SparkPoint

2017-18 Evaluation Findings Report

UNITED WAY BAY AREA | United Way™

public profit

[measure and manage what matters.]

ACKNOWLEDGEMENTS

We would like to acknowledge the following people for their active contribution to the 2017-18 evaluation and report:

We are grateful to United Way Bay Area staff for their support.

Sandy Allen, Director, Data and Evaluation
Larry Berry, Director, K-12
Nicole Harden, Manager Regional Learning and Partner Support
Ena Yasuhara Li, Vice President, Community Impact
Jennifer Riggs, Director, Economic Opportunity
Lileen Shannon, Manager, High Education
Kaila Vidal, Program Analyst
Elise Washington, K-12 Specialist

We also extend our appreciation to all SparkPoint staff and clients that participated in interviews and focus groups that contributed to the evaluation. Their participation in the evaluation was integral to the success of this report.

Public Profit Evaluation Team

Justine Wolitzer, Senior Research Associate
Hannah Pickar, Research Assistant
Corey Newhouse, Founder and Principal

Table of Contents

EXECUTIVE SUMMARY

About SparkPoint

United Way Bay Area (UWBA) launched SparkPoint to help families and individuals improve their financial health. At SparkPoint Centers across the Bay Area, SparkPoint clients work one-on-one with a coach who helps to identify goals, develop a step-by-step action plan, and keep clients on track. While all Centers share the common goal of supporting individuals and families on their paths towards financial prosperity, they use varying strategies to achieve this goal, drawing on local resources and priorities.

About the Evaluation

In the 2017-18 program year, Public Profit's evaluation had two focus areas:
  (1) **Model Typology**: We explored how Centers implement SparkPoint and identified a potential SparkPoint model typology. We propose using this typology to better understand how Centers are implementing SparkPoint, the common programmatic elements of each type, and to inform SparkPoint expansion decisions.
  (2) **Non-Financial Outcomes:** We identified non-financial outcomes that clients experience from participating in SparkPoint. We expanded on the non-financial outcomes already identified by UWBA. We also proposed additional non-financial outcomes identified by staff and clients. Finally, we recommend how to better collect meaningful data about these non-financial outcomes for clients and their families.

Model Typology

UWBA funds a diverse array of mission-driven organizations to implement SparkPoint Centers in their respective communities. Centers use varying strategies to implement these services, drawing on local resources and priorities.

We identified five programmatic elements with the most variation:
  1. **Priority** - How is SparkPoint integrated/prioritized into the lead agency's current work? Is it the main focus or an add-on to other services?
  2. **Emphasis on Recruitment or Retention** – How much effort does the Center focus on recruiting new SparkPoint participants compared to the effort it makes converting participants to clients and retaining them?
  3. **SparkPoint Service Providers** – What proportion of the SparkPoint services are provided by lead agency staff compared to partner staff?
  4. **Primary Use of Partners** – What is the primary way the Center uses partners? Service provision? Vision setting? Recruitment channels?
  5. **Vision Setting** – Who sets the vision for the Center? SparkPoint leadership? Lead agency leadership? Partners?

We found that the structure of the lead agency was a key driver in determining how the Center approached the programmatic elements listed above. We classified each Center into one of the following model types based on the structure of its lead agency:

Single Lead Agency There is one lead agency with defined SparkPoint staff; partners are used for recruitment and/or service provision.	**Powerhouse Multi-service Agency** One large agency provides most SparkPoint services by lead agency staff; SparkPoint is heavily integrated into the lead agency's non-SparkPoint services, programs, and initiatives.
Coalition of Lead Agencies Multiple agencies share responsibility for SparkPoint vision setting and/or service provision.	**School District or Community College District** Lead agency is a school or community college district that oversees SparkPoint at multiple schools or community colleges.

Community College

SparkPoint is offered at a specific community college, and all authority and vision setting comes from the college's staff.

Recommendations for Future Centers Based on Types

Different model types have different strengths and challenges. Based on our understanding of UWBA's current priorities, we suggest UWBA consider the following model types when selecting future SparkPoint Centers. UWBA has multiple priorities and not all of them were covered in this evaluation. We present these recommendations based on the key priorities that emerged in this evaluation, highlighting the model types most likely to align with each priority.

Clients align with UWBA's definition of SparkPoint-ready
- *Single Lead Agencies*
- *Coalitions of Lead Agencies*

Incorporate partners in SparkPoint
- *Single Lead Agencies*
- *Coalitions of Lead Agencies*
- *School District or Community College Districts*

Access to student-level data
- *School District or Community College Districts*
- *Community Colleges*

Recommendations for Centers - Applicable to All Types

Throughout our evaluation, promising practices and lessons emerged that are applicable to all Centers, regardless of model type. We suggest UWBA encourage these practices at current and future Centers.

Staff Supports:

- **Invest in staff training, professional development, and internal communication structures.** Providing staff with ongoing professional development and training opportunities supports staff retention as well as effective work with clients.
- **Create a staff manual to effectively onboard new staff.** Though staff transitions are very common at SparkPoint Centers, very few Centers have a SparkPoint manual or any official onboarding to assist in transitioning new staff to their role.

Client Supports:

- **Emphasize the importance of relationship building.** Staff-client rapport and relationships was mentioned as a key influence on client retention and client progress on their goals.
- **Support clients through staff transitions.** Because staff-client relationships are so integral to the clients' success, staff transition can be particularly challenging for clients. A staff transition plan helps clients to feel secure transitioning to a new coach.
- **Hire former clients as staff.** Some Centers have hired former clients as SparkPoint staff members. This practice empowers the former client and provides them with a great job opportunity, encourages current clients to work towards their own goals, and helps build community between SparkPoint staff and clients.

Recommendations for UWBA - Applicable to All Types

- **Continue opportunities for Centers to share and learn from each other.** SparkPoint staff benefit greatly from the opportunity to meet with other SparkPoint Centers to hear about their approaches, best practices, and challenges. They look forward to UWBA events, like Learning Circles, and would like to have these opportunities more frequently.
- **Set clear expectations about SparkPoint's target audience.** Historically, UWBA has considered clients to be SparkPoint-ready when they are not in crisis and can commit to working with a coach on a long-term basis. However, some Centers and some UWBA staff, have questioned whether this definition is still relevant in today's Bay Area economy.
- **Support Centers in navigating workforce training programs challenges.** The majority of Centers have found accessing effective and accessible workforce training programs challenging.

Non-Financial Outcomes

Interviews and focus groups with SparkPoint staff and clients, as well as a literature review of similar programs, provided insights into the non-financial outcomes commonly experienced from participating in SparkPoint. These non-financial outcomes are benefits in and of themselves; they also reinforce financial outcomes in a positive feedback loop.

These non-financial outcomes are categorized into short, intermediate, and long term outcomes. The short and intermediate term outcomes are considered direct outcomes, as the outcomes can be directly attributed to clients' participation in SparkPoint. The long term outcomes are considered contributory outcomes, meaning that participation in SparkPoint can *contribute* to, but is not wholly responsible for, the development of these outcomes.
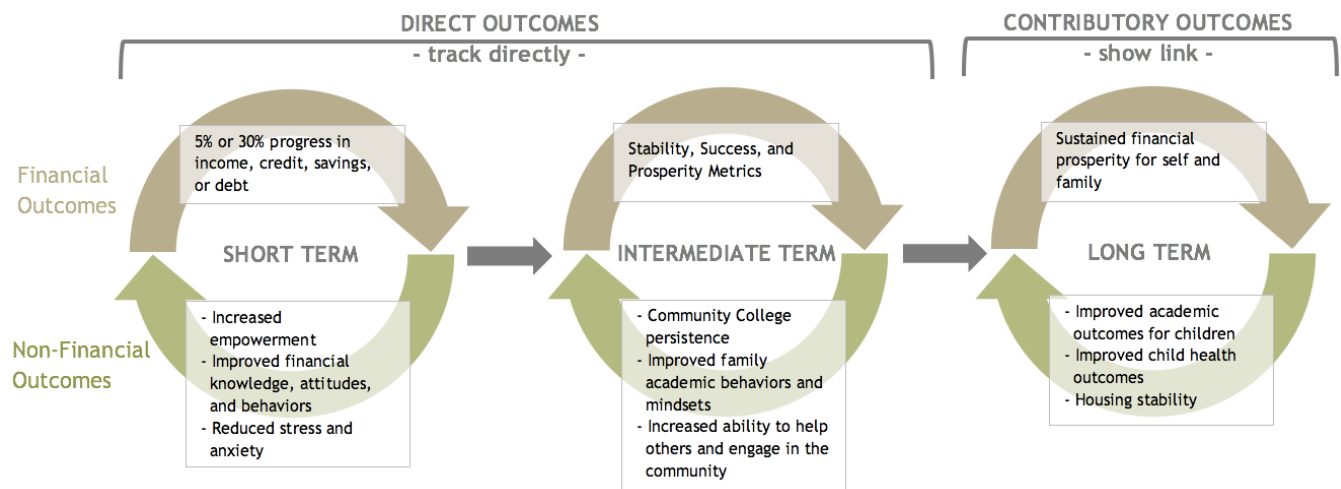
Recommendations for Tracking Non-Financial Outcomes

We recommend that UWBA consider tracking the identified non-financial outcomes to achieve a well-rounded view of clients' progress and experience in SparkPoint. As with all data collection, we suggest only adding metrics if there is a plan to use the data. We suggest looking at this as a menu of tracking options to be selected based on UWBA priorities.

We selected these recommended outcomes – and how to best track them – based on the following principles: (1) Focus data collection efforts on direct outcomes, (2) Link direct outcomes to research to show impact on contributory outcomes, and (3) Ensure tracking does not create an unreasonable burden for clients and/or staff.

These are the non-financial outcomes that we identified, and recommended ways to track them:

Increased Empowerment
- *ETO fields for "client achieved their own financial goals"*
- *Self-report attitudinal items on baseline and follow-up forms (lower priority)*

Improved financial knowledge, attitudes, and behaviors
- *Existing items on baseline and follow-up form and ETO fields*
- *Additional self-report attitudinal items on baseline and follow-up forms (lower priority)*

Reduced Stress and Anxiety
- *Self-report attitudinal item on baseline and follow-up forms*

Community College Persistence
- *Term to term enrollment from community college administrative data, if available*

Improved family academic behaviors and mindsets
- *Existing items on parent survey baseline and follow-up forms*
- *Additional self-report items on parent survey baseline and follow-up forms related to family college-going culture (lower priority)*

Increased ability to help others and engage in the community
- *Self-report attitudinal and behavior items on baseline and follow-up forms*

ABOUT SPARKPOINT

United Way Bay Area

United Way Bay Area (UWBA) brings together individuals, nonprofits, businesses, 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 six 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. In 2009, UWBA launched SparkPoint to help families and individuals improve their financial health.
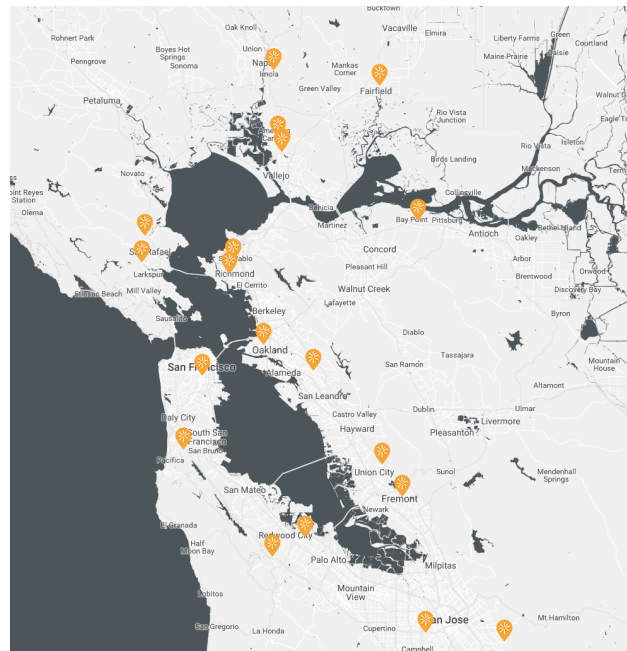
SparkPoint

At **SparkPoint Centers** across the Bay Area, people can access a wide variety of services to help them achieve financial prosperity. SparkPoint clients work one-on-one with a coach who helps to identify goals, develop a step-by-step action plan, and keep clients on track. SparkPoint services focus on three key features of financial prosperity: managing credit, increasing income, and building assets. Each SparkPoint Center is run by a different lead agency. UWBA provides funding and technical assistance to Centers. While all Centers share the common goal of supporting individuals and families on their paths towards financial prosperity, they use varying strategies to achieve this goal, drawing on local resources and priorities.

In 2017-18, 11 SparkPoint Centers provided services at over 20 sites throughout the San Francisco Bay Area (Figure 1). The Centers included in this evaluation are:

- SparkPoint Cañada College
- SparkPoint Contra Costa*
- SparkPoint Fremont*
- SparkPoint Marin*
- SparkPoint Napa
- SparkPoint Oakland*
- SparkPoint Redwood City*
- SparkPoint San Francisco
- SparkPoint San Jose*
- SparkPoint Skyline College
- SparkPoint Solano*

* = Center has SparkPoint sites at more than one location (See Table 1 for details)

FIGURE 1: MAP OF 2017-18 SPARKPOINT SITES

Most of the SparkPoint Centers provide services at more than one location. These sites operate as extensions of the main Center. SparkPoint sites are hosted in three different types of settings: 1) Community Centers; 2) Community Colleges; and 3) Community Schools. This evaluation is framed around the 11 main Centers since they oversee programming at the extension sites.

TABLE 1. SPARKPOINT SITE LIST

SPARKPOINT CENTER	COMMUNITY LOCATION	COMMUNITY COLLEGE LOCATION	COMMUNITY SCHOOL LOCATION
Cañada		Cañada College	
Contra Costa	East - Ambrose Community Center West - 1000 Macdonald Ave	Contra Costa College*	Dover Elementary*
Fremont	Fremont Family Resource Center		Union City Family Center (NHUSD)*
Marin	Community Action Marin	College of Marin*	
Napa			Phillips Elementary
Oakland	Eastmont Town Center Lions Creek Crossing*	Laney College* (pilot)	Havenscourt (Futures Elementary and CUES)*
Redwood City			Hawes Elementary School, Taft Community School & various satellite sites*
San Francisco	MEDA - Plaza Adelante		
San Jose		San Jose City College (Workforce Institute) Evergreen Valley College	
Skyline		Skyline College	
Solano		Solano Community College*	Anna Kyle Elementary Elsa Widenmann Elementary

*Satellite sites – may only offer a subset of the full array of services or have limited presence at the site.

ABOUT THE EVALUATION

2017-18 Evaluation Focus and Questions

In the 2017-18 program year, Public Profit applied a mixed-methods approach to evaluating the implementation of the SparkPoint model at all Bay Area SparkPoint Centers.

The evaluation had two focus areas:

Model Typology

The SparkPoint model is implemented in varied ways across program settings. While this variation allows UWBA's partners to implement the model in accordance with local priorities and resources, it makes it challenging to say precisely what characterizes SparkPoint as a distinct model. Improving UWBA's understanding of how SparkPoint varies across settings will help UWBA to develop a stronger point of view regarding the core elements of the SparkPoint model.

In this report, we recommend a potential SparkPoint model typology. This typology is a structured system for categorizing SparkPoint Centers into a group of similar Centers, called a "model type". We propose using this typology to better understand how Centers are implementing SparkPoint and the common programmatic elements of each model type, as well as to inform SparkPoint expansion decisions. We created this typology based on the trends that emerged from the data we collected about the way each Center implements the SparkPoint model.

Data collection and reporting was guided by these questions:[1]

- How are Centers implementing the SparkPoint model?
    - What services and supports are offered at each Center? Who is the target audience for each Center? How is each Center staffed? How are partnerships structured?
    - In what ways are Centers similar? In what ways are they different?
    - What are potential SparkPoint model typologies?

- What promising practices can Centers learn from each other?[2]
    - What are the implications of these findings for future Centers as SparkPoint expands?

---

[1] The original evaluation questions were framed around SparkPoint sites, rather than Centers. We changed the evaluation's framing to Centers after finding that all sites operated as extensions of their Center, rather than as independent entities. Furthermore, there are no site-specific goals and most Centers do not have site-specific staff.

[2] This evaluation question was originally stated as "What are the common characteristics of high-performing Centers?" We were not able to objectively determine which Centers are "high performing" due to data limitations (see page 12). Instead, we focused on capturing promising practices and lessons learned from all Centers.

Non-Financial Outcomes

Currently, SparkPoint Centers collect information about participants' engagement with different services and their household financial health through well-defined financial metrics (i.e., achieving 5% and 30% progress in income, savings, credit, and debt, as well as metrics of financial stability, success, prosperity). In addition, UWBA has identified potential non-financial outcomes for participants and their families, such as community college persistence, academic and health outcomes for participants and their children, and housing stability. UWBA has developed metrics related to some of these non-financial outcomes, but to date, the Centers have not been able to collect complete data on these metrics.

In this report, we identify non-financial outcomes that clients experience from participating in SparkPoint. We expand on the non-financial outcomes already identified by UWBA, and also propose additional non-financial outcomes identified by staff and clients. Finally, we recommend how to better collect meaningful data about these non-financial outcomes for participants and their families.

Data collection and reporting was guided by these questions:

- How can SparkPoint better quantify and track its non-financial benefits?
  - How do stakeholders describe the non-financial benefits of SparkPoint?
  - In what ways can sites track these benefits based on available data?

Data Sources

We used an assortment of evaluation activities to collect data from a variety of perspectives (Table 2).

To identify model typologies, we conducted a document review of SparkPoint Centers' applications and materials related to intended program implementation and analyzed data from the Efforts to Outcomes (ETO) database. We also interviewed UWBA staff to better understand contextual factors about Centers' performance as reported by ETO data, progress for fiscal year 2018, and potential defining Center characteristics. We conducted a focus group with SparkPoint Directors about the different ways the SparkPoint model is implemented at their Centers and what drives their challenges and successes. We also conducted a focus group with SparkPoint Coaches and Site Coordinators to get their perspective on how SparkPoint is implemented. To further understand the intricacies of each Centers' implementation, we interviewed each Center's Site Coordinator(s).

To identify non-financial outcomes, we conducted two focus groups with clients to learn how SparkPoint has impacted their lives. In addition, we asked SparkPoint Coaches and Site Coordinators about the ways clients benefit from SparkPoint. As a complement to these perspectives, we conducted a literature review of non-financial outcomes, metrics, and data collection strategies used by similar programs to identify successful strategies that can be replicated by SparkPoint.

Terms used throughout this report:

- **SparkPoint Director:** Responsible for overseeing the entire SparkPoint program, often including vision setting and supervision of the Site Coordinator and Coaches.
- **SparkPoint Site Coordinator:** Responsible for the day-to-day coordination of all SparkPoint services.
- **SparkPoint Coach:** Works directly with clients in coaching sessions or workshops.
- **Lead agency:** The organization hosting the SparkPoint program. Typically, a nonprofit, governmental, or educational organization.
- **SparkPoint leadership:** Typically includes the SparkPoint Director and SparkPoint Site Coordinator.
- **Lead agency leadership:** Typically includes the Executive Director, Board, or Program Director of the lead agency, who are involved in all of the lead agency's work, with SparkPoint as one of those programs or initiatives.

Depending on the size and structure of the Center, SparkPoint staffs' roles and responsibilities may vary. For example, at some smaller Centers, the SparkPoint Site Coordinator also does coaching. Furthermore, sometimes there is not a division between SparkPoint leadership and lead agency leadership, as not all Centers have staff specifically dedicated to SparkPoint.

TABLE 2. EVALUATION DATA COLLECTION ACTIVITIES

DATA SOURCE	COLLECTION TIMEFRAME	EVALUATION FOCUS
Document Review	Sep – Nov 2017	Model typology
Efforts to Outcomes (ETO) Data Analysis	Jul 2015 – June 2017	Model typology
UWBA Staff Interview	Dec 2017	Model typology
SparkPoint Directors Focus Group	Jan 2018	Model typology
SparkPoint Coaches/Site Coordinator Focus Group	Jan 2018	Model typology Non-financial outcomes
SparkPoint Site Coordinator Interviews	Jan – Mar 2018	Model typology Non-financial outcomes
Follow-up SparkPoint Staff Interviews	Mar 2018	Model typology Non-financial outcomes
SparkPoint Client Focus Groups	Mar 2018	Non-financial outcomes
Literature Review	Jan – Mar 2018	Non-financial outcomes

Data Limitations

While the evaluation incorporated many perspectives (SparkPoint Directors, Site Coordinators, Coaches, and Clients), not all Centers were represented at each focus group. We balanced this by interviewing at least one staff member from every Center, yet staff had varying levels of historical knowledge about their Center; some staff were recently hired and some staff had worked for SparkPoint for an extended period of time. Finally, ETO data limitations also impacted our analysis. We were not able to objectively identify Centers and/or model types with stronger outcomes. The ETO data available for this evaluation was from July 2015 – June 2017, rather than this current year. Four Centers did not have complete ETO data available during this time period due to their early stage of development and/or data collection challenges. Additionally, we were limited in the conclusions we could draw related to the specific mix of services offered at each Center because of incomplete and inconsistent service data. Some Centers did not have access to service data from some of their partners and Centers entered services in different ways. When available, we used ETO data as a complement to our qualitative data sources.

MODEL TYPOLOGY

UWBA funds a diverse array of mission-driven organizations to implement SparkPoint Centers in their respective communities. All Centers share the common goal of supporting individuals and families on their paths towards financial prosperity and provide the required aspects of the SparkPoint model.[3] While the exact mix of services varies by Center, all Centers primarily provide services related to finances, and also provide benefits access and workforce/education services. Nearly all Centers primarily provide these services through one-on-one coaching, with a secondary focus on group workshops.[4]

However, Centers use varying strategies to implement these services, drawing on local resources and priorities. Our evaluation identified these variations by categorizing and coding differences, similarities, and themes from the data.

We identified five programmatic elements with the most variation:[5]

1. **Priority** - How is SparkPoint integrated/prioritized into the lead agency's current work? Is it the main focus or an add-on to other services?
2. **Emphasis on Recruitment or Retention** – How much effort does the Center focus on recruiting new SparkPoint participants compared to the effort it makes converting participants to clients and retaining them?
3. **SparkPoint Service Providers** – What proportion of the SparkPoint services are provided by lead agency staff compared to partner staff?
4. **Primary Use of Partners** – What is the primary way the Center uses partners? Service provision? Vision setting? Recruitment channels?
5. **Vision Setting** – Who sets the vision for the Center? SparkPoint leadership? Lead agency leadership? Partners?

We found that the structure of the lead agency was a key driver in determining how the Center approached the programmatic elements listed above. We classified each Center into one of the following model types based on the structure of its lead agency:

---

[3] See Appendix A for the required elements of the SparkPoint model.

[4] SparkPoint Community School sites tend to provide more group workshops than other sites because of Parent University. This is most extreme for Redwood City where participation in SparkPoint group cohorts outnumbers one-on-one coaching sessions.

[5] We considered other factors that ended up not varying much between Centers or not varying in a way that affected client experience, client outcomes, and/or Center sustainability. These factors included: site physical location, target audience, specific mix of services, and relationship between Centers and their satellite sites.

Single Lead Agency

There is one lead agency with defined SparkPoint staff; partners are used for recruitment and/or service provision.

Powerhouse Multi-service Agency

One large agency provides most SparkPoint services by lead agency staff; SparkPoint is heavily integrated into the lead agency's non-SparkPoint services, programs, and initiatives.

Coalition of Lead Agencies

Multiple agencies share responsibility for SparkPoint vision setting and/or service provision.

School District or Community College District

Lead agency is a school or community college district that oversees SparkPoint at multiple schools or community colleges.

Community College

SparkPoint is offered at a specific community college, and all authority and vision setting comes from the college's staff.

This section begins with an at-a-glance summary of the programmatic elements associated with each model type (Table 3). Next, it includes detailed profiles of each model type, including general characteristics of the type, and specific ways that Centers exemplify the programmatic elements. Finally, it concludes with recommendations based on type and for SparkPoint overall.

In Table 3, each programmatic element is represented by one or two icons that indicate the primary focus for the type as a whole.

Elements with two icons for one programmatic element indicates that there is roughly a balance between the two icon categories. For example, if there are icons for "SparkPoint leadership" and "Partners" within the "Vision setting" element, that means that all Centers in this type utilize both SparkPoint leadership and Partners in setting their vision.

The one exception is for the "Priority" element for the Powerhouse Multi-service Agency, where there is a slash indicating that the two Centers in this type did not align. More details are included in the subsequent profiles of the model type.

TABLE 3. OVERVIEW OF PROGRAMMATIC ELEMENTS FOR EACH MODEL TYPE

Model Type	Priority	Emphasis on Recruitment or Retention	SparkPoint Service Providers	Primary Use of Partners	Vision Setting
Single Lead Agency (Fremont, Napa, Marin)	SparkPoint	Retention	Lead Agency & Partners	Services & Recruitment	SparkPoint Leadership
Powerhouse Multi-service Agency (Oakland, San Francisco)	Lead Agency (*SF*) / Lead Agency & SparkPoint (*Oak*)	Recruitment	Lead Agency	Services	Lead Agency Leadership
Coalition of Lead Agencies (Contra Costa, Solano)	SparkPoint	Retention	Partners	Services & Vision	SparkPoint Leadership & Partners
School District or Community College District (Redwood City, San Jose)	Lead Agency & SparkPoint	Recruitment & Retention	Lead Agency & Partners	Services	SparkPoint Leadership & Lead Agency Leadership
Community College (Cañada, Skyline)	SparkPoint	Retention	Lead Agency	Services	SparkPoint Leadership

Single Lead Agency

Centers: Fremont, Napa, Marin

Description:

There is one clear lead agency with defined SparkPoint staff. This agency relies on partners for recruitment and/or service provision.

Programmatic Elements:

Priority
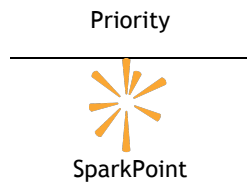
SparkPoint

At these Centers, there are staff designated specifically to SparkPoint programming. Fremont and Marin have clearly defined SparkPoint departments that implement the SparkPoint model as its own initiative within their larger organization. SparkPoint staff at Napa are dedicated to SparkPoint, though they present SparkPoint as a service of the larger Family Resource Center in a way that creates a seamless, approachable experience for clients.

Emphasis on Recruitment or Retention

Retention
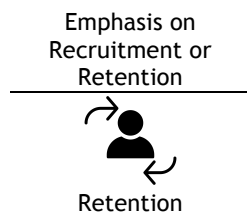
Like all SparkPoint Centers, these Centers will not turn away anyone interested in services. But, unlike some Centers, they first build relationships with participants to see if the individual has the motivation and capacity to become a SparkPoint client. To encourage client retention, Napa and Marin reach out to clients at regular intervals. Fremont strategically requires SparkPoint retention for eligibility in its incentive programs (e.g., Peer Lending Circles, matched savings programs, and housing subsidy programs).

SparkPoint Service Providers

Partners & Lead Agency
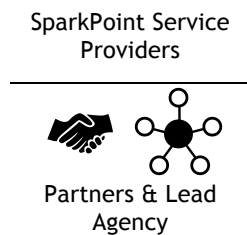
While many SparkPoint services are provided by lead agency staff, Centers work with partners to provide a full array of services. Napa has representatives from the County come onsite regularly to provide services related to benefits access and workforce development. Marin uses partners for internship placements and its food pantry. Fremont uses partners to provide services related to housing, employment, and social services. Fremont convenes all partners monthly for case consultation and coordination meetings.

Primary Use of Partners

Services & Recruitment
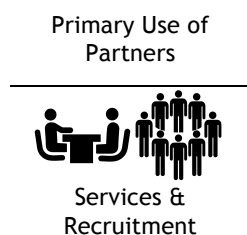
Partners are primarily used to provide services and recruitment assistance. All Centers use partners to provide SparkPoint services. Fremont and Marin also heavily rely on partners to refer potential clients to SparkPoint. As one staff member noted, "We rely on partners for referrals. SparkPoint does not have name recognition on its own."

| Vision Setting | SparkPoint leadership drives the vision for these Centers. They might incorporate input from lead agency leadership and partners, but the day-to-day SparkPoint staff overwhelmingly drive the vision. |

SparkPoint
Leadership

Strengths of this type:

- Staff specifically dedicated to SparkPoint ensure stronger fidelity to the model since they are not merging it with other efforts.
- Relationships with partners ensures a wider array of services and outreach efforts.
- An emphasis on retention ensures that clients are consistently participating in SparkPoint services and working towards their goals. It also means that the program can track client outcomes and financial progress.

Challenge of this type:

- Partners that provide services are based offsite. Therefore, SparkPoint staff are not able to coordinate or communicate with partner staff as easily as with colleagues from the lead agency.

Powerhouse Multi-Service Agency

Centers: Oakland, San Francisco

Description:

The lead agency is one large agency that provides most SparkPoint services in-house by lead agency staff. SparkPoint is heavily integrated into the lead agency's non-SparkPoint services, programs, and initiatives.

Programmatic Elements:

Priority

Lead Agency (*SF*) /
Lead Agency &
SparkPoint (*Oak*)
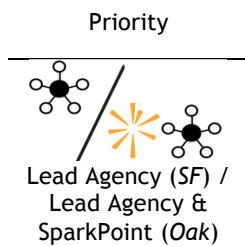
For both Centers in this model type, SparkPoint is used as a tool to support the lead agencies' other work. For San Francisco, the priority is exclusively on the existing asset building work at MEDA, the SparkPoint San Francisco lead agency. The San Francisco Center does not use the SparkPoint branding/identity with clients but rather considers SparkPoint as part of the larger work being done by its 18-person asset building team. As a staff member said, "The SparkPoint initiative fit into what MEDA was already doing, rather than MEDA needing to acclimate to what SparkPoint called for." Historically, Oakland's priority was SparkPoint. Oakland has a dedicated SparkPoint Center at the Eastmont Town Center. However, Oakland's priorities are shifting to incorporate SparkPoint into the lead agency's larger place-based initiatives and neighborhood coalitions through satellite sites rather than dedicated SparkPoint locations.

Emphasis on Recruitment or Retention
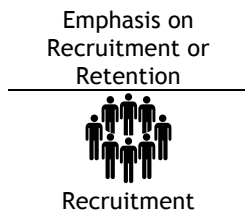
Recruitment

Both Centers in this model type have high levels of recruitment since SparkPoint is woven into their outreach for the lead agencies' other programs. While these Centers recruit a large number of SparkPoint participants, the proportion of participants retained is relatively low compared to Centers in other types. Because recruitment efforts aren't targeted specifically for SparkPoint, not all recruited participants have the motivation or capacity to become a SparkPoint client. Furthermore, because these Centers recruit so many people, staff may not have the capacity to develop the high-contact relationships needed to support retention.

SparkPoint Service Providers
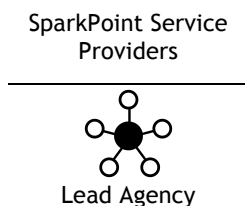
Lead Agency

Nearly all SparkPoint services are provided by lead agency staff. Oakland does use partners for some of its financial and workforce coaching and in San Francisco, one partner provides legal services. Unlike most other SparkPoint lead agencies, MEDA has its own in-house workforce training programs.

| Primary Use of Partners | Partners, if they exist at all, primarily provide services. Oakland's partner organizations also provide some input on the SparkPoint vision, but their main use is to provide services. |

Services

| Vision Setting | Lead agency leadership is the primary group setting the vision for SparkPoint since they incorporate SparkPoint as a component of the organization's larger initiatives. Oakland also incorporates some vision input from SparkPoint staff and partner organizations through its Steering Committee structure. |

Lead Agency Leadership

Strengths of this type:

- SparkPoint recruitment is strong when it is integrated with larger, pre-existing outreach channels. This is especially true when SparkPoint is introduced to potential clients through trusted contacts and neighborhood coalitions.
- Clients can receive a variety of services (both SparkPoint and non-SparkPoint) through a single staff contact since the lead agency provides a wide variety of services in-house.

Challenges of this type:

- It can be more challenging for the Center to meet the required elements of the SparkPoint model (see Appendix A: Required Elements of SparkPoint Model) since SparkPoint is adapted to fit into the lead agency's other programs and initiatives. For instance, agencies might track client outcomes in their own database which can be difficult to transfer back into the SparkPoint database.
- When nearly all implementation decisions are made by a single lead agency, SparkPoint can lose the diversity of multiple perspectives from different agencies in the community.

Coalition of Lead Agencies

Centers: Contra Costa, Solano

Description:

Centers run by a coalition of lead agencies have multiple agencies that share responsibility for vision setting and/or service provision. While there might be a single official lead agency, SparkPoint is considered a shared effort held by multiple agencies.

Programmatic Elements:

Priority
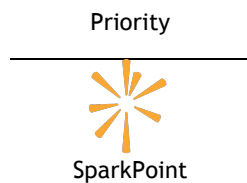
SparkPoint

For these Centers, SparkPoint is inherently the priority since SparkPoint is its own entity rather than embedded into one lead agency. Clients and staff identify with the SparkPoint program.

Emphasis on Recruitment or Retention
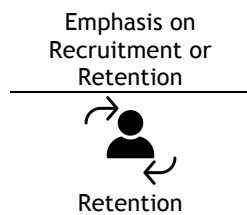
Retention

Both Centers with this model type emphasize retention by focusing on one-on-one coaching services rather than workshops. Both Centers cite warm hand-offs between SparkPoint staff and partners as a key strategy that supports retention. Previously, Contra Costa used a SparkPoint-readiness screening tool. However, now staff more implicitly determine whether someone is SparkPoint-ready during individual client intake meetings. This new approach might broaden its recruitment efforts by also including individuals who may not be traditionally SparkPoint-ready, but are able to engage in some services.

SparkPoint Service Providers

Partners

Most SparkPoint services are provided by coaches from a variety of partner agencies based on their expertise. The lead agencies provide the Site Coordinators and the administrative backbone.

Primary Use of Partners

Services & Vision

Partners provide all coaching services and are involved in setting or providing input on the vision for SparkPoint. Partners are included on both the Contra Costa and Solano Steering Committees.

Vision Setting

SparkPoint
Leadership &
Partners

As a coalition, no single lead agency sets the vision. Most of Solano's vision comes from its Steering Committee, which includes SparkPoint leadership and partners. At Contra Costa, partners played a large role in vision setting when the Center was new. Now, the vision is primarily set by the SparkPoint Director, with input from staff and partners.

Strengths of this type:

- These Centers recognize that one agency cannot be an expert in every service, so they rely on other agencies with specific expertise to come together to form one SparkPoint Center with an array of services.
- SparkPoint is a more sustainable program when it does not rely on the capacity and funding of one particular agency.
- The coalition structure supports retention efforts since the seamless integration between partners ensures that clients do not fall through the cracks.

Challenges of this type:

- SparkPoint Coordinators and Directors do not have direct supervision and authority over coaches who work for different agencies. This can create management challenges since Directors and Coordinators do not oversee performance reviews for coaches, but are responsible for coach outcomes.
- Managing partnerships requires significant staff investment in coordination and communication. One staff member noted that some Centers might need "UWBA to be much more engaged in facilitating the conversation between partners and help make sure the partnerships are healthy."

School District or Community College District

Centers: Redwood City, San Jose

Description:

The lead agency is a school or community college district that oversees SparkPoint at multiple schools or community colleges. The level of implementation at specific sites may vary within the district. The lead agency has an interest in serving its specific population of students and families within the district, though it often also serves the community at large.

Programmatic Elements:

Priority

Lead Agency & SparkPoint
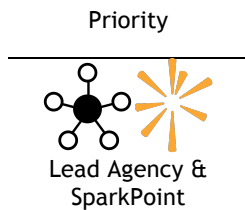
For these Centers, the priority is balanced between the district's existing priorities and initiatives and SparkPoint, as SparkPoint is used as an intentional strategy to advance larger district-level initiatives. Redwood City has one staff member dedicated to implementing the SparkPoint program as part of a larger family engagement initiative within the Redwood City School District. This Center embeds SparkPoint services into their work with families. Similarly, San Jose has one staff member dedicated to implementing the SparkPoint program as a service of the San Jose Evergreen Community College District's Workforce Institute. Within the district, each school's transition specialist has been trained to sign students up for SparkPoint coaching although, according to SparkPoint staff, the implementation has been inconsistent.

Emphasis on Recruitment or Retention

Recruitment & Retention
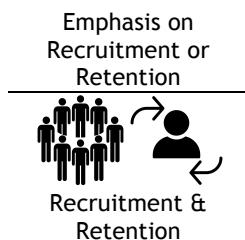
These Centers balance their efforts on recruitment and retention. Staff actively recruit families and individuals in the district to participate in SparkPoint services, and also focus on following up with clients to make sure they stay active in the program.

SparkPoint Service Providers

Lead Agency & Partners
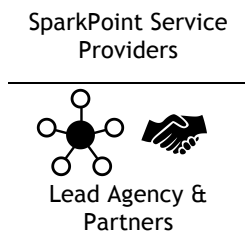
SparkPoint services are provided by both the lead agency and partners, with varying degrees of contribution. At Redwood City, the lead agency provides the majority of SparkPoint services, with some services provided by partners. At San Jose, partners provide the majority of services.

Primary Use of Partners

Services

Centers in this model type use partners for providing SparkPoint services. Redwood City partners with Able Works to provide some of the one-on-one coaching and to run some of the SparkPoint cohorts. San Jose's financial coaches come from partner agencies, in addition to a partner that does benefits enrollment and a partner that runs the food bank.

Vision Setting

SparkPoint Leadership & Lead Agency Leadership

The vision for SparkPoint is driven by SparkPoint staff and leadership from the school or community college district. Redwood City's vision is set by the SparkPoint Director and other district staff members, with some input from partners. Implementation decisions at San Jose have to be approved by the lead agency leadership, the college board. It is important to note that San Jose is a very new Center, and Redwood City has recently made structural changes to incorporate partners into their Steering Committee. Therefore, these trends in vision setting may shift.

Strengths of this type:

- Since the lead agency is a district, SparkPoint staff can access district data related to their clients (e.g., GPA, attendance, test scores, and enrollment data).
- SparkPoint has a wider reach than if it were at a single school or college since the district can bring SparkPoint to multiple sites.

Challenge of this type:

- Because SparkPoint is a district-level initiative, there may not be buy-in from the specific school or college site that houses SparkPoint. SparkPoint staff may spend a lot of time trying to convince site staff about the services and benefits of the program. As one staff member says, "[I have focused on] informing faculty and staff about our services and what are we doing. It all happened extremely fast without fair warning, and they weren't eased into what this SparkPoint thing is. It was like 'it's here and you have to love it' so there was a little push back. I spent a lot of time trying to get people to feel that we are great, and we're trying to make their job easier."

Community College

Centers: Cañada, Skyline

Description:

While the Center's lead agency is technically the community college district, these Centers are distinct from the "School District or Community College District" type. All SparkPoint design and implementation decisions are made at the college, rather than the district, level. While Skyline and Cañada are both sites within the San Mateo County Community College District, they operate independently. The vision is set and nearly all services are provided by college staff, though some staff are specifically devoted to SparkPoint and others are from other college departments.

Programmatic Elements:

Priority

SparkPoint

At these Centers, there are staff designated specifically to SparkPoint programming. There are clearly defined SparkPoint departments at the college that implement the SparkPoint model. While SparkPoint staff are employees of the college and they participate in non-SparkPoint committees and responsibilities, their priority is the SparkPoint program.

Emphasis on Recruitment or Retention

Retention

While anyone is welcomed to participate in SparkPoint services, Centers with this model type focus on serving clients who are SparkPoint-ready. Staff only track a client in ETO if they return for services multiple times and demonstrate that they are committed to SparkPoint. To encourage client retention, staff focus on building rapport, following a steady appointment routine, and making reminder calls. At Skyline, retention is also supported by requiring select students to engage in financial coaching as a condition of their program or grant participation.

SparkPoint Service Providers

Lead Agency

Nearly all SparkPoint services are provided by staff at the community college site, either by SparkPoint staff or by staff from other departments at the college. Cañada and Skyline's financial coaches meet with clients on campus. At Cañada, career counselors at the college work with SparkPoint clients to find internship programs and jobs. At Skyline, SparkPoint staff refer to the career services department at the college or to the NOVA Job Center, both services provided by the college.

Primary Use of Partners	Centers primarily partner with other departments within the college and rarely use external partners. In fact, college rules at Cañada make it difficult for outside agencies to provide services on campus. When partners exist, they primarily provide services. For both Cañada and Skyline, the food bank is a SparkPoint service provided by an external partner agency.
Services	

Vision Setting	SparkPoint staff drive the vision for these Centers. These Centers do have Steering Committees, which include lead agency leadership and partners. However, their Steering Committees have limited input since they only meet once or twice a year.
SparkPoint Leadership	

Strengths of this type:

- With nearly all SparkPoint services provided by the college, there is a unified place for students and community members to receive services.
- Since SparkPoint staff are district employees, they can access district data related to their clients (e.g., GPA, enrollment, and completion data).

Challenges of this type:

- Funding for permanent staff positions at community colleges is limited. Some staff positions are short term and temporary; these positions do not receive benefits, paid-time-off, or holidays. This employment structure contributes to frequent staff turnover and limited ability for these staff to provide services.
- SparkPoint staff have multiple projects, committees and responsibilities at the college that may not be directly related to SparkPoint. These responsibilities take up time so they can't dedicate their time to providing coaching services. As a staff member said, "I'm spending 10-15 hours doing financial coaching and the rest is the other million things that come with working at community colleges."
- Some college career services are only available to enrolled students, which means that SparkPoint clients from the community cannot access them.

Recommendations

The UWBA team continues to refine SparkPoint best practices and expectations based on the learning from each evaluation. We suggest UWBA consider the following recommendations as they embark on this process.

Recommendations for Future Centers Based on Types

Different model types have different strengths and challenges. Based on our understanding of UWBA's current priorities, we suggest UWBA consider the following model types when selecting future Centers. UWBA has multiple priorities and not all of them were covered in this evaluation. We present these recommendations based on the key priorities that emerged in this evaluation, highlighting the model types most likely to align with each priority.

Clients align with UWBA's definition of SparkPoint-ready
- *Single Lead Agencies*
- *Coalitions of Lead Agencies*

UWBA considers clients to be SparkPoint-ready when they are not in crisis and can commit to working with a coach on a long-term basis. These types of Centers focus their efforts on individuals who are more likely to be SparkPoint-ready. They do this through intentional recruitment strategies and thoughtful relationship building. While these Centers might serve lower numbers of participants compared to other Centers, they see higher retention patterns of converting participants to measurable clients.

Incorporate partners in SparkPoint
- *Single Lead Agencies*
- *Coalitions of Lead Agencies*
- *School District or Community College Districts*

UWBA sees the use of partners as an important way Centers can provide a wider variety of services, expertise, and input. These types of Centers are more likely to include partners since they do not have all of the expertise in-house and they are not prevented from bringing in outside agencies (e.g. specific community college policies).

Access to student-level data
- *School District or Community College Districts*
- *Community Colleges*

UWBA values student-level data (such as attendance, grades, and graduation) as a way to measure a more holistic view of clients' progress. In these types, SparkPoint staff are district employees. Thus, they are able to access district data related to their clients much more easily than SparkPoint staff who only partner with schools and/or districts. For example, Skyline has used this data to look at community college persistence rates for their clients.

Recommendations for Centers - Applicable to All Types

Throughout our evaluation, promising practices and lessons emerged that are applicable to all Centers, regardless of model type. We suggest UWBA encourage these practices at current and future Centers.

Staff Supports:

Invest in staff training, professional development, and internal communication structures.

Providing staff with ongoing professional development and training opportunities supports staff retention as well as effective work with clients. As staff often come to work for SparkPoint from a variety of backgrounds, one staff member said that "Training is very important so everyone feels they are operating from the same playing field." Some Centers have supported staff by holding regular staff meetings to discuss client progress, brainstorm ideas about supporting clients, review data collection progress and issues, and discuss any other topics related to their work. Centers with multiple sites have started to cross-train their staff so they can fill in at other sites, which both supports staff in their professional development and supports the sustainability of each site.

Create a staff manual to effectively onboard new staff.

Though staff transitions are very common at SparkPoint Centers, very few Centers have a SparkPoint manual or any official onboarding process to assist in transitioning new staff to their role. Because there are so many moving parts of a SparkPoint Center, there is a lot of information to impart to a new staff member. However, some Centers noted that their practices change frequently, which makes it hard to keep written documents up-to-date. It is also challenging to find the time to write an in-depth manual. Still, several Centers stated that a Center-specific operating manual would be helpful. For Centers that have experienced significant staff transition, stability and historical knowledge from other staff members and partner staff have been essential in onboarding new staff members.

Client Supports:

Emphasize the importance of relationship building.

Staff-client rapport and relationships was mentioned as a key influence on client retention and client progress on their goals. One staff member said, "One of the biggest drawing points is the coaches and relationship that they develop with their [clients] over time. They have [clients] that just come back to say 'hi' and get a hug. They enjoy that, that keeps them coming back and keeps them encouraged about the work they are doing to change their lives." SparkPoint staff emphasized that a trusting relationship with a coach is a precursor to feel comfortable diving into the process of financial coaching.

Support clients through staff transitions.

Because staff-client relationships are so integral to the clients' success, staff transition can be particularly challenging for clients. A staff transition plan helps clients to feel secure transitioning to a new coach. Centers that have experienced smooth staff transitions prioritized a client-centered approach in helping clients adjust to new staff members. As one staff member explained, "When [one of our coaches] decided to leave, we didn't just announce it to the clients. [The coach] was able to schedule a one-on-one check in meeting with her clients, and she talked to them in person and told them. She said that 'so-and-so is coming, you're going to meet her.'" It is also helpful to reassure clients that there are other staff members that are the same, even in the midst of other transitions. One staff member said, "When [clients] walk in, even if they don't see someone, they see someone else they know. We reassure them and introduce them to the new person." Furthermore, a structured program supports continuity and security for clients. As one staff member said, "Having such a structured model is helpful in mitigating transition because the procedures or protocols or flow is the same for the client, so they are familiar with it."

Hire former clients as staff.

Some Centers have hired former clients as SparkPoint staff members. This practice empowers the former client and provides them with a great job opportunity, encourages current clients to work towards their own goals, and helps build community between SparkPoint staff and clients. One staff member said, "We have a very dynamic office manager who was a SparkPoint member at one point and is a great spokesperson for the program."

Promising Practices – Spotlight on Fremont and Solano

SparkPoint Fremont and SparkPoint Solano met most of their Centers' client financial outcome goals in 2015-16 and 2016-17. We asked staff at these Centers to share what they think made their Centers successful.

SparkPoint Fremont:

- **Staff meet often:** The SparkPoint Director, Coordinator, Financial Coaches, Database Manager, and Support Staff all meet weekly for one hour to check-in on how clients are doing and to troubleshoot any issues. This meeting ensures staff are all on the same page and have a place to get support if needed.
- **Partners participate in monthly client consultation meetings**: Fremont has found that regular, intentional meetings are an essential part of effectively working with partners. During these monthly meetings, the SparkPoint staff and partners share resources, provide updates, and discuss client case consultation. This keeps everyone informed of each other's work and allows everyone to work together as a group to troubleshoot any issues their clients are having.
- **Coaches make it easy for clients to stay in touch:** Coaches do regular follow-ups with clients to build rapport and help clients stay on track. Coaches make themselves available at whatever time and location works best for the client.
- **Incentive programs support retention**: Fremont has leveraged partnerships with incentive programs (e.g. Peer Lending Circles, matched savings programs, and housing subsidy programs) to support client retention and success. Recipients of these incentive programs are required to also be a SparkPoint client. As one staff member said, "If you're in the Peer Lending Circle or the temporary housing program, you have to be a SparkPoint client and that gives us a way to track them over time."

SparkPoint Solano:

- **Nearly all services are one-on-one and focused on core SparkPoint services**: Solano provides a focused offering of core one-on-one SparkPoint services. As one staff member noted, "We only have a couple of things we do and we do them really well." She noted they do not have a food pantry or other more general recruitment tools, with the exception of Parent University. Thus, individuals come to the Center specifically for financial services so they are self-screening based on fit.
- **Partners are well-integrated:** Partners work closely together to create a unified SparkPoint experience for clients. Lead agency staff and partner staff communicate with each other regularly. This communication is facilitated by the co-location of their services. They are sitting next to each other in the same building so it is easy to share tips and insights. Representatives from each partner meet monthly at Steering Committee meetings. This Steering Committee collaboratively sets the visions for the Center.
- **Partners are stable:** The mix of partners has been relatively stable. The SparkPoint Coordinator says this continuity of partners has been helpful during staff transitions; even if specific staff members have left, the overall partner infrastructure has not changed for clients.

Recommendations for UWBA - Applicable to All Types

Though it was not the focus of our evaluation, several themes emerged about how UWBA could continue to support Centers. We suggest UWBA consider providing the following types of support.

Continue opportunities for Centers to share and learn from each other.

SparkPoint staff benefit greatly from the opportunity to meet with other SparkPoint Centers to hear about their approaches, best practices, and challenges. They look forward to UWBA events, like Learning Circles, and would like to have these opportunities more frequently. One staff member noted, "We're appreciative of any and of all of the things that UWBA does to connect us with other SparkPoint Centers. We love to meet with them, share best practices and challenges."

Set clear expectations about SparkPoint's target audience.

Historically, UWBA has considered clients to be SparkPoint-ready when they are not in crisis and can commit to working with a coach on a long-term basis. Yet, SparkPoint staff have varying definitions of what it means to "be in crisis" and whether people who are not SparkPoint-ready should still be encouraged to participate in some of SparkPoint's services. Furthermore, some staff members at Centers and UWBA have questioned whether the SparkPoint-ready concept is still relevant in today's economy in the Bay Area where many people are experiencing some level of housing or employment crisis. One SparkPoint staff member described the original vision of SparkPoint as "working with people who are 'making it' but not really getting ahead, and SparkPoint was to help them grow into being self-sustaining. The prosperity level was where everything was focused. The reality is that we've never attracted the kind of client for whom that is in reasonable reach." Instead, SparkPoint is "working with people with much bigger financial challenges, so the sites are providing services at the lower end of the metrics: getting people to the stability mark of having a job, having a savings account with *something* in it, having a credit score of at least 600. Those are the metrics that we're able to achieve based on the clients we're able to work with."

We suggest UWBA clarify who they expect Centers to target and to what extent they can serve individuals outside of this target audience. If it is UWBA's intention to target individuals who already have some level of financial stability, we recommend UWBA support Centers in developing strategies to attract this type of audience. For instance, offering more services focused on bigger financial goals such as home-buying or saving for college would attract clients who have the capacity to reach these goals in the near future. In this case, it would also be important to encourage and enable Centers to have evenings and weekend hours so people with weekday jobs can participate.

Support Centers in navigating workforce training programs challenges.

The majority of Centers have found accessing effective and accessible workforce training programs challenging. Centers noted that their clients don't have the financial capacity to participate in an unpaid or lengthy training program; they need to have a paid job or are looking for immediate financial relief. Many training programs are held during the day, so clients can't have another day job simultaneously. Furthermore, many training programs have restrictive

participation requirements, lengthy application processes, and do not accept individuals without documentation, which have hindered many clients from participating.
Some Centers have found ways to connect clients to workforce support. Unlike other Centers, San Francisco has two in-house workforce training programs in addition to local partners with training programs in other sectors. Some Centers have focused on the workforce training opportunities that they can provide in-house, such as resume workshops, ESL and GED classes, and technology lessons (e.g. GoogleDrive, e-mail).

We suggest UWBA support Centers in learning from each other about ways they have navigated workforce challenges. Furthermore, we suggest UWBA consider how they can support Centers with building relationships with employers and incentivizing them to hire SparkPoint clients. As one SparkPoint staff member noted, "The client isn't getting these jobs because they don't have the skills or job experience yet, but only half the battle is getting them to that place. The other half is getting employers to hire those people."

NON-FINANCIAL OUTCOMES

SparkPoint Centers support individuals and families on their paths towards financial prosperity. Currently, SparkPoint Centers collect information about participants' engagement with different services and their household financial health through well-defined financial metrics (i.e., achieving 5% and 30% progress in income, savings, credit, and debt, as well as metrics of financial stability, success, prosperity). Through participating in SparkPoint, clients benefit beyond improved financial health. UWBA has identified potential non-financial outcomes for clients and their families, such as community college persistence, academic and health outcomes for clients and their children, and housing stability. UWBA has developed metrics related to some of these non-financial outcomes, but to date, Centers have not been able to collect complete data on these metrics.

Interviews and focus groups with SparkPoint staff and clients, as well as a literature review of similar programs, provided insights into the non-financial outcomes commonly experienced from participating in SparkPoint (Figure 2).[6] These non-financial outcomes are benefits in and of themselves; they also reinforce financial outcomes in a positive feedback loop. For example, a client who sets a financial goal is likely to feel empowered and is more likely to follow-through on the goal. When the goal is reached, the client feels even more empowered to set another goal.

These non-financial outcomes are categorized into short, intermediate, and long term outcomes. The short and intermediate term outcomes are considered direct outcomes, as the outcomes can be directly attributed to clients' participation in SparkPoint. The long term outcomes are considered contributory outcomes, meaning that participation in SparkPoint can *contribute* to, but is not wholly responsible for, the development of these outcomes.

- *Short Term Outcomes*: The act of identifying goals, creating action plans, and tracking progress makes clients feel **empowered**, **knowledgeable**, and **less stressed**. We consider these as short term outcomes because many clients experience them soon after starting SparkPoint.
- *Intermediate Term Outcomes*: Short term outcomes lead to additional non-financial outcomes, such as **community college persistence**, **improved family academic behaviors and mindsets**, and **increased ability to help others and engage in the community**. We consider these intermediate term outcomes because it takes longer for clients to experience them.
- *Long Term Outcomes*: SparkPoint's direct outcomes (both short term and intermediate term), along with other factors, contribute to long term non-financial outcomes, such as **improved academic outcomes for children, improved child health outcomes**, and **housing stability**.

---

[6] SparkPoint non-financial benefits are not limited to those included in this report. These outcomes were based on what was most widely cited in our evaluation and/or stated as a priority by UWBA.

In this section, we describe the evidence we found in support of SparkPoint's non-financial outcomes for participants and their families. We expand on the non-financial outcomes already identified by UWBA. We also propose additional non-financial outcomes identified by staff and clients. We then recommend how to better collect meaningful data about these outcomes.

FIGURE 2. OVERVIEW OF FINANCIAL AND NON-FINANCIAL OUTCOMES

DIRECT OUTCOMES
- track directly -

CONTRIBUTORY OUTCOMES
- show link -

Financial Outcomes

5% or 30% progress in income, credit, savings, or debt

SHORT TERM

Non-Financial Outcomes

- Increased empowerment
- Improved financial knowledge, attitudes, and behaviors
- Reduced stress and anxiety

Stability, Success, and Prosperity Metrics

INTERMEDIATE TERM

- Community College persistence
- Improved family academic behaviors and mindsets
- Increased ability to help others and engage in the community

Sustained financial prosperity for self and family

LONG TERM

- Improved academic outcomes for children
- Improved child health outcomes
- Housing stability

Direct Outcomes

Short Term Outcomes

INCREASED EMPOWERMENT

SparkPoint empowers clients to believe that they have the tools and ability to reach their goals and make desired changes in their lives. In focus groups, clients described how their work with SparkPoint has led to tangible financial changes. In turn, these changes have empowered them to set and achieve higher goals, both financially and personally. Clients indicated that since participating in SparkPoint, they have an increased sense of confidence, are better able to advocate for themselves, and have a stronger drive to succeed.

SparkPoint Coaches and staff mirrored clients' reflections. They, too, noted that they have seen an increase in clients' self-esteem, confidence, and self-advocacy.

"I can achieve goals that I didn't think could be achieved." - Client

"My coach gave me the confidence to be able to think that I could get it. I had it as a vision but I couldn't see it as a reality." – Client

"I have the courage to believe in myself. I can do anything I put my mind to. I will take the tools and knowledge I've received. I can reach my goals, I'll be there soon." – Client

IMPROVED FINANCIAL KNOWLEDGE, ATTITUDES TOWARDS FINANCES, FINANCIAL BEHAVIOR

While tangible financial changes can take time, SparkPoint clients experience more immediate positive changes in their financial attitude, knowledge, and behavior. Clients said they used to be afraid of or unaware of how to engage in healthy financial behaviors like checking their credit score. SparkPoint helps clients reduce that fear and improve their attitude towards their finances. Clients increase their knowledge about finances, such as tools to increase their credit score or open a savings account. Then, clients are able to apply that knowledge, engaging in behaviors to improve their financial situation, such as taking actions to improve their credit score or putting money into their savings account.

Staff concurred, with staff from several Centers citing increased knowledge of financial resources as one of SparkPoint's key benefits.

"I'm more focused on sticking to financial goals. Before I was like 'eh'. The importance of taking care of debt, sticking to goal, first goal and second. I'm more focused on trying to get debt and finances in order." – Client

"One of the biggest things that SparkPoint helped me with was getting rid of my fear of credit. My family didn't understand credit, they were in tons of debt. I heard things like credit cards are scams, I didn't know what they were. But [my SparkPoint Coaches] helped me understand what credit really is and the things that aren't true." – Client

"The way SparkPoint helped me…I knew about how to maintain [my money] well for the most part, but they showed me tips to boost my credit score in the last 6 months. Talking about checking and savings accounts, what to put in each month. What to shy away from spending on. They went through a whole list of finances that I wouldn't even think about. Little things like that that help you be aware of your finances and where exactly your money is going." – Client

"I'm different in the sense that I have direction in terms of my credit. I had some medical bills that messed it up. I didn't really know how to go about getting my credit score. So, I made an appointment. It gave me peace since I got my credit score. Now I really have peace. Now I'm just looking for my credit to get better and better." – Client

REDUCED STRESS AND ANXIETY

Clients have reduced stress and anxiety as a benefit of participating in SparkPoint. Clients described feeling peace of mind about their finances. For outstanding concerns about finances, clients feel reassured that they can use SparkPoint services to address their concerns.

SparkPoint Coaches and staff also shared that clients experience decreased stress, anxiety and depression as a result of participating in SparkPoint services. Research shows that this increased peace of mind can increase cognitive bandwidth, self-control, clarity of thinking, and improve sleep. This, in turn, can free up mental space to reinforce other positive outcomes.[a]

"I feel a lot lighter and less sad about not knowing how to get by." – Client

"Now that I have a little more [money] coming in, I'm not as stressed towards that." – Client

"I have seen parents decrease their stress/anxiety with our SparkPoint services" – SparkPoint Site Coordinator

Intermediate Term Outcomes

INCREASED COMMUNITY COLLEGE PERSISTENCE

For clients enrolled in community college, participating in SparkPoint made it easier to focus on and stay in school. Clients said SparkPoint increased their motivation to stay in school and their ability to spend their mental energy focusing on their schoolwork. As one client noted, "SparkPoint alleviated me from certain struggles and allowed me to focus on school." One client mentioned that participating in SparkPoint helped her maintain a higher GPA than she did previously.

SparkPoint staff at all community college sites observed an association between SparkPoint and increased college persistence. Staff noted that one of the primary reasons for having SparkPoint Centers at community colleges is to provide services to help students address financial barriers in order to stay in school, and ultimately complete their degree.

"I don't know if I could have continued with school, but everyone said you can do it! It really helped me a lot. I got motivation, I got financial help, the food pantry. I wasn't afraid." – Client

"From the school's perspective, part of their purpose for hosting us is that the workshops provide students with the financial literacy they need to stay in school. Financial literacy is the #1 reason students drop out. Retention is the biggest priority for the school." – SparkPoint Site Coordinator

"There's a focus [at our school] on increasing or addressing achievement gaps and not only looking at completion goals, but actually looking at persistence rates from term to term. Someone who starts in the fall and then has their car break down and can't fix it and has to drop out. Easiest way to look at that data is on persistence rates." – SparkPoint Director

IMPROVED FAMILY ACADEMIC BEHAVIORS AND MINDSETS

The 2016-17 SparkPoint evaluation, which was focused on SparkPoint Community School sites, found a connection between SparkPoint and improved family academic behaviors and mindsets, as well as family empowerment. Clients at SparkPoint Community Schools sites became more involved with their child's schools and teachers, and were more comfortable partnering with teachers and school staff to understand and promote their child's academic success. Furthermore, clients and staff reported that SparkPoint contributed to building a college-going culture within the family, and that parents looked into college savings plans since participating in SparkPoint. Thus, though there may not be a direct link between SparkPoint and observable changes in child's academic performance (see Improved Academic Outcomes for Children on page 38), there are underlying positive shifts in helping parents support their child in school.[b]

"Parents are more engaged. They are active in the sense that they're looking for ways to get involved in the school, trying to find ways to apply what they're learning. A lot of parents work minimum wage, but they're thinking ahead to saving for college, thinking about the future." – SparkPoint Site Coordinator

"Now we can focus on our kids' education, work 1 on 1 with them when they come home from school. We have the financial stability now, we have credit, if we did need to buy something we could. We can provide for our kids, we can talk to them about their future." – Client

INCREASED ABILITY TO HELP OTHERS AND ENGAGE IN THE COMMUNITY

With increased empowerment and knowledge about financial health, SparkPoint clients have an increased desire and ability to support their peers. In focus groups, clients frequently stated that they have shared information that they learned at SparkPoint with their families, friends, and peers. The act of sharing this information reinforces SparkPoint clients' increasing empowerment. They recognize that they hold important information that can benefit others that may be in similar situations to them before they started SparkPoint services.

Beyond SparkPoint, clients are more actively engaging in their communities. Clients are taking on leadership roles at their school or in the community, engaging in community service, and more generally thinking about how to use their experience to benefit others.

SparkPoint staff also recognized that clients share information. Many clients have referred others to SparkPoint by sharing how much SparkPoint has benefitted their lives.

"I work with kids, I want to empower them to think about finances and how they can start thinking about it. It made me think about ways that I can give back to my community. That's a benefit. When I'm empowered I can empower someone else and that helps your community grow. You start seeing things change, make the community stronger. I appreciate it." – Client

"I'll be going to the adult school to speak to people, that's where I started. Over there I know there are people who are scared how to make it financially with children and everything. I will be able to use my experience to impact their life." – Client

Contributory Outcomes

IMPROVED ACADEMIC OUTCOMES FOR CHILDREN

Research shows that financial stability contributes to improved academic outcomes for children in the long term.[c,d,e,f] Additionally, research indicates that SparkPoint's direct outcome of improved family academic behaviors and mindsets can also lead to improved academic outcomes for children.[g,h,i,j] We did not find evidence that supported a direct link between SparkPoint and tangible improvement's in clients' children's academic performance.[7] However, this is not surprising since it is difficult to track contributory outcomes directly.

IMPROVED CHILD HEALTH OUTCOMES

Research shows that financial instability and stress can have negative health outcomes on individuals and their children.[k,l] Improved child health was not widely cited as a direct outcome of SparkPoint, but this is to be expected for a contributory outcome. One client mentioned that she is encouraging her daughter to eat more fruits, which she gets from the food pantry at SparkPoint. One SparkPoint staff member noted that clients are able to access more cost-effective health insurance by signing up for MediCal through SparkPoint.

INCREASED HOUSING STABILITY

There is a clear relationship between financial security and housing stability: stable, affordable housing is a key part of financial security. Research has shown that financial education and coaching services, such as SparkPoint, can help individuals improve their financial security and decrease barriers to securing and maintaining stable housing.[m,n] Increased housing stability was not widely cited by staff and clients as a direct outcome of SparkPoint, however, it is one component of improved financial security that clients work towards as part of SparkPoint.

---

[7] In this year's data collection with SparkPoint staff and clients, improved child academic performance was only mentioned by one staff member as a direct benefit of SparkPoint. It is important to note, however, that the client focus groups were not at SparkPoint Community School sites, which serve the clients most likely to voice these benefits. Yet, in previous years' evaluations focused on SparkPoint Community School sites, interviews with client and staff did not indicate a direct link between SparkPoint and improved academic outcomes, nor was there sufficient academic data to draw generalizable conclusions about whether or not household financial improvements were correlated with child academic outcomes.

Recommendations

We recommend that UWBA consider tracking the identified non-financial outcomes to achieve a well-rounded view of clients' progress and experience in SparkPoint. As with all data collection, we suggest only adding metrics if there is a plan to use the data. If there is a clear plan – and staff and clients are clear about why data is being collected and how it will be used – there will likely be a higher response rate.[o] In the tracking recommendations below, we suggest ways each outcome could be tracked. We suggest looking at this as a menu of tracking options to be selected based on UWBA priorities.

Selection criteria

We selected these recommended outcomes – and how to best track them – based on the following criteria:

Focus data collection efforts on direct outcomes

We suggest focusing data collection efforts on the direct outcomes since SparkPoint can affect these outcomes in a measurable way soon after the client starts SparkPoint. These metrics can demonstrate the tangible ways clients benefit from SparkPoint in addition to the financial outcomes UWBA already tracks.

Link direct outcomes to research to show impact on contributory outcomes

We do not recommend tracking contributory outcomes directly as they are unlikely to detect measurable changes since these types of outcomes happen over a longer time frame and can be difficult to track. For example, staff reported attempts to access child-level data has been both time-consuming and not fruitful. Even in situations where child-level data is available, most of the children started out with strong attendance outcomes and no referrals, so it was not possible to measure improvement on those metrics.[b]

However, there is widespread research literature the demonstrates the links between SparkPoint's direct outcomes and contributory outcomes. For instance, research demonstrates that financial stability (direct outcome) is linked to improved child academic outcomes, child health outcomes, and housing stability (contributory outcomes). Additionally, improved family academic behaviors and mindsets (direct outcome) has also been linked to improved child academic outcomes (contributory outcome). This is an important way to communicate SparkPoint's impact and is used by other similar programs.[p,q,r]

Ensure tracking does not create an unreasonable burden for clients and/or staff

We recommend that any additional outcome measures be integrated into the existing program structure and data collection efforts to minimize the burden on clients and/or staff. Programs similar to SparkPoint have found it can be useful to integrate data collection into the coaching experience.[s] Survey items on the baseline and follow-up forms can serve as conversation starters and progress indicators that coaches can use in the moment.

Recommendations for Tracking Direct (Short and Intermediate Term) Outcomes

Increased Empowerment

Recommended way to track:
- *ETO fields for "client achieved their own financial goals"*
- *Self-report attitudinal items on baseline and follow-up forms (lower priority)*

Programs similar to SparkPoint most often measure empowerment through self-reported surveys and qualitative interviews.[t,u,v] We recommend that SparkPoint track empowerment in two ways. First, ETO already has fields (known as "efforts") that indicate if "client achieved their own financial goals." Since our client and staff data strongly suggested that empowerment is linked to meeting goals, this metric can serve as a proxy for empowerment. These fields within ETO are not currently completed consistently nor is it required for Centers to set Center-wide goals related to this metric. If UWBA decides to make this a standardized metric, we recommend that UWBA work with Centers to set clear expectations about how they should track it and how the resulting data will be used.

Second, if UWBA would like to track increased empowerment in more detail, we suggest that UWBA add a few questions on the baseline assessment and follow-up form that capture self-perceptions of confidence, efficacy, and well-being. NeighborWorks America developed an outcome framework and tools that measures these constructs for programs similar to SparkPoint. The *sense of well-being* survey includes items related to well-being and efficacy such as, "I feel that I am able to live to my full potential" and "I have a clear vision of what I want my family's future to look like." The *attitude toward financial situation* survey includes items related to confidence such as, "How confident are you about your financial future?" and "How do you feel that your finances in the future will be compared to your current financial situation?"[t]

Improved financial knowledge, attitudes, and behaviors

Recommended way to track:
- *Existing items on baseline and follow-up form and ETO fields*
- *Additional self-report attitudinal items on baseline and follow-up forms (lower priority)*

Programs similar to SparkPoint track outcomes on improved financial knowledge, attitudes, and behaviors through surveys and data collection as part of the coaching experience.[t,u,w] SparkPoint already tracks elements related to financial *knowledge* and *behaviors* on the baseline and follow-up forms, and as efforts in ETO. For instance, baseline and follow-up forms track the types of accounts the client has opened and whether or not they are aware of their credit score. The ETO impact report includes client milestones such as creating and maintaining a budget and establishing credit. These fields are not currently implemented consistently nor is it required for Centers to set Center-wide goals related to this metric. If UWBA decides to make this a standardized metric, we recommend working with Centers to set clear expectations about how they should track it and how the resulting data will be used.

SparkPoint does not currently track outcomes related to improved financial *attitudes*. If this is an area of interest, we recommend adding items to the baseline and follow-up forms from an established scale, such as the Consumer Financial Protection Bureau's Financial Well Being Scale[x] or the University of Wisconsin Madison, Center for Financial Security's Financial Capability Scale.[y]

Reduced Stress and Anxiety
Recommended way to track:
- *Self-report attitudinal item on baseline and follow-up forms*

Programs similar to SparkPoint track outcomes on reduced stress through self-reported surveys and interviews.[u, z, aa] SparkPoint does not currently track outcomes related to reduced stress and anxiety. If this is an area of interest, we suggest adding a survey item to the baseline and follow-up form asking clients to rate their own level of financial stress. The Urban Institute used a simple, yet effective, survey item asking participants to rate their own level of financial stress on a scale from 1 to 7 (with 7 being the highest).[u]

Community College Persistence
Recommended way to track:
- *Term to term enrollment from community college administrative data, if available*

College persistence is a commonly tracked outcome for postsecondary institutions.[bb,cc] It is defined in various ways, such as year-to-year persistence, term-to-term persistence, or the average length of time for a student to obtain a degree. All of these definitions rely on administrative data directly from the colleges for tracking.

We recommend UWBA track term-to-term college persistence (i.e., enrolling in two consecutive terms) since it is a common definition of persistence at the community college level. Additionally, this is one of the definitions of persistence used by Skyline and Cañada Community Colleges.[dd,ee] SparkPoint staff at Skyline already track this metric by annually monitoring persistence rates for their clients. They have used this data to understand how persistence rates correlate with their different levels of services and to explain SparkPoint benefits to faculty and educators.

We recommend only collecting this data for clients at SparkPoint Centers that have established relationships with the community college's research office. For example, as community college employees, SparkPoint staff at Skyline have permission to access this data by submitting a request to Skyline's research office. Skyline staff noted that not all community colleges have research offices and/or simple ways to submit requests, so the experience could be different at a different setting.

Improved family academic behaviors and mindsets

Recommended way to track:

- *Existing items on parent survey baseline and follow-up forms*
- *Additional self-report items on parent survey baseline and follow-up forms related to family college-going culture (lower priority)*

Programs similar to SparkPoint track outcomes related to family academic behaviors and mindsets through self-reported surveys.[ff] SparkPoint already has survey items related to these concepts on the 2Gen parent survey baseline and follow-up forms. We recommend UWBA continue using these parent survey items and consider adding more survey items to collect more in-depth information. For instance, there currently are not survey items related to a family's improved college-going culture, yet clients and staff frequently reported this as a key element of how clients experienced this outcome.

Increased ability to help others and engage in the community

Recommended way to track:

- *Self-report attitudinal and behavior items on baseline and follow-up forms*

Programs similar to SparkPoint most often measure this concept through self-reported surveys.[ff] We suggest adding survey items to the follow-up form related to sharing SparkPoint knowledge with others, increased confidence related to helping others, and increased community engagement. For community engagement, we suggest using survey items from the *Civic Engagement and Political Participation* survey NeighborWorks America developed for programs similar to SparkPoint. This includes items such as, "I participated in a neighborhood association, a community civic organization, or a community event or activity" and "I became involved in community affairs, civic activities, or political issues."[t]

LOOKING AHEAD

The UWBA team continues to refine the SparkPoint model based on the learning from each evaluation and program cycle.

Based on the model typology aspect of this evaluation, we suggest UWBA utilize the described model typology and recommendations to support existing SparkPoint Centers, and as considerations when selecting future Centers. Depending on UWBA's priorities, certain model types may be better suited to implement SparkPoint. Though Centers use varying strategies and resources, all Centers are deeply committed to serving their clients, and are making a positive impact in their community.

Based on the non-financial outcomes aspects of this evaluation, we suggest UWBA consider developing a plan to track a selection of the identified non-financial outcomes in addition to the existing financial metrics. Clients and staff celebrated numerous ways that SparkPoint has profoundly benefited clients' lives, including reduced stress, increased empowerment, and positive changes in financial attitude, knowledge, and behavior. Based on the research literature, these short and intermediate term outcomes that clients described will ultimately lead to a longer term impact on many aspects of their lives. Tracking these benefits will help UWBA achieve and communicate a well-rounded view of clients' progress and experience in SparkPoint.

APPENDICES

Appendix A: Required Elements of SparkPoint Model

All Centers are required to provide the following aspects of the SparkPoint model, per the FY18 SparkPoint Core Funding Application:

- Provide financial and career coaching on-site
- Provide services to increase income, build/repair credit, manage debt, and build savings
- Provide access to quality workforce training programs that result in skills, certificates, or degrees that lead to a career that pays a self-sufficient wage
- Measure client outcomes towards financial prosperity
- Commit to working with clients over 2-3 years, or as long as necessary to achieve their goals
- Take a client-centered approach, operating with the assumption that clients are creative, resourceful and whole
- Create a welcoming and respectful environment for clients, promoting equity and maintaining a culture of trust, respect, caring, and openness
- Maintain client confidentiality

Appendix B: UWBA Staff Interview Protocol

Part 1: Reviewed Preliminary ETO findings for Centers that appear to be high-performing in the following areas based on how they have met or exceeded their goals in ETO in 1516 and 1617: Recruiting clients, Converting clients into measurable clients, Financial Outcomes (5% and 30% progress, Stability, Success, Prosperity metrics)

Part 2: Questions for UWBA staff related to ETO findings:

- How does this align with your impressions?
- What are the limitations of the ETO data?
- Why do you think the Centers with the most clients were not as strong in measurable clients and financial outcomes?
- Why do you think the high-performing Centers in terms of measurable clients also were high performing in terms of financial outcomes?
- We looked at ETO data from 2015-16 and 2016-17. What has progress been like for sites in FY 18 so far?
- ETO data only shows one part of the picture. Which Centers do you consider high performing in terms of UWBA's priorities (leadership development, partnerships, data, sustainability)?

Other questions for UWBA staff:
- From UWBA's perspective, how do you define SparkPoint-ready? What kind of variations have you observed in how sites interpret this?
- From UWBA's perspective, what kind of training/knowledge is needed for coaching? What qualifies someone to be a coach? What approach/process are they expected to take?
- From the document review, it appears that some sites had financial services/coaching before they joined SparkPoint. How does SparkPoint get integrated with existing programs? What is its value-added?

Part 3: Reviewed brainstorm draft list of site characteristics.

Appendix C: Directors Mastermind Focus Group Protocol

Part 1: SparkPoint Questions Values-Walk
Participants chose whether they "Strongly Agree", "Agree", "Disagree" or "Strongly Disagree" with each of the following statements:
- "My Center only works with people who are 'SparkPoint' ready."
- "Our Steering Committee sets the vision for our Center."
- "Our lead agency provided financial services before we became affiliated with SparkPoint."

Part 2: Force Field Analysis (visualizing the forces working within and external to a Center that influence the impact that the Center seeks to make.

Participants brainstormed ideas on post-it notes about:
- **Force FOR change**: What are the ways your Center implements SparkPoint that make it successful?
- **Force AGAINST change**: What challenges does your Center face?

Participants placed post-it notes on poster grouping similar ideas. Then, participants put a sticker by the three general ideas that resonated with their Center the most. Concluded in group discussion.

Appendix D: Learning Circle Focus Group Protocol

Part 1: Participants provided brief answers in a notekeeper to the following questions:
1. What strategies does your Center use to set clients up for a successful coaching experience?
2. Describe three SparkPoint services/supports your Center particularly excels at providing. Why do you think your Center excels in each of these areas?
3. Which SparkPoint services/supports are a challenge to provide and why?
4. What non-financial outcomes have you seen clients experience from participating in SparkPoint? (These non-financial outcomes might include concepts such as feelings of empowerment, community college persistence, decreased stressed, improved outcomes for children, etc.)
5. Any other important elements of your program design you would like to share?

Part 2: Partners shared what they wrote for each of the questions from the notekeepers.

Part 3: Group discussion to what each pair discussed for all questions except for question #4 (covered in Part 4).

Part 4: Group brainstorm of non-financial outcomes clients experience as a benefit of SparkPoint. Public Profit wrote each outcome on poster paper. Then, participants put a sticker by the top 5 that resonate with what clients at their site have experienced. Concluded in a group discussion about the most common non-financial outcomes, including what the outcome looks like, and what it would be like for staff to track it.

Appendix E: Client Focus Group Protocol

Part 1: Introductions including how long clients have been working with SparkPoint and how they first heard about SparkPoint.

Part 2: Reflection activity. Asked clients to think back to before they started participating in SparkPoint (What was your life like? How did you feel? What was on your mind?). Then, asked clients to think about all of the work they have done with SparkPoint, the conversations they have had, the changes they have made. Finally, asked clients to think about their life today and how their life may be different because of SparkPoint.

Part 3: Group discussion about the impact SparkPoint has had on clients' lives.

Part 4: Asked clients to share "If you had 30 seconds to tell a friend about how SparkPoint has benefited you, what would you say?"

Appendix F: Site Coordinator Interview Protocol

Part 1: Asked factual questions over email in advance of interview:
- We have the following sites listed for you Center: X, Y, Z. Can you please confirm they are all active and let us know if there are any additional satellite sites?
- Staffing:
    - How many people work at your SparkPoint Center? Roughly how many FTE employees are devoted to SparkPoint?
    - Do they identify to clients as SparkPoint staff or lead agency/partner staff?
- How is your Steering Committee structured and how often does it meet?
- ETO Weekly Report: We are using the ETO data to get a sense of the types of services that are common at each Center. We want to run by you what we have seen for your Center to see if it seems accurate.
    - In 2016-17:
        - X% of your services were one-on-one and X% were workshops.
        - X% were related to Benefits Access, X% to Finances, and X% to Workforce/Education.
    - Does that align with your experience?
    - *For Centers with multiple sites*: Did these distributions very much by site?

Part 2: Phone interview guiding questions:
- What is your role here? How long have you been in this role?
- First, we'd like to learn about the clients you serve.
    - Who is your target audience? Individuals? Families? Community College students? Families with children at your host school? Families on CalWorks? If have multiple target audiences, roughly what percentage are they of all of your clients?
    - How do your clients typically learn about SparkPoint?
    - How does your Center define SparkPoint-ready? How does it use this definition to determine who is offered services?
    - How long do clients typically work with your Center? What strategies does your Center find effective for retaining clients?
    - How does your Center incorporate client feedback into your work?
- *Center-specific questions:*
    - *Solano and Fremont:* Based on the ETO data, in 2015-16 and 2016-17 your Center nearly met or exceeded your goals related to converting clients to measurable clients and reaching financial goals. Why do you think your Center was so successful at meeting these goals? What advice do you have for other Centers who are having difficulties in these areas?
- *If have multiple sites:* What is the relationship like between the different sites within a Center from the staff perspective? Do staff work at specific sites or all? From the client perspective?
- Did your agency have financial services/coaching before you became affiliated with SparkPoint? If so, how is SparkPoint integrated into it?

- These next questions are about partnerships.
  - o How is SparkPoint integrated with partners?
  - o What makes a partnership effective? What makes it challenging?
  - o Are there types of partnerships you wish you had?
- Now I am going to ask about the workforce training programs connected to SparkPoint.
  - o How do you provide access to quality workforce training programs? Are they done directly through SparkPoint, its lead agency, or referrals to other partners?
  - o How effective are the workforce training programs in achieving intended results (skills, certificates, or degrees that lead to a career that pays a self-sufficient wage)?
  - o What challenges have you had in providing workforce training programs?
- Staff transitions are common for SparkPoint Centers. These next few questions are about the way your site handles transitions.
  - o How have they impacted your site?
  - o How has historical knowledge been passed on?
  - o How does your site maintain continuity for clients when there is staff turnover?
  - o What advice do you have about how to handle transitions?
- Lightning round! These next few questions will ask you to estimate rough percentages to different answer options.
  - o What proportion of the vision for your Center is set by the following groups:
    - ▪ Steering Committee
    - ▪ SparkPoint leadership (e.g. SparkPoint Director, Coordinator, etc.)
    - ▪ Lead agency leadership (e.g. Lead agency Executive Director, Lead agency Board of Directors, etc.)
    - ▪ Other?
  - o What proportion of your SparkPoint services are provided by the following groups:
    - ▪ Lead agency staff
    - ▪ Partner agency staff
    - ▪ Other?
  - o What percentage of program implementation decisions are set by:
    - ▪ Lead agency staff
    - ▪ Partner agency staff
    - ▪ Other?
  - o What percentage of referrals are made to the:
    - ▪ Center's lead agency
    - ▪ Partner agencies
    - ▪ Other?
  - o What percentage of referrals are made to providers at the same location the client receives SparkPoint services?

Appendix G: References

[a] Mullainathan, S., & Shafir, E. (2013). *Scarcity: Why having too little means so much.* Macmillan.

[b] *SparkPoint Community Schools 2016-17 Evaluation Findings Report*, Public Profit 2017.

[c] Mortimer, J. T., Zhang, F. L., Hussemann, J., & Wu, C.-Y. (2014). Parental Economic Hardship and Children's Achievement Orientations. *Longitudinal and Life Course Studies*, *5*(2), 105–128.

[d] Lerman, R., & McKernan, S. (2008). *The Effects of Holding Assets on Social and Economic Outcomes of Families: A Review of Theory and Evidence* (Rep.). The Urban Institute.

[e] *Why Assets Matter: An overview of research on assets and their effect on financial stability and economic opportunity* (Publication). (2013). Corporation for Enterprise Development.

[f] Grinstein-Weiss, M., Shanks, T. R. W., & Beverly, S. G. (2014). Family assets and child outcomes: Evidence and directions. *The Future of children*, *24*(1), 147-170.

[g] Topor, D. R., Keane, S. P., Shelton, T. L., & Calkins, S. D. (2010). Parent involvement and student academic performance: A multiple mediational analysis. Journal of Prevention & Intervention in the Community, 38(3), 183–197.

[h] Hill, N. E., & Taylor, L. C. (2004). Parental school involvement and children's academic achievement: Pragmatics and issues. *Current directions in psychological science*, *13*(4), 161-164.

[i] Jeynes, W. H. (2007). The relationship between parental involvement and urban secondary school student academic achievement: A meta-analysis. *Urban education*, *42*(1), 82-110.

[j] Porumbu, D., & Necşoi, D. V. (2013). Relationship between parental involvement/attitude and children's school achievements. *Procedia-Social and Behavioral Sciences*, *76*, 706-710.

[k] Choi, L. (2009). Financial stress and its physical effects on individuals and communities. *Community Development Investment Review,* 5(3), 120-122.

[l] Wickrama, K. A., Conger, R. D., Wallace, L. E., & Elder Jr, G. H. (1999). The intergenerational transmission of health-risk behaviors: Adolescent lifestyles and gender moderating effects. *Journal of health and social behavior*, 258-272.

[m] Grinstein-Weiss, M., Shanks, T. R. W., & Beverly, S. G. (2014). Family assets and child outcomes: Evidence and directions. *The Future of children*, *24*(1), 147-170.

[n] *Gaining Financial Security through Housing* (Publication). (2017). Prosperity Now.

[o] Cohen, P., Hoagland, E., & Wiedrich, K. (2017). *Measuring Financial Capability and Well-Being in Financial Coaching Programs* (Publication). Prosperity Now.

[p] Diaz, J. Y., & Piña, G. (2013). *Return on investment in the Jeremiah Program* (Publication). Wilder Research.

[q] *Financial Stability & Its Effects on Children's Academic Performance* (Rep.). (2017). Capital Good Fund.

[r] *AACC Pathways KPIs- Early Indicators of Student Success*. (2018). Retrieved from https://vfa.aacc.nche.edu/pathways/Pages/default.aspx

[s] Cohen, P., Hoagland, E., & Wiedrich, K. (2017). *Measuring Financial Capability and Well-Being in Financial Coaching Programs* (Publication). Prosperity Now.

[t] Anders, J. (2011). *Measuring Outcomes of Financial Capability Programs: Success Measures Tools for Practitioners* (Rep.). Success Measures at NeighborWorks America.

[u] Theodos, B., Simms, M., Treskon, M., Stacy, C., Brash, R., Emam, D., ... & Collazos, J. (2015). An evaluation of the impacts and implementation approaches of financial coaching programs. *Urban Institute: Washington, DC.*

[v] Alsop, R., & Heinsohn, N. (2005). *Measuring empowerment in practice: Structuring analysis and framing indicators* (Vol. 3510). World Bank Publications.

[w] Collins, J. Michael, and Collin O'Rourke. (2013) Financial Capability Scale (FCS), University of Wisconsin Madison, Center for Financial Security.

[x] CFPB Financial Well-Being Scale. (2015). Retrieved from https://files.consumerfinance.gov/f/201512_cfpb_financial-well-being-questionnaire-standard.pdf

[y] Collins, J. Michael, and Collin O'Rourke. (2013) Financial Capability Scale (FCS), University of Wisconsin Madison, Center for Financial Security.

[z] *Scaling Financial Coaching: Critical Lessons and Effective Practices.* (2013). Retrieved from http://www.citi.com/citi/foundation/pdf/news100713.pdf

[aa] *Financial coaching: A strategy to improve financial well-being.* (2016). Retrieved from https://files.consumerfinance.gov/f/documents/102016_cfpb_Financial_Coaching_Strategy_to_Improve_Financial_Well-Being.pdf

[bb] *Resource Guide to Common Metrics for Postsecondary Access and Success* (Publication). (2013). Trellis Company.

[cc] *Guided Pathways Early Momentum KPIs: Pathways 2.0 Initial Baseline Data Report. (n.d).* Retrieved from https://vfa.aacc.nche.edu/Documents/VFACommunityCollege_PathwaysSampleReport.pdf

[dd] *Balanced Scorecard: Outcome Measures Data Dictionary.* (2016). Skyline College.

[ee] *Cañada College Student Performance and Equity Dashboard. (2012)* The Office of Planning, Research and Student Success, Cañada College.