

SparkPoint Community Schools: 2015-16 Evaluation Findings Report

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REPORT HIGHLIGHTS

About SparkPoint Community Schools (SPCS)

SparkPoint Community Schools (SPCS), a program of United Way Bay Area, helps families gain a stable financial footing while simultaneously supporting students' well-being and academic success. Until now, financial education hasn't been a part of the community schools model; programs focus on youth services and don't offer opportunities for parents to increase their own education or job skills. The SPCS model uses a two-generation approach – involving both youth and their parents – to shift the paradigm by strengthening whole families. In 2015-16, UWBA had six SPCS sites throughout the San Francisco Bay Area. This evaluation focuses on three of those sites.

For more information on the SPCS program, turn to page 4.

About the Evaluation

In the 2015-16 program year, Public Profit undertook a mixed methods approach to evaluating SparkPoint Community Schools (SPCS) program activities at the three sites funded by the Kellogg Foundation. We used client interviews, client and non-client surveys, administrative data, and staff focus groups to investigate the client experience using SPCS services, non-client perceptions of SPCS services, and the SPCS staff experience as it relates to building and graduating client cohorts.

For more information on the evaluation design and data sources, turn to page 5.

SPCS Participation

SPCS participation greatly increased in 2015-16, with 197 participants in 2015-16, compared to 80 in the previous year. The vast majority (85%) of 2014-15 clients returned for additional services in 2015-16. Sites worked to overcome recruitment challenges by using strategies such as getting former program graduates to recruit new participants, offering incentives, and involving their host school in the recruitment process. SPCS participation data showed that 54% of parents moved from workshop completion to one-on-one coaching. Sites retained clients through the coaching process by engaging in heavy outreach and follow-up to maintain relationships with families.

For more information on recruitment, retention, and participation, turn to page 7.

SPCS Impact

Half of all clients made tangible progress toward one or more financial goals, which signals the early signs of an upward trajectory for participants. Furthermore, the use of SPCS financial education and coaching is associated with positive changes in a household's financial behavior, such as opening a savings account, looking into college savings plans, and budgeting. In addition to household financial improvements, qualitative data suggests an association between SPCS parent participation and their children's academic outcomes.

SPCS also provides valuable information for the community schools and two-generation strategy fields through the sharing of its innovative program model and published evaluation findings.

For more information on SPCS's impact, turn to page 14.

Looking Ahead

Moving forward, recruitment and retention will remain important as centers refine their methods in reaching and retaining clients. Additionally, the UWBA team plans to support centers in becoming further integrated with their school sites; the SPCS model predicts that this integration influences client participation and outcomes. Future evaluation cycles will more deeply explore SPCS implementation fidelity to better inform UWBA's understanding of how the model works in practice. Moreover, Public Profit will further explore the relationship between improvements in a household's economic situation and improvements in children's academic outcomes as the program becomes more established and more data are available. The UWBA team continues to refine the SPCS model based on the learning from each cycle.

For more information on the lessons SPCS has learned for the future, turn to page 18.

ABOUT THE SPARKPOINT COMMUNITY SCHOOLS PROGRAM

United Way Bay Area

United Way Bay Area (UWBA) brings together individuals, nonprofits, business, and local government partners to create lasting impact through two main efforts: poverty-fighting initiatives and community engagement. UWBA invests in initiatives that work to end the cycle of poverty so that all Bay Area residents have the opportunity to prosper and thrive; UWBA empowers individuals to donate, advocate, and volunteer to strengthen the community and change lives.

UWBA operates five core programs designed to move people out of poverty. Each year these programs reach more than 250,000 Bay Area residents by connecting them to food, shelter, work opportunities, academic and career help, and financial literacy resources.

SPCS Mission

The SparkPoint Community Schools (SPCS) program helps families gain a stable financial footing while simultaneously supporting students' well-being and academic success. Until now, financial education hasn't been a part of the community schools model; programs focus on youth services and don't offer opportunities for parents to increase their own education or job skills. The SPCS model uses a two-generation approach – involving both youth and their parents – to shift the paradigm by strengthening whole families.

SPCS Sites

In 2015-16, UWBA had six SPCS sites throughout the San Francisco Bay Area, from Napa to Redwood City. Three sites were funded by the Kellogg Foundation (Figure 1):

- Solano Middle School
- Dover Elementary School
- Westlake Middle School

These three sites are the focal point of this report.

UWBA:

United Way Bay Area

SPCS:

SparkPoint Community Schools

Two-Generation Approach:

Involving youth and their parents in programs to strengthen families as a whole

FIGURE 1. MAP OF 2015-16 SPCS SITES



ABOUT THE EVALUATION

Evaluation Focus and Questions

Public Profit applied a mixed methods approach to evaluating SPCS program activities by looking at the client experience using SPCS services, non-client perceptions of SPCS services, and the SPCS staff experience as it relates to building and graduating client cohorts.

Data collection and reporting was guided by a set of evaluation questions in five key theme areas:

Enrollment and Retention in SPCS services

- How effective are recruitment activities at SPCS centers?
- What is the client retention rate at the different stages of the SPCS service model?

Bundling

- How many families have effectively accessed 2/3 or 3/3 of bundled service offerings?
- What are the common characteristics of those households that have successfully accessed 2/3 or 3/3 of bundled service offerings? What are the common characteristics of those who have not been able to do so?
- Are some service bundles and/or Community Schools-related services associated with more positive impact than others?

Household Economic Improvement

- In what ways is SPCS participation associated with improvements in a household's finances and economic situation (including increased income, assets, and other measures)?
- What effect does the use of SPCS financial education and coaching have on a household's financial behavior and choices?

Children's Academic Improvement

- Is there a correlation between improvement in a family's economic situation and children's academic performance and school attendance?
- What are the common characteristics of students with the greatest academic improvements?

Contribution to Learning in the Field

- In what ways does the SPCS model contribute to learning, knowledge on best practices, and discussion in the field nationally?
- In what ways have SPCS model innovations been made available to others who can benefit?

Data Sources

We used a variety of evaluation activities to collect data at different points throughout the year, including client and non-client surveys (Spanish and English), client interviews (Spanish and English), staff focus groups, and administrative data (See Table 1). We designed the surveys to explore the factors that lead some families to successfully complete SparkPoint, and examine those that make some families decide that SparkPoint is not for them. As a complement to surveys, interviews yielded in-depth, qualitative information about participants' motivations in joining SparkPoint and their experiences with the program. We conducted two focus groups with SPCS site-level staff to gain a deeper understanding of staffs' client engagement practices, successes, and challenges. Additionally, UWBA provided client financial information, as well as student data, from the Efforts to Outcome (ETO) database, which included 2014-16 administrative data for all clients and child outcome data for some clients.

TABLE 1. EVALUATION DATA COLLECTION ACTIVITIES

DATA SOURCE	COLLECTION TIMEFRAME	N=
Client Surveys	Jan. - May 2016	89
Non-Client Surveys	Jan. - May 2016	44
Client Interviews	Dec. 2015 - Mar. 2016	7
Staff Focus Group (Fall)	Nov. 2015	15
Staff Focus Group (Spring)	Apr. 2016	20
Efforts to Outcome (ETO) data	May 2014-June 2016	209

Data Limitations

Public Profit collected data from a wide range of stakeholders at each Kellogg Foundation-funded SPCS site, yet since the population size at each school is relatively small, it may not be representative of all SPCS stakeholders. Additionally, some interviews and surveys took place mid-way through the year, before all clients had participated in a full program cycle. Finally, because the research was limited to three Kellogg Foundation-funded sites, the findings presented here may not be readily generalizable to future SPCS sites.

SPCS PARTICIPATION

Enrollment at SPCS Sites

Client enrollment at SPCS centers has been improving. In 2014-15, no Kellogg Foundation-funded center was successful in meeting its enrollment targets (80 total clients versus the annual goal of 150). However, in 2015-16, all centers exceeded the annual goal with 197 clients (including 68 returning clients) bringing the total count of unique clients served in 2014-2016 to 209. Dover had larger enrollment numbers than Solano or Westlake, perhaps due to staffing transitions at the latter sites in the spring, which impacted workshops and coaching sessions (Table 2).

TABLE 2. OVERALL, SPCS SITES EXCEED ANNUAL TARGET ENROLLMENT

SITE	PARTICIPATING FAMILIES 2014-15	PARTICIPATING FAMILIES 2015-16	UNIQUE PARTICIPATING FAMILIES 2014-16
Westlake	35	34	44
Solano	8	47	49
Dover	37	116	116
Total	80	197	209

Source: SPCS ETO Data (N=209), May 2014-June 2016.

Participants in SparkPoint across these three sites are largely female (86%); however, their characteristics beyond that vary greatly by site. Overall, the majority of participants are Latino, however this is largely driven by Dover having higher enrollment numbers than the other sites. When looking at sites individually, nearly all participants at Dover are Latino (97%), whereas the bulk of participants at Westlake are African American (79%), and in Solano participants are 44% African American and 33% Latino. Similarly, the primary language spoken at home differs among sites, with 90% speaking Spanish at Dover, 88% speaking English at Westlake, and a split in Solano with 68% speaking English and 29% speaking Spanish. Additionally, the majority of participants live in rental properties (62%), are married (59%), and are employed full-time (51%).¹

¹ SPCS ETO Data, May 2014-June 2016.

Recruitment Strategies and Challenges

The increase in enrollment at SPCS sites indicates that recruitment efforts have been successful, although not without challenges.

Non-Client Perspective

We surveyed SPCS clients and non-clients to surface the factors that lead some families to successfully go through SparkPoint, and those that make some families decide that SparkPoint is not for them.²

Non-clients have heard good things about the SparkPoint program (97%) and report that they would be interested in classes or workshops where they could learn steps to improve their family’s financial health (97%). Furthermore, nearly nine out of 10 non-client respondents believe it is within their power to improve their family’s financial situation (89%). Given these responses, it would seem like a natural leap for non-clients to participate in all SPCS workshops and become clients; however, most say they have questions about their family’s financial health but aren’t sure where to start (77%) and their availability to participate in new events is very limited (71%, see Table 3).

TABLE 3. NON-CLIENTS KNOW ABOUT SPARKPOINT BUT HAVE LIMITED TIME TO PARTICIPATE

SURVEY ITEM	% AGREEMENT (NON-CLIENT) N = 44
I have heard good things about the SparkPoint program.	97%
I would be interested in classes or workshops where I could learn steps to improve my family’s financial health.	97%
I believe it is within my power to improve my family’s financial situation.	89%
I have heard about the SparkPoint program.	88%
I know someone who uses SparkPoint services.	77%
I have questions about my family’s financial health, but I’m not sure where to start.	77%
My time available for participating in new events is very limited.	71%

Source: Non-client survey (n=44), 2015-16.

² We defined “clients” as SparkPoint workshop participants who graduated from the series and who have continued on to 1:1 financial coaching. “Non-clients” may include parents who attended Parent University or 1-2 SparkPoint workshops, but did not become SparkPoint clients.

Clients and non-clients reported similar levels of school engagement and interest in their household finances, yet non-clients were much more likely to report being uncomfortable discussing their family’s financial situation with outsiders (79% and 49%, respectively, see Table 4 and Figure 2). Moreover, clients were more likely to report that they already have a plan in place to pay for their child’s college (55% compared to 27% of non-clients) suggesting that clients might be more ready to start taking action regarding their finances or perhaps that they have already developed a plan within their time at SparkPoint (Table 4 and Figure 2). Clients were also more likely to report that they use other family services available at their community school (87% compared to 79% of non-clients).

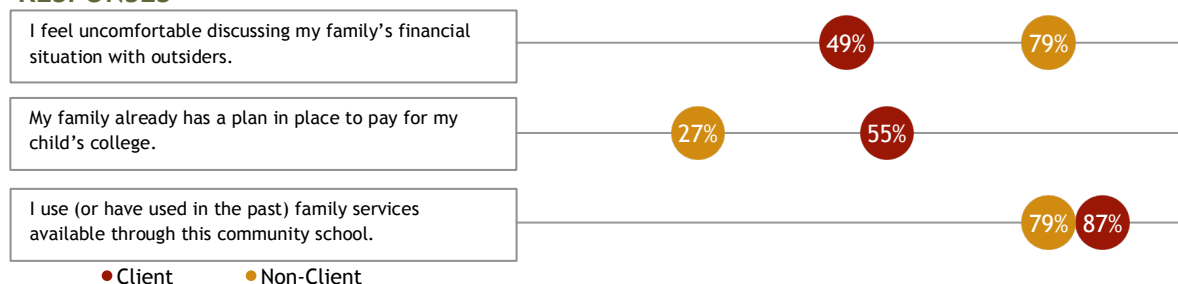
TABLE 4. NON-CLIENTS ARE MORE UNCOMFORTABLE DISCUSSING FINANCES

SURVEY ITEM	CLIENT % AGREEMENT N = 89	NON-CLIENT % AGREEMENT N = 44	% POINT DIFFERENCE FOR NON- CLIENTS
I feel uncomfortable discussing my family’s financial situation with outsiders.	49%	79%	+30%
My family already has a plan in place to pay for my child’s college.	55%	27%	-28%
I use (or have used in the past) family services available through this community school. ³	87%	79%	-8%
Generally, I am aware of the services available to families at this community school.	93%	90%	-3%
I regularly attend meetings or events at my child’s school.	90%	88%	-2%
Being actively involved in my child’s school is important.	100%	98%	-2%
For my child to attend college later on, my family will need to do some financial planning now.	99%	98%	-1%
My family’s financial health is very important to me.	100%	100%	0%

Source: Client survey (n=89), Non-client survey (n=44), 2015-16.

³ Clients were asked this question with slightly different wording: “In addition to SparkPoint, I use family services available through this community school.”

FIGURE 2. TOP THREE ITEMS WITH DIFFERENCES BETWEEN CLIENT AND NON-CLIENT RESPONSES



Source: Client survey (n=89), Non-client survey (n=44), 2015-16.

Staff Perspective

SPCS staff reported some recruitment barriers that corroborate non-client survey responses, such as families being too busy to engage in SPCS services and feeling uncomfortable discussing their finances with strangers. SPCS staff also said there was a lack of clarity around what SparkPoint services entailed.

Some of the strategies that sites used to overcome these challenges include building relationships and trust with potential participants, offering incentives to participants for attending and to teachers for recruiting, and explaining what SparkPoint does more clearly. Staff also found it important to let potential participants know up front about what information SparkPoint is collecting from them and why. Sites also took a more intentional approach to outreach. They assigned specific individuals to focus on outreach, used former program graduates to recruit, started recruitment early in the school year, and engaged their host schools and district in the process.

“When we first started partnering with SparkPoint, we were leading with the SparkPoint name, but then we pulled back from that and started leading with the subject matter, like “Increasing Credit,” to get to the point of what the workshop is going to do.”

- SparkPoint Coordinator

“Well my husband and I are really focused on buying a house in the future.

Right now we're focusing on my credit and repairing his credit.

Our plan is in 2 years to buy our own house.

SparkPoint classes were really motivating for our plans.”

- SparkPoint Participant

Client Perspective

Client interviews revealed a deeper look at the effects of these strategies. Clients appeared to be motivated by one or both of two main factors:

A clear understanding of a specific goal they can achieve through SparkPoint:

*“I was really excited because it offers help for certain issues that parents can have, [such as,] **helping you with your credit**. So that was really, for me, something that I wanted to work on, **that was my main topic**.”*

- SparkPoint Participant

*“My son is in 11th grade, so **we’re saving for his college**. What I also learned that I wasn’t hearing from the mothers talking about their kids going to college, is **really detailed information about what is offered, how much it costs**.”*

- SparkPoint Participant

*“That was the biggest part because our **goal is to get the credit score up so that I can buy a house**. I had a house before but I had to sell it.”*

- SparkPoint Participant

Repeated outreach and relationship building efforts by SPCS staff:

*“I heard about it every year but never took the time to join. [SPCS staff] kept nudging. I finally came for a session last year. I had heard about it at **back to school night every year**. I would see the table every year and **the table finally took me**.”*

- SparkPoint Participant

*“We’re new to this school ...[SPCS staff] **just kept approaching me!**”*

- SparkPoint Participant

*“I bring her to school every morning. One of the site teachers or counselors **asked me if I wanted to get involved**.”*

- SparkPoint Participant

Retention Strategies and Challenges

Staff Perspective

SPCS staff report difficulty retaining clients throughout all of the stages of the SparkPoint model. Some clients sign up to attend the workshops, but do not attend. Some attend some of the workshops but do not finish and graduate. Some graduate from the workshop series, but then never begin the 1:1 coaching. Some clients begin coaching but then drop off. SPCS participation data shows that the client retention rate as parents moved from workshop participation to coaching was 54%.

Sites used a number of strategies to retain clients through the coaching process. They engaged in heavy outreach and follow-up messages to maintain relationships with families. These came in the form of emails, phone calls, birthday cards, personal invitations, and reminders from other parents and community members. Incentives such as providing seed money for savings accounts were also helpful in maintaining a solid client base; an innovative incentive that was used at Dover was a 10 for \$10 punch card, where clients received a punch card and after 10 SparkPoint visits, they were eligible to redeem their punch card for a \$10 gift card.

Two sites, Solano and Westlake, went through staffing transitions and were without financial coaches or SparkPoint staff for a period of time in the spring, which affected the sites' ability to continue with SparkPoint workshops and coaching sessions.

Client Perspective

Client surveys and interviews highlighted several reasons that motivated them to stay with SparkPoint. In addition to being excited about the financial and family dynamic changes they experienced in their households (as described in detail in the following report sections), clients stayed in SparkPoint because of its non-judgmental atmosphere and the opportunity to connect with other parents.

*“She [Financial coach] **doesn't make you feel bad**, we check in to see what my credit is. **They're all in to help you.**”*

- SparkPoint Participant

*“When I came to SparkPoint, I thought, okay this is do-able. They **didn't make you feel horrible about your situation**. They were **all about you succeeding** and giving you all these different resources to use so you can succeed.”*

- SparkPoint Participant

*“You get to **bond and meet other parents**. Your children get to bond and make friends. The people that come, let's face it, in the whole school you have people who are engaged or not. The parents that do come and get engaged, it **helps create a bond and strengthens the community**. SparkPoint adds that to the community.”*

- SparkPoint Participant

*“A lot of us **parents are still connected** and ask each other questions.”*

- SparkPoint Participant

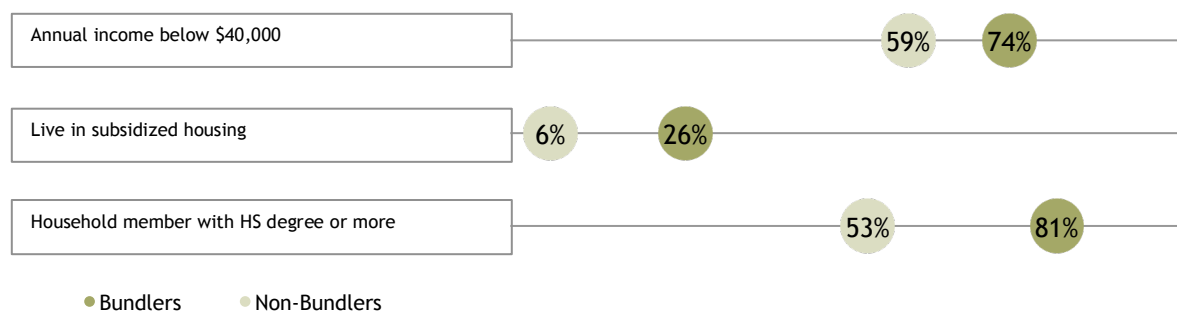
Clients suggested that limited free time and full schedules might be why not everyone makes it through the program. One client we interviewed said she graduated from the workshops but has not been able to start the coaching because her work schedule changed. Other clients mentioned that some parents struggled to squeeze it into their busy schedules and that the workshops often went late which could be difficult for parents who need to get up early.

Bundling Services

SparkPoint Community Schools offers three broad categories of services: 1) Finances; 2) Workforce/Education; and 3) Benefits Access. SPCS encourages clients to “bundle services” by accessing services in multiple categories.

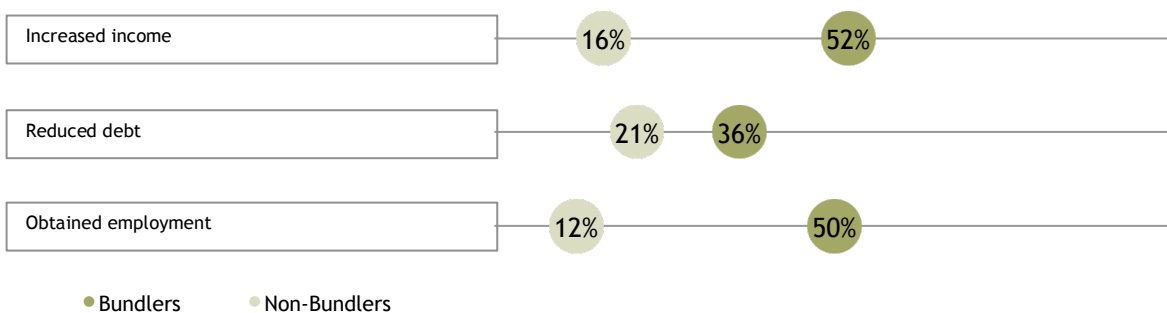
In the first two years of the program, 50 families (24%) have *effectively accessed 2/3 or 3/3 of the bundled services offered*. Compared to households that have accessed fewer than two bundled services, a greater proportion of these families have annual incomes below \$40,000, live in subsidized housing, and have a household member with a high school degree or more (Figure 3). Additionally, a greater proportion of these families experienced positive outcomes such as increasing income, reducing debt, and/or obtaining employment (Figure 4).

FIGURE 3. KEY CHARACTERISTICS OF FAMILIES WHO BUNDLE SPCS SERVICES



Source: SPCS ETO Data (N=209), May 2014-June 2016.

FIGURE 4. FAMILIES WHO BUNDLE SERVICES EXPERIENCE MORE POSITIVE OUTCOMES



Source: SPCS ETO Data (N=209), May 2014-June 2016. Increase in income and reduction in debt are defined here as making at least 5% progress towards income and debt goals.

At this stage, there is not enough data to tell whether *some specific service bundles are associated with more positive outcomes*, since the population size for each specific service bundle is too small to generalize trends.

SPCS IMPACT

Household Economic Improvement

SPCS participation is associated with improvements in a household’s finances and economic situation in a number of ways. Between one-sixth to nearly one-half of clients at SPCS sites achieved 30% or more of their savings goal, and about one-fourth to one-half made at least 30% progress in at least one of the four areas including increasing income, building savings, improving credit score, or reducing debt (Table 5).

TABLE 5. FAMILIES MAKING STRIDES IMPROVING HOUSEHOLD FINANCES

SITE	ACHIEVED 30% OR MORE OF THEIR SAVINGS GOAL	ACHIEVED AT LEAST 30% PROGRESS IN ONE OF FOUR AREAS (INCOME, SAVINGS, CREDIT, AND/OR DEBT)
Westlake	39%	50%
Solano	16%	22%
Dover	46%	53%
Total	37%	45%

Source: SPCS ETO Data (N=209), May 2014-June 2016.

Client survey data support this positive trend, with a majority reporting that since participating in SPCS, they have increased their credit score (69%), increased their income or gotten a job (71%) and/or reduced their debt (77%, Table 6). Client interview data provide further evidence, with one parent saying that before SPCS “my credit score was 542 and today it’s 714;” other parent interview data echo this finding.

TABLE 6. SPARKPOINT CLIENTS IMPROVE THEIR FINANCIAL SITUATION

SURVEY ITEM	% AGREEMENT
Since participating in SparkPoint, I have reduced my debt.	77%
Since participating in SparkPoint, I have increased my income or gotten a job.	71%
Since participating in SparkPoint, I have increased my credit score.	69%
Since participating in SparkPoint, I opened a new savings account.	68%

Source: Client survey (n=89), 2015-16.

“What I used to do was go to the store and buy everything we needed.

In the program we learn how to look for the lower prices. My husband pointed out that what we’re doing is not buying the product, so much as the brand name. He has helped me also to realize that we can buy the same thing that has just a different name.

That’s what we’ve been doing, we are paying less than we used to.”

- SparkPoint Participant

Additionally, the use of SPCS financial education and coaching appear to be associated with positive changes in a household’s financial behavior. Most clients report that since participating in SPCS, they have looked into college savings plans (84%) and/or opened a new savings account (68%). SparkPoint clients report learning helpful financial strategies to save money, reduce their debt, and increase their credit score in SparkPoint workshops (Table 7). Furthermore, all interviewees said they had made financial behavioral changes based on what they learned in SPCS; these changes included budgeting, monitoring income and expenses, making food and coffee at home, and creating a plan to save for big purchases.

TABLE 7. SPARKPOINT CLIENTS LEARN FINANCIAL STRATEGIES

SURVEY ITEM	% AGREEMENT
In SparkPoint workshops, I learn ways to save more money.	100%
In SparkPoint workshops, I learn ways to reduce my debt.	100%
In SparkPoint workshops, I learn ways to increase my credit score.	98%

Source: Client survey (n=89), 2015-16.

Children’s Academic Improvement

SparkPoint Community Schools (SPCS) defines itself as a two-generation program. It integrates SparkPoint Centers with Community Schools to help families gain stable financial footing while supporting students’ well-being and academic success. This is an explicit whole-family approach that focuses on services and opportunities for the parent and the child.⁴

Client interview, client survey, and SPCS staff focus group data suggest an association between SPCS parent participation and children’s academic outcomes. Both clients and staff said that by joining SPCS, parents become more involved in the school, which can lead to more involvement with their children’s teachers and schoolwork. In the survey, nearly all clients (95%) reported that SparkPoint helps them feel more comfortable partnering with teachers and other school staff around their child’s academic success.

“I’m checking her work more now, because I’m more involved with her teachers now. We have communication going on... Before, I would drop her off and go. Now her teacher and I talk. She can’t pull nothing on the teacher, she can’t pull nothing on me.”

- SparkPoint Participant

⁴ Bento, A. *Strengthening Two-Generation Approaches through Family Engagement*, United Way Bay Area, 2016.

Additionally, SPCS staff observed academic attitudinal changes in students related to their parents' participation in SPCS; they saw students experience a sense of pride when their parents graduated from the SPCS program. Furthermore, SPCS staff said students perceive the importance of school more when they see their parents becoming more involved with activities at their school.

It is too early to deeply explore the correlation between improvement in a family's economic situation and children's academic performance and/or school attendance. Based on available academic data, families with 5%+ progress in at least one financial category were more likely to see an improvement in their child's GPA (25% compared to 11%). However, we did not find an association between parent financial improvements and child improvements in health or school attendance, since complete academic data needed to fully explore these questions are currently unavailable. Anecdotally, several clients reported that by saving for college they are setting higher academic expectations for their children. Moreover, nearly all survey respondents (99%) said they have learned in SparkPoint workshops about the link between their family's financial health and their child's academic possibilities (Table 8). This will be a key topic for future evaluation cycles as the program becomes more established and more data are available.

TABLE 8. SPCS CLIENTS LINK FINANCES TO ACADEMICS

SURVEY ITEM	% AGREEMENT
In SparkPoint workshops, I learn about the link between my family's financial health and my child's academic possibilities.	99%
SparkPoint helps me feel more comfortable partnering with teachers and other school staff around my child's academic success.	95%
Since participating in SparkPoint, I have looked into college savings plans for my child.	84%

Source: Client survey (n=89), 2015-16.

“I think they offer a well-rounded amount of resources. Even if they don't directly offer them, I think they can connect you with who you need to be connected with on other things. They can tap into other channels and resources that they have access to.”

- SparkPoint Participant

“I dream that my kids will go to college... In Sparkpoint I'm learning how to save money and in the other classes I'm learning how to apply for scholarships.”

- SparkPoint Participant

“It’s also being able to tell my children and teach them so they don’t make the same mistakes that we made. It used to be whenever my kids asked for something, we used to indulge them and now we don’t. We say now, you have one, we’re not throwing money out the window.”

- SparkPoint Participant

“[We told my son] we are going to help you out but you also have to contribute. I’m telling him we’re saving not so that maybe you can go to college, but you ARE going to college. I tell him, ‘what you need to do is do all of your homework, that way you’re doing your part so that you have a high enough GPA and that you can apply for college’. It’s not just people with money who go to college, everyone can go.”

- SparkPoint Participant

Contribution to Learning in the Field

The SPCS model contributes to learning in the field in that it introduces a two-generation approach and targeted, comprehensive financial education and assistance into the full-service community schools model; the participating SPCS sites included here each had a range of youth- and family-oriented services available but previously lacked a financial component. Collecting data on and evaluating this model contribute to a relatively new niche in the community schools service menu.

In addition to contributing to learning in the field through its innovative program model and published evaluation findings, SPCS in 2015-16 expanded its formal sharing with the field by making its model innovations available to others who can benefit. UWBA actively participates in Ascend at the Aspen Institute, a hub for breakthrough ideas and collaborations that move children and their parents toward educational success and economic security. In addition to Ascend, UWBA receives funding from the Siemer Institute for Family Stability, which works to prevent child homelessness for families with school aged children and reduce disruptive student mobility.

The SparkPoint retreat and conference in July 2015 allowed SparkPoint to share its model and early successes with diverse stakeholders. In fall 2015 and spring 2016 five SPCS sites convened to share practices and updates with one another. Additionally, the SPCS model was featured in a report from the Two-Generation Outcomes Working Group and discussed at the May 2016 2Gen Forum hosted by United Way Bay Area and the Center for Social and Community Innovation.

LOOKING AHEAD

While SPCS remains a relatively new program, our evaluation uncovered some promising findings that build on the learning from year one:

- Recruitment is influenced by the taboos related to discussing finances. Clients and non-clients reported similar levels of school engagement and interest in their household finances, yet non-clients were much more likely to report being uncomfortable discussing their family's financial situation with outsiders.
- About one in four clients effectively accessed 2/3 or 3/3 of the bundled services offered. Compared to households that accessed fewer than two bundled services, a greater proportion of these families experienced positive outcomes such as increasing income, reducing debt, or obtaining employment.
- Half of all clients made tangible progress toward one or more financial goals, which signals the early signs of an upward financial trajectory.
- The use of SPCS financial education and coaching is associated with positive changes in a household's financial behavior, such as opening a savings account, looking into college savings plans, and budgeting.
- Qualitative data suggest an association between SPCS parent participation and children's academic outcomes. Preliminary academic data aligns with this finding: families with 5%+ progress in at least one financial category were more likely to see an improvement in their child's GPA.

"I think we need more things like this in all schools."

- SparkPoint Participant

Client recruitment greatly increased this year, to 197 participants from 80 last year. The vast majority (85%) of 2014-15 clients returned for additional services in 2015-16, which indicates interest in and satisfaction with SPCS services.

Moving forward, the UWBA team plans to support centers in becoming further integrated with their school sites; the SPCS model predicts that this will positively influence client participation and outcomes. Future evaluation cycles will include data from more SPCS sites and will more deeply explore implementation fidelity to inform UWBA's understanding of how the model works in practice. Evaluations will continue to explore the connection between household economic improvements and improvements in child outcomes. The UWBA team continues to refine the SPCS model based on the learning from each cycle.

APPENDIX A: DETAILED CLIENT SURVEY RESULTS

SURVEY ITEM	DOVER (N=50)	SOLANO (N=18)	WESTLAKE (N=21)	TOTAL (N=89)
1. Being actively involved in my child's school is important.	100%	100%	100%	100%
2. I regularly attend meetings or events at my child's school.	84%	100%	95%	90%
3. Generally, I am aware of the services available to families (like the dental van, food pantry, or family resource center) at this community school.	88%	100%	100%	93%
4. In addition to SparkPoint, I use (or have used in the past) family services available through this community school.	87%	88%	88%	87%
5. My family's financial health is very important to me.	100%	100%	100%	100%
6. For my child to attend college later on, my family will need to do some financial planning now.	98%	100%	100%	99%
7. I feel uncomfortable discussing my family's financial situation with outsiders.	58%	31%	41%	49%
8. My family already has a plan in place to pay for my child's college.	62%	86%	20%	55%
9. In SparkPoint workshops, I learn about the link between my family's financial health and my child's academic possibilities.	98%	100%	100%	99%
10. In SparkPoint workshops, I learn ways to increase my credit score.	100%	88%	100%	98%
11. In SparkPoint workshops, I learn ways to save more money.	100%	100%	100%	100%

SURVEY ITEM	DOVER (N=50)	SOLANO (N=18)	WESTLAKE (N=21)	TOTAL (N=89)
12. In SparkPoint workshops, I learn ways to reduce my debt.	100%	100%	100%	100%
13. Since participating in SparkPoint, I have increased my income or gotten a job.	81%	43%	75%	71%
14. Since participating in SparkPoint, I have increased my credit score.	69%	75%	64%	69%
15. Since participating in SparkPoint, I opened a new savings account.	79%	56%	50%	68%
16. Since participating in SparkPoint, I have reduced my debt.	86%	69%	62%	77%
17. Since participating in SparkPoint, I have looked into college savings plans for my child.	94%	100%	45%	84%
18. SparkPoint helps me feel more comfortable partnering with teachers and other school staff around my child's academic success.	95%	94%	94%	95%

Source: Client survey (n=89), 2015-16. Represents the proportion of respondents who answered positively (*Agree* or *Strongly Agree*) to each survey item. Other response options included *Strongly Disagree* and *Disagree*.

APPENDIX B: DETAILED NON-CLIENT SURVEY RESULTS

SURVEY ITEM	DOVER (N=20)	SOLANO (N=9)	WESTLAKE (N=15)	TOTAL (N=44)
1. Being actively involved in my child's school is important.	100%	88%	100%	98%
2. I regularly attend meetings or events at my child's school.	90%	100%	79%	88%
3. Generally, I am aware of the services available to families (like the dental van, food pantry, or Family Resource Center) at this community school.	90%	100%	86%	90%
4. I use (or have used in the past) family services available through this community school.	80%	75%	79%	79%
5. I have heard about the SparkPoint program.	95%	88%	75%	88%
6. I know someone who uses (or has used) SparkPoint services.	100%	38%	70%	77%
7. My family's financial health is very important to me.	100%	100%	100%	100%
8. For my child to attend college later on, my family will need to do some financial planning now.	95%	100%	100%	98%
9. I have heard good things about the SparkPoint program.	100%	100%	89%	97%
10. I would be interested in classes or workshops where I could learn steps to improve my family's financial health.	100%	100%	92%	97%
11. I feel uncomfortable discussing my family's financial situation with outsiders.	68%	83%	92%	79%

SURVEY ITEM	DOVER (N=20)	SOLANO (N=9)	WESTLAKE (N=15)	TOTAL (N=44)
12. My family already has a plan in place to pay for my child's college.	33%	0%	31%	27%
13. My time available for participating in new events at {SCHOOL NAME} is very limited.	50%	88%	93%	71%
14. I have questions about my family's financial health, but I'm not sure where to start.	78%	100%	67%	77%
15. I have attended a SparkPoint or Parent University workshop.	67%	100%	0%	51%
16. I believe that it is within my power to improve my family's financial situation.	94%	50%	100%	89%

Source: Non-Client survey (n=44), 2015-16. Represents the proportion of respondents who responded positively (*Agree* or *Strongly Agree*) to each survey item. Other response options included *Strongly Disagree* and *Disagree*.

APPENDIX C: ETO DETAILED FINANCIAL ANALYSIS RESULTS

SITE	ACHIEVED AT LEAST 5% PROGRESS IN INCOME GOAL	ACHIEVED AT LEAST 5% PROGRESS IN SAVINGS GOAL	ACHIEVED AT LEAST 5% PROGRESS IN CREDIT GOAL	ACHIEVED AT LEAST 5% PROGRESS IN DEBT GOAL	ACHIEVED AT LEAST 5% PROGRESS IN ONE OF FOUR AREAS
Westlake	27%	52%	18%	20%	66%
Solano	20%	18%	10%	16%	29%
Dover	25%	61%	6%	29%	71%
Total	24%	49%	10%	24%	60%

SITE	ACHIEVED AT LEAST 30% PROGRESS IN INCOME GOAL	ACHIEVED AT LEAST 30% PROGRESS IN SAVINGS GOAL	ACHIEVED AT LEAST 30% PROGRESS IN CREDIT GOAL	ACHIEVED AT LEAST 30% PROGRESS IN DEBT GOAL	ACHIEVED AT LEAST 30% PROGRESS IN ONE OF FOUR AREAS
Westlake	20%	39%	5%	16%	50%
Solano	20%	16%	2%	8%	22%
Dover	14%	46%	3%	19%	53%
Total	17%	37%	3%	16%	45%

Source: SPCS ETO Data (N=209), May 2014-June 2016.

APPENDIX D: PARENT INTERVIEW PROTOCOL

Participant Interview Questions

1. Why did you choose to participate in SparkPoint?
2. What parts of SparkPoint have been useful to you?
 - a. What is the most important thing you've learned?
3. What changes have you seen since being in SparkPoint?
 - a. In your family?
 - b. In your finances?
 - c. In your child?
4. If you were asked to give advice to SparkPoint on how to be even better, what would you suggest?
 - a. If you could use one word to describe SparkPoint, what would it be?
5. Is there anything more you like us to know about?

APPENDIX E: FOCUS GROUP PROTOCOL

Fall Focus Group Questions

1. Name any successful parent recruitment strategies you have used this year.
2. How have you kept parents engaged after they have completed the series and graduated?
3. In your view, what are some of the top barriers in getting parents to stay engaged and attending SparkPoint at your school?
4. How might your school site better support you with parent recruitment?
5. How might the United Way team better support parent recruitment at your community school?
6. What is the most useful thing you have learned this year about increasing participation in SparkPoint at your community school?

Spring Focus Group Questions

1. What are the successful recruitment and retention strategies that your site has used this year?
2. How does your site keep parents engaged with the coaching process?
3. What challenges did your site face in the fall and what changes did your site make as a result?
4. In what ways have you observed SparkPoint having an impact on students?
5. What is one thing your site will do differently next year in order to increase participation in SparkPoint at your site?