FOC and Bridges
Client Outcomes

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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

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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

- **Bridges**
  - Education / Training
  - Job Placement / Career Development

- **FOC Only (Non Bridges)**
  - 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

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.

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

- **FOC Clients**
  - Median number of days between program enrollment and job placement in an unsubsidized job
  - Average number of days is 105

- **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

- **FOC clients placed in unsubsidized job**: $13.15
- **Bridges clients placed in unsubsidized job**: $13.39
- **Bridges clients placed in the same industry as skills training**: $13.72
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.

12% have no change in net income.

67% have in increase 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 Bridges clients have an initial FICO assessment.

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.

For Bridges and FOC clients with a FICO score increase, average increase is almost 40 points.
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 probably of being placed in a job
- A decrease in the number days between enrollment and job placement
  - Receiving wrap around counseling sessions (EC, IC and FC) is associated with about an 12-day decrease 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
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

Number of clients

- Employment Counseling: 154
- Financial Counseling: 117
- Income Supports Counseling: 26

Minutes

- Employment Counseling: 89
- Financial Counseling: 85
- Income Supports Counseling: 65
Continuous employment

- 6 months (N=145): 74%
- 9 months (N=115): 71%
- 12 months (N=73): 66%
Earning $16/hour

$16 or more: 36%
$15 or less: 54%
Still seeking: 10%

N = 163
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!

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