison groups experienced increases in employment and earnings two years after program entry, and most differences between the two groups were not statistically significant. In the second year after program entry, study participants in both groups experienced about a 15-percentage-point increase in employment rates and a \$2,000 increase in annual earnings, on average, from the year prior to program entry. The FOCs did have a significant positive impact on employment stability: the percent of FOC participants who were employed year-round increased by 21-percentage points from the year before program entry to the second year after. This change was significantly greater than that found among comparison group members.

Members of the comparison group were more likely than FOC study participants to attend education or training during the two years after program entry (38.2 percent versus 33.1 percent), including GED classes, college classes, and occupational training, with the greatest difference in the percent who attended occupational training (17.7 percent of comparison group members versus 11.5 percent of FOC group members). As shown in [Figure 4.3](#), two years after program entry there were no significant differences between the groups in the percent who had at least a high school diploma or GED or the percent who had a college degree. Comparison group members were somewhat more likely to have earned college credits, among those who did not have a college degree, and to have earned an occupational certificate or license, but the differences with the FOC group were not statistically significant.

Figure 4.3 FOC Program Impacts on Participants' Education and Training

	Baseline Value for the Matched Sample (At Program Entry)	Two Years After Program Entry		Impact	Effect Size
		FOC group (N=500)	Comparison group (N=649)		
Percent who had at least a high school diploma or GED	76.9%	79.6%	78.8%	0.8%	.03
Percent who had a college degree (associate's or higher)	13.7%	16.4%	15.2%	1.2%	.05
Percent who had earned any college credits among those without a college degree [^]	31.8%	36.2%	41.2%	-5.0%	-.13
Percent who had an occupational certificate/license	31.4%	33.5%	41.1%	-7.6%	-.20

Source: baseline and 2-year follow-up surveys of study participants

***p<.01 **p<.05 *p<.10

[^]The percent who earned college credits is out of those who did not have a college degree two years after program entry, including 417 FOC group members and 502 comparison group members.

Net Income

LISC expected the FOCs to help participants increase their net income in several ways. The integrated services would help individuals increase their employment and earnings from work as well as monetary and nonmonetary forms of income support that would help them cover expenses, such as food, transportation, child care, and utility costs. Financial counselors would help participants identify ways to reduce expenses, encourage them to set up bank accounts to avoid check-cashing fees, and help them improve their credit histories and credit scores so that they could access lower-cost forms of credit and avoid the security deposits that utility companies and landlords often charge individuals with poor credit.

As shown in [Figure 4.4](#), we found that average monthly income, including income from work, public benefits, and other sources, increased two years after program entry by about \$300 among study participants in both groups. However, monthly expenses also increased and remained higher than income, on average. Average net income, that is, total income minus total expenses, decreased among FOC group members and increased slightly among comparison group members. The differences between the groups in average income, expenses, and net income were not statistically significant. Comparison group members were significantly more likely to have net income greater than zero two years after program entry.

Figure 4.4 FOC Program Impacts on Participants' Income, Expenses, and Net Income

	Baseline Value for the Matched Sample (At Program Entry)	Two Years After Program Entry		Impact	Effect Size
		FOC group (N=500)	Comparison group (N=649)		
Average monthly income	\$1,159	\$1,431	\$1,510	-\$79	-.05
Average monthly expenses	\$1,453	\$1,811	\$1,764	\$47	.04
Average monthly net income	-\$294	-\$381	-\$254	-\$127	-.09
Percent who had monthly net income greater than zero	31.6%	29.4%	35.9%	-6.5% **	-.18
Percent who received any income supports last month	87.2%	79.4%	83.7%	-4.3%	-.17

Source: baseline and 2-year follow-up surveys of study participants
 ***p<.01 **p<.05 *p<.10

We examined the details of study participants' income sources and expenses to better understand the outcomes. While both groups experienced an increase in income from work, they also experienced substantial decreases in financial help from family and friends and in unemployment insurance benefits. The percent of FOC participants who received any financial help from family or friends decreased from 29.4 percent to 15.8 percent, while the percent who received any unemployment benefits decreased from 20.3 percent to 5.2 percent. These changes were not significantly different from those the comparison group experienced. Comparison group members were slightly more likely than members of the FOC group to receive any income supports two years after program entry, such as SNAP, TANF/cash assistance, unemployment insurance, Supplemental Security Income, veterans' benefits, social security, Medicaid, Medicare, and assistance with home heating and cooling, transportation, child care, clothing, or housing (Figure 4.4). While differences between the groups for most individual items were not statistically significant, comparison group members were significantly more likely than members of the FOC group to receive SNAP (68.5 versus 63.3 percent) and heating/cooling assistance (15.3 versus 11.2 percent).¹³

Both groups experienced substantial increases in the percent of participants paying basic expenses, such as rent, utilities, and food not covered by SNAP. The findings suggest that some individuals relied on support from family or friends while they were unemployed but started paying for these basic expenses once they obtained employment. FOC study participants were significantly more likely than comparison group members to make car payments and to make payments on credit cards. While FOC study participants were significantly less likely to pay fees for cashing checks or money orders, they were more likely to pay fees related to bank or credit union accounts.

Credit

The FOC model anticipated that counselors would help participants learn about credit and the content of their credit reports and encourage them to use their increased income to build a positive credit history and improve their credit scores. As noted earlier, the FOC model called for a credit-building approach in which financial counselors were expected to help those who lacked a credit score due to insufficient credit history and those with thin credit files to access credit-building loans and secured credit cards. For those who had credit scores and a substantial credit history, financial counselors were expected to advise them on how to manage their accounts to maximize their scores, that is, by using credit but keeping their balances low and making on-time payments. Counselors also advised participants on negotiating repayment terms and disputing errors on their credit reports. Through these efforts, the FOCs sought to help participants establish linkages to mainstream financial institutions and to show positive activity on their credit reports in the form of on-time payments on loans, credit cards, and other lines of credit. This positive activity, in turn, was expected to help participants who were unscored at program entry to become scored and to help those who already had credit scores to improve their scores.

As shown in [Figure 4.5](#), the FOCs were successful in helping participants make progress in building positive credit histories. Two years after program entry, members of the FOC group had a greater number of open trade accounts, on average, than comparison group members, indicating greater use of mainstream forms of credit that are reported to the credit bureaus. The percent of FOC participants who had any trade accounts with positive ratings, that is, loan or credit accounts that were paid as agreed, increased by 11-percentage points—a significantly greater change than that found among comparison group members. Members of the FOC group also had a significantly greater number of accounts with positive ratings and made a greater number of on-time payments on trade accounts, on average, than comparison group members.

Despite the progress FOC participants made in building positive credit histories, as a group their outcomes related to credit scores were not significantly different than those experienced by the comparison group. The percent of FOC study participants who had a credit score increased by 5-percentage points and the percent who had a prime credit score increased by 6.5-percentage points two years after program entry. While the changes were greater for the FOC group than for the comparison group, the differences between the groups were not statistically significant. Among participants who had credit scores both at program entry and two years later, average scores were nearly identical for the two groups and a similar percentage of FOC and comparison group members had any increase in credit scores after two years.

Figure 4.5 FOC Program Impacts on Participants' Credit History and Credit Scores

	Baseline Value for the Matched Sample (At Program Entry)	Two Years After Program Entry		Impact	Effect Size
		FOC group (N=500)	Comparison group (N=649)		
Average number of open trade accounts	1.68	2.49	2.14	.36 **	.11
Percent who had any trade accounts (open or closed) paid as agreed	59.2%	70.7%	61.7%	9.0% ***	.24
Average number of trade accounts (open or closed) paid as agreed	4.4	5.8	4.6	1.2 ***	.16
Average number of on-time payments made on trade accounts in the past year	17.4	23.0	19.1	3.9 ***	.10
Percent who had a credit score	61.5%	66.5%	62.4%	4.1%	.11
Percent who had a prime score	15.9%	22.4%	19.9%	2.5%	.09
Average credit score among those with scores at both points in time [^]	581	598	597	1	.01
Percent who had any increase in credit score among those scored at both points in time [^]	—	61.7%	62.6%	-1.0%	-.02

Source: baseline and 2-year follow-up surveys of study participants
***p<.01 **p<.05 *p<.10

[^]The percent who had an increase in credit score and average credit scores are for those who had credit scores both at program entry and two years later, including 247 FOC group members and 360 comparison group members.

Given the widely varying credit situations of the study participants when they came to the programs, we examined the primary credit outcomes for three subgroups of participants based on their credit status at program entry: 1. those who did not have a credit score, 2. those who had a credit score but a thin credit file, that is, fewer than three open trade accounts, and 3. those who had a credit score and a thick credit file. As shown in [Figure 4.6](#), we found that FOC impacts related to credit scores differed across these three groups. Among study participants who were unscored at program entry, members of the FOC group were significantly more likely than comparison group members to have a credit score after two years—a 9.3-percentage point difference. About a quarter of both the FOC and comparison group members who had thin credit files at program entry were unscored after two years, while nearly all of those who had thick files remained scored. Among individuals who had scores and thick credit files at program entry, members of the FOC group were significantly more likely to have a prime credit score after two years—a 13.8-percentage point difference. Among individuals who had credit scores both at program entry and two years later, average credit scores at the time of the follow-up did not differ significantly between the groups.

Figure 4.6 FOC Program Impacts on Participants' Credit Scores by Their Credit Status at the Time of Program Entry

	Baseline Value for the Matched Sample (At Program Entry)	Two Years After Program Entry		Impact	Effect Size
		FOC group	Comparison group		
Unscored at program entry		(N=199)	(N=217)		
Percent who had a credit score	0.0%	36.3%	26.9%	9.3% *	.27
Percent who had a prime score	0.0%	10.0%	10.8%	-0.8%	-.05
Scored but had a thin credit file		(N=164)	(N=235)		
Percent who had a credit score	100.0%	75.1%	74.5%	0.6%	.02
Percent who had a prime score	15.7%	13.9%	15.3%	-1.4%	-.07
Average credit score among those with scores at both points in time [^]	561	574	582	-8	-.13
Scored and had a thick credit file		(N=123)	(N=153)		
Percent who had a credit score	100.0%	100.0%	98.7%	1.3%	—
Percent who had a prime score	42.3%	53.4%	39.6%	13.8% ***	.34
Average credit score among those with scores at both points in time [^]	608	623	612	11	.13

Source: TransUnion credit reports pulled at the time of program entry and two years later
 ***p<.01 **p<.05 *p<.10

[^] The percent who had an increase in credit score and average credit scores are for those who had credit scores both at program entry and two years later. Among individuals with thin credit files, this includes 124 FOC group members and 192 comparison group members. Among individuals with thick credit files, this includes 123 FOC group members and 168 comparison group members.

Net Worth

The FOCs expected that the integrated services would help participants to increase savings, reduce debt, and access mainstream forms of credit, which would enable them to start building assets and net worth. Given the two-year study period, program administrators recognized that debt associated with accumulating assets, such as homes, vehicles, or education, would likely increase due to individuals' need to obtain loans for these purposes. However, non-asset-related debts, such as unpaid utility, rent, medical, or legal bills, back taxes owed, child support arrears, or credit card balances were expected to decrease as participants paid off past-due amounts and made on-time payments going forward.

For two reasons, we urge caution in interpreting the change in net worth over time. First, our analysis of the baseline and follow-up survey data indicates that study participants in both groups underreported assets in the baseline survey, particularly home and car ownership and retirement accounts. Even though the programs did not require asset tests and participants' responses to the survey would not be shared with the programs, participants may have assumed that both were true and that reporting certain assets might disqualify them from receiving services. We discuss the details of the underreporting and the steps taken to address the issue,

where possible, in Appendix A. Second, among homeowners, reporting of home values was highly unreliable, and the reported home values heavily influenced the results, even though only 14 to 15 percent of participants were homeowners. While the results regarding change over time are problematic, the issues occurred with both FOC and comparison group members and did not necessarily affect the estimates of the differences between the groups two years after program entry.

As shown in [Figure 4.7](#), we found that there were no statistically significant differences between the FOC and comparison group members in net worth or in the percent who reported increases in net worth two years after program entry. Similar percentages reported having any assets and any debts. The percent of study participants who had any money in savings or checking accounts and the average amount in savings or checking accounts did not differ significantly between the FOC and comparison groups.

Figure 4.7 FOC Program Impacts on Participants' Assets, Debts, and Net Worth

	Baseline Value for the Matched Sample (At Program Entry)	Two Years After Program Entry		Impact	Effect Size
		FOC group (N=500)	Comparison group (N=649)		
Percent who had any increase in net worth after two years	—	55.1%	50.6%	4.5%	.11
Percent who had net worth greater than zero	33.2%	41.6%	40.9%	0.7%	.02
Average net worth	\$5,901	\$10,721	\$8,790	\$1,931	.03
Median net worth	-\$500	\$0	\$0	\$0	—
Percent who had any assets	62.9%	67.7%	71.9%	-4.2%	-.12
Percent with any money in savings or checking accounts	34.9%	42.4%	44.1%	-1.7%	-.04
Average dollar amount in savings or checking accounts	\$342	\$538	\$785	-\$247	-.08
Percent who had any asset-related debts	36.7%	39.6%	39.2%	0.4%	.01
Percent who had any non-asset-related debts	66.8%	53.0%	58.7%	-5.7% *	-.14

Source: TransUnion credit reports pulled at the time of program entry and two years later
 ***p<.01 **p<.05 *p<.10

As expected, the percent of participants who reported any asset-related debts increased slightly after two years, while the percent who reported any non-asset-related debts decreased. Two years after program entry, FOC participants were significantly less likely than comparison group members to report non-asset-related debts—a 5.7 percentage point difference. The largest declines were in the percent who had unpaid utility, medical, and legal bills. FOC group members also owed significantly less in back taxes, on average, than comparison group members two years after program entry.

FOC Program Impacts for Subsets of Participants Who Received Services

In addition to examining program impacts for everyone who sought assistance from the FOC programs, we were interested in examining whether the FOCs had an impact on the outcomes of the individuals who were engaged in the FOC services; that is, the effect of the treatment on the treated (TOT). We considered a number of ways of defining which FOC study participants received the treatment. While the FOC model emphasizes the provision of integrated services, program administrators expected that participants might experience positive outcomes in certain domains as a result of receiving assistance from at least one of the FOC counselors. For example, individuals who received assistance only from the financial counselor might have positive credit-related outcomes even if they did not also receive assistance from the income support or employment counselors. There were also issues to consider related to the measurement of who received program services. While the program model focused on assistance provided by the three FOC counselors, the five programs provided other employment services, including job readiness workshops, for which attendance and completion data were not available. As noted in Chapter 3, a higher percentage of participants reported receiving help with finding a job from the FOC programs in the follow-up survey than the percent who met with the FOC employment counselor as reported by the FOCs.

In addition to these issues, one concern with a TOT analysis is that it is not possible to know which members of the comparison group would have participated in the FOC services if they had been made available to them. While we used propensity score matching to match FOC participants and comparison group members on factors that we expected would influence whether they received services, there is a greater chance with the TOT than with the ITT analysis that unmeasured differences in motivation remained that could have influenced participants' outcomes and biased the impact estimates.

Given these considerations, we tested three methods for conducting the TOT analysis and present the impact estimates from each. The methods follow:

1. A comparison of FOC study participants who received counseling in any of the three core service areas according to the FOC administrative records and comparison group members who matched them on pre-program demographic, employment, and financial characteristics, regardless of what services they received.
2. A comparison of FOC study participants who had at least two meetings each with the FOC financial counselor and the FOC employment counselor according to the FOC administrative records and comparison group members who matched them on pre-program characteristics, regardless of what services they received.

3. A comparison of FOC participants who reported in the follow-up survey that they received help with finding a job from the FOC programs and the comparison group members who said they received help with finding a job from the workforce centers or other agencies and who matched the FOC group on pre-program characteristics.

The first method uses a low-intensity definition of participation that includes having at least one meeting with any of the FOC counselors. Program administrators felt the second method captured individuals who participated more fully in the intended FOC services by having more than one meeting with both the financial and employment counselors. The third method enabled us to address some of the selection-bias concerns by comparing two groups that sought assistance with employment and followed through and received this assistance. This method also enabled us to examine outcomes for all FOC study participants who received any type of assistance with employment from the FOCs and not just those who met with the FOC employment counselor. The method addresses an important policy question of whether individuals who received employment assistance from the FOCs had better outcomes than individuals who received employment assistance elsewhere. We repeated the matching process described in Appendix A to create a comparison group for each of the three groups of FOC participants who received services. The estimated impacts in this section represent only the effect of the treatment on the treated; that is, the estimates do not apply to all participants who sought assistance from the FOC programs.

Figure 4.8 presents the estimated program impacts—the difference between the FOC group and comparison group outcomes—using each method of service receipt as well as the ITT results reported earlier, to allow for easier comparisons. The results of the regression models and standardized effect sizes for the TOT impact estimates and are presented in Figures C38 to C55 in Appendix C. The results largely confirm the findings for the overall sample. Individuals who received any FOC counseling were more likely than comparison group members to work year-round and to have positive activity on their credit reports, and were less likely to have non-asset-related debts two years after program entry.

Comparing the FOC and comparison group members who reported in the survey that they received help with finding a job (method 3), the findings regarding program impacts were similar to those for the full group who sought assistance from the FOCs, though generally the differences in outcomes were larger. The difference between FOC participants who received any counseling and comparison group members in the likelihood of working year-round increased to 10 percentage points. Although the estimated differences in average annual earnings and hours worked were greater using this method, the differences were not statistically significant. FOC group members who reported receiving help with finding a job were significantly more likely than their counterparts in the comparison group to have net worth greater than zero two years after program entry—a 7.3 percentage point difference.

Figure 4.8 Program Impacts for FOC Group Members Who Received Services (Differences in Outcomes between FOC Group Members and Comparison Group Members)

	ITT Results (All FOC group members ver- sus the comparison group)	TOT Method 1 (FOC group mem- bers who received assistance from any of the FOC coun- selors versus the comparison group)	TOT Method 2 (FOC group mem- bers who received assistance from the FOC financial and employment coun- selors versus the comparison group)	TOT Method 3 (FOC versus compar- ison group members who received any help finding a job)
Employment and Training in the Second Year After Program Entry				
Percent employed year round	5.4% *	6.8% **	7.9% *	10.0% **
Average annual earnings (including zero earners)	\$6	\$234	\$436 *	\$1,599
Average hours worked (including zero hours)	41	118	132 *	157
Average hourly wage in current or most recent job	-\$0.70	-\$0.93 *	-\$0.25	-\$1.30 *
Percent who had an occupational certificate/license	-7.6%	-7.1%	-4.8%	-16.0% ***
Net Income Two Years After Program Entry				
Average monthly income	-\$79	-\$92	-\$38	\$8
Average monthly expenses	\$47	\$0	\$46	\$121
Average monthly net income	-\$127	-\$94	-\$88	-\$106
Percent who had monthly net income greater than zero	-6.5% **	-5.0%	-1.9%	-7.2% *
Credit Two Years After Program Entry				
Percent who had a credit score	4.1%	2.4%	2.1%	3.2%
Percent who had a prime credit score	2.5%	3.4%	6.4% *	2.9%
Percent who had any trade accounts paid as agreed	9.0% ***	6.6% **	9.4% ***	9.1% ***
Average number of on-time payments made on trade accounts in the past year	3.9 ***	3.0 *	2.6	4.5
Net Worth Two Years After Program Entry				
Percent who had net worth greater than zero	0.7%	2.2%	5.8%	7.3% *
Percent who had any assets	-4.2%	-4.3%	-1.3%	-3.8%
Percent who had any asset-related debts	0.4%	-3.0%	0.4%	-6.3% *
Percent who had any non-asset-related debts	-5.7% *	-6.4% *	-3.5%	-12.2% ***
FOC Group	N=500	N=322	N=181	N=334
Comparison Group	N=649	N=649	N=636	N=249

Source: baseline and 2-year follow-up surveys of study participants and credit reports from TransUnion
 ***p<.01 **p<.05 *p<.10

Among FOC group members who participated in the services more intensely—that is, they had two or more meetings with the FOC financial and employment counselors (method 2)—impacts on employment were more positive than for the entire group who sought assistance. FOC group members who had two or more meetings with the financial and employment counselors earned \$436 more and worked 132 hours more, on average, than comparison group members in the second year after program entry. Both differences are statistically significant. The magnitude of the impact on the likelihood of working year-round was also greater for this group. At

the same time, the differences in average hourly wages and the percent who had occupational certificates were smaller for this group and not statistically significant. The more-intensely engaged FOC participants were more likely than comparison group members to have a prime credit score after two years—a 6.4 percentage point difference. However, the difference in the percent who reported any non-asset-related debts was not statistically significant.

Differences in FOC Program Impacts for Demographic Subgroups

We explored differences in program impacts for subgroups of participants on the primary outcomes across the four domains, using multivariate regression analysis with interaction terms between treatment status and the subgroups. We examined whether treatment effects differed for demographic subgroups of interest for policy and programming, including race, gender, age, education level, criminal history, marital status, and whether participants had children under age 18, had worked in the past year, and had monthly net income greater than zero at the time of program entry. This analysis uses the ITT framework; that is, it includes all individuals who sought assistance from the programs. The results of the regression models are included in Appendix C.

We found that the FOCs had positive impacts across multiple outcome domains for certain subgroups, including the following.

- **Male participants.** Increased the likelihood of having a credit score and decreased the likelihood of having non-asset-related debts.
- **Had a high school diploma or GED.** Increased the likelihood of having a credit score and decreased the likelihood of having non-asset-related debts.
- **Had never been married.** Increased the likelihood of being employed year-round and of having a prime credit score and decreased the likelihood of having non-asset-related debts.
- **Did not have children under age 18.** Increased the likelihood of being employed year-round and of having a prime credit score.
- **Had zero or negative net income at program entry.** Increased the likelihood of being employed year-round and of having a credit score and decreased the likelihood of having non-asset-related debts.

In addition, the FOCs had positive impacts on the likelihood of being employed year-round for young adults ages 18 to 24 and individuals who had a college degree (Associate's degree or higher). The programs had positive impacts on the likelihood of having a credit score and of having a prime score among individuals

who were ages 25 or older and those who had not worked in the previous year while increasing the likelihood of having a credit score among those who did not have a criminal record.

Differences in FOC Program Impacts across the Five Study Sites

To identify lessons about program implementation, we explored differences in program impacts across the five FOC organizations in the study. To do so, we used multivariate regression analysis in which the models included dummy variables for each of the FOC program sites as well as participants' pre-program demographic and financial characteristics and the baseline value of the outcome of interest in order to control for any differences in the characteristics of participants at the individual FOC sites and the comparison group. As with the subgroup analysis, this analysis uses the ITT framework—it included all individuals who sought assistance from the programs. The results of the regression models are included in Appendix C.

The small sample sizes at the individual FOC sites substantially reduce our ability to detect statistically significant program impacts at this level. Therefore, we discuss the substantive differences in impacts across the sites and their implications. [Figure 4.9](#) presents program impacts (the difference between the FOC group and comparison group outcomes) for each of the five study sites. The primary findings follow.

- The three sites that engaged more than 80 percent of participants in any FOC counseling services—IDPL, MFS, and NLEN—had greater impacts on year-round employment than the two sites that engaged a smaller percentage as well as larger impacts on annual earnings and hours worked. NLEN in particular, which provided more than a third of its participants with occupational skills training or subsidized employment opportunities, had substantively larger impacts on earnings and hours worked than the other sites.
- As with the overall sample, gains in employment and earnings did not translate into positive impacts on net income two years after program entry across the five sites.
- There were statistically significant impacts across all five sites on the likelihood that participants had trade accounts with positive ratings on their credit reports. Regarding the likelihood of having a credit score or of having a prime score, two sites had substantively larger impacts than the others—one of which was a strong implementer of the FOC model (IDPL) and one of which was not (AH). These two sites served either predominantly Latino or mixed-race communities while the other three served predominantly African-American communities. While the regression models controlled for differences in the racial composition of participants across the groups, the findings suggest that community characteristics interact with the efforts of local programs in influencing individuals' access to credit.

Figure 4.9 FOC Program Impacts across the Five Study Sites

	AH N=108	IDPL N=96	MFS N=113	NLEN N=48	TCP N=135
Employment and Training in the Second Year After Program Entry					
Percent employed year round	2.2%	9.2%	7.3%	10.6%	1.8%
Average annual earnings (including zero earners)	-\$1,219	\$181	\$543	\$2,560	-\$433
Average hours worked (including zero hours)	-34	89	28	256	3
Average hourly wage in current or most recent job	-\$1.53 *	-\$0.58	-\$0.43	\$0.20	-\$0.69
Percent who had an occupational certificate/license	-14.4% ***	-7.3%	3.0%	-0.7%	-13.0% ***
Net Income Two Years After Program Entry					
Average monthly gross income	-\$119	\$47	-\$60	-\$88	-\$146
Average monthly expenses	\$46	\$95	\$34	-\$40	\$55
Average monthly net income	-\$171	-\$58	-\$89	-\$44	-\$198
Percent who had monthly net income greater than zero	-7.7%	-1.4%	-4.5%	-5.4%	-11.0% **
Credit Two Years After Program Entry					
Percent who had a credit score (among all participants)	9.3% **	8.2%	1.4%	-0.1%	1.5%
Percent who had a prime credit score	6.5%	11.2% **	0.7%	-1.2%	-3.1%
Percent who had any trade accounts (open or closed) paid as agreed	11.1% ***	14.4% ***	5.6%	10.4% **	6.6% **
Number of on-time payments made on trade accounts in the past year	2.8 **	-0.3	6.1 *	6.4	4.8
Net Worth Two Years After Program Entry					
Percent who had net worth greater than zero	-6.6%	-0.3%	-1.0%	4.5%	7.9% *
Percent who had any assets	-2.1%	3.8%	-9.9% **	-1.9%	-4.7%
Percent who had any asset-related debts	2.8%	7.0%	1.0%	-4.5%	-4.5%
Percent who had any non-asset-related debts	-6.0%	5.4%	-9.4% *	-11.8% *	-8.2% *

Figures are the estimated regression-adjusted differences in outcomes between the FOC participants at each site and comparison group members.

Source: baseline and 2-year follow-up surveys of study participants and credit reports from TransUnion

***p<.01 **p<.05 *p<.10

- The results regarding participants' assets, debts, and net worth across the sites were mixed and do not support firm conclusions about how differences in implementation influenced these outcomes.

Discussion

LISC and the FOCs set ambitious goals—particularly over a two-year period for a population with limited recent attachment to the labor market, low education levels, and, in most cases, a lack of savings or connections to mainstream financial institutions that might have helped them weather an extended period of unemployment. While the FOCs did not achieve positive impacts in all of the domains they sought to influence, the impacts they produced indicate that integrating employment services and financial services has the potential to improve low-income individuals' financial situations by helping them take necessary steps to achieving greater financial stability and economic mobility.

Among all study participants who sought assistance from the FOCs, the program increased year-round employment in the second year after program entry. On the other hand, comparison group members were more likely to complete training and obtain an occupational license or certificate. We do not know when during the two-year period individuals obtained the certificates or licenses or to what extent participation in training influenced the percent who were employed year-round in the second year. There are a number of possible explanations for the differences in attainment of occupational licenses or certificates. FOCs may have focused more than the workforce centers did on immediate employment over occupational training for all groups, including young adults ages 18 to 24. However, city officials indicated that job seekers were unlikely to be able to enroll in WIA-funded training during the study period due to the lack of available intensive services slots. Comparison group members may have been more inclined to pursue occupational training than individuals who sought assistance from the FOCs, or they may have sought training after initially being unsuccessful in finding employment.

While the FOCs did not produce significant impacts on annual earnings and hours worked among all individuals who sought assistance, they did so among individuals who were engaged in both financial and employment counseling. While the site-level analysis is not conclusive given the small sample sizes at the individual sites, the findings also suggest that the organizations that implemented the program well had greater impacts on annual earnings and hours worked.

Whether examining the full group of individuals who sought assistance or those who actually received assistance, the gains in employment did not translate into positive impacts on net income for FOC participants. Program administrators expected the FOCs would help individuals identify ways to reduce their expenses in addition to increasing their income. However, the results reveal that expenditures on basic items, such as rent and utilities, as well as car payments and credit card payments, increased over time as earnings from work increased. Participants'

households were complex, including varying combinations of immediate and extended family members and non-relatives, and changed over time for some participants. We could not capture through the phone surveys the details needed to understand how participants had dealt with basic living expenses when they were unemployed and how this changed as their earnings from work increased. But the data suggest that while they were unemployed, some participants relied on support from extended family and friends to get by, either through monetary support or by not being asked to contribute to household expenses. Some allowed payments on basic living expenses to go past due. When their earnings increased, they resumed payments on these expenses. The surveys indicate that the FOCs significantly reduced the likelihood that individuals had non-asset-related debts, such as overdue utility payments, medical or legal debts, or back taxes, after two years. While expenditures increased, outstanding debts decreased. Although this had not produced statistically significant improvements in net worth by the end of the two-year study period, it is an important step in participants achieving financial stability.

Finally, the FOCs increased the likelihood that participants had positive activity on their credit reports in the form of trade accounts with positive ratings and on-time payments made on accounts. The FOCs increased the likelihood that individuals who lacked a credit score at the time of program entry had a score after two years. The FOCs also increased the likelihood that those who had scores and thick credit files at program entry had prime credit scores after two years. While the FOCs did not have an impact on participants' accumulation of assets after two years, building positive credit histories is an important step in accessing mainstream forms of credit with lower interest rates and better terms, which can help individuals build assets. Demonstrating positive credit histories on a credit report can also influence insurance premiums, security deposits required on utilities, the ability to rent a home, and the ability to obtain or advance in a job in certain fields.

Conclusions

The FOC evaluation sought to determine whether offering integrated employment, financial, and income support counseling to individuals seeking assistance with finding a job is an effective strategy for improving low-income individuals' financial stability and economic mobility. The primary implications of the findings for policy and programming follow.

- **The FOC model was effective in helping individuals take initial steps to improve their financial stability.** The results provide evidence that the FOCs had significant impacts on increasing employment stability, reducing non-asset-related debts, and building positive credit histories as reported on credit reports two years after entering the programs.
- **Achieving financial stability and mobility is a long-term process requiring long-term interventions, particularly for the individuals the FOCs served.** Helping low-income individuals with limited education or recent attachment to the labor market achieve financial stability is a long-term process that may play out over several years. Programs need to help individuals lay out realistic short- and long-term goals and plans for achieving them and structure services to promote long-term engagement. Policies that support integrated service strategies need to recognize the time needed to achieve financial goals and support efforts to establish long-term relationships between participants and counselors.
- **Reviewing credit reports, budgets, and balance sheets is an important tool in helping individuals improve their financial situations.** The core component of the FOC financial counseling was completion of a financial assessment during which counselors reviewed participants' income, expenses, assets, debts, and credit reports. Counselors reported that most participants were unaware of the contents of their credit reports, or lack thereof, or how the information affected their financial situations. The findings suggest that exposure to this information, as part of a financial coaching strategy, is a powerful tool for helping low-income individuals take steps to build positive credit histories.
- **Engaging individuals in integrated services is challenging, and program structure can promote greater engagement and benefits.** Programs need to structure services to promote participation in integrated services, particularly among low-income job seekers who may not see financial services as relevant. Participants who were more intensely engaged in the FOC financial and employment counseling experienced larger and more significant impacts on earnings, hours worked, and the likelihood of having a prime credit score.

- ***The FOC model was more effective for certain subgroups of participants, at least within the two-year study time frame.*** Individuals with a high school diploma or GED were more likely than those who lacked a diploma or GED to participate in the FOC counseling, and they experienced positive impacts across multiple domains. The FOCs also produced positive impacts for individuals who were male, did not have children under 18, and were never married. This indicates that individuals who lack a high school diploma, have children under 18, or are currently or formerly married may have needs that require different approaches in program content and structure, or they may need more than two years to achieve the gains that others achieved. On the other hand, the FOCs produced positive impacts across multiple outcome domains for individuals who had zero or negative net income at the time of program entry, a group that faces substantial barriers to achieving financial stability and mobility.

Endnotes

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2. Cajner et al. 2014. "Why Is Involuntary Part-Time Work Elevated?" *FEDS Notes* April 14, 2014.
3. Brooks et al. 2014. *Treading Water in the Deep End: Findings from the 2014 Assets and Opportunity Scorecard*. Washington, DC: CFED.
4. Brevoort et al. 2015. *Data Point: Credit Invisibles*. Washington, DC: Consumer Financial Protection Bureau Office of Research.
5. See, for example, Kaul, Bulbul et al. 2011. *Pathways to Success: Service Pathways Analysis for the Center for Working Families Participants*. Abt Associates Inc., and Liston, Cynthia and Robert Donnan. 2012. *Center for Working Families at Community Colleges: Clearing the Financial Barriers to Student Success*. MDC.
6. See, for example, Kaul, Bulbul et al. 2011. *Pathways to Success: Service Pathways Analysis for the Center for Working Families Participants*. Abt Associates Inc., and Liston, Cynthia and Robert Donnan. 2012. *Center for Working Families at Community Colleges: Clearing the Financial Barriers to Student Success*. MDC.
7. Individuals with thin credit files may or may not have a credit score. In our analysis of program impacts on credit, in Chapter 4, we divide individuals into three categories based on their credit status at program entry: unscored, had a credit score but a thin file, and had a credit score and a thick file.
8. See Roder, Anne. 2015. *Building Stronger Financial Futures: Interim Findings from the Evaluation of LISC's Financial Opportunity Centers*. New York: Economic Mobility Corporation.
9. See Roder, Anne. 2015. *Building Stronger Financial Futures*. New York: Economic Mobility Corporation.
10. For continuous variables, effect sizes were calculated using Hedges g , the difference between the mean outcomes for the treatment group and the comparison group divided by the pooled within group standard deviation. For binary variables, effect sizes were calculated using the Cox index, which is the difference in the log odds for the treatment group minus the log odds for the comparison group divided by 1.65. While researchers caution that effect sizes should be interpreted using relevant empirical benchmarks (see Hill et al. 2007), the *What Works Clearinghouse Procedures and Standards Handbook* considers effect sizes of .25 or greater to be substantively important.
11. In the domain of credit, we originally proposed a confirmatory research question that combined two outcomes depending on participants' credit status at program entry, that is, the percent of participants who experienced a positive credit outcome in the form of unscored participants becoming scored or of scored participants having an increase in score. Combining these concepts masked significant findings for the subgroups. Therefore, we divided the confirmatory question into two separate questions—one that applies to the unscored and one to the scored.
12. Another strategy for accounting for the effects of multiple-hypothesis testing is to use the Benjamini-Hochberg family-wise adjustment. We discuss this procedure and present the results in Figure C4 in Appendix C.
13. We examined whether the FOC and comparison group members met the income requirements for both SNAP and heating/cooling assistance and found no differences in potential eligibility rates between the groups at the time of the follow-up survey.

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Appendix A

Methodology: Matched Comparison Group Design

To assess the impact of a program, it is necessary to understand how program participants' outcomes compare to the outcomes they would have experienced without the intervention. The evaluation of the FOC program uses a quasi-experimental design that compares FOC participants' outcomes with a matched comparison group of individuals who were equivalent across a range of demographic, labor market, and financial characteristics but who did not participate in the FOC programs. As we describe in more detail below, to identify an appropriate comparison group, we first recruited individuals for the study who were seeking services similar to those sought by individuals from the FOC programs. We then used propensity score matching techniques to identify individuals in this group who were similar to those in the FOC group.

The sample of FOC participants includes individuals who sought employment and training assistance from the five FOC programs in order to obtain a job and who consented to take part in the study. To be eligible for the study, individuals also had to be at least 18 years old. All FOC study participants attended a program orientation at one of the five sites during which FOC staff members explained the study. Staff members then collected signed consent forms and contact information from those who agreed to take part in the study, so that they could be called to complete the baseline survey. The study sample includes only individuals who were seeking assistance with employment and training in order to find a job and who were expected to participate in the three core FOC services; that is, employment, financial, and income support counseling. Though the programs also served people who were primarily seeking financial or income support assistance, these individuals were not part of the study. Enrollment of the FOC participant sample took place from October 2011 through August 2012.

The comparison group sample consists of low-income adults who sought employment and training

assistance in order to find a job from five City of Chicago workforce centers. Mobility hired recruiters who presented the study to individuals attending orientations about the workforce centers' services. We established basic eligibility criteria in order to increase the likelihood of recruiting individuals who would be similar to those in the FOC participant sample. To be eligible for the study, individuals seeking assistance at the workforce centers had:

1. To be at least 18 years old,
2. To have earned annual income over the past year within 200 percent of the federal poverty guidelines for their family size, and
3. To be seeking assistance with employment and/or job training in order to find a job. Individuals who were only filing for unemployment insurance or other benefits and were not seeking employment or job training assistance in order to find a job were not eligible for the study.
4. The recruiters collected signed consent forms and contact information from those who were eligible and who agreed to be part of the study so that individuals could be called to complete the baseline survey. Enrollment of the comparison group sample took place from October through December 2011.

The study design addresses the potential selection bias that results from differences in motivation between program participants and nonparticipants, which is a primary concern with using quasi-experimental methods to evaluate voluntary programs. Study participants in both the FOC and comparison groups were motivated to seek assistance with employment and training from community agencies. They also faced the same or similar labor, housing, and financial markets. The study meets a moderate level of evidence according to the guidelines issued by the Corporation

for National and Community Service. The study uses a quasi-experimental design that demonstrates equivalence between the treatment and comparison groups (as reported below) and, therefore, supports causal conclusions. However, the study was conducted with five FOC programs in one city out of the more than 75 programs operating in 30 cities around the country, limiting its generalizability.

Cross-Contamination

One concern given the study design was the possibility of “cross-contamination”—particularly that comparison group members would receive assistance from an FOC organization or that treatment group members would receive assistance from more than one FOC organization—complicating the interpretation of the findings. This was of particular concern given that the individuals seeking assistance from the FOC organizations and workforce centers came from many of the same communities in Chicago. Study participants may have learned about other programs through individuals in their neighborhoods or through other community organizations. Individuals may have sought assistance from multiple agencies if they did not receive the services they were seeking from the agency they attended when they enrolled in the study or if they did not find a job after receiving the services. Individuals may have also sought assistance from another agency if they moved to another community.

However, the survey data suggest that few comparison group members received services from an FOC organization and few FOC participants received services from more than one FOC organization. We asked study

participants a series of questions about the employment and financial counseling services they received during the two years after enrolling in the study, including where they received these services. Only 2.6 percent of comparison group members indicated that they had received assistance with employment from one of the organizations that operated an FOC program and 1.4 percent had received financial counseling from an FOC agency (less than one percent received both). Among the FOC participants, 1.6 percent said they had received employment services from an FOC organization other than the original agency at which they enrolled, and less than one percent had received financial counseling services from another FOC agency.

Data Collection Activities

Figure A1 provides a timeline of the study’s data collection activities, analysis, and reporting. We originally anticipated that that the FOC sites would need six months to enroll the targeted sample size. However, enrollment was lower than expected when the study began, and the study enrollment and baseline-interviewing period was extended by five months. This extended the follow-up data collection period as well because study participants were contacted two years after their baseline survey date for the follow-up surveys and credit reports were pulled one year and two years after the baseline pull. For both the interim and final reports, the process of drafting, revising, gaining final approval of, and publishing the reports took longer than the original study timeline allowed. There were no changes to the Mobility research team or to the survey firm with which we subcontracted during the study period.

Figure A1 Timeline for the Evaluation of the Financial Opportunity Centers

Dates	Activities
October 2011 to August 2012	Study enrollment. Survey firm conducts baseline surveys with FOC and comparison groups.
October 2011 to August 2014	FOC program staff record data about participants' meetings with the FOC counselors in the FOC client tracking database.
January 2012 to September 2012	Mobility research team collects baseline credit reports from TransUnion.
January 2012 to July 2013	Mobility research team conducts interviews with program staff, observations of program activities, and focus groups with participants.
February 2012 to August 2014	Survey firm conducts interim tracking tasks to remain in touch with the study sample.
January 2013 to September 2013	Mobility research team collects 12-month post-enrollment credit report data for use in interim report
October 2013 to August 2014	Mobility research team analyzes implementation data and interim credit outcome data, writes interim report, and makes revisions based on feedback from LISC.
August 2014	Draft of interim report submitted for CNCS review.
September 2014 to January 2015	Finalize and publish interim report.
October 2013 to December 2014	Survey firm conducts the two-year follow-up survey.
January 2014 to September 2014	Mobility research team collects two-year post-enrollment credit report data.
January 2015 to October 2015	Mobility research team conducts final analysis of program impacts and implementation, drafts final report, and makes revisions based on feedback from LISC.
October 2015	Draft of final report submitted for CNCS review.
November 2015 to September 2016	Finalize and publish final report.

Baseline and Follow-Up Surveys with Study Participants

Mobility contracted with a survey firm, Research Support Services (RSS) and its partner IMPAQ International, to conduct the baseline and two-year follow-up surveys by telephone with members of both the FOC and comparison groups. To be included in the study sample, individuals in the FOC group had to complete the baseline survey within two weeks of intake and members of the comparison group within three weeks of intake. The time frame for the FOC group was slightly shorter so that the baseline surveys were completed prior to the receipt of the FOC counseling services, and the participants' responses reflected their knowledge prior to reviewing their credit reports and finances with the financial counselor. Both FOC and comparison group members who completed the baseline survey received a \$30 money order. RSS completed baseline surveys with 829 FOC participants and 1,071 comparison group members. The baseline surveys were completed between October 2011 and August 2012.

The surveys included detailed questions about study participants' income, expenses, assets and debts, employment history during the previous two years, education and training, demographic characteristics, financial practices, and indicators of financial hardship. The outcome measures were based on measures developed for the Centers for Working Families model by a team led by the Annie E. Casey Foundation that included LISC's FOC program director. These outcomes have been updated to reflect adaptations to the original model by the FOCs. We based the question wording on models for collecting extensive income, expense, asset, and liability data in existing national surveys. Where similar questions were asked in the Census Bureau's Survey of Income and Program Participation (SIPP), we based question wording on those questions. For questions not included in the SIPP, we used question wording from the Panel Study of Income Dynamics and the Survey of Consumer Finances, when possible. Questions about participants' financial practices and indicators of financial

hardship were based on measures developed by LISC as part of the financial assessment that FOC financial coaches complete.

Mobility anticipated that the characteristics of some comparison group members would not be similar enough to the FOC group members to be included in the analysis and contracted with RSS to attempt the two-year follow-up survey with 1,850 individuals. Prior to the start of the follow-up survey, Mobility used propensity score matching to identify the comparison group members who were the closest matches to the FOC group. We first removed individuals from the sample for whom we were unable to obtain a baseline credit report (described below), including 19 FOC group members and 31 comparison group members. The sample of individuals with both a baseline survey and credit report included 810 FOC group members and 1,030 comparison group members. We then used propensity score matching to select a sample of comparison group members from this pool who best matched the FOC group members. Because we needed to reduce the size of the comparison group sample, we used a nearest neighbor matching approach with replacement, selecting the five comparison group members with the closest scores to each FOC group member as long as the scores were within .2 of the pooled standard deviation of the log odds of the propensity score (we discuss the selection of the caliper in the propensity score matching section below). This resulted in a sample of 850 comparison group members.

RSS attempted the two-year follow-up survey with the final sample of 810 FOC group members and 850 comparison group members. Sample members became eligible for the follow-up survey two years after the date of their baseline survey. We took a number of steps to reduce attrition. At intake, we collected extensive contact information for the study participant and up to four individuals who would know how to contact them in the future. IMPAQ interviewers verified the contact information at the end of the baseline survey. Between the baseline and follow-up surveys, RSS took steps to stay in touch with participants and

obtain new contact information in order to reduce attrition from the sample. Once a quarter, RSS contacted study participants by telephone to verify and update their contact information and to identify individuals whose contact information was no longer valid and who would require additional tracking efforts. Just prior to the two-year anniversary of individuals' baseline survey, RSS sent letters to study participants reminding them of the survey and encouraging them to complete it when the interviewer called. For individuals who had not completed the survey within a few weeks, RSS employed field locators to visit the individuals' homes to verify their location and phone numbers and encourage them to participate. During the data collection period, RSS sent additional postcards and letters reminding study participants that they had agreed to take part in the survey. Both FOC and comparison group members who completed the follow-up survey received a \$40 money order. The follow-up surveys were conducted between November 2013 and December 2014. RSS conducted the follow-up surveys with 553 FOC group members and 653 comparison group members, for response rates of 68 percent and 77 percent, respectively.

Both the baseline and follow-up surveys gathered detailed information about participants' employment, education, income, expenses, assets, and debts so that we could measure change in the outcomes of interest over time and assess whether there were significant differences between the changes the FOC and comparison groups experienced. The baseline survey included questions about individuals' demographic and other background characteristics, such as age, race and ethnicity, gender, criminal record status, housing status, and family structure. The follow-up survey included questions about FOC group members' receipt of employment, financial, and income support services from the FOC programs and about FOC and comparison group members' receipt of similar services from other agencies. We used data from the baseline survey in the propensity score matching process and as independent variables in the regression models estimating program impacts, as described in later sections. We used data from the follow-up survey

to create the outcome variables used to estimate program impacts in the domains of career advancement, net income, and net worth. We also used the follow-up survey data to examine differences in the receipt of employment, financial, and income support services between the FOC and comparison group members.

Credit Reports

Mobility secured an agreement to access study participants' credit reports from TransUnion, one of the three major credit bureaus. Mobility research team members accessed the TransUnion database and attempted to pull the reports for all study participants who completed the baseline survey. There is a typically a 4- to 6-week delay between when credit-related activity takes place and when it appears on a credit report. Therefore, we pulled the baseline credit reports about 4 to 6 weeks after participants enrolled so that the reports captured activity that may have taken place just prior to enrollment that may have influenced the participants' decision to seek assistance. We then pulled the credit reports again one year and two years later to capture change over time.

The reports included participants' FICO credit scores, a universal scoring system that uses data from all three major credit bureaus and that plays a critical role in individuals' access to financial services and products. Three-quarters of all mortgage originations use FICO scores (Smith and Duda 2010). The credit reports also indicated if an individual was unscored due to insufficient credit history. In addition to the credit scores, the credit reports included information about individuals' use of credit-based products, including loans, mortgages, credit cards, home equity lines of credit, and open credit accounts, such as accounts with utility companies. For each account, the reports included the credit limit, balance, late payments, amount past due, current status of the account, date opened, payment history over the previous two years, and date closed, if applicable. The credit reports also included information about accounts referred to collections, derogatory public record information, such as bankruptcies, tax liens,

and civil judgments during the previous 7 to 10 years, and a history of creditors' inquiries into the consumer's credit resulting from individuals' applications for credit during the previous two years.

We used the data from the baseline credit reports as independent variables in the propensity score matching process and in the regression models estimating program impacts. We used data from the follow-up credit reports to create the outcome variables used to estimate program impacts in the domain of credit. Our interim evaluation report included the one-year post-program entry credit data while this final report focuses on the two-year follow-up credit data. Out of the 829 FOC group members and 1,071 comparison group members who completed the baseline survey, we were able to access baseline and two-year follow-up credit reports for 791 FOC group members and 974 comparison group members. Individuals removed from the sample included those for whom we could not find a match using the identifying information collected at intake and those whom the TransUnion system indicated were deceased. The final sample of individuals who completed both the baseline and follow-up surveys and had baseline and follow-up credit report data included 544 FOC group members and 619 comparison group members. We examined the credit impacts for both the larger sample of study participants with credit report data and the smaller sample who had both credit and survey data and obtained similar results. Therefore, we present the results for the survey sample to be consistent with the sample included in the other outcome domains (career advancement, net income, and net worth).

FOC Administrative Program Data

We collected data from the performance management system that LISC maintained and that all FOC organizations used to track program participation. The data included information about the types of counseling the participants received, including financial, income support, and employment counseling, as well as the duration of their participation in the program. FOC staff members collected the data for all individuals

who completed the intake process and enrolled in the program. LISC staff members extracted the individual-level data from the tracking system for all five FOC study sites and provided the data to Mobility. The data in this report include all contacts FOC staff members recorded during the two years following study participants' program entry. We used the FOC program data to assess program implementation in Chapter 3 and to identify the sample for the TOT analysis in Chapter 4 using methods one and two.

Site Visits

Members of the Mobility research team conducted one-on-one interviews with FOC staff members, observed program activities, and conducted focus groups with program participants. Staff interviews included the program directors, counselors in the three core service areas, intake staff, career coaches, and job readiness instructors. Activities we observed included FOC orientations, job readiness and life skills workshops, and financial workshops (where provided). We used semi-structured protocols for all interviews and focus groups so that consistent information was gathered across sites. We first interviewed FOC staff members prior to the start of the study and conducted additional interviews, observations, and focus groups during the study enrollment period and the year following enrollment. We followed up by telephone with program directors as needed to obtain updates. We used the information collected to understand how the FOC program operated at each site and to identify differences in the five organizations' program structure, content, and staffing. We also interviewed the workforce center directors to learn about the services available to job seekers during the study enrollment period.

IRB Approval

After developing the study procedures, data collection protocols, and consent forms, Mobility obtained Institutional Review Board (IRB) approval of the study from the IRB at the Vera Institute of Justice, with which Mobility has an agreement for IRB services. The IRB

reviewed the project on annual basis for the duration of the data collection and reporting period. There were no difficulties securing IRB approval.

Propensity Score Matching

As expected, there were some differences between the characteristics of the individuals recruited from the FOC programs and workforce centers. Therefore, we used propensity score matching techniques to select the final analysis sample. The propensity score is the probability of treatment assignment conditional upon individuals' observed characteristics. In this case, the propensity score is the probability of being in the FOC program group, conditional upon individuals' observed demographic characteristics, recent employment experience, and financial situation at the time of enrollment. We matched individuals in the FOC and comparison groups based on these estimated probabilities. Only FOC participants and comparison group members who were sufficiently close matches were included in the final analysis sample. Researchers have found that propensity score matching performs well in replicating experimental results when three criteria are met: (1) the data for the intervention and comparison groups are collected using the same data source, (2) the participants and nonparticipants reside in the same local labor market, and (3) the data contain variables relevant to modeling the program participation decision (Smith and Todd 2005). The FOC study meets these criteria.

Previous research has confirmed that the critical variables for modeling participation in employment and training programs are employment and earnings during the two years prior to program entry. Looking two years back is important because research indicates that people who volunteer for employment and job training programs have typically experienced a drop in earnings just prior to entering the program (Dehejia and Wahba 2002; Heckman et al. 1997). As a result, their earnings in the year prior to program entry may not be indicative of their earnings capacity prior to their loss of employment. Therefore, we included variables for earnings during the previous two years in

the propensity score model. While individuals in the study were seeking employment and/or job training assistance, some individuals who applied to the FOC programs might have been motivated to enroll by the additional financial counseling services the programs offered. Therefore, we also included factors expected to influence individuals' decision to seek financial counseling services, including their level of financial distress, willingness to change their financial situation, and ability to manage credit (Elliehausen et al. 2007). Following is a description of the variables included in the model to estimate the propensity scores.

Earnings from work during the past two years (continuous, includes the sum of amounts earned from each job held based on questions about wages, hours worked per week, weeks worked per month, and dates of employment)

- Total value of assets at the time of program entry (continuous, includes the sum of amounts reported for vehicles, home, other property, business, savings or checking accounts, cash not in a bank account, retirement accounts, and other financial assets)
- Total value of debts at the time of program entry (continuous, includes the sum of amounts reported for mortgages, vehicle loans, student loans, late rent and utility payments, child support arrears, taxes owed, medical debt, credit card debt, legal debt, family loans, pay day loans, business loans, and other loans)
- Total gross income in the month prior to program entry (continuous, includes the sum of amounts reported for SNAP, earnings from work for the participant and other family members, cash from friends/family, unemployment insurance, cash assistance-TANF/ GA, interest on savings or checking accounts, child support, Social Security, and SSI)
- Total expenses in the month prior to program entry (continuous, includes the sum of amounts reported for food, phone, mortgage/rent, utilities, vehicles, gas, car insurance, repair and maintenance, public transit, eating out, medical bills and copays, health insurance premiums, credit/store card payments, and fees for cashing checks, money orders, or bank transactions)
- Net income greater than zero in the month prior to program entry (a binary variable equal to one if the individual had positive net income—total income minus total expenses—with negative or zero net income serving as the base category)
- Net worth greater than zero at program entry (a binary variable equal to one if the individual had positive net worth—the total value of assets minus the total value of debts—with negative or zero net worth serving as the base category)
- Gender (a binary variable equal to one if the person was male with female serving as the base category)
- Age at program entry (continuous)
- Race/ethnicity (a categorical variable including Black, White, Hispanic, and other/missing race with other/missing race serving as the base category)
- Highest degree at program entry (a categorical variable including no diploma, GED, high school diploma, and college degree with high school diploma serving as the base category)
- Employed during the year pre-program (a binary variable equal to one if the individual worked at any time during the year prior to program entry)
- Criminal record at program entry (a binary variable equal to one if the individual had ever been convicted of a crime, including misdemeanors and felonies)
- Disability at program entry (a binary variable equal to one if the individual had a health condition that limited her/his ability to work)
- Born in the US (a binary variable equal to one if the individual was born in the US)
- Marital status (a categorical variable including formerly married (separated, divorced, or widowed), currently married or living with a partner in a marriage-like relationship, and never married with formerly married serving as the base category)
- Children (a binary variable equal to one if the individual had any children under age 18)

- Family size (count variable of the number of family members living in the participants' household, including the participant, other adults, and children)
- Housing status (a categorical variable including owns home, rents home, homeless, and lives rent-free with lives rent-free serving as the base category)
- Received SNAP in the month prior to program entry (a binary variable equal to one if the individual received SNAP)
- Bankruptcy (a binary variable equal to one if the individual had filed for bankruptcy in the past year or was in the process of doing so)
- Collections (a binary variable equal to one if the individual said collection agencies were calling him/her about unsettled claims)
- Had a prime credit score at program entry (a binary variable equal to one if the individual had a prime credit score of 620 or greater)
- Credit score status (a categorical variable including had a credit score and thick credit file (three or more open trade accounts), had a credit score but thin credit file (two or fewer open accounts), and unscored with had score and thick file serving as the base category)
- Number of derogatory public records (count variable of the number of bankruptcies, tax liens, and civil judgments reported on individuals' credit reports)
- Number of trade accounts with balances (count variable of the number of trade accounts with positive balances reported on individuals' credit reports)
- Number of inquiries made into credit (count variable of the number of creditors that had inquired about individuals' credit profiles during the previous two years as reported on individuals' credit reports)
- Had late payments on trade accounts in the past year (a binary variable equal to one if the individual had made any late payments on trade accounts in the past year as reported on individuals' credit reports)
- Number of trade accounts with no late payments (count variable of the number of trade accounts on individuals' credit reports that never had a late payment)

To achieve balanced groups, the final model also includes the following interaction terms:

- Male*Hispanic
- Male*Born in the United States
- Black*Had a criminal record
- Black*Had a child under age 18
- Hispanic*Married/living with partner in marriage-like relationship
- Black*Does not have a high school diploma or degree
- Black*Had a college degree
- Hispanic*Does not have a high school diploma or degree
- Hispanic*Had a college degree
- Black*Received SNAP in the month prior to program entry
- Hispanic*Had a credit score but thin credit file
- Hispanic*Had positive net income in the month prior to program entry

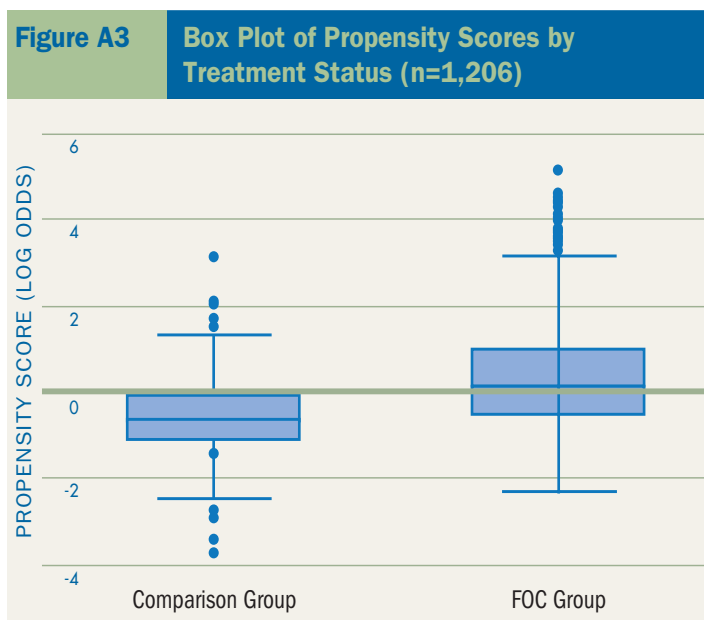
We conducted the matching at the individual level with the 553 FOC group members and 653 comparison group members who completed the two-year follow-up survey. Figure A2 presents the characteristics of these FOC and comparison group members prior to matching. The FOC group members were more likely than comparison group members to be Hispanic, to be younger, to live rent free, to have a criminal record, to be married, to have a larger family size, to have greater assets, and to have positive net worth. The FOC group members were less likely than comparison group members to have a high school diploma or degree, to have a credit score, to have worked in the past year, to be born in the United States, and to have received SNAP in the past month.

Figure A2 Baseline Characteristics of the Study Participants Before and After Matching

	Prior to Matching			After Matching		
	FOC Group	Comparison Group	Standardized % bias	FOC Group	Comparison Group	Standardized % bias
Earnings during past two years	\$13,833	\$15,657	-9.1	\$13,975	\$14,847	-4.3
Total value of assets	\$30,159	\$20,585	13.9	\$25,802	\$22,348	5.0
Total value of debts	\$20,202	\$23,321	-6.5	\$19,632	\$16,716	6.1
Total income last month	\$1,175	\$1,189	-1.0	\$1,152	\$1,166	-1.0
Total expenses last month	\$1,490	\$1,488	0.2	\$1,451	\$1,456	-0.4
Had positive net income last month	32.2%	28.6%	7.7	32.0%	31.1%	2.0
Had positive net worth	34.4%	25.9%	18.5	32.4%	34.1%	-3.7
Male	43.2%	43.5%	-0.5	45.4%	46.0%	-1.1
Age	37.9	40.4	-19.7	38.3	38.6	-2.1
Black	64.7%	82.2%	-40.4	71.6%	70.2%	3.2
Hispanic	31.3%	11.2%	50.7	24.0%	25.6%	-4.1
White	1.4%	3.2%	-11.7	1.6%	1.5%	0.9
No diploma or degree	29.3%	11.9%	43.9	23.0%	23.3%	-0.7
GED	14.5%	14.5%	-0.2	16.0%	15.6%	1.1
Any college degree	12.8%	21.3%	-22.6	13.6%	13.7%	-0.3
Employed during the past year	47.9%	62.0%	-28.6	49.6%	52.3%	-5.4
Had a criminal record	38.9%	30.5%	17.7	41.4%	40.2%	2.5
Had a disability	13.2%	15.8%	-7.3	14.0%	14.1%	-0.3
Born in the United States	82.6%	91.3%	-25.8	86.2%	88.5%	-6.9
Married/living with partner	20.4%	14.2%	16.4	17.8%	16.6%	3.1
Never married	60.2%	64.6%	-9.1	62.0%	64.1%	-4.4
Had a child under age 18	48.5%	43.5%	10.0	48.6%	51.2%	-5.2
Family size	3.0	2.4	34.0	2.9	2.9	-2.4
Owns home	16.6%	12.7%	11.1	15.0%	13.0%	5.5
Homeless	4.9%	5.2%	-1.5	5.2%	5.2%	0.2
Rents home	52.4%	63.2%	-22.0	54.0%	55.9%	-3.8
Received SNAP last month	59.7%	66.3%	-13.8	62.2%	64.6%	-5.0
Had filed for bankruptcy	6.9%	6.4%	1.8	6.6%	6.5%	0.3
Had collection agencies calling	31.6%	33.7%	-4.4	32.6%	34.3%	-3.5
Had a prime credit score	17.7%	14.5%	8.6	17.2%	14.5%	7.2
Did not have a credit score	43.0%	33.7%	19.3	41.6%	40.2%	3.0
Had a credit score but thin file	31.5%	39.5%	-16.9	33.4%	35.8%	-5.0
Number of derogatory public records	.26	.39	-19.2	.27	.27	0.5
Number of trade accounts with balances	2.1	2.7	-19.9	2.1	2.1	1.9
Number of inquiries made into credit	1.5	1.7	-9.3	1.5	1.5	1.1
Had late payments on trade accounts past year	9.8%	10.9%	-3.6	10.2%	11.1%	-3.1
Number of trades with no late payments	3.5	4.2	-9.9	3.5	3.6	-1.0

To produce the propensity scores, we fit a logit model predicting the likelihood of being in the FOC group using the control variables listed above. As researchers have suggested, we matched the samples by the log odds of the propensity score, which is more likely to be normally distributed (Austin 2011). Matching on the log odds of the score is appropriate for choice-based sampling where the treatment and control group pools are obtained from different sources and the number of people in each group does not reflect the likelihood that an individual with given characteristics will participate in the program in the full universe (Heinrich et al. 2008). Figure

A3 presents the distribution of the propensity scores in the treatment and comparison groups, demonstrating substantial overlap between the two groups. The log odds of the propensity scores ranged from -2.3 to 5.2 for the FOC group and from -3.7 to 3.2 for the comparison group.



To conduct the propensity score matching, we used the `psmatch2` module in Stata, developed by Leuven and Sianesi (2003). There are many ways to implement propensity score matching. Recent research suggests that with sufficient sample overlap and well-balanced covariate distributions, impact estimates should be relatively insensitive to the

details of how the matching is undertaken (Heinrich et al. 2008; Mueser et al. 2007).

The analysis of program impacts in this report uses radius matching within a specified caliper distance with replacement. Radius matching does not limit the number of cases that are matched with a given participant as long as the cases are close enough (that is, within the specified caliper distance). Research has found that estimates are more stable and make better use of all available data if they consider all comparison cases that are sufficiently close to a treatment case, rather than making a one-to-one match (Heinrich et al. 2008). The mean outcome for cases matched with a given treated case is the estimate of the outcome that would occur if the treatment group member had not received the service. There is no uniformly agreed-upon definition of the maximum acceptable distance between scores. As suggested by Austin (2011) and others, we used a caliper of width equal to .2 of the pooled standard deviation of the log odds of the propensity score. Radius matching allows replacement of comparison group members, that is, a comparison group member may be matched with multiple treatment group members.

Following the matching, we tested for statistically significant differences in the sample means between the treatment group and the weighted comparison group to assure that the propensity score balanced the independent variables. As Austin (2008) suggests when using many-to-one matching methods, we examined the weighted standardized percentage difference in each variable between the groups and considered the groups balanced if the standardized percentage bias was less than 10 percent. None of the differences were equal to or greater than 10 percent. Figure A2 presents descriptive baseline statistics for the treatment group and weighted comparison group after matching as well as the standardized percentage bias for each variable.

We tested other strategies for matching, including one-to-one matching, matching with and without replacement, and nearest-neighbor matching, and tested

Figure A4 Diagnostics of Covariate Balancing Before and After Matching Across Methods

	Before Matching	One-to-one no replacement	One-to-one with replacement	Five nearest neighbors with replacement	Radius matching (selected method)
Treatment N	553	377	500	500	500
Comparison N	653	377	254	557	649
Pseudo R2	.160	.015	.042	.016	.014
Likelihood Ratio (LR) chi-square	266.15	15.96	58.17	22.46	19.58
P-value of LR chi-square	.000	1.000	.173	1.000	1.000
Mean standardized bias	16.7	2.4	5.5	3.1	3.0
Median standardized bias	13.8	2.1	4.2	2.5	2.4

each to determine whether the method balanced the treatment and comparison groups on the covariates. Figure A4 presents the results of diagnostic tests of covariate balancing across the primary methods tested. Our goal was to balance the groups while maximizing the sample sizes and, therefore, the statistical power of the impact analysis. We considered one-to-one matching without replacement (that is, a comparison group member could only be matched to one treatment group member). This method produced well-balanced groups but resulted in a significant loss of sample, which would reduce the generalizability of the impact analysis to the full sample of study participants and reduce our ability to detect significant impacts. We tested one-to-one matching with replacement. While this method resulted in a sample of 500 treatment group members, it reduced the comparison group sample to 254, again unacceptably reducing the statistical power of the analysis. We tested using nearest neighbor methods including up to five nearest neighbors—that is, the comparison group members with the closest scores were matched to treatment group members. This method produced similar results to the radius matching method we selected but with a substantially smaller comparison group sample. The radius matching method we used produced groups that were well balanced on the covariates while retaining a large portion of the sample.

Among the 553 FOC group members who completed the follow-up survey, 53 or 9.6 percent were unmatched, while 4 comparison group members (0.6 percent of the 653 who completed the survey) were unmatched. All of

the 53 FOC group members who were unmatched were Hispanic. Most (38) were IDPL participants, while 14 were from AH, and one from MFS.

Figure A5 presents data on differences in the characteristics of the 500 FOC group members in the final sample and the 310 who were not in the final sample (out of the 810 who had both a baseline survey and baseline credit report). The attrition was due either to nonresponse to the follow-up survey (257) or to not being matched (53). We break down the differences between FOC group members who completed the survey and those who did not, as well as between FOC group members who were matched and those who were not. FOC group members in the final analysis sample differed from those not in the final sample in the following ways. They were:

- More likely to be Black and less likely to be Hispanic.
- More likely to have at least a high school diploma or GED at program entry.
- More likely to have worked at some time during the year prior to program entry and had greater earnings, on average, during the two years prior to program entry.
- More likely to have a criminal record.
- More likely to be born in the United States.
- Less likely to be married and had a smaller family size, on average.
- More likely to be receiving calls from collection agencies about unsettled claims

- Less likely to lack a credit score and more likely to have a score but thin credit file.
- More likely to have any late payments on trade accounts in the past year.

Data Cleaning and Treatment of Missing Data

Baseline and Follow-Up Survey Data

The baseline and follow-up surveys asked detailed questions about participants' employment and whether they had various sources of income, expenses, assets, and debts. For those who were employed, we asked a series of questions about each job held during the previous two years at baseline and about each job held between the baseline and follow-up survey at follow-up. For sources of income, expenses, assets and debts, we asked about the dollar value of each item for those who indicated they had the item. As noted in the variable descriptions, we used these items to calculate total earnings from work, total income, total expenses, net income, total assets, total debts, and net worth. While the amount of missing data for any one variable was low (less than 10 percent for 97 percent of the items), once the hundreds of variables were used to calculate the totals, the number of missing cases was unacceptable. In order to retain as much of the study sample as possible, we employed a multiple imputations approach to deal with missing values.

While some cases were missing on the yes/no questions about whether the participant had the item, more often the dollar amount was missing for individuals who indicated that they had the item. In those cases, we knew that the person had the item and that the amount was greater than zero. For those missing on the yes/no question, an amount of zero was a plausible value if the person did not have the item. In order to address both scenarios appropriately, we performed the imputations separately for those who said they had the item but the amount was missing and for those who were missing on the yes/no question for the item. The first imputation, for those who said they had the item, was limited to values greater than zero

and based on the values only for those who had the item. The second imputation, for those missing on the yes/no question, was not restricted in this way and was based on the values for all respondents, including those who reported a value of zero.

We performed the multiple imputations using predictive mean matching, which is more appropriate than a regression-based method when the variables being imputed are highly skewed, which was the case with the dollar amounts we needed to impute. For each missing value, predictive-mean matching fills in values randomly from among the observed values for observations whose regression-predicted values are closest to the regression-predicted value for the missing observation from a simulated regression model. We followed the common practice of using the five cases with observed data that had the closest predicted values to each case with missing data. By using existing values in the data, the method ensures that imputed values are plausible.

Underreporting of assets. In chapter 4, we noted that our analysis of the baseline and follow-up survey data indicated that study participants underreported certain assets in the baseline survey, perhaps out of concern that they would not qualify for assistance, but then reported the assets in the follow-up survey. We suspected under-reporting due to the changes we found over time. For example, the percent of study participants who said they owned a home increased from 11 to 15 percent while the percent who said they had a mortgage remained nearly the same. The percent who reported having one or more cars increased by 10 percent while the percent with auto loans increased by less than two percent—although it is possible that some individuals purchased used vehicles with cash. Some individuals reported new retirement savings at follow-up that could not have realistically been earned during the two-year follow-up period, particularly given the generally low wages that participants earned and the zero or negative net income that two-thirds had at the time of the follow-up survey. We examined whether changes in participants' marital status explained the

Figure A5 Analysis of the Impact of Attrition from the Baseline Sample of 810 FOC Group Members

	Attrition from Two-Year Follow-Up Survey			Attrition from Propensity Score Matching			Overall Attrition ¹		
	Completed	Did Not Complete		Matched	Not Matched		In Final Sample	Not in Final Sample	
	(n=553)	(n=257)		(n=500)	(n=53)		(n=500)	(n=310)	
Earnings during past two years	\$13,833	\$10,735	**	\$13,975	\$12,499		\$13,975	\$11,037	**
Total value of assets	\$26,012	\$12,418	***	\$25,802	\$71,255	***	\$23,141	\$19,371	
Total value of debts	\$18,958	\$21,036		\$19,632	\$25,575		\$18,648	\$21,182	
Total income last month	\$1,268	\$1,112		\$1,152	\$1,390		\$1,173	\$1,292	
Total expenses last month	\$1,619	\$1,523		\$1,451	\$1,861	**	\$1,580	\$1,603	
Had positive net income last month	29.7%	26.9%		32.0%	34.0%		28.8%	28.7%	
Had positive net worth	32.9%	29.2%		32.4%	52.8%	***	31.2%	32.6%	
Male	67.1%	70.8%	*	45.4%	22.6%	***	45.4%	45.8%	
Age	37.9	33.3	***	38.3	34.4	**	38.3	33.5	
Black	65.5%	60.2%		71.6%	0.0%	***	71.6%	49.7%	***
Hispanic	31.6%	36.3%		24.0%	100.0%	***	24.0%	47.1%	***
White	1.5%	2.0%		1.6%	0.0%		1.6%	1.6%	
No diploma or degree	29.3%	38.5%	***	23.0%	88.7%	***	23.0%	47.1%	***
GED	14.5%	16.3%		16.0%	0.0%	***	16.0%	13.6%	
Any college degree	12.8%	11.3%		13.6%	5.7%		13.6%	10.3%	
Employed during the past year	49.9%	38.1%	***	49.6%	32.1%	**	49.6%	40.3%	***
Had a criminal record	38.7%	36.6%		41.4%	15.1%	***	41.4%	32.9%	**
Had a disability	13.2%	12.5%		14.0%	5.7%	*	14.0%	11.4%	
Born in the United States	82.6%	82.1%		86.2%	49.1%	***	86.2%	76.5%	***
Married/living with partner	20.4%	19.8%		17.8%	45.3%	***	17.8%	24.2%	**
Never married	60.2%	66.9%	*	62.0%	43.4%	***	62.0%	62.9%	
Had a child under age 18	48.5%	56.4%	**	48.6%	47.2%		48.6%	54.8%	
Family size	3.0	3.2		2.9	3.9	***	2.9	3.3	***
Owns home	13.2%	8.6%	*	15.0%	32.1%	***	12.2%	11.0%	
Homeless	4.9%	9.7%	***	5.2%	1.9%		5.2%	8.4%	*
Rents home	52.4%	55.3%		54.0%	37.7%	**	55.2%	52.9%	
Received SNAP last month	59.3%	62.3%		62.2%	35.9%	***	62.2%	57.7%	
Had filed for bankruptcy	6.9%	8.2%		6.6%	9.4%		6.6%	8.4%	
Had collection agencies calling	31.7%	22.2%	*	32.6%	22.6%		32.6%	22.3%	***
Had a prime credit score	17.9%	11.3%	**	17.2%	22.6%		17.2%	13.2%	
Did not have a credit score	42.5%	54.1%	***	41.6%	56.6%		41.6%	54.5%	***
Had a credit score but thin file	32.0%	28.4%		33.4%	13.2%	***	33.4%	25.8%	**
Number of derogatory public records	0.26	0.33		0.27	0.09	**	0.27	0.29	
Number of trade accounts with balances	2.1	1.8		2.1	1.6		2.1	1.8	*
Number of inquiries made into credit	1.5	1.3		1.5	1.3		1.5	1.3	
Had late payments on trade accounts past year	9.8%	5.4%	**	10.2%	5.7%		10.2%	5.5%	**
Number of trades with no late payments	3.5	2.5	**	3.5	4.2		3.5	2.8	

¹ The comparison of individuals in the final sample and those not in the final sample is based on the baseline data prior to knowledge gained from the follow-up survey (because 257 of those not in final sample did not complete the follow-up survey). Therefore, some figures in the "In the final sample" column do not match figures in the "Matched" column for which information from the follow-up survey was used to impute missing values or otherwise clean the data, as described below.

inconsistencies, but only a small portion of individuals with inconsistent data experienced changes in whether they were married or living with a partner.

We did not have a means of estimating the amount of under-reporting for most of the asset variables and did not make adjustments to the figures reported. The one exception was the data on home ownership. In the follow-up survey, we asked participants how many years they had lived in their current home. If individuals had lived in their home for three years or less, then we did not make any adjustments as changes in their living situation after completing the baseline survey may have explained the differences in reporting. However, if individuals reported living in the same home for more than three years and reported owning a home at follow-up but not at baseline, then we used information from the follow-up survey to impute values for owning a home, the value of the home, and the value of the mortgage, if applicable, in the baseline data. We made this adjustment for two percent of the final study sample.

Credit Report Data

Mobility research team members converted the credit reports into an analyzable format, coded the data, and created the variables used in matching process and analysis of program impacts. For the study participants for whom we were able to access credit reports, there was no missing data in terms of the credit scores, that is, each study participant either had a credit score or there was an indication on the report that the individual was “not scored due to insufficient credit.” In terms of measures related to trade account activity, we treated the data as either being reported on the credit report or not reported. If trade accounts were listed on the report, we counted each account. If no accounts were listed, we coded the person as having no trade accounts. If the fields for monthly payments on a trade account included codes indicating a payment was

made, we coded it appropriately as either an on-time or late payment. If a field for a monthly payment was blank, we coded it as no payment made.

FOC Administrative Program Data

Mobility provided LISC a list that included each FOC study participants’ name, date of birth, and the FOC site at which she/he enrolled. LISC identified the study participants who were in the FOC participant tracking system and provided Mobility individual-level data on program participation for those who received any FOC counseling. The matching was done by hand so that minor discrepancies in the spelling of participant names or in the numbers in dates of birth could be assessed to determine whether it was a close enough match to include the data in the analysis. If individuals did not have any FOC counseling contact records or if they did not have any records in any one of the three core service areas, we coded them as not receiving the service(s). Individuals who had records indicating that they had received counseling in the FOC core service areas were coded as receiving the services as appropriate. Individuals who enrolled early in the enrollment period may have had more than two years of post-enrollment service data while those who enrolled at the end only had two years of data. The flow of enrollment varied somewhat across the five sites, meaning some sites may have had more contacts than others due to the length of time individuals were in the program. Therefore, we removed contacts that occurred more than two years after enrollment from the analysis.

Appendix B

Implementation Analysis

As noted in Appendix A, the implementation analysis uses data from two sources: FOC administrative program records for FOC group members and the two-year follow-up survey for both FOC and comparison group members. Below is a description of the variables used to assess implementation. Descriptive statistics for each are reported in Chapter 3.

Implementation Variables from the FOC Administrative Program Records

The FOC administrative data contained a record of each contact made with each participant, including the date the contact took place, the type of counseling (financial, income support, or employment), and a description of the topic discussed. We used this information to construct the following variables.

- Received any FOC counseling (a binary variable equal to one if the individual received counseling in any one of the three FOC core service areas—financial, income support, or employment counseling; variable included in the regression analysis of subgroup differences in receipt of program services)
- Received FOC counseling in one core service area (a binary variable equal to one if the individual received counseling in only one FOC core service area—either financial, income support, or employment counseling)
- Received FOC counseling in two core service areas (a binary variable equal to one if the individual received counseling in any combination of two FOC service areas—financial, income support, or employment counseling)
- Received FOC counseling in all three core service areas (a binary variable equal to one if the individual received counseling in all three FOC core service areas—financial, income support, and

employment counseling; variable included in the regression analysis of subgroup differences in receipt of program services)

- Received financial counseling (a binary variable equal to one if the individual received any FOC financial counseling)
- Received income support counseling (a binary variable equal to one if the individual received any FOC income support counseling)
- Received employment counseling (a binary variable equal to one if the individual received any FOC employment counseling)
- Duration of FOC counseling (a categorical variable based on the first and last dates of FOC counseling recorded within the two-year study follow-up period, including categories for less than one month, 1 to 6 months, 7 to 12 months, 13 to 18 months, and 19 to 24 months; the regression analysis of subgroup differences in the receipt of program services included a binary variable equal to one if the individual received counseling in any one of the three FOC core service areas 19 to 24 months after program entry)

Implementation Variables from the Two-Year Follow-Up Survey

The follow-up survey included a series of questions about what assistance with employment, financial issues, and public benefits access the FOC and comparison group members received from the FOC agencies and other service providers, including the workforce centers. The survey also asked about participants' satisfaction with the services they received. We used this information to construct the following variables.

- Received assistance with looking for a job (a binary variable equal to one if the individual received assistance with looking for a job from any agency)
- Received assistance reviewing credit report (a binary variable equal to one if the individual received assistance reviewing their credit report from any agency)
- Received assistance with financial issues (a binary variable equal to one if the individual received assistance with financial issues from any agency)
- Received assistance with applying for benefits to increase income or cover expenses (a binary variable equal to one if the individual received assistance with applying for benefits to increase income or cover expenses from any agency)
- Received any assistance in at least one of the FOC core service areas (a binary variable equal to one if the individual received assistance in any one of the three FOC core service areas—financial, income support, or employment—from any agency)
- Received assistance in one core service area (a binary variable equal to one if the individual received assistance in only one core service area—either financial, income support, or employment—from any agency)
- Received assistance in two core service areas (a binary variable equal to one if the individual received assistance in any combination of two FOC core service areas—financial, income support, or employment—from any agency)
- Received assistance in all three core service areas (a binary variable equal to one if the individual received assistance in all three FOC core service areas—financial, income support, and employment—from any agency)
- Satisfaction with assistance looking for a job (a binary variable equal to one if the individual indicated she/he was very satisfied with the assistance received with looking for a job)
- Satisfaction with assistance with financial issues (a binary variable equal to one if the individual indicated she/he was very satisfied with the assistance received with financial issues)
- Satisfaction with assistance with applying for benefits to increase income or cover expenses (a binary

variable equal to one if the individual indicated she/he was very satisfied with the assistance received with applying for benefits to increase income or cover expenses)

As noted in Chapter 3, program participation rates for the FOC participants in the final sample were slightly higher than those for all individuals who enrolled in the study. Figure B1 presents participation rates in FOC counseling services for the full sample of FOC participants in study as well as differences between those in the final sample and those not in the final sample.

To assess whether the receipt of services differed significantly among the five FOC sites and between the FOC and comparison groups, we used chi-square tests. To assess whether certain demographic subgroups of FOC participants were more likely than others to receive the intended services, we used logistic regression analysis. The models included the independent variables used in the propensity score matching analysis described in Appendix A as well as controls for differences in service receipt across the five FOC sites. The models took the following form:

$$Y_2 = \alpha + \beta_2 S + \beta_3 X + \varepsilon$$

Where:

Y_2 is the log odds of observing the outcome of interest

$\alpha; \beta$ are coefficients

S is a categorical variable for the site at which the person participated

X is a vector of explanatory variables

ε is the individual-specific error term

For the models estimating the likelihood of receiving any FOC counseling and of receiving counseling in all three FOC core service areas, AH served as the base category. Because AH terminated its FOC program, no participants received services between 19 and 24 months after program entry. Therefore, AH is omitted from the analysis of the likelihood of receiving

Figure B1 Differences in Receipt of FOC Services During the Two Years After Program Entry between FOC Study Participants in the Final Sample and Those Not in the Final Sample

	All (n=810)	In the Final Sample (n=500)	Not in the Final Sample (n=310)	Difference
Percent of all study participants who received assistance from:				
Any FOC counselors	61.9%	65.8%	55.5%	10.3%***
Counselor in one service area	7.7%	6.8%	9.0%	-2.2%
Counselors in two service areas	20.6%	23.8%	15.5%	8.3%***
Counselors in all three service areas	33.6%	35.2%	31.0%	4.2%
Percent of all study participants who received assistance from the:				
Financial counselor	54.4%	58.8%	47.4%	11.4%***
Income support counselor	48.9%	51.6%	44.5%	7.1%***
Employment counselor	46.3%	49.6%	41.0%	8.6%**
	(n=501)	(n=329)	(n=172)	
Duration of contact with the FOC counselors among those who received any counseling				
Less than 1 month	20.7%	20.5%	21.2%	-0.7%
1 to 6 months	18.3%	18.6%	17.7%	0.9%
7 to 12 months	16.7%	14.3%	21.2%	-6.9%*
13 to 18 months	15.5%	13.7%	18.8%	-5.1%
19 to 24 months	28.9%	32.9%	21.2%	11.7%***
Median number of contacts with the FOC counselors among those who received any counseling				
	9	9	9	0

Source: FOC administrative program records

services 19 to 24 months after program entry and TCP serves as the base category. The results of the regression analysis are presented in Figures B2 through B4.

Figure B2 Regression Analysis of the Likelihood of Receiving Any FOC Counseling Among All Enrolled FOC Group Members (n=810)

	b	Robust SE (b)	P-value	Odds Ratio
IDPL	1.762	0.279	0.000	5.823
MFS	1.869	0.267	0.000	6.485
NLEN	3.075	0.510	0.000	21.648
TCP	1.157	0.261	0.000	3.181
Earnings during past two years (logged)	0.018	0.034	0.602	1.018
Total value of assets (logged)	-0.021	0.037	0.573	0.979
Total value of debts (logged)	0.023	0.027	0.400	1.023
Total income last month (logged)	-0.037	0.049	0.454	0.964
Total expenses last month (logged)	-0.061	0.108	0.572	0.941
Had positive net income last month	0.192	0.211	0.364	1.211
Had positive net worth	0.265	0.282	0.348	1.303
Male	0.347	0.182	0.056	1.415
Age 25 to 77	0.399	0.228	0.080	1.490
Black	-0.221	0.279	0.428	0.801
White	0.060	0.664	0.928	1.062
Other or unknown race	-0.896	0.558	0.108	0.408
Had at least a high school diploma or GED	0.419	0.189	0.027	1.520
Employed during the year pre-program	-0.338	0.331	0.307	0.713
Had a criminal record	-0.082	0.198	0.680	0.922
Had a disability	-0.045	0.236	0.848	0.956
Born in the United States	-0.020	0.296	0.947	0.980
Had a child under age 18	-0.131	0.178	0.462	0.877
Separated, divorced, or widowed	0.186	0.227	0.411	1.205
Married/living with partner	-0.023	0.244	0.925	0.977
Family size	-0.015	0.055	0.789	0.986
Homeless	-0.139	0.400	0.729	0.870
Rents home	0.258	0.230	0.261	1.295
Owns home	0.026	0.395	0.947	1.027
Received SNAP last month	0.208	0.196	0.288	1.231
Had filed for bankruptcy	-0.383	0.320	0.231	0.682
Had collection agencies calling	0.256	0.198	0.196	1.292
Had a prime credit score	0.002	0.303	0.995	1.002
Had a credit score but thin file	0.006	0.226	0.980	1.006
Had a credit score and thick file	0.071	0.395	0.857	1.074
Number of derogatory public records	0.000	0.125	0.998	1.000
Number of trade accounts with balances	-0.036	0.051	0.474	0.964
Number of inquiries made into credit	-0.003	0.045	0.948	0.997
Had late payments on trade accounts past year	-0.147	0.309	0.635	0.863
Number of trades with no late payments	0.044	0.027	0.099	1.045
Intercept	-1.063	0.732	0.146	0.345

Pseudo R-square (.153)

Wald chi-square statistic (129.42)

P-value of Wald chi-square statistic (.000)

Figure B3 Regression Analysis of the Likelihood of Receiving FOC Counseling in All Three Core Service Areas Among All Enrolled FOC Group Members (n=810)

	b	Robust SE (b)	P-value	Odds Ratio
IDPL	2.474	0.337	0.000	11.867
MFS	1.519	0.358	0.000	4.567
NLEN	2.714	0.409	0.000	15.086
TCP	1.125	0.367	0.002	3.079
Earnings during past two years (logged)	0.071	0.035	0.045	1.073
Total value of assets (logged)	0.033	0.035	0.352	1.033
Total value of debts (logged)	-0.004	0.029	0.881	0.996
Total income last month (logged)	0.019	0.050	0.712	1.019
Total expenses last month (logged)	-0.070	0.104	0.498	0.932
Had positive net income last month	-0.138	0.224	0.537	0.871
Had positive net worth	0.030	0.289	0.916	1.031
Male	-0.208	0.203	0.305	0.812
Age 25 to 77	0.464	0.245	0.058	1.591
Black	-0.392	0.348	0.259	0.675
White	0.297	0.528	0.574	1.345
Other or unknown race	-0.241	0.617	0.696	0.786
Had at least a high school diploma or GED	0.491	0.209	0.019	1.633
Employed during the year pre-program	-0.427	0.336	0.205	0.653
Had a criminal record	0.394	0.217	0.069	1.484
Had a disability	0.045	0.263	0.864	1.046
Born in the United States	-0.533	0.312	0.087	0.587
Had a child under age 18	-0.289	0.189	0.126	0.749
Separated, divorced, or widowed	-0.056	0.245	0.818	0.945
Married/living with partner	0.139	0.253	0.582	1.149
Family size	0.019	0.059	0.751	1.019
Homeless	-0.547	0.445	0.219	0.579
Rents home	0.121	0.245	0.622	1.128
Owns home	-0.520	0.406	0.201	0.594
Received SNAP last month	0.159	0.202	0.432	1.172
Had filed for bankruptcy	-0.537	0.375	0.152	0.585
Had collection agencies calling	0.038	0.213	0.859	1.039
Had a prime credit score	-0.141	0.324	0.664	0.869
Had a credit score but thin file	-0.835	0.269	0.002	0.434
Had a credit score and thick file	-0.387	0.380	0.309	0.679
Number of derogatory public records	0.052	0.120	0.667	1.053
Number of trade accounts with balances	0.010	0.046	0.831	1.010
Number of inquiries made into credit	0.013	0.050	0.800	1.013
Had late payments on trade accounts past year	0.569	0.334	0.089	1.766
Number of trades with no late payments	0.025	0.023	0.290	1.025
Intercept	-2.020	0.708	0.004	0.133

Pseudo R-square (.197)

Wald chi-square statistic (150.63)

P-value of Wald chi-square statistic (.000)

Figure B4 Regression Analysis of the Likelihood of Receiving FOC Counseling Services 19 to 24 Months After Program Entry Among All Enrolled FOC Group Members (n=604)¹

	b	Robust SE (b)	P-value	Odds Ratio
IDPL	0.006	0.680	0.993	1.006
MFS	2.740	0.382	0.000	15.490
NLEN	0.993	0.478	0.038	2.700
Earnings during past two years (logged)	0.049	0.050	0.329	1.050
Total value of assets (logged)	-0.018	0.046	0.703	0.983
Total value of debts (logged)	-0.027	0.039	0.494	0.974
Total income last month (logged)	-0.096	0.063	0.131	0.909
Total expenses last month (logged)	0.619	0.213	0.004	1.858
Had positive net income last month	0.399	0.296	0.178	1.490
Had positive net worth	0.134	0.362	0.711	1.143
Male	-0.310	0.268	0.247	0.733
Age 25 to 77	0.293	0.332	0.376	1.341
Black	-1.189	0.546	0.029	0.305
White	0.971	0.902	0.282	2.640
Other or unknown race	0.204	0.755	0.787	1.226
Had at least a high school diploma or GED	0.505	0.282	0.074	1.657
Employed during the year pre-program	-0.271	0.499	0.587	0.763
Had a criminal record	0.290	0.297	0.329	1.336
Had a disability	0.639	0.336	0.057	1.895
Born in the United States	-0.231	0.425	0.587	0.794
Had a child under age 18	-0.225	0.257	0.382	0.799
Separated, divorced, or widowed	0.085	0.331	0.797	1.089
Married/living with partner	-0.169	0.370	0.648	0.844
Family size	-0.087	0.088	0.323	0.917
Homeless	0.107	0.638	0.866	1.113
Rents home	-0.357	0.309	0.249	0.700
Owns home	-0.240	0.514	0.640	0.786
Received SNAP last month	0.010	0.280	0.970	1.010
Had filed for bankruptcy	0.046	0.397	0.908	1.047
Had collection agencies calling	0.163	0.279	0.561	1.177
Had a prime credit score	-0.110	0.432	0.798	0.895
Had a credit score but thin file	-0.556	0.364	0.127	0.574
Had a credit score and thick file	-0.308	0.539	0.567	0.735
Number of derogatory public records	0.284	0.155	0.068	1.328
Number of trade accounts with balances	-0.027	0.058	0.646	0.974
Number of inquiries made into credit	0.022	0.049	0.653	1.022
Had late payments on trade accounts past year	-0.466	0.488	0.340	0.627
Number of trades with no late payments	0.019	0.027	0.466	1.020
Intercept	-5.159	1.431	0.000	0.006

Pseudo R-square (.216)

Wald chi-square statistic (123.77)

P-value of Wald chi-square statistic (.000)

¹ This analysis excludes AH participants because the program ceased operations and no AH participants received services 19 to 24 months after program entry.

Appendix C

Impact Analysis

To assess program impacts on FOC participants, we used multivariate regression analysis including both FOC participants and comparison group members in the models. We used linear regression to estimate program impacts for the continuous outcome variables, negative binomial regression for the count outcome variables, and logistic regression for the binary outcome variables. As indicated in the variable list below, when the continuous outcome variables were highly skewed, we included the natural log of the values in the models. The models estimating the overall ITT and TOT impacts included a binary variable equal to one if the individual was in the FOC group as well as the baseline value of the outcome variable to estimate the change associated with being in the FOC group. The models took the following form:

$$Y_2 = \alpha + \beta_1 Y_1 + \beta_2 T + \beta_3 X + \varepsilon$$

Where:

Y_2 is the follow-up value of the outcome variable of interest (or the log odds of observing the outcome of interest for binary variables)

α ; β are coefficients

Y_1 is the baseline value of the outcome variable of interest

T is a binary variable equal to 1 if the individual is in the FOC group

X is a vector of explanatory variables

ε is the individual-specific error term

The models included the vector of explanatory variables described below to control for any differences that remained between the FOC and comparison groups after matching. As described earlier, we used a many-to-one matching method to form the two groups. Therefore, we applied the probability weights

generated by the propensity score matching process to each of the models. In addition to estimating program impacts for the FOC participants overall, we examined how impacts varied across the five FOC sites by substituting the binary treatment variable with a categorical variable that included each site with the comparison group serving as the base category. We also examined program impacts for subgroups of participants using a series of interaction terms to estimate the relationship between being in the FOC group and being part of a particular subgroup. For the subgroup analysis, we selected a subset of all the independent variables included in the models that were of primary interest for policy and programming. The list of independent variables below indicates which variables were tested in the subgroup analysis and which were used only as explanatory variables.

Outcome Measures

Career Advancement

Confirmatory Measure

- Employed year-round during the second year post-program entry (a binary variable equal to one if the individual was employed during all 12 months of the year)

Secondary Measures

- Employed during the second year post-program entry (a binary variable equal to one if the individual worked at any time during the year)
- Annual earnings during the second year post-program entry (continuous, logged, sum of amounts earned from each job held based on questions about wages, hours worked per week, weeks worked per month, and dates of employment; is zero for those with no employment)

- Annual hours worked during the second year post-program entry (continuous, logged, sum of hours worked at each job reported based on hours worked per week, weeks worked per month, and dates of employment; is zero for those with no employment)
- Hourly wage in current or most recent job (continuous, logged, hourly wage at current job two years after program entry or, if not currently working, hourly wage at most recent job during the two years after program entry)
- Had a high school diploma or GED two years after program entry (a binary variable equal to one if the individual had at least a high school diploma or GED)
- Had a college degree two years after program entry (a binary variable equal to one if the individual had a college degree, including an Associate's, Bachelor's, or graduate degree)
- Had earned any college credits two years after program entry among those without college degrees (a binary variable equal to one if the individual had earned any college credits)
- Had an occupational certificate or license two years after program entry (a binary variable equal to one if the individual had an occupational certificate or license)

from friends or family, unemployment insurance, cash assistance-TANF/GA, interest on savings or checking accounts, child support, Social Security, and SSI)

- Total monthly expenses two years after program entry (continuous, logged, sum of amounts reported for the last month for food, phone, mortgage/rent, utilities, vehicles, gas, car insurance, repair and maintenance, public transit, eating out, medical bills and copays, health insurance premiums, credit or store card payments, and fees for cashing checks or money orders or for bank transactions)
- Monthly net income two years after program entry (continuous, total gross income minus total expenses in the last month)
- Received any income supports two years after program entry (a binary variable equal to one if the individual had received any monetary or non-monetary assistance in the last month including SNAP, TANF/cash assistance, unemployment insurance, Supplemental Security Income, veteran's benefits, social security, Medicaid, Medicare, or assistance with heating/cooling, transportation, child care, clothing, or housing)

Net Income

Confirmatory Measure

- Had monthly net income greater than zero two years after program entry (a binary variable equal to one if the individual had positive net income—total income minus total expenses—in the last month with negative or zero net income serving as the base category)

Secondary Measures

- Total monthly gross income two years after program entry (continuous, logged, sum of amounts reported for the last month for SNAP, earnings from work for the participant and family members, cash

Credit

Confirmatory Measure

- Among those without a credit score at program entry, had a credit score two years after program entry (a binary variable equal to one if the individual had a credit score)
- Among those with a credit score at program entry, had any increase in credit score two years after program entry (a binary variable equal to one if the individual had an increase in credit score from program entry to two years later)

Secondary Measures

- Number of open trade accounts two years after program entry (count variable of the number of open trade accounts on individuals' credit reports)

- Had any trade accounts paid as agreed two years after program entry (a binary variable equal to one if the individual had any open or closed trade accounts paid as agreed on the credit report)
- Number of trade accounts paid as agreed (count variable of the number of open or closed trade accounts on individuals' credit reports that were paid as agreed)
- Number of on-time payments made on trade accounts during the second year after program entry (continuous, logged, sum of on-time payments made on all trade accounts on individuals' credit reports)
- Had a credit score two years after program entry among all participants (a binary variable equal to one if the individual had a credit score)
- Had a prime credit score two years after program entry (a binary variable equal to one if the individual had a prime credit score of 620 or greater)
- Credit score two years after program entry among those with scores at program entry and two years later (continuous)
- Had net worth greater than zero two years after program entry (a binary variable equal to one if the individual had positive net worth with negative or zero net worth serving as the base category)
- Had any assets two years after program entry (a binary variable equal to one if the individual had any assets)
- Had any money in savings and/or checking accounts two years after program entry (a binary variable equal to one if the individual had any money in savings and/or checking accounts)
- Amount in savings and/or checking accounts two years after program entry (continuous, logged, sum of amounts reported in savings and/or checking accounts)
- Had any asset-related debts two years after program entry (a binary variable equal to one if the individual had any asset-related debts, including mortgages, vehicle loans, other property loans, business loans, and student loans)
- Had any non-asset-related debts two years after program entry (a binary variable equal to one if the individual had any non-asset-related debts, including unpaid utility, rent, medical, or legal bills, back taxes owed, child support arrears, and credit card balances)

Net Worth

Confirmatory Measure

- Had any increase in net worth two years after program entry (a binary variable equal to one if the individual had an increase in net worth, defined above, from program entry to two years later)

Secondary Measures

- Net worth two years after program entry (continuous, total value of assets—sum of amounts reported for vehicles, home, other property, business, savings or checking accounts, cash not in a bank account, retirement accounts, and other financial assets—minus total value of debts—sum of amounts reported for late rent, late utility payments, child support arrears, taxes owed, medical debt, credit card debt, legal debt, mortgages, vehicle loans, student loans, family loans, payday loans, business loans, and other loans)

Independent Variables in the Impact Analysis

The following variables were included in the models estimating overall ITT and TOT program impacts as well as impacts across the five FOC sites and were included in interaction terms with being in the FOC participant group in the models estimating program impacts for demographic subgroups of participants.

- Gender (a binary variable equal to one if the person was male with female serving as the base category)
- Age at program entry (continuous variable in all models; in subgroup analysis models included a binary variable equal to one if the person was age 25 to 77 with age 18 to 24 serving as the base category)

- Race/ethnicity (a categorical variable including Black, White, other/missing race, and Hispanic with Hispanic serving as the base category)
- Highest degree at program entry (a categorical variable including GED, high school diploma, college degree, and no diploma/degree with no diploma/degree serving as the base category)
- Criminal record at program entry (a binary variable equal to one if the individual had ever been convicted of a crime, including misdemeanors and felonies)
- Marital status (a categorical variable including formerly married (separated, divorced, or widowed), currently married or living with a partner in a marriage-like relationship, and never married with never married serving as the base category)
- Children (a binary variable equal to one if the individual had any children under age 18)
- Employed during the year pre-program (a binary variable equal to one if the individual worked at any time during the year prior to program entry)
- Net income greater than zero in the month prior to program entry (a binary variable equal to one if the individual had positive net income—total income minus total expenses—with negative or zero net income serving as the base category)
- loans, late rent and utility payments, child support arrears, taxes owed, medical debt, credit card debt, legal debt, family loans, pay day loans, business loans, and other loans)
- Total gross income in the month prior to program entry (continuous, logged, includes sum of amounts reported for SNAP, earnings from work for the individual and other family members, cash from friends or family, unemployment insurance, cash assistance-TANF/GA, interest on savings or checking accounts, child support, Social Security, and SSI)
- Total expenses in the month prior to program entry (continuous, logged, includes sum of amounts reported for food, phone, mortgage/rent, utilities, vehicles, gas, car insurance, repair and maintenance, public transit, eating out, medical bills and copays, health insurance premiums, credit or store card payments, and fees for cashing checks or money orders or for bank transactions)
- Net worth greater than zero at program entry (a binary variable equal to one if the individual had positive net worth—the total value of assets minus the total value of debts—with negative or zero net worth serving as the base category)
- Had an occupational certificate at program entry (a binary variable equal to one if the individual had an occupational certificate or license)
- Currently attending education/training at program entry (a binary variable equal to one if the individual was attending college, training, or GED classes)
- Disability at program entry (a binary variable equal to one if the individual had a health condition that limited her/his ability to work)
- Born in the United States (a binary variable equal to one if the individual was born in the United States)
- Family size (count variable of the number of family members living in the participants' household, including the participant, other adults, and children)
- Housing status (a categorical variable including owns home, rents home, homeless, and lives rent-free with living rent-free serving as the base category)

The models estimating overall ITT and TOT program impacts and those estimating impacts across the five FOC sites also included the following variables.

- Earnings from work during the past two years (continuous, logged, includes the sum of amounts earned from each job held based on questions about wages, hours worked, and dates of employment)
- Total value of assets at the time of program entry (continuous, logged, includes sum of amounts reported for vehicles, home, other property, business, savings or checking accounts, cash not in a bank account, retirement accounts, and other financial assets)
- Total value of debts at the time of program entry (continuous, logged, includes sum of amounts reported for mortgages, vehicle loans, student

- Received SNAP in the month prior to program entry (a binary variable equal to one if the individual received SNAP)
 - Bankruptcy (a binary variable equal to one if the individual had filed for bankruptcy in the past year or was in the process of doing so)
 - Collections (a binary variable equal to one if the individual said collection agencies were calling him/her about unsettled claims)
 - Had a prime credit score at program entry (a binary variable equal to one if the individual had a prime credit score of 620 or greater)
 - Credit score status (a categorical variable including had a credit score and thick credit file (three or more open trade accounts), had a credit score but thin credit file (two or fewer open accounts), and unscored with unscored serving as the base category)
 - Number of derogatory public records (count variable of the number of bankruptcies, tax liens, and civil judgments reported on individuals' credit reports)
 - Number of trade accounts with balances (count variable of the number of trade accounts with positive balances reported on individuals' credit reports)
 - Number of inquiries (count variable of the number of creditors that had inquired about individuals' credit profiles during the previous two years as reported on individuals' credit reports)
 - Had late payments on trade accounts in the past year (a binary variable equal to one if the individual had made any late payments on trade accounts in the past year as reported on individuals' credit reports)
 - Number of trade accounts with no late payments (count variable of the number of trade accounts on individuals' credit reports that never had a late payment)
- comparison groups for each outcome measure analyzed. Figure C2 summarizes the regression-adjusted proportions, means, and standard errors for the FOC and comparison group members.

The impact data presented in Chapter 4 are the regression-adjusted probabilities and means for the FOC and comparison groups after controlling for any differences that remained in the independent variables listed above after conducting the propensity score matching. Figure C1 presents the unadjusted proportions, means, and standard deviations for the FOC and

Figure C1 Descriptive Statistics for the Outcome Measures Included in the Impact Analysis For the FOC Group and Weighted Comparison Group-Not Regression-Adjusted for Baseline Differences in Participant Characteristics

	FOC Group		Comparison Group	
	% or Mean	Std. Dev.	% or Mean	Std. Dev.
Percent employed at any time	66.4%	0.47	65.9%	0.47
Percent employed year-round	36.6%	0.48	31.3%	0.46
Average annual earnings (including zero earnings)	\$9,951	\$12,471	\$9,957	\$14,442
Average annual hours worked (including zero hours)	904	989	862	975
Average hourly wage in current or most recent job	\$11.16	\$5.91	\$11.83	\$6.91
Percent who had at least a high school diploma or GED	80.2%	0.40	78.1%	0.41
Percent who had a college degree (Associate's or higher)	16.6%	0.37	15.1%	0.36
Percent who had earned any college credits among those without college degrees	15.2%	0.36	17.1%	0.38
Percent who had an occupational certificate/license	33.6%	0.47	40.9%	0.49
Average monthly gross income	\$1,433	\$1,473	\$1,508	\$1,561
Average monthly expenses	\$1,811	\$1,246	\$1,764	\$1,120
Average monthly net income	-\$379	\$1,426	-\$256	\$1,471
Percent who have monthly net income greater than zero	29.6%	0.46	35.7%	0.48
Percent who received any income supports last month	78.6%	0.41	84.4%	0.36
Average number of open trade accounts	2.50	3.76	2.01	3.05
Percent who had any trade accounts (open or closed) paid as agreed	69.8%	0.46	63.3%	0.48
Average number of trade accounts (open or closed) paid as agreed	5.25	7.80	4.49	6.86
Average number of on-time payments made on trade accounts in the past year	23.20	39.88	18.86	34.92
Percent who had a credit score	66.3%	0.47	62.8%	0.48
Percent who had a prime score	23.1%	0.42	19.1%	0.39
Average credit score among those with scores at both points in time	598	82	596	70
Percent who had any increase in credit score among those scored at both points in time	59.1%	0.49	65.2%	0.48
Percent who had any increase in net worth after two years	55.6%	0.50	50.2%	0.50
Percent who had net worth greater than zero	41.2%	0.49	41.3%	0.49
Average net worth	\$10,954	\$75,746	\$8,556	\$74,308
Percent who had any assets	67.4%	0.47	72.3%	0.45
Percent with any money in savings or checking accounts	41.6%	0.49	44.8%	0.50
Average dollar amount in savings or checking accounts	\$603	\$2,575	\$721	\$3,574
Percent who had any asset-related debts	39.4%	0.49	39.3%	0.49
Percent who had any non-asset-related debts	53.6%	0.50	58.2%	0.49

Figure C2 Regression-Adjusted Statistics for the Outcome Measures Included in the Impact Analysis For the FOC Group and Weighted Comparison Group

	FOC Group		Comparison Group	
	% or Mean	Std. Error	% or Mean	Std. Error
Percent employed at any time	66.3%	0.021	66.0%	0.027
Percent employed year-round	36.5%	0.022	31.1%	0.025
Average annual earnings (including zero earnings)	\$9,957	\$559	\$9,951	\$769
Average annual hours worked (including zero hours)	903	44	862	52
Average hourly wage in current or most recent job	\$11.14	\$0.34	\$11.85	\$0.42
Percent who had at least a high school diploma or GED	79.6%	0.020	78.8%	0.028
Percent who had a college degree (Associate's or higher)	16.4%	0.016	15.2%	0.017
Percent who had earned any college credits among those without college degrees	36.2%	0.023	41.2%	0.028
Percent who had an occupational certificate/license	33.5%	0.021	41.1%	0.025
Average monthly gross income	\$1,431	66	\$1,510	91
Average monthly expenses	\$1,811	54	\$1,764	51
Average monthly net income	-\$381	65	-\$254	83
Percent who have monthly net income greater than zero	29.4%	0.021	35.9%	0.029
Percent who received any income supports last month	79.4%	0.018	83.7%	0.017
Average number of open trade accounts	2.49	0.15	2.14	0.14
Percent who had any trade accounts (open or closed) paid as agreed	70.7%	0.020	61.7%	0.026
Average number of trade accounts (open or closed) paid as agreed	5.8	0.34	4.6	0.29
Average number of on-time payments made on trade accounts in the past year	23.0	1.58	19.1	1.63
Percent who had a credit score	66.5%	0.021	62.4%	0.027
Percent who had a prime score	22.4%	0.018	19.9%	0.020
Average credit score among those with scores at both points in time	598	4.9	597	4.3
Percent who had any increase in credit score among those scored at both points in time	61.7%	0.032	62.6%	0.035
Percent who had any increase in net worth after two years	55.1%	0.022	50.6%	0.028
Percent who had net worth greater than zero	41.6%	0.023	40.9%	0.028
Average net worth	\$10,721	\$3,415	\$8,790	\$3,965
Percent who had any assets	67.7%	0.020	71.9%	0.022
Percent with any money in savings or checking accounts	42.4%	0.021	44.1%	0.027
Average dollar amount in savings or checking accounts	\$538	\$103	\$785	\$212
Percent who had any asset-related debts	39.6%	0.021	39.2%	0.024
Percent who had any non-asset-related debts	53.0%	0.023	58.7%	0.027

Analysis of Intraclass Correlation

The analysis of FOC impacts combines data for individuals from five FOC program sites and five Chicago workforce centers. Individuals within an FOC program or workforce center may be more similar to each other than to individuals in another center. Therefore, in regression models the errors for individuals in the same center may be correlated. Not controlling for within center error correlation can lead to biased standard errors and inaccurate statistical inferences. The intraclass correlation coefficient (ICC) indicates the proportion of the variance in the outcome (dependent) variable that is accounted for by the groups. Non-zero ICCs indicate that some correction may be needed to account for clustering. Figure C3 presents the ICCs for each outcome examined in chapter 4 for the ITT sample and the three TOT samples examined.

While most of the ICCs were small, even a small amount of correlation can bias the standard errors. Two methods for correcting for clustering include using multi-level models and using clustered robust standard errors. The study does not have enough centers to use multi-level modeling. Research has found that clustered standard errors can also be problematic with a small number of clusters (fewer than 50) and unbalanced groups and can produce misleadingly small standard errors. We initially tested the significance of the coefficients using robust standard errors because the data do not meet the assumption of random samples required by conventional standard errors. We then conducted sensitivity tests comparing the results using robust and clustered robust standard errors. For most of the ITT and TOT impact estimates, using robust or clustered robust standard errors produced the same findings regarding the significance of the coefficients. When the clustered robust standard errors were more conservative and changed the findings regarding statistical significance, we use the more conservative estimate. This affected five outcomes:

ITT: the -7.6 percentage point difference between FOC and comparison group members in the likelihood of

having an occupational certificate or license changed from being significant at the $p < .05$ level to not significant ($p = .116$).

- ITT: the -4.3 percentage point difference between FOC and comparison group members in the likelihood of having received any income supports in the last month changed from being significant at the $p < .10$ level to not significant ($p = .146$).
- TOT Method 1: the -7.1 percentage point difference between FOC and comparison group members in the likelihood of having an occupational certificate or license changed from being significant at the $p < .05$ level to not significant ($p = .227$).
- TOT Method 2: the 6.4 percentage point difference between FOC and comparison group members in the likelihood of having a prime credit score changed from being significant at the $p < .05$ level to significant at the $p < .10$ level.
- TOT Method 3: the difference between FOC and comparison group members in the average number of on-time payments made on trade accounts in the past year (4.5) changed from being significant at the $p < .10$ level to not significant ($p = .140$).

Corrections for Multiple Hypothesis Testing

As noted in Chapter 4, the more statistical tests one conducts, the greater the probability of finding a statistically significant impact estimate purely by chance. To address this issue in this evaluation, we chose to denote one confirmatory research question within each domain that LISC felt should carry the most weight in assessing program effectiveness. Another method for addressing this issue is to adjust the significance levels using the Benjamini-Hochberg family-wise adjustment. This involves comparing each estimated p-value with an adjusted p-value criterion based on the formula, $p_i = i * (\alpha/M)$ where α is the target level of statistical significance (.10 in this case), M is the total number of p-values estimated within the domain of outcomes, and i is the rank of the p-value, with $i = 1$ through m. Estimated p-values that are less than the adjusted p-values are judged to

Figure C3 Intraclass Correlation Coefficients (ICCs) for the ITT and TOT Samples

	ITT	TOT 1	TOT 2	TOT 3
Percent employed at any time	0.016			
Percent employed year-round	0.010	0.011	0.057	0.019
Average annual earnings (including zero earnings)	0.015	0.022	0.046	0.006
Average annual hours worked (including zero hours)	0.017	0.025	0.052	0.009
Average hourly wage in current or most recent job	0.008	0.026	0.087	0.018
Percent who had at least a high school diploma or GED	0.055			
Percent who had a college degree (Associate's or higher)	0.010			
Percent who had earned any college credits among those without college degrees	0.047			
Percent who had an occupational certificate/license	0.038	0.037	0.056	0.041
Average monthly gross income (logged)	0.005	0.008	0.017	0.039
Average monthly expenses (logged)	0.050	0.057	0.111	0.027
Average monthly net income	0.000	0.006	0.040	0.000
Percent who have monthly net income greater than zero	0.010	0.018	0.057	0.000
Percent who received any income supports last month	0.054			
Average number of open trade accounts	0.034			
Percent who had any trade accounts (open or closed) paid as agreed	0.016	0.023	0.098	0.047
Average number of trade accounts (open or closed) paid as agreed	0.040			
Average number of on-time payments made on trade accounts in the past year	0.052	0.050	0.147	0.074
Percent who had a credit score	0.017	0.022	0.100	0.040
Percent who had a prime score	0.103	0.104	0.211	0.118
Average credit score among those with scores at both points in time	0.152			
Percent who had any increase in credit score among those scored at both points in time	0.001			
Percent who had any increase in net worth after two years	0.003			
Percent who had net worth greater than zero	0.039	0.058	0.127	0.026
Average net worth	0.005			
Percent who had any assets	0.061	0.068	0.076	0.044
Percent with any money in savings or checking accounts	0.092			
Average dollar amount in savings or checking accounts	0.087			
Percent who had any asset-related debts	0.008	0.010	0.023	0.014
Percent who had any non-asset-related debts	0.000	0.007	0.029	0.017

be statistically significant. Figure C4 presents how the findings would change using the Benjamini-Hochberg family-wise adjustment. After making this adjustment, four positive credit-related impacts remain statistically significant: the percent who had any trade accounts paid as agreed, the average number of trade accounts

paid as agreed, the average number of open trade accounts, and the average number of on-time payments made on trade accounts during the past year.

Figure C4 Results After Applying the Benjamini-Hochberg Family-Wise Adjustment to the Overall ITT Impact Estimates

Career Advancement	Estimated p-value	Rank	Adjusted target p-value
Percent employed year-round	0.081	1	0.011
Percent who had an occupational certificate/license	0.116	2	0.022
Average hourly wage in current or most recent job	0.149	3	0.033
Percent who had earned any college credits among those without college degrees	0.177	4	0.044
Percent who had a college degree (Associate's or higher)	0.577	5	0.056
Average annual earnings (including zero earnings)	0.726	6	0.067
Average annual hours worked (including zero hours)	0.747	7	0.078
Percent who had at least a high school diploma or GED	0.767	8	0.089
Percent employed at any time	0.867	9	0.100
Net Income	Estimated p-value	Rank	Adjusted target p-value
Percent who have monthly net income greater than zero	0.041	1	0.020
Percent who received any income supports last month	0.146	2	0.040
Average monthly gross income	0.208	3	0.060
Average monthly net income	0.212	4	0.080
Average monthly expenses	0.568	5	0.100
Credit	Estimated p-value	Rank	Adjusted target p-value
Percent who had any trade accounts (open or closed) paid as agreed	0.000	1	0.013
Average number of trade accounts (open or closed) paid as agreed	0.000	2	0.025
Average number of open trade accounts	0.030	3	0.038
Average number of on-time payments made on trade accounts in the past year	0.039	4	0.050
Percent who had a credit score	0.131	5	0.063
Percent who had a prime score	0.257	6	0.075
Percent who had any increase in credit score among those scored at both points in time	0.811	7	0.088
Average credit score among those with scores at both points in time	0.848	8	0.100
Net Worth	Estimated p-value	Rank	Adjusted target p-value
Percent who had any non-asset-related debts	0.069	1	0.013
Percent who had any assets	0.114	2	0.025
Percent who had any increase in net worth after two years	0.175	3	0.038
Average dollar amount in savings or checking accounts	0.247	4	0.050
Percent with any money in savings or checking accounts	0.560	5	0.063
Average net worth	0.599	6	0.075
Percent who had net worth greater than zero	0.807	7	0.088
Percent who had any asset-related debts	0.881	8	0.100

Regression Results

Figures C5 through C37 present the results of the regression models used to assess program impacts using the ITT framework. The figures include the unstandardized coefficients, robust standard errors,

p-values, and the following measures of effect size: odds ratios for the logistic regression models, squared partial correlation coefficients for the linear regression models, and incident rate ratios (IRR) for the negative binomial models.

Figure C5 Logistic Regression Analysis of Treatment Effects on the Likelihood of Being Employed At Any Time in the Second Year After Program Entry Among All Enrollees (Figure 4.2)

	b	Robust SE (b)	P-value	Odds Ratio
Employed in the second year pre-program	-0.464	0.881	0.598	0.629
Treatment	0.019	0.163	0.908	1.019
Earnings during past two years (logged)	0.065	0.034	0.057	1.067
Total value of assets (logged)	0.073	0.033	0.026	1.076
Total value of debts (logged)	0.058	0.025	0.022	1.059
Total income last month (logged)	0.148	0.051	0.004	1.160
Total expenses last month (logged)	-0.055	0.114	0.632	0.947
Had positive net income last month	-0.161	0.215	0.455	0.852
Had positive net worth	0.348	0.272	0.200	1.417
Male	-0.133	0.172	0.438	0.875
Age	-0.019	0.008	0.021	0.981
Black	-0.097	0.324	0.765	0.908
White	0.199	0.563	0.724	1.220
Other or unknown race	1.391	0.660	0.035	4.021
GED	0.564	0.273	0.039	1.758
High school diploma	0.395	0.219	0.071	1.484
Any college degree	0.562	0.308	0.067	1.755
Had an occupational certificate/license	-0.060	0.170	0.724	0.942
Currently attending education/training	0.151	0.267	0.572	1.163
Employed during the year pre-program	0.583	0.899	0.517	1.791
Had a criminal record	0.289	0.183	0.115	1.335
Had a disability	-0.560	0.226	0.013	0.571
Born in the United States	-0.065	0.339	0.849	0.937
Had a child under age 18	0.291	0.191	0.128	1.338
Separated, divorced, or widowed	-0.052	0.212	0.805	0.949
Married/living with partner	0.020	0.252	0.937	1.020
Family size	0.025	0.051	0.621	1.026
Homeless	0.208	0.322	0.518	1.231
Rents home	-0.044	0.238	0.855	0.957
Owns home	-0.552	0.412	0.180	0.576
Received SNAP last month	-0.415	0.199	0.037	0.661
Had filed for bankruptcy	-0.713	0.323	0.027	0.490
Had collection agencies calling	0.342	0.189	0.071	1.407
Had a prime credit score	0.086	0.301	0.775	1.090
Had a credit score but thin file	-0.326	0.234	0.164	0.722
Had a credit score and thick file	-0.149	0.349	0.669	0.861
Number of derogatory public records	0.190	0.128	0.139	1.209
Number of trade accounts with balances	0.013	0.045	0.773	1.013
Number of inquiries made into credit	-0.013	0.048	0.786	0.987
Had late payments on trade accounts past year	-0.124	0.269	0.645	0.883
Number of trades with no late payments	-0.007	0.023	0.773	0.993
Intercept	-0.310	0.758	0.683	0.733

Pseudo R-square (.136)

Wald chi-square statistic (122.75)

P-value of Wald chi-square statistic (.000)

Figure C6 Logistic Regression Analysis of Treatment Effects on the Likelihood of Being Employed Year Round in the Second Year After Program Entry Among All Enrollees (Figure 4.2)

	b	Robust SE (b)	P-value	Odds Ratio
Employed year round in the year pre-program	0.455	0.232	0.050	1.575
Treatment	0.278	0.159	0.081	1.321
Earnings during past two years (logged)	0.055	0.033	0.092	1.057
Total value of assets (logged)	0.075	0.032	0.018	1.078
Total value of debts (logged)	0.033	0.026	0.207	1.034
Total income last month (logged)	-0.045	0.051	0.374	0.956
Total expenses last month (logged)	0.215	0.152	0.157	1.239
Had positive net income last month	0.368	0.210	0.080	1.444
Had positive net worth	-0.002	0.264	0.995	0.998
Male	-0.139	0.188	0.460	0.870
Age	-0.003	0.008	0.698	0.997
Black	0.082	0.261	0.752	1.086
White	0.973	0.544	0.074	2.645
Other or unknown race	0.460	0.444	0.299	1.585
GED	0.474	0.293	0.106	1.606
High school diploma	0.809	0.248	0.001	2.246
Any college degree	0.665	0.299	0.026	1.944
Had an occupational certificate/license	0.085	0.170	0.619	1.088
Currently attending education/training	-0.007	0.235	0.976	0.993
Employed during the year pre-program	-0.071	0.292	0.807	0.931
Had a criminal record	0.120	0.192	0.531	1.128
Had a disability	-0.732	0.245	0.003	0.481
Born in the United States	-0.511	0.312	0.101	0.600
Had a child under age 18	0.067	0.172	0.699	1.069
Separated, divorced, or widowed	0.045	0.216	0.834	1.046
Married/living with partner	0.025	0.241	0.917	1.025
Family size	-0.063	0.054	0.242	0.939
Homeless	0.353	0.358	0.324	1.423
Rents home	-0.185	0.237	0.435	0.831
Owns home	-0.734	0.374	0.050	0.480
Received SNAP last month	0.039	0.190	0.838	1.040
Had filed for bankruptcy	0.200	0.375	0.593	1.221
Had collection agencies calling	-0.033	0.180	0.855	0.968
Had a prime credit score	0.245	0.267	0.359	1.277
Had a credit score but thin file	-0.188	0.221	0.396	0.829
Had a credit score and thick file	-0.010	0.310	0.974	0.990
Number of derogatory public records	0.265	0.123	0.031	1.304
Number of trade accounts with balances	0.034	0.038	0.375	1.034
Number of inquiries made into credit	0.018	0.034	0.602	1.018
Had late payments on trade accounts past year	0.057	0.262	0.828	1.059
Number of trades with no late payments	-0.019	0.020	0.345	0.981
Intercept	-2.938	1.003	0.003	0.053

Pseudo R-square (.106)

Wald chi-square statistic (110.46)

P-value of Wald chi-square statistic (.000)

Figure C7 Linear Regression Analysis of Treatment Effects on Logged Annual Earnings in the Second Year After Program Entry Among All Enrollees (Figure 4.2)

	b	Robust SE (b)	P-value	Partial Corr Coef²
Earnings during the year pre-program (logged)	-0.329	0.199	0.099	0.0026
Treatment	0.103	0.294	0.726	0.0002
Earnings during past two years (logged)	0.166	0.064	0.010	0.0082
Total value of assets (logged)	0.164	0.059	0.005	0.0082
Total value of debts (logged)	0.108	0.047	0.023	0.0060
Total income last month (logged)	0.260	0.093	0.005	0.0090
Total expenses last month (logged)	-0.013	0.215	0.951	0.0000
Had positive net income last month	-0.176	0.396	0.657	0.0003
Had positive net worth	0.581	0.462	0.209	0.0018
Male	-0.155	0.323	0.633	0.0003
Age	-0.036	0.015	0.015	0.0069
Black	-0.311	0.531	0.558	0.0007
White	0.797	0.958	0.406	0.0005
Other or unknown race	1.417	0.766	0.065	0.0027
GED	1.017	0.490	0.038	0.0053
High school diploma	0.860	0.420	0.041	0.0059
Any college degree	1.219	0.556	0.028	0.0059
Had an occupational certificate/license	-0.144	0.301	0.632	0.0002
Currently attending education/training	0.151	0.457	0.741	0.0001
Employed during the year pre-program	2.877	1.772	0.105	0.0024
Had a criminal record	0.503	0.334	0.133	0.0028
Had a disability	-1.260	0.434	0.004	0.0104
Born in the United States	-0.341	0.562	0.544	0.0005
Had a child under age 18	0.566	0.358	0.114	0.0038
Separated, divorced, or widowed	-0.073	0.396	0.855	0.0000
Married/living with partner	0.074	0.426	0.863	0.0000
Family size	-0.010	0.084	0.906	0.0000
Homeless	0.438	0.645	0.498	0.0005
Rents home	-0.077	0.439	0.861	0.0000
Owns home	-1.150	0.690	0.096	0.0035
Received SNAP last month	-0.768	0.341	0.025	0.0058
Had filed for bankruptcy	-1.145	0.646	0.076	0.0044
Had collection agencies calling	0.479	0.326	0.143	0.0024
Had a prime credit score	0.041	0.529	0.938	0.0000
Had a credit score but thin file	-0.547	0.437	0.211	0.0023
Had a credit score and thick file	-0.260	0.586	0.657	0.0002
Number of derogatory public records	0.412	0.222	0.063	0.0036
Number of trade accounts with balances	0.050	0.073	0.498	0.0005
Number of inquiries made into credit	-0.003	0.080	0.966	0.0000
Had late payments on trade accounts past year	-0.096	0.465	0.837	0.0000
Number of trades with no late payments	-0.012	0.040	0.761	0.0001
Intercept	3.563	1.450	0.014	

R-square (.185)

F-statistic (5.97)

P-value of F-statistic (.000)

Figure C3 Linear Regression Analysis of Treatment Effects on Logged Annual Hours Worked in the Second Year After Program Entry Among All Enrollees (Figure 4.2)

	b	Robust SE (b)	P-value	Partial
Corr Coef2				
Hours worked during the year pre-program (logged)	-0.225	0.161	0.161	0.0017
Treatment	0.071	0.219	0.747	0.0001
Earnings during past two years (logged)	0.121	0.048	0.011	0.0078
Total value of assets (logged)	0.115	0.044	0.009	0.0072
Total value of debts (logged)	0.088	0.035	0.012	0.0070
Total income last month (logged)	0.197	0.069	0.004	0.0091
Total expenses last month (logged)	-0.015	0.159	0.924	0.0000
Had positive net income last month	-0.089	0.294	0.763	0.0001
Had positive net worth	0.559	0.342	0.102	0.0029
Male	-0.138	0.241	0.568	0.0004
Age	-0.024	0.011	0.030	0.0053
Black	-0.265	0.401	0.509	0.0009
White	0.465	0.718	0.518	0.0003
Other or unknown race	0.783	0.548	0.153	0.0015
GED	0.731	0.364	0.045	0.0048
High school diploma	0.621	0.313	0.048	0.0055
Any college degree	0.808	0.414	0.051	0.0046
Had an occupational certificate/license	-0.165	0.224	0.462	0.0005
Currently attending education/training	0.121	0.333	0.716	0.0001
Employed during the year pre-program	1.479	1.094	0.177	0.0015
Had a criminal record	0.356	0.251	0.157	0.0025
Had a disability	-0.958	0.326	0.003	0.0106
Born in the United States	-0.216	0.428	0.615	0.0003
Had a child under age 18	0.513	0.266	0.054	0.0056
Separated, divorced, or widowed	-0.086	0.293	0.770	0.0001
Married/living with partner	0.055	0.319	0.863	0.0000
Family size	-0.018	0.063	0.777	0.0001
Homeless	0.500	0.481	0.299	0.0011
Rents home	-0.061	0.325	0.850	0.0000
Owns home	-0.884	0.516	0.087	0.0037
Received SNAP last month	-0.662	0.254	0.009	0.0077
Had filed for bankruptcy	-0.818	0.494	0.098	0.0040
Had collection agencies calling	0.302	0.241	0.212	0.0017
Had a prime credit score	0.111	0.392	0.777	0.0001
Had a credit score but thin file	-0.341	0.328	0.298	0.0016
Had a credit score and thick file	-0.185	0.436	0.672	0.0002
Number of derogatory public records	0.283	0.167	0.090	0.0030
Number of trade accounts with balances	0.048	0.054	0.372	0.0008
Number of inquiries made into credit	-0.016	0.059	0.784	0.0001
Had late payments on trade accounts past year	-0.099	0.351	0.777	0.0001
Number of trades with no late payments	-0.017	0.030	0.577	0.0004
Intercept	2.619	1.079	0.015	
R-square (.184)				
F-statistic (5.84)				
P-value of F-statistic (.000)				

Figure C9 Linear Regression Analysis of Treatment Effects on Logged Hourly Wages at Current or Most Recent Job Two Years After Program Entry Among All Enrollees (Figure 4.2)

	b	Robust SE (b)	P-value	Partial Corr Coef²
Earnings during the year pre-program (logged)	0.062	0.023	0.007	0.0118
Treatment	-0.046	0.032	0.149	0.0035
Earnings during past two years (logged)	0.002	0.007	0.741	0.0002
Total value of assets (logged)	-0.001	0.006	0.851	0.0000
Total value of debts (logged)	-0.008	0.005	0.128	0.0034
Total income last month (logged)	0.021	0.008	0.009	0.0065
Total expenses last month (logged)	0.020	0.021	0.345	0.0012
Had positive net income last month	0.010	0.042	0.819	0.0001
Had positive net worth	-0.080	0.054	0.141	0.0041
Male	0.019	0.036	0.590	0.0005
Age	-0.004	0.002	0.026	0.0092
Black	0.040	0.049	0.422	0.0012
White	0.055	0.112	0.621	0.0003
Other or unknown race	0.155	0.121	0.201	0.0044
GED	0.045	0.057	0.427	0.0011
High school diploma	0.110	0.055	0.046	0.0095
Any college degree	0.203	0.063	0.001	0.0182
Had an occupational certificate/license	0.054	0.033	0.097	0.0038
Currently attending education/training	0.018	0.048	0.702	0.0002
Employed during the year pre-program	-0.664	0.209	0.002	0.0165
Had a criminal record	-0.047	0.038	0.219	0.0028
Had a disability	-0.008	0.056	0.879	0.0000
Born in the United States	-0.056	0.050	0.260	0.0016
Had a child under age 18	-0.006	0.035	0.857	0.0001
Separated, divorced, or widowed	0.078	0.047	0.100	0.0046
Married/living with partner	0.135	0.046	0.003	0.0131
Family size	-0.017	0.011	0.138	0.0045
Homeless	0.081	0.087	0.352	0.0016
Rents home	0.047	0.045	0.293	0.0017
Owns home	0.131	0.068	0.053	0.0052
Received SNAP last month	-0.044	0.036	0.224	0.0022
Had filed for bankruptcy	-0.097	0.068	0.154	0.0032
Had collection agencies calling	0.042	0.038	0.269	0.0022
Had a prime credit score	-0.053	0.047	0.259	0.0014
Had a credit score but thin file	-0.028	0.045	0.527	0.0007
Had a credit score and thick file	-0.065	0.059	0.275	0.0017
Number of derogatory public records	0.027	0.022	0.220	0.0018
Number of trade accounts with balances	-0.013	0.008	0.084	0.0039
Number of inquiries made into credit	-0.005	0.006	0.359	0.0010
Had late payments on trade accounts past year	0.005	0.064	0.934	0.0000
Number of trades with no late payments	0.009	0.003	0.008	0.0083
Intercept	2.301	0.146	0.000	
R-square (.129)				
F-statistic (2.30)				
P-value of F-statistic (.000)				

Figure C10 Logistic Regression Analysis of Treatment Effects on the Likelihood of Having a High School Diploma or GED Two Years After Program Entry Among All Enrollees (Figure 4.3)

	b	Robust SE (b)	P-value	Odds Ratio
Treatment	0.061	0.206	0.767	1.063
Earnings during past two years (logged)	0.003	0.045	0.949	1.003
Total value of assets (logged)	0.082	0.046	0.077	1.086
Total value of debts (logged)	0.060	0.030	0.047	1.061
Total income last month (logged)	-0.040	0.069	0.568	0.961
Total expenses last month (logged)	0.079	0.145	0.587	1.082
Had positive net income last month	0.503	0.291	0.084	1.654
Had positive net worth	-0.736	0.376	0.050	0.479
Male	0.007	0.233	0.977	1.007
Age	-0.009	0.011	0.444	0.991
Black	0.345	0.359	0.337	1.412
White	1.501	0.840	0.074	4.485
Other or unknown race	0.298	0.689	0.665	1.347
Had an occupational certificate/license	1.546	0.284	0.000	4.694
Currently attending education/training	1.071	0.391	0.006	2.919
Employed during the year pre-program	0.357	0.426	0.402	1.429
Had a criminal record	-0.327	0.261	0.210	0.721
Had a disability	-0.764	0.278	0.006	0.466
Born in the United States	0.417	0.414	0.314	1.518
Had a child under age 18	-0.548	0.239	0.022	0.578
Separated, divorced, or widowed	0.052	0.277	0.850	1.054
Married/living with partner	-0.139	0.331	0.675	0.870
Family size	-0.083	0.070	0.241	0.921
Homeless	-0.549	0.438	0.210	0.578
Rents home	-0.348	0.299	0.244	0.706
Owns home	0.137	0.496	0.783	1.147
Received SNAP last month	-0.304	0.263	0.248	0.738
Had filed for bankruptcy	-0.673	0.384	0.080	0.510
Had collection agencies calling	-0.572	0.241	0.018	0.564
Had a prime credit score	-0.241	0.408	0.555	0.786
Had a credit score but thin file	0.785	0.274	0.004	2.193
Had a credit score and thick file	1.547	0.587	0.008	4.698
Number of derogatory public records	0.250	0.189	0.185	1.284
Number of trade accounts with balances	-0.008	0.073	0.913	0.992
Number of inquiries made into credit	0.069	0.047	0.141	1.072
Had late payments on trade accounts past year	-0.489	0.386	0.205	0.613
Number of trades with no late payments	-0.011	0.030	0.720	0.989
Intercept	0.465	0.982	0.636	1.592
Pseudo R-square (.215)				
Wald chi-square statistic (132.28)				
P-value of Wald chi-square statistic (.000)				

Figure C11 Logistic Regression Analysis of Treatment Effects on the Likelihood of Having a College Degree Two Years After Program Entry Among All Enrollees (Figure 4.3)

	b	Robust SE (b)	P-value	Odds Ratio
Treatment	0.115	0.206	0.577	1.122
Earnings during past two years (logged)	-0.051	0.045	0.262	0.950
Total value of assets (logged)	0.050	0.038	0.194	1.051
Total value of debts (logged)	0.078	0.037	0.032	1.081
Total income last month (logged)	0.017	0.064	0.794	1.017
Total expenses last month (logged)	0.527	0.202	0.009	1.695
Had positive net income last month	0.266	0.257	0.300	1.305
Had positive net worth	0.127	0.323	0.694	1.136
Male	-0.221	0.225	0.327	0.802
Age	0.040	0.011	0.000	1.041
Black	0.838	0.431	0.052	2.312
White	1.416	0.817	0.083	4.120
Other or unknown race	0.576	0.580	0.321	1.778
Had an occupational certificate/license	0.186	0.211	0.377	1.205
Currently attending education/training	0.604	0.286	0.035	1.829
Employed during the year pre-program	0.513	0.432	0.235	1.671
Had a criminal record	-0.044	0.249	0.859	0.957
Had a disability	-0.926	0.318	0.004	0.396
Born in the United States	-0.516	0.385	0.181	0.597
Had a child under age 18	-0.060	0.213	0.779	0.942
Separated, divorced, or widowed	0.139	0.281	0.621	1.149
Married/living with partner	-0.573	0.369	0.120	0.564
Family size	-0.106	0.083	0.201	0.899
Homeless	-0.088	0.720	0.902	0.915
Rents home	-0.018	0.284	0.950	0.982
Owns home	-0.414	0.421	0.326	0.661
Received SNAP last month	-0.509	0.227	0.025	0.601
Had filed for bankruptcy	-0.281	0.410	0.494	0.755
Had collection agencies calling	-0.069	0.219	0.754	0.934
Had a prime credit score	0.416	0.299	0.165	1.516
Had a credit score but thin file	0.080	0.299	0.790	1.083
Had a credit score and thick file	0.278	0.404	0.491	1.321
Number of derogatory public records	-0.003	0.132	0.982	0.997
Number of trade accounts with balances	0.137	0.049	0.005	1.147
Number of inquiries made into credit	-0.037	0.053	0.477	0.963
Had late payments on trade accounts past year	-0.496	0.293	0.091	0.609
Number of trades with no late payments	-0.011	0.020	0.592	0.989
Intercept	-7.907	1.435	0.000	0.000
Pseudo R-square (.212)				
Wald chi-square statistic (182.09)				
P-value of Wald chi-square statistic (.000)				

Figure C12 Logistic Regression Analysis of Treatment Effects on the Likelihood of Having Any College Credits Two Years After Program Entry Among Enrollees Without a College Degree (Figure 4.3)

	b	Robust SE (b)	P-value	Odds Ratio
Treatment	-0.275	0.169	0.102	0.759
Earnings during past two years (logged)	0.020	0.036	0.580	1.020
Total value of assets (logged)	0.017	0.038	0.658	1.017
Total value of debts (logged)	0.086	0.028	0.002	1.090
Total income last month (logged)	-0.112	0.056	0.047	0.894
Total expenses last month (logged)	0.167	0.120	0.165	1.182
Had positive net income last month	0.160	0.222	0.470	1.174
Had positive net worth	0.363	0.295	0.219	1.438
Male	-0.063	0.188	0.738	0.939
Age	-0.016	0.009	0.072	0.984
Black	1.090	0.298	0.000	2.975
White	-0.149	0.760	0.844	0.861
Other or unknown race	0.905	0.504	0.073	2.472
GED	1.214	0.299	0.000	3.368
High school diploma	1.423	0.244	0.000	4.151
Had an occupational certificate/license	0.433	0.188	0.021	1.541
Currently attending education/training	1.183	0.298	0.000	3.265
Employed during the year pre-program	-0.188	0.336	0.576	0.828
Had a criminal record	-0.273	0.199	0.170	0.761
Had a disability	0.138	0.241	0.568	1.148
Born in the United States	0.263	0.345	0.446	1.301
Had a child under age 18	-0.391	0.184	0.033	0.676
Separated, divorced, or widowed	-0.139	0.247	0.575	0.871
Married/living with partner	0.099	0.256	0.697	1.104
Family size	-0.105	0.059	0.075	0.900
Homeless	0.105	0.389	0.787	1.111
Rents home	-0.213	0.238	0.372	0.808
Owns home	-0.028	0.409	0.946	0.973
Received SNAP last month	0.028	0.212	0.894	1.029
Had filed for bankruptcy	0.293	0.339	0.388	1.340
Had collection agencies calling	0.096	0.195	0.622	1.101
Had a prime credit score	0.334	0.304	0.273	1.396
Had a credit score but thin file	-0.460	0.229	0.044	0.631
Had a credit score and thick file	-0.044	0.380	0.908	0.957
Number of derogatory public records	-0.178	0.138	0.196	0.837
Number of trade accounts with balances	0.074	0.052	0.156	1.077
Number of inquiries made into credit	0.112	0.045	0.012	1.118
Had late payments on trade accounts past year	-0.094	0.281	0.737	0.910
Number of trades with no late payments	0.005	0.026	0.853	1.005
Intercept	-2.815	0.898	0.002	0.060

Pseudo R-square (.188)

Wald chi-square statistic (156.91)

P-value of Wald chi-square statistic (.000)

Figure C13 Logistic Regression Analysis of Treatment Effects on the Likelihood of Having an Occupational Certificate/License Two Years After Program Entry Among All Enrollees (Figure 4.3)

	b	Clustered SE (b)	P-value	Odds Ratio
Treatment	-0.384	0.244	0.116	0.681
Earnings during past two years (logged)	-0.014	0.029	0.623	0.986
Total value of assets (logged)	0.047	0.037	0.199	1.048
Total value of debts (logged)	0.028	0.023	0.225	1.028
Total income last month (logged)	0.022	0.046	0.628	1.023
Total expenses last month (logged)	-0.013	0.102	0.898	0.987
Had positive net income last month	0.326	0.157	0.038	1.386
Had positive net worth	-0.293	0.338	0.387	0.746
Male	-0.232	0.165	0.159	0.793
Age	0.026	0.008	0.001	1.027
Black	-0.015	0.127	0.907	0.985
White	-0.780	0.478	0.103	0.459
Other or unknown race	1.033	0.395	0.009	2.811
GED	1.529	0.222	0.000	4.616
High school diploma	1.268	0.243	0.000	3.553
Any college degree	1.328	0.287	0.000	3.773
Currently attending education/training	0.371	0.231	0.109	1.449
Employed during the year pre-program	0.217	0.305	0.478	1.242
Had a criminal record	0.527	0.142	0.000	1.695
Had a disability	0.427	0.148	0.004	1.533
Born in the United States	-0.028	0.237	0.905	0.972
Had a child under age 18	0.161	0.151	0.285	1.175
Separated, divorced, or widowed	-0.010	0.184	0.956	0.990
Married/living with partner	0.087	0.301	0.772	1.091
Family size	-0.086	0.057	0.128	0.917
Homeless	0.001	0.311	0.997	1.001
Rents home	-0.079	0.128	0.537	0.924
Owns home	-0.015	0.398	0.970	0.985
Received SNAP last month	-0.266	0.181	0.141	0.766
Had filed for bankruptcy	-0.281	0.281	0.317	0.755
Had collection agencies calling	0.049	0.143	0.734	1.050
Had a prime credit score	-0.063	0.142	0.659	0.939
Had a credit score but thin file	0.104	0.126	0.407	1.110
Had a credit score and thick file	0.426	0.144	0.003	1.532
Number of derogatory public records	0.232	0.115	0.043	1.261
Number of trade accounts with balances	0.008	0.029	0.792	1.008
Number of inquiries made into credit	-0.022	0.029	0.439	0.978
Had late payments on trade accounts past year	0.135	0.326	0.678	1.145
Number of trades with no late payments	-0.018	0.016	0.266	0.982
Intercept	-2.908	0.761	0.000	0.055
Pseudo R-square (.130)				
Wald chi-square statistic				
P-value of Wald chi-square statistic				

Figure C14 Linear Regression Analysis of Treatment Effects on Logged Monthly Income Two Years After Program Entry Among All Enrollees (Figure 4.4)

	b	Robust SE (b)	P-value	Partial Corr Coef²
Treatment	-0.15	0.12	0.208	0.0019
Earnings during past two years (logged)	0.03	0.03	0.323	0.0012
Total value of assets (logged)	0.01	0.02	0.665	0.0001
Total value of debts (logged)	0.05	0.02	0.023	0.0066
Total income last month (logged)	0.10	0.05	0.026	0.0079
Total expenses last month (logged)	0.10	0.12	0.370	0.0017
Had positive net income last month	-0.01	0.16	0.963	0.0000
Had positive net worth	0.18	0.22	0.431	0.0009
Male	-0.22	0.13	0.090	0.0029
Age	0.00	0.01	0.916	0.0000
Black	-0.15	0.20	0.450	0.0009
White	0.42	0.27	0.116	0.0008
Other or unknown race	-0.12	0.42	0.780	0.0001
GED	-0.04	0.21	0.866	0.0000
High school diploma	0.11	0.17	0.512	0.0006
Any college degree	0.32	0.22	0.144	0.0023
Had an occupational certificate/license	0.29	0.11	0.009	0.0054
Currently attending education/training	0.34	0.13	0.012	0.0033
Employed during the year pre-program	0.07	0.24	0.780	0.0001
Had a criminal record	0.12	0.13	0.368	0.0009
Had a disability	-0.06	0.14	0.687	0.0001
Born in the United States	-0.09	0.22	0.673	0.0002
Had a child under age 18	0.28	0.15	0.074	0.0052
Separated, divorced, or widowed	0.05	0.14	0.721	0.0001
Married/living with partner	0.13	0.19	0.474	0.0006
Family size	0.07	0.04	0.144	0.0032
Homeless	0.18	0.24	0.448	0.0005
Rents home	0.02	0.18	0.903	0.0000
Owns home	0.12	0.31	0.691	0.0002
Received SNAP last month	-0.21	0.14	0.134	0.0024
Had filed for bankruptcy	-0.27	0.23	0.241	0.0014
Had collection agencies calling	0.11	0.12	0.361	0.0007
Had a prime credit score	-0.03	0.23	0.886	0.0000
Had a credit score but thin file	0.06	0.14	0.638	0.0002
Had a credit score and thick file	-0.12	0.21	0.550	0.0003
Number of derogatory public records	0.06	0.08	0.421	0.0005
Number of trade accounts with balances	-0.01	0.03	0.769	0.0001
Number of inquiries made into credit	0.01	0.04	0.886	0.0000
Had late payments on trade accounts past year	-0.05	0.21	0.805	0.0001
Number of trades with no late payments	0.00	0.01	0.878	0.0000
Intercept	4.37	0.81	0.000	

R-square (.129)

F-statistic (3.36)

P-value of F-statistic (.000)

Figure C15 Linear Regression Analysis of Treatment Effects on Logged Monthly Expenses Two Years After Program Entry Among All Enrollees (Figure 4.4)

	b	Robust SE (b)	P-value	Partial Corr Coef²
Treatment	-0.02	0.04	0.568	0.0003
Earnings during past two years (logged)	0.02	0.01	0.047	0.0040
Total value of assets (logged)	0.02	0.01	0.039	0.0037
Total value of debts (logged)	-0.01	0.01	0.406	0.0008
Total income last month (logged)	0.02	0.01	0.086	0.0026
Total expenses last month (logged)	0.15	0.05	0.002	0.0234
Had positive net income last month	0.00	0.05	0.936	0.0000
Had positive net worth	-0.07	0.06	0.269	0.0010
Male	0.03	0.05	0.507	0.0005
Age	-0.01	0.00	0.000	0.0409
Black	-0.12	0.06	0.061	0.0035
White	-0.20	0.16	0.211	0.0012
Other or unknown race	-0.09	0.12	0.440	0.0004
GED	0.01	0.08	0.929	0.0000
High school diploma	-0.02	0.07	0.738	0.0001
Any college degree	0.09	0.07	0.233	0.0011
Had an occupational certificate/license	0.10	0.05	0.039	0.0039
Currently attending education/training	0.04	0.06	0.533	0.0003
Employed during the year pre-program	-0.09	0.08	0.269	0.0011
Had a criminal record	0.10	0.05	0.049	0.0041
Had a disability	-0.14	0.07	0.064	0.0046
Born in the United States	-0.06	0.07	0.421	0.0005
Had a child under age 18	-0.01	0.05	0.792	0.0001
Separated, divorced, or widowed	0.12	0.06	0.058	0.0037
Married/living with partner	0.10	0.06	0.082	0.0023
Family size	0.06	0.01	0.000	0.0196
Homeless	-0.21	0.15	0.146	0.0042
Rents home	-0.10	0.07	0.153	0.0026
Owns home	0.08	0.09	0.403	0.0006
Received SNAP last month	-0.17	0.05	0.000	0.0110
Had filed for bankruptcy	0.02	0.10	0.843	0.0000
Had collection agencies calling	0.12	0.05	0.023	0.0054
Had a prime credit score	0.07	0.07	0.291	0.0008
Had a credit score but thin file	0.12	0.06	0.039	0.0042
Had a credit score and thick file	0.05	0.08	0.522	0.0003
Number of derogatory public records	0.05	0.03	0.094	0.0023
Number of trade accounts with balances	0.00	0.01	0.912	0.0000
Number of inquiries made into credit	0.00	0.01	0.927	0.0000
Had late payments on trade accounts past year	-0.13	0.09	0.173	0.0029
Number of trades with no late payments	0.00	0.01	0.582	0.0003
Intercept	6.43	0.33	0.000	

R-square (.286)

F-statistic (9.78)

P-value of F-statistic (.000)

Figure C16 Linear Regression Analysis of Treatment Effects on Monthly Net Income Two Years After Program Entry Among All Enrollees (Figure 4.4)

	b	Robust SE (b)	P-value	Partial Corr Coef²
Net income last month	0.28	0.08	0.000	0.0230
Treatment	-126.54	101.34	0.212	0.0020
Earnings during past two years (logged)	20.50	27.25	0.452	0.0011
Total value of assets (logged)	-2.96	19.14	0.877	0.0000
Total value of debts (logged)	31.45	16.27	0.053	0.0043
Total income last month (logged)	-51.57	34.61	0.136	0.0025
Total expenses last month (logged)	-14.66	75.29	0.846	0.0000
Had positive net income last month	-93.06	150.36	0.536	0.0005
Had positive net worth	159.27	159.45	0.318	0.0011
Male	-119.85	114.28	0.295	0.0014
Age	9.37	4.52	0.038	0.0040
Black	-139.52	198.48	0.482	0.0011
White	89.20	375.56	0.812	0.0001
Other or unknown race	-85.48	323.16	0.791	0.0001
GED	58.52	174.88	0.738	0.0001
High school diploma	54.66	140.15	0.697	0.0002
Any college degree	558.95	198.77	0.005	0.0105
Had an occupational certificate/license	-73.18	105.17	0.487	0.0005
Currently attending education/training	14.58	138.79	0.916	0.0000
Employed during the year pre-program	90.29	249.65	0.718	0.0003
Had a criminal record	132.56	115.26	0.250	0.0016
Had a disability	30.08	117.31	0.798	0.0001
Born in the United States	-116.79	199.84	0.559	0.0005
Had a child under age 18	121.84	116.99	0.298	0.0015
Separated, divorced, or widowed	67.88	129.85	0.601	0.0003
Married/living with partner	95.24	145.95	0.514	0.0005
Family size	-18.09	29.88	0.545	0.0004
Homeless	57.99	195.21	0.766	0.0001
Rents home	166.13	137.61	0.228	0.0017
Owns home	337.35	234.60	0.151	0.0026
Received SNAP last month	75.50	122.33	0.537	0.0005
Had filed for bankruptcy	-403.55	177.75	0.023	0.0046
Had collection agencies calling	-169.07	109.61	0.123	0.0026
Had a prime credit score	32.01	164.67	0.846	0.0000
Had a credit score but thin file	-142.71	138.93	0.305	0.0014
Had a credit score and thick file	-259.42	201.77	0.199	0.0018
Number of derogatory public records	-5.50	94.50	0.954	0.0000
Number of trade accounts with balances	11.90	24.49	0.627	0.0002
Number of inquiries made into credit	42.36	27.50	0.124	0.0044
Had late payments on trade accounts past year	407.26	150.26	0.007	0.0067
Number of trades with no late payments	-6.64	13.18	0.614	0.0003
Intercept	-527.66	558.64	0.345	
R-square (.090)				
F-statistic (2.27)				
P-value of F-statistic (.000)				

Figure C17 Figure C17. Logistic Regression Analysis of Treatment Effects on the Likelihood of Having Net Income Greater Than Zero Two Years After Program Entry Among All Enrollees (Figure 4.4)

	b	Robust SE (b)	P-value	Odds Ratio
Treatment	-0.32	0.16	0.041	0.724
Earnings during past two years (logged)	0.02	0.03	0.641	1.015
Total value of assets (logged)	0.00	0.03	0.921	0.997
Total value of debts (logged)	0.06	0.02	0.020	1.060
Total income last month (logged)	-0.02	0.05	0.751	0.984
Total expenses last month (logged)	-0.07	0.11	0.533	0.934
Had positive net income last month	0.55	0.20	0.005	1.730
Had positive net worth	0.57	0.27	0.034	1.770
Male	-0.27	0.18	0.131	0.763
Age	0.01	0.01	0.215	1.010
Black	-0.05	0.29	0.870	0.953
White	0.70	0.50	0.164	2.016
Other or unknown race	-0.08	0.47	0.864	0.923
GED	-0.03	0.28	0.924	0.973
High school diploma	0.06	0.24	0.788	1.066
Any college degree	0.78	0.29	0.007	2.174
Had an occupational certificate/license	-0.07	0.16	0.671	0.934
Currently attending education/training	-0.05	0.23	0.819	0.948
Employed during the year pre-program	-0.07	0.29	0.809	0.932
Had a criminal record	0.46	0.20	0.024	1.578
Had a disability	-0.04	0.22	0.853	0.960
Born in the United States	-0.55	0.30	0.064	0.575
Had a child under age 18	0.12	0.17	0.472	1.128
Separated, divorced, or widowed	-0.21	0.20	0.313	0.814
Married/living with partner	-0.34	0.24	0.154	0.709
Family size	0.00	0.06	0.974	1.002
Homeless	-0.09	0.37	0.813	0.916
Rents home	0.21	0.22	0.345	1.230
Owns home	0.03	0.34	0.941	1.025
Received SNAP last month	-0.11	0.18	0.532	0.896
Had filed for bankruptcy	-0.28	0.33	0.409	0.759
Had collection agencies calling	-0.13	0.18	0.447	0.875
Had a prime credit score	0.35	0.25	0.160	1.426
Had a credit score but thin file	-0.19	0.21	0.383	0.830
Had a credit score and thick file	-0.30	0.32	0.356	0.742
Number of derogatory public records	0.13	0.11	0.232	1.137
Number of trade accounts with balances	0.05	0.04	0.215	1.049
Number of inquiries made into credit	0.05	0.03	0.161	1.047
Had late payments on trade accounts past year	0.64	0.30	0.030	1.899
Number of trades with no late payments	-0.04	0.02	0.076	0.965
Intercept	-0.86	0.80	0.282	0.422
Pseudo R-square (.063)				
Wald chi-square statistic (63.91)				
P-value of Wald chi-square statistic (.010)				

Figure C13 Logistic Regression Analysis of Treatment Effects on the Likelihood of Receiving Any Income Supports Two Years After Program Entry Among All Enrollees (Figure 4.4)

	b	Clustered SE (b)	P-value	Odds Ratio
Received any income supports last month	0.817	0.381	0.032	2.263
Treatment	-0.371	0.255	0.146	0.690
Earnings during past two years (logged)	-0.046	0.023	0.045	0.955
Total value of assets (logged)	-0.006	0.034	0.864	0.994
Total value of debts (logged)	-0.004	0.040	0.929	0.996
Total income last month (logged)	-0.107	0.062	0.084	0.899
Total expenses last month (logged)	-0.551	0.123	0.000	0.576
Had positive net income last month	-0.390	0.267	0.144	0.677
Had positive net worth	0.066	0.337	0.845	1.068
Male	-0.756	0.151	0.000	0.469
Age	0.034	0.005	0.000	1.034
Black	0.053	0.213	0.804	1.054
White	-0.359	0.603	0.552	0.698
Other or unknown race	0.362	0.249	0.146	1.436
GED	-1.014	0.447	0.023	0.363
High school diploma	-0.765	0.442	0.083	0.465
Any college degree	-0.894	0.420	0.033	0.409
Had an occupational certificate/license	0.209	0.166	0.207	1.232
Currently attending education/training	-0.180	0.222	0.417	0.835
Employed during the year pre-program	0.381	0.321	0.236	1.463
Had a criminal record	0.214	0.351	0.543	1.238
Had a disability	1.254	0.227	0.000	3.503
Born in the United States	0.491	0.131	0.000	1.634
Had a child under age 18	0.777	0.168	0.000	2.175
Separated, divorced, or widowed	-0.400	0.197	0.043	0.670
Married/living with partner	-0.507	0.320	0.113	0.602
Family size	0.256	0.052	0.000	1.292
Homeless	-0.348	0.443	0.432	0.706
Rents home	0.105	0.285	0.712	1.111
Owns home	-0.176	0.526	0.738	0.839
Received SNAP last month	0.697	0.146	0.000	2.008
Had filed for bankruptcy	-0.357	0.597	0.550	0.700
Had collection agencies calling	0.464	0.215	0.031	1.590
Had a prime credit score	-0.185	0.236	0.435	0.831
Had a credit score but thin file	-0.031	0.341	0.928	0.970
Had a credit score and thick file	0.046	0.599	0.939	1.047
Number of derogatory public records	-0.172	0.169	0.309	0.842
Number of trade accounts with balances	-0.056	0.038	0.142	0.946
Number of inquiries made into credit	-0.043	0.033	0.192	0.958
Had late payments on trade accounts past year	-0.163	0.273	0.550	0.849
Number of trades with no late payments	0.014	0.017	0.407	1.014
Intercept	3.797	0.722	0.000	44.589

Pseudo R-square (.230)

Wald chi-square statistic

P-value of Wald chi-square statistic

Figure C19 Negative Binomial Regression Analysis of Treatment Effects on the Number of Open Trade Accounts Two Years After Program Entry Among All Enrollees (Figure 4.5)

	b	Robust SE (b)	P-value	IRR
Number of open trade accounts at program entry	0.089	0.018	0.000	1.093
Treatment	0.154	0.071	0.030	1.166
Earnings during past two years (logged)	0.016	0.015	0.285	1.016
Total value of assets (logged)	0.004	0.014	0.780	1.004
Total value of debts (logged)	0.026	0.013	0.046	1.026
Total income last month (logged)	-0.007	0.025	0.788	0.993
Total expenses last month (logged)	0.046	0.071	0.522	1.047
Had positive net income last month	0.071	0.088	0.417	1.074
Had positive net worth	0.162	0.103	0.116	1.176
Male	-0.255	0.081	0.002	0.775
Age	-0.005	0.004	0.183	0.995
Black	0.007	0.132	0.960	1.007
White	0.513	0.279	0.066	1.670
Other or unknown race	0.128	0.312	0.682	1.136
GED	0.410	0.144	0.004	1.507
High school diploma	0.301	0.128	0.018	1.351
Any college degree	0.349	0.130	0.007	1.418
Had an occupational certificate/license	-0.041	0.074	0.577	0.959
Currently attending education/training	0.217	0.089	0.015	1.242
Employed during the year pre-program	-0.157	0.132	0.234	0.855
Had a criminal record	0.070	0.084	0.401	1.073
Had a disability	0.025	0.090	0.779	1.026
Born in the United States	-0.197	0.119	0.098	0.821
Had a child under age 18	0.012	0.081	0.880	1.012
Separated, divorced, or widowed	-0.033	0.086	0.705	0.968
Married/living with partner	-0.004	0.105	0.973	0.996
Family size	0.026	0.021	0.221	1.026
Homeless	-0.085	0.272	0.756	0.919
Rents home	0.047	0.116	0.686	1.048
Owns home	-0.013	0.148	0.928	0.987
Received SNAP last month	-0.042	0.083	0.616	0.959
Had filed for bankruptcy	-0.029	0.135	0.827	0.971
Had collection agencies calling	0.202	0.078	0.010	1.224
Had a prime credit score	0.366	0.103	0.000	1.441
Had a credit score but thin file	0.390	0.141	0.006	1.477
Had a credit score and thick file	1.280	0.161	0.000	3.595
Number of derogatory public records	0.056	0.050	0.260	1.058
Number of trade accounts with balances	0.021	0.016	0.199	1.021
Number of inquiries made into credit	0.014	0.011	0.208	1.014
Had late payments on trade accounts past year	0.017	0.099	0.862	1.017
Number of trades with no late payments	-0.007	0.006	0.288	0.993
Intercept	-1.152	0.443	0.009	0.316

Pseudo R-square (.205)

Wald chi-square statistic (1361.84)

P-value of Wald chi-square statistic (.000)

Figure C20 Logistic Regression Analysis of Treatment Effects on the Likelihood of Having Any Trade Accounts Paid as Agreed Two Years After Program Entry Among All Enrollees (Figure 4.5)

	b	Robust SE (b)	P-value	Odds Ratio
Had any trades paid as agreed at program entry	1.996	0.336	0.000	7.357
Treatment	0.882	0.244	0.000	2.415
Earnings during past two years (logged)	0.075	0.044	0.086	1.078
Total value of assets (logged)	-0.072	0.051	0.157	0.931
Total value of debts (logged)	0.024	0.035	0.485	1.025
Total income last month (logged)	-0.031	0.068	0.654	0.970
Total expenses last month (logged)	0.050	0.179	0.780	1.051
Had positive net income last month	-0.627	0.282	0.026	0.534
Had positive net worth	0.947	0.418	0.024	2.577
Male	-0.515	0.252	0.041	0.598
Age	-0.007	0.011	0.536	0.993
Black	0.321	0.367	0.382	1.378
White	1.593	0.616	0.010	4.921
Other or unknown race	0.892	0.685	0.193	2.440
GED	0.497	0.369	0.178	1.643
High school diploma	0.499	0.273	0.068	1.647
Any college degree	0.636	0.428	0.138	1.888
Had an occupational certificate/license	0.185	0.245	0.450	1.204
Currently attending education/training	-0.387	0.371	0.297	0.679
Employed during the year pre-program	-0.222	0.388	0.566	0.801
Had a criminal record	0.014	0.242	0.954	1.014
Had a disability	-0.264	0.275	0.337	0.768
Born in the United States	-0.906	0.457	0.047	0.404
Had a child under age 18	0.541	0.250	0.030	1.718
Separated, divorced, or widowed	-0.381	0.302	0.207	0.683
Married/living with partner	0.264	0.319	0.407	1.302
Family size	-0.059	0.078	0.446	0.942
Homeless	0.261	0.446	0.558	1.298
Rents home	0.237	0.321	0.460	1.267
Owns home	0.531	0.549	0.333	1.701
Received SNAP last month	-0.015	0.301	0.959	0.985
Had filed for bankruptcy	0.102	0.460	0.824	1.108
Had collection agencies calling	-0.079	0.281	0.779	0.924
Had a prime credit score	0.491	0.614	0.424	1.635
Had a credit score but thin file	-0.209	0.356	0.557	0.811
Had a credit score and thick file	2.003	1.664	0.229	7.413
Number of derogatory public records	0.191	0.218	0.380	1.211
Number of trade accounts with balances	0.303	0.159	0.056	1.354
Number of inquiries made into credit	0.183	0.110	0.095	1.201
Had late payments on trade accounts past year	0.401	0.430	0.352	1.493
Number of trades with no late payments	0.543	0.141	0.000	1.721
Intercept	-1.799	1.195	0.132	0.165

Pseudo R-square (.503)

Wald chi-square statistic (220.42)

P-value of Wald chi-square statistic (.000)

Figure C21 Negative Binomial Regression Analysis of Treatment Effects on the Number of Trade Accounts Paid as Agreed Two Years After Program Entry Among All Enrollees (Figure 4.5)

	b	Robust SE (b)	P-value	IRR
Number of trades paid as agreed at program entry	0.113	0.011	0.000	1.119
Treatment	0.226	0.057	0.000	1.253
Earnings during past two years (logged)	0.031	0.011	0.006	1.032
Total value of assets (logged)	-0.005	0.011	0.618	0.995
Total value of debts (logged)	0.029	0.010	0.003	1.030
Total income last month (logged)	-0.029	0.020	0.154	0.972
Total expenses last month (logged)	0.006	0.060	0.924	1.006
Had positive net income last month	0.014	0.075	0.847	1.015
Had positive net worth	0.208	0.071	0.004	1.231
Male	-0.134	0.062	0.031	0.874
Age	-0.002	0.003	0.554	0.998
Black	-0.008	0.108	0.939	0.992
White	0.495	0.201	0.014	1.641
Other or unknown race	-0.034	0.255	0.894	0.967
GED	0.289	0.110	0.009	1.335
High school diploma	0.245	0.096	0.011	1.278
Any college degree	0.238	0.106	0.025	1.269
Had an occupational certificate/license	0.045	0.055	0.412	1.046
Currently attending education/training	0.037	0.076	0.628	1.038
Employed during the year pre-program	-0.216	0.095	0.023	0.805
Had a criminal record	-0.003	0.068	0.965	0.997
Had a disability	-0.055	0.072	0.440	0.946
Born in the United States	-0.218	0.093	0.018	0.804
Had a child under age 18	0.044	0.070	0.531	1.045
Separated, divorced, or widowed	-0.063	0.067	0.350	0.939
Married/living with partner	0.062	0.077	0.426	1.063
Family size	0.023	0.019	0.212	1.024
Homeless	0.154	0.175	0.380	1.167
Rents home	0.162	0.097	0.095	1.176
Owns home	0.049	0.111	0.656	1.051
Received SNAP last month	-0.031	0.061	0.615	0.970
Had filed for bankruptcy	0.142	0.091	0.121	1.152
Had collection agencies calling	0.139	0.059	0.017	1.150
Had a prime credit score	0.186	0.082	0.024	1.204
Had a credit score but thin file	0.822	0.119	0.000	2.275
Had a credit score and thick file	1.420	0.133	0.000	4.138
Number of derogatory public records	0.074	0.036	0.040	1.077
Number of trade accounts with balances	0.031	0.010	0.002	1.031
Number of inquiries made into credit	0.022	0.010	0.031	1.023
Had late payments on trade accounts past year	-0.032	0.073	0.655	0.968
Number of trades with no late payments	-0.055	0.011	0.000	0.947
Intercept	-0.684	0.349	0.050	0.504

Pseudo R-square (.241)

Wald chi-square statistic (2188.5)

P-value of Wald chi-square statistic (.000)

Figure C22 Linear Regression Analysis of Treatment Effects on the Logged Number of On-Time Payments Made on Trade Accounts in the Second Year After Program Entry Among All Enrollees (Figure 4.5)

	b	Robust SE (b)	P-value	Partial Corr Coef²
Number of on-time payments in the year pre-program (logged)	0.220	0.044	0.000	0.0428
Treatment	0.161	0.078	0.039	0.0057
Earnings during past two years (logged)	0.017	0.016	0.294	0.0014
Total value of assets (logged)	0.003	0.016	0.844	0.0000
Total value of debts (logged)	0.008	0.012	0.494	0.0005
Total income last month (logged)	-0.005	0.026	0.857	0.0000
Total expenses last month (logged)	0.032	0.061	0.600	0.0003
Had positive net income last month	0.008	0.102	0.940	0.0000
Had positive net worth	0.191	0.130	0.144	0.0028
Male	-0.244	0.084	0.004	0.0096
Age	-0.001	0.004	0.879	0.0000
Black	-0.027	0.160	0.867	0.0001
White	0.729	0.298	0.015	0.0068
Other or unknown race	0.256	0.344	0.457	0.0008
GED	0.093	0.134	0.486	0.0007
High school diploma	0.132	0.104	0.205	0.0021
Any college degree	0.180	0.135	0.182	0.0019
Had an occupational certificate/license	-0.005	0.083	0.954	0.0000
Currently attending education/training	0.251	0.126	0.046	0.0049
Employed during the year pre-program	-0.137	0.144	0.340	0.0010
Had a criminal record	0.027	0.092	0.770	0.0001
Had a disability	0.037	0.101	0.712	0.0001
Born in the United States	-0.293	0.148	0.048	0.0053
Had a child under age 18	0.115	0.087	0.186	0.0024
Separated, divorced, or widowed	0.003	0.097	0.972	0.0000
Married/living with partner	0.042	0.123	0.731	0.0002
Family size	0.035	0.028	0.201	0.0024
Homeless	0.172	0.180	0.342	0.0011
Rents home	0.172	0.118	0.147	0.0030
Owns home	0.177	0.169	0.297	0.0012
Received SNAP last month	-0.081	0.090	0.367	0.0010
Had filed for bankruptcy	0.035	0.145	0.810	0.0001
Had collection agencies calling	0.200	0.086	0.020	0.0062
Had a prime credit score	0.564	0.139	0.000	0.0213
Had a credit score but thin file	0.095	0.115	0.410	0.0009
Had a credit score and thick file	1.261	0.178	0.000	0.0584
Number of derogatory public records	0.095	0.052	0.068	0.0028
Number of trade accounts with balances	0.051	0.019	0.007	0.0075
Number of inquiries made into credit	0.039	0.017	0.020	0.0059
Had late payments on trade accounts past year	-0.082	0.156	0.600	0.0005
Number of trades with no late payments	0.027	0.008	0.001	0.0092
Intercept	0.153	0.354	0.666	
R-square (.645)				
F-statistic (70.37)				
P-value of F-statistic (.000)				

Figure C23 Logistic Regression Analysis of Treatment Effects on the Likelihood of Having a Credit Score Two Years After Program Entry Among All Enrollees (Figure 4.5)

	b	Robust SE (b)	P-value	Odds Ratio
Had a credit score at program entry	3.136	0.923	0.001	23.012
Treatment	0.314	0.208	0.131	1.369
Earnings during past two years (logged)	-0.003	0.040	0.931	0.997
Total value of assets (logged)	0.007	0.043	0.865	1.007
Total value of debts (logged)	0.045	0.031	0.147	1.046
Total income last month (logged)	-0.006	0.062	0.917	0.994
Total expenses last month (logged)	0.068	0.173	0.696	1.070
Had positive net income last month	-0.267	0.251	0.288	0.766
Had positive net worth	0.297	0.365	0.416	1.346
Male	-0.480	0.213	0.024	0.619
Age	-0.006	0.010	0.570	0.994
Black	0.152	0.345	0.658	1.165
White	1.849	0.715	0.010	6.354
Other or unknown race	-0.238	0.901	0.792	0.789
GED	0.186	0.315	0.556	1.204
High school diploma	-0.039	0.251	0.877	0.962
Any college degree	0.217	0.436	0.618	1.243
Had an occupational certificate/license	-0.048	0.219	0.827	0.953
Currently attending education/training	0.128	0.322	0.692	1.136
Employed during the year pre-program	0.085	0.363	0.815	1.089
Had a criminal record	0.007	0.224	0.975	1.007
Had a disability	-0.074	0.267	0.781	0.929
Born in the United States	-0.469	0.402	0.244	0.626
Had a child under age 18	0.108	0.225	0.633	1.114
Separated, divorced, or widowed	-0.789	0.286	0.006	0.454
Married/living with partner	-0.286	0.293	0.329	0.751
Family size	-0.011	0.070	0.876	0.989
Homeless	-0.438	0.439	0.319	0.646
Rents home	0.391	0.286	0.172	1.478
Owns home	0.459	0.465	0.324	1.582
Received SNAP last month	-0.243	0.236	0.304	0.784
Had filed for bankruptcy	-0.133	0.390	0.732	0.875
Had collection agencies calling	0.015	0.234	0.951	1.015
Had a prime credit score	0.315	0.395	0.425	1.370
Had a credit score but thin file	-2.270	0.827	0.006	0.103
Number of derogatory public records	0.205	0.175	0.241	1.228
Number of trade accounts with balances	0.404	0.111	0.000	1.497
Number of inquiries made into credit	0.191	0.068	0.005	1.211
Had late payments on trade accounts past year	0.154	0.408	0.705	1.167
Number of trades with no late payments	0.163	0.089	0.067	1.178
Intercept	-1.163	1.182	0.325	0.312

Pseudo R-square (.388)

Wald chi-square statistic (209.77)

P-value of Wald chi-square statistic (.000)

Figure C24 Logistic Regression Analysis of Treatment Effects on the Likelihood of Having a Prime Credit Score Two Years After Program Entry Among All Enrollees (Figure 4.5)

	b	Robust SE (b)	P-value	Odds Ratio
Treatment	0.261	0.230	0.257	1.298
Earnings during past two years (logged)	-0.034	0.048	0.474	0.966
Total value of assets (logged)	-0.037	0.048	0.435	0.963
Total value of debts (logged)	0.003	0.038	0.939	1.003
Total income last month (logged)	0.042	0.072	0.559	1.043
Total expenses last month (logged)	-0.010	0.175	0.955	0.990
Had positive net income last month	0.032	0.288	0.912	1.032
Had positive net worth	0.762	0.364	0.036	2.142
Male	0.098	0.282	0.729	1.103
Age	0.007	0.012	0.522	1.007
Black	-0.081	0.358	0.821	0.922
White	0.486	0.955	0.611	1.626
Other or unknown race	0.378	0.607	0.534	1.459
GED	0.329	0.379	0.385	1.389
High school diploma	0.115	0.312	0.712	1.122
Any college degree	0.711	0.383	0.064	2.036
Had an occupational certificate/license	-0.277	0.233	0.235	0.758
Currently attending education/training	-0.324	0.381	0.396	0.723
Employed during the year pre-program	0.769	0.438	0.079	2.157
Had a criminal record	0.128	0.266	0.631	1.136
Had a disability	0.329	0.303	0.277	1.390
Born in the United States	-1.338	0.366	0.000	0.262
Had a child under age 18	-0.232	0.241	0.337	0.793
Separated, divorced, or widowed	0.080	0.281	0.776	1.083
Married/living with partner	0.318	0.358	0.374	1.374
Family size	-0.003	0.076	0.963	0.997
Homeless	-0.368	0.649	0.571	0.692
Rents home	0.066	0.319	0.835	1.069
Owns home	0.555	0.472	0.240	1.742
Received SNAP last month	0.063	0.255	0.804	1.065
Had filed for bankruptcy	-0.070	0.582	0.905	0.933
Had collection agencies calling	0.329	0.269	0.222	1.389
Had a prime credit score	1.814	0.288	0.000	6.137
Had a credit score but thin file	0.335	0.308	0.277	1.398
Had a credit score and thick file	1.687	0.459	0.000	5.402
Number of derogatory public records	0.015	0.176	0.934	1.015
Number of trade accounts with balances	-0.226	0.060	0.000	0.797
Number of inquiries made into credit	-0.121	0.064	0.058	0.886
Had late payments on trade accounts past year	-1.117	0.452	0.013	0.327
Number of trades with no late payments	0.075	0.023	0.001	1.077
Intercept	-2.233	1.179	0.058	0.107

Pseudo R-square (.377)

Wald chi-square statistic (233.06)

P-value of Wald chi-square statistic (.000)

Figure C25 Linear Regression Analysis of Treatment Effects on Credit Scores Two Years After Program Entry Among Enrollees Who Had Scores at Program Entry and Two Years Later (Figure 4.5)

	b	Robust SE (b)	P-value	Partial Corr Coef²
Credit score at program entry	0.387	0.061	0.000	0.0871
Treatment	0.996	5.192	0.848	0.0001
Earnings during past two years (logged)	0.139	1.102	0.900	0.0000
Total value of assets (logged)	-0.080	0.967	0.934	0.0000
Total value of debts (logged)	-0.997	0.907	0.272	0.0024
Total income last month (logged)	-0.988	1.624	0.543	0.0007
Total expenses last month (logged)	2.712	4.228	0.521	0.0008
Had positive net income last month	-2.205	6.798	0.746	0.0003
Had positive net worth	6.914	8.564	0.420	0.0016
Male	5.098	5.712	0.372	0.0017
Age	0.372	0.277	0.180	0.0040
Black	-15.881	8.560	0.064	0.0092
White	-7.474	24.735	0.763	0.0003
Other or unknown race	41.704	22.090	0.060	0.0038
GED	-10.373	9.617	0.281	0.0025
High school diploma	-15.092	7.411	0.042	0.0086
Any college degree	4.000	9.530	0.675	0.0004
Had an occupational certificate/license	2.105	5.408	0.697	0.0003
Currently attending education/training	-9.221	8.315	0.268	0.0033
Employed during the year pre-program	7.198	9.757	0.461	0.0011
Had a criminal record	-3.226	5.947	0.588	0.0007
Had a disability	0.784	6.800	0.908	0.0000
Born in the United States	-15.490	9.545	0.105	0.0070
Had a child under age 18	-1.716	5.405	0.751	0.0002
Separated, divorced, or widowed	-3.777	6.976	0.588	0.0006
Married/living with partner	-4.410	8.993	0.624	0.0007
Family size	-0.579	2.040	0.777	0.0003
Homeless	-34.133	13.936	0.015	0.0103
Rents home	-7.284	7.510	0.333	0.0019
Owns home	5.466	11.913	0.647	0.0005
Received SNAP last month	7.666	5.527	0.166	0.0039
Had filed for bankruptcy	3.701	9.002	0.681	0.0004
Had collection agencies calling	4.473	5.245	0.394	0.0015
Had a prime credit score	11.178	9.853	0.257	0.0031
Had a credit score and thick file	11.865	6.633	0.074	0.0072
Number of derogatory public records	-3.096	3.279	0.345	0.0017
Number of trade accounts with balances	-3.284	1.045	0.002	0.0212
Number of inquiries made into credit	-2.123	0.941	0.024	0.0107
Had late payments on trade accounts past year	-4.170	5.857	0.477	0.0008
Number of trades with no late payments	0.925	0.482	0.055	0.0082
Intercept	380.836	42.209	0.000	

R-square (.578)

F-statistic (15.52)

P-value of F-statistic (.000)

Figure C26 Logistic Regression Analysis of Treatment Effects on the Likelihood of Having an Increase in Credit Score Two Years After Program Entry Among Enrollees Who Had Scores at Program Entry and Two Years Later (Figure 4.5)

	b	Robust SE (b)	P-value	Odds Ratio
Score at program entry	-0.019	0.003	0.000	0.981
Treatment	-0.054	0.226	0.811	0.947
Earnings during past two years (logged)	0.008	0.046	0.859	1.008
Total value of assets (logged)	0.075	0.045	0.092	1.078
Total value of debts (logged)	-0.016	0.041	0.706	0.984
Total income last month (logged)	-0.028	0.081	0.731	0.972
Total expenses last month (logged)	-0.243	0.201	0.225	0.784
Had positive net income last month	-0.248	0.284	0.382	0.780
Had positive net worth	0.027	0.369	0.942	1.027
Male	0.079	0.257	0.758	1.082
Age	0.018	0.011	0.106	1.018
Black	-0.584	0.410	0.155	0.558
White	-0.155	0.686	0.822	0.857
Other or unknown race	1.152	1.308	0.379	3.163
GED	0.018	0.434	0.968	1.018
High school diploma	-0.256	0.333	0.442	0.774
Any college degree	0.170	0.431	0.692	1.186
Had an occupational certificate/license	0.170	0.244	0.487	1.185
Currently attending education/training	-0.076	0.318	0.812	0.927
Employed during the year pre-program	0.195	0.419	0.642	1.215
Had a criminal record	-0.386	0.246	0.117	0.680
Had a disability	0.482	0.337	0.153	1.619
Born in the United States	-0.998	0.496	0.044	0.369
Had a child under age 18	-0.104	0.248	0.674	0.901
Separated, divorced, or widowed	-0.532	0.323	0.100	0.588
Married/living with partner	-0.307	0.379	0.418	0.736
Family size	-0.041	0.080	0.613	0.960
Homeless	-0.451	0.526	0.391	0.637
Rents home	0.081	0.353	0.819	1.084
Owns home	-0.288	0.547	0.598	0.749
Received SNAP last month	0.209	0.262	0.426	1.232
Had filed for bankruptcy	0.379	0.519	0.465	1.461
Had collection agencies calling	-0.144	0.250	0.566	0.866
Had a prime credit score	0.398	0.405	0.326	1.488
Had a credit score and thick file	0.307	0.289	0.289	1.359
Number of derogatory public records	-0.200	0.155	0.198	0.819
Number of trade accounts with balances	-0.073	0.044	0.102	0.930
Number of inquiries made into credit	-0.085	0.039	0.030	0.918
Had late payments on trade accounts past year	0.078	0.306	0.800	1.081
Number of trades with no late payments	0.018	0.024	0.439	1.019
Intercept	14.104	2.289	0.000	1334942

Pseudo R-square (.184)

Wald chi-square statistic (87.27)

P-value of Wald chi-square statistic (.000)

Figure C27 Logistic Regression Analysis of Treatment Effects on the Likelihood of Having a Credit Score Two Years After Program Entry by Credit Status at Program Entry Among All Enrollees (Figure 4.6)

	b	Robust SE (b)	P-value	Odds Ratio
Treatment	0.487	0.285	0.087	1.628
Had a credit score but thin file	1.094	0.407	0.007	2.987
Had a credit score and thick file	2.527	0.938	0.007	12.512
Treatment*Had a credit score but thin file	-0.447	0.405	0.270	0.640
Treatment*Had a credit score and thick file	(omitted due to collinearity)			
Earnings during past two years (logged)	-0.001	0.041	0.972	0.999
Total value of assets (logged)	0.007	0.044	0.876	1.007
Total value of debts (logged)	0.044	0.031	0.154	1.045
Total income last month (logged)	-0.007	0.061	0.914	0.993
Total expenses last month (logged)	0.071	0.173	0.681	1.074
Had positive net income last month	-0.278	0.251	0.268	0.757
Had positive net worth	0.294	0.365	0.421	1.341
Male	-0.485	0.215	0.024	0.616
Age	-0.007	0.010	0.519	0.993
Black	0.180	0.342	0.599	1.197
White	1.847	0.707	0.009	6.340
Other or unknown race	-0.232	0.887	0.793	0.793
GED	0.187	0.316	0.555	1.205
High school diploma	-0.040	0.251	0.874	0.961
Any college degree	0.213	0.439	0.628	1.237
Had an occupational certificate/license	-0.046	0.219	0.832	0.955
Currently attending education/training	0.096	0.321	0.765	1.101
Employed during the year pre-program	0.073	0.370	0.845	1.075
Had a criminal record	0.003	0.222	0.989	1.003
Had a disability	-0.051	0.266	0.848	0.950
Born in the United States	-0.460	0.399	0.249	0.631
Had a child under age 18	0.120	0.225	0.594	1.128
Separated, divorced, or widowed	-0.761	0.282	0.007	0.467
Married/living with partner	-0.273	0.289	0.347	0.761
Family size	-0.015	0.069	0.830	0.985
Homeless	-0.422	0.428	0.324	0.656
Rents home	0.390	0.287	0.174	1.477
Owns home	0.455	0.465	0.328	1.577
Received SNAP last month	-0.261	0.235	0.267	0.770
Had filed for bankruptcy	-0.139	0.386	0.719	0.870
Had collection agencies calling	0.025	0.235	0.915	1.025
Had a prime credit score	0.284	0.392	0.468	1.329
Number of derogatory public records	0.206	0.175	0.241	1.228
Number of trade accounts with balances	0.425	0.114	0.000	1.529
Number of inquiries made into credit	0.183	0.069	0.008	1.200
Had late payments on trade accounts past year	0.136	0.402	0.736	1.145
Number of trades with no late payments	0.157	0.085	0.066	1.170
Intercept	-1.267	1.201	0.292	0.282

Pseudo R-square (.326)

Wald chi-square statistic (198.9)

P-value of Wald chi-square statistic (.000)

Figure C23 Logistic Regression Analysis of Treatment Effects on the Likelihood of Having a Prime Credit Score Two Years After Program Entry by Credit Status at Program Entry Among All Enrollees (Figure 4.6)

	b	Robust SE (b)	P-value	Odds Ratio
Treatment	-0.099	0.392	0.801	0.906
Had a credit score but thin file	0.332	0.399	0.405	1.394
Had a credit score and thick file	1.002	0.569	0.078	2.724
Treatment*Had a credit score but thin file	-0.065	0.552	0.906	0.937
Treatment*Had a credit score and thick file	1.291	0.593	0.029	3.635
Earnings during past two years (logged)	-0.054	0.052	0.296	0.948
Total value of assets (logged)	-0.038	0.049	0.435	0.962
Total value of debts (logged)	0.010	0.038	0.800	1.010
Total income last month (logged)	0.044	0.074	0.546	1.045
Total expenses last month (logged)	0.009	0.184	0.963	1.009
Had positive net income last month	0.012	0.289	0.968	1.012
Had positive net worth	0.835	0.376	0.027	2.305
Male	0.064	0.282	0.820	1.066
Age	0.006	0.011	0.588	1.006
Black	-0.059	0.364	0.871	0.942
White	0.660	0.965	0.494	1.935
Other or unknown race	0.512	0.578	0.375	1.669
GED	0.340	0.384	0.376	1.405
High school diploma	0.137	0.320	0.667	1.147
Any college degree	0.686	0.386	0.076	1.985
Had an occupational certificate/license	-0.260	0.232	0.263	0.771
Currently attending education/training	-0.420	0.400	0.294	0.657
Employed during the year pre-program	0.955	0.476	0.045	2.598
Had a criminal record	0.152	0.271	0.574	1.164
Had a disability	0.359	0.311	0.249	1.432
Born in the United States	-1.391	0.375	0.000	0.249
Had a child under age 18	-0.230	0.244	0.346	0.794
Separated, divorced, or widowed	0.112	0.282	0.691	1.119
Married/living with partner	0.303	0.355	0.394	1.354
Family size	-0.006	0.079	0.943	0.994
Homeless	-0.442	0.684	0.518	0.643
Rents home	0.025	0.323	0.940	1.025
Owns home	0.500	0.478	0.295	1.648
Received SNAP last month	0.048	0.250	0.848	1.049
Had filed for bankruptcy	-0.033	0.574	0.954	0.967
Had collection agencies calling	0.323	0.271	0.234	1.381
Had a prime credit score	1.780	0.288	0.000	5.929
Number of derogatory public records	0.079	0.171	0.645	1.082
Number of trade accounts with balances	-0.227	0.059	0.000	0.797
Number of inquiries made into credit	-0.122	0.066	0.067	0.885
Had late payments on trade accounts past year	-1.312	0.488	0.007	0.269
Number of trades with no late payments	0.073	0.023	0.002	1.076
Intercept	-2.102	1.250	0.093	0.122

Pseudo R-square (.385)

Wald chi-square statistic (241.36)

P-value of Wald chi-square statistic (.000)

Figure C29 Linear Regression Analysis of Treatment Effects on Credit Scores Two Years After Program Entry by Credit Status at Program Entry, Among Enrollees Who Had Scores at Program Entry and Two Years Later (Figure 4.6)

	b	Robust SE (b)	P-value	Partial Corr Coef²
Credit score at program entry	0.377	0.060	0.000	0.0832
Treatment	-7.354	6.306	0.244	0.0027
Had a credit score and thick file	3.524	8.304	0.671	0.0004
Treatment*Had a credit score and thick file	17.763	10.298	0.085	0.0072
Earnings during past two years (logged)	-0.006	1.096	0.996	0.0000
Total value of assets (logged)	-0.100	0.962	0.917	0.0000
Total value of debts (logged)	-0.892	0.892	0.318	0.0019
Total income last month (logged)	-0.914	1.626	0.574	0.0006
Total expenses last month (logged)	3.062	4.297	0.476	0.0010
Had positive net income last month	-2.867	6.762	0.672	0.0005
Had positive net worth	7.608	8.521	0.372	0.0020
Male	5.352	5.692	0.347	0.0019
Age	0.373	0.274	0.175	0.0040
Black	-14.632	8.444	0.084	0.0078
White	-4.751	26.148	0.856	0.0001
Other or unknown race	44.146	21.361	0.039	0.0043
GED	-9.840	9.535	0.302	0.0023
High school diploma	-14.482	7.260	0.047	0.0080
Any college degree	3.924	9.310	0.674	0.0004
Had an occupational certificate/license	2.020	5.325	0.705	0.0003
Currently attending education/training	-10.536	8.375	0.209	0.0042
Employed during the year pre-program	8.292	9.781	0.397	0.0015
Had a criminal record	-3.101	5.907	0.600	0.0006
Had a disability	1.199	6.791	0.860	0.0001
Born in the United States	-16.454	9.368	0.080	0.0079
Had a child under age 18	-1.716	5.366	0.749	0.0002
Separated, divorced, or widowed	-3.185	6.939	0.646	0.0004
Married/living with partner	-5.150	8.758	0.557	0.0010
Family size	-0.458	1.978	0.817	0.0002
Homeless	-35.139	13.862	0.012	0.0110
Rents home	-8.079	7.527	0.284	0.0023
Owns home	4.629	11.848	0.696	0.0004
Received SNAP last month	7.505	5.460	0.170	0.0038
Had filed for bankruptcy	4.232	8.757	0.629	0.0005
Had collection agencies calling	4.437	5.200	0.394	0.0015
Had a prime credit score	11.231	9.761	0.250	0.0032
Number of derogatory public records	-2.675	3.257	0.412	0.0013
Number of trade accounts with balances	-3.429	1.045	0.001	0.0231
Number of inquiries made into credit	-2.278	0.948	0.017	0.0123
Had late payments on trade accounts past year	-6.077	5.724	0.289	0.0017
Number of trades with no late payments	0.954	0.482	0.048	0.0087
Intercept	387.345	42.059	0.000	
R-square (.581)				
F-statistic (16.39)				
P-value of F-statistic (.000)				

Figure C30 Logistic Regression Analysis of Treatment Effects on the Likelihood of Having Any Increase in Net Worth Two Years After Program Entry Among All Enrollees (Figure 4.7)

	b	Robust SE (b)	P-value	Odds Ratio
Treatment	0.205	0.151	0.175	1.228
Earnings during past two years (logged)	0.003	0.031	0.918	1.003
Total value of assets (logged)	-0.113	0.032	0.000	0.893
Total value of debts (logged)	0.129	0.025	0.000	1.138
Total income last month (logged)	0.032	0.051	0.530	1.033
Total expenses last month (logged)	0.011	0.141	0.936	1.011
Had positive net income last month	0.477	0.192	0.013	1.612
Had positive net worth	-0.452	0.257	0.078	0.636
Male	0.155	0.175	0.373	1.168
Age	-0.003	0.008	0.668	0.997
Black	-0.808	0.283	0.004	0.446
White	-0.415	0.526	0.430	0.661
Other Race	-0.389	0.465	0.402	0.678
GED	-0.197	0.272	0.469	0.821
High school diploma	-0.223	0.222	0.315	0.800
Any college degree	-0.315	0.292	0.282	0.730
Had an occupational certificate/license	-0.168	0.159	0.292	0.845
Currently attending education/training	0.037	0.241	0.877	1.038
Employed during the year pre-program	-0.092	0.283	0.745	0.912
Had a criminal record	-0.269	0.188	0.151	0.764
Had a disability	0.099	0.215	0.646	1.104
Born in the United States	-0.120	0.330	0.716	0.887
Had a child under age 18	-0.149	0.167	0.375	0.862
Separated, divorced, or widowed	0.382	0.207	0.064	1.466
Married/living with partner	-0.137	0.242	0.573	0.872
Family size	0.036	0.059	0.539	1.037
Homeless	-0.126	0.340	0.712	0.882
Rents home	0.064	0.215	0.765	1.066
Owns home	0.506	0.345	0.142	1.659
Received SNAP last month	-0.124	0.183	0.499	0.884
Had filed for bankruptcy	-0.505	0.338	0.134	0.603
Had collection agencies calling	-0.182	0.175	0.297	0.833
Had a prime credit score	-0.103	0.247	0.677	0.902
Had a credit score but thin file	0.543	0.202	0.007	1.720
Had a credit score and thick file	0.331	0.302	0.274	1.392
Number of derogatory public records	-0.123	0.109	0.258	0.884
Number of trade accounts with balances	-0.058	0.038	0.128	0.944
Number of inquiries made into credit	0.045	0.034	0.189	1.046
Had late payments on trade accounts past year	0.445	0.296	0.133	1.560
Number of trades with no late payments	-0.006	0.019	0.770	0.994
Intercept	0.311	0.913	0.733	1.365

Pseudo R-square (.105)

Wald chi-square statistic (111.0)

P-value of Wald chi-square statistic (.000)

Figure C31 Logistic Regression Analysis of Treatment Effects on the Likelihood of Having Net Worth Greater Than Zero Two Years After Program Entry Among All Enrollees (Figure 4.7)

	b	Robust SE (b)	P-value	Odds Ratio
Treatment	0.042	0.170	0.807	1.042
Earnings during past two years (logged)	0.036	0.034	0.289	1.037
Total value of assets (logged)	0.078	0.037	0.035	1.081
Total value of debts (logged)	-0.077	0.027	0.005	0.926
Total income last month (logged)	-0.007	0.056	0.898	0.993
Total expenses last month (logged)	0.109	0.117	0.349	1.115
Had positive net income last month	0.618	0.222	0.005	1.855
Had positive net worth	0.626	0.271	0.021	1.871
Male	0.472	0.193	0.015	1.604
Age	-0.023	0.008	0.005	0.977
Black	-0.948	0.307	0.002	0.387
White	-1.111	0.584	0.057	0.329
Other Race	-0.346	0.466	0.458	0.708
GED	-0.639	0.268	0.017	0.528
High school diploma	-0.663	0.234	0.005	0.515
Any college degree	-0.683	0.306	0.026	0.505
Had an occupational certificate/license	0.221	0.180	0.220	1.247
Currently attending education/training	0.080	0.259	0.757	1.083
Employed during the year pre-program	-0.188	0.306	0.539	0.829
Had a criminal record	-0.136	0.200	0.497	0.873
Had a disability	-0.190	0.261	0.467	0.827
Born in the United States	0.451	0.332	0.175	1.570
Had a child under age 18	-0.515	0.200	0.010	0.597
Separated, divorced, or widowed	0.303	0.218	0.164	1.354
Married/living with partner	-0.089	0.263	0.736	0.915
Family size	0.002	0.059	0.969	1.002
Homeless	-0.221	0.400	0.581	0.802
Rents home	-0.157	0.233	0.500	0.854
Owns home	1.137	0.375	0.002	3.117
Received SNAP last month	-0.304	0.193	0.115	0.738
Had filed for bankruptcy	-0.690	0.414	0.096	0.501
Had collection agencies calling	-0.248	0.191	0.194	0.780
Had a prime credit score	0.318	0.306	0.299	1.374
Had a credit score but thin file	0.378	0.237	0.110	1.460
Had a credit score and thick file	-0.392	0.371	0.291	0.676
Number of derogatory public records	-0.171	0.160	0.284	0.843
Number of trade accounts with balances	-0.097	0.045	0.033	0.908
Number of inquiries made into credit	0.004	0.040	0.921	1.004
Had late payments on trade accounts past year	0.315	0.307	0.304	1.370
Number of trades with no late payments	0.035	0.021	0.100	1.036
Intercept	0.386	0.812	0.634	1.472

Pseudo R-square (.230)

Wald chi-square statistic (205.99)

P-value of Wald chi-square statistic (.000)

Figure C32 Linear Regression Analysis of Treatment Effects on Net Worth Two Years After Program Entry Among All Enrollees (Figure 4.7)

	b	Robust SE (b)	P-value	Partial Corr Coef²
Net worth at program entry	0.902	0.072	0.000	0.3569
Treatment	1931.152	3666.788	0.599	0.0003
Earnings during past two years (logged)	377.827	870.157	0.664	0.0003
Total value of assets (logged)	1232.515	844.372	0.145	0.0026
Total value of debts (logged)	-387.936	515.767	0.452	0.0004
Total income last month (logged)	769.506	1297.963	0.553	0.0004
Total expenses last month (logged)	931.500	1724.864	0.589	0.0001
Had positive net income last month	3168.211	4880.157	0.516	0.0005
Had positive net worth	-22262.310	6840.084	0.001	0.0141
Male	-224.290	4882.028	0.963	0.0000
Age	471.783	180.493	0.009	0.0067
Black	-9339.958	7217.394	0.196	0.0033
White	666.789	13233.180	0.960	0.0000
Other Race	-2201.131	11729.460	0.851	0.0000
GED	2765.581	5590.064	0.621	0.0002
High school diploma	582.684	4165.510	0.889	0.0000
Any college degree	-5773.769	7221.659	0.424	0.0008
Had an occupational certificate/license	-143.366	4650.391	0.975	0.0000
Currently attending education/training	4234.040	5164.536	0.412	0.0005
Employed during the year pre-program	-6425.108	8134.575	0.430	0.0008
Had a criminal record	-1431.171	4125.738	0.729	0.0001
Had a disability	-5053.641	5247.394	0.336	0.0010
Born in the United States	-6893.568	9143.046	0.451	0.0011
Had a child under age 18	2867.644	4473.968	0.522	0.0006
Separated, divorced, or widowed	-675.680	5247.044	0.898	0.0000
Married/living with partner	-4673.414	5673.121	0.410	0.0008
Family size	818.949	1221.286	0.503	0.0005
Homeless	1041.981	11681.420	0.929	0.0000
Rents home	-11184.880	4460.016	0.012	0.0051
Owns home	-22285.490	10977.840	0.043	0.0063
Received SNAP last month	-2791.199	4704.578	0.553	0.0004
Had filed for bankruptcy	-19923.790	10821.090	0.066	0.0074
Had collection agencies calling	-1329.733	4811.901	0.782	0.0001
Had a prime credit score	11086.210	6718.725	0.099	0.0033
Had a credit score but thin file	1023.771	4276.225	0.811	0.0000
Had a credit score and thick file	-4827.174	8254.428	0.559	0.0004
Number of derogatory public records	-358.704	4690.620	0.939	0.0000
Number of trade accounts with balances	-1169.861	1137.354	0.304	0.0015
Number of inquiries made into credit	-803.649	815.436	0.325	0.0011
Had late payments on trade accounts past year	9210.524	4990.793	0.065	0.0023
Number of trades with no late payments	236.033	429.208	0.582	0.0003
Intercept	3039.067	13956.310	0.828	
R-square (.490)				
F-statistic (12.76)				
P-value of F-statistic (.000)				

Figure C33 Logistic Regression Analysis of Treatment Effects on the Likelihood of Having Any Assets Two Years After Program Entry Among All Enrollees (Figure 4.7)

	b	Robust SE (b)	P-value	Odds Ratio
Had any assets at program entry	0.394	0.315	0.211	1.483
Treatment	-0.278	0.176	0.114	0.758
Earnings during past two years (logged)	0.035	0.040	0.382	1.036
Total value of assets (logged)	0.127	0.054	0.019	1.135
Total value of debts (logged)	0.024	0.028	0.384	1.024
Total income last month (logged)	0.119	0.063	0.060	1.126
Total expenses last month (logged)	0.103	0.114	0.368	1.108
Had positive net income last month	0.077	0.227	0.733	1.081
Had positive net worth	0.252	0.340	0.460	1.286
Male	0.699	0.204	0.001	2.012
Age	-0.042	0.010	0.000	0.959
Black	-0.713	0.366	0.051	0.490
White	-0.981	0.553	0.076	0.375
Other Race	-0.818	0.581	0.159	0.441
GED	-0.125	0.277	0.653	0.883
High school diploma	-0.089	0.247	0.718	0.914
Any college degree	0.358	0.385	0.353	1.430
Had an occupational certificate/license	0.324	0.196	0.099	1.383
Currently attending education/training	0.217	0.254	0.394	1.242
Employed during the year pre-program	-0.018	0.381	0.963	0.983
Had a criminal record	-0.135	0.212	0.524	0.874
Had a disability	-0.196	0.239	0.412	0.822
Born in the United States	-0.734	0.420	0.080	0.480
Had a child under age 18	-0.453	0.207	0.029	0.636
Separated, divorced, or widowed	0.390	0.239	0.103	1.477
Married/living with partner	-0.076	0.285	0.791	0.927
Family size	-0.112	0.058	0.052	0.894
Homeless	-0.367	0.362	0.311	0.693
Rents home	-0.236	0.249	0.343	0.790
Owns home	1.018	0.627	0.104	2.769
Received SNAP last month	-0.500	0.232	0.031	0.606
Had filed for bankruptcy	0.102	0.368	0.781	1.108
Had collection agencies calling	0.128	0.196	0.512	1.137
Had a prime credit score	0.248	0.314	0.430	1.282
Had a credit score but thin file	0.225	0.234	0.335	1.253
Had a credit score and thick file	-0.039	0.384	0.918	0.961
Number of derogatory public records	-0.088	0.130	0.499	0.916
Number of trade accounts with balances	-0.004	0.049	0.943	0.996
Number of inquiries made into credit	-0.018	0.040	0.654	0.982
Had late payments on trade accounts past year	-0.077	0.283	0.784	0.926
Number of trades with no late payments	-0.009	0.029	0.741	0.991
Intercept	1.885	0.951	0.047	6.588

Pseudo R-square (.249)

Wald chi-square statistic (187.36)

P-value of Wald chi-square statistic (.000)

Figure C34 Logistic Regression Analysis of Treatment Effects on the Likelihood of Having Any Money in Savings or Checking Accounts Two Years After Program Entry Among All Enrollees (Figure 4.7)

	b	Robust SE (b)	P-value	Odds Ratio
Had any money in a bank account at program entry	1.278	0.214	0.000	3.589
Treatment	-0.103	0.178	0.560	0.902
Earnings during past two years (logged)	0.008	0.041	0.847	1.008
Total value of assets (logged)	0.108	0.038	0.004	1.114
Total value of debts (logged)	0.014	0.030	0.633	1.014
Total income last month (logged)	0.151	0.051	0.003	1.163
Total expenses last month (logged)	-0.009	0.126	0.944	0.991
Had positive net income last month	0.418	0.232	0.071	1.519
Had positive net worth	0.067	0.292	0.820	1.069
Male	0.178	0.197	0.365	1.195
Age	-0.031	0.009	0.001	0.970
Black	-0.533	0.322	0.098	0.587
White	-0.170	0.530	0.749	0.844
Other Race	-0.954	0.508	0.061	0.385
GED	0.334	0.310	0.282	1.396
High school diploma	0.727	0.266	0.006	2.068
Any college degree	1.061	0.354	0.003	2.888
Had an occupational certificate/license	0.241	0.185	0.191	1.273
Currently attending education/training	0.385	0.236	0.103	1.470
Employed during the year pre-program	0.186	0.374	0.619	1.204
Had a criminal record	-0.245	0.218	0.263	0.783
Had a disability	0.110	0.247	0.656	1.116
Born in the United States	-0.760	0.362	0.036	0.468
Had a child under age 18	-0.539	0.212	0.011	0.583
Separated, divorced, or widowed	0.193	0.239	0.419	1.213
Married/living with partner	0.242	0.281	0.390	1.274
Family size	-0.100	0.059	0.092	0.905
Homeless	-0.332	0.383	0.387	0.718
Rents home	-0.466	0.252	0.064	0.628
Owns home	-0.612	0.404	0.130	0.542
Received SNAP last month	-0.575	0.194	0.003	0.563
Had filed for bankruptcy	0.157	0.405	0.698	1.170
Had collection agencies calling	0.012	0.196	0.951	1.012
Had a prime credit score	0.283	0.313	0.366	1.326
Had a credit score but thin file	0.034	0.251	0.892	1.035
Had a credit score and thick file	-0.429	0.359	0.233	0.651
Number of derogatory public records	0.115	0.125	0.357	1.122
Number of trade accounts with balances	0.018	0.041	0.654	1.019
Number of inquiries made into credit	-0.084	0.043	0.048	0.919
Had late payments on trade accounts past year	-0.639	0.320	0.046	0.528
Number of trades with no late payments	0.009	0.022	0.686	1.009
Intercept	0.428	0.911	0.639	1.534

Pseudo R-square (.271)

Wald chi-square statistic (249.55)

P-value of Wald chi-square statistic (.000)

Figure C35 Linear Regression Analysis of Treatment Effects on Logged Dollar Amount in Savings and Checking Accounts Two Years After Program Entry Among All Enrollees (Figure 4.7)

	b	Robust SE (b)	P-value	Partial Corr Coef²
Amount in bank account at program entry (logged)	0.286	0.048	0.000	0.0490
Treatment	-0.047	0.178	0.793	0.0001
Earnings during past two years (logged)	0.046	0.043	0.276	0.0018
Total value of assets (logged)	0.103	0.040	0.010	0.0079
Total value of debts (logged)	0.006	0.027	0.823	0.0001
Total income last month (logged)	0.110	0.058	0.059	0.0042
Total expenses last month (logged)	0.027	0.135	0.843	0.0001
Had positive net income last month	0.665	0.244	0.006	0.0105
Had positive net worth	0.095	0.307	0.756	0.0001
Male	0.141	0.196	0.471	0.0006
Age	-0.027	0.009	0.003	0.0100
Black	-0.513	0.356	0.150	0.0048
White	-0.495	0.489	0.312	0.0005
Other Race	-0.973	0.578	0.092	0.0035
GED	0.601	0.291	0.039	0.0049
High school diploma	0.779	0.235	0.001	0.0129
Any college degree	1.377	0.353	0.000	0.0197
Had an occupational certificate/license	0.114	0.193	0.557	0.0004
Currently attending education/training	0.468	0.264	0.077	0.0030
Employed during the year pre-program	-0.236	0.391	0.546	0.0005
Had a criminal record	-0.365	0.216	0.091	0.0039
Had a disability	-0.001	0.252	0.997	0.0000
Born in the United States	-0.841	0.377	0.026	0.0079
Had a child under age 18	-0.462	0.211	0.029	0.0069
Separated, divorced, or widowed	0.313	0.238	0.188	0.0018
Married/living with partner	0.548	0.274	0.046	0.0050
Family size	-0.030	0.056	0.590	0.0003
Homeless	-0.022	0.336	0.949	0.0000
Rents home	-0.353	0.249	0.157	0.0024
Owns home	-0.142	0.416	0.733	0.0001
Received SNAP last month	-0.688	0.227	0.002	0.0124
Had filed for bankruptcy	0.066	0.397	0.868	0.0000
Had collection agencies calling	0.109	0.193	0.572	0.0003
Had a prime credit score	0.361	0.319	0.258	0.0016
Had a credit score but thin file	0.171	0.256	0.504	0.0006
Had a credit score and thick file	-0.267	0.350	0.445	0.0006
Number of derogatory public records	-0.082	0.132	0.536	0.0004
Number of trade accounts with balances	0.010	0.041	0.805	0.0001
Number of inquiries made into credit	-0.102	0.041	0.012	0.0081
Had late payments on trade accounts past year	-0.701	0.298	0.019	0.0063
Number of trades with no late payments	-0.003	0.022	0.894	0.0000
Intercept	2.675	0.949	0.005	

R-square (.368)

F-statistic (18.83)

P-value of F-statistic (.000)

Figure C36 Logistic Regression Analysis of Treatment Effects on the Likelihood of Having Any Asset-Related Debts Two Years After Program Entry Among All Enrollees (Figure 4.7)

	b	Robust SE (b)	P-value	Odds Ratio
Had any asset-related debts at program entry	2.111	0.223	0.000	8.253
Treatment	0.027	0.178	0.881	1.027
Earnings during past two years (logged)	0.010	0.042	0.803	1.011
Total value of assets (logged)	0.003	0.036	0.944	1.003
Total value of debts (logged)	0.028	0.035	0.434	1.028
Total income last month (logged)	0.051	0.061	0.407	1.052
Total expenses last month (logged)	0.080	0.117	0.495	1.083
Had positive net income last month	-0.024	0.218	0.911	0.976
Had positive net worth	-0.028	0.296	0.924	0.972
Male	-0.148	0.185	0.425	0.863
Age	-0.017	0.010	0.086	0.983
Black	-0.134	0.281	0.633	0.875
White	-0.196	0.482	0.684	0.822
Other Race	-0.182	0.511	0.721	0.833
GED	0.659	0.315	0.036	1.933
High school diploma	0.498	0.256	0.052	1.646
Any college degree	1.156	0.365	0.002	3.176
Had an occupational certificate/license	0.123	0.187	0.511	1.131
Currently attending education/training	0.248	0.262	0.345	1.281
Employed during the year pre-program	-0.089	0.389	0.819	0.915
Had a criminal record	-0.137	0.199	0.490	0.872
Had a disability	0.125	0.270	0.643	1.134
Born in the United States	0.058	0.333	0.861	1.060
Had a child under age 18	-0.313	0.203	0.123	0.731
Separated, divorced, or widowed	0.025	0.247	0.920	1.025
Married/living with partner	0.016	0.270	0.952	1.016
Family size	-0.106	0.060	0.077	0.899
Homeless	-0.461	0.385	0.231	0.630
Rents home	-0.106	0.240	0.659	0.899
Owns home	-0.036	0.414	0.930	0.964
Received SNAP last month	-0.148	0.216	0.492	0.862
Had filed for bankruptcy	0.547	0.355	0.123	1.727
Had collection agencies calling	0.391	0.207	0.059	1.479
Had a prime credit score	-0.012	0.285	0.967	0.988
Had a credit score but thin file	-0.022	0.244	0.929	0.978
Had a credit score and thick file	-0.026	0.403	0.949	0.975
Number of derogatory public records	-0.052	0.134	0.698	0.949
Number of trade accounts with balances	0.137	0.059	0.021	1.146
Number of inquiries made into credit	-0.006	0.033	0.869	0.995
Had late payments on trade accounts past year	-0.631	0.313	0.044	0.532
Number of trades with no late payments	-0.007	0.027	0.803	0.993
Intercept	-1.846	0.872	0.034	0.158

Pseudo R-square (.302)

Wald chi-square statistic (265.41)

P-value of Wald chi-square statistic (.000)

Figure C37 Logistic Regression Analysis of Treatment Effects on the Likelihood of Having Any Non-Asset-Related Debts Two Years After Program Entry Among All Enrollees (Figure 4.7)

	b	Robust SE (b)	P-value	Odds Ratio
Had any non-asset-related debts at program entry	0.957	0.235	0.000	2.605
Treatment	-0.291	0.160	0.069	0.747
Earnings during past two years (logged)	0.033	0.035	0.338	1.034
Total value of assets (logged)	-0.019	0.032	0.556	0.981
Total value of debts (logged)	0.060	0.032	0.063	1.061
Total income last month (logged)	-0.010	0.051	0.847	0.990
Total expenses last month (logged)	0.039	0.132	0.770	1.039
Had positive net income last month	-0.032	0.209	0.877	0.968
Had positive net worth	0.036	0.261	0.889	1.037
Male	-0.155	0.177	0.382	0.856
Age	0.008	0.008	0.313	1.008
Black	0.361	0.305	0.237	1.435
White	-0.170	0.499	0.734	0.844
Other Race	0.309	0.480	0.519	1.362
GED	0.127	0.277	0.646	1.136
High school diploma	-0.063	0.237	0.791	0.939
Any college degree	0.009	0.326	0.978	1.009
Had an occupational certificate/license	-0.021	0.171	0.903	0.979
Currently attending education/training	0.439	0.246	0.075	1.551
Employed during the year pre-program	-0.171	0.320	0.594	0.843
Had a criminal record	0.447	0.196	0.023	1.564
Had a disability	0.289	0.242	0.233	1.335
Born in the United States	-0.028	0.323	0.930	0.972
Had a child under age 18	0.334	0.182	0.067	1.396
Separated, divorced, or widowed	0.556	0.215	0.010	1.744
Married/living with partner	0.109	0.257	0.672	1.115
Family size	-0.006	0.055	0.916	0.994
Homeless	-0.310	0.375	0.408	0.734
Rents home	-0.181	0.230	0.431	0.835
Owns home	0.009	0.358	0.980	1.009
Received SNAP last month	-0.155	0.199	0.435	0.856
Had filed for bankruptcy	0.129	0.334	0.698	1.138
Had collection agencies calling	0.719	0.186	0.000	2.053
Had a prime credit score	-0.106	0.261	0.685	0.900
Had a credit score but thin file	-0.238	0.222	0.284	0.788
Had a credit score and thick file	-0.005	0.321	0.986	0.995
Number of derogatory public records	0.422	0.125	0.001	1.524
Number of trade accounts with balances	0.010	0.045	0.817	1.010
Number of inquiries made into credit	0.048	0.037	0.193	1.049
Had late payments on trade accounts past year	0.070	0.299	0.815	1.073
Number of trades with no late payments	-0.002	0.021	0.927	0.998
Intercept	-1.995	0.901	0.027	0.136

Pseudo R-square (.166)

Wald chi-square statistic (179.08)

P-value of Wald chi-square statistic (.000)

TOT Regression Analysis Results

Figures C38 through C54 present truncated results of the regression analysis of the impact of treatment on the treated (TOT) using the three methods described in chapter 4. The TOT regression models included all of the predictor variables that were included in the ITT analysis

and presented in Figures C5 through C37. For the TOT models, we show only the results for the treatment variable, the baseline value of the outcome of interest, and the intercept as well as model fit statistics. Figure C55 provides standardized effect sizes for each outcome and each method of estimating the TOT results.

Figure C38 Logistic Regression Analysis of Treatment Effects on the Likelihood of Being Employed Year Round in the Second Year After Program Entry (Figure 4.8)

TOT Method 1	b	Robust SE (b)	P-value	Odds Ratio
Employed year round in the year pre-program	0.409	0.253	0.105	1.506
Treatment	0.350	0.174	0.045	1.419
Intercept	-3.198	1.110	0.004	0.041
Pseudo R-square (.118)				
TOT Method 2	b	Robust SE (b)	P-value	Odds Ratio
Employed year round in the year pre-program	0.376	0.332	0.258	1.456
Treatment	0.414	0.230	0.072	1.514
Intercept	-2.736	1.317	0.038	0.065
Pseudo R-square (.161)				
TOT Method 3	b	Robust SE (b)	P-value	Odds Ratio
Employed year round in the year pre-program	0.308	0.319	0.334	1.361
Treatment	0.557	0.220	0.011	1.745
Intercept	-3.372	1.240	0.007	0.034
Pseudo R-square (.132)				

Figure C39 Linear Regression Analysis of Treatment Effects on Logged Annual Earnings in the Second Year After Program Entry (Figure 4.8)

TOT Method 1	b	Robust SE (b)	P-value	Partial Corr Coef ²
Earnings during the year pre-program (logged)	-0.330	0.232	0.156	0.0026
Treatment	0.342	0.316	0.280	0.0018
Intercept	3.799	1.595	0.017	
R-square (.227)				
TOT Method 2	b	Robust SE (b)	P-value	Partial Corr Coef ²
Earnings during the year pre-program (logged)	-0.447	0.289	0.123	0.0057
Treatment	0.689	0.366	0.060	0.0073
Intercept	5.303	1.918	0.006	
R-square (.262)				
TOT Method 3	b	Robust SE (b)	P-value	Partial Corr Coef ²
Earnings during the year pre-program (logged)	-0.238	0.280	0.397	0.0013
Treatment	0.121	0.398	0.762	0.0002
Intercept	3.309	1.938	0.088	
R-square (.220)				

Figure C40 Linear Regression Analysis of Treatment Effects on Logged Annual Hours Worked in the Second Year After Program Entry (Figure 4.8)

TOT Method 1	b	Robust SE (b)	P-value	Partial Corr Coef ²
Hours worked during the year pre-program (logged)	-0.244	0.188	0.195	0.0021
Treatment	0.292	0.237	0.218	0.0023
Intercept	2.666	1.187	0.025	
R-square (.226)				

TOT Method 2	b	Robust SE (b)	P-value	Partial Corr Coef ²
Hours worked during the year pre-program (logged)	-0.267	0.231	0.248	0.0031
Treatment	0.536	0.275	0.052	0.0078
Intercept	3.893	1.453	0.008	
R-square (.257)				

TOT Method 3	b	Robust SE (b)	P-value	Partial Corr Coef ²
Hours worked during the year pre-program (logged)	-0.226	0.225	0.317	0.0017
Treatment	0.154	0.293	0.600	0.0007
Intercept	2.166	1.408	0.124	
R-square (.215)				

Figure C41 Linear Regression Analysis of Treatment Effects on Logged Hourly Wages at Current or Most Recent Job in the Two Years After Program Entry (Figure 4.8)

TOT Method 1	b	Robust SE (b)	P-value	Partial Corr Coef ²
Earnings during the year pre-program (logged)	0.061	0.024	0.011	0.0122
Treatment	-0.065	0.035	0.065	0.0068
Intercept	2.314	0.143	0.000	
R-square (.158)				

TOT Method 2	b	Robust SE (b)	P-value	Partial Corr Coef ²
Earnings during the year pre-program (logged)	0.051	0.032	0.115	0.0085
Treatment	-0.042	0.047	0.373	0.0027
Intercept	2.428	0.166	0.000	
R-square (.197)				

TOT Method 3	b	Robust SE (b)	P-value	Partial Corr Coef ²
Earnings during the year pre-program (logged)	0.088	0.036	0.015	0.0213
Treatment	-0.082	0.045	0.071	0.0113
Intercept	2.621	0.156	0.000	
R-square (.161)				

Figure C42

TOT Method 1	b	Clustered SE (b)	P-value	Odds Ratio
GED	1.615	0.153	0.000	5.028
High school diploma	1.230	0.229	0.000	3.420
Any college degree	1.265	0.258	0.000	3.543
Treatment	-0.349	0.289	0.227	0.705
Intercept	-2.133	0.779	0.006	0.119
Pseudo R-square (.128)				
TOT Method 2	b	Robust SE (b)	P-value	Odds Ratio
GED	1.702	0.402	0.000	5.486
High school diploma	1.263	0.356	0.000	3.536
Any college degree	1.320	0.441	0.003	3.743
Treatment	-0.243	0.213	0.254	0.784
Intercept	-2.952	1.071	0.006	0.052
Pseudo R-square (.166)				
TOT Method 3	b	Robust SE (b)	P-value	Odds Ratio
GED	1.297	0.399	0.001	3.660
High school diploma	0.754	0.368	0.040	2.126
Any college degree	1.140	0.422	0.007	3.127
Treatment	-0.786	0.208	0.000	0.456
Intercept	-2.272	1.266	0.073	0.103
Pseudo R-square (.132)				

Figure C43 Linear Regression Analysis of Treatment Effects on Logged Monthly Income Two Years After Program Entry (Figure 4.8)

TOT Method 1	b	Robust SE (b)	P-value	Partial Corr Coef ²
Total income last month (logged)	0.121	0.055	0.028	0.0106
Treatment	-0.223	0.138	0.106	0.0041
Intercept	4.153	0.902	0.000	
R-square (.162)				
TOT Method 2	b	Robust SE (b)	P-value	Partial Corr Coef ²
Total income last month (logged)	0.143	0.073	0.051	0.0143
Treatment	-0.171	0.168	0.307	0.0027
Intercept	2.787	1.076	0.010	
R-square (.212)				
TOT Method 3	b	Robust SE (b)	P-value	Partial Corr Coef ²
Total income last month (logged)	0.215	0.082	0.009	0.0338
Treatment	-0.046	0.171	0.790	0.0002
Intercept	3.608	1.164	0.002	
R-square (.208)				

Figure C44 Linear Regression Analysis of Treatment Effects on Logged Monthly Expenses Two Years After Program Entry (Figure 4.8)

TOT Method 1	b	Robust SE (b)	P-value	Partial Corr Coef ²
Total expenses last month (logged)	0.109	0.058	0.062	0.0118
Treatment	-0.043	0.051	0.397	0.0009
Intercept	6.618	0.371	0.000	
R-square (.270)				

TOT Method 2	b	Robust SE (b)	P-value	Partial Corr Coef ²
Total expenses last month (logged)	0.075	0.054	0.170	0.0076
Treatment	0.002	0.057	0.969	0.0000
Intercept	6.686	0.361	0.000	
R-square (.356)				

TOT Method 3	b	Robust SE (b)	P-value	Partial Corr Coef ²
Total expenses last month (logged)	0.133	0.044	0.002	0.0256
Treatment	-0.011	0.064	0.860	0.0001
Intercept	6.576	0.335	0.000	
R-square (.240)				

Figure C45 Linear Regression Analysis of Treatment Effects on Logged Monthly Net Income Two Years After Program Entry (Figure 4.8)

TOT Method 1	b	Robust SE (b)	P-value	Partial Corr Coef ²
Net income last month	0.272	0.070	0.000	0.0262
Treatment	-94.028	117.361	0.423	0.0011
Intercept	-721.638	638.964	0.259	
R-square (.114)				

TOT Method 2	b	Robust SE (b)	P-value	Partial Corr Coef ²
Net income last month	0.278	0.095	0.004	0.0236
Treatment	-87.972	151.609	0.562	0.0010
Intercept	-1036.380	599.069	0.084	
R-square (.163)				

TOT Method 3	b	Robust SE (b)	P-value	Partial Corr Coef ²
Net income last month	0.352	0.109	0.001	0.0324
Treatment	-106.351	134.496	0.429	0.0014
Intercept	-956.234	543.684	0.079	
R-square (.123)				

Figure C46 Figure C46. Logistic Regression Analysis of Treatment Effects on the Likelihood of Having Net Income Greater Than Zero Two Years After Program Entry (Figure 4.8)

TOT Method 1		b	Robust SE (b)	P-value	Odds Ratio
Had positive net income last month		0.551	0.218	0.012	1.734
Treatment		-0.249	0.170	0.144	0.780
Intercept		-0.778	0.861	0.366	0.459
Pseudo R-square (.075)					
TOT Method 2		b	Robust SE (b)	P-value	Odds Ratio
Had positive net income last month		0.808	0.280	0.004	2.243
Treatment		-0.103	0.221	0.640	0.902
Intercept		-1.805	0.979	0.065	0.164
Pseudo R-square (.153)					
TOT Method 3		b	Robust SE (b)	P-value	Odds Ratio
Had positive net income last month		0.157	0.282	0.579	1.170
Treatment		-0.366	0.216	0.090	0.694
Intercept		-1.033	1.113	0.354	0.356
Pseudo R-square (.071)					

Figure C47 Logistic Regression Analysis of Treatment Effects on the Likelihood of Having a Credit Score Two Years After Program Entry (Figure 4.8)

TOT Method 1		b	Robust SE (b)	P-value	Odds Ratio
Had a credit score at program entry		3.355	0.910	0.000	28.632
Treatment		0.196	0.238	0.410	1.216
Intercept		-1.269	1.362	0.351	0.281
Pseudo R-square (.423)					
TOT Method 2		b	Robust SE (b)	P-value	Odds Ratio
Had a credit score at program entry		2.401	1.128	0.033	11.031
Treatment		0.192	0.300	0.522	1.212
Intercept		-1.365	1.406	0.332	0.255
Pseudo R-square (.472)					
TOT Method 3		b	Robust SE (b)	P-value	Odds Ratio
Had a credit score at program entry		1.468	0.358	0.000	4.340
Treatment		0.273	0.283	0.335	1.314
Intercept		-2.220	1.400	0.113	0.109
Pseudo R-square (.476)					

Figure C48 Logistic Regression Analysis of Treatment Effects on the Likelihood of Having a Prime Credit Score Two Years After Program Entry (Figure 4.8)

TOT Method 1	b	Robust SE (b)	P-value	Odds Ratio
Had a prime credit score at program entry	1.690	0.315	0.000	5.420
Treatment	0.333	0.246	0.176	1.395
Intercept	-1.917	1.143	0.094	0.147
Pseudo R-square (.374)				
TOT Method 2	b	Clustered SE (b)	P-value	Odds Ratio
Had a prime credit score at program entry	1.863	0.387	0.000	6.442
Treatment	0.654	0.344	0.057	1.923
Intercept	-2.388	1.239	0.054	0.092
Pseudo R-square (.445)				
TOT Method 3	b	Robust SE (b)	P-value	Odds Ratio
Had a prime credit score at program entry	1.693	0.417	0.000	5.437
Treatment	0.347	0.328	0.290	1.415
Intercept	-4.130	1.704	0.015	0.016
Pseudo R-square (.378)				

Figure C49

TOT Method 1	b	Robust SE (b)	P-value	Odds Ratio
Had any trade accounts paid as agreed at program entry	1.581	0.415	0.000	4.859
Treatment	0.677	0.278	0.015	1.968
Intercept	-0.441	1.291	0.733	0.643
Pseudo R-square (.526)				
TOT Method 2	b	Robust SE (b)	P-value	Odds Ratio
Had any trade accounts paid as agreed at program entry	2.029	0.601	0.001	7.608
Treatment	1.165	0.368	0.002	3.205
Intercept	-0.555	1.454	0.703	0.574
Pseudo R-square (.598)				
TOT Method 3	b	Robust SE (b)	P-value	Odds Ratio
Had any trade accounts paid as agreed at program entry	2.527	0.447	0.000	12.516
Treatment	0.967	0.322	0.003	2.630
Intercept	-4.120	1.466	0.005	0.016
Pseudo R-square (.545)				

Figure C50 Linear Regression Analysis of Treatment Effects on the Logged Number of On-Time Payments Made on Trade Accounts in the Second Year After Program Entry (Figure 4.8)

TOT Method 1	b	Robust SE (b)	P-value	Partial Corr Coef ²
Number of on-time payments in the year pre-program (logged)	0.211	0.047	0.000	0.0449
Treatment	0.106	0.086	0.220	0.0026
Intercept	0.290	0.407	0.476	
R-square (.663)				

TOT Method 2	b	Robust SE (b)	P-value	Partial Corr Coef ²
Number of on-time payments in the year pre-program (logged)	0.139	0.056	0.013	0.0191
Treatment	0.128	0.107	0.231	0.0039
Intercept	-0.051	0.444	0.909	
R-square (.696)				

TOT Method 3	b	Clustered SE (b)	P-value	Partial Corr Coef ²
Number of on-time payments in the year pre-program (logged)	0.296	0.052	0.000	0.0741
Treatment	0.182	0.113	0.140	0.0080
Intercept	0.092	0.475	0.851	
R-square (.651)				

Figure C51 Logistic Regression Analysis of Treatment Effects on the Likelihood of Having Net Worth Greater Than Zero Two Years After Program Entry (Figure 4.8)

TOT Method 1	b	Robust SE (b)	P-value	Odds Ratio
Had positive net worth at program entry	0.716	0.306	0.019	2.046
Treatment	0.122	0.186	0.512	1.130
Intercept	-0.130	0.903	0.885	0.878
Pseudo R-square (.217)				

TOT Method 2	b	Robust SE (b)	P-value	Odds Ratio
Had positive net worth at program entry	0.384	0.372	0.302	1.468
Treatment	0.348	0.236	0.140	1.416
Intercept	0.300	1.121	0.789	1.349
Pseudo R-square (.266)				

TOT Method 3	b	Robust SE (b)	P-value	Odds Ratio
Had positive net worth at program entry	0.340	0.377	0.367	1.405
Treatment	0.434	0.234	0.064	1.543
Intercept	1.160	1.090	0.287	3.188
Pseudo R-square (.214)				

Figure C52 Logistic Regression Analysis of Treatment Effects on the Likelihood of Having Any Assets Two Years After Program Entry (Figure 4.8)

TOT Method 1	b	Robust SE (b)	P-value	Odds Ratio
Had any assets at program entry	0.379	0.358	0.290	1.460
Treatment	-0.279	0.193	0.149	0.757
Intercept	1.054	0.980	0.282	2.870
Pseudo R-square (.232)				
TOT Method 2	b	Robust SE (b)	P-value	Odds Ratio
Had any assets at program entry	0.253	0.478	0.596	1.288
Treatment	-0.093	0.255	0.715	0.911
Intercept	2.233	1.205	0.064	9.325
Pseudo R-square (.257)				
TOT Method 3	b	Robust SE (b)	P-value	Odds Ratio
Had any assets at program entry	0.782	0.461	0.090	2.186
Treatment	-0.244	0.238	0.305	0.783
Intercept	3.202	1.195	0.007	24.584
Pseudo R-square (.246)				

Figure C53 Logistic Regression Analysis of Treatment Effects on the Likelihood of Having Any Asset-Related Debts Two Years After Program Entry (Figure 4.8)

TOT Method 1	b	Robust SE (b)	P-value	Odds Ratio
Had any asset-related debts at program entry	2.166	0.252	0.000	8.721
Treatment	-0.208	0.196	0.290	0.813
Intercept	-1.448	0.938	0.123	0.235
Pseudo R-square (.324)				
TOT Method 2	b	Robust SE (b)	P-value	Odds Ratio
Had any asset-related debts at program entry	2.011	0.345	0.000	7.472
Treatment	0.026	0.250	0.917	1.026
Intercept	-1.355	1.006	0.178	0.258
Pseudo R-square (.358)				
TOT Method 3	b	Robust SE (b)	P-value	Odds Ratio
Had any asset-related debts at program entry	2.684	0.341	0.000	14.645
Treatment	-0.442	0.265	0.095	0.643
Intercept	-1.890	1.165	0.105	0.151
Pseudo R-square (.345)				

Figure C54 Logistic Regression Analysis of Treatment Effects on the Likelihood of Having Any Non-Asset-Related Debts Two Years After Program Entry (Figure 4.8)

TOT Method 1	b	Robust SE (b)	P-value	Odds Ratio
Had any non-asset-related debts at program entry	1.195	0.266	0.000	3.304
Treatment	-0.338	0.178	0.058	0.713
Intercept	-3.082	1.052	0.003	0.046
Pseudo R-square (.176)				
TOT Method 2	b	Robust SE (b)	P-value	Odds Ratio
Had any non-asset-related debts at program entry	1.349	0.343	0.000	1.349
Treatment	-0.203	0.233	0.385	-0.203
Intercept	-4.148	1.209	0.001	-4.148
Pseudo R-square (.236)				
TOT Method 3	b	Robust SE (b)	P-value	Odds Ratio
Had any non-asset-related debts at program entry	1.112	0.307	0.000	3.040
Treatment	-0.653	0.217	0.003	0.521
Intercept	-2.980	1.194	0.013	0.051
Pseudo R-square (.190)				

Figure C55 Standardized Effect Sizes for the TOT Estimates of Program Impacts

	TOT Method 1	TOT Method 2	TOT Method 3
Percent employed year-round	0.18	0.20	0.29
Average annual earnings (including zero earnings)	0.02	0.03	0.13
Average annual hours worked (including zero hours)	0.12	0.13	0.17
Average hourly wage in current or most recent job	-0.14	-0.04	-0.20
Percent who had an occupational certificate/license	-0.18	-0.12	-0.41
Average monthly gross income	-0.06	-0.02	0.01
Average monthly expenses	0.00	0.04	0.11
Average monthly net income	-0.06	-0.06	-0.08
Percent who have monthly net income greater than zero	-0.14	-0.05	-0.20
Percent who had any trade accounts (open or closed) paid as agreed	0.18	0.27	0.24
Average number of on-time payments made on trade accounts in the past year	0.08	0.07	0.13
Percent who had a credit score	0.06	0.06	0.08
Percent who had a prime score	0.12	0.20	0.13
Percent who had net worth greater than zero	0.05	0.14	0.20
Average net worth			
Percent who had any assets	-0.12	-0.04	-0.10
Percent who had any asset-related debts	-0.08	0.01	-0.16
Percent who had any non-asset-related debts	-0.16	-0.09	-0.31

Subgroup Regression Analysis Results

Figures C56 through C61 present truncated results of the regression analysis of program impacts for key demographic subgroups of participants presented in chapter 4. The regression models included all of the predictor variables that were included in the ITT analysis and presented in Figures C5 through C37. For the subgroup models, we show only the results for the interaction terms of treatment status by each demographic

subgroup, the baseline value of the outcome of interest, and the intercept as well as model fit statistics. The p-values in the figures below tell us if the difference between FOC and comparison group members in one subgroup was significantly different than the difference between FOC and comparison group members in the reference subgroup. We analyzed the margins for all subgroups to understand whether any of the differences between FOC and comparison group members within a subgroup were significant.

Figure C56 Logistic Regression Analysis of Treatment Effects on the Likelihood of Being Employed Year Round in the Second Year After Program Entry for Key Subgroups

	b	Robust SE (b)	P-value	Odds Ratio
Employed year round in the year pre-program	0.473	0.234	0.043	1.604
Treatment status*Black	-0.572	0.417	0.170	0.564
Treatment status*White	-1.554	1.135	0.171	0.211
Treatment status*Other race	-0.960	0.854	0.261	0.383
Treatment status*Age 25 or older	-0.912	0.427	0.032	0.402
Treatment status*Male	0.182	0.340	0.593	1.199
Treatment status*High school/GED	-0.475	0.483	0.326	0.622
Treatment status*College degree	0.141	0.588	0.810	1.152
Treatment status*Had a criminal conviction	0.047	0.358	0.896	1.048
Treatment status*Separated, divorced, widowed	-0.369	0.403	0.360	0.692
Treatment status*Married or living with partner	-0.724	0.465	0.120	0.485
Treatment status*Had child under age 18	-0.277	0.314	0.378	0.758
Treatment status*Employed during the year pre-program	-0.043	0.320	0.893	0.958
Treatment status*Had positive net income last month	-0.360	0.350	0.305	0.698
Intercept	-4.056	1.085	0.000	0.017
Pseudo R-square (.118)				

Figure C57 Logistic Regression Analysis of Treatment Effects on the Likelihood of Having Net Income Greater Than Zero Two Years After Program Entry for Key Subgroups

	b	Robust SE (b)	P-value	Odds Ratio
Had positive net income last month	0.590	0.258	0.022	1.804
Treatment status*Black	-0.003	0.427	0.994	0.997
Treatment status*White	0.263	1.008	0.794	1.301
Treatment status*Other race	-0.258	0.940	0.784	0.773
Treatment status*Age 25 or older	-0.675	0.437	0.123	0.509
Treatment status*Male	0.294	0.350	0.401	1.341
Treatment status*High school/GED	0.376	0.546	0.491	1.457
Treatment status*College degree	0.185	0.435	0.670	1.204
Treatment status*Had a criminal conviction	-0.164	0.532	0.757	0.848
Treatment status*Separated, divorced, widowed	0.043	0.402	0.914	1.044
Treatment status*Married or living with partner	0.306	0.448	0.495	1.357
Treatment status*Had child under age 18	-0.069	0.309	0.824	0.933
Treatment status*Employed during the year pre-program	0.149	0.311	0.631	1.161
Treatment status*Had positive net income last month	-0.169	0.329	0.608	0.845
Intercept	-1.239	0.888	0.163	0.290
Pseudo R-square (.080)				

Figure C58 Logistic Regression Analysis of Treatment Effects on the Likelihood of Having a Credit Score Two Years After Program Entry for Key Subgroups

	b	Robust SE (b)	P-value	Odds Ratio
Had a credit score at program entry	3.257	0.854	0.000	25.978
Treatment status*Black	-0.418	0.589	0.478	0.658
Treatment status*White	0.405	1.363	0.766	1.499
Treatment status*Other race	-0.110	1.976	0.956	0.896
Treatment status*Age 25 or older	0.846	0.534	0.113	2.329
Treatment status*Male	0.498	0.430	0.247	1.646
Treatment status*High school/GED	0.448	0.480	0.351	1.565
Treatment status*College degree	0.242	0.903	0.788	1.274
Treatment status*Had a criminal conviction	-0.747	0.429	0.082	0.474
Treatment status*Separated, divorced, widowed	-0.462	0.537	0.390	0.630
Treatment status*Married or living with partner	0.174	0.591	0.768	1.190
Treatment status*Had child under age 18	0.168	0.382	0.659	1.183
Treatment status*Employed during the year pre-program	-0.574	0.394	0.145	0.563
Treatment status*Had positive net income last month	-0.431	0.418	0.303	0.650
Intercept	-1.155	1.297	0.373	0.315
Pseudo R-square (.401)				

Figure C59 Logistic Regression Analysis of Treatment Effects on the Likelihood of Having a Prime Credit Score Two Years After Program Entry for Key Subgroups

	b	Robust SE (b)	P-value	Odds Ratio
Had a prime credit score at program entry	1.734	0.290	0.000	5.661
Treatment status*Black	-1.436	0.578	0.013	0.238
Treatment status*White	-1.717	2.061	0.405	0.180
Treatment status*Other race	-15.178	1.028	0.000	0.000
Treatment status*Age 25 or older	1.131	0.652	0.083	3.100
Treatment status*Male	-0.169	0.488	0.728	0.844
Treatment status*GED	-0.137	0.754	0.856	0.872
Treatment status*High school	0.669	0.588	0.255	1.953
Treatment status*College degree	0.658	0.739	0.373	1.931
Treatment status*Had a criminal conviction	0.035	0.534	0.947	1.036
Treatment status*Separated, divorced, widowed	-1.157	0.565	0.041	0.314
Treatment status*Married or living with partner	-0.244	0.667	0.715	0.784
Treatment status*Had child under age 18	-0.638	0.468	0.172	0.528
Treatment status*Employed during the year pre-program	-0.742	0.460	0.107	0.476
Treatment status*Had positive net income last month	-0.138	0.495	0.780	0.871
Intercept	1.734	0.290	0.000	5.661
Pseudo R-square (.398)				

Figure C60 Logistic Regression Analysis of Treatment Effects on the Likelihood of Having Net Worth Greater Than Zero Two Years After Program Entry for Key Subgroups

	b	Robust SE (b)	P-value	Odds Ratio
Had positive net worth at program entry	0.476	0.268	0.075	1.609
Treatment status*Black	0.820	0.456	0.072	2.271
Treatment status*White	-0.099	1.100	0.928	0.906
Treatment status*Other race	1.963	0.976	0.044	7.124
Treatment status*Age 25 or older	-0.133	0.452	0.768	0.875
Treatment status*Male	0.084	0.364	0.817	1.088
Treatment status*High school/GED	1.179	0.529	0.026	3.250
Treatment status*College degree	0.844	0.426	0.047	2.326
Treatment status*Had a criminal conviction	0.258	0.589	0.662	1.294
Treatment status*Separated, divorced, widowed	0.320	0.384	0.404	1.377
Treatment status*Married or living with partner	0.653	0.432	0.131	1.921
Treatment status*Had child under age 18	0.504	0.522	0.335	1.655
Treatment status*Employed during the year pre-program	0.506	0.354	0.153	1.659
Treatment status*Had positive net income last month	0.220	0.335	0.512	1.246
Intercept	0.190	0.372	0.609	1.210
Pseudo R-square (.247)				

Figure C61 Logistic Regression Analysis of Treatment Effects on the Likelihood of Having Non-Asset-Related Debts Two Years After Program Entry for Key Subgroups

	b	Robust SE (b)	P-value	Odds Ratio
Had non-asset-related debts at program entry	1.049	0.227	0.000	2.855
Treatment status*Black	0.484	0.393	0.218	0.740
Treatment status*White	1.274	0.787	0.105	0.050
Treatment status*Other race	0.923	0.676	0.172	0.310
Treatment status*Age 25 or older	0.166	0.438	0.705	1.180
Treatment status*Male	-0.290	0.347	0.403	0.748
Treatment status*High school/GED	-0.088	0.439	0.841	0.916
Treatment status*College degree	0.823	0.601	0.171	2.278
Treatment status*Had a criminal conviction	-0.189	0.381	0.620	0.828
Treatment status*Separated, divorced, widowed	0.205	0.418	0.624	1.228
Treatment status*Married or living with partner	0.574	0.467	0.219	1.776
Treatment status*Had child under age 18	-0.279	0.317	0.378	0.756
Treatment status*Employed during the year pre-program	-0.124	0.328	0.705	0.883
Treatment status*Had positive net income last month	0.305	0.355	0.390	1.357
Intercept	-2.067	0.994	0.038	0.127
Pseudo R-square (.177)				

Site-Level Regression Analysis Results

Figures C62 through C78 present truncated results of the regression analysis of site-level program impacts presented in chapter 4. The site-level regression models included all of the predictor variables that were

included in the ITT analysis and presented in Figures C5 through C37. For the site-level models, we show only the results for the site variable, the baseline value of the outcome of interest, and the intercept as well as model fit statistics.

Figure C62 Logistic Regression Analysis of Site-Level Treatment Effects on the Likelihood of Being Employed Year Round in the Second Year After Program Entry (Figure 4.9)

	b	Robust SE (b)	P-value	Odds Ratio
Employed year round in the year pre-program	0.478	0.235	0.042	1.612
AH	0.113	0.270	0.676	1.120
IDPL	0.460	0.348	0.186	1.584
MFS	0.370	0.251	0.140	1.447
NLEN	0.529	0.338	0.118	1.698
TCP	0.093	0.230	0.685	1.098
Intercept	-3.036	1.041	0.004	0.048
Pseudo R-square (.108)				

Figure C63 Linear Regression Analysis of Site-Level Treatment Effects on Logged Annual Earnings in the Second Year After Program Entry (Figure 4.9)

	b	Robust SE (b)	P-value	Partial Corr Coef²
Earnings during the year pre-program (logged)	-0.340	0.199	0.089	0.0027
AH	0.249	0.495	0.615	0.0003
IDPL	0.146	0.646	0.821	0.0001
MFS	0.213	0.462	0.645	0.0002
NLEN	0.612	0.599	0.308	0.0009
TCP	-0.304	0.426	0.475	0.0005
Intercept	3.459	1.518	0.023	
R-square (.187)				

Figure C64 Linear Regression Analysis of Site-Level Treatment Effects on Logged Annual Hours Worked in the Second Year After Program Entry (Figure 4.9)

	b	Robust SE (b)	P-value	Partial Corr Coef²
Hours worked during the year pre-program (logged)	-0.232	0.161	0.150	0.0018
AH	0.173	0.370	0.641	0.0003
IDPL	0.129	0.471	0.784	0.0001
MFS	0.083	0.341	0.807	0.0001
NLEN	0.476	0.444	0.285	0.0010
TCP	-0.203	0.320	0.526	0.0004
Intercept	2.524	1.132	0.026	
R-square (.186)				

Figure C65 Linear Regression Analysis of Site-Level Treatment Effects on Logged Hourly Wages at Current or Most Recent Job in the Two Years After Program Entry (Figure 4.9)

	b	Robust SE (b)	P-value	Partial Corr Coef²
Earnings during the year pre-program (logged)	0.062	0.023	0.008	0.0118
AH	-0.097	0.053	0.067	0.0054
IDPL	-0.017	0.055	0.761	0.0001
MFS	-0.041	0.053	0.443	0.0009
NLEN	-0.011	0.071	0.881	0.0000
TCP	-0.044	0.055	0.419	0.0012
Intercept	2.296	0.147	0.000	
R-square (.132)				

Figure C66 Logistic Regression Analysis of Site-Level Treatment Effects on the Likelihood of Having an Occupational Certificate/License Two Years After Program Entry (Figure 4.9)

	b	Robust SE (b)	P-value	Odds Ratio
GED	1.592	0.286	0.000	4.913
High school diploma	1.295	0.262	0.000	3.651
Any college degree	1.344	0.311	0.000	3.834
AH	-0.768	0.286	0.007	0.464
IDPL	-0.372	0.333	0.264	0.689
MFS	0.147	0.247	0.552	1.158
NLEN	-0.034	0.356	0.924	0.967
TCP	-0.684	0.225	0.002	0.504
Intercept	-2.822	0.883	0.001	0.059
Pseudo R-square (.138)				

Figure C67 Linear Regression Analysis of Site-Level Treatment Effects on Logged Monthly Income Two Years After Program Entry (Figure 4.9)

	b	Robust SE (b)	P-value	Partial Corr Coef²
Total income last month (logged)	0.104	0.046	0.025	0.0080
AH	-0.057	0.191	0.767	0.0001
IDPL	-0.141	0.257	0.585	0.0004
MFS	-0.179	0.186	0.334	0.0009
NLEN	-0.224	0.312	0.472	0.0007
TCP	-0.184	0.184	0.316	0.0011
Intercept	4.337	0.815	0.000	
R-square (.129)				

Figure C68 Linear Regression Analysis of Site-Level Treatment Effects on Logged Monthly Expenses Two Years After Program Entry (Figure 4.9)

	b	Robust SE (b)	P-value	Partial Corr Coef²
Total expenses last month (logged)	0.155	0.050	0.002	0.0235
AH	-0.008	0.091	0.927	0.0000
IDPL	0.005	0.074	0.951	0.0000
MFS	-0.065	0.069	0.345	0.0008
NLEN	-0.054	0.105	0.609	0.0003
TCP	-0.014	0.085	0.867	0.0000
Intercept	6.412	0.328	0.000	
R-square (.287)				

Figure C69 Linear Regression Analysis of Site-Level Treatment Effects on Logged Monthly Net Income Two Years After Program Entry (Figure 4.9)

	b	Robust SE (b)	P-value	Partial Corr Coef²
Net income last month	0.283	0.077	0.000	0.0231
AH	-170.727	165.724	0.303	0.0013
IDPL	-57.774	239.859	0.810	0.0001
MFS	-89.223	173.190	0.607	0.0003
NLEN	-44.433	172.552	0.797	0.0000
TCP	-197.836	122.282	0.106	0.0020
Intercept	-561.607	570.836	0.325	
R-square (.091)				

Figure C70 Logistic Regression Analysis of Site-Level Treatment Effects on the Likelihood of Having Net Income Greater Than Zero Two Years After Program Entry (Figure 4.9)

	b	Robust SE (b)	P-value	Odds Ratio
Had positive net income last month	0.539	0.197	0.006	1.715
AH	-0.384	0.275	0.163	0.681
IDPL	-0.067	0.328	0.839	0.935
MFS	-0.220	0.258	0.393	0.802
NLEN	-0.265	0.355	0.456	0.767
TCP	-0.567	0.237	0.017	0.567
Intercept	-1.001	0.818	0.221	0.368
Pseudo R-square (.065)				

Figure C71 Logistic Regression Analysis of Site-Level Treatment Effects on the Likelihood of Having a Credit Score Two Years After Program Entry (Figure 4.9)

	b	Robust SE (b)	P-value	Odds Ratio
Had a credit score at program entry	3.196	0.928	0.001	24.425
AH	0.709	0.316	0.025	2.032
IDPL	0.624	0.490	0.203	1.866
MFS	0.110	0.332	0.741	1.116
NLEN	-0.004	0.471	0.993	0.996
TCP	0.115	0.284	0.686	1.122
Intercept	-1.468	1.205	0.223	0.230
Pseudo R-square (.391)				

Figure C72 Logistic Regression Analysis of Site-Level Treatment Effects on the Likelihood of Having a Prime Credit Score Two Years After Program Entry (Figure 4.9)

	b	Robust SE (b)	P-value	Odds Ratio
Had a prime credit score at program entry	1.803	0.286	0.000	6.066
AH	0.611	0.391	0.118	1.843
IDPL	0.980	0.426	0.021	2.665
MFS	0.070	0.353	0.843	1.072
NLEN	-0.130	0.577	0.821	0.878
TCP	-0.363	0.374	0.331	0.696
Intercept	-2.802	1.239	0.024	0.061
Pseudo R-square (.386)				

Figure C73 Logistic Regression Analysis of Site-Level Treatment Effects on the Likelihood of Having Any Trade Accounts Paid as Agreed Two Years After Program Entry (Figure 4.9)

	b	Robust SE (b)	P-value	Odds Ratio
Had any trade accounts paid as agreed at program entry	2.023	0.335	0.000	7.562
AH	1.088	0.346	0.002	2.968
IDPL	1.404	0.478	0.003	4.072
MFS	0.556	0.377	0.141	1.743
NLEN	1.018	0.498	0.041	2.768
TCP	0.651	0.330	0.049	1.917
Intercept	-2.172	1.193	0.069	0.114
Pseudo R-square (.506)				

Figure C74 Linear Regression Analysis of Site-Level Treatment Effects on the Logged Number of On-Time Payments Made on Trade Accounts in the Second Year After Program Entry (Figure 4.9)

	b	Robust SE (b)	P-value	Partial Corr Coef²
Number of on-time payments in the year pre-program (logged)	0.219	0.043	0.000	0.0426
AH	0.305	0.133	0.022	0.0071
IDPL	0.178	0.165	0.281	0.0017
MFS	0.208	0.122	0.089	0.0034
NLEN	0.197	0.193	0.307	0.0014
TCP	-0.013	0.113	0.909	0.0000
Intercept	0.088	0.356	0.804	
R-square (.646)				

Figure C75 Logistic Regression Analysis of Site-Level Treatment Effects on the Likelihood of Having Net Worth Greater Than Zero Two Years After Program Entry (Figure 4.9)

	b	Robust SE (b)	P-value	Odds Ratio
Had positive net worth at program entry	0.614	0.269	0.023	1.847
AH	-0.398	0.296	0.179	0.671
IDPL	-0.018	0.369	0.962	0.982
MFS	-0.061	0.283	0.828	0.940
NLEN	0.259	0.378	0.494	1.295
TCP	0.458	0.238	0.055	1.580
Intercept	0.556	0.830	0.503	1.744
Pseudo R-square (.235)				

Figure C76 Logistic Regression Analysis of Site-Level Treatment Effects on the Likelihood of Having Any Assets Two Years After Program Entry (Figure 4.9)

	b	Robust SE (b)	P-value	Odds Ratio
Had any assets at program entry	0.393	0.313	0.209	1.482
AH	-0.139	0.276	0.615	0.870
IDPL	0.266	0.522	0.610	1.305
MFS	-0.631	0.276	0.022	0.532
NLEN	-0.124	0.433	0.775	0.883
TCP	-0.307	0.234	0.190	0.736
Intercept	1.550	0.987	0.116	4.713
Pseudo R-square (.252)				

Figure C77 Logistic Regression Analysis of Site-Level Treatment Effects on the Likelihood of Having Any Asset-Related Debts Two Years After Program Entry (Figure 4.9)

	b	Robust SE (b)	P-value	Odds Ratio
Had any asset-related debts at program entry	2.098	0.224	0.000	8.153
AH	0.182	0.298	0.542	1.199
IDPL	0.454	0.366	0.214	1.575
MFS	0.065	0.289	0.823	1.067
NLEN	-0.310	0.504	0.538	0.734
TCP	-0.309	0.268	0.249	0.734
Intercept	-2.189	0.888	0.014	0.112
Pseudo R-square (.305)				

Figure C78 Logistic Regression Analysis of Site-Level Treatment Effects on the Likelihood of Having Any Non-Asset-Related Debts Two Years After Program Entry (Figure 4.9)

	b	Robust SE (b)	P-value	Odds Ratio
Had any non-asset-related debts at program entry	0.980	0.234	0.000	2.663
AH	-0.312	0.267	0.242	0.732
IDPL	0.291	0.341	0.393	1.338
MFS	-0.487	0.271	0.072	0.614
NLEN	-0.612	0.368	0.096	0.542
TCP	-0.427	0.231	0.065	0.652
Intercept	-2.382	0.931	0.011	0.092
Pseudo R-square (.170)				



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