

Urban Fathers Asset Building Project

Interim Implementation Report

Dan O'Shea
Daniel Schroeder
Amna Khan
Cynthia Juniper

June 2013



3001 Lake Austin Blvd., Suite 3.200
Austin, TX 78703 (512) 471-7891

This report was prepared with funds provided from the Texas Office of the Attorney General to the Ray Marshall Center for the Study of Human Resources at the University of Texas at Austin. The views expressed here are those of the authors and do not represent the positions of the funding agencies or The University.

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LIST OF ACRONYMS

ACF	Administration for Children and Families
AFI	Assets for Independence
Baylor	Baylor Teen Health Clinic
CDFI	Community Development Finance Institution
CEO	Chief Executive Officer
Covenant	Covenant Community Capital Corporation
CS4C	Child Support for College Program
DRO	Domestic Relations Office
F & F	Father and Finance
FFP	Federal Financial Participation
FFY	Federal Fiscal Year
FTE	Full-time equivalent
GED	General Educational Development
WIB	Workforce Investment Board
HGAC	Houston-Galveston Area Council
IDA	Individual Development Account
MOU	Memorandum of Understanding
NCP	Non-Custodial Parent
NEAP	Northeast Adolescent Program
OAG	Office of the Attorney General
OCSE	Office of Child Support Enforcement
RAISE	Resources, Assets, Investments, Savings, Education
RMC	Ray Marshall Center
TFFI	Texas Fragile Families Initiative
UFAB	Urban Fathers Asset Building
USHHS	U.S. Department of Health and Human Services

ACKNOWLEDGEMENTS

The Ray Marshall Center extends sincere gratitude to all those who enabled the UFAB research and this report to move forward. Chris Giangreco, UFAB Program Coordinator at OAG, has provided continuous guidance and support for the evaluation, notably so by sharing documentation and insights regarding all phases of design and roll-out, often in coordination with Gilbert Chavez, the OAG Project Manager. Additionally, we would like to thank Michael Hayes, Deputy Director for Family Initiatives at OAG, for having the foresight to incubate the UFAB design and bring the partners together, as well as for assigning two key and well-practiced staff to conduct day to day operational oversight and child support information services.

Executive, administrative, and operations staff at Covenant Community Capital Corporation and Baylor Teen Health Clinic continuously shared insights and updates regarding implementation progress. Stephan Fairfield, President and CEO of Covenant, has been an outstanding, open, and insightful field informant. Jeff Jewett, formerly with Covenant but now part of the WorkFaith team, served as Project Coordinator/Financial Coach for the implementation period and shared some responsibilities with Paulina Serrano, the current IDA Enrollment Counselor/Financial Coach, with whom we are working currently. Jeff's commitment and informed perspective helped shape many of our findings.

At Baylor Teen Health Clinics, Dr. Peggy Smith, Director, and Dr. Ruth Buzi, Director of Social Services, guided the "big picture" perspectives of UFAB and ongoing Baylor programs. Ozie Wilhite, UFAB Project Coordinator/Bootstrap Case Manager, generously shared information, experiences, and insights from the frontline perspective. Without this detailed perspective, the process analysis could not have been conducted. At times, Rodney Godley, Medical Social Worker and multi-purpose field operative, joined formal and informal conversations about the challenges and opportunities of moving young fathers and youth forward on a path to a more beneficent future.

Woody Woodrow, Executive Director at RAISE Texas; Mike Temple, Workforce Program Manager, and Michelle Ramirez, Chief Workforce Planner, at HGAC-Gulf Coast Workforce Investment Board; and Fran Rosebush, Director of THRIVE/ United Way of Greater Houston, provided external perspectives on the prospective value of the UFAB

demonstration to individuals and families, as well as its potential fit among collaborative community efforts to improve income and economic stability prospects for low-income fathers and families. We extend our deep gratitude to all y'all.

Lastly, the authors would like to thank our administrative and project support staff at the Ray Marshall Center, especially Susie Riley for technical assistance with document review and preparation.

EXECUTIVE SUMMARY

The Urban Fathers Asset Building (UFAB) project is demonstrating an innovative nexus between the child support system, fatherhood programs and the Assets for Independence (AFI) grant-funded services. UFAB is a collaborative initiative of the Texas Office of the Attorney General, Baylor College of Medicine's Teen Health Clinic, and Covenant Community Capital Corporation, the local AFI grantee. UFAB targets low-income, young fathers—a population sub-group notably under-represented among those presently participating in and benefitting from the financial services regularly provided under AFI—prior to their need for enforcement of child support orders. The project is a Section 1115 Demonstration Grant program from the Administration for Children and Families (ACF) of the U.S. Department of Health and Human Services.

UFAB intends to recruit and enroll up to 200 new or expectant young fathers who reside in the urban core of Houston, Texas, near the time of the births of their children in order to encourage financial literacy and asset building to become more economically self-sufficient. Simultaneously, the demonstration presents the opportunity to provide information about child support laws and enforcement to the young fathers at this early stage of family formation, as well as to personnel of collaborating entities at the community level.

The grant also authorizes OAG to build awareness and support for this and other efforts of OAG's Child Support Division throughout the state, including Child Support for College and the Bring it Back to Texas program.¹ UFAB involves collaboration at the statewide level between the OAG and RAISE Texas, the statewide association of AFI grantees, for the purpose of disseminating child support information, including family stability initiatives to the grantees and their local partners.

The Ray Marshall Center for the Study of Human Resources of the LBJ School of Public Affairs at the University of Texas at Austin has been contracted by OAG as the project evaluator to conduct process and outcomes analyses of UFAB. This Interim Report contains results of the process analysis covering UFAB implementation from July 1, 2011 through

¹ The Administration for Children and Families awarded the three-year UFAB Demonstration grant for the period October 1, 2010 through September 1, 2013.

December 31, 2012.

Principal objectives of the UFAB demonstration are:

1. To exhibit a clear process by which eligible young fathers can advance from Baylor's fatherhood programs or other points of client contact in the Teen Health Clinic into Covenant's asset-building services;
2. To operate as a coordinated effort combining fatherhood, job-readiness services, financial education and asset-building, and child support information for new and expecting fathers without child support arrearages who have earned income through employment;
3. To develop a program that may be replicated or inform similar efforts in other parts of the state;
4. To provide productive pathways for young fathers unable to enter the IDA program immediately, yet may contribute to their progress toward financial stability.

UFAB Design

The combined expertise and experience of UFAB's primary partners with fatherhood programs, case management, financial education, matched savings, and child support and paternity establishment services supply core capacity for UFAB to identify, outreach, enroll, and serve young economically marginalized males at or near the time of birth of their child. OAG is the grant administrator and primary source of child support information. Baylor Teen Health Clinic has broad and deep contacts with young fathers through its fatherhood, prenatal, and other programs—points of contact deemed to be rich in referrals to UFAB. Covenant provides the financial education services and access to Individual Development Accounts (IDAs) supporting financial stability.

Key service delivery components include:

- **Project Bootstrap:** Baylor’s fatherhood program is an incentive-based (up to \$1100 per participant) program serving mainly fathers between 16 and 25 years of age. Attainment of a GED or high school diploma, completing job readiness, successful job placements and employment entry are considered positive outcomes on a path to self-sufficiency for young or expectant fathers. Those employed during participation or placed through the program are referred to Covenant for financial services.
- **Fathers and Finance Workshop:** The first step in UFAB is attendance at a scheduled Fathers and Finance Workshop. The workshop integrates child support and financial services information with fatherhood responsibilities. This outreach, information and orientation session was jointly developed by the OAG and Covenant, with input from Baylor, to ensure that effective presentations are delivered to young fathers.
- **Internal Client Sorting:** Beginning during the spring of 2012, Bootstrap and Fatherhood program participants who are deemed more “motivated to improve their financial situation as fathers,” yet struggle with child support payments and have no steady income, are assigned to a “Developmental” Group and remain in Baylor services only. Those considered IDA-ready—as evidenced by motivation, the absence of child support arrears, and earned income from employment—are assigned to the “Advanced” Group and enrolled at Covenant. Upon attaining steady employment and earnings, Developmental Group members migrate to the Advanced Group at Covenant.
- **Financial Coaching:** The UFAB Financial Coach at Covenant recruits and enrolls participants in financial services, conveying their potential benefits. The Financial Coach conducts intake; assesses the financial knowledge, needs and practices of the individual; and monitors progress through services, working with participants to encourage their success. The Financial Coach is the key link to helping fathers take control of their finances and move toward a stable future.
- **Financial Education Training/Asset-specific Training:** The six-week Financial Education Training course provides money and credit management skills to maximize limited assets and develop a habit of saving. Participants learn to track their money flow, defer unnecessary expenditures, and plan. The modules offer asset-specific training and the

final module is dedicated solely to home purchasing education. Completion of the training is required for matched asset purchases.

- **Individual Development Accounts:** Once attached to formal banking services, UFAB participants can open an IDA. Every \$1 placed in IDA savings is matched with \$2 of combined AFI and local leveraged funding.
- **Case Management:** Both Baylor and Covenant provide intensive case management to active participants. Baylor's Project Coordinator focuses on family and workforce aspects of each client's case. Covenant's Financial Coach provides financial services case management. Both case managers have direct access to the OAG UFAB Program Coordinator and Project Manager for assistance with matters of child support. The Baylor and Covenant case managers have frequent and regular exchanges concerning referrals and participant progress.

Implementation

Since implementing full program service delivery in July 2011, UFAB has made advances in many program areas. Procedures and practices have been initiated and refined along the client flow continuum and the array of available activities and services. OAG, Baylor and Covenant have successfully integrated child support program and financial services information into their materials and services. OAG has regularly educated fathers, residents, and program staff of community-based organizations in the Houston area on child support issues and programs. Developmental and Advanced Group participants have begun to progress through services, albeit slowly.

Nevertheless, UFAB has been in almost constant adjustment mode during this implementation period. UFAB partners quickly became acutely aware of the challenges of providing financial education and IDA services to young fathers faced with multiple barriers to participation, employment, and income stability. Clearly, the numbers of Bootstrap participants willing and able to participate in and benefit from Covenant's financial services are insufficient to meet program targets. Baylor's recent profile of *all males* attending the Teen Health Clinic indicates that around 40 percent are not employed or in school. The

unemployment rate is approximately 40 percent for young fathers and 50 percent for expectant fathers. Moreover, about one of three has been arrested and one of six has been incarcerated.

Almost immediately after start-up, program staff—spearheaded by Covenant—began identifying and contacting community- and faith-based organizations, employment and training providers, and local postsecondary institutions with programs serving young males and fathers to expand the outreach universe. Additionally, staff made direct overtures to employers with a known history of hiring young males or Bootstrap participants. Staff contacted, often repeatedly, more than forty potential referral sources during this implementation period. Baylor also increased “in-reach” efforts to female and male clients in other Baylor Teen Health Clinic programs, recruiting them to the Fathers and Finance Workshop.

OAG also looked to local child support offices for potential referrals and sent successive batches of roughly 1000 UFAB information letters to recently opened child support cases. OAG connected with the Harris County Domestic Relations Office (DRO), the agency responsible for child support actions in cases not served by OAG, to refer fathers who are current in child support payments to UFAB.

Accomplishments to Date

Through December 2012, UFAB had enrolled 74 young, mostly Black and Hispanic fathers: 20 in the Advanced Group and 54 in the Developmental Group. The average age in the Advanced Group is 6 years older than the Developmental Group (26.3 vs. 20.5). Fourteen members of the Advanced Group were employed, with 10 of these being full-time.

UFAB has generally surpassed quarterly performance targets for participant services in activities related to information, orientation, and case management outputs prior to the receipt of structured financial activities. Outcomes in the finance-related measures lag due to low enrollment and persistence in corresponding services to date.

Through December 2012, UFAB partners have:

- Provided 125 **Information sessions**, nearly double the target number of information sessions to individuals and groups;
- Conducted 78 **Fathers and Finance Workshops** with 381 **Fathers completing the workshop**, far above the anticipated 29 workshops and 145 participants expected;
- Delivered 123 **Family/workforce case management** and 166 **Asset-specific training** service units, which reflect information and guidance actions on an individual or group basis. Both activities significantly exceeded to-date targets of 90 and 75, respectively.

OAG has met expectations regarding **Child Support case services** in the Houston area, as well as System Capacity Building targets through statewide efforts. OAG has:

- Conducted the targeted 30 Staff training workshops and consultations with Child Support staff; and
- Delivered 73 Staff training workshops with AFI collaborators and RAISE/Texas regarding prospects of expanding the UFAB model and supporting other projects of the Family Initiatives section.

Achievement in the substantive and quantifiable financial services area has not been impressive. No one has yet purchased an asset, but this was not expected to occur until the last two quarters of the project. Limited referrals to Covenant have thus far resulted in:

- 17 of the 30 targeted **Bank accounts opened**;
- 15 of 25 targeted **IDAs opened**; and
- Four individuals of the 25 target number to-date have **completed financial education training**.

UFAB has produced both intended and unanticipated positive developments. UFAB partners are rethinking and restructuring program design to most effectively reach and serve young fathers for the remainder of the demonstration period and sustainably into the future. Staff members have observed informally that of those who were *actively* pursuing financial services, all had some education and training beyond the secondary level, in addition to being older and employed.

Expanded outreach efforts to education, workforce development, and social services providers have established promising prospects for referrals directly to Covenant for immediate financial education and IDA services or to the Fathers and Families Workshop for orientation and information. In either path, young fathers (and mothers) will receive information regarding child support, fatherhood programs, and financial services.

Covenant has redesigned its model and established a “Financial Services Only” client group for individuals who are not quite matured attitudinally, or who currently lack sufficient earnings to participate fully in an AFI IDA. This serves as a mechanism to mainstream these participants, a practice envisioned as the basis for program sustainability.

Covenant is also thinking of restructuring the six-week Financial Education Training to foster more continuous engagement and offer “a separate path at a different pace.” Covenant may spread the components over time—for example by delivering the weekly curriculum over a month with more open-ended participation requirements. Covenant is also contemplating additional weekday hours of service and opening 9 am to noon on Saturdays. To promote a habit of saving, Covenant is exploring options for direct deposits with local employers, a strategy that is well known to increase persistence.

Since access to reliable transportation is a consistent primary barrier to regular employment, in the Fall of 2012 Covenant introduced an automobile purchase option through a THRIVE/United Way partner, Ways to Work, for UFAB participants. Savings matched with non-AFI local funds at a 1:1 rate may be applied to the down payment for a quality inspected used vehicle. Covenant and UFAB partners are piloting this option as a means to support IDA-readiness for more long-term AFI participation and success.

To date, UFAB has been a continuous learning experience for the primary partners and has opened their respective fields of practice to new options and unmet needs,

including some options that reside outside of AFI allowable procedures. For example, Covenant is developing a mechanism to serve populations of fathers ineligible for AFI based on earnings requirements, but who may nevertheless benefit from financial services and matched savings for asset purchase. The most immediate prospect is a fatherhood client, currently unemployed, who has a clear goal and is likely to benefit from having a supportive option like an IDA in his livelihood development toolkit. A similar prospect is to connect recent military veterans receiving disability pay, which is disallowed as earnings under AFI rules, but who nonetheless have the capacity to save and an asset goal that supports long-term financial stability. The UFAB demonstration has stimulated such conversations at local and state levels.

Prospects for Further UFAB Advancement

Moving forward, UFAB partners might consider several actions:

- Developing stronger connections with established workforce development providers in the core Houston area, and investigating connections with the emergent “Establishment” version of the successful NCP Choices Program that will provide workforce services to young fathers before they fall behind on child support;
- Implementing incentive payment linkages between Baylor and Covenant programs for individuals ready to migrate from the Developmental to the Advanced Group;
- Designating a specialized caseload/case manager solely for Developmental Group members at Baylor Teen Clinic;
- Continuing expansion of social capital development for young fathers through community collaborations; and
- Marketing UFAB benefits to employers known to be offering support for career pathway approaches and good wages to new and entry-level workers.

These considerations require a shift or intensification in the current program strategy and structures that exceed current UFAB commitment and resources. However, they may be initiated and helpful to developing qualified referrals to financial education and

asset-building services at Covenant as UFAB completes its current funding cycle and explores mechanisms for sustainability in the future. Enrolling and advancing IDA-ready participants is the major remaining challenge for UFAB as it enters its final implementation phase

Next Steps in Evaluation

Researchers will continue to monitor progress and prepare final outcomes and process analyses for the UFAB demonstration through August 2014. Additionally, researchers will assess the very promising statewide initiatives undertaken with the BAFF funding, including the Child Support for College Program and the Bring It Back to Texas Program.

The Final Report will prospectively address quantitative outcomes including participant earnings and work efforts, savings patterns, IDA progression, asset purchases, and child support payments and arrearages for Advanced Group participants across the entire project time frame. In the increasingly likely event that insufficient numbers of clients and supportive data are available to conduct a detailed outcomes analysis, the Final Report will primarily assess lessons learned from UFAB and consider options for strengthening the multiple statewide initiatives to improve the financial stability of new or expecting fathers, custodial and non-custodial parents, and the children served by the child support system. A brief Interim Update will be produced should any significant restructuring of programs, policies, or services occur.

UFAB DEMONSTRATION OVERVIEW

Introduction

The Urban Fathers Asset Building (UFAB) demonstration pilot project is one component of a Section 1115 Demonstration Grant program from the Administration for Children and Families (ACF) of the U.S. Department of Health and Human Services. The project is administered by the Child Support Division of the Texas Office of the Attorney General (OAG). Through UFAB, OAG proposes to expand the knowledge base and to promote the Assets for Independence (AFI) program by targeting low-income, young fathers—a population sub-group notably under-represented among those presently participating in and benefitting from the matched savings accounts (known as Individual Development Accounts or IDAs) and financial education services provided under AFI.² The demonstration's intent is to recruit and enroll up to 200 new or expectant young fathers who reside in the urban core of Houston, Texas, near the time of the births of their children in order to encourage financial literacy and to assist them in building assets to become more economically self-sufficient. Simultaneously, the demonstration presents the opportunity to provide information about child support laws and enforcement to the young fathers at this early stage of family formation, as well as to personnel of collaborating entities at the community level. The other components of the 1115 grant funding allow OAG to broaden the approach to asset building and its connection to child support statewide by creating sustainability through multiple pilot projects. The longer-term goals are to strengthen families, reduce the need of the child support program to enforce legal and financial orders for children, and to help improve child well-being.

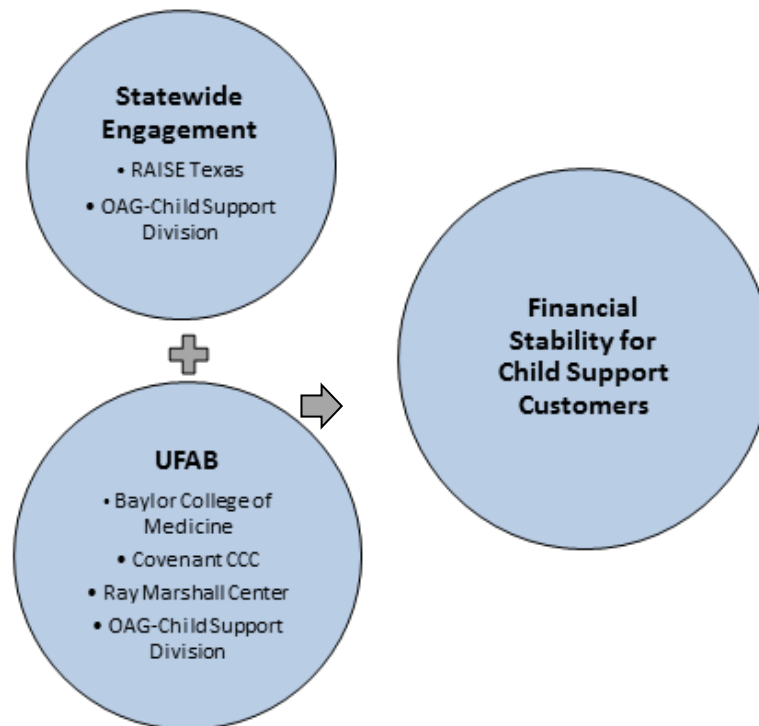
Through its Family Initiatives section, OAG has partnered with Baylor College of Medicine's Teen Health Clinic, particularly its Young Fathers/Bootstrap program, and local AFI grantee Covenant Community Capital Corporation (Covenant) in the Houston area. The three-year UFAB project involves collaboration at the statewide level between the OAG (the grant recipient) and RAISE Texas, the statewide association of AFI grantees, for the purpose

² Individual Development Accounts are matched savings accounts that promote asset building among lower income populations. AFI programs match each dollar of participants savings from earnings with two dollars from grant and local funding for allowable asset purchases.

of disseminating child support information, including family stability initiatives to the grantees and their local partners. The OAG-RAISE collaboration also serves as a mechanism for potentially scaling the UFAB model in other localities throughout the state.

The Ray Marshall Center (RMC) for the Study of Human Resources of the LBJ School of Public Affairs at the University of Texas at Austin has been contracted by OAG as the project evaluator to conduct process and outcomes analyses of UFAB, and also, to the extent feasible, to conduct a quasi-experimental impact analysis.³ The Ray Marshall Center will produce Interim and Final Reports as part of the services agreement. The purpose of the process evaluation is to document and assess the key strategies, partnerships, activities, and outcomes associated with the design, implementation, and operation of asset building and other services for these young men. Findings of the Interim and Final reports will provide guidance for improvements of the collaborative services delivery model at the local and state levels. This Interim Report addresses the design and early implementation phases of UFAB in the period from July 1, 2011 through December 31, 2012.

Figure 1. Goal Oriented Collaboration Model



³ Comprehensive evaluation details are contained in *Urban Fathers Asset Building Initiative: Evaluation Plan* (Schroeder and O’Shea, July, 2011.)

Process Evaluation Methodology

The process evaluation is integral to the knowledge base of the UFAB demonstration, providing in-depth analysis for better understanding program achievements, constraints, and preliminary outcomes. The analysis documents the experiences of the demonstration partners in Houston. In addition, the analysis assesses the feasibility for advancement to scale and its potential introduction elsewhere in Texas. Results may assist AFI grantees throughout the nation interested in targeting young fathers for their participation in asset building programs.

For the Interim Report researchers conducted guided conversations with administrators and staff of primary partners (the Child Support Division at OAG, the Baylor Teen Clinic's Young Fathers/Bootstrap project, AFI grantee Covenant Community Capital), and RAISE Texas, as well as ancillary local partners including THRIVE, Workforce Solutions-Gulf Coast Workforce Investment Board, and WorkFaith. Each has programs, services, and a client base aligned with the UFAB design.

Purpose of Process Analysis

The process analysis is the primary qualitative research component of the evaluation for describing, monitoring, and improving the design and operational dimensions of UFAB. Specifically, the purpose of the process analysis is to:

- a) Describe the initial program design and monitor the continuing development and operations of the service delivery model across the evaluation time frame;
- b) Provide a basis for formative recommendations regarding timely adjustments to enhance program performance from an operational perspective, as well as to advance scalability, replicability, and sustainability of the service delivery model;
- c) Increase the explanatory power of program outcomes, including net impacts

that could be observed by the quasi-experimental design; and

- d) Enrich the inventory of evidence-based research regarding Assets for Independence and Building Assets for Fragile Families programs supported by ACF through its Office of Child Support Enforcement.

Key Process Research Questions

The process evaluation enables an informed engagement of questions such as:

- What were specific challenges to program implementation?
- Are participants engaging in program activities as intended?
- Are program services delivered as planned?
- What organizational and staffing capacities hindered or helped implementation across the participating organizations?
- What changes are made to the program design over time?
- What factors in the operating environment affected implementation?
- How might the UFAB processes be institutionalized across Texas?

Data Sources and Methods

Researchers combined three research methods to collect data for the process evaluation:

1. Document analysis
2. Field site visits
3. Ongoing participatory exchange of information

Document Analysis: RMC requested and reviewed, as available, policy and program documents related to the development, initial implementation, and ongoing service delivery efforts of UFAB. Documents requested included:

- Program planning documents;

- Contractual and other operating agreements, including MOUs, between UFAB partners;
- Organizational charts of participating entities;
- Program management reports, including ACF quarterly progress reports;
- Budget/expenditure reports;
- Outreach and marketing materials;
- Intake, assessment, and service plan forms;
- Other documents deemed informative during the conduct of the analysis.

Site Visits: Field research consists of primary and secondary UFAB affiliate site visits in the Houston area to hold guided conversations with vertical and horizontal cross-sections of directors, supervisors, and frontline staff of partnering agencies.⁴ The intent is to understand the service delivery process and prevailing client flow patterns associated with each partner, the content and delivery of services provided to UFAB participants, and client tracking/performance management systems used for reporting purposes. By design, vertical analysis provides an avenue for assessing variations in design integrity *within each partnering entity* from the administrative level to frontline points of client contact, as well as an effective means to capture implementation experiences from multiple perspectives. Horizontal analysis provides a basis for insights regarding design integrity and implementation experiences *across partnering entities* in the collaborative UFAB model. This approach also provides the opportunity to assess the penetration and effectiveness of OAG’s community-level information and awareness efforts. Additionally, these contacts with managers and service delivery staff provide anecdotal evidence regarding client needs and expectations as they enter UFAB and the relationships between those client needs, available services, and program outcomes.

Rather than a tightly structured questionnaire or survey approach, researchers developed a Field Interview Protocol to guide in-depth “conversations” during the site visit

⁴ Site visits focused solely on UFAB in Houston, not other statewide OAG outreach or program initiatives.

(The Field Interview Protocol is contained in Appendix A). The semi-structured guide is the primary instrument for obtaining information from administrators, managers, and frontline staff within each and across partner entities. Scheduling of site visits is coordinated with OAG and local project staff as determined by UFAB implementation status, partner staff availability, and UFAB evaluation time frames.

Ongoing Participatory Information Exchange: RMC researchers maintain ongoing and as-needed, formal and informal contact with management and field staff of OAG, Covenant Community Capital, and Baylor Teen Health Clinic to monitor developments and UFAB implementation status. Regularly scheduled quarterly and monthly UFAB Program meetings are held in Houston (or Austin on one occasion) and RMC evaluators participate in-person or by conference call. These convenings have allowed evaluators a venue for formative contributions to design refinements in such areas as outreach and enrollment, case management, client flow, and database development. Moreover, researchers have participated in ongoing conference calls/project updates and technical assistance workshops with the network of AFI grantees provided by the national evaluators (Lewin Group and ECONorthwest), as well as monthly telephone updates with the Texas UFAB partners conducted by the Lewin Group.

The above methods are encompassed within four analytic approaches that traditionally characterize distinct process evaluation typologies. Rather than adopt a single approach for harvesting process data, researchers filter data and observations through the distinctive lens of each common approach to construct a comprehensive, multi-perspective process analysis. As such, the UFAB process evaluation includes elements of descriptive, implementation, outcomes and formative analyses.

Time Frames

OAG led the development of the proposal and submitted it in July 2010 with guidance and support from RAISE Texas, Covenant, and Baylor. The Administration for Children and Families awarded the three-year UFAB Demonstration grant for the period October 1, 2010 through September 1, 2013. OAG signed service contracts with Covenant

and Baylor, effective on January 1, 2011, and entered a formal Memorandum of Understanding (MOU) with RAISE Texas on November 1, 2011. OAG and primary partners had begun refining the initial design and held a “kick-off” meeting in July, 2011. During that last quarter of FFY 2011, actual delivery of services began. RMC and OAG had initially determined that formal first-round site visits would occur after the demonstration had achieved full operational status, giving the program ample time to enroll and advance early participants through the full sequence of services. Stakeholders anticipated that this would occur by the second quarter (Q2) of year two of UFAB, which fell early in calendar year 2012.

Given the delayed start-up date and limited enrollments of clients, OAG, UFAB local partners, RMC, and the ACF, Office of Child Support Enforcement Program Specialist departed from the planned schedule for first-round site visits. In September 2012, stakeholders officially reset site visits back one year from the original dates and researchers conducted formal site visits in February 2013.⁵

Organization of Report

After this introductory section, the next section of the report describes the UFAB partners and their roles and responsibilities in the UFAB demonstration as originally designed. Section III presents early implementation experiences, including constraints encountered and adjustments initiated to refine the design and attain outcome expectations. This third section presents observations regarding implementation through the end of 2012, as well as planned redesign and operational adjustments currently being made or under consideration by UFAB partners. The final and concluding section contains preliminary additional considerations for program improvement based on these field observations, current practice in workforce development programs, and inherent

⁵ Researchers strove to conduct fieldwork at the point when evaluability assessment indicated that key demonstration structures and practices had been reasonably established. Until that time, researchers informally monitored “readiness” features such as clarification of partner and staff roles and responsibilities; staffing and training; project database design; the structures and processes for enrolling and serving participants in place; and actual client referral, intake, enrollment and service provision.

challenges of context and serving young, low-income fathers in the asset-building field of services. The Interim Implementation Report concludes with the “next steps” of the UFAB demonstration evaluation.

UFAB PILOT INITIAL DESIGN

OAG and its local partners were intrigued by the prospects of adding financial education and IDAs to the array of services available to young fathers to help them achieve financial stability and better support their children. This section describes the design features of UFAB at the starting point of service delivery as of July 2011. It serves as the baseline for understanding ongoing implementation challenges and responses that are documented in the next section of the report. Brief descriptions of each collaborator's roles and responsibilities are presented, followed by an overview of the design at start-up.

Collaborating Entities

UFAB's potential for success is based upon the capacities of its primary partners with fatherhood programs, workforce services, case management experience, financial education, matched savings, and child support and paternity establishment services. These institutions supply core capacity for UFAB to identify, outreach, enroll, and serve young economically marginalized males at or near the time of birth of their child. Local UFAB staff also engaged ancillary local partners as part of their outreach and marketing strategy to stimulate referrals and enrollments of promising target group prospects in the broader community.

The individual and collective experiences of the primary partners—the key entities responsible for UFAB operations—are a central focus of the process analysis. OAG is the grant administrator and primary source of child support information. Baylor Teen Clinic has broad and deep contacts with young fathers through its fatherhood, prenatal, and other programs; these points of contact were deemed to be rich in referrals to Covenant. Covenant, in turn, provides the financial education services and access to IDAs in support of financial stability.

Office of the Attorney General

OAG initiated the 1115 grant proposal for UFAB as a logical fit with the ongoing

efforts in its Family Initiatives section of the Child Support Division. Family Initiatives broadens the strategy of child support efforts beyond traditional enforcement and collections. The department designs demonstrations and innovative approaches to strengthen families and help improve child well-being and enhance payment capacity and pre-empt the need for punitive enforcement actions. OAG conceived the UFAB demonstration and sought the grant funding as an opportunity to test a model connecting child support customers to a range of asset building services, especially with non-custodial parents (NCPs).

National interest in increasing NCP capacity to provide for their children increased with the passage of welfare-to-work requirements contained in the Family Support Act of 1988 and the Personal Responsibility and Work Opportunity Reconciliation Act of 1996. The highly successful Texas NCP Choices Program is a noteworthy result of this programmatic vector linking low-income, underemployed non-custodial parents with needed workforce development services (Schroeder & Doughty, 2009).

Concurrent with these developments, in 1998 a number of community-based, non-profit organizations, and charitable foundations founded the Texas Fragile Families Initiative (TFFI) to better serve young low-income fathers. In August 2001, TFFI and the Child Support Division received a grant from the Office of Child Support Enforcement (OCSE) at the federal Department of Health and Human Service to implement Project Bootstrap. Project Bootstrap provided fatherhood education, job readiness services, and cash stipends in order to increase the capacity of young, low-income fathers to meet their child support obligations. The Baylor Teen Clinic in Houston is one of two Project Bootstrap sites in Texas. OAG submitted a proposal for the UFAB 1115 grant in July 2010 as a partnership with Baylor Teen Clinic and Covenant Community Capital. UFAB proposed to test the feasibility of recruiting and enrolling young fathers in IDA programs to increase their financial knowledge and stability, as well as their understanding of the child support system. The combined effect of information and asset-building would help to avoid negative relations with the child support system in the future.

OAG is the grant recipient and provides administrative oversight to the UFAB demonstration. Agency staff assigned to the demonstration include a full-time program

coordinator paid with combined grant and Federal Financial Participation (FFP) monies and in-kind contributions from the Program Manager for Youth and Forming Families Outreach and Educations (.10 FTE) and the Director of the Family Initiatives section (.05 FTE). In addition to direct program oversight, the Program Coordinator responsibilities, often in partnership with Covenant and Baylor, included:

- Assistance with the development and distribution of marketing materials;
- Development of an integrated Fathers and Finance Workshop as an outreach tool that combines information about child support, fatherhood programs, and financial education and asset-building services, as well as participation in the delivery of such workshops, as feasible;
- Serving as primary point of contact for UFAB affiliates and clients regarding child support policies and case issues;
- Providing information to local offices of the Child Support Division regarding UFAB and other projects of the Family Initiatives section at OAG;
- Collaborating with RAISE Texas affiliates to disseminate information about child support rights and responsibilities, market and implement innovative OAG and cooperative programs to enhance family formation and financial stability;
- Assess the feasibility of extending and scaling the UFAB model in other locales throughout the state; and
- Designing, implementing, and monitoring data collection for monthly program management reports, quarterly performance reporting to USHHS, and evaluation purposes.

Covenant Community Capital Corporation

Covenant is a Community Development Finance Institution (CDFI) serving the Houston area that has been an Assets for Independence (AFI) grantee since September 2004. Over the years, Covenant has used successive AFI grants totaling \$1.3 million—matched by \$1.3 million in non-federal support— to help over 800 participants open IDAs and save more than \$1.5 million through its Smart Saver IDA Program. Nearly 400 residents

have completed the financial education course. Some 175 of these have used their IDAs to purchase one of three qualified assets: a first home; enrolling in postsecondary education or training; and starting or expanding a small business. Covenant provides a complete array of basic financial management training and services, such as financial education on opening and managing a bank account or a credit card; credit counseling and repair; guidance in accessing refundable tax credits, including the Earned Income Tax Credit and the Child Tax Credit; and specialized training in the acquisition of qualified assets through IDAs.

The OAG Family Initiatives Director recruited Covenant's partnership in UFAB based on the recommendation of the Executive Director of RAISE Texas. Covenant's CEO embraced the opportunity and challenge of targeting young urban fathers for financial literacy services and IDAs. With UFAB funding, Covenant hired a full-time program coordinator/financial coach to provide case management and other services in mid-September 2011. (Prior to that date, the CEO shared responsibility for outreach via the Fathers and Finance Workshops that were regularly schedule at the Baylor Teen Health Clinics.) Covenant also provides an undetermined amount of in-kind contributions of staff time from the CEO, data management, and financial counseling staff to UFAB supported by non-federal, local sources.

Covenant's key roles and responsibilities in the initial demonstration design included:

- Shaping content of and co-presenting the Fathers and Finance Workshops;
- Incorporating fatherhood and parenting responsibilities into financial coaching sessions;
- Conducting intake and eligibility determination for UFAB and Covenant's services;
- Opening bank accounts and IDAs for UFAB participants;
- Providing case management and financial coaching services;
- Conducting a series of 6 Financial Education Workshops, inclusive of asset-specific training for each IDA enrollee—a necessary prerequisite for matched savings;

- Encouraging and monitoring matched savings;
- Conducting and monitoring data collection for monthly program management reports, quarterly performance reporting to USHHS, and evaluation purposes.

Baylor College of Medicine Teen Health Clinics

For four decades, the Baylor Teen Clinics within the Baylor College of Medicine have integrated low or no-cost comprehensive health services infused with education and social services for area teens and young adults. Across this continuum of care, the clinics address the social determinants that underlay individual prospects for becoming healthy and productive members of their communities. The close and successful working relationship between the Baylor Teen Health Clinics and the OAG under the early Bootstrap program serving young and potential fathers provided a strong foundation for partnering in the UFAB demonstration. UFAB funding supports a Program Coordinator position in the New Fathers Program unit that operates the Bootstrap and Fatherhood Programs, as well as a small share (.05 FTE) of the Director of Social Services. The Baylor Teen Health Clinics Director and a medical social worker account for in-kind contributions of .02 FTE and .15 FTE, respectively. In addition, to Project Bootstrap and health services delivered in seven local teen clinics (three of which are male only clinics), current social services programs that may produce referrals to UFAB include:

- Northeast Adolescent Program (NEAP), a collaborative healthcare extension program for at-risk youth in local schools involving Baylor, Harris County Precinct One, the Harris County Hospital District, the Houston Independent School District, and the March of Dimes;
- Centering Pregnancy Program (formerly known as Project Passport), a prenatal and postpartum care program for expectant mothers aged 13 through 22 years;
- Nurse Family Partnership Program, a no-cost nurse home visitation program for low-income women during pregnancy and up to 2 years after childbirth, which also helps with parenting skills, education, training, support services,

and planning; and

- Fatherhood Program that provides parenting classes to young males (13-23 years of age) and encourages their engagement with education and job training programs.

The Bootstrap program, now referred to as Bootstrap 2 due to extension of the original federal-funded program with private philanthropic support, serves as the main program gateway to UFAB from the clinics. Besides the funding source, the primary difference between the two iterations of Bootstrap is that the first placed greater emphasis on job training and other workforce development services. Bootstrap 2 places greater emphasis on GED or high school diploma acquisition as a prerequisite for successful workforce engagement. Like its predecessor, Bootstrap 2 is an incentive-based (up to \$1100 per participant) program serving mainly fathers between 16 and 25 years of age. Incremental incentive payments are distributed to participants who “communicate” regularly with their case manager and progress in agreed upon education and job preparation activities identified in their signed individual service plans. Attainment of a GED or high school diploma, completing job readiness, successful job placements, and employment entry are considered positive outcomes on a path to self-sufficiency for young or expectant fathers. Those employed during participation or placed through the program are referred to Covenant for financial services.

The key role and responsibilities of the Baylor Teen Health Clinics in the initial UFAB design included:

- Incorporating financial and child support information into fatherhood interventions at Bootstrap and within other clinic program offerings;
- Conducting outreach and generating referrals to the Fathers and Finance Workshops, as well as direct referrals of qualified young men to UFAB and Covenant’s services from the young father contact points across programs;
- Contributing to the development, co-presenting, and regularly hosting the Fathers and Finance Workshops at the Teen Health Clinics;
- Providing case management services;

- Conducting and monitoring data collection for monthly program management reports, quarterly performance reporting to USHHS, and evaluation purposes.

RAISE Texas

RAISE Texas is a statewide network of non-profit organizations, private sector businesses, and public institutions that help local and state leaders as well as community-based organizations to offer asset-building training and assistance to low- and moderate-income residents. In addition to directly providing financial support, resources, and technical expertise, RAISE Texas is a leading policy research and advocacy organization promoting programs and practices that enhance financial stability for the target populations.

RAISE Texas shares OAG's interest in stimulating financial stability for low-income fathers and became a willing partner in the 1115 grant proposal by providing a letter of support and its in-depth knowledge of IDA products and practitioners to OAG staff. RAISE Texas recommended Covenant Community Capital to OAG as the lead entity for money management training and IDA services in the Houston area for the collaborative demonstration.

Equally important for the demonstration, RAISE Texas is the partnering entity for disseminating child support information, as well as implementing cooperative initiatives between OAG and asset-building programs throughout the state. RAISE Texas has provided the platform of its statewide network for the OAG Coordinator to strengthen contacts. This association helps the BAFF program to focus on other asset-building activities and develop the other pilot projects. Presently, OAG and RAISE Texas affiliates promote and guide the following, among other activities:

- Child Support for College Program (CS4C), wherein custodial parents can convert lump sum child support payment into a 529 college savings plan;
- Bring It Back to Texas Program, which encourages NCPs with child support arrearages to use free tax preparation centers in their area to file federal income tax forms and access financial management services offered through

the tax centers.

UFAB Design Features at Initial Implementation

Design features at implementation reflected consensus on the demonstration's goal and objectives, the basic client flow pattern, the menu of activities and services, including case management, and program management and performance data.

Program Goal and Objectives

The institutional mission of each UFAB partner is conducive to shared adoption of the demonstration's goal to strengthen families through the provision of parenting and financial skills that can also reduce the need of the child support program to enforce legal and financial orders. At the same time, partners recognized the significant challenges associated with key objectives of the UFAB demonstration, namely:

1. To exhibit a clear process by which eligible young fathers can advance from Baylor's fatherhood programs or other points of client contact in the Teen Health Clinics into Covenant's asset-building services;
2. To operate as a coordinated effort combining fatherhood, job-readiness services, financial education and asset-building, and child support information for new and expecting fathers without child support arrearages who have earned income through employment;
3. To develop a program that may be replicated or inform similar efforts in other parts of the state;
4. To provide productive pathways for young fathers unable to enter the IDA program immediately, yet may contribute to their progress toward financial stability.

UFAB initially planned to recruit and enroll up to 200 male, low-income, new or expectant fathers from the urban core of Houston in financial education and IDA services.

This was recognized as an ambitious target, given that as a demographic group, young fathers have not historically enrolled in asset-building services. To achieve this multi-year target, the initial UFAB design set proportionate—but non-binding—quarterly targets of:⁶

- 50 participants entering family and workforce case management
- 600 participants contacted to attend Fathers and Finances session
- 60 participants completing Fathers and Finances session
- 40 participants entering asset-specific training
- 30 participants who open savings account
- 20 participants who purchase assets
- 30 AFI grantee collaborators at statewide network workshops on child support and paternity

Client Flow

Outreach, Information, and Referral: OAG prepared a recruitment pocket card, “Fathers & Finances: A Blueprint for Family Success,” for distribution through child support offices, at Baylor points of client contact, and at Covenant and affiliate offices. The pocket card, which contains the OAG logo on the front, provides a brief description of financial services, benefits of participation, eligibility requirements, and contact information for Covenant, Baylor, and OAG. Where need and opportunity exists, UFAB partners would develop and distribute financial planning marketing products targeting urban fathers, child support and paternity education materials adapted for participants in asset-building program, and marketing materials for the Fathers and Finance Workshop. Additionally, UFAB was intended to outreach and engage mothers linked to program participants and other Baylor programs.

At implementation, the Baylor Bootstrap and other Teen Health Clinic programs and sites were considered the primary sources of direct referrals for the Fathers and Finance Workshops. These would be supplemented by referrals from OAG field office sites and

⁶ UFAB Team Meeting Workgroup Notes, July 8, 2011. These are an initial front-loaded starting point for service delivery, not targets later established for OCSE contract performance purposes.

Covenant, as well as those informed by word-of-mouth or other means.

All young or expectant fathers who attended the workshop signed a roster that was used to track the numbers served by this informational activity. Facilitators recorded additional information for those who immediately expressed interest in UFAB and referred the individual to Covenant for further services. There was no standardized referral form. Since early workshops were co-lead by Covenant and Baylor, at times with OAG assistance as well, initial contacts provided the opportunity for a brief face-to-face exchange.

Intake and Eligibility Determination: Intake and eligibility for UFAB were initially conducted by means of standard forms and procedures already in practice. Individuals receiving services at Baylor had likely already completed a “Baylor Fatherhood Program Intake Form” or “Baylor Male Clinic Intake Form,” both of which collect demographic and descriptive data, as well as health and behavioral survey data. Intake and eligibility for Covenant was administered by means of its “Financial Services Application” and its “Financial Education and Coaching Enrollment” form, which contain detailed referral, demographic, employment, income, and assets information. The latter form contains behavioral and attitudinal survey data as well. Standard eligibility requirements for IDA services at Covenant include regular earnings from work, income below 200 percent of the federal poverty level, federal income tax filing records from the prior year, and an asset goal.

Service Planning: Bootstrap requires a signed service agreement through which participants and case managers identify client goals. Incentives are tied to milestones in the service agreement. The Financial Coach conducting the intake at Covenant explains the financial services offerings and expectations, schedules services, and provides case management to guide UFAB participants through the process.

Participation: Participation in UFAB services is voluntary, reflecting prevailing practices of Baylor and Covenant.⁷ Both Bootstrap and Covenant also have relatively open

⁷ For the majority of clients in Baylor’s Bootstrap and Fatherhood Programs, participation is open

enrollment practices; most participant cases are kept open for extended periods after the last client contact. Although both programs are tied to milestones (e.g., Bootstrap incentive payments) or benchmarks for advancement (e.g., Covenant's completion of Financial Education Training to qualify for match share and asset purchase), there are no set criteria to distinguish active and inactive cases. Providers try to be responsive to the sometimes-tumultuous conditions of participant's lives and considerate of the effects these may have on continuous participation. That said, the general population served by Covenant is generally motivated by their goals to complete services. For example, Covenant estimates that, among the typical participants they serve, 40 percent of those who open an IDA eventually purchase an asset.⁸

Program Exit: Successful completion of UFAB is tied to Covenant's standard practices: matched savings and purchase of an asset. Program exit at Baylor is associated with completion of a GED or high school diploma and entering employment. There is greater emphasis on the education component as a prerequisite to labor market success. Those who enter employment are referred to Covenant for UFAB services. Both providers may develop ongoing, lasting relationships with participants and alumni/peer interactions are welcomed. Both programs benefit from success stories for outreach in the community, and UFAB could benefit in this way as well.

Services and Activities

The UFAB design established a set of activities and services intended to engage young fathers with financial stability services and child support information.

Fathers and Finance Workshop: The first step in UFAB is attendance at a scheduled Fathers and Finance Workshop. The workshop integrates child support and financial

and voluntary. Some fraction of young males in the programs may be required to participate by a Truancy Court judge; mandatory compliance is further encouraged by suspension of truancy fines (up to \$500) upon satisfactory completion of the program.

⁸ Conversation with Covenant Executive Director, Stephen Fairfield. Nationally the rate is approximately 25 percent.

services information with fatherhood responsibilities. This out reach and information mechanism was jointly developed by the OAG and Covenant, with input from Baylor, to ensure that appropriate presentations are delivered to young fathers. Covenant adapted financial literacy education models and OAG developed a child support “Fact” vs. “Myth” approach for the young urban father audience. The two-hour workshops were originally scheduled for the first Thursday of each month at one of two Baylor clinics. Food was provided to encourage attendance. Young fathers interested in UFAB services were referred directly to Covenant.

Financial Coaching: Covenant services were managed by the UFAB Financial Coach who explained financial services and potential benefits. The Financial Coach conducted intake, assessed the financial knowledge, needs, and practices of the individual, and monitored progress through services, working with participants to encourage their success. The Financial Coach is the key link to helping fathers take control of their finances and move toward a stable future. The Baylor Program Coordinator provides financial information during workshops, and to a very limited extent, on a one to one basis with participants.

Banking Services: The first significant action was to open regular bank accounts with young fathers who were otherwise unattached to formal banking arrangements. This is the prerequisite step to opening an IDA and savings. A major outcome of UFAB is to connect unbanked fathers to a reputable financial institution for access to a broad array of financial services

Financial Education Training/Asset-specific Training: The six-week Financial Education Training provides money and credit management skills to maximize limited assets and develop a habit of savings. The Credit Coalition, an independently funded, co-located working partner of Covenant delivers this service. Participants learn to track their money flow, defer unnecessary expenditures, and plan. The modules offer asset-specific training, and the final module is dedicated solely to home purchasing education. Completion of the training is required for matched asset purchases. The Credit Coalition issues a certificate of completion, which is registered with Covenant in their administrative database.

Individual Development Accounts: Once attached to formal banking services, UFAB participants can open an IDA. Every \$1 placed in IDA savings is matched with \$2 of combined AFI and local leveraged funding. Normally, Covenant's IDA enrollment requirements include regular savings from earnings, income below 200 percent of the federal poverty level, federal income tax filing records from the prior year, and an asset goal. In line with AFI directives for UFAB, Covenant is "flexibly" responsive to the needs and circumstances of the UFAB participants to assist their taking advantage of the opportunity to initiate an IDA as soon as possible. Many have not filed income taxes, and most do not have a clear asset goal in mind at entry.

Savings/Matched Savings: After completing Financial Education Training, Covenant clients must make at least six monthly deposits to qualify for an asset purchase.

Asset Purchase: An ultimate objective of UFAB is fostering client capacity to make an asset purchase as a major step to financial stability. Qualified AFI purchases include home buying, education, and proprietary business investments. Covenant had dropped small business investment as a direct IDA asset purchase option, in part because less than 5 percent of the participants choose this purchase, but more importantly, another agency in the area had developed specialized expertise in this field. Thus, Covenant referred IDA clients whose goal was small business to the Alliance for Multicultural Community Services, a local non-profit founded to provide culturally-sensitive, comprehensive services to refugees, immigrants, and low-income residents of Harris County. The Alliance offers IDAs and micro-enterprise training.

Covenant reinstated the small business asset purchase for UFAB, but did so with some concern for the viability of the option for young fathers. Practical criteria for purchase readiness include:

- Meeting with two business operators in the field
- Two years work experience in the business
- Completion of an 8-hour Small Business Workshop at a community provider

- Development of a business plan with a mentor/counselor

Education that advances occupational prospects and home buying are seen as less risky options than operating a business for young fathers with little labor force or business experience and marginal academic achievements. Nevertheless, Covenant will not exclude this option.

Case Management: Both Baylor and Covenant provide intensive case management to active participants. Baylor's Project Coordinator focuses on family and workforce aspects of each client's case. Covenant's Financial Coach provides financial services case management. Both case managers have direct access to the OAG UFAB Program Coordinator and Project Manager for assistance with matters of child support. The Baylor and Covenant case managers had frequent and regular exchanges concerning referrals and services.

Program and Performance Data: UFAB's initial program and performance data relied on the regular intake, application, case records, banking, and survey data administered by Baylor Teen Clinic and Covenant for regular program services, supplemented by spreadsheets designed for each contracting entity to collect program activities and services data for AFI grant reporting purposes.

Covenant and Baylor collected participation data and submitted this monthly to OAG for quarterly UFAB Performance Reports to ACF. These output measures count units of service in the following areas:⁹

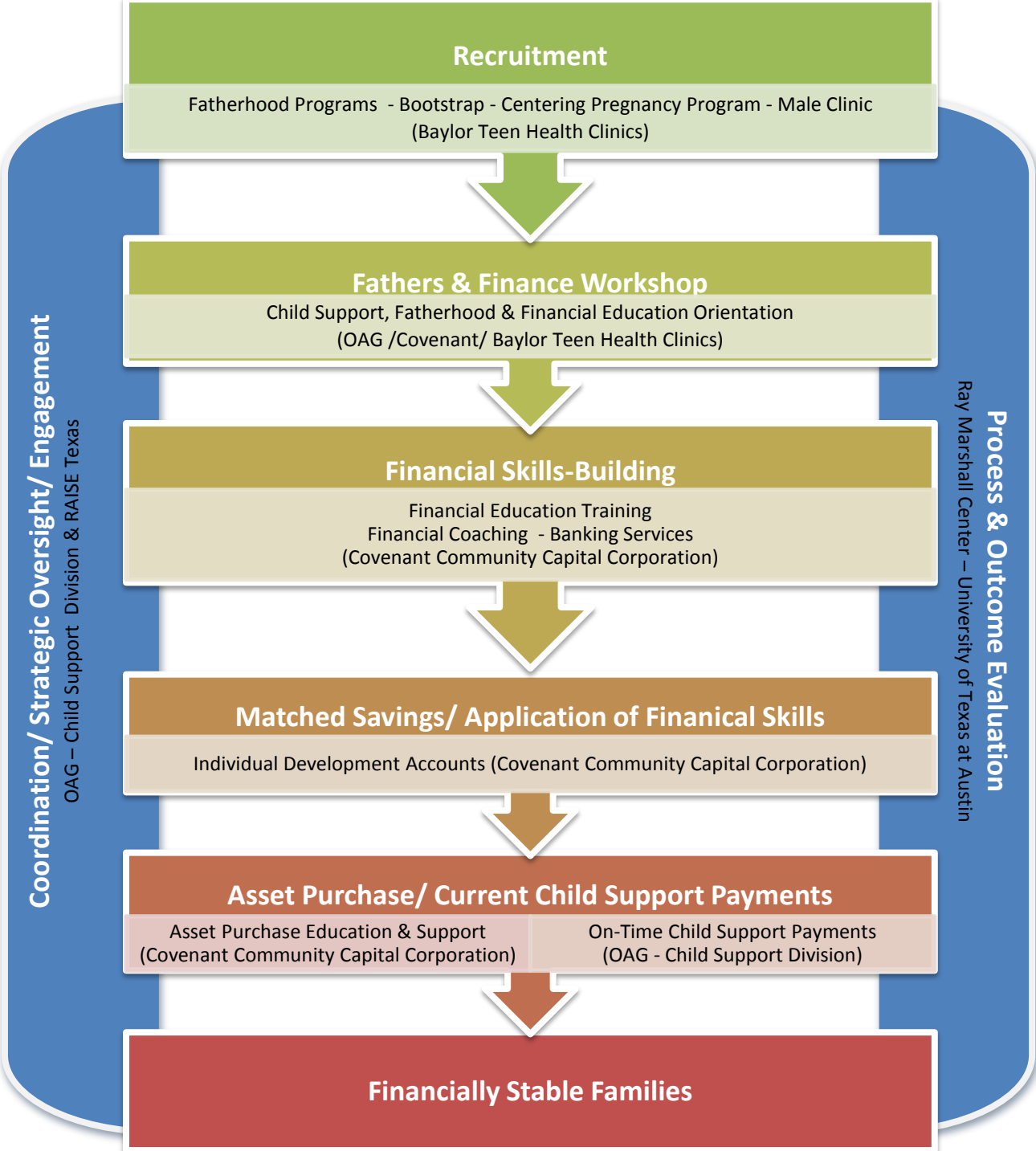
- Information sessions
- Fathers and Finance workshops
- Fathers and Finance workshop completers
- Family/Workforce case management
- Child support case services

⁹ Clarification of terms and definitions of measures resulted in some restatement of measures over time, but the intent to monitor these key activities and services has been consistent.

- Bank accounts opened
- IDAs opened
- Asset-specific training
- Financial education training completers
- Assets purchased

The initial UFAB program design forms the baseline model for service delivery. The next section presents the challenges to the model and adjustments made to ameliorate those challenges, to the extent possible within program means.

Figure 2. Urban Fathers Asset Building Initiative¹⁰



¹⁰ Adapted from figure provided by Chris Giangreco, OAG

UFAB IMPLEMENTATION

Introduction

UFAB began program service delivery in the last quarter of FFY 2011. The following discussion begins approximately at that time (July 1, 2011) and continues through the end of the first quarter of FFY 2012 (December 31, 2012). These six quarters comprise half of the original 3-year grant period. During this time, UFAB has made notable advances in many program areas. OAG has provided child support information to fathers, residents, and program staff of community-based organizations in the Houston area, as well as statewide in concert with RAISE Texas. OAG, Baylor, and Covenant have successfully integrated child support program information into their materials and services. Most significantly, UFAB partners have become acutely aware of the challenges of providing financial education and IDA services to young fathers faced with multiple barriers to participation, employment, and income stability.

As a result of these challenges, UFAB has been in almost constant adjustment mode, attempting to realign the delivery model to overcome the low numbers of IDA-ready young fathers in the Baylor system; revamp outreach to draw participants from additional community sources; and adjust services to better prepare and appropriately serve those who might potentially benefit from UFAB services.

The following discussion provides details of UFAB challenges and responses during this implementation period. Constraints and adjustments are presented in relation to the initial design features presented in the previous section. These relate mainly to changes in client flow and participation in UFAB activities and services. UFAB process outputs are also discussed based upon program management and performance data.

Client Flow

Outreach, Information, and Referral: During the first quarter of operations it became clear to all partners that the numbers of Bootstrap participants willing and able to participate in Covenant's financial services would be insufficient to meet program targets. According to program management reports, only five of the 130 fathers attending the

Fathers and Finance Workshop at Baylor in the first year were referred to Covenant for financial services, four of whom completed intake (Table 1 and Table 2). Expectations for additional referrals to the Fathers and Finance Workshop and directly to Covenant from local Child Support Offices remained unmet due to target group misalignment: child support caseworkers primarily have contact only with young fathers who were already having difficulty with court orders for support. Pocket cards and posters in the offices may have provided content information about UFAB, but failed to produce apparent increases in walk-ins or inquiries.

Soon after being hired in mid-September, 2011, the Financial Coach at Covenant began identifying and contacting community- and faith-based organizations, employment and training providers, and local postsecondary institutions with programs serving young males and fathers to expand the outreach universe. Additionally, the Financial Coach made direct overtures to employers with a known history of hiring young males or Bootstrap participants. Staff contacted, often repeatedly, more than forty potential referral sources during this implementation period.

Although these contacts have not yet yielded notable referrals to UFAB, staff outreach and program information has seeded the ground for future referrals in both directions: UFAB clients referred out for provider services and reverse referrals were made from these provider clients to UFAB for financial services. Successful inroads were established with several of these, including, among others:

- WorkFaith Connection, a job-readiness and placement program targeting difficult to serve populations;
- THRIVE/United Way of Greater Houston, a social services provider collaboration addressing the income and livelihood prospects of low-income residents;
- Workforce Solutions/Gulf Coast Workforce Investment Board, the administrative entity for comprehensive federal and state workforce development programs and supportive services;
- Interfaith Freedom Initiative, a prison “in-reach” and transitional services agency for currently incarcerated and recently released criminal offenders; and

- The Urban Experience Program for first generation, mostly minority, college students at the University of Houston.

Enhanced outreach efforts took other forms as well. OAG sent successive batches of roughly 300 UFAB information letters (numbering nearly 1000 total) to recently opened child support cases. OAG connected with the Harris County Domestic Relations Office (DRO), the agency responsible for child support actions in cases not served by OAG, to refer fathers who are current in child support payments to UFAB. Partners intensified efforts to outreach and engage mothers linked to potential program participants through public marketing across the community. Baylor increased group presentations to female and male clients in other Baylor's Teen Health Clinic programs, many of which were small groups. Table 1 indicates that Baylor presented 26 workshops between October and December, 2012 that included only 17 potentially eligible male attendees. Baylor has also reached out to former Bootstrap participants and employers with whom the programs have placed participants in the past. Additionally, UFAB has been considering placing low-cost poster advertisements on public transit buses, but such action has to date been deferred.

Intake and Eligibility Determination: Partners conduct intake and eligibility determination for Bootstrap and Covenant services by means of standard forms and procedures already in practice. UFAB introduced three additional forms during the implementation phase. At the Fathers and Finance Workshop, those interested in receiving additional financial services completed an "Urban Fathers Asset Building Initial Intake Form Cover Sheet" eliciting basic contact information. Facilitators also provide participants the "Urban Fathers Asset Building Initial Intake Form," which may be completed immediately or at a subsequent appointment with the case manager (Appendix B). The form collects personal information and baseline data about the individual's current situation in several areas. These include personal identity data; information of employment, education, marital and paternity status, and child support; and present financial goals and expectations. Lastly, the "Urban Fathers Asset Building Progress Report Form" updates client situational or attitudinal data at three-month intervals to monitor changes during program participation. Data collection and data entry has been challenging for both partners for

various reasons.¹¹ Irregular client contacts and “no shows” have severely constrained individual progress reporting.

Service Planning: There has been no notable adjustment to service planning during the implementation period. Getting participants to enroll and complete available and planned services is the major challenge, not capacity to lay out the service path. Staff members are available to guide participants through the successive steps necessary to succeed.

Participation: The participation by young fathers in UFAB services is completely voluntary. Staff can market the opportunity and demonstrate the benefit, but cannot supply client motivation. It is clear to all that the majority of young males in Baylor’s Bootstrap and Fatherhood programs are more concerned with immediate circumstances than longer-term financial services, and thus they have very limited capacity to open, save, and benefit from IDA accounts at this point in their lives. Partners recognize that few participants are job-ready and employed.

In response to this reality, UFAB partners adjusted internal client sorting procedures to better select individuals ready for financial services. Beginning during the spring of 2012, Bootstrap and Fatherhood program participants who are deemed more “motivated to improve their financial situation as fathers,” yet struggle with child support payments and have no steady income, are assigned to a “Developmental” Group and remain in Baylor services only. Those considered IDA-ready—as evidenced by motivation, the absence of child support arrears, and earned income from employment—are assigned to the “Advanced” Group and enrolled at Covenant. Upon attaining better capacity to benefit from services—most notably, steady employment and earnings—Developmental Group members migrate to the Advanced Group at Covenant. As Table 1 indicates, Baylor referred 11 individuals to Covenant and the Advanced Group between July and December 2012. Only one individual actually acted upon the referral (in November 2012).

¹¹ UFAB is monitoring the data on small numbers of participants for accuracy and consistency. Researchers will correlate UFAB and standard partner information systems in the Final Report.

By August 2012, UFAB partners had already begun considering steps to be taken to improve the rate of successful referrals from Baylor to Covenant. Baylor offered to tie final incentive payments—an estimated \$150-\$300 normally remained of the \$1100 incentive cap per client at this point in service—to participants' following through with the referral, meeting with the Financial Coach and initiating Covenant Services. Partners discussed the feasibility of participants using part of their incentive payment to open a bank account and possibly an IDA. Staff discussed various payment schedules and the role of client choice with allocation of the incentive funds. To date, no formal arrangements have been put in place to use incentive payments to support successful referrals and enrollments.

Both Bootstrap and Covenant have maintained relatively open enrollment practices, with little distinction between active and inactive cases. This situation makes timely completion of UFAB client progress forms a challenge. Participant cases are kept open after substantial passage of time since the last client contact, mostly in expectation that the participant may return and be more prepared to advance through services.

Covenant substantially modified the role of the Financial Coach/Project Coordinator during the fall of 2012 in order to follow-up on Developmental Group referrals and focus on guiding current Advanced Group enrollees to progress through financial services. This required reducing the time and effort allocated to community information and outreach that had been so intensively conducted during the first year of services, and concentrating on case management. Additionally, the Financial Coach added open office hours one day per week for walk-ins who had heard about the program via the marketing efforts throughout the community and for those who had missed a scheduled appointment. This adjustment had achieved no apparent immediate success by the end of the year.

With the relaxation of community outreach efforts from Covenant, Baylor accelerated "in-reach" into the Baylor system for potential referrals. As Table 1 reveals, Baylor conducted 26 Fathers and Finance Workshops between October and December 2012. Table 1 also reports that only 17 prospective Developmental Group fathers attended these 26 Workshops during that time frame. Staff report that recent and expectant mothers and other Baylor clients filled out the classes. These mothers, family members and other attendees may have generated second party referrals of young fathers to Covenant

and requests for information.

Program Exit: No participants have yet successfully completed the full sequence of UFAB services at Covenant, as would be indicated by completion of the Financial Education Workshops, six monthly contributions to a matched savings account, and the purchase of a qualified asset. According to common experiences, IDA holders usually take about five years to purchase assets. Thus, given that the demonstration lasts only three years, the likelihood of notable asset purchase rates during limited timeframes is low.

Services and Activities

The UFAB model established a set of activities and services designed to engage young fathers with financial stability services and child support information.

Fathers and Finance Workshop: The material content of the Fathers and Finance Workshop, developed by UFAB partners to integrate child support and financial services information with fatherhood responsibilities, was used by Covenant and Baylor throughout most of the implementation period. By July 2012, partners had a good sense of which session locations could be expected to attract mostly Advanced versus Developmental audiences. (In some outreach locations, there is no clear differentiation.) At that time, UFAB modified the content somewhat to more appropriately target members of the two groups. Sessions at which mostly Developmental Group members were expected placed less emphasis on financial awareness and instead concentrated on child support and fatherhood. As noted above, the two-hour workshops were originally scheduled for the first Thursday of each month at one of two Baylor clinics, but were quickly expanded to additional locations. Through December 2012, monthly reports (Table 1 and Table 2) indicate that UFAB conducted sixty-one workshops targeting the Developmental Group and eight workshops targeting the Advanced Group.

Financial Coaching: Covenant's Project Coordinator provided direct financial coaching assistance to the Advanced Group of UFAB participants, who also may have received similar services from the Credit Coalition staff during the Financial Education Training. As Table 2 shows, Covenant provided 41 units of this service during the

implementation period outside of through the Fathers and Finance Workshop.

Banking Services: Covenant staff enabled 17 young unbanked fathers to connect with the formal banking system and open accounts, thus opening the path towards savings and IDAs. Staff members indicate that young fathers who enter Covenant services are typically not resistant to formal banking services, but have limited attachment to the practice of banking, given their weak earnings and employment histories.

Financial Education Training/Asset-specific Training: In the first 18 months of UFAB services, only four UFAB participants have completed all six sessions of Financial Education Training with the Credit Coalition at Covenant. Low numbers of completions to date reflect the difficulties of engaging young fathers encountered during the initial implementation phase.

Individual Development Accounts: Fifteen UFAB participants have taken the initial step of applying for an IDA. This is regarded as a significant engagement effort to awaken a sense of potential among the young fathers who, for the most part, currently lack the earnings capacity to benefit fully from the IDA service.

Savings/Matched Savings: None of the four participants completing Financial Education Training (Table 1 and Table 2) have yet made six monthly deposits to qualify for matched monies. Covenant is collecting quarterly savings data from participating banks, which researchers will access when sufficient levels of savings activity have been recorded.¹²

¹² Participating banks record monthly savings and provide data to Covenant on a quarterly basis. Wells Fargo is the predominant financial institution working with Covenant; Capital One and Promise Credit Union serve very small shares of the client population.

**Table 1. Baylor Teen Health Clinic
Monthly Performance Indicators
July 1, 2011 – December 31, 2012**

Performance Indicator(s)	Jul-11 to June-12	Jul-12	Aug-12	Sep-12	Oct-12	Nov-12	Dec-12	Total
Number of outreach and recruitment activities (measured as meetings, poster presentations, fairs or other events where outreach and recruitment of UFAB occur)	14	4	5	3	8	9	7	50
Number Fathers and Finance workshops (targeted to Developmental population)	15	9	6	5	6	5	15	61
Number of fathers completing Fathers and Finance workshop (targeted to Developmental population)	130	12	30	18	3	5	9	207
Number of fathers receiving education on child support services (through F&F workshop or other means)	130	16	45	29	12	16	12	260
Number of fathers receiving financial education (through F&F workshop or other means)	61	12	23	16	3	4	5	124
Number of fathers provided intensive family and workforce case management (one-on-one services)	29	12	19	15	4	5	3	87
Number of referrals for employment and training services	14	3	7	5	12	7	8	56
Number of participants successfully progressing through Baylor services	17	10	9	14	8	5	7	70
Number of fathers referred to Covenant Community Capital Corporation through Baylor's outreach efforts	5	2	0	3	1	3	2	16

**Table 2. Covenant Community Capital Corporation
Monthly Performance Indicators
July1, 2011 — December 31, 2012**

Performance Indicator(s)	July-11 thru June12	July-12	Aug-12	Sep-12	Oct-12	Nov-12	Dec-12	Total
Number of outreach and recruitment activities (measured as meetings, poster presentations, fairs or other events where outreach and recruitment of UFAB occur)	21	2	4	2	5	4	4	42
Number Fathers and Finance Workshops (targeted to Advanced population)	4	0	0	2	0	2	0	8
Number of fathers completing Fathers and Finance workshop (targeted to Advanced population)	53	0	0	21	0	31	0	105
Number of fathers receiving education on child support services (through F&F workshop or other means)	53	30	0	22	5	31	5	146
Number of fathers receiving financial education (through F&F workshop or other means, including Credit Coalition classes)	56	33	4	25	5	31	5	159
Number of fathers provided intensive financial coaching case management (one-on-one services) or start financial education curriculum	18	2	4	3	5	4	5	41
Number of successful referrals from Baylor College of Medicine Teen Health Clinics and Fathers and Finance sessions into Covenant services	4	0	0	0	0	1	0	5
Number of participants successfully progressing through services	0	0	1	0	0	0	0	1
Number of participants who complete financial education curriculum	1	0	0	0	1	2	0	4
Number of participants who opened a bank account	11	0	2	1	1	1	1	17
Number of participants who start the IDA program	9	0	2	1	1	1	1	15
Number of participants who complete an IDA program (as indicated by asset purchase)	0	0	0	0	0	0	0	0

Asset Purchase: None of the UFAB participants have qualified for an asset purchase by completing the Financial Education Training and six-month savings requirements. Reportedly, one participant has withdrawn money from the unmatched portion of the IDA for purchase of equipment needed for a small proprietary service business.

In the fall of 2012, Covenant added an asset purchase option to its menu. Since access to reliable transportation is a consistent primary barrier to regular employment, Covenant introduced an automobile purchase option through a THRIVE/United Way partner, Ways to Work, for UFAB participants. Savings matched with non-AFI local funds at a 1:1 rate may be applied to the down payment for quality inspected used vehicles valued at up to \$8000. Auto loans at 6 percent interest on a 36-month term are available through Ways to Work, an established local program. Covenant and UFAB partners are piloting this option as a means to support IDA-readiness for more long-term AFI participation.

Case Management: UFAB participants have received continuous case management services from Baylor and Covenant. Baylor's Project Coordinator has provided 87 units of case management services focused on family and workforce matters. Covenant's Project Coordinator has provided 41 units of case management services concentrated on financial information and services. The Project Coordinator position at Covenant is currently being restructured. In addition to extended availability for client intake, the financial coach will focus almost exclusively on persistence and advancement through financial education and IDA services for young fathers who are currently active in the program. Less time and effort will be extended to outreach and recruitment efforts. UFAB's evolving strategy is to concentrate on success with current participants as the principal agent for attracting new participants through its community networks and regular outreach and information mechanisms. Such word-of-mouth referrals were found to play a large role in successful recruitment of young fathers in an early Bootstrap evaluation (Schroeder et al, 2004).

Implementation Performance Measures

Table 3 portrays the UFAB performance outputs and outcomes achieved as of

December 31, 2012 through the combined efforts of OAG, Baylor and Covenant. These measures include activities recorded at UFAB in the Houston area, as well as actions taken by OAG in collaboration with RAISE Texas and its partner entities in communities across the state. These data are adjusted to eliminate duplication of services provided jointly by Covenant and Baylor contained in their monthly reports to OAG, and supplemented by additional related activities conducted independently by OAG or jointly with the local partners.

Table 3. UFAB Participant and System Building Indicators
July 1, 2011 — Dec. 31, 2012

	YEAR ONE FFY 2011				YEAR TWO FFY 2012				YEAR THREE FFY 2013				Totals	% of Target to date
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4		
PARTICIPANT SERVICES: actual (targeted)														
Information sessions			7 (5)	18 (10)	13 (10)	11 (10)	24 (10)	20 (10)	32 (10)				125 (65)	192.3%
Fathers and Finance workshops			2 (3)	3 (3)	4 (3)	8 (5)	11 (5)	22 (5)	28 (5)				78 (29)	268.9%
Fathers and Finance workshop completers			15 (15)	28 (15)	36 (15)	63 (25)	120(25)	81 (25)	38 (25)				381 (145)	262.8%
Family/Workforce case management				9 (10)	22 (10)	12 (15)	17 (15)	51 (20)	12 (20)				123 (90)	136.7%
Child support case services				3 (5)	10 (10)	14 (15)	19 (15)	12 (15)	10 (15)				68 (75)	90.7%
Bank accounts opened				2 (5)	4 (5)	0 (5)	5 (5)	3 (5)	3 (5)				17 (30)	56.7%
IDAs opened							9 (5)	3 (10)	3 (10)				15 (25)	60.0%
Asset-specific training				9 (0)	18 (10)	98 (10)	18 (15)	9 (20)	14 (20)				166 (75)	221.3%
Financial education training completers*						1 (0)	0 (5)	0 (10)	3 (10)				4 (25)	16.0%
Assets purchased													0 (30)	0.0%
SYSTEMS CAPACITY BUILDING														
Staff training workshops/consultation with Child Support staff			3 (2)	2 (2)	6 (4)	13 (4)	6 (6)	4 (6)	3 (6)				30 (30)	100%
Staff training workshops with AFI collaborators/RAISE TX			15 (5)	19 (5)	6 (5)	8 (5)	13 (5)	7 (5)	5 (5)				73 (35)	208.6%

Source: OAG Quarterly Reports. *Updated 4/11/13 (RMC).

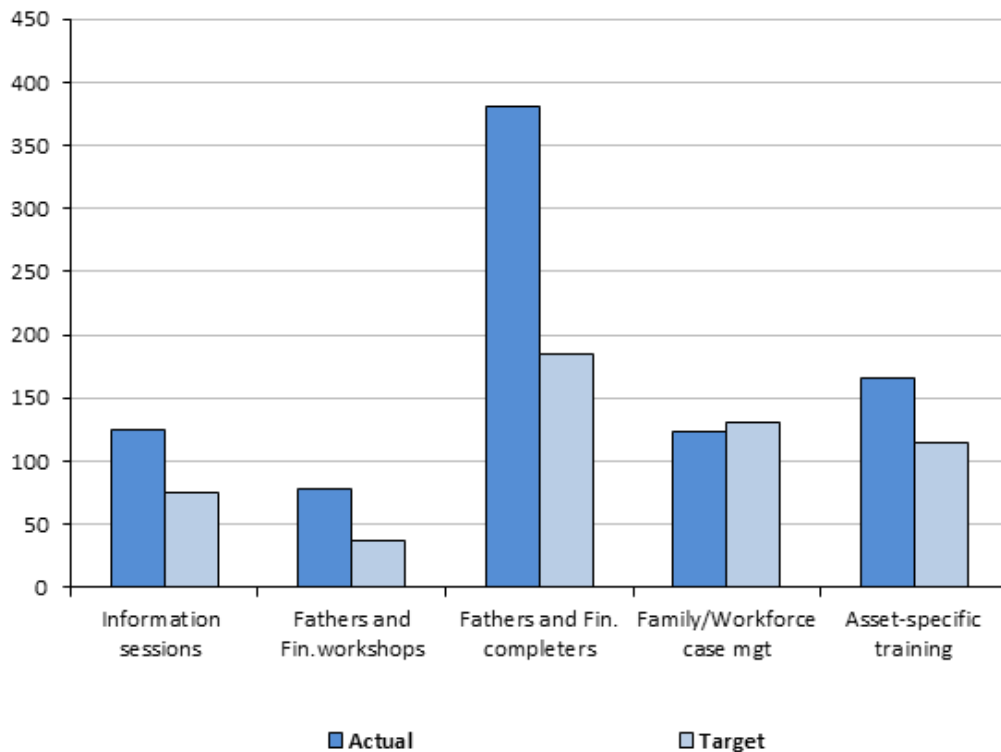
As shown in Figure 3, the data indicate that UFAB has generally surpassed quarterly performance targets for participant services in activities related to information, orientation and case management outputs prior to the receipt of structured financial activities. Outcomes in the finance-related measures lag due to low enrollment and low persistence in corresponding services to date. The latter are more quantifiable immediate outcomes prerequisite to achieving the longer-term goals of family and financial stability, as well as the reduced likelihood of future adversarial relations with Child Support enforcement.

Through December 2012, UFAB partners have:

- Provided 125 **Information sessions**, nearly doubled the number of targeted information sessions to individuals and groups;
- Conducted 78 **Fathers and Finance Workshops** with 381 **Fathers completing the workshop**, far above the anticipated 29 workshops and 145 participants expected;¹³
- Delivered 123 **Family/workforce case management** and 166 **Asset-specific training** service units, which reflect information and guidance actions on an individual or group basis. Both activities significantly exceeded to-date targets of 90 and 75, respectively.

¹³ Covenant and Baylor collected participation data and submitted this monthly to OAG for ACF quarterly UFAB Performance Reports. OAG added their outputs to totals and adjusted the data to remove duplication.

**Figure 3. UFAB Information, Outreach and Case Management
July 1, 2011-Dec. 31, 2012**



Note: Services provided by Covenant Community Capital Corporation and Baylor Teen Health Clinic

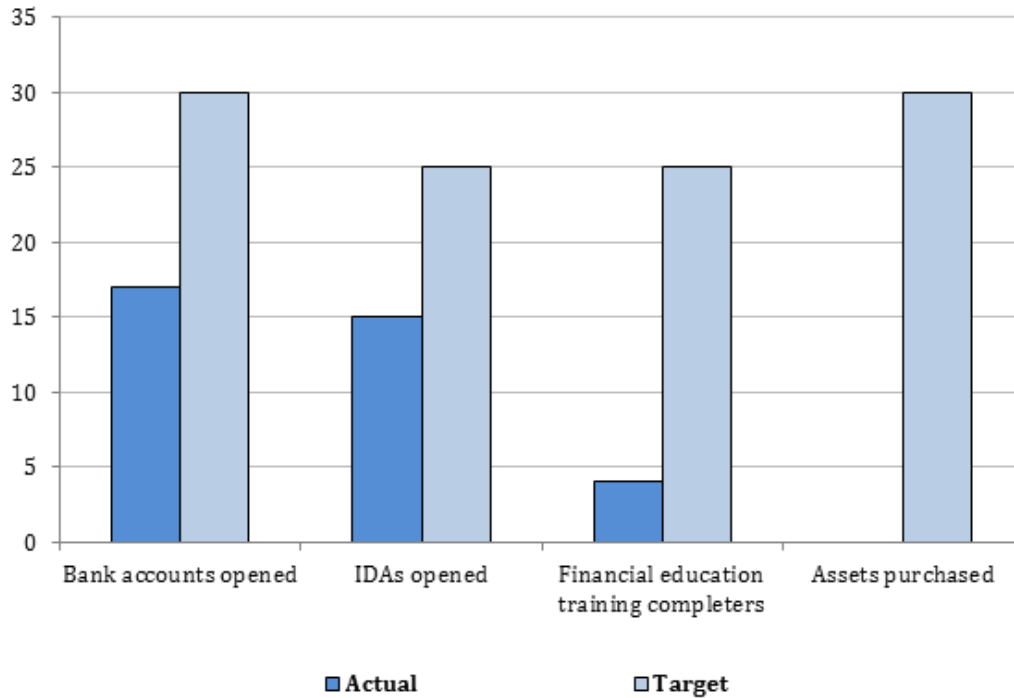
Independently, OAG has met Participant Services expectations regarding **Child Support case services** in the Houston area, as well as System Capacity Building targets through statewide efforts. OAG has:

- Conducted the targeted 30 **Staff training workshops and consultations with Child Support staff** ; and
- Delivered 73 **Staff training workshops with AFI collaborators and RAISE/Texas** regarding prospects of expanding the UFAB model and supporting other projects of the Family Initiatives section.

As shown in Figure 4, achievement in the substantive and quantifiable financial services area has not been as impressive to date. Nonetheless, the limited accomplishments are notable, given the challenges of serving economically marginal, young fathers. UFAB (through Covenant) has:

- 17 **Bank accounts opened** of the 30 targeted; and
- 15 of 25 targeted **IDAs opened**

**Figure 4. UFAB Financial Education and Asset-Building
July 1, 2011-Dec. 31, 2012**



Note: Services provided by Covenant Community Capital Corporation

Four individuals of the 25 target number to-date have **completed financial education training**. No one has yet **purchased an asset**, but this was not expected to occur until the last two quarters of the project. Thirty individuals was the original target for this measure in the period March through September 2013, but at present, this does not appear likely to be achieved.

OBSERVATIONS, RECOMMENDATIONS AND NEXT STEPS IN EVALUATION

Introduction

UFAB partners are rethinking and restructuring program design to most effectively reach and serve young fathers for the remainder of the demonstration period and sustainably into the future. UFAB remains strongly committed to key objectives of the UFAB demonstration, namely:

1. To advance young fathers from Baylor's fatherhood programs or other points of client contact in the Teen Health Clinics into Covenant's asset-building services;
2. To coordinate fatherhood, job-readiness services, financial education and asset-building, and child support information for new and expecting fathers;
3. To develop a program that may be replicated, or inform similar efforts in other parts of the state;
4. To provide pathways for young fathers who are not yet positioned to benefit from an IDA program that will incrementally support progress toward financial stability.

This section portrays the adjustments emerging within the design and operations of the UFAB model to advance these objectives. Additionally, observations and assessments of current implementation provide a basis for considerations for program improvement, expansion and sustainability. First, a brief synopsis of the context and population characteristics will set the stage for discussion of continuing challenges.

Context and Population Challenges

As a central component of its AFI grant, the UFAB demonstration is testing the feasibility of success with a group historically under-enrolled in asset-building programs: recent and expectant fathers in the urban core of Houston. As noted, UFAB originally anticipated that the vast majority of participants would be referred from the Bootstrap and

Fatherhood programs serving young urban males, as well as other points of contact within the Baylor Teen Health Clinic system. Neither the geographic location nor the referral source appears to be conducive to providing a pool of IDA-ready prospects. Young, mostly minority males from either source are likely to have weak labor force attachments, lower levels of educational attainment, and higher levels of contact with the criminal justice system. Their residential context and barriers to regular earnings highlight the challenges UFAB has purposefully been addressing.

Baylor's recent profile of *all males* attending the Teen Health Clinic indicates that around 40 percent are not employed or in school. The unemployment rate is approximately 40 percent for young fathers and 50 percent for expectant fathers. Moreover, about 1 of three have been arrested and 1 in 6 have been incarcerated.¹⁴ Among Bootstrap participants, a recent profile indicated that less than 25 percent held a high school diploma or GED at program entry and just under 50 percent had misdemeanor or felony charges on their records. At an average age of little over 20 years, only 45 percent held a job or secondary school credential at follow-up. (Smith, P.B., Buzi, R.S., and Abacan, A., ND). Earlier studies had documented the challenges of recruitment and persistence in the Bootstrap program, as well as difficulties with steady employment and earnings. (Looney, S., and Schexnayder, D., 2004; Schroeder et al., 2004). Though the Baylor Bootstrap program is a leader in increasing the capacity of young, low-income fathers to meet their child support obligations, the current levels of participant success fall somewhat short of the personal and employment characteristics that normally imply readiness and capacity to benefit from IDA opportunities.

Poverty, low-income households, and high unemployment are common in the urban core, more so among young males. The Fifth Ward of Houston typifies such areas in which prospective UFAB participants might reside. It's poverty rate is more than twice that of the City (45 percent to 19.2 percent). The majority of residents are Black (a share twice the total urban concentration rate) and Hispanics account for about one-third of the population. Educational achievement lags well behind the norm; for example, some 27 percent of the

¹⁴ Email communication from Ruth Buzi, Director of Social Services at Baylor Teen Health Clinic.

adults 25 years of age and older lack a high school diploma or GED, compared to under 12 percent for the City. Median household income (\$15,890) is a little over one-third of city median income (\$42,945) and unemployment is typically about twice the City rate.¹⁵

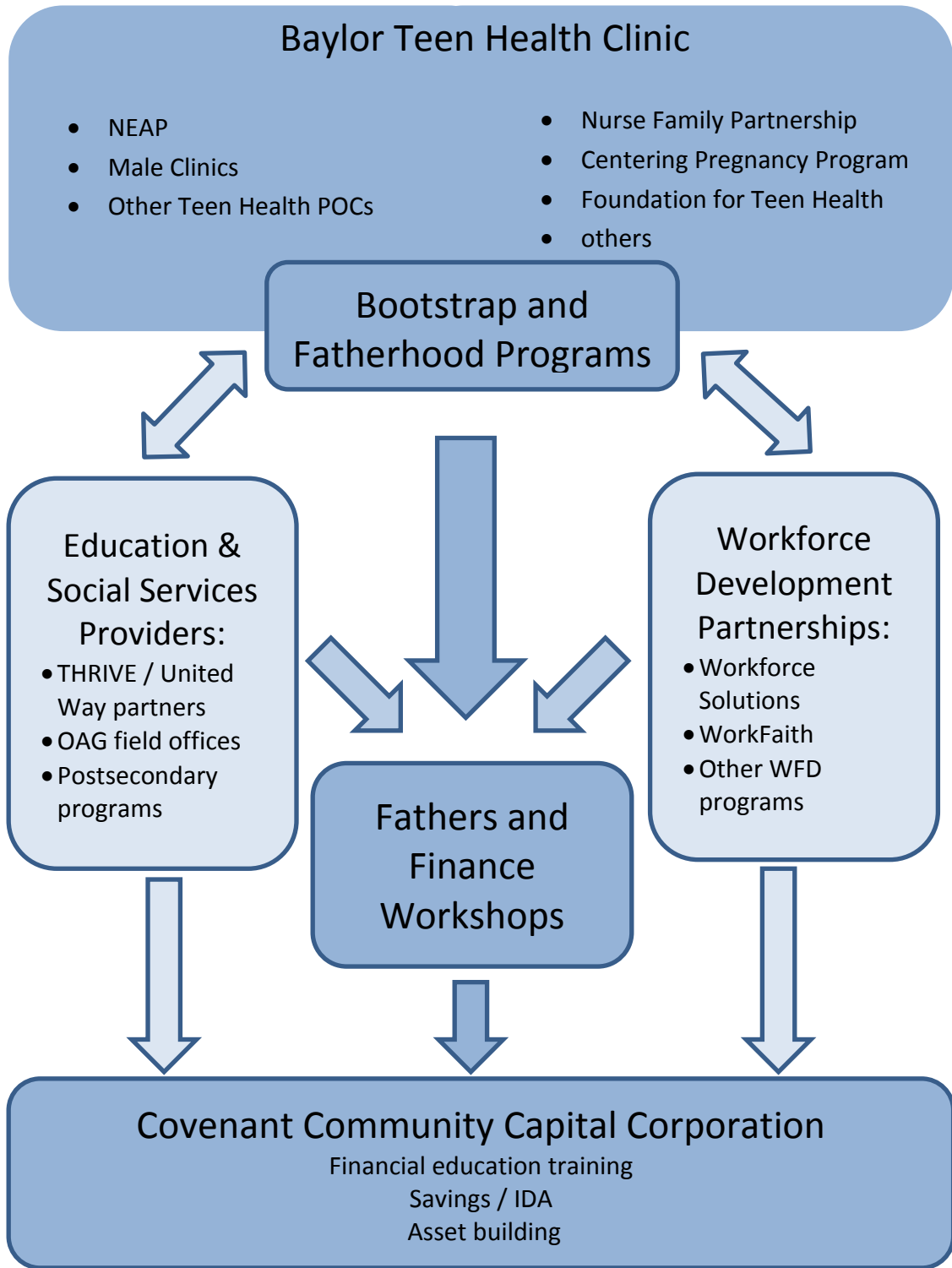
UFAB intake data contain characteristics of the *possibly “ready for IDA”* Advanced Group and the *“not-ready”* Developmental Group. The Advanced Group is older, more attached to work, and better educated. Through December 2012, UFAB had enrolled 74 young, mostly Black and Hispanic fathers: 20 in the Advanced Group and 54 in the Developmental Group. The average age in the Advanced Group is 6 years older than the Developmental Group (26.3 vs 20.5). Fourteen members of the Advanced Group were employed, with 10 of these being full-time. Only 2 of the 5 employed members of the Developmental Group worked full-time, understandably so since their secondary education completion is the priority program focus. (Once equipped with a GED or high school diploma the job search begins; regular employment initiates transfer to the Advanced Group; UFAB Program Aggregates, March, 2013). More importantly, staff members have observed informally that of those who were *actively* pursuing financial services, all had some education and training beyond the secondary level, in addition to being older and employed.

Current and Emerging UFAB Design Features

In response to the low numbers of referrals and active enrollments, UFAB partners have been consistently striving to improve services along the client flow continuum. Figure 5 portrays a combination of recent adjustments in program conceptual design and emerging practices allied with that effort. The fundamental reshaping of the design involves broadening the possible sources of referrals through enhanced community collaboration, attracting more “IDA ready” young fathers, restructuring financial services to maximize potential gains for young, low-income participants, and mainstreaming such practices in Covenant’s business model.

¹⁵ <http://www.city-data.com/neighborhood/Fifth-Ward-Houston-TX.html#ixzz2OrFGZl10>.

Figure 5. Emerging UFAB Design



Baylor Teen Clinic has recently increased “in-reach” to other service areas within that system to increase levels of interest in the Fathers and Finance Workshop. More young fathers who are potentially exhibiting the capacity to participate and benefit from financial education and IDAs may be attracted to UFAB through these ongoing efforts. Early indications suggest that this approach is insufficient to achieve the intended local program scale, but may recruit a few more participants. Additionally, the Program Coordinator at Baylor is increasing outreach efforts to local employers who have employed Bootstrap participants and informing successful former participants with whom the Coordinator has incidental contact.

Prior outreach efforts to education and social services providers, as well as workforce development practitioners—conducted primarily by Covenant with support from Baylor—have established promising prospects for referrals directly to Covenant for immediate financial education and IDA services or to the Fathers and Families Workshop for orientation and information. In either path, young fathers (and mothers) will receive information regarding child support, fatherhood programs, and financial services.

Covenant’s strengthening connection with THRIVE/United Way is an example of the emerging potential of stronger community inclusion. THRIVE/United Way, as a collaboration of community agencies serving low-income residents, may emerge as a nexus for recruitment. Covenant is historically active in the group, which has recently adopted workforce development as a major focus. Workforce Solutions/Gulf Coast Workforce Investment Board—the central, regional entity for state and federal workforce programs and services—is also in the process of extending connections with the group. A continuum of social and workforce services may be emerging in the Houston area that is central to advancing the self-sufficiency and livelihood prospects of low income residents; young fathers may benefit from attachment to the social capital development prospects this strengthening effort suggests.

Similar flows may emerge from entities in Figure 5. Posters and handouts in the OAG Field Offices and connections with “first generation” college peer groups at the University of Houston, Houston Community College, and other postsecondary institutions are an encouraging start. In addition to those placed in jobs through Workforce Solutions

Career Centers, participants in programs like WorkFaith and other local employment training and placement providers may harvest benefits through financial services and IDAs that support employment entry and retention, both common measures of their host workforce programs. The Gulf Coast WIB is already sending clients to the Credit Coalition, the provider of the Financial Education Training that partners on-site with Covenant. Employers may eventually become advocates for such services that can help bring stability to the lives of their employees. Additionally, these community connections could be recipients of UFAB participant referrals from Baylor or Covenant for employment training and support services that boost family well-being and increase financial viability.

Internally, Covenant is adjusting services, curriculum content and possibly scheduling options to enhance financial education and asset-building prospects. As described earlier, Covenant has introduced the Ways to Work for asset purchase with local match dollars to address transportation barriers to regular employment. Covenant is also contemplating additional hours of service and opening 9-12 am on Saturdays. Covenant has learned that the second consecutive month of savings is the “cliff” over which many participants get lost. To promote a habit of saving, Covenant is exploring options for direct deposits with local employers, a strategy that is well known to increase persistence.

Based on its experience with UFAB participants, Covenant has already redesigned its model and established a “Financial Services Only” client group for individuals who are not quite matured attitudinally, or who currently lack sufficient earnings to participate fully in an AFI IDA. This serves as a mechanism to mainstream these participants, a practice envisioned as the basis for program sustainability. As part of this, Covenant is thinking of restructuring the six-week Financial Education Training. Among those normally served by Covenant in AFI programs, two-thirds who start the classes complete them, a success rate not replicated in the population served by UFAB.¹⁶ To foster more continuous engagement and offer “a separate path at a different pace,” Covenant may spread the components over time—for example by delivering the weekly curriculum over a month with more open-ended participation requirements. A more immediate redesign feature is to initiate a

¹⁶ These other AFI clients tend to be older, stably employed, and typically have a clear idea of a desired asset goal in mind when they enroll in Covenant services.

“Homebuyers Club” that meets monthly—dinner provided—that allows participants to engage, revisit, and reinforce content.

Considerations and Recommendations

Based on experience, RAISE Texas, the partner with OAG in the UFAB demonstration and affiliated statewide efforts, identified three groups within the general population for financial education and IDA services:

- those who are ready and motivated and will likely benefit from services (and might have done so on their own, without IDA support);
- those who marginally exhibit these positive characteristics and might benefit; and
- those who are not ready or motivated, but probably most in need of the information and opportunities available.

To date, UFAB may have one or two individuals in the first group, a dozen or so in the second, and the remainder in the last.

UFAB proposed to recruit and enroll up to 200 male, low-income, new or expectant fathers, a demographic group recognized to be under-enrolled and not historically benefiting from asset-building services. Outcomes are not likely to be as lofty regarding asset purchases as intended in the original design, but partners are progressing with all three groups, particularly in the areas of information provision and incremental advancement among the population most in need of available offerings. The program is building towards future marketing and sustainability of effort on the exemplary, key successes of the few who will definitively benefit in the short-term demonstration time frames. As stated by one spokesperson, “We can’t provide the drive, but can show that the possibility is real!”. Future marketing will offer a video of UFAB success stories as a primary recruitment tool.

To date, UFAB has been a continuous learning experience for the primary partners and has opened their respective fields of practice to new options and unmet needs, including some options that reside outside of AFI allowable procedures. For example,

Covenant is developing a mechanism to serve populations of fathers ineligible for AFI based on earnings requirements, but who may nevertheless benefit from financial services and matched savings for asset purchase. The most immediate prospect is a fatherhood client, currently unemployed, who has a clear goal and is likely to benefit from having a supportive option like an IDA in his livelihood development plan. A similar prospect—and unanticipated program development—is connecting recent military veterans receiving disability pay, which is disallowed as earnings under AFI rules, but who nonetheless have the capacity to save and an asset goal that supports long-term financial stability. The UFAB demonstration has stimulated such conversations at local and state levels.

Several immediate adjustments may enhance UFAB outcomes and population challenges in the mid- and long-term. In addition to the adjustments already initiated, UFAB partners might consider several actions:

- Continue efforts to develop stronger connections with established workforce development providers in the core Houston area;
- Implementing incentive payment linkages between Baylor and Covenant programs for individuals ready to migrate from the Developmental to the Advanced Group
- Designating a specialized caseload/case manager solely for Developmental Group members at Baylor Teen Clinic;
- Continuing expansion of social capital development for young fathers through community collaborations; and
- Marketing UFAB benefits to employers known to be offering support for career pathway approaches and good wages to new and entry-level workers.

UFAB would benefit from closer connections to dedicated providers of workforce development services with a proven record of successfully serving disadvantaged populations, including young urban fathers. A dependable referral source for UFAB would turn out clients ready to work in occupations with adequate wage offerings and strong prospects for career advancement and employment stability. A redesigned UFAB model might seek collaboration with WorkSource Centers, particularly to explore connections to

an “Establishment” version of the NCP Choices program that serves young fathers before they encounter difficulties with the child support enforcement system. A pilot model in San Antonio was referred to as the “Establishment” version of NCP Choices because it serves underemployed fathers in the establishment phases of their cases, before they fall behind on child support payments and begin to accumulate arrears. This program was documented to be successful in the pilot site (Schroeder & Khan, 2011), and similar versions are being implemented in other parts of the state, including Harris County. Since OAG and Workforce Investment Boards across the state already have a program infrastructure in place that can accommodate the addition of this target group, connections to UFAB should be explored.

Baylor Teen Clinic might re-invigorate its focus on workforce development activities. In recent years, Baylor has focused more exclusively on guiding participants to acquire their high school diploma or GED as the job readiness prerequisite, correspondingly reducing the effort focused on in-depth workforce development activities. According to program descriptive materials, Bootstrap work activities may include job-training program, on-the-job-training, technical skill certification courses, and structured work experiences (including internships and job shadowing). These activities require a considerable commitment of financial and human resources to be commensurate with the needs and challenges of economically marginal young fathers currently receiving Bootstrap and Fatherhood services. Their prospects for employment entry, earnings and progress toward financial self-sufficiency may be better served through stronger collaboration with established workforce service providers.

Baylor Teen Health Clinic might also consider strengthening engagement with educational programs that offer contextualized learning opportunities that combine occupational and academic learning while pursuing a GED. Such curricula offer self-paced and on-line coursework, in addition to classroom training, geared to employment in specific occupational fields. This may also be pursued in conjunction with deeper connections to the mainstream workforce providers in the community. The East End WorkSource Center is within two miles of the primary Bootstrap site at the Cullen Clinic. WorkSource provides at no cost occupational and career assessments that may help young fathers to discover

relevant and individually resonant work prospects.

Career center assessments and other provider services prospectively contribute to the development of social capital for participants by engaging them with programs and services about which they may be currently unaware or ill-informed. While Gulf Coast is unlikely to adopt a special service track for this specific population, given UFAB's base population small size in comparison to the hundreds of job seekers served daily, ongoing, regular exposure to substantial services creates a foundation for lifelong continuing support with the workforce needs and aspirations of participants. Simply acquiring facility with Work in Texas, the automated occupational information and labor market exchange system used by employers and jobseekers statewide, is a fundamental accomplishment and enduring tool for navigating employment and earnings prospects. Job readiness workshops and job search assistance are regularly available; some young fathers may encounter job training opportunities and qualify for support services. The Project Coordinator might consider van-pooling the Developmental Group to WorkSource orientations and workshops as a scheduled Bootstrap activity. Returning "customers" will develop supportive relationships with WorkSource staff; in return, Worksource staff will become more informed of UFAB offerings through Baylor and Covenant. The two-way exchange potential would support the prospect of UFAB sustainability.

The capacity to foster such engagement requires a re-alignment of the Project Coordinator position. The singular responsibility of a Project Coordinator/Case Manager position for a specialized caseload of Developmental Group participants might free time for structuring such engagement beyond the institutional framework of the Teen Clinic. The introduction of a social capital thrust moves beyond the current social endorsement strategy to provide individuals the experience and tools to independently navigate useful resources on a lifelong basis. The norms and "places" of day to day livelihood for low income fathers can be expanded.

Additionally, a specialized caseload may free time for the Project Coordinator to strengthen current employer engagement and job development efforts. Established placements with regular employers of Bootstrap may be enriched by the introduction of a career pathway discussion. For example, placements with a local beverage distributor may

begin exploring the path from warehouse/loading docks to delivery helper, and eventually route driver and Commercial Drivers License. Placements in the home health care field might similarly include discussion of advancement from the entry position to certified assistant, technician, and eventually Licensed Vocational Nursing. The Baylor Teen Health Clinic is uniquely positioned to foster career pathways in the healthcare industry; some of the young fathers may have the necessary aptitude and interest in this field. Additionally, Baylor might harvest career pathway opportunities from employers currently active in the Foundation for Teen Health, which orchestrates financial sponsorship and community engagement for Baylor programs and services, as well as East End Chamber of Commerce, with its definitive spatial focus.

Obviously these “considerations” require a shift or intensification in the current program strategy and structures that exceed current UFAB commitment and resources. However, they may be initiated and helpful to developing qualified referrals to financial education and asset-building services at Covenant as UFAB completes its current funding cycle and explores mechanisms for sustainability in the future. More immediate referrals for the enrollment and advances toward financial stability for low-income fathers within the short-term project time frames must be generated from the currently emerging array of collaborators and the more “IDA-ready” clients they serve. This is the major remaining challenge for UFAB as it enters its final implementation phase.

Next Steps in Evaluation

Researchers will continue to monitor progress and prepare final outcomes and process analyses for the UFAB demonstration through August 2014. The Final Report will prospectively address quantitative outcomes including participant earnings and work efforts, savings patterns, IDA progression, asset purchases, and child support payments and arrearages for Advanced Group participants across the entire project time frame. In the increasingly likely event that insufficient numbers of clients and supportive data are available to conduct a detailed outcomes analysis, the Final Report will primarily assess lessons learned from UFAB and consider options for strengthening the multiple statewide

initiatives to improve the financial stability of new or expecting fathers, custodial and non-custodial parents, and the children served by the child support system. A brief Interim Update will be produced should any significant restructuring of programs, policies, or services occur.

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APPENDIX A:
FIELD RESEARCH PROTOCOL

Research for the process evaluation is based on a topic-centered Field Research Protocol. The Protocol guides document collection and review, site-based formal interviews, informal contacts, and report preparation. Researchers will elicit informed insights from the multiple providers and perspectives regarding their experiences with UFAB and recommendations, as well as concerns, for statewide roll out. For field work, the instrument is tapered and targeted in consideration of the roles and perspectives of the “positioned” informants

Background, Collaborators and Context

Project Planning and Design

What factors shaped the conceptual basis and initial design of UFAB?

Researchers will document the UFAB from its formative/ conceptual phase as an 1115 Grant proposal through its emergence as a working model for innovative OAG/AFI collaboration noting:

- Leadership
- Confluence of interests (shared expectations, effectiveness, beneficial outcomes)
- Alternative approaches considered
- Partnership-building
- Ongoing efforts
- Constraints/Unanticipated developments
- Chronology of events

Key Partners

How does UFAB fit within the institutional framework of the collaborating partners?

Researchers will document roles and responsibilities of principal collaborators noting:

- Agency mission/purpose
- Organizational structure
- Staffing configuration
- Scale and scope of regular services
- UFAB Resource commitment
- UFAB staff/administrative assignment
- UFAB services
- Budget allocation/expenditures
- Outcomes expectations

Operating Context

Are there noteworthy contextual factors in the core Houston area that support or constrain successful implementation of the UFAB? To what extent, if any, will local factors influence the introduction of UFAB elsewhere in Texas?

Researchers will investigate contextual factors relevant to UFAB.

- Demographic traits
- Labor market and economic conditions
- Institutional factors
- Other factors or conditions

Project Model

Goals and Model Characteristics

What are the goals of UFAB and the distinguishing features of the model being tested? Are these understood and shared by collaborating entities?

Researchers will assess awareness of overriding goals of strengthening families and reducing the need for child support enforcement and local penetration of characteristics, including:

- Strategic Approach

- Statewide and local collaborations
- Target Group
- Asset Building/Financial Stability
- Child Support Information, Responsibility and Capacity
- Sustainability and Replicability

Client Flow

What are the typical steps in UFAB client flow and what occurs at each step? Are there notable variations?

Researchers will document typical client flow, noting variation and attrition points.

- Outreach, Information, and Referral
- Intake/Eligibility Determination
- Assessment
- Service Planning
- Participation
- Program Exit

Services and Activities

What services and activities are provided to UFAB participants? Which services are more effective? Which generate the most response and engagement from participants? Are participants provided supportive services or commonly referred to other providers for ancillary service needs?

Researchers will review content, participation, and value of specific activities, as well as gather suggestions for adjustments and additions to current services menu. By design, UFAB has two tiers of services distinguished by depth/intensity of services and number of clients exposed to the service.

“Light touch” Services

- Public Information: Financial planning social marketing products targeting urban fathers

- Public Information: Child support and paternity education materials adapted for public and participants in asset-building program
- Workshop: Fathers and Families

“High touch” services

- Recruitment, case management, and employment services provided by Baylor College of Medicine’s Fatherhood/Bootstrap programs
- Financial Education Training developed and provided by Covenant Community Capital to adapt financial literacy education models for an urban father audience
- Enrollment of fathers in matched savings accounts and specialized financial planning for purchase of an eligible asset
- Connection of unbanked fathers to a reputable financial institution for access to a broad array of financial services
- Outreach to and engagement of mothers linked to program participants and development of co-parent financial plans

Case Management

Who provides case management services to UFAB participants and what type and intensity of case management do they receive?

Baylor Fatherhood/Bootstrap and Covenant Community Capital will each provide a form of case management. OAG may provide some form of case oversight, similar to case management. Researchers will describe and assess such service characteristics along the array of:

- Individual and Family Case Management
- Dual / Parallel Case Management
- Joint Case Management/Case Staffing

Data Reporting, Performance Management and Outcomes

How is UFAB client data recorded, utilized by partners, and accessible to UFAB collaborators? What do administrators and staff perceive as positive outcomes? Do UFAB outcomes align with partner entity performance expectations?

Researches will describe data management systems, their use, and sharing arrangements that facilitate program and performance measurement. Researchers will probe the extent to which UFAB's anticipated outcomes align with partner entity internal and ongoing performance measures. The intent of this activity is to investigate the relationship between UFAB outcome expectations and internal processes of partnering providers.

UFAB has an array of outcomes expectation. Researchers will assess knowledge, relevance, use, and measurement of individual/family outcomes associated with the UFAB model. The initial UFAB design recognizes:

- Short-term Outcomes: outcomes regarding Increased commitment, awareness, knowledge, and connectivity of participants to services
- Intermediate Outcomes: More quantifiable outcomes including earnings, decision-making, banking, assets, and child support payments
- Long-term Outcomes: Family and societal outcomes regarding economic security, increased father-child engagement, improved family stability

Additionally, researchers will assess progress toward enhanced exchanges and understanding between the OAG Child Support Division and AFI grantees.

Concluding Observations

What are the strengths, limitations, and opportunities for statewide expansion of UFAB? What are the key lessons this experience has revealed to date?

**APPENDIX B:
URBAN FATHERS ASSET BUILDING
INITIAL INTAKE FORM**

1. Today's date ____/____/_____
2. Your Age _____
3. Please write the first letter of your first and last name: _____
4. Please write your birth date (Example: 10/14/1985): _____
5. Your Race / Ethnicity: **Please check one or more:**
 - () Black or African American
 - () Hispanic or Mexican American
 - () White or Caucasian
 - () Other _____
6. How did you hear about the workshop? **Please check all that apply:**
 - () Baylor Clinic
 - () Flier/ Poster
 - () Girlfriend/Wife/Partner
 - () Workforce Commission
 - () Another Clinic
 - () Website/Internet search
 - () Other _____
 - () United Way THRIVE Coalition
 - () Child Support Office
 - () Child Support Court
 - () Other Family member
 - () Educational presentation
7. Are you currently in school?
 - () No
 - () Yes
8. What is the highest level of school you have completed? **Please check all that apply:**
 - () Some High School
 - () High School Graduation
 - () 2-year Community College Graduation
 - () Trade/ Technical School
 - () Other _____
 - () GED
 - () Some College/ University
 - () 4-year Community College Graduation
 - () Graduate School
9. Are you currently employed?
 - () No
 - () Yes
10. How much are you working?
 - () Working full time (32+ hours/week)
 - () Working part-time(15+ hours/week)
 - () Working occasionally (less than 15 hours/week)
 - () Other _____
11. Are you currently looking for employment?
 - () No
 - () Yes

12. What kind of employment/ job do you want to have?

13. Do you need any skills or training to achieve this job?

No Yes

Other _____

14. Your Marital status: **Please check one:**

Single Married Divorced Living together

Other _____

15. Are you a Father? **Please check all that apply:**

No Yes My girlfriend/wife is pregnant

Other _____

16. How many children do you have? _____

17. Do you have a child support case?

No Yes

Other _____

18. Are you current on your child support payments?

No Yes Sometimes

Other _____

19. Which of the following types of loans/debt do you have? **Please check all that apply:**

Car loan Student loan

Payday loan Personal loan

Mortgage loan Credit cards

Car title loan Pawn shop loan

Other _____

20. Which of the following types of insurance do you have? **Please check all that apply:**

Auto Home

Term life Health

Disability

Other _____

21. Which of the following types of accounts do you have? **Please check all that apply:**

Checking account Savings account

Retirement account College savings account

Other _____

22. Are there any reasons why you cannot open an account at a bank or credit union?

No Yes

Other _____

23. Which of the following types of financial expenses have you had in the past year?

Please check all that apply:

- Tax return preparation
- Late fee (bill)
- Deposit to open utility/ cable account
- Other _____
- Check cashing fees
- Insufficient funds fee

24. What are your financial goals? **Please check all that apply:**

- Save for college
- Start a business
- Improve money management/ budgeting
- Save for child's college
- Buy a car
- Other _____
- Buy a home
- Improve credit score
- Reduce debt
- Save for retirement

25. Which of these are critical for reaching your financial goals? **Please check all that apply:**

- Steady job
- Reliable car
- Insurance
- Other _____
- Regularly saving money
- Good credit score

26. How confident are you that your financial future will be better than your current financial situation?

- Very confident
- Somewhat confident
- Not very confident

27. Do you feel in control of your financial situation?

- No
- Yes
- Other _____

28. Please think about your children's financial future. How confident are you that your children will have a better financial future than you have had?

- Very confident
- Somewhat confident
- Not very confident