SparkPoint Program FY21 Midyear Report

SparkPoint Center:	*TOTAL*
Reporting Period:	*July 1, 2020 – December 31, 2020*
Report Date:	*March 2021*

Table of Contents

Please Note: This report is intended for internal distribution only.

Summary of Findings

• Between July and December in 2020, SparkPoint (SP) program served 2,195 low-income individuals and families in the SF Bay Area region. Among these individuals served, the majority (70%) engaged in long-term financial or career coaching services. Most coaching clients (67%) were continuing their engagement from the previous fiscal year, indicating a high level of retention and engagement with existing clients. Most participants (81%) engaging in low-touch services (e.g., workshops, food pantries) were new to the SP program indicating success in outreach efforts. Only about a quarter (24%) of coaching clients had the "magic bundle" experience with both financial and career coaching services, which has been demonstrated to increase a client's chances for successful outcomes. Overall, the SP network is collectively on track for meeting FY21 goals with continued engagement and additional outreach efforts.

• The majority of people served by SP identified as either Latino (22%) or African/African American (22%). The next largest race groups served were Caucasian (9%) and Asian (5%). Generally, more African American community members are newly engaging with SP centers highlighting an opportunity to focus efforts towards providing targeted services to engage and retain this historically marginalized community. A portion of coaching clients (12%) had unknown race/ethnicity information. Many clients (18%) primarily spoke a language other than English at home indicating the continued need to implement culturally and linguistically accessible services at SP centers. Half of individuals served identified as female, and most people were between the ages of 25-44 (41%). Most individuals (89%) reported being impacted by COVID-19, and a large portion (40%) were unemployed. One-third of people served were parents, among whom most (76%) had school-aged children (K-12) and nearly half (43%) had children five years old or younger. Nearly a quarter of people served were college students, and 23% of students served were also parents. A smaller number of individuals identified as either veterans or active military personnel (2%), re-entry population (1%).

• SP provided a total of 11,061 services in the first half of fiscal year 2021. The highest demand for services occurred among services related to managing finances (46%) which was closely followed by demand for services that connect them to public benefits programs (32%). The most utilized financial coaching service was managing financials (21%) which included budgeting/spending plans and setting financial goals. In addition, clients utilized other financial services to help them increase their credit score, decrease debt, and do financial planning). Among public benefits services, the most utilized services were direct cash assistance, assistance with applying and enrolling in public benefits programs, and support in obtaining affordable housing and rental assistance programs. Clients enrolled in the financial or career coaching services often enter with substantial financial barriers. Most clients had income that was less than 75% of a self-sufficient income, had poor credit scores or no credit history, less than two weeks of savings or no savings at all, and a high debt-to-income ratio oftentimes with outstanding debt collections. Many clients were notably missing credit and debt information during the initial assessment, possibly indicating discomfort with sensitive financial information.

• The SP program has re-assessed the majority (76%) of coaching clients, which is on track for meeting the year-end goal of 81% re-assessment rate. Despite challenges due to COVID-19, SP partners have been largely successful in engaging and retaining clients in long-term services. Re-assessment rates varied by race and ethnicity with the highest rates occuring among Native American (92%) and Caucasian (90%) clients, and the lowest rates occuring among Middle-Eatern (65%). Rates for the largest portion of SP clients that represent historically marginalized communities in the SF Bay Area were generally high, with re-assessment rates of 81% for Latino clients, 77% for African/African American clients, and 77% for Asian clients. Although the Middle-Eastern population represents a smaller portion of the client population and the SF Bay Area demographic, this community faces many barriers towards financial empower; SP centers are encouraged to look into ways to further engage Middle-Eastern clients so they are not dropping out of the program after the initial coaching session.

• So far, the SP network has collectively exceeded FY21 annual goals despite COVID-19 challenges. More than half of clients (58%) were able to newly enroll in or maintain their public benefits programs. In addition, the majority (68%) were able to make at least 30% progress in improving either their income, credit, savings, or debt. Furthermore, SP was able to bring more than half (64%) of clients out of an initial crisis situation (e.g., complete loss of income, no savings, outstanding debt collections, or very poor credit score). However, only a small fraction of SP clients (21%) were able to achieve their own financial goals, underscoring the collective impact that COVID-19 had on low-income individuals and families.

• Program outcomes varied across race and ethnicity groups, and the majority of clients from historically marginalized communities were able to maintain or improve their financial status. The highest success rate for accessing public benefits occurred among Middle-Eastern clients (85%) and the lowest success rate occured among Caucasians (37%). Most clients struggled to reach their own financial goal, but lowest success rates occurred among Native Hawaiian or Pacific Islander (0%), Middle-Eastern (15%), Latino (17%) and African/African American (18%) clients. Achieving a personal financial goal is an important milestones towards financial empowerment. SparkPoint centers collectively focused efforts on Latino and African/African American clients were disproportionately impacted by COVID-19, and successfully helped these two communities have relatively higher rates of success in improving initial crisis or vulnerable financial situations. Other smaller populations had generally much lower success rates ranging from 0% to 8% among Asian, Middle Eastern, Native American, and Native Hawaiian or Pacific Islander clients. SF Bay Area communities are broadly diverse and represent many historically marginalized communities. Race/ethnicity trends varied by SP center as well. There may be an opportunity for SparkPoint centers to learn from each other about successful strategies for engaging and supporting smaller low-income communities of color in the SF Bay Area.

Who was served?

This section describes progress in program implementation and service provision.

Table 1. Individuals Served by SparkPoint Program [1]

	Q1	Q2	Q3	Q4	Year to Date	FY21 Goal
Total Individuals Served [2]	1235	1612			2471	3323
Participants [3]	193	304			662	1328
Site-Reported-Participants [4]	80	196			276	
New [5]	113	240			537	
Returning [6]	80	64			125	
Clients [7]	962	1112			1533	1995
New [8]	235	237			505	
Returning [9]	727	875			1028	
Magic Bundle Clients [10]					372	
Clients Disenrolled	318	369			683	

Figure 1. Individuals Served by SparkPoint Program
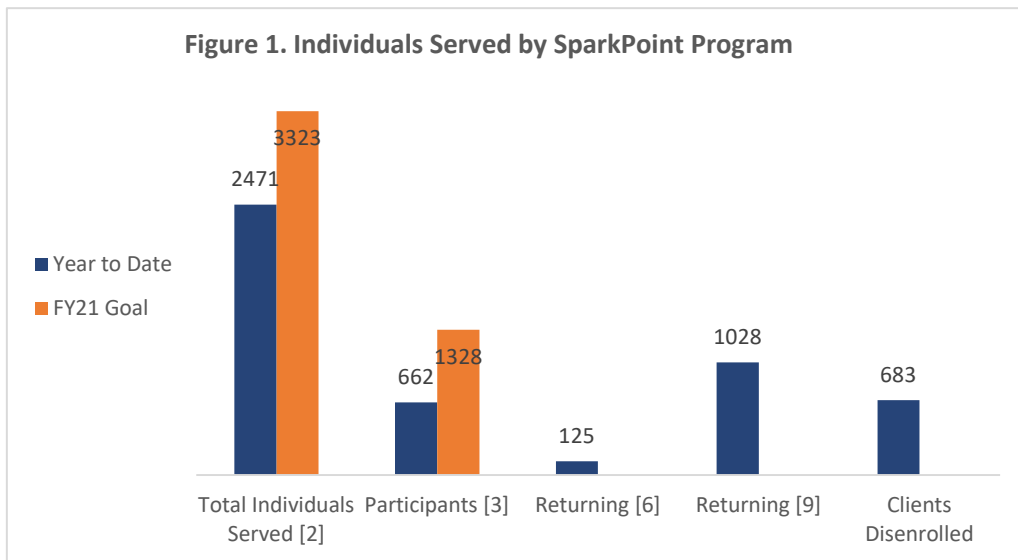
Footnotes:

[1] In FY20, client counts were calculated using assessment date. In FY21, client counts will be calculated using service date.

[2] Total Individuals Served = Individuals who received services during reporting period.

[3] Participants = Individuals who received services during reporting period and have no history of completing a baseline assessment.

[4] Site-Reported-Participants = Individuals who received services during reporting period that are not in ECM.   [5] New Participants = Participants whose date of first service occurred within reporting period.

[6] Returning Participants = Participants whose date of first service occurred before reporting period.

[7] Clients = Individuals who received services during program participation.

[8] New Clients = Clients whose baseline assessment date occurred within reporting period.

[9] Returning Client = Clients whose baseline assessment date occurred before reporting period.

[10] Magic Bundle Clients = Clients who participated in career coaching and financial coaching

Table 2. Race and Ethnicity by Type of Client, Year to Date

	Participants	Clients	Total
African or African American	98	439	537
Asian	35	91	126
Caucasian	56	164	220
Latino	41	502	543
Middle-Eastern	7	20	27
Native American	3	13	16
Native Hawaiian or Pacific Islander	3	13	16
Multi-racial	10	58	68
Other	11	43	54
Declined to state	4	12	16
Unknown	394	178	572

Figure 2. Race and Ethnicity by Type of Client

Participants   Clients

	Participants	Clients
African or African American	98	439
Asian	35	91
Caucasian	56	164
Latino	41	502
Middle-Eastern	7	20
Native American	3	13
Native Hawaiian or Pacific Islander	3	13
Multi-racial	10	58
Other	11	43
Declined to state	4	12
Unknown	394	178
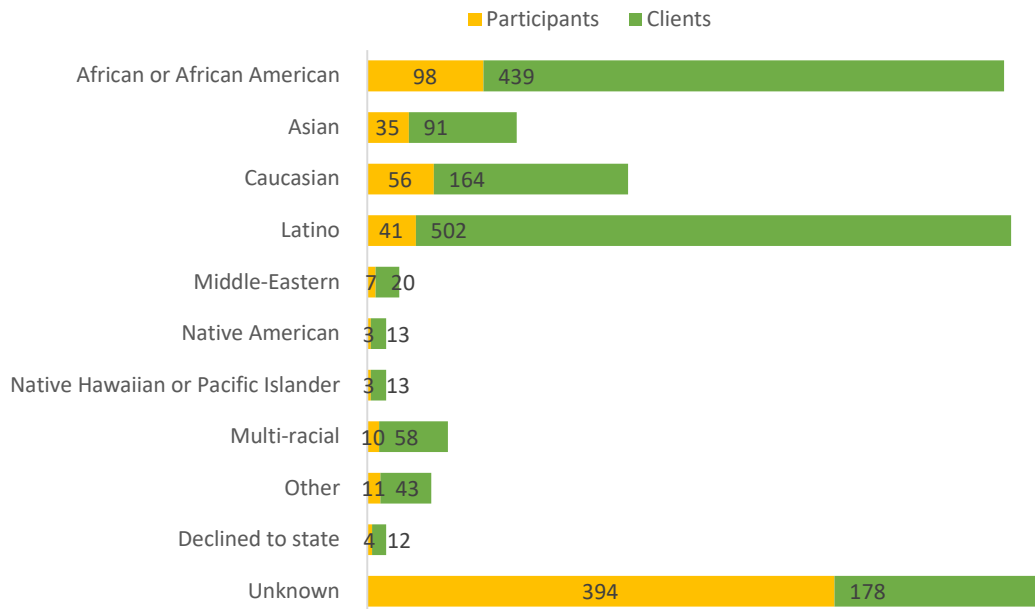
Table 3. Demographic Characteristics at Intake, All Individuals Served, Year to Date

	N	%
Gender		
Male	394	18%
Female	1099	50%
Transgender	2	0%
Declined to State	0	0%
Other	2	0%
Unknown	698	32%
Age Group		
Under 18 years old	15	1%
Ages 18-24	172	8%
Ages 25-34	434	20%
Ages 35-44	455	21%
Ages 45-54	356	16%
Ages 55-64	294	13%
Ages 65+	153	7%
Decline to answer	0	0%
Unknown	317	14%
College Student	548	22%
Active Military Personnel	12	0%
Veteran	39	2%
Re-entry	15	1%
Primary Language Other Than English	439	18%
Unemployed	987	40%
COVID-Impacted	2196	89%
Parents	746	30%
College student parents	127	5%
Parents of school-aged children	568	23%
Parents of children aged 0-5	321	13%

A person's baseline status tells the story of the types of community members being served by your center. Below is a snapshot of SparkPoint clients' status upon intake:

Table 4. Baseline Income Stage, Year to Date, SparkPoint Clients

In Crisis		Vulnerable		Stability		Success (or Building Capacity)		Prosperity (or Empowered)	
139	No income	908	Has income that is less than 75% SSI	52	At least 75% SSI	57	At least 85% SSI	127	At least 100% SSI

 # clients missing baseline income data: 69

Table 5. Baseline Credit Stage, Year to Date, SparkPoint Clients

In Crisis		Vulnerable		Stability		Success (or Building Capacity)		Prosperity (or Empowered)	
77	Has very poor credit (<500)	511	Has poor credit score (500-599) or no credit history	130	Has fair credit score (600-649)	97	Has good credit score (650-699)	90	Has good credit score (700+)

 # clients missing baseline credit data: 447

Table 6. Baseline Savings Stage, Year to Date, SparkPoint Clients

In Crisis		Vulnerable		Stability		Success (or Building Capacity)		Prosperity (or Empowered)	
372	No Savings	481	2 weeks of savings	101	1 month savings	174	2-3 months savings	128	3+ months saving

 # clients missing baseline savings data: 96

Table 7. Baseline Debt Stage, Year to Date, SparkPoint Clients

| In Crisis		Vulnerable		Stability		Success (or Building Capacity)		Prosperity (or Empowered)	
267	Has outstanding debt collections, regardless of DTI.	190	Has very high debt-to-income ratio (50+%).	42	Has high debt-to-income ratio (36-49%).	219	Has manageable debt-to-income ratio (35% or less) with revolving debt.	385	Has manageable debt-to-income ratio (35% or less) and no revolving debt.

 # clients missing baseline debt data: 249

What Services Were Provided?

Table 8. Number of SparkPoint Services, Year to Date, All Individuals Served

Service Types	
Admin	**2439**
Referrals	188
General Admin	2251
Benefit Access	**3490**
Advocate for Benefits	171
In-Kind Support	109
Obtain Academic Financial Aid	44
Obtain Affordable Housing	790
Obtain Benefits	930
Receive Holiday Assistance	34
Tax Advocacy	38
Tax Preparation	15
Child Care, Drop In	5
Food Pantry	20
Direct Assistance	1334
Finances	**1609**
Access Banking/Financial Products	114
Decrease Debt	401
Financial Planning	288
Foreclosure Prevention	0
IDA	48
Increase Credit Score	699
Peer Lending Circle	14
Purchase a Home	45
Promise Scholars Financial Game Plan	0
Manage Finances	**2299**
Budgeting/Spending Plan	1137
Financial Goals (Including Savings)	1162
Workforce-Education	**899**
Acquire Vocational Skills	90
Develop Microenterprise	36
Increase Educational Level	136
Obtain Employment	636
Guardian Scholars Work Based Learning	0
Guardian Scholars Work-Readiness Activities	1
Workshops	**325**
Credit	11
Financial Education	121
Job Readiness	69
Orientation	124
All Services	**11061**

Figure 3. SparkPoint Services Provided
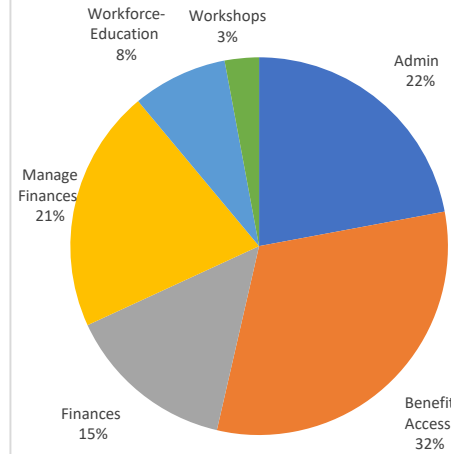
What Was The Impact?

Since measuring program impact relies on our ability to get comprehensive data on all clients, reassessment rates are important for gathering data to see if they've been positively impacted by SparkPoint.
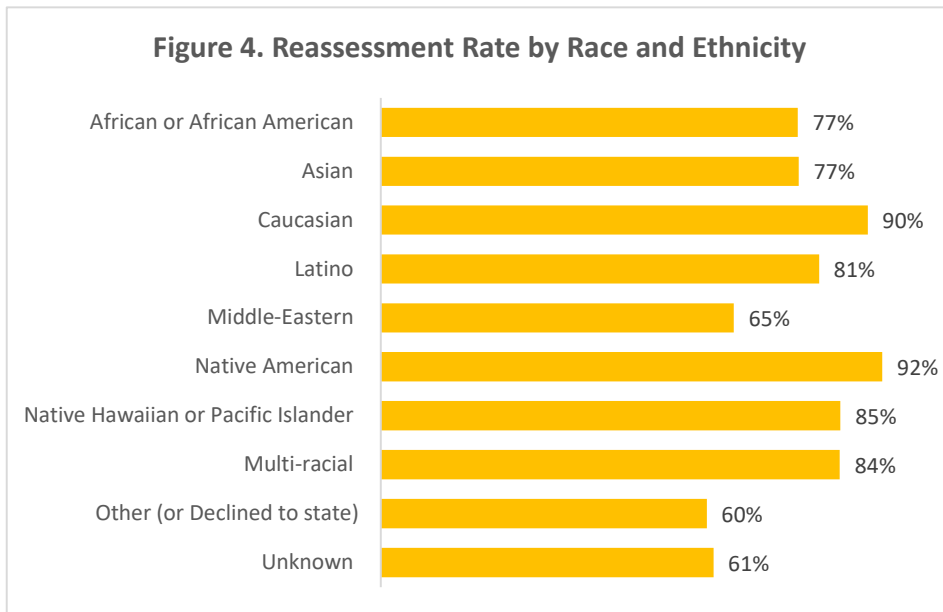
Table 9. Re-assessment Rate

	Q1	Q2	Q3	Q4	Year to Date	FY21 Goal
Total Clients [10]	962	856			1469	1995
Measurable Clients [11]	660	665			1112	1623
Reassessment Rate [12]	69%	78%			76%	81%

Table 10. Re-assessment Rate by Race and Ethnicity, Year to Date

	Total Clients	Measurable Clients	Reassessment Rate
African or African American	439	337	77%
Asian	91	70	77%
Caucasian	164	147	90%
Latino	502	405	81%
Middle-Eastern	20	13	65%
Native American	13	12	92%
Native Hawaiian or Pacific Islander	13	11	85%
Multi-racial	58	49	84%
Other (or Declined to state)	55	33	60%
Unknown	178	109	61%

Figure 4. Reassessment Rate by Race and Ethnicity

Race and Ethnicity	Reassessment Rate
African or African American	77%
Asian	77%
Caucasian	90%
Latino	81%
Middle-Eastern	65%
Native American	92%
Native Hawaiian or Pacific Islander	85%
Multi-racial	84%
Other (or Declined to state)	60%
Unknown	61%

Footnotes:

[10] All Clients have completed a baseline assessment.

[11] Measurable Clients = Clients with at least two assessments.

[12] Reassessment Rate = Total # Measurable Clients / Total # Clients

This section describes the impact that SparkPoint had on measurable clients.

<div align="center">

Table 11. SparkPoint Impact Measures, among Measurable Clients

</div>

	Q1	Q2	Q3	Q4	Year to Date	FY21 Goal
% enrolled in or maintained public benefits [13]	59%	57%			58%	50%
% who reach their own financial goal [14]	15%	23%			21%	37%
% who maintain or improve financial status in any category [15]	86%	91%			85%	
% who reach 5% positive improvement in any financial category [16]	78%	80%			76%	57%
% who reach 30% positive improvement in any financial category [17]	69%	71%			68%	38%
% who move out of crisis and achieve at least one Vulnerable metric [18]					64%	
% who achieve at least one Stability metric [19]					28%	
% who achieve at least one Success metric [20]					36%	
% who achieve at least one Prosperity metric [21]					39%	

Footnotes:
[13] Numerator = Measurable Clients who indicated that someone in household is accessing public benefits;
    Denominator = Measurable Clients.
[14] Numerator= Measurable Clients who achieved their own financial goal;   Denominator = Measurable Clients.
[15] Numerator = Measurable Clients who achieve no change or any improvement (compared to baseline) in any category.
    Denominator = Measurable Clients.
[16] Numerator = Measurable Clients who achieve 5% or greater improvement (compared to baseline) in any category.
    Denominator = Measurable Clients.
[17] Numerator = Measurable Clients who achieve 30% or greater improvement (compared to baseline) in any category.
    Denominator = Measurable Clients.
[18] Numerator = Measurable Clients who improved outcome stage in category where they were in crisis.
    Denominator = Measurable Clients who had Crisis stage in any category during baseline intake.
[19] Numerator = Measurable Clients who improved outcome stage in category where they were in Stability outcome stage.
    Denominator = Measurable Clients who had Stability outcome stagein any category during baseline intake.
[20] Numerator = Measurable Clients who improved outcome stage in category where they were in Success outcome stage.
    Denominator = Measurable Clients who had Success outcome stagein any category during baseline intake.
[21] Numerator = Measurable Clients who improved outcome stage in category where they were in Prosperity outcome stage.

Table 12. SparkPoint Impact Measures, among Measurable Clients, by Race/Ethnicity, Year to Date [22]

	African or African American	Asian	Caucasian	Latino	Middle-Eastern	Native American	Native Hawaiian or Pacific Islander
% enrolled in or maintained public benefits	54%	49%	37%	59%	85%	50%	73%
% who reach their own financial goal	18%	21%	25%	17%	15%	25%	0%
% who maintain or improve financial status in any category	87%	80%	67%	79%	92%	92%	82%
% who reach 5% positive improvement in any financial category	79%	71%	64%	70%	77%	83%	82%
% who reach 30% positive improvement in any financial category	73%	59%	59%	63%	62%	58%	64%
% who move out of crisis and achieve at least one Vulnerable metric	32%	8%	11%	39%	0%	0%	1%
% who achieve at least one Stability metric	40%	5%	12%	32%	1%	1%	1%
% who achieve at least one Success metric	49%	3%	9%	31%	0%	0%	3%
% who achieve at least one Prosperity metric	35%	5%	15%	35%	3%	2%	0%
	52%	33%	33%	47%	37%	35%	34%

Footnotes:
[22] Outcomes are calculated for each race and ethnicity population, allowing us to detect inequities between groups.
Numerator = Number of Measurable Clients within a specific race/ethnicity group that achieved an outcome.
Denominator = Total number of Measurable Clients within a specific race/ethnicity group.