Public Policy Associates, Incorporated is a public policy research, development, and evaluation firm headquartered in Lansing, Michigan. We serve clients in the public, private, and nonprofit sectors at the national, state, and local levels by conducting research, analysis, and evaluation that supports informed strategic decision-making.

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The Public Policy Associates, Inc. evaluation team appreciates the ongoing, active engagement in the evaluation by the Virginia Community College System staff who lead the Virginia Financial Success Network (VFSN) project, as well as the many staff involved at the regional and local levels who have shared their insights with our team over the past year. These contributions have been invaluable for the evaluation. We also wish to thank the participants in the study who are helping us to learn about the project through their experiences. And finally, we thank the partners of the VFSN who have welcomed our team into conversations about the project as it has unfolded.

Colleen E. Graber
VFSN Evaluation Director
Be ready to change. Be willing to adjust your strategies to best reach the clients.
1.1 Overview of VFSN Project and Study

The Virginia Financial Success Network (VFSN) is a unique application of the Working Families Success Network model, originally developed by the Annie E. Casey Foundation, adapted to operate in selected American Job Centers (AJCs). The goal of the VFSN is to help adult and dislocated workers achieve stability through the bundling of workforce and education, income and work supports, and financial services. These services are delivered through case managers and financial coaches at AJCs in six of Virginia’s workforce areas that stretch across the Commonwealth. These represent a diverse set of communities economically and demographically. The VFSN effort is led by a core team of staff from the workforce division of the Virginia Community College System (VCCS), the agency that oversees Workforce Innovation and Opportunity Act (WIOA) funding for the Commonwealth.

The evaluation of the VFSN program is aimed at understanding the impact that the approach has on participants and the potential it has for wider application. This is accomplished through a multifaceted research design using an implementation study that documents how the VFSN operates from multiple perspectives, a randomized controlled trial examining the causal relationships between VFSN services and participant outcomes, and a cost study. The first annual report summarized findings from the planning year of the project. In this year of the evaluation, the team focused on implementation, with formative feedback provided to the sites and VCCS throughout. Among the central questions explored were how recruitment and program services proceeded, how coaches and center staff interacted, and how training, tools, and other supports featured in the model were brought into use.
1.2 Key Findings

This year of the implementation of the VFSN began on schedule, but not at full staff capacity. VCCS and the sites had to work to overcome some major hurdles during the year, including center dislocation, staff illness and turnover, and establishing new processes. Outreach and recruitment into the program/study was a major focus of the year, alongside staff training, program policy development, and service delivery to participants. A summary of the evaluation findings for Year 2 are:

- VCCS and many of the sites spent considerable time and energy establishing effective recruitment and retention protocols. Practices found to be promising in attracting participants included personal telephone calls, integrating an introduction to the VFSN into the WIOA orientation process, close coordination between coach and case managers, making outreach a priority for multiple staff, and easing access to study enrollment. The enrollment pace has improved considerably since changes were implemented.

- The majority of VFSN study participants (treatment and control) are female and low income, about half are African American, roughly one quarter have a household budget, and the majority have only a high school education or some college. The most common debt across the study participants is medical, whereas the highest debts are for mortgages and student loans.

- The project faced delays in hiring and found that planned approaches were not as effective as expected. At the local level, unforeseen challenges also occurred that compromised the program’s implementation. As of September 15, 2016, the study enrollment (with a 1:1 match of treatment and control) was approximately one quarter of the target goal for the year.

- The process of implementing the VFSN in Virginia has raised awareness of how the regions participating differ at VCCS, leading to a better understanding of the workforce system as a whole. The differences among the regions have also highlighted the ways in which the organizational structural variation present among the sites has affected the project implementation. Chief variations included the coach-to-case manager ratio and the lines of authority, as well as working relationships of the multiple entities involved at a regional level.
1.3 Recommendations

As the evaluation partner for the VFSN, Public Policy Associates, Inc. provides the following recommendations based on the key findings:

- Encourage greater communication and collaboration around outreach and service delivery among coaches and case managers at the centers. Such action will assist the staff to facilitate enrollment and program retention.

- Continue monitoring of outreach activities by all sites and regularly access progress. The sites have not yet shown that they have connected with all of their WIOA-enrolled adult and dislocated workers customers.

- Find opportunities to support ongoing participation by enrollees in the VFSN services. The participants, once enrolled, need motivation to return for services. Perhaps further streamlining of the coaching process is possible.

- Make the business case for the workforce boards to use the VFSN to improve WIOA outcomes. The boards are positioned to ensure that the VFSN is fostering strong outcomes for the regions’ customers by holding the service providers accountable for enrollments and participant engagement.

- Consider giving additional attention to recruiting WIOA customers of Hispanic/Latino ethnicity in Region 11. Similarly, there may be additional opportunity to connect with male customers through customized messaging or alteration of practices.

- Fully utilize the technical assistance available through the project and the Workforce Innovation Fund (WIF) grant program to identify new strategies for overcoming program participation barriers, strengthening staff coordination, improving outreach, and ongoing staff training.

- Consider whether the housing of the Working Families Success Network model within workforce centers, rather than community colleges, may have consequences for the recruitment and retention of participants, given the different environments.

Even at this early stage, there has been tremendous learning among the sites and VCCS through the VFSN implementation. The project has led to new perspectives, improved ways of working, and a clear demonstration of the quality and tenacity of the staff involved. The willingness of staff to tackle the challenges of the project (with a determination to overcome them), while also recognizing the beneficial lessons of those challenges, has already made the VFSN a worthwhile endeavor for the Virginia workforce system.
“I hope what we learn here will benefit the entire system.”
2.1 Components of the VFSN

The Virginia Community College System (VCCS), which is the Workforce Innovation Fund grant recipient and fiscal agent for Virginia’s Workforce Innovation Opportunity Act (WIOA) funds, is endeavoring to implement the Virginia Financial Success Network (VFSN) within six workforce areas of the Commonwealth. The program bundles three pillars of services: workforce and education services, income and support services, and financial services. By adding the financially oriented services to what is normally provided at an American Job Center (AJC), the program seeks to improve job seekers’ overall fiscal success.
2.0 INTRODUCTION

The VFSN is based on existing evidence and tests of the Working Families Success Network model that has been operating in community colleges around the country. The key partners in the VFSN include VCCS, workforce area boards and directors, financial coaches, case managers, and VFSN assistants. This is the first study of the model in a workforce system setting.

All participants of the VFSN receive, at minimum, services from all three pillars, at the levels appropriate to their individual needs. The length of time of service, including the amount of follow-up needed, is determined by individual financial circumstances and the person’s goals identified during initial discussions with staff. The case manager is primarily responsible for the employment and education services, while the coach focuses on income supports and financial services. In most cases, services are expected to continue for 6 to 12 months after intake.
Based on existing evidence, VCCS believes that the VFSN will advance job seekers’ career preparation and employment, improve their credit ratings, increase their net income, and increase their net worth. From a systems perspective, the program requires coordination, partnering, staff training, some local policy changes to facilitate program implementation, and the integration of new services into existing structures and processes. From a programmatic perspective, it requires a wealth of reference materials for coaches to use, regular communication, milestone tracking, and a commitment to continuous improvement.

2.2 Components of the VFSN

Six of Virginia’s 15 workforce areas opted into the project after the WIF grant award, through an application process in summer 2015, and have been engaged in the planning and implementation since. Their interest in the VFSN stems from an interest in seeing success for their areas’ job seekers and communities, from an overarching financial perspective. At the Commonwealth level, the VFSN is part of the Commonwealth’s larger vision for a New Virginia Economy. When the grant award was announced, Governor McAuliffe noted that the program would help to “level the playing field” and would help participants to “succeed in a 21st century economy.”

Using a bundled approach to services, the VFSN also connects job seeker customers of the AJCs to increased coordination of complementary resources in hopes of putting a customer on a firmer path to success in all areas, consistent with the WIOA intention for informed choices.

One major change since Virginia applied for the WIF grant was the shift in the unemployment rate. It dropped statewide by 1.5 percentage points between June 2014 and June 2016 as the economy rebounded from the Great Recession.

The six sites implementing the VFSN are located across Virginia and are generally representative of the variation that exists within the Commonwealth. They include rural and urban areas, low and high unemployment, diverse industries, low and high bachelor’s degree attainment, and population diversity and size. Two of the workforce areas are among the top regions in the Commonwealth for

2.0 INTRODUCTION

the number of veterans served; among the VFSN sites, Regions 11 and 16 were responsible for 70 percent of the veteran activity during Year 2.4

As of March 2016, the top industry for employment in Regions 3 is health care and social assistance. In Regions 6, 8, and 16, government predominates. In Region 11, the top industry is professional, scientific, and technical services, and in Region 17 it is manufacturing.

2.3 Launching the VFSN

The first year of the implementation of the VFSN began on schedule, October 1, 2015, following the project’s planning year. As acknowledged by the project team, the project did have some challenges getting ready for that launch during the planning year; they continued to work through needs as the recruitment and service-delivery portions of the VFSN got underway. Key hurdles in Year 2 were delays in getting the financial coaches on board in each region, a comprehensive center with fire damage and subsequent delays in restoring a permanent location, and a coach who fell ill. The randomized controlled trial also introduced challenges for the project; before and after the

Figure 1. Virginia Workforce Areas Participating in the VFSN

recruitment began, the evaluation team worked with the sites to try to reduce complexity and get staff comfortable with this aspect of the project.

At the local level, staff introduced the VFSN opportunity, participated in training, gathered reference materials, oriented and served new VFSN participants, and communicated with peers and VCCS. As Year 2 progressed, the workforce area leadership, coaches, select case managers, VCCS project staff, technical assistance providers, and the evaluation team conferred on strategies to improve recruitment and created new tools to support the process. At the close of the year, many of the hurdles have been overcome and participant numbers have grown substantially, although the enrollment and activity levels are still not on target.

2.4 Evaluation Focus in Year Two

In this year of the grant, the evaluation has focused on studying the implementation of the VFSN and providing feedback to VCCS and the sites as new findings were generated from site visits, administrative document review, enrollment data, and observations. This report summarizes the data and insights from this period. The Appendix (Research Questions Addressed) contains an overview of the research questions addressed in this report.

PPA conducted two site visit rounds to the six workforce areas in Year 2, in February and June 2016. The site visits included interviews with staff involved in the VFSN implementation, observation of meetings (introductions to the VFSN opportunity, coaching sessions, and partner meetings), and file reviews. The research team maintained regular communication with VCCS and site staff through e-mails, telephone calls, and the project’s online group message board. The evaluation team met with the project staff at least monthly. The Appendix (Methodology) provides more detailed information about the evaluation methodology.
“Patience is key. A lot of patience and understanding. Finding common ground . . . makes them [clients] feel more comfortable and willing to participate.”
As the project transitioned from the planning stage to the implementation stage with the start of Year 2, the Virginia Financial Success Network (VFSN) faced multiple challenges, at the local and Commonwealth levels, but there have also been important successes. The findings of this report are organized to convey the learning from this past year into five general categories: site characteristics, recruitment, participant characteristics, program delivery, and program administration.
3.1 Site Characteristics

The six workforce areas participating in the VFSN project span the Atlantic coast, farmlands, and mountains and represent the economic and demographic diversity of the Commonwealth. Here, race and ethnicity, educational attainment, and veteran populations are provided to illustrate the variation among the sites’ populations.

![Figure 2. Workforce Area Population – Race](image)

The racial makeup of the regions varies greatly. Region 3 and Region 6 are over 80 percent White, while Region 16 has the largest population of minority groups, including residents of two or more races. Region 8 has the largest population of Black or African-American residents (36 percent) of the six areas, with Region 16 a close second at 31 percent. Region 11 has a large population of Asian residents (15 percent).

The portion of the population in these areas that identifies as Hispanic or Latino generally falls between three and six percent. Although Region 11 is an outlier in this regard, with 21 percent of its residents being Hispanic or Latino, compared with only two percent in Region 8 at the other extreme.

The education levels among the six sites also exemplify their diversity. Regions 8 and 17 have the fewest residents with a bachelor's degree or higher (14 and 13 percent, respectively), while Region 11 has an exceptionally high percentage of residents with college degrees at the bachelor's level.

Figure 3. Workforce Area Population – Hispanic or Latino Ethnicity (Any Race)

Figure 4. Workforce Area Population – Educational Attainment

7. Ibid.
8. Ibid.
or higher (50 percent). Region 8 has the most residents with less than a high school diploma (22 percent), whereas Region 11 has just 9 percent of its population in this category.

Insights into the variation among the six workforce areas participating in the project emerged during this year. Their successes and challenges can be explained in part by the obvious differences among them. However, what is only evident at closer examination is the effect these circumstances have on the staffing, policies, and operations of the centers. The centers within the workforce areas, for instance, are run by different types of organizations, through contracts with the workforce boards. While there is nothing inherently better or worse about these organizations, as they are not uniform, they oversee staff and manage processes in their own ways. For some sites, the volume of customers seen has led them to establish multi-step processes for intake and orientation to help control the flow of these clients. Their scale also means that some areas have larger numbers of case managers on staff. In one site, the VFSN coach and assistant work for a partner organization, not the service provider; this has introduced some management and interaction dynamics not present elsewhere. Table 1 provides a glimpse of the structural differences among the sites.

<table>
<thead>
<tr>
<th>Table 1: Structural Differences among the VFSN Sites As of July 31, 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Workforce Region</strong></td>
</tr>
<tr>
<td>----------------------</td>
</tr>
<tr>
<td>Participating Centers</td>
</tr>
<tr>
<td>Type of Service Provider</td>
</tr>
<tr>
<td>Coach Employer</td>
</tr>
<tr>
<td>Case Managers/Career Developers</td>
</tr>
<tr>
<td>VFSN Assistant</td>
</tr>
</tbody>
</table>

* Prior to July 1, 2016, Region 17 had two providers—a for-profit and a nonprofit—under contract for different centers. The nonprofit now has both contracts.

9. The workforce boards contract with service provider organizations that then employ case managers/career developers and center management. The organizations differ by region.
This variation means that there is no “one size fits all” solution for challenges like attracting and retaining customers to the VFSN; it also means that coordination of services between coach and case managers is more difficult in some areas due to the sheer number of contacts that are necessary. However, this diversity helps the evaluation to understand how well the VFSN applies in different workforce areas and—if Virginia is to expand the program should it prove successful in the American Job Centers (AJCs)—how the balance of model fidelity and local autonomy is kept. These are useful for not only Virginia, but other states that may be interested in the VFSN approach.

From the Commonwealth level—Virginia Community College System’s (VCCS’s) vantage point—the process of working with the sites closely through this project has been illuminating. This year has helped the VCCS staff to see details of the regional operations and service approaches that they do not normally witness. As VCCS itself has worked to implement the Workforce Innovation and Opportunity Act (WIOA) in the state, this new perspective comes at a good time.

3.2 Study and Program Recruitment

The Enrollment Process

When October 1, 2015 arrived, it was time to enroll participants. The process for getting involved with the VFSN program starts through enrollment in WIOA. Typically, customers visit the Virginia Workforce Center and meet with a WIOA case manager who assists them with identifying training programs, funding, or job search resources, depending on their needs. Recruitment for the VFSN was conceptualized to work hand-in-hand with enrollment in WIOA, as case managers were asked to present the program and corresponding video to customers during the initial meeting. Those interested were then asked to come to the next appointment with the financial information that could help them complete the consent form and baseline financial survey, which are the starting points for study enrollment.

Once customers complete the survey and consent, and their information is entered into the Virginia Workforce Connect (VaWC) data system, each individual is randomly assigned to either the control group or the treatment group. Those randomized into the treatment group are contacted by the financial coach to begin receiving one-on-one coaching. The control group members receive the standard Virginia Workforce Center services for which they are qualified. To acknowledge their interest in improving their financial situations, they are sent a list of online resources that they may access independently.

10. VaWC is the system of record for the workforce programs in Virginia.
Status of Enrollment

The VFSN enrollment, however, started off very slowly, with very few centers enrolling participants between the launch in October 2015 and the end of January 2016 (see Figure 5). Recruitment quickly became a concern for all of the participating regions, and VCCS staff, VFSN coaches, and regional workforce staff began exploring recruitment strategies and possible changes to the enrollment process that could yield a greater number of program participants.

For this grant year, the statewide total target for VFSN enrollment was 600 participants in the treatment group by the close of the performance year, September 30, 2016. (The total goal for VFSN enrollment is 1,800 in treatment, with an equal match in control.) As of September 15, 2016, the project has just 321 in the study (both groups). One of the staff involved noted during a site visit that the “reality” of the numbers became “clearer and clearer” as the project progressed; the target was no longer the general “aspirational goal” it had been during the grant application stage. However, as shown in Figure 5 above, the VFSN enrollment increased dramatically after February 2016, coinciding with the implementation of new recruitment strategies and processes. If this enrollment trend continues, the study/program may yet see better enrollment numbers for the remainder of the implementation period.
Of particular note is the fact that the distribution of recruits among the sites is quite uneven, particularly when their WIOA enrollment numbers are taken into account. Regions 11 and 16 have the largest numbers of WIOA customers among the six, but some of the lowest enrollment in the VFSN. In contrast, Region 8 has one of the lowest volumes of WIOA customers among the sites, but it has consistently recruited more participants than all the other regions.

Case managers report that the lack of interest comes primarily from customers’ hesitation to divulge financial information, unwillingness to devote time to the program while engaged in training, or from a singular focus on finding a job. Yet there are a large number of individuals who initially express interest, but ultimately fail to enroll in the VFSN program, for unknown reasons. Understanding the reasons behind their failure to enroll could result in further adjustments to the VFSN enrollment process and increase overall program numbers.

### Table 2: VFSN Study Enrollment by Region As of September 15, 2016

<table>
<thead>
<tr>
<th>Region</th>
<th>Control</th>
<th>Treatment</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Roanoke (3)</td>
<td>11</td>
<td>11</td>
<td>22</td>
</tr>
<tr>
<td>Charlottesville (6)</td>
<td>21</td>
<td>20</td>
<td>41</td>
</tr>
<tr>
<td>South Boston (8)</td>
<td>72</td>
<td>76</td>
<td>148</td>
</tr>
<tr>
<td>Vienna (11)</td>
<td>24</td>
<td>23</td>
<td>47</td>
</tr>
<tr>
<td>Norfolk (16)</td>
<td>13</td>
<td>7</td>
<td>20</td>
</tr>
<tr>
<td>Martinsville (17)</td>
<td>22</td>
<td>21</td>
<td>43</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>163</strong></td>
<td><strong>158</strong></td>
<td><strong>321</strong></td>
</tr>
</tbody>
</table>

11. This table includes only those participants who are eligible to join the study. The total number in the study by site was proposed as 100 per site per year in treatment, with an equal number in control, in order to reach a total of 600 per year for three years in treatment.


13. Region 6 served the fewest numbers of Adult and Dislocated Worker WIOA customers in 2014 and 2015.
3.0 ADDRESSING BARRIERS TO SUCCESS

Veterans

As of June 2016, VCCS was granted permission by the U.S. Department of Labor (DOL) to count veterans toward their overall numbers. Because veterans are automatically granted participation in the program, they cannot be randomized and can, therefore, not be counted toward study participants. With some regions seeing large numbers of veterans in their centers, the ability to count veterans in program numbers was welcomed as coaches will now have more of an incentive to reach out to and serve veterans. Table 3 provides a summary of the enrollment of veterans in the VFSN as of mid-September 2016.

<table>
<thead>
<tr>
<th>Region</th>
<th>Roanoke (3)</th>
<th>Charlottesville (6)</th>
<th>South Boston (8)</th>
<th>Vienna (11)</th>
<th>Norfolk (16)</th>
<th>Martinsville (17)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Veterans</td>
<td>3</td>
<td>2</td>
<td>5</td>
<td>3</td>
<td>8</td>
<td>3</td>
<td>24</td>
</tr>
</tbody>
</table>

Ongoing Recruitment Challenges

While enrollment continues to inch up over time, regions are still seeing some specific challenges that affect enrollment. Due to fire and water damage to the comprehensive center in Region 3 in July 2015, the center has had to operate out of four separate temporary locations and does not anticipate establishing a permanent base until early 2017.\(^4\) Not surprisingly, this has caused a drop in AJC customers overall, which then compromised the potential to recruit for the VFSN program.

In Region 17, the financial coach was on medical leave for an extended period of time, from November 2015 through February 2016. While most of the running the VFSN program in that region was covered by other staff, the coach’s absence was evident; the region did not enroll any participants during the months that the financial coach was out. This coach is currently working three-quarters time, rather than full time like the others.

In the early months of the recruitment process, a possible hindrance to recruitment came from the fact that VFSN is, in fact, a study. Sources of confusion included how much information could be shared about the VFSN program, which staff members could interact with customers prior to their randomization into the study, as well as site-level inconsistencies with messaging around

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\(^4\) The workforce board arranged for a temporary location while repairs occurred at the original location, which was leased. Some staff had begun moving back in after the remodel, which took longer than expected, but then the building did not pass inspection, necessitating another unexpected move. VCCS intervened to assist the workforce board in locating a suitable new space.
participation commitments and expectations. While a great deal of time and effort was spent on creating fliers and similar marketing tools, most of these passive efforts did not yield large numbers of VFSN participants. Similarly, mass mailings and e-mail outreach to past WIOA enrollees did not result in substantial enrollment.

Assigning dedicated staff to work with the VFSN recruitment and enrollment process has been one strategy that has been utilized to boost enrollment in the program. Most regions have identified at least one WIOA case manager to act as liaison to the VFSN program, with responsibilities such as presenting the program in WIOA orientation, coordinating with the financial coach, and participating in project-level calls and trainings. As of September 2016, five regions had also hired assistants, whose roles are specifically tailored to assist with marketing the VFSN program and assisting with recruitment.

Recruitment Strategies

After recognizing that the recruitment issues existed across all regions, regardless of their size or geography, the regions began utilizing a variety of strategies in order to boost recruitment and facilitate the enrollment process. These strategies included:

• **Reaching out to past WIOA enrollees.** In order to increase the pool of eligible participants, participation in the study was offered to WIOA participants who enrolled as early as July 2015. Outreach efforts to this group included mass mailings, e-mails, and telephone calls.

• **Smoothing the VFSN enrollment process.** Asking customers to return to the centers with their financial information in order to complete VFSN enrollment proved to be an unsuccessful approach. Originally, this approach was desired because it would require more contact between a customer and the center, thereby promoting the center as the hub of communication and service. Since customers are required to bring specific paperwork to their WIOA intake appointment, the centers began adding VFSN-related information needs to the checklist of materials that customers should bring to their WIOA appointment. This way, customers were saved from having to return to the center solely for study enrollment.

• **Integrating VFSN into WIOA orientation.** For centers with high volumes of WIOA customers, group orientation is a typical step of the enrollment process. Most of these centers show the recruitment video and share initial information about the VFSN program with customers. Presenting information on the VFSN program during the orientation session allowed for consistent messaging to customers, as well as a way to introduce the program prior to the customers’ initial meeting with their case managers.
3.0 ADDRESSING BARRIERS TO SUCCESS

• **Dedicating staff to recruitment efforts.** Due to limitations on the contact that financial coaches can have with prospective participants prior to random assignment (to avoid biasing them), it was useful to have dedicated staff members who could present the VFSN program to customers. The regions with VFSN assistants utilize these individuals for outreach efforts and as a face of the VFSN program. Other centers have another staff person, such as the office manager or case manager, who presents information to WIOA customers, fields questions, and assists with the completion of enrollment paperwork.

VCCS monitors outreach efforts frequently, through the codes and notes that are recorded in the VaWC data system by WIOA case managers and VFSN coaches. VFSN-related codes include those for outreach activities (e.g., e-mails, telephone calls, watching the VFSN informational video, etc.) and program-specific service codes (for all three pillars).

VCCS and the sites have moved to open up the VFSN program to WIOA Youth, who would be co-enrolled in the Adult program (minimum of age 18). The Youth program does include some limited classroom-based financial-literacy training, and that could expose those participants to additional knowledge beyond what other treatment participants could have. However, significant features of the VFSN—one-on-one financial coaching and added supportive service resources—are limited to the VFSN program, so the differences in exposure levels would likely not affect outcomes.

The VCCS team is concerned with the enrollment at this point in the grant, and has shared concerns with DOL and the Workforce Innovation Fund (WIF) technical assistance provider. Staff at VCCS and Public Policy Associates, Inc. (PPA) continue to carefully monitor enrollment across the different regions. Because enrollment volume differs greatly among the regions, some interventions require an approach specifically tailored to the challenges that region is facing. Regions 6 and 11 are attempting to tailor recruitment messaging in ways that resonate with the client needs in the area. At the same time, Region 11 is expanding the VFSN program to additional centers in the workforce region. Region 16 is attempting to work more closely with all of the comprehensive centers’ case managers, as most referrals into the program consistently come from just a few case managers. Region 8 recognizes that asking potential VFSN participants to return to the center multiple times to complete enrollment presents a barrier based on transportation challenges that their customers face. In order to facilitate the enrollment process, Region 8 WIOA staff ask customers to bring financial information to their WIOA enrollment appointment, allowing customers to complete the VFSN consent form and baseline survey at the time of their WIOA enrollment.
Recruitment Successes

Despite the challenges that regions faced, there have been recruitment efforts that have been successful. In regions where the financial coach and one or more WIOA case managers have a close working relationship, recruitment and service delivery are more streamlined, often resulting in stronger enrollment numbers. Personalized telephone calls, most often conducted by VFSN assistants, have contributed to the increase in enrollments. Integrating the sign-up process into the centers’ standard WIOA intake additionally facilitates the VFSN recruitment process, as potential participants do not have to make additional trips to the workforce center in order to complete enrollment. In early 2016, the requirement that the VFSN informational video be shown only in-person at the centers was removed. Currently, the video can be circulated through social media, via e-mail, or other communication methods. Further facilitating the sign-up process, remote access to the baseline survey and study consent form was established, allowing potential participants to complete these enrollment steps from home, where they may have more direct access to documentation necessary to complete the financial questions in the survey.

3.3 Characteristics of Study Participants

Although study enrollment is below target, it is possible at this time to reflect on the types of customers who are interested in the VFSN, as both the treatment and control groups were generated from those who wanted to receive those services. By examining the study participants’ data at this stage, it may help to highlight populations that may be missed in the recruitment process.

Demographic Characteristics

The demographic data on study participants is maintained in the VaWC database by staff at the AJCs. These data are reported to PPA through the evaluation liaison at VCCS. Due to a lag time inherent in the administrative data, demographics are examined for participants enrolled October 1, 2015 to June 30, 2016. The total number enrolled between these dates is 183.

Income and Receipt of Benefits. The key characteristic of people enrolled in the VFSN study is that most—just over 80 percent—
are considered “low-income status.” A little under half of participants received public benefits (e.g.,
TANF, SSI, SSDI, or other).

**Employment Status.** Among the study participants,
approximately 28 percent were employed at enrollment and the
same percentage were categorized as dislocated workers.

**Race and Ethnicity.** While half of the study participants identify
as Black or African American, so does half of Virginia’s WIOA
population so this is not unexpected. Thirty-seven percent of the
study participants are White.

Despite Region 11 having a large Hispanic/Latino population, enrollment of persons of this
ethnicity is lower than might be expected (5 percent). This percentage may be a result of the lower
recruitment numbers by Region 11 overall, or it might indicate that Hispanic/Latino customers have
not been actively engaged through current study recruitment approaches. No participant enrolled
in the study using Spanish-language materials, and none of the participants were either migrant
workers or recorded as having limited English language skills in the data set.

**Education Level.** The VFSN program has attracted clients of all education levels, although people
with some college or a high school diploma (or GED) make up the largest proportion of participants.
Fourteen percent hold a bachelor’s degree or higher.

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16. The study consent package, consent form, and the baseline survey are available in Spanish. There is also a Spanish translation of the VFSN video available.
Gender. Women enrolled in the study more often than men. Sixty-four percent of the VFSN study participants are women, compared to 55 percent of the WIOA population in Virginia.

Barriers to Employment. Some of the common barriers to employment are not well represented in the study population. Fourteen percent of participants are single parents, while less than ten percent identified as an ex-offender, having a disability, or being homeless.

Age. All age groups are interested in the program, but people between the ages of 26 and 55 are the majority of participants. VCCS and the sites are presently considering whether to follow through on an idea to bring more young adults into the program by co-enrolling WIOA Youth in the Adult program. (The minimum age would be 18.)

The demographics of the early study participants suggest that the VFSN has interest for a variety of WIOA adult customers, not just for its unique financial and income supports services, but for the employment and education services. Moreover, the VFSN is reaching its primary target audience of low-income individuals and households. Nonetheless, these findings also indicate that the project
Financial Circumstances

A baseline survey on financial circumstances is administered to study participants upon their study consent but prior to randomization. Study participants are asked to provide detail on both assets and debts for themselves as well as their households. While participants are encouraged to have documentation on hand while completing the survey, this is not always possible and the information provided is a self-reported estimate. To include only those 183 participants for whom the evaluation team also had demographic data, only survey findings from the October 2015 through June 2016 timeframe are reported here.

Assets

Study participants are asked to provide information on several types of assets for the baseline survey including individual and household income from all sources, home ownership, savings and checking account balances, vehicle ownership, investments, retirement accounts, and life insurance. Overall, 77 percent of the study participants’ households have some type of income, while 23 percent do not. Among those reporting some level of income, there is a wide range reported, from a low of $225 to a high of $170,000. The median total household income for all study participants is currently $9,346.

Figure 8: VFSN Study Participants – Types of Assets Held

17. Total household income is the sum of individual take-home pay, individual income from other sources, other household take-home pay, and other household income from other sources.
Two-thirds of all study participants reported having a checking or savings account. The total amount held in these accounts was $244,611, and account balances ranged between -$1,250 and $50,000, with a median of just $219.

Seven out of ten people in the study rent their homes, while one-fourth are home owners. There were seven survey respondents that did not provide this information, which the evaluation team believes indicates homelessness or another circumstance that prevented a respondent from selecting one of the two options.

### Debts

To enable the evaluation to better describe the financial circumstances of study participants and to later assess achievement of outcome goals, the survey asks for information on several types of debt including mortgages, credit card balances, medical bills, student and other loans, child support owed, judgements, and back taxes owed. Eighty-four percent of study participants reported at least one type of debt. Seven out of 10 respondents had one to three types of debt.

![Figure 9. VFSN Study Participants – Types of Debt Held](image)

Figure 9 provides detail on the percentage of study participants with each of the different types of debt asked about in the survey. The most common type of debt among the participants was medical debt, with a majority of the study participants (51 percent) reporting sums owed in that category. The next most frequently cited types of debts were credit cards, student loans, and other kinds of loans, respectively.
The total dollar amount of debt across the study participants was $7.2 million. The largest share of that amount (33 percent) came from mortgages, as seen in Figure 10. Student loans represented the next largest share of debt reported (27 percent). Credit cards and other loans account for approximately 20 percent of participants’ debt load, while the rest was made up of medical bills, judgements, back taxes, and to a small extent, child support owed.

**Budgeting**

In addition to reporting assets and debts, participants are asked in the baseline survey if they have an established household budget and about the extent to which they regularly adhere to that budget. One in five individuals in the study reported having a household budget at baseline. Of those, just 8 percent reported spending within their budgets “always” or “most of the time.”

On the whole, the financial circumstances of the study participants indicate that the services within the VFSN should be of high value to customers, as the program could help to provide guidance and support in establishing budgets, reducing debt, and facilitating access to increased income through income supports and/or employment.

**Treatment and Control Balance**

Randomized assignment should, in theory, eliminate bias between treatment and control groups that could occur from other factors. It is useful to assess the balance of demographic characteristics
between the treatment and control groups periodically to determine whether the random assignment is actually resulting in roughly equivalent groups. However, it should be noted that assessment of balance at this point in time will not show optimal results; the enrollment numbers are too small. The Appendix (Study Group Balance) contains the graphs that support this section.

At present, males are unbalanced toward treatment, and females are unbalanced toward the control. Both Black males and White males are currently unbalanced toward treatment. Females are more closely balanced across race/ethnicity groups. At this time, adults aged 26-45 years are unbalanced toward control; however, adults aged 46-55 years are somewhat unbalanced toward treatment. The treatment group is more likely to have lower educational attainment than the control group at present.

Over time, the evaluation team expects that the unevenness in the study groups will correct itself as more participants are enrolled in the study.

### 3.4 Program Service Delivery

The VFSN program is centered on three pillars: income supports, financial training and asset-building, and education and training. Opportunities included within the incomes support pillar are: applications for financial aid, screening and application for benefits, tax preparation services, determination of eligibility to receive EITC, and access to emergency financial support. Financial training and asset-building opportunities come through one-on-one coaching with the VFSN financial coach, reviewing credit reports, and utilizing My Budget Coach® to create budgets and examine expenses and income sources.

The VFSN program includes a syllabus of activities, with a prescribed order in which services should be delivered. The early stages of service delivery revolve around reviewing budgets and credit reports, while later coaching sessions are dedicated to building stronger financial habits. Generally, coaches stick to the outline of the syllabus, but will tailor their coaching sessions in ways that address the most pressing needs of their customers. With some customers, coaches will spend multiple sessions reviewing budgets and tracking progress customers make on paying off debts, as well as helping to adjust financial plans once customers secure employment or face significant changes in financial circumstances.
Training of Coaches

In order to effectively deliver services, VFSN financial coaches have received training from a number of project partners, including MDC (a nonprofit with expertise in the program model) and Solutions for Progress (the vendor for The Benefit Bank® and My Budget Coach® software), in addition to VCCS. MDC has provided ongoing training to the coaches in person and through conference calls. The most extensive training was conducted in fall 2015 near the launch of the VFSN. MDC representatives have also attended gatherings of staff associated with the VFSN program and consulted with the VFSN program director. The coaches received financial literacy training CDs and printed materials from the FDIC Money Smart program and Virginia Credit Union’s Smart Start and Money Wise curricula.

The support from Solutions for Progress has included training on the software, but also extends to assisting the coaches in understanding the financial coaching relationship as a process of changing behavior.

Five of the six financial coaches had been certified through VCCS as Virginia Adult Career Coaches by spring 2016 (one of these was already certified prior to the VFSN). The sixth coach is in the process of getting this certification. The process involves attending in-person and online trainings and preparing a capstone report.

Early Service-Delivery Patterns

Tracking program service delivery includes modules and service codes dedicated to each syllabus activity. Figure 11 below shows the services that have been delivered most often to VFSN participants (again, the lag in administrative data limits the analysis to the end of June 2016).

Writing career and education plans and skills inventory documentation are two services that are required under WIOA and, not surprisingly, are represented most frequently in Figure 11. Fewer customers have received VFSN-specific services such as receiving credit score, and identifying income and expenditures. These numbers reflect the difficulty reaching participants to schedule coaching sessions that coaches reported. With the larger waves of participants signing on to VFSN only since the summer months, it is too early to note whether this will present an actual challenge for the program, but is an issue that should be monitored.
Incorporation of Supportive Services

Financial supports are included in one of the pillars of the VFSN. While some supportive service funds are available under WIOA, the sites did not all offer this supplemental service to customers and the extent of allowable uses of these funds varied considerably. The WIF grant also provides for a substantially higher amount per customer than a region normally allows. During this year of the grant, workforce boards in each region adopted supportive service policies, designed to leverage the grant dollars to meet customer needs that further encourage their participation in workforce training and job search activities. While the policies differ by region, they are overall designed to meet the most pressing needs that customers face. For instance, in Region 16, transportation is considered to be the biggest barrier for clients in accessing workforce development services. Region 16 does not usually provide transportation-related funds, but have adopted a policy for VFSN supplemental services that primarily emphasizes transportation. Other regions, such as Region 11, are able to include a more comprehensive array of supports, including funds for uniforms or clothing, computers, or textbooks needed for training. These supplemental funds are aimed at facilitating customers’ ability to participate in training and job search activities, as well as the financial education aspects of the program.

The program delivery, then, is requiring engagement of staff in new ways of thinking about supportive services and how to approach service delivery. The coaches are central to these, but so are workforce board and center leadership who must usher through policy changes and reinforce the service approaches necessary by staff.

18. Region 16 does not offer supplemental services for regular WIOA customers.
3.5 Early Customer Successes

While the coaches have grappled with how to engage participants fully in the program, some of the participants who have worked with their coaches are seeing positive results. All of the coaches shared a success story from their region at a September 2016 convening held in Richmond.

Within these stories, the bundling of services for the benefit of customers is apparent. Most of these brought together two or more of the pillars of VFSN, such as employment and financial services, to address the multiple, interrelated needs of customers. The presence of medical bills as a common issue in two of these cases reflects the reality that such debt is common among the study participants. It is also notable that all involved (coach, case manager, and participant) had to at times persevere through barriers that seemed insurmountable. While not all the issues were completely resolved, the service teams helped individuals take the initial steps toward a feasible path forward.

Facing Medical Bills
One VFSN client was ignoring her medical bills, and the debt had piled up. She avoided taking calls from Collections because she did not know how she would pay given that she had been laid off and her husband was on disability. Her case manager and coach worked with her to apply her tax return to her debt and continue the payment process. She does not have the medical bills paid off yet, but she is on her way.

Preparing for a New Baby
A VFSN client had a growing family and no work. His coach helped by reviewing his expenses against his budget and went through his credit report with him. His case manager got him work experience, and he was offered a full-time position with a benefits package. This client has started saving for a new, larger vehicle and is paying down his debts.

Finding Motivation
Incomeless and burdened by a victim mentality, one VFSN client received support from his coach and case manager to turn around his circumstances. By using an expense tracker and setting goals, he focused on getting a job and a home to rent. He also found work through the program and is now working 40-50 hours per week at a good wage.

Starting Over after a Layoff
A customer of one workforce center was actively taking workshops after being laid off, but her financial situation was precarious. Her severance pay was being garnished, and her vehicle was repossessed. Her VFSN team worked with her to find a job, and then move into a higher-paying position. She consulted with her coach about the best approach to get her car fixed when it threatened to keep her from work.

Reducing Medical Costs
A dislocated worker had a health issue for which he could not afford medication. This compromised his ability to work. His VFSN coach helped him locate a prescription discount card and shop around for a lower-cost pharmacy. He now pays one-third as much for his medicine and is getting day work.

Overcoming Barriers to Employment
An ex-offender customer came to VFSN with an enormous backlog of child support payments. He was also lacking a driver’s license and employment. He met with his coach to establish a budget and pursue supportive services dollars to help him resolve some of his barriers to transportation. He soon found a job through his case manager.
3.6 Overall Project Administration

The VFSN core team at VCCS has remained consistent since the initiation of the project, and all team members are committed to supporting regions in their implementation of the VFSN program. The team includes a project director, data and evaluation project manager, fiscal and grants administrator, and workforce development communications director. The team’s focus includes streamlining administrative processes wherever possible and engaging in problem-solving.19 All sites report that they have regular and satisfactory communication with the VCCS staff. VCCS is consistently responsive to questions and inquiries. Coaches and WIOA case managers utilize the project’s online group message board to stay current with program-related updates coming from VCCS and to connect with each other for advice and to share best practices. In addition, the coaches and some site staff meet by telephone once a month as a group with VCCS for project updates, training, and discussions.

Phase II of The Benefit Bank®

The staff at VCCS spent considerable efforts trying to roll out the second phase of The Benefit Bank® during the year. The first phase of this tool included generalized components, such as filing federal and state taxes, FAFSA, Veterans Services, Quick Check and the My Budget Coach® modules. These have been implemented in all of the centers. However, when it was time for VCCS to contract for the second phase of The Benefit Bank®—the portion that included Virginia-specific components—the team encountered significant delays in the procurement process. In 2015, VCCS instituted a new process for computer-based technology that involves a steering committee and contract review. Full implementation of The Benefit Bank® has implications for statewide systems in Virginia, including workforce, health care, and social services, and has the potential of becoming a common intake form across the Commonwealth. It is designed to allow the public and staff to access information and services across a variety of Commonwealth agencies and systems. The ability of VCCS to start implementation of The Benefit Bank® through the VFSN program will allow access to additional resources for VFSN clients, but this is also expected to be an aspect of the VFSN grant program that can be sustained beyond the grant period and make a lasting impact across a number of Commonwealth systems.

The consistency of the core team during the grant period is particularly important in light of the challenges faced by regions in recruiting and enrolling participants, and at the Commonwealth level in implementing the planned supports for the VFSN. The VCCS staff’s thorough knowledge of the workforce system and the knowledge they have gained regarding the culture and processes in the workforce regions will continue to be invaluable to the ultimate outcomes of the VFSN program.

19. Additional information about the VCCS team roles can be found in the first annual evaluation report and the VFSN Evaluation Design Report.
“I see financial literacy as another benefit to folks that we serve. Not just immediate, but long term…being able to impact people wherever they are in their life cycle.”
Over the past year, the Virginia Financial Success Network (VFSN) has grown to include over 180 participants (treatment group plus veterans), who are served by six different workforce areas. The study participants (321) are diverse, but, the majority also shares some commonalities in terms of educational attainment, poverty, types of debt, and the lack of a household budget. However, it has not been an easy task to enroll and serve these customers. A central focus of the year’s activities has been outreach and recruitment, and improving the processes associated with these. Much energy has been spent identifying barriers, addressing those, and monitoring response. The partners in the VFSN project examined their experiences and shared them with the evaluation team, who then provided additional insights at a cross-site level to assist in ongoing improvement.
The challenges of recruitment and retention have not been particular to any one workforce area; all of them have faced this barrier. Still, staff remain confident in the value of the VFSN for their customers, and the quality of the coaching staff is unquestioned. Nonetheless, the project has not yet met its enrollment goals or overcome all of the roadblocks that emerged in Year 2.

Although the VFSN is the Working Families Success Network model by another name, the two are being implemented in different settings—one in workforce centers and the other in community colleges. At this juncture, it seems worthwhile to reflect on whether this difference may be more significant than originally thought. A community college has a captive audience in the form of students enrolled in programs, and most visit the college on a regular schedule. Community college students have also already demonstrated a commitment to an educational goal, whereas workforce center customers are likely to be focused on finding work and less inclined to add financial education to their goals. The workforce center is also generally a less structured, shorter-term engagement for its customers. The evaluation may find that carrying out the model in the workforce centers requires some unique approaches, but it is far too soon to make any determinations about this. The challenges the program faces now may be rooted in more processes, communications, and other factors; these are still being explored.

4.1 Key Findings

This year of the VFSN implementation resulted in many interesting findings. These are discussed below.

- The project has found recruitment and customer engagement to be challenging, across the sites. No one set of solutions works for all locations, but the more effective practices include:
  - Personal telephone calls to outreach
  - Integrating introduction to the VFSN into Workforce Innovation and Opportunity Act (WIOA) orientation
  - Close coordination between coach, assistant, and case managers
  - Case managers as active participants in the outreach and enrollment process
  - Allowing easy access to enrollment close in time to the VFSN introduction
  - Having the recruitment process be the responsibility of multiple staff
• Embedding new fields into the existing Virginia Workforce Connect (VaWC) data system used by center staff assisted the project leaders in tracking outreach activities as compared with new WIOA enrollments at those sites.

• The structures and policies of the participating Virginia workforce areas have led to different approaches to the recruitment and service processes of the VFSN at a local level. These have not gone outside the model, but where there are more staff or organizations involved, it has been more difficult to connect and coordinate.

• The project administrators have placed emphasis on training, data quality, collaboration, and communication throughout the past year. This effort has led to continuous improvement of recruitment, data entry, and service delivery.

• New procurement protocols within Virginia Community College System (VCCS) and unexpected site-level events have slowed the implementation of aspects of the project. The VCCS team has been persistent in trying to overcome these challenges.

• Over 80 percent of the VFSN study participants enrolled through the end of June 2016 (nine months into the implementation phase) are low income, the majority of the participants are female, and roughly half are African American. Presently, individuals of Hispanic/Latino ethnicity appear to be underrepresented in the study.

• While about one-quarter of the participants own their homes, the level of assets is low among the whole. Similarly, although 66 percent of participants have a bank account, the median account balance is just $219. In addition, only 20 percent of the study participants have a household budget. These findings provide strong evidence of the need for the VFSN package of services.

• The service preference for veterans has not affected the study to date, as the total across the six sites is low. Thus, early concerns that the preference would be detrimental have been unfounded, at least to this point.

• Carrying out the VFSN has led to a deeper understanding of the Commonwealth’s workforce system within VCCS. There is now a better appreciation of the regional cultural and operational differences.
4.2 Recommendations

The evaluation team provides the following recommendations for the VFSN project team and the sites based on the findings from Year 2:

- Encourage greater communication and collaboration around outreach and service delivery between coaches and case managers. They would benefit from meeting regularly to share successes, provide updates, ask questions of each other, and to problem-solve. An internal liaison or convener and/or additional tools may need to be supplied to facilitate a stronger working relationship among staff across the centers.

- Continue monitoring of outreach activities by all sites and regularly assess progress. The sites have not yet shown that they have connected with all of their WIOA-enrolled adult and dislocated worker customers.

- Find opportunities to support ongoing participation in VFSN services. The coaches have already proven creative and determined in trying to communicate with participants. The participants, once enrolled, need motivation to return for services; an early demonstration of value through a meeting with the coach would be an important first step, but there may also be further streamlining that could occur in service processes that might remove impediments. It could be worthwhile to consider other opportunities to put the customer at the core of the program, such as engaging the participant earlier in the WIOA service process (i.e., before they get caught up in job searching and training). There is likely to be some regional variation on how this is accomplished.

- Make the business case for the workforce boards to use the VFSN to improve WIOA outcomes to generate greater energy about a coordinated effort. The regions’ leaders are eager that their centers perform well within the VFSN, as they do on WIOA performance measures, but, in some cases, this is not translating into local-level effort that results in enrollments. The boards are positioned to ensure that the VFSN is fostering strong outcomes for the regions’ customers by holding the service providers accountable for enrollments and participant engagement.

- Given the profile of the early enrollees in the study, additional attention to recruiting and serving individuals from a Hispanic/Latino background may be necessary in Region 11. Similarly, there may be other opportunities to improve connectivity with male customers of the American Job Centers (AJCs) through customized messages or alternations to practices. The evaluation will continue to monitor the characteristics of the study groups over time.
• VCCS has been working with its technical assistance providers, but increasing frequency and depth of engagement may help to address recruitment, retention, and other challenges faced by the project. These providers may be able to offer new strategies for identifying and resolving program participation barriers at the regional level, strengthening staff coordination, improving outreach, or providing tools and ideas to assist in ongoing staff training.

• Continue to consider whether the housing of the Working Families Success Network model within workforce centers, rather than community colleges, may have consequences for the recruitment and retention of participants, given the different environments.

4.3 Next Steps

In Year 3 of the grant (the second year of the VFSN implementation), VCCS and the sites will continue to deliver the program within the participating AJCs, continue to grow the number of participants, and continue to reflect upon their experiences. The arrival of new components of The Benefit Bank® over the course of the year will warrant additional training for the coaches and should provide new resources for participants. The evaluation team’s focus on the implementation will persist and focus will begin to shift more toward understanding patterns in service delivery and participant retention. The evaluation team also expects to remain involved in discussions about recruitment and will support efforts to identify and address challenges. Surveys, site visits, and review of administrative data will continue in the coming year. In Year 3, the evaluation will include focus groups with participants, which should provide greater insights into the VFSN experience at the customer level.
## APPENDIX

### Research Questions Addressed

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<td>3. What are the primary elements of the VFSN as it is applied in the targeted AJCs? What variation exists in the level of services received? What explains this variation? To what extent was fidelity to the model maintained across sites? What site-specific adaptations were made and why?</td>
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<td>6. To what extent were program materials and processes sensitive to cultural and economic differences among participants and locations?</td>
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20. It is too early in the program to report on the patterns of participation.
Methodology

Qualitative Methods

Fidelity Assessment and Primary Data Collection

Public Policy Associates, Inc. (PPA) conducted two site visit rounds to the six workforce areas in Year 2, in February and June 2016. Two teams of two researchers visited each of the six Virginia Financial Success Network (VFSN) sites during the week of February 4, 2016. During these visits, the teams spent approximately one and a half days in each region interviewing VFSN staff, workforce investment board (WIB) directors, American Job Center (AJC) staff, and AJC partner representatives. The semi-structured interviews focused on coach hiring, recruitment and enrollment, service delivery, local learning, communications, and partner involvement. The teams also conducted observations of meetings and recruiting activities as feasible, in addition to checking files for records related to the study. During this visit, a total of 51 individuals were interviewed.

Two paired research teams also visited each of the six VFSN sites plus the Virginia Community College System (VCCS) staff in Richmond during the week of June 13, 2016. During these visits, each team spent approximately one day in each region interviewing VFSN staff, WIB directors, AJC staff, and project leadership. The interviews focused on recruitment challenges and problem-solving, what was being learned as services were delivered within the VFSN, how individuals and organizations involved were communicating, and what implementers were learning from their experiences with the program/study in recent months. Our teams also conducted observations of meetings and recruiting activities as feasible, in addition to checking case files for records related to the study. Thirty individuals completed interviews with the site visit team during this round of site visits.

Following both rounds of site visits, data were cleaned, coded, and analyzed. NVivo software was used to conduct content analysis of the interview data. Summaries of what the teams observed and learned at each of the sites, as well as an overarching summary report, were shared with VCCS. These summary reports included preliminary findings and recommendations for ongoing program improvements.

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21. The file-checking included examining what was kept in case files for treatment and control participants, such as verification that they completed the consent and baseline survey, and how these are stored. The coaches keep separate files on their cases, these vary in content, but can include copies of correspondence, credit reports, My Budget Coach® printouts, and other informational materials.
Quantitative Methods

Administrative Data and Randomization

The evaluation liaison from VCCS pulled demographic data for the evaluation team and services data for the same time period. The demographic data was matched to the master assignment file using State ID to ensure that the same 183 study participants (treatment and control groups) were being analyzed for this report. The services data was used to determine outreach effort and conversion rate to the VFSN program.

Administrative data captures enrollment for the time period between October 1, 2015 and June 30, 2016. Data files containing randomized assignments are posted daily to the Secured File Transfer Protocol (SFTP) site by VCCS, and PPA used this data to build a master file to track treatment, control, and veterans in VFSN.

Blocked randomization is used in each region. This means that randomization in each region occurs in a way to maintain an even ratio of assignments per region. For instance, if a region enrolls one person in a day, then randomization is like a coin flip where there is a 50 percent chance of treatment or a 50 percent chance of control assignment. When a region enrolls two people, the randomization works to give a one-to-one ratio, so one person would be guaranteed treatment and the other would be guaranteed control—it is random who gets which assignment. When a region enrolls three people in one day, then one is assigned treatment, one is assigned control, and the third gets a coin flip. A region’s randomization is not affected by enrollment numbers in other participating regions. (Veterans are given a different code in the Virginia Workforce Connect [VaWC] system so they bypass the randomization process and receive the VFSN program.)

Of the administrative data elements that PPA defined in the evaluation design for capture, some have since been determined to be unavailable. Marital status, family size, postsecondary education/training level, and technical certificates held are not captured as individual fields; any information for these data elements are captured in notes fields. Other data elements are not captured as anticipated. For example, literacy as a barrier is only a WIOA Youth variable and is not captured for adult and dislocated workers. PPA is still working on determining which variables would define previous WIOA services for participants, but that is the only data element still in question at this time. Finally, PPA added the treatment group’s pre-program credit score to the list of data elements needed. The score is being recorded in the VaWC system by the coaches.
Financial Baseline Survey

The financial baseline survey is completed by a WIOA customer as part of his/her enrollment in the study. The survey and consent form are available at the center computers or online outside of the center. Staff may choose to provide a small sign-up card with the link at intake or at another time when an eligible customer expresses interest in the VFSN program. After study participants complete a consent form and the baseline survey, they are eligible for randomization.

Data quality is a concern for this dataset since the information is self-reported. While participants are prompted before they begin the survey to have financial statements on hand to help them complete the questions regarding assets and debts, the accuracy of the data have not been verified by anyone at the centers. A small percentage of participants (roughly 8 percent) may not have understood the income questions, and gave the same value for both the income from paycheck and income from other sources question. An initial analysis of removing these potentially duplicative values did not significantly shift the observed median value for household income. The PPA team is considering whether clarification of the wording of the income questions is needed.

Only one person did not disclose any monetary values to their assets and debts in this time period. That individual will need to be removed from the analysis of net worth. Two other participants missed answering some of the questions, but provided complete information at a later time when prompted by their case manager. A small percentage of other cases are missing a single value in their data. A summary of missingness is captured in the tables below. The highest rate of missingness is for the value of the home at 5 percent missing (9 of 183). The impact of missingness will be discussed in the interpretation of the analysis.

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<th>Table A-2: Number of Participants Missing Data for Debts</th>
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<td>Balance of Mortgage</td>
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Study Group Balance

The following graphs show the balance between the study groups as of June 30, 2016 (N=183). As far more participants are expected to enroll and the study is not yet complete, these are provided only as point-in-time measures of the balance and should not be taken to mean that the randomization process is flawed in any way. All figures show numbers of participants.

Figure A-1. Balance between Groups by Gender

Figure A-2. Balance between Groups by Race, Ethnicity, and Gender
Figure A-3. Balance between Groups by Age

Figure A-4. Balance between Groups by Educational Attainment