

FOC and Bridges Client Outcomes

Francisca Winston

LISC Research and Evaluation

What We Do

Together with residents and partners, LISC forges **inclusive communities of opportunity** across America – great places to live, work, do business and raise families.

Financial Opportunity Center Model

Employment Services

- One-on-One Employment Counseling
- Job Readiness/Job Placement
- Access to Education/Training
- Job retention/advancement
- Strong Employer Relations

Financial Services

- One-on-One Financial Counseling
- Financial Literacy Workshops
- Pull/Review Credit Report
- Establish Household Budget & Balance Sheet
- Connect to Mainstream Financial Product

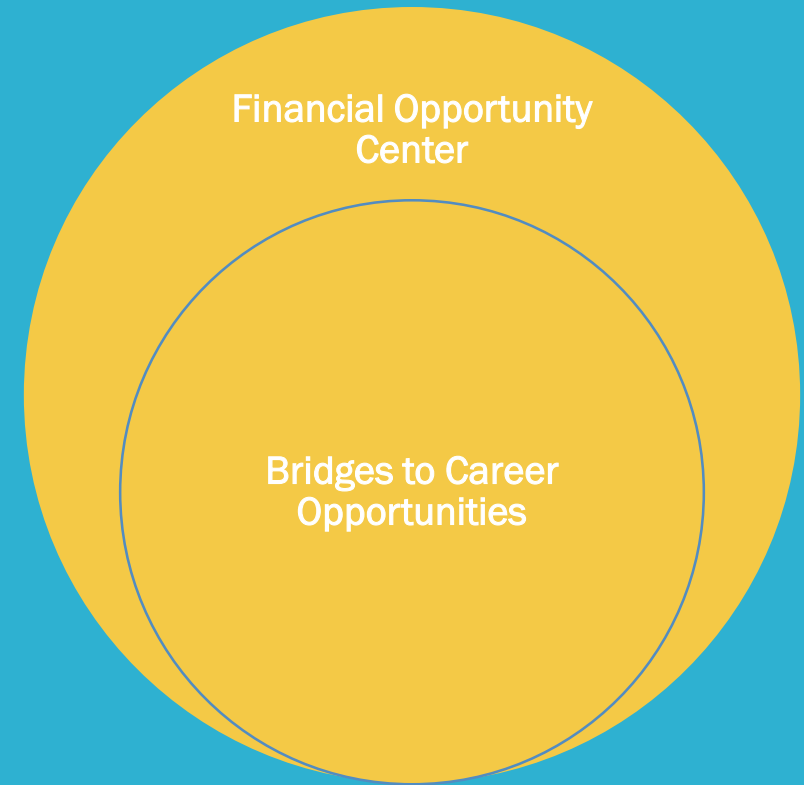
Income Supports Services

- Support Clients' Monthly Household Budgets
- General Benefits Screening
 - Food stamps (LINK card)
 - Housing and energy subsidies
 - Earned Income Tax Credit (EITC)

What is Bridges to Career Opportunities?

It is an initiative of Financial Opportunity Centers

- All Bridges sites are also FOCs
- Core FOC services (financial coaching, employment & income supports) stay integral to the model
- Bridges is FOC set in a training & career pathway context



LISC Research & Evaluation's Study

Study included 18,000 clients

almost 5,000 Bridges clients

enrolled between Jan 2016 and Dec 2018

- All clients received at least one employment counseling service, one financial counseling service or one income support counseling service during the study period.
- A counseling service can include an assessment, an enrollment in a training program, or a one-on-one counseling session with a FOC staff person.

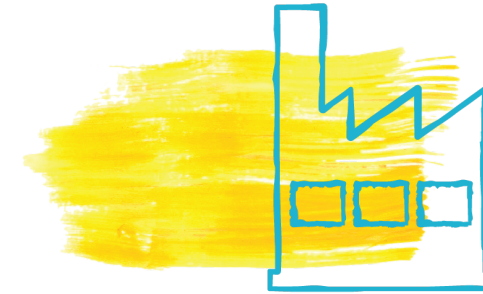
Analysis of Client Outcomes



Explored a few differences in between the FOC and Bridges clients at enrollment.



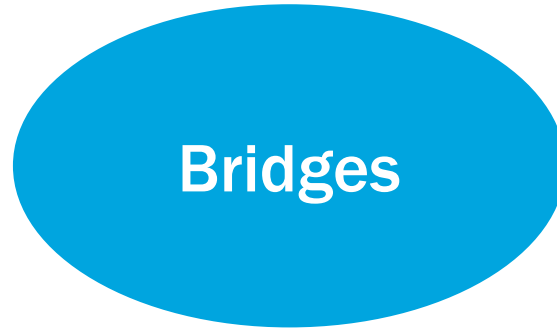
Analyzed employment outcomes: job placement, number of days between enrollment and job placement, job retention, hourly wage and industry.



Focused on additional financial outcomes: changes in FICO scores, net income, net worth.

Areas of most interest at enrollment differ for Bridges and FOC (Only) clients

Clients top interest at enrollment



Education / Training

Job Placement / Career Development



Job Placement / Career Development

Financial Education / Counseling

Why FOC and Bridges Clients Enroll

Closing the skills gap

15% of Bridges clients have no high school degree

49% have earned a high school diploma or equivalent

19% have no high school degree

41% have earned a high school diploma or equivalent

Income

Median after tax monthly earnings:

\$700 for Bridges clients and

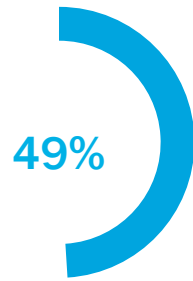
\$1000 for FOC Only Clients

Employment

About **30%** of Brides and FOC Only
and clients are employed at enrollment

Job Placement

Bridges



49% of Bridges clients who completed a training program were placed in a nonsubsidized job

75% of all Bridges clients have completed a training program

For clients who completed a training program and received a credential are much more likely to be placed in a job (58% / 38%)

Also varies by training career cluster

FOC



37% of FOC clients who received employment services only were placed in a nonsubsidized job after enrollment

Placement rates increase for:
clients with a primary interest in Job Placement/Career Development at enrollment
clients who have at least one employment search counseling record

Days Between Enrollment and Job Placement

57

FOC Clients

Median number of days between program enrollment and job placement in an unsubsidized job

Average number of days is 105

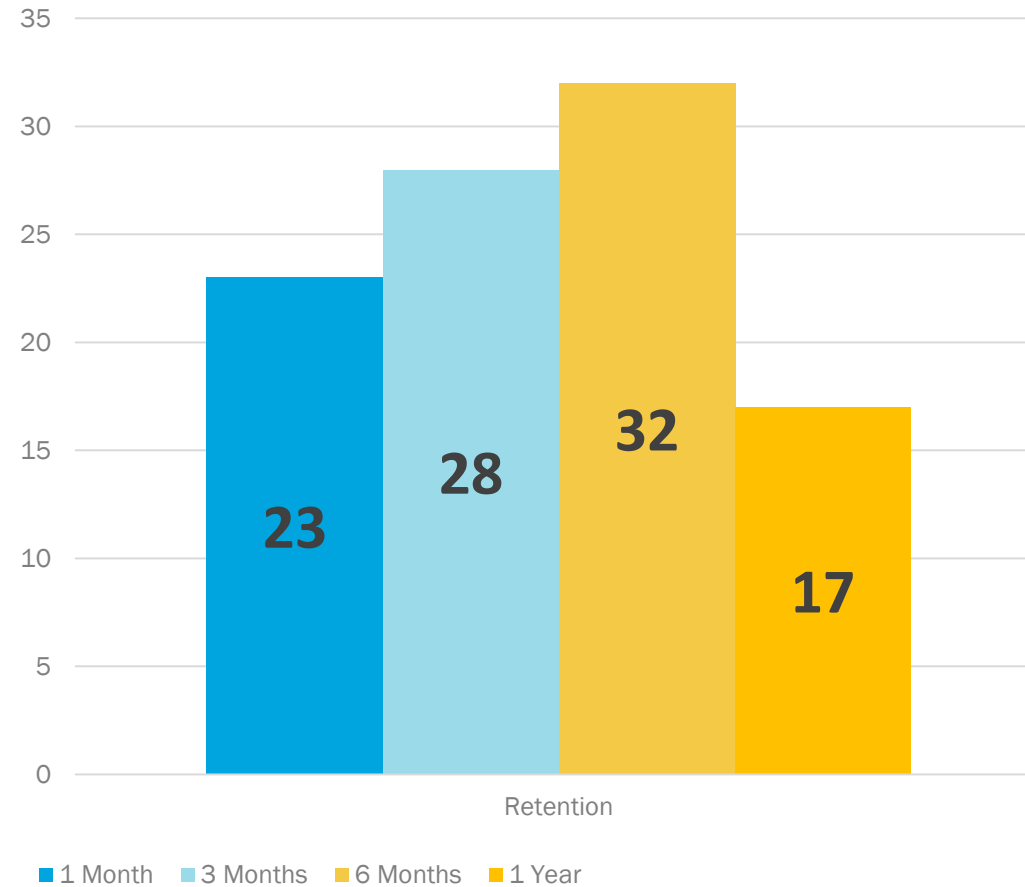
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Bridges clients typically enroll in training program before looking for employment.

Median number of days between completing the most recent training or education program and job placement in an unsubsidized job

Average number of days is 81

Job Retention Rates are Similar for Bridges and FOC Clients



Average Hourly Wage

\$13.15

FOC clients placed in
unsubsidized job

\$13.39

Bridges clients placed in
unsubsidized job

\$13.72

Bridges clients placed in the
same industry as skills training

Where Bridges Clients Find Work

For all 2136 (44%) of Bridges clients placed in a job after program enrollment, the most common industry sectors of employment are

- Healthcare Support Occupations (35%),
- Food Preparation and Serving Related Occupations (10%),
- Production Occupations (10%),
- Transportation and Material Moving Occupations (9%)
- Construction and Extraction Occupations (6%)

About 55% of Bridges clients placed in a job, work in the same industry as the training program(s) they enrolled in. The percentages vary greatly by industry:

- Healthcare Support Occupations, more than 90% of the placed clients are enrolled in or completed a Healthcare Support Occupations training program.
- 45% BCO clients employed in Food Preparation and Serving Related Occupations enrolled in a Food Preparation and Serving Related Occupations training program.
- For clients employed in Transportation and Material Moving Occupations, almost 60% of clients enrolled in or completed a Transportation and Material Moving Occupations training program.

Income Benefits Screening

Common types of benefits clients qualify for are:

SNAP (food stamps and comparable programs)

Medical Benefit/Health Insurance

Subsidized Housing, Other Non-Recurring Assistance (cash or non-cash)

Recurring Cash Assistance / Payments, and Utility Assistance



54%

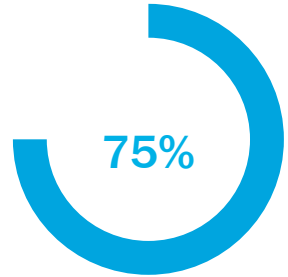
Bridges clients screened



45%

FOC clients screened

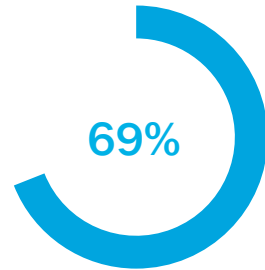
Net Income



75% of Bridges and FOC Clients had had an initial budget assessment

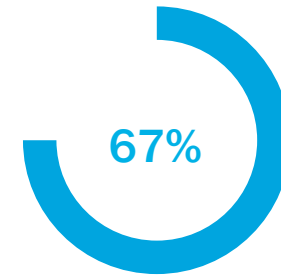
44% percent of Bridges clients with an initial assessment have a follow-up

31% of FOC clients with an initial assessment have a follow-up



In their initial budget assessment, 40% of Bridges and FOC clients have a positive net income

In their most recent assessment, 69% have a positive net income



67% have in increase in net income

12% have no change in net income

21% have a decrease in net income

Net Worth

Median

In the initial balance sheet assessment, median net worth is (all 12K clients with an initial assessment)

-\$230 for Bridges clients

-\$1200 FOC Only clients

Positive Net Worth

35% of Bridges and **30%** of FOC clients have a positive net worth in initial assessment.

In most recent assessment, **37%** of Bridges and **34%** of FOC clients have a positive net worth.

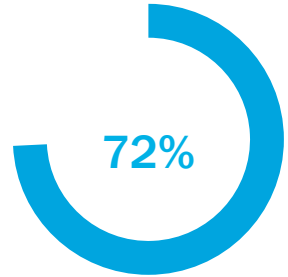
Negative to Positive

9% of all clients moved from negative net worth in initial assessment to positive net worth in their most recent assessment.

Net Worth Increase

48% of Bridges clients and **53%** FOC clients have an increase in net worth.

FICO Credit Scores



72% of percent of
Bridges clients

61% of FOC clients

have an initial FICO
assessment



60% of both Bridges
clients and FOC only
clients have a score
increase.

22% of Bridges clients
and 28% of FOC clients
who are unscored in the
first assessment
established a scored in
the most recent
assessment.

All together, 48% of
clients either showed a
score increase or
established a score

40 Points

For Bridges and FOC clients
with a FICO score increase,
average increase is almost
40 points

Wrap-Around Services for Bridges Clients

53% of all Bridges clients receive employment, financial and income support services, also known as wrap-around services.

Overall, Bridges clients who receive all three wrap-around services have an

- An increase in the probability of being placed in a job
- A decrease in the number of days between enrollment and job placement
 - Receiving wrap around counseling sessions (EC, IC and FC) is associated with about a 12-day decrease in the number of days between client's first completed training session and placement.
- An increase in wage at first employment and at most recent employment
 - Receiving wrap around counseling sessions is associated with a \$0.36 increase in hourly wage at client's first and most recent job placement.
- An increase in the likelihood of being placed in a job with health insurance.

(compared to Bridges clients who do not receive all three wrap-around counseling services)

Conclusions

Some FOC client outcomes are similar to initial study:

76% of clients increased net income

53% increased net worth

But growth in job placement:

22% job placement for clients receiving employment counseling only

(to 37% now – also better job market now than original study)

Bridges clients have a lot of contact with the services, look to be closing the gap
– outcomes are similar or better than FOC only clients

LISC's 6th to \$16 Initiative

Early implementation and outcomes evaluation findings

Anna Granias and Francie Streich

6th to \$16 Initiative


- An extension of the Bridges to Career Opportunities (BCO) model
- Aims to address low-wage stagnation among hard-to-employ, unskilled individuals and prepare them for jobs with a family-sustaining wage of \$16/hour within three years
- Piloting at three sites: Jane Addams Resource Corporation (Chicago), Focus: HOPE (Detroit), and Wesley Community Center (Houston)
- 3 year implementation

Evaluation overview

- Implementation evaluation: aims to understand how the initiative is implemented, successes, challenges, and lessons learned
 - This year:
 - Interviews with site directors, retention coaches, and program officers
 - Focus groups with clients
 - Next year:
 - Second round of interviews, including employer partners
 - Client survey
- Outcome evaluation: aims to understand the clients' outcomes
 - Analysis of client records from Salesforce database
 - Repeat in second year


Client experiences

- Most helpful services and supports
 - Provision of wrap-around supports (e.g., transportation assistance, access to appropriate clothes for the job, providing child care, food support, financial coaching)
 - Emotional support
 - Advocating for clients – acting as a liaison between client and employer when conflict occurs



They really chip in with the clothes. And they also help you with the transportation. They want to make sure you are able. 'Cause that's one of the biggest things when you get hired, you're already broke. So focusing on how I make it to this job. ...They will give you transportation until you get your first check.

– Wesley Community Center client




*...If an individual needs someone to hold their hand,
JARC will hold their hand if that's what they need. But
for me, I just needed encouragement.*

– JARC client


Client experiences cont.

- Communication with retention coach
 - Monthly communication
 - Visits at job sites
 - Consistent and persistent calls and emails
 - Responsive coaching
 - Long-term goal planning



Communicating. Talking on the phone about what's going on with you. How are you doing? How are you handling your new job? You know, things like that. If you need help with something, like she said, you can't have an excuse [to not share how you're doing]. Yeah, that's the biggest thing.

– Focus: HOPE client



The financial coach came up to the job to check in with the workers there because it was three of us that came from Austin....So he came up and he checked in to see how everything was going, see if we wanted to create a budget, check our credit, things like that. And I'm in constant contact with [name] there. She contacts me about every month or so to see how I'm doing.

– JARC client

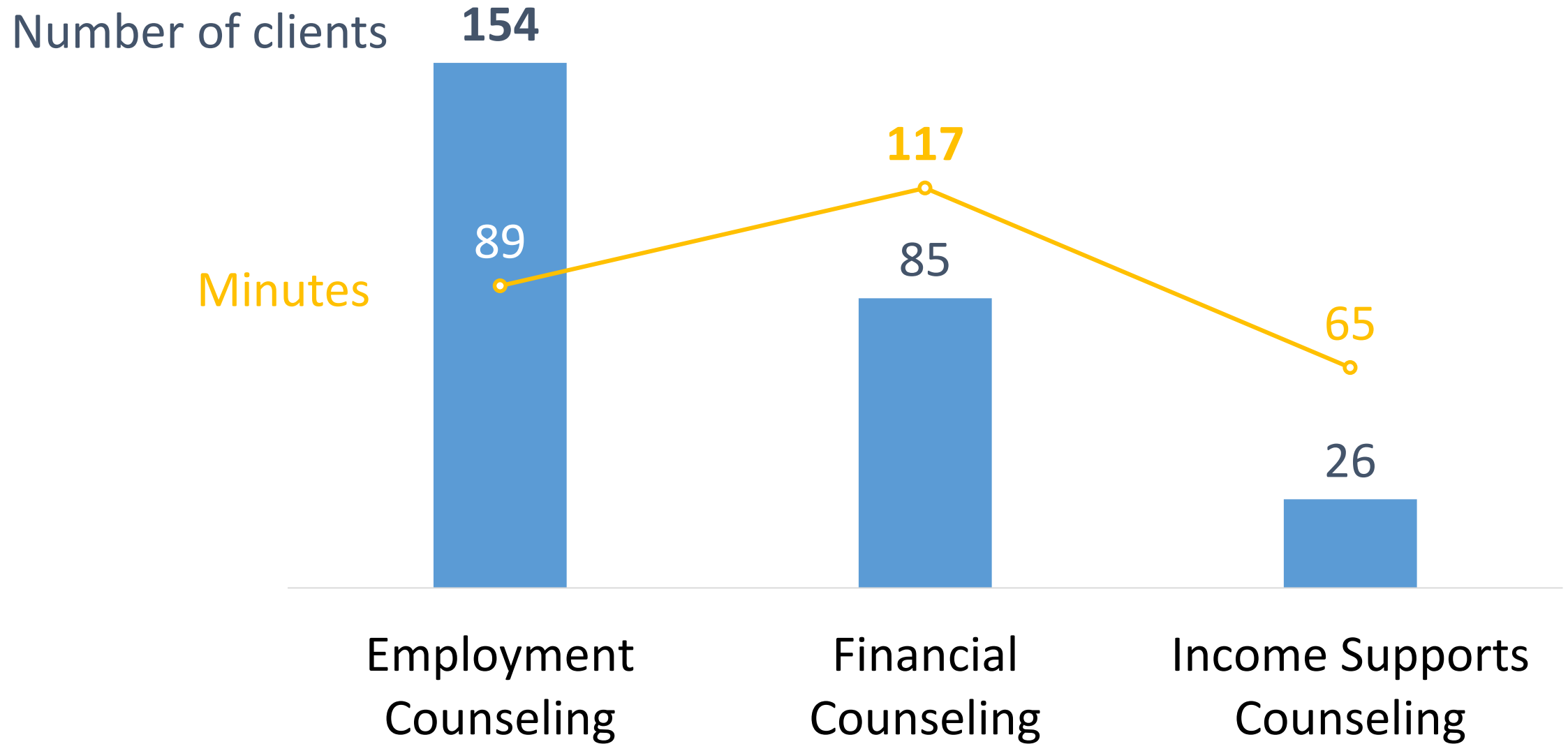
Client experiences cont.

- Other important aspects
 - Reliable and constant source of support
 - Coaching for advancement
 - Peer support from FOC alumni

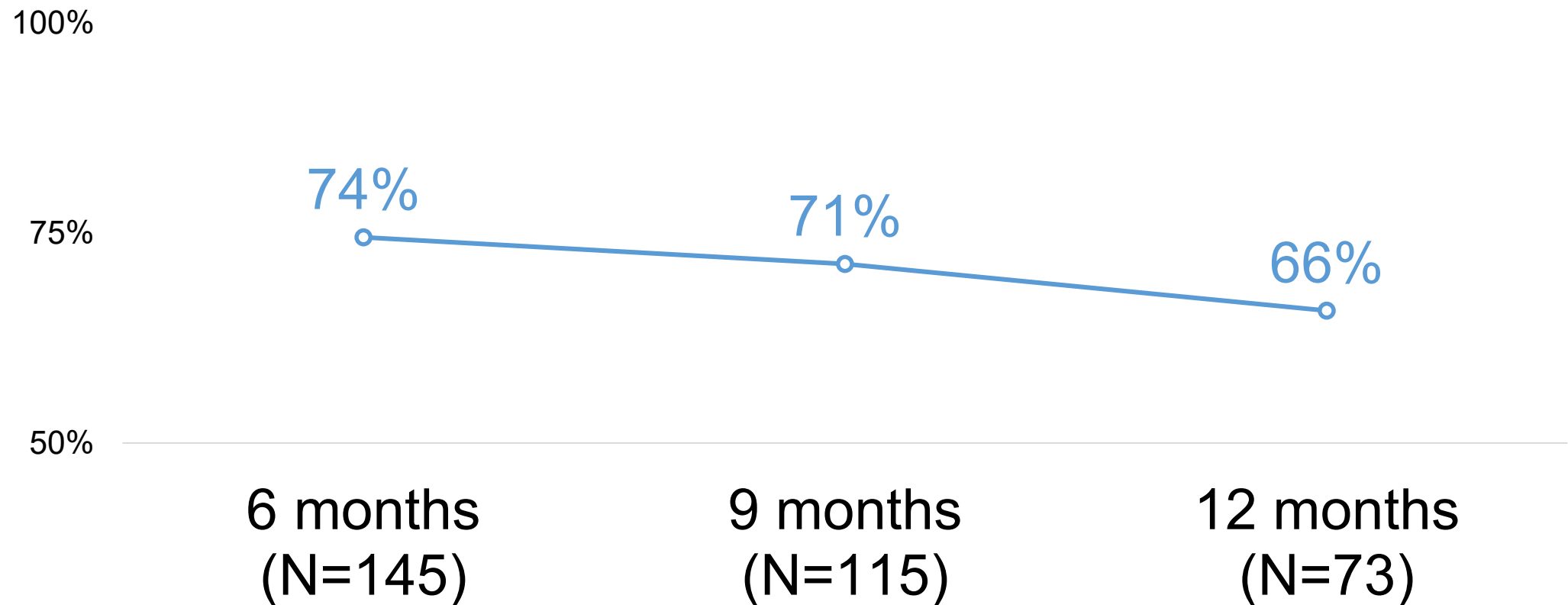
Challenges to implementation

- Changing relationships with employer partners
- Balancing interests of both clients and employers
- Sustained communication with clients
- Lack of capacity to provide enriched retention services
- Capacity to reach out to all retention clients
- Staff turnover
- The “benefits cliff”

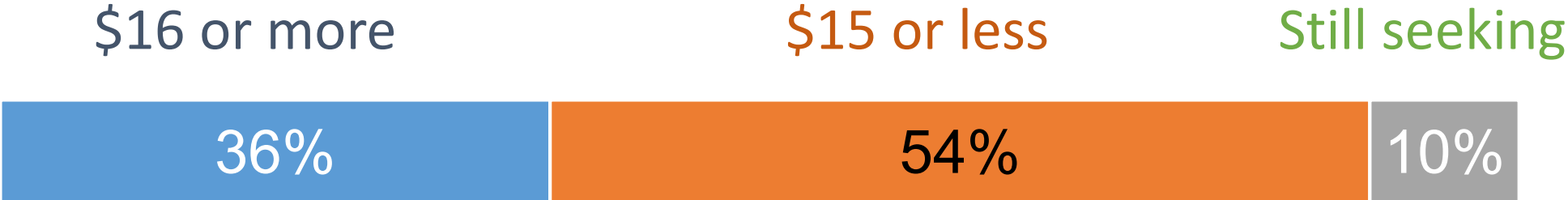
Supports provided



Continuous employment

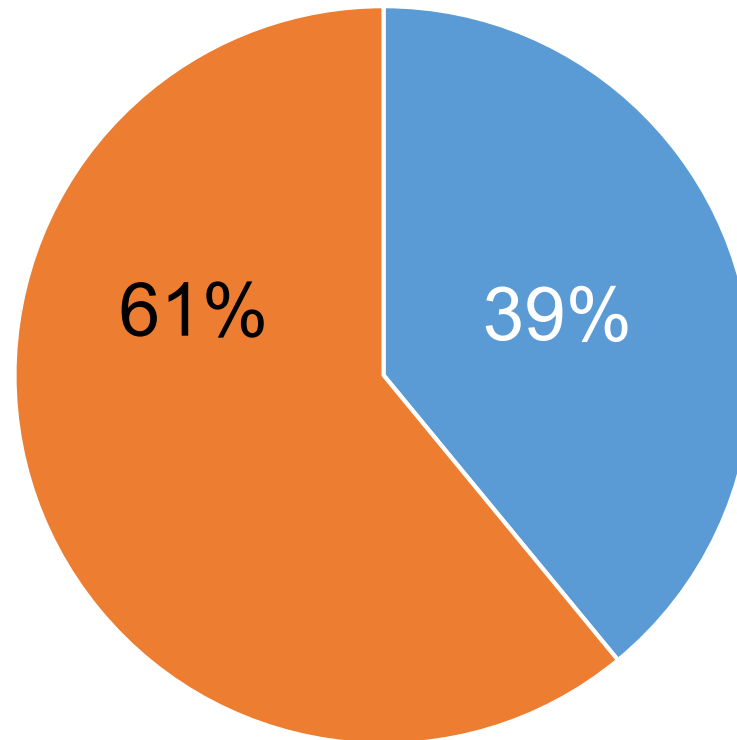


Earning \$16/hour



Achieved wage increase

Wages stayed the same or decreased



Increased wages

N = 147

Key takeaways

- Initiative shows promise
 - Clients feel like they have support
 - Many clients are earning \$16/hr and/or growing their wages
- There are opportunities for growth
 - Further defining/integrating the role of the retention coach and realistically assessing their capacity
 - Ensuring complete and timely data entry to allow successes to be documented
 - Considering opportunities to adjust or modify services to support more clients to maintain employment and improve their financial stability

Thank you!

Anna Granias

Anna.Granias@wilder.org

Francie Streich

Francie.Streich@wilder.org

