Tacoma Housing Authority's Children's Savings Account Program Evaluation Interim Report

Prepared by the Urban institute for the Tacoma Housing Authority

For internal review.

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Introduction

In September 2016, the Tacoma Housing Authority (THA) contracted with the Urban Institute (Urban) to conduct a three-year implementation and early outcome evaluation of the housing authority's Children's Savings Account (CSA) program, which launched in September 2015. The two components of THA's CSA program are officially called the Salishan Elementary School Children's Savings Account Program, and the Scholar Incentive Program. For simplicity, we refer to the program collectively as "the CSA program" or "THA's CSA program" in this report, differentiating by elementary and middle school components as appropriate.

The purpose of the evaluation, as described in the project's Evaluation Plan, is to document early program implementation and enrollment activities, describe baseline characteristics of enrolled students and families, establish the extent to which CSA participants are meeting short-term outcome expectations, and describe to the extent possible any early progress towards medium- and longer-term program outcome goals. Findings intend to inform THA's ongoing implementation and decisions about a possible program expansion.

This interim report is the first of two written deliverables and describes data collected during the first year of the evaluation. The report is intended for THA's internal review. A separate memo summarizes the recent publicly available literature on CSA programs.

Overview of this report

Using a combination of administrative and qualitative data, this interim report focuses on two objectives: documenting early program implementation, enrollment, and participation activities; and providing feedback to inform ongoing implementation decisions. To the extent possible with the available data, we examine CSA-program short-term outcomes (as documented in the project's Evaluation Plan). Specifically, the report describes:

- Program implementation progress during the program's first two academic years (fall 2015 through spring 2017);

- Early program participation, including household and student characteristics of CSA enrollees and patterns in CSA program use (savings accrued by elementary school students and academic incentive milestones met by middle school students);

- Data collection and management, including strategies to continue strengthening the current approach; and,

- Recommendations for ongoing implementation, including outcome measurement and tracking.

We draw on several types of information in this report:

- *Literature Review*. The team reviewed available literature on CSA program structure, implementation, and outcomes. An overview is provided as a separate memo.

- *Document Review*. THA staff provided the Urban team key program documents, including informational, recruitment, and enrollment-related materials.

- *Interviews with CSA Program Staff and Partners*. The research team conducted 14 one-on-one phone interviews in spring 2017 with CSA program staff and stakeholders identified by THA. In total, eight THA staff members and six program partners were interviewed. Appendix A lists the roles and titles of interview respondents. Interviews with staff and partners were audio recoded and verbatim notes were taken to create detailed transcripts. Transcripts were coded and dominant themes were then identified and synthesized for this report.

- *Administrative Data*. THA staff provided data for students enrolled in the CSA program in the 2015-2016 and 2016-2017 academic years. The data included demographic information for participant students and primary caregivers (gender, grade, school, ethnicity, race, homeowner/renter status, and primary language for the child as well as 1-2 parents or guardians), and program participation information.

The initial CSA program evaluation plan anticipated surveys and focus groups with students and families during the first year of data collection. However, at the launch of the evaluation it was determined with THA staff that feedback on implementation progress from staff and partners would be most useful for this initial report, with data from students and families incorporated in evaluation years 2 and 3.

Summary of findings

THA launched an innovative and ambitious initiative. THA's program model envisions frequent and individualized engagement with students and families, including personalized payment milestones for older students and financial education opportunities for students and adults. The staff have ambitious

long-term goals for the program, and both THA and partners view the program as an opportunity to leverage their organizations' shared goals to support low-income students' long-term educational and economic success. Program staff and partners are knowledgeable about program goals and intended outcomes, and the state of the emerging CSA field.

At of the end of the second program year, staff and partners reported significant implementation progress, although more work is needed to engage students and families, and to implement all intended program components. Interview respondents discussed staff capacity constraints as limiting program implementation and sustainability, particularly as it expands to new cohorts each year. THA staff specifically reported concerns about the level of effort required for recruitment and enrollment, and limited capacity to engage with participants. Additionally, partners reported concerns with their own ability to maintain the necessary level of involvement in daily programming. Nevertheless, THA has enrolled nearly 100 students, accounting for roughly 30 to 40 percent of eligible students—a take-up rate that compares well to other opt-in CSA programs and to opt-in enrollment models, generally. Deposit activity for families of enrolled elementary school students has been slow, with only 8 elementary school families depositing funds beyond the required enrollment match. Middle school activity is more promising, although not all incentive pay points are in place and existing incentives can be achieved passively. On average, middle school students have achieved about 75 percent of the total pay points available to them.

We provide four sets of recommendations for THA's next steps in the program implementation process, based on initial data collection and analysis. Our recommendations are to: establish THA and partner capacity for full implementation; integrate feedback from program participants and community members; build a more robust data management system; and retain the opt-in model but consider other revisions related to sibling eligibility, the elementary school seed deposits, and the initial family deposit requirement.

Implementation Progress

In the following sections, we provide an overview of the CSA program as it was described in interviews, and in documents provided by THA. We then synthesize information from qualitative interviews and follow-up discussions to describe lessons learned and challenges encountered during the first two years of implementation. To avoid identifying individuals, we refer broadly to "CSA staff," "THA staff," or "partner staff," when describing statements made in interviews.

Overview of the THA CSA program

THA's CSA program launched in September 2015, including both the elementary and middle school components. As of fall 2017, two full-time and one part-time THA staff were responsible for directly engaging with schools, families, and partners, in addition to management and supervisory staff support at THA. Staff noted that program sustainability depends on the use of the existing expertise and capacity of school, bank, and youth service partners, and currently relies on several community partnerships for different aspects of the program.

At the elementary school level, the program is available to entering kindergarten students who 1) live in THA's mixed-income New Salishan community (regardless of which school they attend) or 2) attend Lister Elementary school (regardless of where they live). At the middle school level, all New Salishan residents entering sixth grade at First Creek Middle School are eligible. Once a cohort is launched, a student can join that cohort at any point that she or he becomes eligible—for example, if a student moves to Salishan or enrolls in Lister elementary in first grade, he or she could be enrolled in the kindergartner cohort from the year before.

Program goals

Program staff and stakeholders, and THA program materials, presented a wide range of goals for the program and its participants—mainly reflecting the empirical literature on expected CSA program impacts, but with some goals unique to the Tacoma context. THA's program manual divides the goals into three categories: educational, financial, and behavioral. In the short-term, students' academic performance and behavior in school are expected to improve, families disconnected from formal banking will become banked and introduced to mainstream banking services, and students will start to

build savings. Longer-term goals involve high school graduation for participating students, enrollment in postsecondary education, and eventual earning of a degree or certification. The expectation is that, over time, families will remain banked, and that both students and families will develop goals and visions of the future that include college or postsecondary education.

Notably, THA hopes this CSA program will strengthen and unite the mixed-income Salishan community, and bridge divides between neighborhood homeowners and renters. This motivates THA's decision to make the program available to all children in the Salishan community, and not just THA-assisted households. As one staff member noted, "this shared opportunity is a way to knit the community together and was a clear priority from [THA] leadership."

Several Tacoma Public Schools (TPS) partners articulated how the CSA program goals reinforce their own goals. One respondent noted:

> "At [our school] we have the college and career focus, and it fit right in with our mission to prepare our kids to be college and career ready. That was such a gift; we were very excited as a staff to support the work. We were just blown away that it was an option and an opportunity for our families."

Interview respondents recognized the importance of the collaboration between TPS and THA, and felt the shared goals they hope to collectively pursue could not be accomplished if they stayed within their programmatic silos. As one partner noted, "[THA] is trying to impact more than one generation of learners."

Program model

Participation in the program is voluntary, or "opt-in," with eligible families applying and enrolling in the program on their kindergartener's or sixth grader's behalf. Parents at the elementary school level must contribute a $50 initial deposit to enroll, which THA matches; all elementary school students start with initial account balances of $100. THA staff collect enrollment information on behalf of participating families, which is used by Heritage Bank to open savings accounts in each elementary student's name. THA is the custodian of the elementary student accounts. Middle school students newly enrolling in the 6th grade are not required to contribute an initial deposit. Individual bank accounts for middle school students have not yet been opened by THA. Instead, THA tracks the incentive pay points that have been achieved by each student and the total balance accrued through the program—which can later be deposited into bank accounts.

In interviews, some THA leadership described the voluntary nature of the program as important to supporting and motivating families to take advantage of the savings opportunity. For example, families and students that proactively sign up for the program might be more active participants. A concern with adopting an opt-out model for the program (automatically enrolling all eligible students) was that staff would spend time and resources to open and maintain bank accounts that would ultimately remain dormant. Administrators described the approach as allowing "parents to opt-in to their children's success."

Staff noted that an opt-out program could have been administratively difficult, especially at the middle school level since THA does not have access to exact school enrollment information for Salishan children for logistical reasons. It could also potentially be prohibitively expensive if all students at the middle and high schools that enroll Salishan students were included. An opt-in model and a more limited pool of students could maximize available funding and emphasize participant engagement.

The elementary and middle school components of the program have different mechanisms for building savings. The elementary school program intends to support parents' efforts to save on their elementary students' behalf, with THA committed to matching up to $400 annually for deposits made by enrolled students' families. The program also encourages students to engage in saving for their future (e.g., by giving students small piggy banks that they can fill and deposit on their own). THA also offers periodic opportunities for students and families to earn additional deposits in their accounts by attending CSA events such as "Bank Day," which provides opportunities to meet with staff, make donations in person to their children's accounts, and receive a $25 deposit as an incentive for their participation.

In the middle school program, the emphasis shifts from matching parents' deposits to encouraging and rewarding students' positive academic activity and self-set goals. The program deposits funds in a student's account if she or he achieves a set of pre-determined "pay points" each semester—each with fixed incentive payments attached. The payment milestones include primarily academic targets—such as meeting a particular grade point average (GPA) or attendance expectation—or steps towards graduation and preparing for college.

The combination of opt-in enrollment, incentive-based payments and individualized program milestones, and the inclusion of financial literacy curricula for students and adults, requires multiple touch points with students and families over the course of the program. It also requires collecting data from multiple places. THA relies on several key partners for enrollment efforts, and programming and

data at both the elementary and middle school levels, discussed in more detail in the Developing Partnerships section, below.

Over time, students who enroll in kindergarten will automatically be transitioned into the middle school phase. This will occur for the first time in 2021 for students who enrolled as kindergarteners in 2015. Once enrolled in the program, all students are expected to remain in the program until they graduate from high school—even if they change schools over time. The first group of CSA's 6th grade participants is scheduled to enter high school in fall 2018, and to graduate from high school in 2022.

Program launch and early implementation

THA staff and program partners alike report a challenging launch and early implementation experience, and refer to the first academic year (2015/2016) as essentially a "trial run" or soft launch of the program. Specifically, when the program launched in fall 2015, THA relied on one full-time CSA staff person based at THA's main office, who was still developing program implementation plans and partnerships, and establishing staff and partner roles. The operational aspects of implementation, including the capacity to work directly with families and students, had not yet been established. The original program manager transitioned from THA and was replaced in 2016, when THA added one additional full-time and one part-time staff person, and bolstered internal THA administrative, policy, and supervisory support the program.

Interview respondents described this early period as challenging, with staffing additions and changes, organizational restructuring within THA, and the need to orient new staff and program leadership who had not been involved in program envisioning or design. THA staff and partners noted that THA worked hard to navigate the early implementation capacity gaps, including defining clear roles for the front-line team and internal THA policy and evaluation staff. THA staff noted they hold regular internal meetings to keep abreast of program activities, evaluate how the program is running, and identify areas for improvement. Nevertheless, some staff noted that a lesson learned was to invest more heavily in the development phase of a project prior to launch, and expressed concerns that a rocky early program rollout may have negatively impacted the program's image in the community.

Despite early challenges, a total of 55 students were enrolled in the 2015/2016 kindergarten and 6th grade cohorts, and an additional 41 in the 2016/2017 cohorts. But as one interviewee noted, "families in the first year after the initial launch really didn't participate in the program at all ... it was really like a first round of signups." For example, elementary school parents were unable to make

deposits until the second year in the program and financial literacy classes were only offered in one kindergarten class during the first year of the program. Deposits are now made either in person at Heritage Bank branches, through THA staff, or on designated Bank Days, and in year two, Lister administrators dedicated classroom time for financial literacy classes for nearly all kindergartners and first graders.

At the middle school level, students have been accruing account balances and achieving incentive payments as of fall 2015. However, as of the end of the second program year, only five of the total eight or nine incentives defined in the CSA program's milestones menu were in place.[1] The five pay points are tied to academic milestones tracked by First Creek Middle School, with the remaining incentives requiring individualized work with students, and for students to complete activities outside of classroom time—such as researching careers or participating in financial literacy classes. Program representatives have not been available to work with students on these tasks. The program design anticipated that each eligible sixth grader would meet individually with a counselor from the YMCA's Eagle Center, who would offer the opportunity to enroll in the program and develop individual "Success Plans" identifying goals tied to an incentive payment. This was not implemented because of staff capacity constraints on the part of Eagle Center, First Creek, and THA. Finally, because THA staff tracks account accruals for middle school students without setting up individual bank accounts, as of the end of year 2 families do not have a direct mechanism to contribute to their students' accounts.

Developing partnerships

As noted, programmatic partnerships are an important element of the CSA program model. Developing and maintaining these partnerships was a common theme in interviews with CSA program staff and stakeholders. A limited data sharing agreement with TPS allows THA to access data for CSA program students enrolled in district schools. School-level partnerships with teachers and administrators at Lister Elementary School and First Creek Middle School provide access to teachers and participants, classroom time for financial literacy coursework, and other school facilities and resources. Heritage Bank staff and leadership play several key roles in program development and ongoing direct services for elementary school students. The YMCA Eagle Center, which facilitates programming on First Creek Middle School's campus, provides access to students for the middle school component of the program. The program also works with the Salishan Association, the community's homeowners' association, on

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[1] The 9th target incentive is included in the milestones menu for 7th graders only.

recruitment at community events, and with Junior Achievement and Goodwill, which provide training and technical assistance for the adult and student financial literacy curricula.

During the first two program years, the partnerships with Lister, First Creek, Eagle Center, and Heritage Bank were discussed as being particularly important, and are described in detail below. THA staff stated that the housing authority does not have the capacity or expertise to fully staff the CSA program in perpetuity; sustainability will rely on cultivating partners that can work directly with participants and maintain important programmatic elements. The development of trust and relationships with key partners, and establishment of expectations for contributions to program activities are time-intensive processes. These components were discussed as both successes and ongoing challenges. Staff noted that relationships with partners and expectations for partner roles were not clearly articulated or documented before the program launched, and developing these relationships is a work in progress. Below we discuss the program's school and bank partnerships in greater detail.

SCHOOL PARTNERSHIPS

Interview respondents noted that THA received early buy-in from Tacoma Public Schools, particularly from the superintendent—and the executed data sharing agreement was viewed as a major achievement facilitating program implementation. But staff reported additional work was needed during the first program year to connect individual teachers and school administrators to the program, and obtain their buy-in and support for recruitment and engagement. Based on feedback from program staff and partners, to date, efforts have been more successful at Lister Elementary School than at First Creek Middle School. Although a handful of CSA program elementary school students are enrolled at other schools (see the Early Program Participation section, below), THA staff focus on Lister as the main school that Salishan elementary school students attend.

Lister Elementary School

At Lister, THA staff and partners noted that the CSA program's continuing presence at the school has fostered trust and relationships with school communities (i.e., teachers, principals, and families). A number of interviewees noted that relationships between THA staff and school staff have been instrumental in successful outreach efforts in the second year of the program. For example, buy-in from teachers and administrators at Lister allowed THA staff access to kindergarten classrooms, which enabled them to distribute visual reminders of the program (like CSA piggy banks) and use class time to offer CSA's financial literacy programming. School staff also invited CSA program staff to school events, and in 2016, the school's family liaison partnered with CSA staff to increase program enrollment. THA staff noted that families were more comfortable discussing the enrollment process with the family

liaison present. The family liaison also conducted a financial literacy class with parents and has been well positioned to help increase parents' understanding of the program. Lister is also considering adding CSA enrollment documents to packets they give to parents at the beginning of the school year. Partners were initially hesitant to add more forms to an already full packet, since they were not yet familiar with the program or program staff.

First Creek Middle School and YMCA Eagle Center

CSA staff and partners—including both First Creek staff and administrators and YMCA Eagle Center staff—reported that developing a presence at the middle school and rolling out student pay points has proven challenging.

Eligibility requirements that do not include the majority of First Creek students was described as troubling for some respondents, who advocated for broader eligibility. Most of First Creek's student population is eligible for free or reduced lunch and are students of color, and staff pointed out that the program could be valuable for these students. One respondent reported having to "politely tell [interested students] they couldn't be a part of the program because they don't live in the Salishan community." They found these interactions stressful, and incompatible with the school's mission to provide opportunities to all students.

Interview respondents also expressed that limiting the program to only Salishan residents makes it hard to offer CSA-related programming during regular school hours or folded into school activities, and would require one-on-one sessions with eligible students—which is labor intensive and was viewed as potentially disruptive to the students' learning. Staff acknowledged that while creating opportunities during school hours for students to discuss the program and its goals could help maximize the program's benefits, they may shy away from doing so for fear it could sow divisions among students. One partner remarked, "If we're already trying to get the school to understand diversity and equity, and we bring in programming that is already causing some division there, and causes division with the students – that would be my only hiccup, if there was a way we could open it up." Another viewed the limited eligibility as "truly the biggest barrier" to the program's success.

THA staff and middle school partners identified significant progress in the last year, with CSA staff having more of a presence in the school and starting to build trust with the community. However, both THA staff and partners said they would like the program to be more integrated into the school culture, to build trust and relationships with partner staff and students, and increase student buy-in. Interview respondents noted that the community has a history of programs that last under two years. Middle school partners suggested that an increased CSA program presence at the school—at least weekly at

lunch and in the after-school program, and in the school's summer learning sessions—would help improve students' familiarity with individual CSA program staff and the opportunities offered. This could also build confidence among students and families in the program's staying power.

Finally, middle school administrators and Eagle Center staff have been instrumental in providing data on academic and extra-curricular activities, so that THA can track students' incentive pay points. First Creek's assistant principal designed a virtual classroom with all of the CSA students included, so THA staff can access necessary academic milestone data, including student background information and grades. Additionally, the Eagle Center lets THA know if enrolled students have participated in any afterschool activities (which fulfills a pay point). The TPS data sharing agreement authorizes the data exchanges.

However, THA staff stated in interviews that they initially expected Eagle Center to staff the middle school program—including collecting enrollment applications, scheduling financial literacy classes, and working with students one-on-one. In interviews, program partners indicated they did not have the capacity to work closely with students, and were concerned about their ability to provide the level of programmatic or administrative support needed. For example, THA would need to take the lead in coordinating and communicating with parents and students outside of school time. Partners also mentioned that THA appeared to look to school and Eagle Creek staff to lead the development or design of different CSA program components, but noted that their most successful collaborations were for services or programs that came to them fully developed and with specific tasks for school or Eagle River staff to execute.

THA and middle school partners noted that in the past year, THA has made a significant effort to step in to a more direct role with students, including participating in existing Eagle Center activities (the center coordinates 16 First Creek afterschool programs) and engaging with students to start to develop peer leaders and ambassadors. Staff hope to make the program milestones more accessible to participants, possibly through a portal through which students can monitor their own progress. Nevertheless, THA staff and middle school partners agreed that more work is needed to establish program roles and responsibilities among partners, to fully engage students and implement the program in a sustainable way.

HERITAGE BANK

In addition to funding a large portion of the program, Heritage Bank committed to opening an ATM at the Salishan Family Investment Center in 2018 and maintaining a limited staff presence there. These

on-site banking services at Salishan is a major contribution to the community, and is expected to spread awareness of the program and increase deposit activity by CSA program participants.

Bank staff volunteer their time to facilitate financial literacy classes for elementary school students. The program utilizes a curriculum developed by Junior Achievement, a national non-profit dedicated to providing financial education to students in kindergarten through 12th grade. Junior Achievement provides a financial literacy curriculum but requires that partner organization facilitate the classes through staff or volunteers. THA's CSA staff discussed the 5-session curriculum as a key component of the program that helps familiarize eligible students and school staff with the CSA program, and improves students' financial literacy. Currently, CSA program staff attend the first and last sessions, with Heritage Bank staff leading instruction for all five sessions.

Interview respondents described the partnership between THA and Heritage Bank as strong, but specifically voiced concerns about Bank volunteers' ability to continue to teach the financial literacy classes. THA staff stated that administering the program has become easier as Lister administrators and teachers have welcomed the curriculum into their classrooms. But bank staff noted that as the number of classes offered to elementary students has increased from just once in year one to five courses in year two, so has the expected time commitment from Bank employees. Each course is an approximately eight-hour commitment for instructors. Heritage Bank staff reported growing concern about their ability to facilitate classes as the program expands. Lister and Heritage Bank interview respondents agreed that more instructors are needed.

Outreach and engagement

Students are enrolled on a rolling basis as CSA program staff recruit new participants. THA staff described an intensive, ongoing effort throughout the first two program years to spread awareness of the program, and to identify, recruit, enroll, and engage parents and middle school students for the program. These activities were discussed as accounting for a large proportion of the time that THA staff spend on the program and—although improving with time—an ongoing challenge. One consistent theme in the THA staff interviews was the concern that sustaining this level of effort would not be feasible. As of fall 2017, the CSA program's two full-time staff members were primarily devoted to recruitment and engagement activities, one focusing on Lister Elementary School and the other on First Creek Middle School. The third, part-time THA staff person assisted with engagement activities and was mostly working with First Creek.

CSA program staff described a number of strategies to increase awareness of the program and encourage enrollment, including multi-lingual marketing materials, mailings, going door-to-door, robo-calling, and notably, a presence at school and community events. Staff noted that one barrier to parent engagement is that staff do not speak all of the languages—as many as 19—spoken by eligible families. Marketing materials were produced in several languages, and robo-calls have also been translated into Spanish, English, and Vietnamese.

Staff expressed that early feedback from outreach efforts revealed more structural challenges connecting with eligible families, including THA-assisted families as well as Salishan homeowners. Staff suggested that homeowners and Lister families living outside of Salishan may view the program as designed for lower-income children, and did not view themselves as the target population or believed they would not qualify based on their income. Staff noted these families may also attach a negative stigma to housing authority-sponsored services, or be concerned their children will be perceived as low-income. Stakeholders reported that THA-assisted families, on the other hand, may be wary of having THA play a role in their finances and be custodians of their bank accounts, in addition to being their landlord.

In response, CSA program staff have worked to re-brand the program as distinct from the housing authority by creating a CSA program logo and brand, and launching separate web pages for the program. That effort included hiring an outside marketing consultant, to assess all program materials—including the logo, interest card, direct mail card, brochure, and promotional materials (such as the piggy banks and notepads)—to identify both strengths and areas for improvement. Their recommendations included obtaining feedback from community members directly, adding testimonials to marketing materials, and developing a strong tagline for the logo and a simpler program folder for students and families. One third of the interviewees mentioned the effort and progress towards distinguishing the CSA from other housing authority programming. THA staff reported that informal conversations with students and parents showed positive feedback from the changes, but that more work needs to be done to understand how to target distinct eligible population groups effectively—for example, determining how to create program materials or messaging that appeals to middle schoolers, parents of young children, and homeowners.

To date, however, staff observed that the most successful method of engaging participants has been to have a CSA program presence at schools, Salishan community events, or other community centers, and attempt to have meaningful one-on-one interactions with eligible families. For example, THA staff developed a partnership with the local children's museum to offer weekly parent-child play classes, with a CSA program booth on site to provide information about the program and to enroll

eligible families. The program also promoted access to an existing financial literacy program for adults that is taught by a THA staff member on-site at THA's main office.

Program staff also reported taking advantage of opportunities to be present at events where eligible families would be in attendance, such as back to school open houses, parent-teacher conferences, health fairs, and National Night Out. THA staff pointed to National Night Out as a particularly successful opportunity for the program. Working with the Salishan Homeowners Association, the program positioned itself as a central point for families attending in the event, with children and their families required to check in at the CSA booth before engaging with the event attractions.

Once they are able to talk to staff one-on-one, CSA program staff stated that parents are generally enthusiastic about the CSA opportunity. Working individually with families as much as possible is recognized in the literature as a challenging but effective step towards raising awareness and understanding of CSA programs (see for example, Nam 2014). Nevertheless, staff noted the need for multiple contact points with parents before they enroll students in the program. This may reflect the need to build trust and awareness among families and students, both at schools and in the Salishan community.

Once families are enrolled, program staff noted inaccessibility of banking services as a barrier to families making deposits in accounts. Getting to the nearest Heritage Bank branch is a challenge as Salishan has limited public transit options, and families may have limited car access. Staff have accepted deposits themselves, and Bank Days were added in an effort to facilitate deposits. At the first Bank Day, THA staff learned that parents tended to bring debit cards rather than cash or checks, and going forward plan to use card readers to accept debit deposits.

Additionally, when attempting to recruit by phone, THA staff have only been able to contact eligible parents on their home phones due to school policies. THA obtained parent home phone numbers through their data sharing agreement with TPS, but cannot access parents' cell phones, which may be the parent's preferred or only method of contact. Once parents enroll in the program, they can give THA their preferred phone number for ongoing contact.

At the middle school level, recruitment presents unique challenges for CSA program staff and partners. THA staff are not yet able to identify individual eligible students through linked Tacoma Public School and housing authority data, and reported that they do not have strong pre-existing relationships with eligible middle-school students. As discussed, the program originally envisioned the YMCA Eagle Center playing a central role in reaching eligible middle schoolers individually and to help them tap into

existing peer networks to enlist their eligible friends to join. However, the Eagle Center has not been able to fill that role.

Since then, the staff stated they are attempting to work with middle school participants as peer ambassadors for the program, including to gather feedback from the students on program materials and laying the groundwork for a formal peer ambassador program. However, program staff and partners agreed in interviews that participating children and families do not yet have a strong connection to the program, or understanding of the program's purpose or goals. Staff also noted that, anecdotally, middle school students have had a difficult time seeing why the program is relevant to them. Lack of awareness or connection to the program is viewed as a significant barrier to recruitment and engagement, and echoes THA and partner staff's acknowledgement that the program needs to be more integrated into the school community.

Early Program Participation

For this report, Urban received de-identified information on CSA participants for the period covering fall 2015 through July 2017. These data allow us to assess several of the short-term outcomes identified for the evaluation, including: total program enrollment, by academic year and grade level; the extent to which students and families take advantage of CSA program opportunities; and the number and percent of milestones met in the middle school plans. Data on how or where students were recruited were not provided for analysis.

Program enrollment and participant characteristics

As of the end of the 2016-2017 school year, a total of 96 students were enrolled in THA's CSA program, in grades kindergarten, 1st, 6th and 7th. This includes 55 elementary school students and 41 middle school students. Each student is assigned to a cohort in the data, however, specific enrollment dates are not included. Both staff feedback and program activity (deposits dates and timing of milestones achieved) suggest that the majority of students were enrolled in the fall with smaller numbers of new students enrolled each spring.

A total of 43 students enrolled in the 2016-2017 school year compared to 53 in the 2015/2016 school year. The decrease in year 2 fell at the elementary school level, with 32 students in 2015/2016 and 23 students in 2016/2017. Table 1 presents demographic characteristics of students enrolled in the first two program years, by school level. Most of the enrolled students are children of THA clients (78 percent in the elementary school program and 80 percent of the middle school students), with Salishan homeowners making up the majority of the remainder (about 15 percent). The majority of the elementary school participants attend Lister, with eight attending Roosevelt, Grant, Delong, Blix, or Franklin elementary schools. As expected, all of the middle school students attend First Creek.

Students are primarily non-white and speak English at home, although race and language information was missing for a portion of the middle school students.

Table 1. CSA Program Participant Characteristics

	Elementary School	Middle School
Total Students	**55**	**41**
Gender		
Male	60%	49%
Female	40%	51%
Race/Ethnicity		
African American	40%	20%
White	24%	24%
Asian/Pacific Islander	11%	22%
Native American	0%	2%
Mixed/Other	16%	10%
Missing race	9%	22%
Hispanic/Latino (may be any race)	25%	12%
Student's Primary Language		
English	93%	63%
Multiple	4%	2%
Other	4%	17%
Missing	0%	17%
Parent is a THA Client		
Yes	78%	80%
No/Homeowner	15%	12%
No/Renter	5%	2%
No/Missing	2%	6%
School		
Lister Elementary School	85%	n/a
Other Elementary	15%	n/a
First Creek Middle School	n/a	100%

Source: THA CSA program data for students enrolled September 2015 through July 2017.

Family and student participation

Data provided by THA include two ways to understand family and student participation: 1) deposit activity tracked for elementary school participants and 2) achievement of pre-determined milestones for middle school students. Family deposits and THA matches are tracked monthly for each elementary school participant, as well as any one-time incentive payment they might have achieved.[2] THA also has access to academic data from First Creek Middle School, which is used to track whether individual students achieved milestones that triggered incentive payments.

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[2] These opportunities included Bank Day(s), video participation, and an incentive offered to December enrollees.

Elementary school deposit activity

Following the initial required deposit, there was very little deposit activity among elementary school families. Because bank accounts were not yet available in the first program year, elementary school families were not able to make deposits until year 2—regardless of when they enrolled. This suggests that the maximum possible match available to elementary school students was approximately $400 as of July 2017, with the possibility of another $75 in incentive payment opportunities.

Heritage Bank account activity and balances were available from THA for 52 of the 55 students enrolled in the elementary school program as of July 2017.[3] Table 2 summarizes their overall account activity.

Table 2. Account Activity for Elementary School Participants

N=52 enrolled families	
Number of families who earned at least one incentive	21
Number of families who made at least one deposit beyond the initial deposit	8
Total number of deposits made	20
Average total deposit amount (households with at least one deposit*)	$ 55.00
Average account balance (all families)	$ 158.00

Source: THA CSA program data for students enrolled September 2015 through July 2017.

As of July 2017, only eight of the 52 families (15 percent of enrolled participants) contributed to their accounts at least once over the school year after contributing their initial required deposit, for a total of 20 deposits made over the course of the year. Of these 20 deposits, nine were made by a single family. Five additional families contributed just once over the course of the school year, and two families accounted for the remaining six deposits. The remaining 44 families included in the data did not make any deposits after their initial $50 required deposit. About half (21 out of the 52) families earned additional funds ($25 to $100) from THA through one-time incentives. A handful of households (4) both contributed to a student account and earned at least one of the incentive payments.

After the initial required deposit, total deposits made over the school year ranged from as low as $3 to as high as $720 from the period November 2016 to July 2017. At the end of the 2016/2017 school year, the average account balance was $158 for all families, and $412 for families who had made at least one deposit. However, the overall average is inflated somewhat by including one family with significant deposit activity over the year. Removing this family leaves an average account balance of $130 for all

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[3] Data are missing for three students enrolled during the 2015/2016 school year.

families, and $242 for depositing families. In total, about half (52 percent) of all elementary school program families ended the first two years with the minimum possible account balance of $100.

In the second year of the program, CSA staff tried to facilitate deposits on behalf of parents and access to banking services should improve in 2018, but clear constraints remain on families' ability to make deposits. Some families may not be aware of how to save through the program. THA has not yet formally collected information from participating families about their capacity for deposits (either amounts or access to Heritage Bank), their perceptions of the program, or ways to maximize savings activity. Focus groups with families that are planned for the second year of Urban's evaluation will provide an opportunity explore these topics.

Because of the limited deposit activity, it is not possible to analyze differences in activity by subgroups of program participants (e.g., by race, or THA clients versus homeowners).

Middle school milestones achieved

THA tracks program pay points achieved by students, including the dollar amounts that THA will deposit into students' individual accounts. Individual student bank accounts have not yet been set up for the middle school students as of July 2017, and there was no indication that families deposited money into their middle school students' accounts. But it appeared that the majority of the middle school students are achieving at least a portion of the payment milestones available to them and have begun accruing account balances through the program.[4]

The maximum possible deposits/incentive payments available to students per semester was $265 during the first two program years; the program envisioned allowing middle school students to earn up to $350 per semester ($700 per year) in incentive payments, but three of the planned payment milestones for the 6th graders and four of the planned payment milestones for the 7th graders did not appear to be available to students during the first two program years (THA and partner staff did not note the capacity to facilitate them, and none of the enrolled students achieved them). The milestones that have not been incorporated yet would require CSA or other staff to support students: researching careers; "back to school bonuses;" or completing the Junior Achievement curriculum.

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[4] Actual GPA or attendance information is available to THA directly from TPS, but is not included in the data provided to Urban. The data provided for this report note whether an incentive was achieved by indicating a dollar amount was awarded for a particular milestone.

Incentives have been tracked in two separate Excel spreadsheets, one per cohort of students. Specific enrollment dates have not been recorded in THA data. To understand program progress in the first two program years, we assumed the enrollment semester was the first semester in which a student earned an incentive, and that students who joined the program late in a school year were not eligible for all incentive opportunities that year. This may overlook some students who did not earn incentives in their first semester or year in the program, but it appears likely that all enrolled students should have been able to earn at least one incentive in the first semester they became active.

The total number of incentive pay points available to middle school students varies by semester of enrollment. For example, the first cohort of 13 middle school students who enrolled in fall 2015 had 10 incentive payments available to them for both the 2015/2016 and 2016/2017 school years, for a total of 20 possible incentive payments by July 2017. The remaining students that were added each semester (six students enrolled in spring 2016; 14 in fall 2016; and eight in spring 2017) had between five and 15 incentives available to them, depending on their total number of semesters spent in the program. This includes two students who joined the first cohort in the second year of the program.

Table 3 describes the total number of middle school students newly-enrolled in each semester, with the total number of incentives available to them, and the average number and percentage of program milestones achieved.

Table 3. Incentives Earned by Middle School Students

	Year 1		Year 2	
	N=41 enrolled middle school students			
	Semester 1	**Semester 2**	**Semester 1**	**Semester 2**
Total number of newly-enrolled students	*13 students*	*6 students*	*14 students*	*8 students*
Total number of incentives available	*20 incentives*	*15 incentives*	*10 incentives*	*5 incentives*
Average number of incentives achieved	15	10	8	4
Average percentage of incentives achieved	74%	64%	79%	78%
Average account balance (July 2017)	$643	$426	$351	$190

Source: THA CSA program data for students enrolled September 2015 through July 2017.
Note: Year 2/Semester 1 enrollment includes 2 students who joined as 7th graders and did not have year 1 incentives available to them.

The vast majority—38 of 41 middle school students—have consistently achieved two or more pay points each semester. On average over the full two academic years, enrolled students achieved about 75 percent of the total milestones available to them. Five students in the year 2 cohort achieved all the

milestones available to them. Average balances accrued per semester range from $147 to $181, with a total average account balance of $426 for all students enrolled in the program as of July 2017.[5]

As with the elementary school deposit activity, it is not feasible to do statistical analyses of any differences in program activity by subgroups of middle school participants.

Nearly all the current incentives can be achieved passively, and it is possible that enrolled students—who may already be more motivated than their peers—would have performed at a similar academic level whether or not they participated in the program. As per the THA menu of CSA program incentives, $30 are deposited in student accounts if they avoid being suspended during the semester, and incentives for attendance and grade point average are provided on a scale ($50 for maintaining a GPA of 2.0-2.6 and $75 for a GPA between 2.7-3.6, for example). For some students, the pay points may help encourage consistent or improved academic standing over time, while others may achieve these outcomes without incentives. As one program partner noted, "… right now, it seems like the incentives are an incidental for what they're already doing in school versus it being a motivation, which is what I would like it to be." Data are not yet available to understand the extent to which CSA program participation motivates students to improve or maintain their academic performance.

As additional pay points are implemented that require more proactive and deliberate action on the part of the students, it will be possible to track how students take advantage or respond to the incentive opportunities. Establishing individual accounts and facilitating deposits by families or students themselves will also provide a window into how aware families are of the CSA opportunity. A focus group with students is planned for the second year of Urban's evaluation, and will provide an opportunity to explore how students view the CSA program opportunity and incentives.

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[5]Alternatively, if assumptions about year and semester of enrollment are incorrect and some students failed to achieve incentives during their first semester in the program, the average percent of total available incentives achieved by all students is 64 percent. If we base our calculations off of 8 or 9 milestones available per semester as according to the full draft menu of incentives (depending on student grade level), the average incentives achieved reduces to 46 percent of total available.

Data Collection & Management

Information about data management was collected through interviews with THA staff and stakeholders, and by accessing deidentified student-level data used by THA to track program participation.

As discussed, THA currently collects demographic data and contact information for participants and their families in addition to tracking financial data for the elementary school students (family deposits, THA incentives achieved, and match deposits), and pay point achievement for middle school students (reaching academic milestones and participating in an extracurricular activity each semester). The data are collected from several sources. Demographic and contact information is collected through enrollment forms. Once Heritage Bank accounts are opened for elementary school students, THA staff can view account balances and activity on-line. CSA staff that engage directly with families through school events track that information separately. For middle school participants, THA staff view student-level academic information through an on-line platform. Both THA staff and partners praised the recently executed data sharing agreement between THA and TPS for allowing this ability which lowers the data collection burden on First Creek Middle School and provides better quality and more timely information. Participation in extracurricular activities is collected separately, from Eagle Center staff.

Once collected, THA staff enter the information by hand into a set of three detailed Excel spreadsheets. One of the three spreadsheets is used to track all elementary school program finance data; the other two spreadsheets contain remaining data THA collects, one for the 2015-2016 cohort and one for the 2016-2017 cohort. Each of these two spreadsheets contains separate tabs for various types of information, including demographics and contact information, incentives, and completion of financial literacy coursework. The spreadsheets are used to track all enrollee information, including the student account balance information needed to generate balance statements sent to participating families each semester.

Statements generated by THA are necessary at the elementary school level because THA matches and incentives are not currently deposited directly into the families' bank accounts and are held separately, therefore making statements generated by Heritage Bank incomplete. They are also necessary at the middle school level because individual student accounts do not yet exist, and the spreadsheets serve as virtual accounts tracking THA's expected deposits once accounts are established. If THA continues to track participation and balance information in this way, additional spreadsheets will

be needed as each new cohort of students enrolls, with as many as 13 spreadsheets needed when the program has expanded to all grade levels.

Staff mentioned that establishing a way to track program information developed iteratively, in response to the immediate needs to compile information from disparate sources. THA has made significant progress since the program launched in gathering needed information, but data collection and management is labor-intensive and poses ongoing challenges.

The program is not currently collecting information on baseline participant characteristics relevant to longer-term outcome expectations, such as use of formal banking services, college aspirations, or financial literacy. Some of this information may be collected as of the start of the 2017 school year for new enrollees, through the "supplemental questionnaire" developed by THA. The questionnaire includes questions about total household income range, student and parent or caregiver's banked or unbanked status at enrollment, types of bank accounts used, prior financial education, and highest level of education in the household.

The data sharing agreement in place with TPS has provided access to student information and has the potential to provide the data needed to measure long-term academic outcomes, but staff noted additional work is needed to understand which data may be available, and how to access and use those data. On-line access to middle school data allows THA staff to access needed academic information, but they cannot run reports for analysis. Compiling detailed information may be cumbersome as the program expands.

Recommendations

THA's CSA program is administratively complex, relying on multiple touch points with families and students, in various settings and with multiple partners. Whereas some CSA programs are structured for maximum coverage through universal enrollment but minimal direct engagement, THA emphasizes an ongoing community presence and direct interactions with families and students. Stakeholders report that THA's engagement efforts have paid off in improved school and family awareness of the program. Maintaining a community presence will take ongoing attention, as providing services will require more effort as more cohorts are added. Developing the capacity to achieve and maintain this high-touch model was consistently cited in interviews as the biggest concern and challenge to fully implementing the program and sustaining it over time.

In this section, we provide recommendations related to addressing capacity limitations, engaging with students and families, addressing data management limitations, and possible program model modifications, with an eye towards addressing capacity concerns and achieving full and sustainable implementation. We also recommend THA strengthens data management and considers changes to program model components.

Revisit planning and capacity building

Initial data collection suggests that THA should assess the core capacities needed to fully implement and sustain the CSA program, in order to identify and fill capacity gaps. Specifically, this could include: 1) mapping out each program component; 2) identifying existing staffing or partner capacity to execute each component; 3) identifying capacity gaps; and 4) establishing strategies and timelines for filling gaps or revising the program model to reflect service delivery capacity.

For example, the financial literacy component was raised as an area of concern for sustainability. THA can work with Lister Elementary School to identify how many Junior Achievement financial literacy courses can be held each semester for the remainder of the current and upcoming school year, and whether courses will be added for First Creek Middle School. Other key planning questions to consider include: How will each be scheduled and staffed, and what is the total needed staff commitment for each 5-session course? Are sufficient volunteers currently available, and if not, how can the volunteer pool be supplemented with parent, teacher, or other volunteers? Can incentives be

provided to parents or teachers who facilitate the curricula? Finally, who will manage this component of the program on an ongoing basis?

For middle school services, establishing individualized Success Plan counseling or coaching, and supporting students to create a pipeline of peer leaders to represent the program is an ambitious effort that has not been fully envisioned by THA or partner staff. An important step is to determine the process for working individually with students—such as how often students should meet with CSA representatives to discuss Success Plans or other goals, whether meetings will be in groups or with an individual, and whether staff will hold standing office hours and/or engage as part of after-school or summer programming. School partners specifically noted that they are not fully equipped to take the lead on developing CSA program services. THA may also lack needed expertise or capacity to develop a student engagement plan. Can a partner with expertise working with middle school students and/or financial literacy be identified to design this component, and can staff be identified to work directly with students at school and in Salishan? Or, does a program model that rewards consistent attendance and good grades, and avoiding disciplinary actions meet program goals?

Fully engage partners

The program mapping process is ideally an opportunity to engage existing partners in determining how key components can be developed and executed, and to identify new partners. Partners noted that THA maintained the communication needed to get the program off the ground through a challenging implementation period, but that communication is mainly ad hoc. More formal and more consistent communication among participating organizations would be useful. Similarly, partners noted the program launched before clear expectations or relationships among front-line staff were in place, with expectations and roles not always understood or aligned.

More consistent communication and updates from THA could help partners understand implementation progress, and give partners opportunities for input and to assess their capacity for programmatic support. Internally, over the second year of the program the THA team has defined roles for individual front-line program staff and the policy and evaluation staff, and meets regularly to discuss program progress. This same level of coordination, albeit not necessarily at the same level of intensity, can be established with external partners. Going forward, THA staff could institute monthly or quarterly partner meetings during the school year. Meetings could include key school staff (e.g., principals, family liaison, Eagle Center staff), banking partners, and outreach partners (e.g., Salishan

Association representatives). CSA front-line staff could also institute regular check-ins with program partners who communicate with participants and their families, such as teachers.

Memoranda of understanding or other agreements, as appropriate, should formally document partner roles if they are critical to program components. Parents, representatives from the schools' PTAs, or teachers can be added as stakeholders, which is discussed in more detail below. As the program becomes more established, meetings or communication, particularly among school and THA staff, can be used to discuss data, or individual families and students for targeted engagement.

Enlist families and students as allies

Developing trust and buy-in from families and students is challenging, yet critical to program success. THA has not yet directly gathered feedback on the CSA program from participants or eligible families, but some interview respondents feared that obstacles in the early rollout period may have negatively impacted the community's perception of the program. Others noted that some eligible families may be uncomfortable with extending their relationship with THA from that of housing provider to steward of their children's bank account. Similarly, some noted that direct service staff and families—particularly in lower-income communities and communities of color—are wary of initiatives seen as fleeting. This mistrust of new initiatives and programs' staying power and implications for recruiting or engaging participants is a common theme in Urban's housing/education partnerships work and research in public housing and mixed-income communities. The literature on CSAs also notes that communities may mistrust financial institutions (Howard et al. 2010).

With this context in mind, THA should begin to gather information and feedback from Salishan families about the program opportunity. This will be possible in a limited way through the program evaluation. In addition, THA can explore ways to enlist families and students in meaningful roles, on an ongoing basis. Information and feedback gathered from participants and community members can be used to directly inform questions about marketing, outreach, and engagement efforts. The process of engaging families and students in CSA program work can also help build awareness and trust in the program. Going forward, THA can consider enlisting family members, older students, or trusted community leaders as program liaisons, to spread awareness of the program, or, in some cases, to directly provide financial literacy or family engagement services.

Options for incorporating community stakeholders and families can range from intensive to lighter-touch efforts. The Seattle Housing Authority conducted a yearlong planning process to inform their

partnership with Seattle Public Schools, including community meetings and focus groups with families, students, and principals.[6] Intensive community engagement has been part of Urban's community-based participatory research set in public housing and mixed income communities in Washington D.C., Chicago, and Portland, Oregon.[7] But at minimum, periodically conducting a limited number of focus groups or even informal discussions with families and students in Salishan or in schools could improve outreach efforts and integrate community perspectives into program activities. Or, THA can identify individual family or community advisors. One barrier to parent engagement noted by THA staff is the multiple languages spoken by Salishan residents. Enlisting participants or community members who speak different languages can help reach a larger, and more diverse participant pool. In Portland, for example, multi-lingual teens were enlisted as translators at monthly food distributions (Galvez et al., forthcoming; Lipman and Thompson, forthcoming).

For students, direct and meaningful engagement is perhaps even more important—especially as older students progress through middle and high school. Again, lighter-touch and more intensive options exist. At a minimum, student focus or discussion groups should be held to hear directly from middle school students about their perceptions of the CSA program opportunity, barriers to participation or ways to reach eligible students and their families, and ways to encourage active participation among enrolled students. But a more intensive, ongoing engagement may be needed. For example, Home Forward and Urban convened a Youth Community Advisory Board in the New Columbia mixed-income community to involve teens in developing a teen food program (Galvez et al., forthcoming; Lipman and Thompson, forthcoming).

At First Creek or Salishan, a middle school student advisory board may be useful to build trust in the program, scope out Success Plan and student engagement activities that have not yet implemented, and to spark a pipeline of peer leaders to build awareness and momentum for the program. There were two lessons learned from the teen food program in New Columbia: first, the ability to reach teens requires tapping trusted adults with established relationships, and second, youth need adult allies and support to help them stay focused and motivated. A part-time program manager position was ultimately created to work exclusively with youth to pilot a food literacy program and organize a monthly food distribution. Given the ambitious CSA program goals, this level of staffing may also be needed for First Creek work, or to remain engaged with high school students as the program progresses naturally to high schools

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[6] See Galvez et al (forthcoming) and Galvez and Gillespie (forthcoming) for SHA/SPS partnership information.

[7] See Jordan and Falkenberger (2016), Diby, Adeeyo and Falkenberg (2017), and Galvez et al. (forthcoming) for information on community-based participatory research and engaging communities in program development.

over time. THA staff suggest they have enlisted teen feedback on marketing materials, and are considering an advisory group, but they should also consider more formal engagement opportunities.

Incentives or modest payments (whether deposits into student accounts or direct payments) should be offered in exchange for the student or community members' time. There are unique considerations for efforts directly engaging youth in focus groups on programming—especially where sensitive topics may be raised. Box 1 summarizes some of these considerations, drawn from Urban's teen food insecurity work.

BOX 1. WORKING WITH YOUTH IN FOCUS OR ADVISORY GROUPS

There are unique considerations for engaging with youth in focus or advisory groups, particularly in low-income communities.

Obtain parent/guardian permission or consent. Programs involving young people typically require permission slips signed by parents or guardians. When recruiting youth, program staff should be available to answer questions about the program.

Create a safe youth-oriented space. Fostering safe spaces promotes healthy, productive, and positive interactions. This includes a designated and welcoming physical space, where youth should feel empowered to express themselves freely.

Compensate youth for their time. Low-income youth often work to support themselves and their families. If possible, youth should be compensated for their time. Payments can incentivize attendance and communicate the value of participants' time.

Encourage group cohesion. Participants and facilitators working with groups of young people should encourage supportive relationships through team-building exercises, ice breakers, or group activities.

Be prepared to provide access to supportive services. Future aspirations or perceptions of ability to save may be a sensitive topic for student participants and adult facilitators, and it is difficult to anticipate when challenging moments might occur. Adults leading discussions with youth should know where to turn for immediate support for students if needed.

Avoid personalized responses. When facilitating discussions with youth or teens on sensitive topics, directly asking questions about personal experiences in a group setting can be intimidating. Instead, discussion leaders can ask participants to describe what they observe in their community, and what they know their peers do or think. This can encourage discussion without assigning behavior to individuals.

Adapted from Galvez et al. (forthcoming) and Lipman and Thompson (forthcoming).

Going forward, the Urban team can work with THA to understand if evaluations activities can help inform students and family engagement efforts.

Address data limitations

An initial evaluation goal was to assess the data needed to measure and track short-term outcomes. Short-term outcomes of interest documented in the Evaluation Plan include:

- Total CSA program enrollment, by academic year and grade level;

- School attendance;

- School discipline;

- Extent to which students and families take advantage of CSA program opportunities (e.g., matching incentives, financial literacy classes, average/median/total account balances, average/median/total family deposits, frequency of deposits);

- Extent to which families and students engage with other THA and TPS programs;

- Extent to which CSA participation leads unbanked families to use banks;

- Number and percent of middle school student plans that are signed;

- Number and percent of milestones met in the middle school plans.

Existing data allow THA to track most of the relevant short-term outcomes related to CSA program opportunities, such as enrollment progress, and deposit and milestone achievement. Other outcomes (attendance, school disciplinary actions, GPA) are available and used to credit students for milestones achieved—if not yet used to track or assess individual academic performance over time. Data sharing with TPS, though still nascent, may provide access to more detailed academic information for both eligible and participating students. Academic data were not available for this report; in ongoing evaluation work Urban can help THA assess available academic data.

Gaps in data collected for short-term outcomes relate mainly to 1) whether unbanked families become banked through the program; 2) whether students or families participate in other TPS programs (aside from First Creek afterschool activities, which are connected to a middle school payment milestone); and 3) whether adults take advantage of financial literacy class opportunities.

These outcomes are not tied to CSA program incentive payments, and are therefore not an immediate priority for data tracking.

THA plans to collect additional "supplemental questionnaire" information from participants at the point of enrollment, which will provide information on pre-CSA program banking use. However, THA does not yet have a mechanism for collecting information related to participation in TPS or adult financial literacy programs. It may be the case that, for the TPS activities, families will need to self-report this information to CSA staff. THA should consider tying a deposit or incentive payment to TPS program participation and adult financial literacy classes. This could encourage participation and would create a mechanism and motivation for collecting the information.

Going forward, THA should begin collecting data on other key non-academic medium and long-term outcomes, such as improved financial literacy, improved orientation toward future goals, and improved college expectations of parents for their children. Baseline measures, monitoring changes over time for enrolled families and students, and identifying differences in outcomes for comparison groups will require unique data collected directly from students, families, or Salishan residents. Surveys or questionnaires should be administered to all families at enrollment, and then focus on older students and on families—for example by collecting data annually beginning in 6th grade as an entry point to developing Success Plans, at transition points between schools, or possibly periodically at school and community events. THA can provide incentives for completing survey, to encourage participation.

Improve data management procedures

THA relies on Excel spreadsheets to manually compile program information. Excel can be problematic for complex data with multiple users and uses, and for longer-term data management. Merging tables in Excel can also lead to errors.

In the short-term, if THA continues to use Excel, staff can add a few key variables, add protections into Excel documents, and re-organize existing spreadsheets. Currently, enrollment dates that include month and year are not currently recorded, and student data are tracked in different spreadsheets based on year and program of enrollment. A single spreadsheet that includes full enrollment date, grade at enrollment, monthly deposit, and semester milestone information would be less prone to error.

Cells can be restricted to specific formats or ranges (dates or dollar amounts), and drop-down fields can be created to help prevent inaccurate data entry as spreadsheets grow. Codes can also be created for to indicate missing or refused data, to avoid blank cells that can be misinterpreted or inadvertently

filled. Finally, separate tabs maintained within different spreadsheets—particularly for the academic incentive tracking—should be consolidated to the extent possible to a single student-level spreadsheet, to decrease the potential for error when summing across different tables or tabs.

Excel spreadsheet data should be periodically reviewed for quality control. Staff can regularly conduct basic analytics—checking for mean, minimum and maximum values for specific fields of interest—to identify problematic data entry, consistently missing data, impossible values, or to check for incorrect or broken formulas. Staff responsible for collecting and entering information should receive training on data entry protocols and quality control measures.

In the longer-term, the CSA program data for up to 13 years of engagement in multiple schools will need a more robust database. A relational database (e.g., constructed in Access) or a commercially-available case management system could reduce staff time spent on data entry and improve data organization and quality by maintaining all program information together. Ideally, the management system would include a single point of data entry for each participant that relates to separate data entry screens for different types of information or touch points with the program. Staff could be assigned varying levels of access. A case management system would also allow for summary-level reports to track overall performance management metrics (number of students enrolled, participant characteristics, number of touch points with clients, number of deposits per month); for individuals (account activity, academic performance over time, or deposit and incentive activity); or for subgroups of clients (such as specific schools or cohorts). On-line access with rigorous data security protections would be useful so that partner staff can periodically enter information directly, and ease THA staff burden of manually compiling and entering data.

Retain opt-in enrollment but consider other revisions

The CSA program Evaluation Plan included expected enrollment rates for opt-in programs as a question of interest. In addition, THA staff raised the question of whether switching to an opt-out model would allow staff to shift their resources from recruitment/enrollment to direct engagement. Below we address questions about the opt-in model, and recommend that THA consider three additional program model adjustments.

Retain the opt-in approach

THA estimates reaching 30 to 40 percent of eligible students in the first two program years, which matches Urban's estimates based on total Lister and First Creek enrollment. The published materials on CSA programs strongly advocate for opt-out programs to maximize enrollment, and offer little guidance on opt-in enrollment expectations. Drawing from other materials provides some limited insights about enrollment expectations: THA has heard from other opt-in CSA programs with lower enrollment rates of approximately 20 to 25 percent; Maine's Harold Alfond College Challenge CSA program had an approximately 40 percent take-up before switching to an opt-out approach (Cramer 2014; Clancy and Sherraden 2014); and, while a comprehensive review of enrollment rates for opt-in programs in other policy areas is beyond the scope of this report, a limited review suggests that opt-in models commonly have take-up rates as low as 15 percent.[8] This in mind, it appears that THA is reaching a reasonable proportion of their eligible population given the opt-in approach. Going forward, working with TPS and schools to gather more precise estimates of the eligible population would help THA set specific numeric enrollment targets.

THA's secondary question, however, is whether the intensive enrollment efforts undermine their ability to encourage the type of active participation that THA envisioned as a reason for adopting an opt-in model. THA's goal is to have a smaller pool of active and motivated participants than is typically true of opt-out programs, but it is not clear that the program has the capacity to develop meaningful engagements through an opt-in model.

However, it is not clear that changing the enrollment model would on its own lead to a substantive change in staff time needed on participant engagement activities. The literature on CSA programs recommends opt-out enrollment models but also suggests—as does THA's own engagement experience to date—that ongoing marketing and engagement efforts would be needed for an opt-out program. For example, to inform students and families of the opportunity, gather family consent and opt-out documentation, collect initial and annual deposits, and to maintain stakeholder relationships. It is not clear that THA would resolve the capacity challenges described in this report solely by switching to an

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[8] For example, a study comparing organ donation programs found opt-in enrollment rates of approximately 15 percent in the US and Germany, compared to 90 percent for an opt-out program in Austria (Davidai, Gliovich, and Ross 2012). A comprehensive Department of Energy study of consumer take-up of a program designed to decrease consumer costs and increase energy use efficiency found enrollment rates around 15 percent for a set of opt-in programs compared to 93 percent for opt-out (U.S. Department of Energy 2016). A 2017 national survey of undergraduate students and parents of about college spending found that only 15 percent of families used savings from 529 plans to pay for college (Sallie Mae 2017). And, a GAO report found that in 2012, only 3 percent of families participated in a 529 or Coverdell college savings plan (U.S. Government Accountability Office 2012).

opt-out approach. In addition, substantially changing the program—particularly without a detailed plan for rolling out a new model—runs the risk of confusing partners and participants and undermining trust in the program at a time when community engagement investments have started to pay off.

This in mind, we recommend THA avoids changing the opt-in approach until program capacity questions can be resolved with program partners. The question of transitioning to an opt-out model and possible benefits for more individualized engagement should be addressed during the program mapping process, to assess how the change would impact staff and partner roles and develop a plan and timeline for rolling it out effectively.

Consider other program model revisions

THA should consider the following program revisions as possible opportunities to increase enrollment and participation with the existing model:

1. *Extending a limited version of the program to siblings*. Some interview respondents noted that some families might be reluctant to participate in a program that excludes some of their children. A limited matched deposit-only savings account may be useful to encourage families with multiple students to enroll. Focus groups or discussions with teachers and families should explore whether families may be reluctant to participate if a resource is only available to one child.

2. *Eliminating the elementary student initial and annual match requirement.* Some program staff and partners specifically named this requirement as a potential barrier to participation for low-income families who do not believe they are able to save. The participation agreement states that families are required to contribute $50 each year, but a THA staff member explained that they will not drop kids from the program if the family fails to do so. If this is the case, eliminating the initial deposit and instead developing deposit goals or expectations for the over the duration of the program may encourage enrollment and create opportunities over time to engage families who are concerned about their ability to save.

3. *Increasing the seed deposit*. CSA literature finds that the initial seed can range from as high as $500 to $1,000 in Oklahoma to as low as $25 or $50 in New Hampshire's Centsible Families Program, Massachusetts' SeedMA program, and San Francisco's Kindergarten to College initiative (Beverly, Elliott, and Sherraden 2013; Beverly, Clancy, and Sherraden 2014; Philips 2011; Osborne 2013). There is no specific research on the impacts of varying quantities of

initial deposits on enrollment or participation, but the literature suggests that larger amounts improve participation, particularly for opt-in programs. Some programs use slightly higher seed deposits for lower-income families, as in San Francisco (Phillips 2011). Increasing the seed deposit may encourage enrollment.

Next Steps

In 2018, the Urban team will conduct additional data collection in collaboration with THA. Two focus groups are planned (one with parents and one with middle-school students), as well as additional administrative interviews with program staff and stakeholders, and an on-line survey of CSA program families and middle school students. Recruiting focus group and survey participants will require outreach support by program staff and partners. Urban will work with THA to identify key questions for the focus groups and surveys.

For the remainder of the evaluation Urban would like to have more frequent progress calls with THA staff, to discuss CSA implementation progress and evaluation data collection. Calls will also provide opportunities to discuss strategies for applying the lessons learned documented in this report, and to build on this report through future data collection efforts. Check-ins can also focus on providing support with developing the program's data management tools.

A project briefing is planned for fall 2018 on ongoing evaluation progress, which may be coupled with a site visit and data collection. A final report is due in March 2019.

Appendix A. Interview Respondents

Respondent	Role	Organization
Kristi Amrine	Principal, Lister Elementary	Tacoma Public Schools
Cindy Atwood	Branch Manager	Heritage Bank
Karen Bunce	Grants & Research Development Manager	Tacoma Housing Authority
Caroline Cabellon	Client Services Manager	Tacoma Housing Authority
Greg Claycamp	Director of Client Services	Tacoma Housing Authority
Andrea Cobb	Original Program Specialist	Tacoma Housing Authority (former)
Fahren Johnson	Youth Programs Director, First Creek MS Eagle Center	YMCA Eagle Center
Kari Ferguson	Vice Principal, First Creek MS	Tacoma Public Schools
Kate Frazier	Former Principal, Lister Elementary	Tacoma Public Schools
Janet Gates-Cortez	Tacoma Housing Authority Liaison, McCarver Elementary	Tacoma Public Schools
Eric Lane	Program Manager	Tacoma Housing Authority
Nicole Meshesha	Client Services Supervisor	Tacoma Housing Authority
Michael Mirra	Executive Director	Tacoma Housing Authority
Trish Mozo	Program Specialist	Tacoma Housing Authority

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