



EVALUATION OF CHELSEA CONNECT
FINAL REPORT

PREPARED BY:

MT. AUBURN ASSOCIATES, INC.

WITH ASSISTANCE FROM

MAGNOLIA CONSULTING

JUNE 2015

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METRO NORTH REGIONAL EMPLOYMENT BOARD

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Full responsibility for this report rests with Mt. Auburn Associates and its authors, Anna Bromberg, Beth Siegel, and Adam Kornetsky.

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Executive Summary

This report provides an evaluation of the U.S. Department of Labor's Workforce Innovation Fund (WIF) grant awarded to the Metro North Regional Employment Board for Chelsea CONNECT, a partnership of six organizations that came together in 2012 to serve low-wage, low-skilled, and unemployed clients. CONNECT's mission is to offer a new model for building community economic security by coordinating and co-locating financial, employment, housing, and educational services, and offering one-on-one coaching and peer support groups.

The evaluation tracked the implementation of CONNECT, assessed the system-related outcomes, analyzed service use patterns, and assessed client outcome data in order to increase understanding of the challenges and opportunities related to the innovative aspects of the CONNECT model. This report evaluates the activities at CONNECT between June 2013 and April 2015.

Mt Auburn applied a mixed methods approach using both quantitative and qualitative data. Quantitative analyses of demographic, service use, and outcome tracking data included descriptive and inferential statistics. Qualitative analyses was based on interviews with staff at CONNECT, with each of the CONNECT partner organizations, and with external stakeholders; a survey of the management team at baseline and two years later; and focus groups and interviews with CONNECT participants.

THE CONNECT MODEL

The CONNECT partnership is made up of six agencies: three human service nonprofits, The Neighborhood Developers, Centro Latino de Chelsea, and Metropolitan Boston Housing Partnership; a financial partner, Metro Credit Union; an educational institution, Bunker Hill Community College; and a workforce development provider, the Career Source One-Stop Career Center. CONNECT expected the collaboration to leverage the expertise of the six partners, improve the systems for addressing the challenges of disadvantaged populations, and align funding streams.

CONNECT hypothesized that co-locating services provided by the six partner organizations in one building would increase clients' use of services through reducing the barriers for clients to access different agencies. CONNECT trained its staff to help clients navigate the available resources so clients would have the opportunity to use as many services as they may have an interest. This increased use of service would allow clients to make progress towards achieving their goals.

At the systems level, CONNECT planned on implementing new processes and procedures to create an integrated service delivery model. These activities included creating a shared data management system to record service use, referrals, and outcomes, and holding cross-agency meetings to discuss initiative operations, client cases, and make joint decisions. CONNECT intended to review its service use data, resolve inconsistent processes, and respond to client

feedback in order to improve its activities and work towards integrating the services the six partners provided.

CONNECT expected that clients' early gains in educational persistence, employment, and financial stability would lead to more substantial changes in economic stability over the longer term. On the systems side, CONNECT expected that its collaborative model would dissolve the silos between agencies so service delivery would be more seamless and there would be a better match made between service offerings and what individuals in the community need to attain economic security.

IMPLEMENTATION OF THE CONNECT MODEL AND SYSTEM CHANGE

Over the course of the evaluation, CONNECT put its administrative functions in place and built out its services. The initiative created a common intake form, an integrated database, processes for referring and tracking clients, and established regular management team and core staff meetings. CONNECT realized a number of benefits from these new practices.

The intake form served to collect uniform baseline data and introduce clients to all of the services available at CONNECT. The database allowed staff to see what activities clients participated in across the partnership, coordinate client outreach, and generate reports to gain a holistic understanding of the initiative. The standardized referral process increased follow-through with clients among the partner staff and underscored the emphasis CONNECT placed on having clients access multiple services. Cross-agency meetings, both at the management and staff levels, were central to building relationships among staff and developing a CONNECT culture independent of the six partners. While implementing each function was a complex undertaking, CONNECT continues to work on improving its internal systems to fulfill the potential for these shared practices.

Beyond the internal system changes, CONNECT has influenced the work of the six partners as well as similar organizations throughout Massachusetts. Participation in CONNECT led some of the partners to refine their thinking about serving low-income populations and to design new approaches to serve client needs. Partners are expanding the services they offered at CONNECT to other sites and used their experience at CONNECT to join other partnership initiatives. CONNECT's presence at local and national conferences and panels has publicized its model and accomplishments. Around Massachusetts, other communities are now thinking about developing initiatives similar to CONNECT. Within the United Way's metro-Boston financial stability centers, the practices CONNECT put in place, such as the credit orientation and shared intake form, are often used as examples for sites that have begun operating more recently or are trying to improve their processes.

SERVICE USE AT CONNECT

The CONNECT model was based on the theory that clients who might initially come to CONNECT for a single service would utilize multiple services at CONNECT because of the menu of services provided and the ease of accessing services that are located in the same facility. Therefore, using multiple services, or bundling, was a focus of the evaluation. CONNECT

defines bundling as using services in two or more of the four service buckets: employment, financial education and services, income and housing stabilization, and skill development. Within all four buckets, there is an array of services. While people can use many services within a bucket, they would not be considered a bundled client unless they also used at least one service that was categorized to be in a different bucket.

During the time period of the evaluation, a total of 2,820 individuals came to CONNECT, completed an intake form, and consented to participate in the evaluation. About one-quarter of these clients bundled services. The demographic characteristics of bundlers differ from the general population. The clients who bundled services were more likely to be female, Hispanic, and unemployed compared to the total population. Clients who bundled services used more services and used them for a longer duration than clients using services in one bucket. Many bundled clients (49.2 percent) started with employment services.

The number of services clients used and the duration of time clients spent in the four buckets varied widely. This is largely due to the structure of services in the four buckets. For example, in the employment bucket, Career Source offers many types of services that people often access in the same visit. In the skill development bucket, services offered by Centro Latino or Bunker Hill Community College take the form of classes that have many sessions. In contrast, services in the financial education and housing and income stabilization buckets are often one-time events.

To understand some of the factors related to the bundling of services, Mt. Auburn held interviews and focus groups with clients and on-the-ground staff. Clients describe CONNECT as a place where they can meet new people and be treated in a friendly manner. Co-location was an important feature according to both clients and staff. Clients felt that co-locating services was important to accessing multiple services and staff believe co-location contributed to strengthening the relationships they built with the other partners.

Looking more closely at why clients chose to bundle services, the evaluation found that clients who bundle are proactive about seeking assistance. They seek out new information, take the initiative to sign up for services in which they have an interest, and feel that they are responsible for helping themselves.

In general, clients say they experienced no barriers to using services at CONNECT. For those who did mention impediments to using services, the reasons were largely logistical, including the schedule of services, transportation to Chelsea, and childcare. Beyond logistics, clients may not have been able to bundle services because they did not qualify for certain services, because their needs or interests may not align with the services CONNECT offers, or because the services they would like to use were at capacity.

CLIENT OUTCOMES

This report then evaluates the outcomes of a subset of CONNECT clients who were categorized as intensive service users. The reasoning behind tracking the outcomes of intensive use clients was based on CONNECT's expectation that it would be serving a high volume of clients. Since it

would be infeasible to follow up with all clients coming to CONNECT, the evaluators prioritized contacting those who were most engaged in the initiative. Clients were categorized as intensive users if they a) received services in two or more buckets between June 2013 and February 2015 *or* b) attended at least three financial coaching meetings between June 2013 and February 2015 *or* c) attended at least three success team meetings between June 2013 and February 2015. Three hundred five people met these criteria and were asked to report their outcomes. The outcome results are based on the 147 CONNECT clients who responded to the outcome tracking survey. The analysis of outcomes found:

- 1) *Income*: The average annual income of tracked clients significantly increased during the evaluation period from \$14,797 to \$16,410. Analysis revealed that many different factors influenced income gains and no single demographic characteristic was a good predictor for income.
- 2) *Employment*: One-quarter (25.2 percent) of tracked clients were unemployed at the start of the evaluation period and were employed by the end of the evaluation, so the percentage of employed clients increased from 44.2 per cent to 60.5 percent. (8.8 percent of tracked clients lost their jobs during the evaluation period). Overall, half of the respondents reported starting a new job in the last 18 months.
- 3) *Education*: 15.2 percent of clients have received a certificate or have enrolled in a degree program since the start of the evaluation period.
- 4) *Financial Stability*: Tracked clients stated that they are better able to cover their living expenses if they lost their main source of income at the end of the evaluation period than before. Housing expenses increased over the evaluation period, perhaps because fewer clients are in subsidized housing or are in permanent housing, but do not pay rent; overall, clients are not worried about losing their housing.

The majority of tracked clients were statistically more satisfied with their financial stability, employment status, and education level after the evaluation period than before. Not only were they more satisfied, but they also thought CONNECT helped improve their financial stability, employment status, and education level in the past 18 months. In addition, clients who responded that they had made progress in their financial stability, employment, or education also described themselves as more confident they could reach their financial, educational, or employment goals.

The analysis of the data did not yield any statistically significant findings about most factors associated with improved outcomes. Examining the association between duration (length of time a client engaged in services) and dosage (the quantity of time a client engaged in services) with clients' income, educational, or financial stability outcomes produced limited results. There was no statistically significant relationship between the duration of services and the increase in education level or financial stability; however, there was a statistically significant negative relationship between the length of time a client participated in CONNECT and the client's income gains. There was no statistically significant relationship between income gains or financial stability and the time clients spent at CONNECT, but the more time a client spent at CONNECT, the better the client's educational improvements.

FINDINGS AND RECOMMENDATIONS

Over the course of the evaluation, CONNECT has generated substantial momentum towards executing its system- and client-related missions. Although more time is needed to learn how the CONNECT model helps clients reach long-term outcomes, the interim results are promising.

- CONNECT maintains a strong partnership that has great potential to effect widespread change in how partners serve clients and relate to each other.
- CONNECT has built a very positive reputation among service providers in the metro Boston area and nationally.
- CONNECT accomplished its bundling goal, so a large cohort of individuals made deep use of the multiple services at CONNECT; 25 percent of the clients analyzed in the evaluation bundled services.
- Clients highly valued the CONNECT model, including the individualized support, co-located services, peer groups, and the connections they made through the initiative.
- CONNECT provides an excellent model for creating an integrated database across multiple organizations.

Looking forward, CONNECT will continue to evolve its model, processes, and services to accomplish its mission “to address the community’s housing, financial, educational and employment needs... for each individual and family’s journey towards economic security.”¹ As it does so, the evaluation recommends that CONNECT:

- invite the partners and their staff to a “making meaning” session based upon this evaluation;
- revise and clarify the theory of change and CONNECT model so they more aptly represent the initiative’s activities and expectations;
- refine the definitions of what is meant by a CONNECT client and how to gauge client “success”;
- clarify the relationship between bundling services to client success;
- improve the alignment of services with client need and establish service pathways to explicitly map how clients can use CONNECT services to meet their needs;
- further incorporate the shared database into initiative management and client care;
- increase communication and interaction across all staff levels among the CONNECT partners; and
- focus on designing a sustainability plan to ensure all the effort and achievements accrued so far will not be lost.

¹The CONNECT Model. Retrieved from <http://www.connectnow.org/about-us/the-connect-model/>

1 Introduction

OVERVIEW OF CONNECT

This report presents findings from the evaluation of the U.S. Department of Labor’s Workforce Innovation Fund (WIF) grant awarded to the Metro North Regional Employment Board to support CONNECT, a partnership of six organizations that came together in Chelsea, Massachusetts, to serve low-wage, low-skilled, and unemployed clients. In 2012, the Metro North Regional Employment Board contracted with Mt. Auburn Associates, an evaluation research firm in the Boston area, to provide an independent evaluation of CONNECT. This final report synthesizes all evaluation activities conducted between June 2013 and April 2015.

Located just north of Boston, CONNECT targets its services to the cities of Chelsea, Revere, and Everett, cities that are characterized by poverty and multiculturalism. The Neighborhood Developers (TND), a nonprofit community development corporation located in Chelsea, had been working in these communities for many years, primarily in the area of affordable housing. Through this work, the director of resident asset development at TND recognized that the community required more services to gain economic security. This led the director to form an advisory committee, initiate a business planning process, and recruit partner institutions to more comprehensively address residents’ needs.

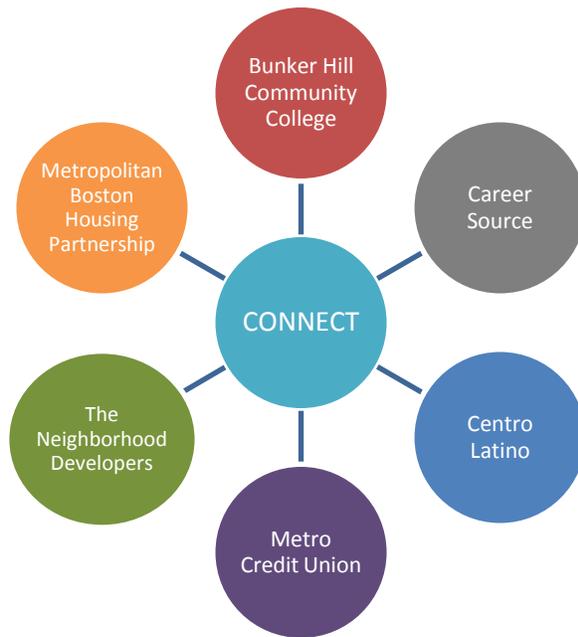
After one-and-a-half years of planning, in January 2012, six organizations launched CONNECT in Chelsea in order to offer a new model of service delivery. This unique multi-organization center co-locates financial, employment, housing, and educational services. CONNECT’s integrated approach is intended to increase the impact of these services on the employment, education, and financial outcomes of its clients through encouraging bundling of services, one-on-one coaching, and peer support groups.

The CONNECT mission is to build community economic security. Its vision is for residents to have the support they need to develop and fulfill career aspirations, complete the education they desire, pursue and achieve economic security, and contribute to the vitality of the community as a whole. CONNECT expects to achieve its vision through (a) increasing the number of clients accessing services as well as increasing the number of services clients are accessing so that clients can attain better interim and long-term stability outcomes, and (b) using CONNECT to test the components of its integrated service delivery model to determine which are catalytic to successful client outcomes and to improving the systems that deliver services to disadvantaged populations.

With the WIF grant, CONNECT was able to increase its capacity and offer additional services starting in June 2013 when its larger renovated offices were completed.

The CONNECT Partnership

The six agencies that joined to form CONNECT have strong community roots. CONNECT is a partnership of three human service nonprofits, TND, Centro Latino de Chelsea, and Metropolitan Boston Housing Partnership (MBHP); a financial partner, Metro Credit Union (MCU); an educational institution, Bunker Hill Community College (BHCC); and a workforce development provider, the Career Source One-Stop Career Center.



Bunker Hill Community College is a two-year college based in Charlestown, Massachusetts. It operates three locations in the Boston area, one of which is in Chelsea. Overall, the college enrolls approximately 14,000 students each semester and offers more than 100 certificate and degree programs. BHCC runs an Adult Basic Education (ABE) program, which includes HiSET classes in Spanish and Basic English for Speakers of Other Languages (ESOL) classes out of the Chelsea campus. All Allied Health certificate programs also are based in Chelsea.

Career Source is a member of the Massachusetts One-Stop Career Center

System. Career Source is operated by Middlesex Community College and chartered by the Metro North Regional Employment Board. As a one-stop center, Career Source serves jobseekers and employers by providing counseling and training to support job search and recruitment opportunities for businesses. Career Source operates its main office out of Cambridge, Massachusetts, and staffs a satellite branch in Chelsea.

Centro Latino is a human services organization that provides education and health programs to Latinos and immigrants. It has two offices: its main office in Chelsea and its satellite location in Cambridge, Massachusetts. Centro Latino offers classes in ESOL, ABE, computer technology, citizenship and immigration, provides programs addressing HIV/AIDS and substance abuse, and offers community and professional translation services. It serves more than 8,000 people throughout eastern Massachusetts.

Metro Credit Union is a full-service credit union with over \$1 billion in assets and more than 180,000 members. MCU has 15 locations in the Boston metro area. Its corporate office and main branch is in Chelsea.

Metropolitan Boston Housing Partnership is a nonprofit housing agency that serves Boston and 32 surrounding communities. Its mission is to ensure that the region's low- and moderate-income individuals and families have choice and mobility in finding and retaining decent affordable housing. MBHP is based in Boston and is the state's largest regional provider of

rental voucher assistance. It provides housing consumer education programs, housing supports, and homelessness prevention resources.

The Neighborhood Developers is a community development corporation that focused on affordable housing development for its first 25 years. Today, TND employs three investment strategies to build vibrant and sustainable neighborhoods: 1) real estate development to strengthen housing markets and to expand the affordable housing inventory; 2) community engagement to foster a resilient social fabric and civic infrastructure; and 3) resident asset development to increase family prosperity.

Expanding on Previous Bundled Services Models

The CONNECT model builds off the learnings from previous initiatives, most directly from the Annie E. Casey Foundation’s Center for Working Families initiative in which one provider bundles and integrates services in three areas: job placement, financial coaching and education, and public benefits access. CONNECT also relies on research that indicates that while these three services are critical to economic success, hard-to-serve populations also benefit from job readiness and job training, combined with ongoing case management and support services over a series of years.²

Based on the Center for Working Families model, LISC and United Way launched their own programs to increase financial stability for families. LISC started its Financial Opportunity Centers in Chicago in 2005 to provide a “multi-faceted approach to income and wealth building” and was awarded one of the inaugural federal Social Innovation Fund grants to expand the centers across the country. The United Way started funding its Financial Stability Centers in 2009 to help clients cultivate better financial practices and give them long-term support under one roof. In total, the Center for Working Families’ strategy is applied in about 115 locations in more than 30 cities across the United States, with the majority affiliated under LISC’s Financial Opportunity Centers.

CONNECT is a LISC Financial Opportunity Center and a United Way Financial Stability Center.

What differentiates CONNECT from these previous models is the partnerships it established with other organizations, the shared data system CONNECT created, the opportunity for clients to join peer support groups, and the housing and educational services it added.

While other financial centers find it challenging to cultivate longstanding commitments from outside organizations and instead hire their own staff so they can provide services in the three areas in-house, CONNECT develops and maintains strong relationships with its six partners to take advantage of their expertise. Operating as a partnership rather than as one multiservice agency also allows CONNECT to exert greater influence on how social services are provided locally. The shared database further knits the partners together by presenting a more comprehensive view of clients and a more holistic outlook on the cumulative activities and

² Maguire, Sheila et al. *Job Training that Works*, “Invest in programs that integrate a range of trainings and supports” (2009). Public/Private Ventures
<http://knowledgecenter.completionbydesign.org/sites/default/files/33%20Maguire%202009.pdf>

accomplishments. The peer support groups present clients with opportunities to learn from each other and to form stronger connections in their community. The housing and educational services offer clients more ways to address barriers they might face in gaining financial stability.

Overview of CONNECT Services

CONNECT chose the selection of services it would offer based on an understanding of client needs and the existing services in the community. Launching CONNECT allowed the six partners to expand the services they could offer to their clients by adding staff, adding more sections of their classes, and developing curricula that bridge gaps in class levels.

The CONNECT model coordinates, co-locates, and integrates services in four areas or buckets:

- employment;
- financial education and services;
- income and housing stabilization; and
- skill development.

Employment services are provided by Career Source. In 2012, Career Source relocated its entire satellite office from Everett to TND's building in Chelsea. Unlike the other partner agencies that send their staff to CONNECT on an as-needed basis, Career Source is permanently located at CONNECT. Therefore, all Career Source services at the Chelsea location are considered part of CONNECT. Career Source services include workshops on resume writing and interviewing skills, job search assistance, job readiness training, employment fairs, and career counseling. Career Source also funds and refers Workforce Investment Act eligible clients to occupational skills training through Individual Training Accounts.

Financial Education and Services are provided by CONNECT, TND, and MCU. They include financial coaching; orientation on understanding credit scores; workshops on topics like money management, saving for college, taxes, savings and investing, budgeting, and preparing healthy meals on a budget.

Income and Housing Stabilization services are provided by MBHP and TND. They include an orientation on housing assistance programs, screening and assistance on applying for public benefits, counseling on housing problems, recertification for Section 8 housing, and homeless prevention funding assistance.

Skill Development services are provided by BHCC, CONNECT, and Centro Latino. They include computer training, occupation training, an Allied Health Certificate Program, classes on GED preparation, an introduction to college, and English for Speakers of Other Languages.

Table 1: CONNECT Services are Categorized into Four Buckets

Employment	Financial Education and Services	Income and Housing Stabilization	Skill Development
<ul style="list-style-type: none"> • Job readiness training • Interview skills and resume building workshop • One-on-one job search assistance • Employment fairs • Career assessment and counseling • Employer services • Veterans services 	<ul style="list-style-type: none"> • Tax preparation • Financial education • Debt management and credit repair • Basic banking products and services • Access to HUD’s Family Self Sufficiency savings program • First-time homebuyers and landlord education 	<ul style="list-style-type: none"> • Public benefits screening and application assistance • Housing counseling • Tenant education and apartment search • Support and wraparound services for formerly homeless households and veterans 	<ul style="list-style-type: none"> • English language classes • Adult basic education and GED preparation • Computer training • Bridges to College program • Intro to College workshops • Financial aid and planning • Academic advising • Occupational training
<p>One-on-One Coaching, Peer Support Groups, Shared Case and Data Management, One Location</p>			

Along with these services, CONNECT facilitates peer support groups and offers one-on-one coaching to support participants. The *peer support groups*, or success teams, are facilitated by CONNECT staff and are convened around a theme such as credit building, veterans support, job searching, and English language practice. Clients join a success team based on their interest and the availability of the group. In this report’s service use analysis, peer support groups were included in the skill development bucket.

One-on-one coaching is done mostly by CONNECT’s financial and life coaches, but the other partner staff who meet one-on-one with clients include MBHP’s housing counselor, CONNECT’s public benefit counselor, BHCC’s Allied Health Certificate Program counselor, and Career Source’s job counselors and veterans’ representative. Financial and life coaching is included in the financial education and services bucket for this analysis.

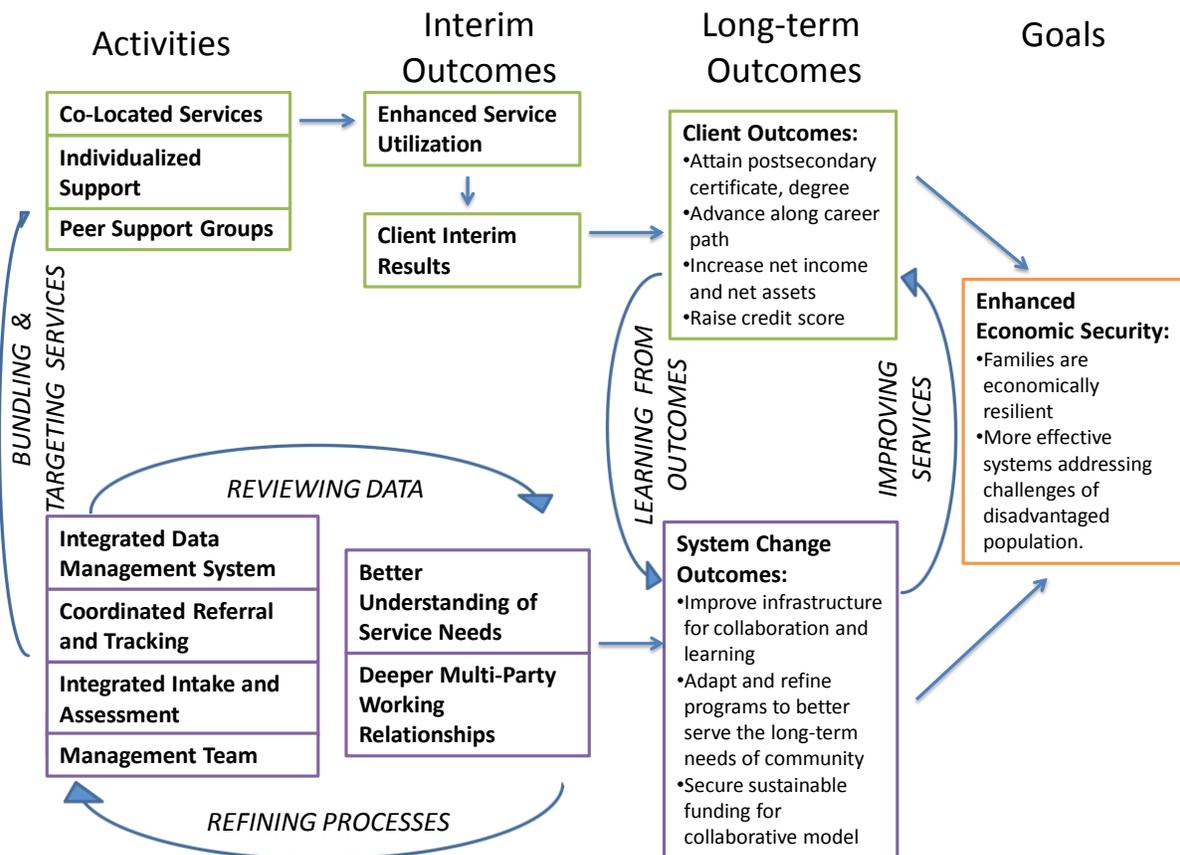
Individuals who come to CONNECT are encouraged to use all the services in which they are interested, with the suggestion that the more services they use, the more able they will be to reach their goals, whether the goals are employment, educational, or finance-related.

It is important to note that while this evaluation considers everyone who received any service at CONNECT a “client,” there is not a set “program” or sequence of services. Other than all individuals being asked to complete the same intake assessment and sign a consent form, there are no other requirements to be considered a CONNECT client.

THE CONNECT THEORY OF CHANGE

Working with the CONNECT partners and using the CONNECT logic model as a starting point, Mt. Auburn developed a theory of change that focuses on the elements of CONNECT that contribute to addressing the challenges of the specific population CONNECT serves. The CONNECT theory of change centers around the combination of individual and system change activities that work together to deliver the overall goal of increased economic stability. The theory of change depicts how the dual foci will inform one another as CONNECT progresses from its initial plan and adapts accordingly. By separating outcomes into short-, medium-, and long-term expectations, the theory of change acknowledges the considerable length of time required for disadvantaged populations to reach significant milestones. The figure below presents client activities and outcomes in the green-bordered boxes and the system-related activities and outcomes in purple-bordered boxes.

FIGURE 1. CONNECT THEORY OF CHANGE



Anticipated Outcomes

Short-term: In the short term, CONNECT hypothesized that co-locating services provided by the six partner organizations in one building would increase clients' use of services through reducing the barriers for clients to access different agencies. At the system level, CONNECT planned on implementing new processes and procedures to create an integrated service delivery model. These activities included sharing a data management system to coordinate referrals and gain a broader understanding of the client community and holding cross-agency meetings to discuss initiative operations, client cases, and make joint decisions.

Medium-term: CONNECT trained its staff to help clients navigate the available resources in order that clients would have an opportunity to use as many services as they would like, including the classes, one-on-one coaching, and peer support groups. This increased use of service would allow clients to make progress in achieving their goals. At the system level, CONNECT intended to review its service use data, resolve inconsistent processes, and respond to client feedback in order to improve its activities and work towards integrating the services provided by the six partners.

Long-term: The expectation is that clients' early gains in educational persistence, employment, and financial stability will be associated with more substantial changes in economic stability. On the system side, ultimately CONNECT's collaborative model will dissolve the silos between agencies so service delivery is seamless and there is a direct match between service offerings and what individuals in the community need to attain economic security.

OVERVIEW OF THE EVALUATION

Evaluation Framework

CONNECT is a Type A WIF project. Type A projects "offer a new and more effective strategy for addressing widely shared challenges," "have not been systematically studied before," and are "a departure from existing workforce strategies."³ The evaluation was timed to begin just as CONNECT first started to implement its model. Due to the innovative nature of the initiative, the short evaluation time period, and the complex challenges faced by the community CONNECT serves, Mt. Auburn applied an evaluation design that combines qualitative analysis as well as rigorous assessment of early client outcomes.

As a pilot initiative, CONNECT has an inbuilt interest in closely monitoring its activities and striving to identify what is working well and how it can better serve its participants. Mt. Auburn designed the evaluation to further CONNECT's desire to be highly flexible and responsive in the services it provides. The evaluator worked with CONNECT throughout the evaluation period, sharing its findings and making itself available for ad hoc questions and support.

³ *Evaluation Toolkit for Prospective Workforce Innovation Fund Grantees*. Retrieved June 2015 from http://www.doleta.gov/workforce_innovation/pdf/grantees/FINAL_WIF_EvaluationToolkit_5-12-2014.pdf

The evaluation had three objectives:

1. provide CONNECT partners and stakeholders with ongoing feedback that will improve the implementation of the CONNECT intervention;
2. analyze service use patterns and client outcome data in order to increase understanding of the challenges and opportunities related to the innovative aspects of the CONNECT initiative; and
3. track the implementation of CONNECT and assess the system-related outcomes.

Methods

The Client Population: This evaluation analyzed the activities of all clients who signed the evaluation consent form, completed an intake form, and came to CONNECT between June 2013, when the CONNECT facility was completed and most services were first implemented, and December 2014. Both existing and new clients were asked to complete a new intake the first time they came in to CONNECT after June 1, 2013, to establish their baseline assessment. A total of 2,820 individuals completed the intake and consented to be included in the evaluation. It is important to note that there were approximately an additional 3,000 people who did receive a service at CONNECT but are not part of the evaluation either because they did not fill out an intake form or did not consent to participate. About 90 percent of these individuals used services at Career Source and did not fill out a CONNECT intake form.⁴ Approximately 300 additional clients did complete the intake form, but did not consent to participating in the evaluation.

Timeframe: One of the major limitations of this evaluation is the misalignment between the period of the evaluation and the amount of time needed for a low-income, low-skilled individual to achieve any meaningful economic, educational, or financial outcome. Since this evaluation had a three-year timeframe, which is generally not long enough for clients to complete a degree program or achieve a major financial goal, the focus of the evaluation was on short-term, interim outcomes. To ensure that there was sufficient time to progress towards those interim goals, the outcome analysis in this evaluation is based only on those individuals who started services at CONNECT between June and September 2013, giving them a minimum of 18 months between coming to CONNECT and responding to the outcome tracking tool, which was administered on a rolling basis between February and April 2015.

Service Use and Outcome Data: The evaluation relied on CONNECT's Salesforce database that the initiative used to track client demographics, baseline data, and service utilization. Although CONNECT initially also intended to capture client outcomes in the database, at the end of the

⁴ As the partner with the largest client population, it took some time for Career Source to successfully add the CONNECT intake process to its own existing process. The Career Source clients who did not fill out a CONNECT intake form largely represent people who came to Career Source before the start of the evaluation in June 2013 and continued to receive services there. Most new Career Source clients did fill out a CONNECT intake form. However, when groups of new clients came to Career Source at one time, most often for the required unemployment orientation, it was difficult to get all of them to also fill out the CONNECT intake form.

evaluation period it had not yet developed the capacity to do so. Therefore, the outcome analysis was based on a tracking tool that CONNECT administered and recorded separately from its database.

Implementation and System-related Data: The findings for this evaluation also draw from a series of interviews, focus groups, and a management survey conducted over the past three years. This includes baseline, midpoint, and final interviews with both leaders and service delivery staff at each of the partners; focus groups and interviews with clients conducted midway through the evaluation and in its final months; and a pre- and post-survey of the six CONNECT partners.

Analysis: The evaluation applied a mixed methods approach using both quantitative and qualitative data. Quantitative analysis focused on describing what services clients used, what outcomes they achieved, and what relationship there was between clients, services, and outcomes. The quantitative approaches included descriptive analyses, calculation of chi-square and t-test statistics for simple comparisons, and multiple regression analyses. The qualitative data have been analyzed according to the conventions of established qualitative methodologies. They are synthesized and integrated into the analysis of this report.

The Appendix contains more details on data collection and the analysis methods.

The Research Questions

Mt. Auburn has divided the evaluation into four primary research questions, each associated with a section of the CONNECT Theory of Change. The four questions are:

- How are CONNECT services being used?
- What factors may be influencing client service use?
- What are the interim outcomes being realized by CONNECT Level 2 clients between intake and 18-month follow-up?
- Are there system-level changes?

OUTLINE OF THE REPORT

This report seeks to address these research questions and is organized as follows:

Chapter 2: Implementation of the CONNECT Model and System Change: This chapter describes how the CONNECT initiative is structured and the progress made on implementing the system-oriented interventions. The chapter then looks at the influence CONNECT has had on the policies and practices of the partner organizations and the way they approach serving their clients.

Chapter 3: Service Use Analysis: This chapter describes CONNECT clients' demographic profile. It summarizes how many clients are using each service. The chapter then looks at service bundling to see how many clients are using more than one service, what combination of services they are using, and what factors may be influencing service use.

Chapter 4: Evaluation of Client Outcomes: Based on the outcome data collected, the evaluation examines what improvements clients have experienced since participating in CONNECT services. This chapter analyzes clients' financial stability, educational, and employment outcomes to see whether there is a relationship between those outcomes and the dosage and duration of services. The evaluation also looks at clients' confidence and level of satisfaction as indicators of how CONNECT may have helped clients beyond outcomes in those three areas

Chapter 5: Summary of Findings and Recommendations: The final chapter summarizes the findings from the client- and system-level analysis of CONNECT and provides recommendations for the initiative.

2 Implementation of the CONNECT Model and System Change

This chapter reviews the CONNECT model, details how CONNECT was actually implemented, and documents what types of system change occurred among the CONNECT partners. It then looks more broadly beyond CONNECT to consider whether there have been any “emergent” outcomes that have affected the field or other organizations more broadly.

The assessment of system change is based on the following data sources:

- a survey of the six members of the CONNECT management team completed in June and July 2013 and repeated in March and April 2015;
- interviews with management team members held three times over the course of the evaluation;
- observations drawn from 10 management team meetings;
- interviews with 35 staff of the CONNECT partners, either working directly with clients or on the WIF grant-related activities, held three times over the course of the evaluation; and
- interviews with six individuals involved in workforce development, financial literacy, mental health services, and community development in Chelsea or Massachusetts, primarily to learn about the effect CONNECT has beyond the partnership.

CONNECT’s Theory of Change posited that through establishing close relationships and offering a targeted selection of services at one location, CONNECT could offer more support to clients seeking to gain economic security than other service delivery models. CONNECT also sought to strengthen the region’s service delivery system by creating CONNECT from a multi-sector partnership of existing community organizations that reinforce each other and align their work. The original theory suggested that over time some of the new ways of working would become integrated within the partner organizations’ work outside of CONNECT and, as learning and practice related to CONNECT were disseminated more broadly, there could be policy and practice changes that reached beyond the CONNECT partners.

CONNECT hypothesized that the following interventions were associated with system change outcomes related to an improved infrastructure for delivering economic stability services:

- *Management and core services teams:* CONNECT used cross-partner meetings to make decisions, manage programming, and strengthen the relationships between partners. It assumed that keeping partners engaged and informed would improve both the quality of

the collaboration and the effectiveness of the CONNECT initiative and the individual organizations.

- *Standardized intake and assessment:* CONNECT used standardized intake forms and developed an integrated intake process shared by the six partners to establish an inclusive environment and reinforce the availability of additional services to clients. Gathering baseline information on clients on a range of attributes (education, financial stability, housing, etc.), regardless of the services they used, was also a key component in the effort to be able to closely track client progress.
- *Integrated data management systems:* Developing and using a shared system for storing and retrieving client data was another important activity under CONNECT's WIF grant. Although each partner would continue to maintain its own administrative data, by using the online Salesforce database and instituting processes and standards for tracking clients, information would be gathered in a consistent, transparent way. The ability to look at clients' activities across different service providers would be helpful in gaining a more holistic understanding of the clients and coordinating the outreach the client receives. The shared database also raised the possibility of reducing administrative tasks on both the staff and client side, if it could minimize duplicative intake questions and data entry. It was also thought to be crucial to the more general evaluation, learning, and improvement activities of CONNECT and its partners.
- *A more robust referral and case management system:* Beyond the processes noted above, the CONNECT model initially included staffing for two "CONNECTors." CONNECT envisioned the CONNECTor as a guide to help clients navigate the menu of CONNECT services. When possible, CONNECT planned for a CONNECTor to introduce CONNECT to each client, learn what the client wanted to achieve, explain the services available, and refer the client to the appropriate services. Then the CONNECTor would stay in touch with clients to support their ongoing needs.

IMPLEMENTING THE SYSTEM-RELATED INTERVENTIONS

Creation of the Partnership

The development of a new partnership among the six organizations involved in CONNECT was fundamental to the system change dimension of the model. The six partners in CONNECT signed a partnership agreement in October 2011. The agreement outlined the roles and responsibilities of the CONNECT partners and stated the initiative's governing principles, decision making process, communication frequency, and fundraising plan. The Neighborhood Developers agreed to serve as the operational partner with the duties of the day-to-day functioning of CONNECT, including the facility and staff management, data collection, fiscal oversight, and coordination of services. The agreement then specified the frequency, number, and type of services each partner was expected to deliver.

Organizational Structure

The CONNECT director oversees CONNECT staff and acts as the link between the managing partners, the operational partner, and the core services staff (partner agency employees who are responsible for services that are considered part of CONNECT).

CONNECT staff includes a data manager who is the point person for the shared database for all CONNECT and partner staff, two financial coaches, and one CONNECTor (as opposed to the two originally planned). The role of the CONNECTor also changed from the initial design. Due to the high number of clients coming to CONNECT, the CONNECTor was assigned to work only with clients taking classes through Centro Latino or BHCC. The CONNECTor was responsible for marketing the classes, recruiting and registering students, and maintaining contact with the students to direct them to the next class level or refer them to other CONNECT services. The CONNECTor also served as a general resource for students and helped them with problems that arose.

Since CONNECT is located in the same building as the operational partner, the staff TND contributes to CONNECT (the public benefits counselor and tax preparation manager, financial coach, and front desk administrator) are highly immersed in the initiative. As mentioned previously, the satellite office of Career Source is also located in the CONNECT building. The other partners' staff come to the CONNECT building to offer their services on certain days, but are based primarily in their home agency's office.

As the recipient of the WIF grant for CONNECT, the Metro North REB played a number of roles related to managing the initiative. The REB conducted much of the fiscal oversight, including contracting with the partners that received DOL funding and managing the grant's budget, adjusting the allocation funds as needed. The REB also contributed to the general oversight of CONNECT by thinking through the policy issues and system development, procuring the evaluator, and completing the fiscal and programmatic reporting, which included working on the coordination necessary for the data integration system.

Inter-Partner Communication

To facilitate learning and to strengthen the connections between the CONNECT partners, there are a number of meetings convened at a variety of staffing levels on a regular basis.

- *Management team:* The management team is made up of the executive directors or executive administrators of the six partners and CONNECT's director. They meet on a monthly basis to review the budget, coordinate fundraising, assess staffing and organizational strategies, disseminate new research and developments in the field, and plan events. The management team also reviews summary reports from the Salesforce database to keep apprised of CONNECT's progress towards performance objectives and adjust policies if necessary.
- *Core services team:* The core services team consists of operational staff, including those on the frontline and midlevel managers from each of the six partners. A CONNECT staff person, often the director, facilitates the meetings. They meet on a weekly basis to

coordinate service delivery, improve data entry, review Salesforce reports on client activities, refine organizational processes, update each other on upcoming events, and learn more about what each partner does.

- *Working groups:* CONNECT and partner staff meet on a short-term basis to come up with suggestions to address issues that arise. Generally, working group members are also on the core services team, though sometimes other staff participate in working groups that relate to their particular role or area of expertise. These groups usually focus on particular challenges or opportunities that cut across partner organizations. Working groups have formed around issues such as pathways for ITA clients, marketing and communications, and education.

Changes from the Model

CONNECT implemented a few elements of its initiative differently from what it had originally proposed. These differences are:

- *No advisory board:* Although an advisory board made up of academic, public workforce development, regional employers, government and elected officials, and human service leaders was slated to be formed, CONNECT chose not to implement this body.
- *Not co-locating all services:* While CONNECT was predicated on lowering the barrier to using multiple services by having multiple agencies in one building, the CONNECT office did not offer all services. For example, due to lower than expected client interest, rather than stationing a banking representative at CONNECT one day a week, clients who wanted to open an account with Metro Credit Union were referred to its office a couple of blocks away. Similarly, in the spirit of helping clients become accustomed to BHCC's Chelsea campus, those taking BHCC classes through CONNECT went to the BHCC building during the academic year. (CONNECT held BHCC classes at its office during the summer when the campus was not open.) While not a common occurrence, when there was not enough space at CONNECT to host Centro Latino classes, the classes would temporarily move to the BHCC campus or a community room in TND's nearby housing development.

HOW DID THE IMPLEMENTATION OF CONNECT CHANGE INTERNAL SYSTEMS?

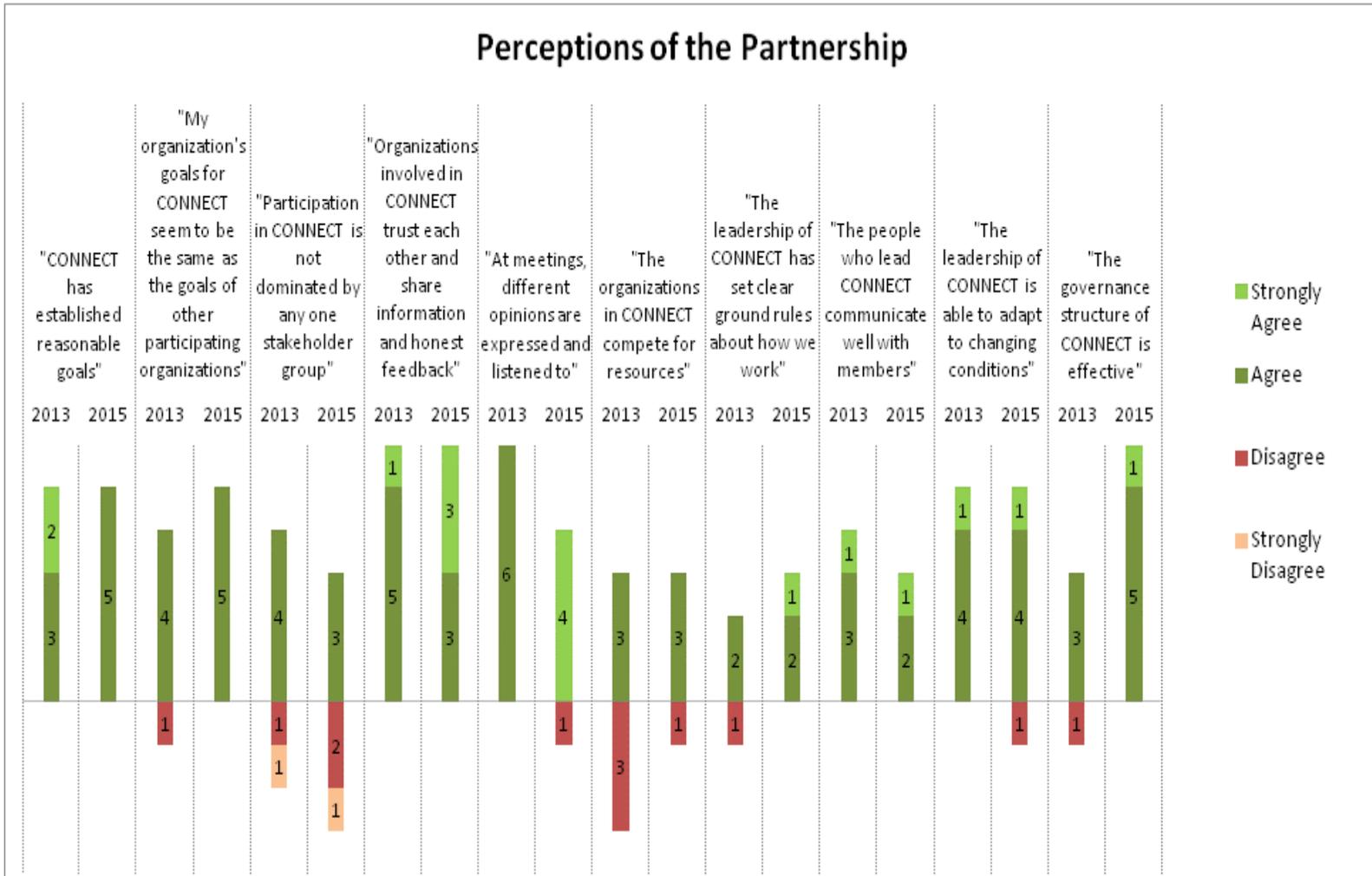
Changes in Partner Relationships and Perspectives

- ➡ **The survey of the management team members at the early stages of the evaluation and almost two years later provides evidence that the relationships at the senior level of the partners have deepened and the management team meetings were important to these changed relationships.**

The management survey asked CONNECT partners about their level of relationship with other partners as well as about the effectiveness of the CONNECT governance structure and management team meetings. In general, the core partners were positive about the overall structure of CONNECT and felt that the management team meetings provided a positive forum for sharing ideas and addressing challenges.

The results from the survey (see Figure 2 below) provide evidence of growing alignment within the team around goals and growing trust among the partners. Areas of some weakness were noted related to communications and perhaps a sense that over time the partnership seemed more dominated by a few groups.

Figure 2. Perceptions of the Partnership



When comparing their relationships over the last three years, partners were asked to rank their level of collaboration with each of the other partners on a scale of 1 (“We did not work together at all”) to 5 (“We closely collaborated”). All partners reported that their level of relationship with each of the other partners had increased over time. By the end of the evaluation, the partners described themselves collaborating most with TND. Between the start of the evaluation and the end, some partners reported decreasing their collaboration with Career Source and BHCC, but the difference was slight and it is unclear whether the lull could be circumstantial or if it represents a real variance in relationships.

Perhaps one of the greatest changes over the course of the evaluation has been the increased relationship between TND and Career Source. All sides reported this. Over the past three years, the relationships between staff of the two organizations have deepened and the Career Source director has found many opportunities to collaborate with TND.

Over the course of the evaluation, the least engaged CONNECT partner was BHCC. Before CONNECT started, the survey found BHCC to have a slightly higher level of collaboration with the five organizations on average than the others. But, although BHCC's Chelsea campus received a large portion of CONNECT's WIF award, it did not participate in the work of the management team as actively as the other five partners did. Several CONNECT partners felt that the root of this problem was that the campus was being represented by a sequence of two interim deans rather than an empowered, permanent leader. BHCC's president, who took office in July 2013, developed plans to elevate the status of the Chelsea campus through administrative restructuring, but the new provost position she created to lead the school was still unfilled as of the end of the WIF grant period. However, once BHCC hired a director, who had a program administration and medical background, to manage the WIF/CONNECT project, there was a significant increase in participation from the college.

There is also evidence of improved relationships among the partners beyond the survey results. One of the sources of the increased engagement and collaboration among the partners has been the efforts related to CONNECT's sustainability. Until recently, CONNECT drove much of the fundraising and long-term planning associated with the initiative. However, over the last year, CONNECT partners, the Metro North RED, and other stakeholders have become more involved in efforts to plan CONNECT's future and have been stepping up to work together to access new resources. TND has interpreted this change as indicative of a sense across the partners of shared ownership of CONNECT, which had not been as present previously.

➡ Participation in CONNECT led some of the partners to refine their thinking about serving low-income populations and to design new approaches to serving client needs.

While participation in CONNECT did not seem to have had a major influence on how the various partners perceive the challenges faced by their clients or how to best serve their needs, there were several areas in which there seems to have been some change in perspectives related to their experience with CONNECT:

1. In the survey of the management team, a large percentage of respondents reported that to address their clients' needs, basic skills, language, numeracy, and computers were most important. In the 2013 survey, 50 percent of the partners ranked these issues as extremely important, while in 2015, 67 percent ranked these as extremely important.
2. Several management team members ranked financial literacy substantially lower in 2015 than they had in 2013.
3. There was no change in the average rank assigned to "stable housing," but respondents on both sides of the average moved toward it. In 2013, five of the six respondents

included it in their top two or bottom two choices, while in 2015 only one respondent did.

Service Delivery Systems—System Outcomes Related to Changes in Practices

In terms of changes in practices, there are two areas of system change-related outcomes. First, are any of the CONNECT system-related activities, including the integrated data management system, coordinated referral and tracking, and integrated intake and assessment, associated with sustainable changes in how the partners worked together? And, second, is participation in CONNECT associated with any policy or practice changes within the individual partner organization?

In terms of the first question, interviews with both leadership and staff from the CONNECT partner organizations found that while CONNECT made progress implementing its model, CONNECT is still refining its activities to determine how best to serve its clients efficiently and effectively.

➔ **CONNECT was successful in implementing a common intake form. However, it did not accomplish the time- or resource-savings that it had hoped.**

Since all six partners had different intake processes, CONNECT implemented its own intake assessment that it gives to individuals seeking services when they came to CONNECT for the first time.⁵ The intake asks clients to provide their demographic information, the services in which they are interested, what goals they have (from a pre-selected list), and to provide their education, employment, income, and housing status. All intake forms are entered in the shared Salesforce database.

The intake process generally consists of an interview in which a trained staff person will ask the client questions, code their responses, and answer any questions that arise. The interviewers are also responsible for explaining the services CONNECT offers.

Although CONNECT makes an effort to administer the intake form consistently, for certain group events, such as one-time workshops or class registration day, too many new clients arrive at CONNECT at one time, so on those occasions the intake is self-administered. In addition, given the volume of individuals who came to Career Source, many to simply use the resource room, it was too difficult to sit down with each of these individuals and go through the intake process, so they did not always complete the form.

Overall, the intake form was not able to reduce the administrative burden on the six partners by replacing any of the data collection they were already doing or by automatically transferring information electronically. Instead, the form added to staff responsibility by creating another process that they had to execute.

⁵ Clients who had come to CONNECT before the implementation of the new intake process were asked to fill out the new intake form the next time they visited CONNECT to seek a new service.

➡ CONNECT made considerable progress in developing an integrated database, but the process was more complex than anticipated.

The effort to develop an integrated database initially met with resistance from some partners. All partner agencies had at least one information system of their own, if not more, so some partners did not readily accept the idea of requiring staff to use an additional database. However, due to a growing appreciation of the benefits of compiling cross-agency information on clients and some technological solutions that reduced the burden of data entry, almost all of the agencies are now reporting positive experiences with the integrated database. In the CONNECT management survey, five of the six management team members indicated that their organization was committed to sustaining the integrated data system. The sixth partner had no opinion on the database, most likely due to the partner's limited interaction with it. The partner has recently become more involved with data collection, so it is possible its commitment to the data system will change as well.

While CONNECT spent considerable time and resources in developing a shared data management system, it was not able to fully integrate data among the partners for a number of reasons:

1. The need for partners to maintain their own databases, in some cases to conform to the data collection and recordkeeping requirements of certain funders, was unavoidable.
2. There were a number of staff transitions related to the staffing of the data integration component of CONNECT. These transitions resulted in gaps during the implementation process in having someone who was managing the Salesforce database and made the full implementation more difficult.
3. Shared outcomes have not yet been defined. Certain partners track outcomes for clients that use their services, but there are no universal outcome data collected. Without installing processes for measuring client outcomes, the integrated database is limited in how it can inform the direction of partner activities.

➡ Over the course of the evaluation period, CONNECT systematized the process for electronically tracking referrals, but there remain ongoing challenges.

Client movement between services is tracked by staff person and organization at CONNECT. Although CONNECT emphasized accessing multiple services from the beginning of its operation, referrals were often informal and not all staff were accustomed to proactively suggesting additional services. If staff did refer clients to another partner service, the staff might walk the clients over to introduce them or fill out a paper referral form that might not always get input into the CONNECT database. This meant that even when people were getting referred to the services in which they were interested, the referrals were not always being tracked electronically.

CONNECT took a close look at improving the referral process in the fall of 2014. By that time, partner staff had become more aware of the services available at CONNECT and, therefore, were more likely to recommend them to their clients than they were at the beginning of CONNECT. The renewed focus on referrals includes entering everyone in Salesforce and having

representatives from the six partners review a report of the open referrals weekly to ensure that all referrals have received a follow-up. By tracking the resolution of referrals through the database and including open referrals as a standing item on the core services team meeting agenda, clients are less likely to “fall through the cracks.” One of the Career Source staff contrasted the referral process at CONNECT with other career centers. According to this staff, *“At CONNECT ... you are referring clients internally to organizations and staff that you know. As a result, there is greater accountability and more likely to be follow-up.”*

The referral system provided opportunities for partner staff, other than the official CONNECTor, to connect clients to services. As partner staff gained familiarity with what CONNECT offered, they were better able to be representatives of CONNECT as well as their home agency.

In terms of the types of services to which staff are referring clients, according to the database, almost 40 percent of all referrals are for public benefits counseling and financial coaching. Housing is the third most frequently requested service referral, which speaks to a likely capacity difficulty as the housing staff person is only able to spend one day a week at CONNECT.

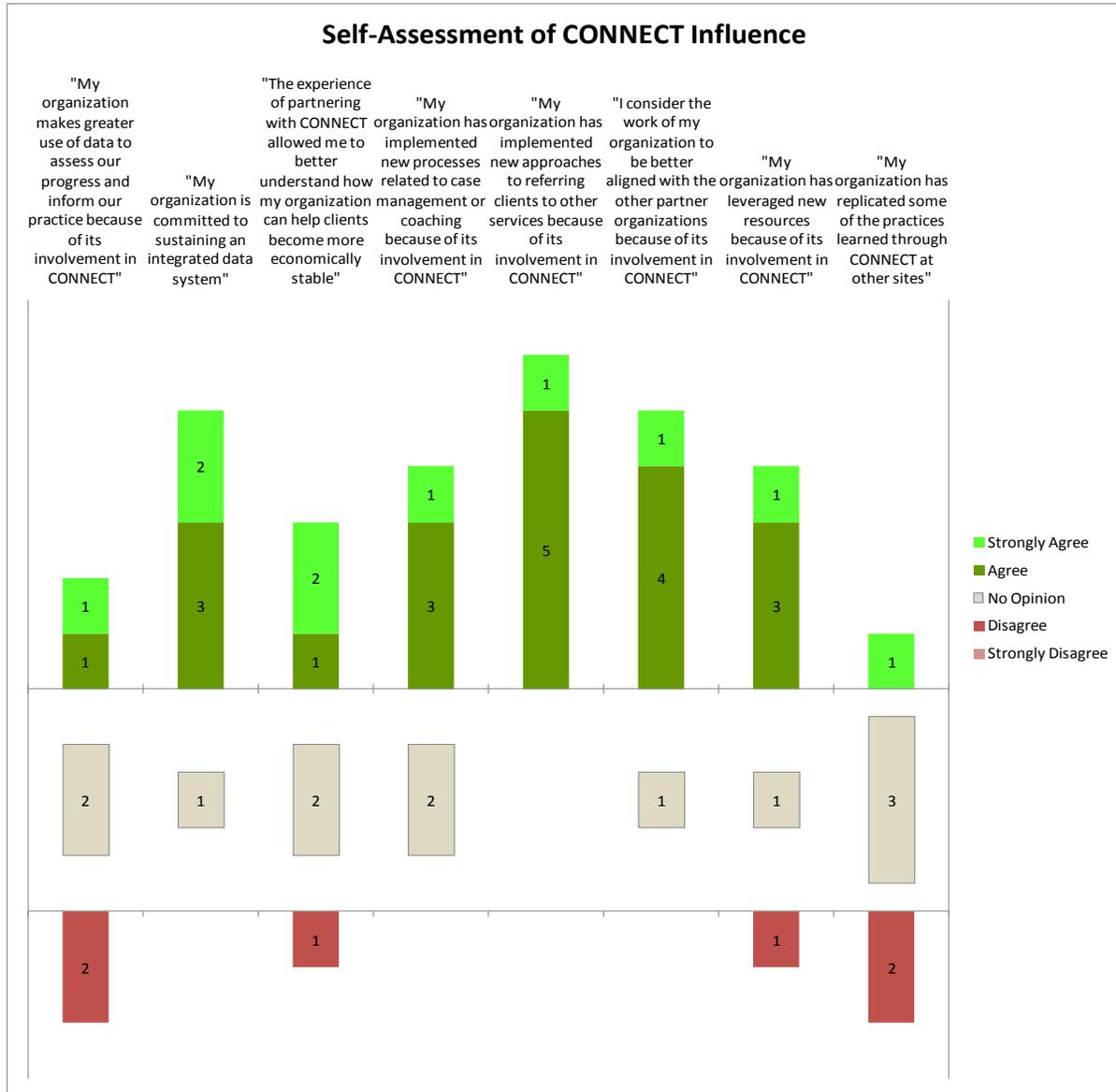
Interviews with the management team and core staff revealed some of the challenges to creating a more robust referral system:

- The lack of understanding of the different pathways to economic stability was seen as a barrier to effectively advising clients to pursue the services they need.
- Uneven use of Salesforce and commitment to referrals across the partner staff prevents true standardization of the referral process.
- Waiting lists preclude staff from being able to consistently refer clients to certain services.

➡ **While there were challenges in fully implementing the interventions, the CONNECT partners report that their participation in CONNECT did influence the policies and practices of the individual organizations.**

While the previous findings noted some of the challenges that the partners faced in implementing system change interventions related to CONNECT, the survey did find that the partners are implementing new approaches to case management and coaching and are implementing new approaches to referrals as a results of the involvement in CONNECT. (See Figure 3.)

Figure 3. Self-assessment of the CONNECT partnership



For example, new relationships formed through CONNECT and the increased understanding of client needs have led some partner staff to evolve their approach to their work in the following ways:

- *Increasing sensitivity to the challenges clients face:* Staff from Centro Latino and MBHP mention that over the course of the evaluation they found CONNECT and the other partners to have a better understanding of how to assist their clients (who at MBHP are

often facing homelessness and at Centro Latino are non-native to the United States). For example, CONNECT is more aware of the need to offer services appropriate to those who have not completed much formal education and to increase opportunities for bilingual translation.

- *Thinking about helping the individual, not just offering services:* Working at a standalone organization, staff usually focus only on the services they are able to offer. In interviews, partner staff were enthusiastic about how CONNECT helped them better assist their clients. For example, Career Source staff describe feeling they were able to do more for their CONNECT clients by the end of the evaluation period because when they find out about a problem a client has, rather than just make a referral by giving a client a phone number, staff can introduce the client to a specific person.
- *Shifting from counseling to coaching:* CONNECT applies a coaching approach to working with clients rather than a counseling approach. Coaching assumes a greater resilience on the part of the client and a belief that they can do much for themselves, while counseling is more directive. This difference permeated the partnership. For example, upon observing CONNECT's coaching approach, MBHP staff began adopting more of a "work with" rather than a "work for" approach.

WHAT IS THE IMPACT BEYOND CONNECT?

- ➔ **While it is very early to assess some of the more emergent system changes that have resulted from the CONNECT partnership, participation in CONNECT has begun to impact the six partner organizations and others in the field.**

The involvement in CONNECT has been very influential for each of the partner organizations. In addition, the innovative nature of the initiative has also attracted attention both regionally and nationally. Many groups from within Massachusetts, as well as nationally, have toured CONNECT and talked to its leadership. This included Janet Yellen, chair of the Board of Governors of the Federal Reserve System, and Department of Labor Deputy Secretary Christopher Lu, and former Secretary of Labor Hilda Solis, whose visits to CONNECT generated significant interest in its work. Examples of some of the broader system outcomes associated with the work include:

- Within Massachusetts, other communities are thinking about developing similar models, and have taken some of the learning from CONNECT as part of that process.
- While all the metro Boston United Way financial stability centers share lessons learned with each other, the practices CONNECT put in place, such as the credit orientation and shared intake form, are often used as examples for sites that have begun operating more recently or are trying to improve their processes.
- For TND, its work with CONNECT has strengthened its skills in terms of being a backbone organization in a collaborative. It has applied this learning to its work as the backbone

for Chelsea Thrives, a collective impact effort that is being supported as part of the Federal Reserve Bank of Boston's Working Cities Challenge Initiative.

- Metro Credit Union noted that it created a special program that was influenced by CONNECT called *At Home in Chelsea*. This program provides funding for homeowners who want to borrow to rehabilitate their house.
- Encouraged by its experience operating offsite at CONNECT, BHCC, and other metro Boston locations, MBHP expanded its work of bringing its services into the community by starting to send its staff to Quincy Community College.

Given CONNECT's learning orientation and the national interest in its work, the examples of emergent system-related outcomes are likely to increase as CONNECT further sharpens its model.

3 Service Use Analysis

The underlying assumption at the foundation of the CONNECT model is that clients who might initially come to CONNECT for a single service would utilize multiple services at CONNECT because of the menu of services provided and the ease of accessing services in the same facility. This chapter looks at when and how multiple service use occurred as well as some of the factors that could be influencing client service use.

Service use analysis is based on the following data sources:

- client characteristics and activities tracked in the Salesforce database;
- client beliefs captured in the outcome tracking tool; and
- client experiences shared through the six focus groups and 20 client interviews.

EVOLUTION OF SERVICES AT CONNECT

Over the past three years, CONNECT has refined its services, modifying some and adding and removing others. In adjusting its offerings, CONNECT strove to balance the ability to accommodate all clients interested in a particular service and the limitations of staff time and class size. The areas modified by CONNECT and the partners included:

CONNECT

- *Peer support groups/success teams:* While CONNECT envisioned peer support teams to be peer-led, it found that clients preferred to have staff facilitate meetings. This limited the number of peer groups that could be formed. While some groups decided to meet for a set timeframe, such as six weeks, others met for months and even years as clients succeeded in meeting their goals and setting new ones.
- *Frequency of client contact:* CONNECT did not explicitly set targets for how many times or how often it would check in with clients, but one tenet of the CONNECT model is that forming long-term relationships with clients, especially those meeting with a financial coach, will assist clients with achieving their outcomes. However, individualized client follow-up is very resource intensive. CONNECT did not have the staffing capacity to maintain regular communication at set intervals with the high volume of people coming to CONNECT, and instead relied largely upon clients to initiate contact.

The Neighborhood Developers

- TND staff began integrating its services with other partner services. For example, staff make presentations to ESOL classes to introduce public benefits and financial education. Due to

the high demand for credit counseling, TND offered a group orientation to credit in order to explain the basic concepts to more people.

- TND added a coaching orientation and coaching agreement as prerequisites before clients start financial coaching so that those who receive coaching services are aware of the commitment required.

Metro Credit Union

- As mentioned above, after placing a credit union staff member at CONNECT once a week, but having very few clients open accounts, MCU stopped sending its staff to CONNECT and instead shifted its approach to focusing exclusively on clients referred to it.

Metropolitan Boston Housing Partnership

- Like TND, Metropolitan Boston Housing Partnership shifted some of its individual services to a group format by creating a housing orientation and Residential Assistance for Families in Transition (RAFT) orientation to allow more people to get the overall explanation of what resources are available and what programs exist.

THE POPULATION SERVED BY CONNECT

Between June 1, 2013 and December 31, 2014, 2,820 individuals used services at CONNECT, filled out the CONNECT intake form, and signed a consent form to participate in this evaluation study.⁶ Although all clients analyzed in the evaluation went through the intake process, not all intake forms were complete. For this reason, the total number of responses varies for the baseline characteristics described below.

The majority of clients were female (63.6 percent), and the average age at the time of intake was 40.9. The majority identified as Hispanic (62.2 percent), and did not speak English as their primary language (60.0 percent), with Spanish being the dominant language for 47.1 percent of clients.

CONNECT served clients from a wide geography that included 58 cities, although almost 75 percent of the clients came from Chelsea (40.5 percent), Revere (18.2 percent), and Boston (13.4 percent).⁷

⁶ As noted in the introduction, there were approximately an additional 3,000 people who did receive a service at CONNECT but are not part of the evaluation either because they did not fill out an intake form or did not consent to participate. About 90 percent of these individuals used services at Career Source and did not fill out a CONNECT intake form. Approximately another 300 clients completed the intake form, but did not consent to participating in the evaluation.

⁷ East Boston was the Boston neighborhood most represented (7.7 percent of all clients in the evaluation), which is likely because it is located so close to Chelsea. Everett was the fourth most common city of residents for clients and was home to 9.2 percent of CONNECT clients in the evaluation.

In general, the clients had relatively low educational attainment, with 29.2 percent having less than a high school degree and another 31.1 percent having just a high school degree. Of those who had a degree, 41.7 percent received the degree from another country.

Table 2. Race and Ethnicity of the Evaluation Population			Table 3. Highest Level of Education		
Characteristic	Number	Percentage	Characteristic	Number	Percentage
ETHNICITY/RACE			EDUCATION		
Asian	84	3.6%	Less than high school	774	29.2%
Black or African-American	268	11.6%	High school degree or equivalent	825	31.1%
Hispanic	1,434	62.2%	Some college	516	19.5%
Multi-Race	27	1.2%	Associate's or technical degree	224	8.5%
Other ¹	73	3.2%	Bachelor's degree	251	9.5%
White	418	18.1%	Masters or doctoral degree	59	2.2%
			COUNTRY GRANTING DEGREE		
			United States	1,362	58.3%
			Other	976	41.7%

¹American Indian and Native Hawaiian races were combined into other race due to low sample sizes

In terms of their economic status, a large percentage of CONNECT clients were unemployed (55.7 percent), and almost half of those who did say they were employed worked a temporary or seasonal job or one or more part-time jobs (46.8 percent).

Table 4. Employment Status for CONNECT Clients		
Characteristic	Number	Percentage
EMPLOYMENT STATUS		
Employed	1,166	44.3%
Unemployed	1,464	55.7%
IF EMPLOYED:		
Working full-time	476	51.2%
Working one part-time job	352	37.9%
Working a temporary/seasonal job	49	5.3%
Working more than one part-time job	33	3.6%
Working for yourself (ex. freelance) or own your own business	19	2.0%
IF NOT UNEMPLOYED:		
Looking for work	1,069	77.7%
Not looking for work	306	22.3%
IF NOT LOOKING FOR WORK:		
Disabled	82	39.2%
Retired	44	21.1%
Household responsibilities	41	19.6%
Student	38	18.2%
Discouraged	4	1.9%

Table 5. CONNECT Client Income Level at Intake

Characteristic	Number	Percentage
HOUSEHOLD INCOME		
\$9,999 or less	726	32.5%
\$10,000 - \$14,999	306	13.7%
\$15,000 - \$19,999	237	10.6%
\$20,000 - \$24,999	235	10.5%
\$25,000 - \$29,999	134	6.0%
\$30,000 - \$34,999	173	7.7%
\$35,000 - \$39,999	115	5.2%
\$40,000 - \$44,999	84	3.8%
\$45,000 - \$49,999	51	2.3%
\$50,000 - \$54,999	47	2.1%
\$55,000 - \$59,999	27	1.2%
\$60,000 - \$64,999	18	0.8%
\$65,000 - \$69,999	17	0.8%
\$70,000 - \$74,999	16	0.7%
\$75,000 or more	47	2.1%

Household income levels were low, with 32.5 percent earning less than \$10,000 a year, and most having an annual household income below \$30,000 (73.4 percent).

Finally, there was considerable economic instability among the clients. In terms of housing, very few clients were homeowners and about 9.9 percent were either homeless or living in a temporary situation. Another indication of the level of economic instability is that when they first came to CONNECT, 41.9 percent of clients had no savings and another 28.9 percent would be unable to cover their living expenses with existing savings for more than three months.

Table 6. Housing Status and Housing Stability

Characteristic	Number	Percentage
HOUSING STATUS		
Renter	1,625	62.1%
Subsidized housing	299	11.4%
Homeowner	274	10.5%
Temporary living situation	196	7.5%
Do not pay rent, but in permanent housing	159	6.1%
Homeless	62	2.4%
IN THE PAST THREE MONTHS HAVE YOU WORRIED AT ALL ABOUT LOSING YOUR HOUSING?		
No	1,473	63.8%
Yes	836	36.2%

Table 7. Financial Stability of CONNECT Clients

Characteristic	Number	Percentage
IF YOU LOST YOUR MAIN SOURCE OF LIVING, HOW LONG COULD YOU (OR OTHER MEMBERS OF YOUR HOUSEHOLD) COVER LIVING EXPENSES WITH EXISTING SAVINGS		
One month or less	397	16.5%
Between 1-3 months	299	12.4%
3 months or more	158	6.5%
I have no savings	1,010	41.9%
I don't know	549	22.8%

At intake, clients also stated what their goals were in the next year and were encouraged to select as many of the nine goals that CONNECT asked about or to supply their own. Although approximately 20 percent of clients did not respond to this question, of those who did, almost 74 percent wanted to advance in their education. Financial goals were the second and third most frequently selected goals, and getting a job was a close fourth. Likewise, when clients indicated which CONNECT services interested them most, the most popular service was tax preparation, followed by employment services.

Goal	% of Clients Who Responded
Advance in my education	73.9%
Stabilize my finances	65.4%
Build my savings	64.8%
Get a job	63.9%
Get more stable affordable housing	55.4%
Get new job, or advance in job	55.4%
Improve my English skills	54.2%
Make more connections in community	49.7%
Go from part-time to full-time work	41.0%
Other	3.5%

HOW ARE CONNECT SERVICES BEING USED?

How many clients are using each CONNECT service?

The 2,820 clients used a mix of services in the four buckets: employment, financial education and services, income and housing stabilization, and skill development. Following is more detail on each bucket.

Employment

The employment bucket contains only services provided by Career Source. Career Source sees the most clients of the six partners and provides many services to them. A little more than half (55.0 percent) of the people at CONNECT came to Career Source. On average, Career Source clients used 14.8 services during the evaluation period, which indicates two points: people avail themselves of the many different types of employment services the organization offers, and Career Source tracks its activities to a high level of detail.⁸

⁸ Career Source exports service use from its existing data collection system, the Massachusetts One-Stop Employment System (MOSES) database, to the CONNECT Salesforce database.

Career Source categorized its services into four types: job search, counseling, workshops, and job referrals. Of the four types, job search services were used the most (making up 45.1 percent of services used and 68 percent of the hours recorded). However, the majority (72 percent) of services in the job search category refer to the self-directed use of the on-site resource room. Counseling was also heavily used (making up 29.3 percent of total service use), mostly in the form of one-to-one case management and career planning.

Table 9. Employment Service Categories

Service Category	% Service Use
Job Search	45.1%
Counseling	29.3%
Workshop	18.9%
Job Referrals	6.8%
TOTAL	100%

Career Source also held recruitment events on-site at CONNECT approximately three times a month and tracked the number of employers and jobseekers that attended. In total, 1,287 people met with 124 employers during the evaluation period.

Financial Education and Services

The activities tracked under financial education and services come from three sources: Volunteer Income Tax Assistance (VITA) tax preparation, financial education workshops, and financial coaching, which TND and CONNECT provide.

The evaluation period only covered one season of VITA, which is a service TND provided prior to CONNECT. During the evaluation period, 768 people went through VITA and signed an evaluation consent form. The time clients spent using VITA was not tracked.

TND offered 10 financial education classes at CONNECT between June 2013 and December 2014. The classes covered a variety of financial topics, but the two that were most popular were a one-hour credit workshop and a six-session, 12-hour class called Cooking Matters about how to plan and prepare healthy meals on a budget.

Table 10. Financial Education Classes and Workshops

	# Times Offered	# of Class Sessions	Hours of Instruction per Session	Number of Students who Attended at Least One Session	Avg Attendance/ Class Session
College Saving & Financing	1	1	1	13	13.0
Cooking Matters	4	7	2	80	8.7
Credit	25	1	1	99	4.0
Credit ESL	1	1	1	18	18.0
Money Management	3	1	2	17	5.7
Saving & Money Management	5	1	1.5	32	6.4
Savings & Investing	1	1		1	1.0
Tax 101	1	1	1	1	1.0
Taxes/ID Theft	1	1		1	1.0

The Neighborhood Developers began offering financial coaching in 2012. During the evaluation period, the financial coaches saw 334 people. On average, these clients attended six coaching sessions that each lasted about one hour.

Coaching is delivered in a variety of modes, but most sessions were face-to face with 83.7 percent of coaching in person and the rest by phone, email, or in groups. Although the coaching model allows clients to come back whenever they wish, CONNECT developed a case closure policy toward the end of the evaluation period so that coach caseloads would not get too high. Of those who attended coaching during the evaluation, 14.7 percent are now considered closed, though all clients are always welcome to resume coaching.

Income and Housing Stabilization

The activities tracked under income and housing stabilization services come from three sources: housing counseling sessions, housing workshops, and public benefits counseling. MBHP provided the housing counseling and housing workshops, and TND provided the public benefits counseling.

The 163 people who used housing counseling received assistance with issues such as finding rental housing, mediation with their landlords, and accessing resources such as the Massachusetts RAFT program and Section 8 application.

MBHP offered two types of housing workshops as part of CONNECT. It ran Apartment Search workshops at the beginning of the program, in the fall of 2013, and created a Housing Orientation workshop in the fall of 2014 in order present the types of housing services available in front of more people through a group setting.

Table 11. MBHP Housing Workshops at CONNECT

	# Times Offered	# of Class Sessions	Hours of Instruction per Session	Total # of Students who Attended	Avg Attendance/ Class Session
Apartment Search Workshop	3	1	2	21	7
Housing Orientation	5	1	1.5	70	14

The public benefits counselor met with 290 people during the evaluation period. About three-quarters (74.1 percent) of the applications prepared were for the Supplemental Nutrition Assistance Program (SNAP). A little less than one-quarter (23.7 percent) of the applications were for MassHealth. While 80.7 percent of clients only got help with one application, the other 19.3 percent filled out multiple applications.

Table 12. Types of Public Benefit Applications at CONNECT

Application Type	% of Applications
MassHealth	23.7%
SNAP	74.1%
Other	2.3%

Table 13. Summary of Public Benefit Applications at CONNECT

# of Applications per Person	# of People	% of Total
1	234	80.7%
2	46	15.9%
3	8	2.8%
5	2	0.7%
Total	290	100.0%

Skill Development

The activities tracked under skill development come from four types of services: classes at BHCC, classes at Centro Latino, classes from TND, and success team meetings.

Table 14. Bunker Hill Community College Classes at CONNECT

	# Times Offered	Number of Students who Attended
ACHIEVE / HiSET	3	36
ACHIEVE / pre-HiSET	5	70
Career Readiness	4	48

BHCC offered three main types of classes for CONNECT participants: ACHIEVE/HiSET in English, ACHIEVE/pre-HiSET in English, and a Career Readiness class. Although

BHCC has an Adult Basic Education department, these courses were created specifically for CONNECT. Table 14 summarizes the classes offered during the evaluation time period. Another section of each class was held in the spring of 2015, but is not reflected in the table. While most (79.9 percent) CONNECT clients took only one class, 14.4 percent took two classes, 5 percent took three classes, and one person took four classes at BHCC.

CONNECT also sponsored a scholarship to BHCC's Allied Health program where students could select from among the four certificate programs: Medical Assistant, Medical Interpreting, Patient Care Technician, and Phlebotomy Technician. However because of academic prerequisites, most were either in the Medical Assistant or Patient Care Technician programs. These scholarships not only paid tuition for 22 students, but also covered the program materials, such as the books and medical equipment, and their certification and exam fees.

Centro Latino offered its three levels of ESOL classes, native language literacy classes, HiSET, and pre-HiSET classes in Spanish, and a workshop on immigration to CONNECT clients. Centro Latino also developed a new class for CONNECT called E-TECs that combines HiSET, English, job skills, and computer skills. It offered each class every semester. About one-third (33.8 percent)

of the students took multiple Centro Latino classes, and some even took six or seven classes. Overall, clients attending Centro Latino classes had the highest average service use (26.9 visits/per person) compared to the other CONNECT services.

Table 15. Centro Latino Classes at CONNECT

Class Name	# Times Offered	# of Class Sessions	Hours of Instruction per Session	Number of Students who Attended
Computer Literacy	5	Between 10-14	3	81
ESOL A	4	Between 21-38	3	78
ESOL B	4	Between 21-38	3	80
ESOL C	4	Between 21-38	3	73
ETECS	4	Between 21-28	3	45
Immigration 101	3	1	Not available	19
Native Language Literacy	3	Between 13-19	3	39
Spanish HiSET	4	Between 21-28	3	49
Spanish pre-HiSET	4	Between 21-28	3	65

The Neighborhood Developers also started offering a skill building class, called Methods to Achieve Employment, during the evaluation period. It had one session that it offered two times and 17 people in total attended.

For almost all the skill development services, clients could repeat the classes if they chose to do so.

How many services are CONNECT clients using?

➔ **The number of services clients used and the duration of time clients spent in the four buckets varied widely.**

There is a stark division between the number of services used and the duration of time spent in the employment and skill development buckets, and the number of services used and the duration of time spent in the financial education and housing and income buckets. This is largely due to the structure of the services in the four buckets. For example, in the employment bucket, Career Source offers many types of services that people often access in the same visit. In the skill development bucket, services offered by Centro Latino and BHCC take the form of classes that have many sessions. This is different from financial education and housing and income stabilization services that are often one-time events.

Bucket	Service	# Unique People	# Sessions/ Services Used	# Services/ per Person	Avg Duration (Days)	% People with One Service/ Session
Employment	Career Source	1,550	22,899	14.8	99.5	4.6%
Financial Education and Services	VITA	768	768	1.0	0.0	100.0%
	Financial Education	195	374	1.9	21.0	72.3%
	Financial Coaching	334	1,999	6.0	143.8	24.3%
Income and Housing Stabilization	MBHP Workshops	83	84	1.0	4.2	98.8%
	MBHP Counseling	163	274	1.7	26.8	68.1%
	Public Benefits	290	360	1.2	14.8	80.7%
Skill Development	Success Team	85	285	3.4	66.3	32.9%
	Centro Latino	334	8,972	26.9	139.0	3.3%
	Bunker Hill Community College	139	1,218	10.8	72.6	25.2%
	The Neighborhood Developers	12	17	0.2	0.0	58.3%
	OVERALL TOTAL	2,820	37,250	13.2	75.8	28.7%

➡ **Centro Latino classes and financial coaching engaged clients for the longest duration.**

Financial coaching clients stayed engaged for the longest duration (144 days) of any of the 11 services, but Centro Latino clients remained engaged for nearly the same amount of time (139 days). Mt. Auburn calculated the percentage of people who are currently engaged by looking at how many used a service in the past month. On average, 14 percent of all CONNECT participants used services in the last month that data were collected. Of those, 54.6 percent started coming to CONNECT within the past six months, but 27 percent, or 106 people, started coming to CONNECT more than one year before and have continued to stay engaged.

Table 17. The people who came to CONNECT in the most recent month of data started at CONNECT...

N=399	# people	% people
In the past month	69	17.3%
In the past 6 months	218	54.6%
In the past year	293	73.4%

Bundling Services: How are services being combined and sequenced?

CONNECT defined bundling as using services in two or more of the four service buckets: employment, financial education and services, income and housing stabilization, and skill development. Within all four buckets, there are multiple services. Therefore, while some people could use many services within a bucket, they would not be considered a bundled client unless they also used at least one service that was categorized to be in a different bucket.

➔ **About one-quarter of CONNECT clients bundled services.**

During the evaluation period, 2,160 of the 2,820 individuals included in the evaluation, or 76.6 percent, only used services in one bucket. Of those one-bucket clients, the majority (51 percent) used employment services as their one type of service.

Table 18. Summary of Bundling during the Evaluation

# of Buckets	# of Clients	% of Clients
1	2,160	76.6%
2	494	17.5%
3	134	4.8%
4	32	1.1%
TOTAL	2,820	100.0%

The 660 bundlers made up 23.4 percent of CONNECT clients. About 5.9 percent used three or more service buckets during the evaluation period.

➔ **The demographic characteristics of bundlers differ significantly from the general CONNECT population.**

Evaluators calculated chi-square statistics to examine equivalence between the total population and the bundled participants. Findings show that the two groups varied significantly for gender, race, employment status, income status, and primary language. The bundlers were composed of a higher percentage of females than the comparison group, and the bundlers included a higher percentage of Hispanic individuals than the non-bundlers. Finally, the bundler group had higher percentages of participants who were unemployed, low-income, and who do not speak English as their primary language.

➔ **Clients using services in two or more buckets remained engaged with more services more intensely and for a longer duration than clients using services in one bucket.**

Table 19. Service Use by Non-Bundlers and Bundlers

	Non-Bundlers	Bundlers
# unique people	2,160	660
Average # of services/per person	8.6	28.3
Average time spent (minutes)	759.8	1,666.8
Average duration (days)	56.6	230.4

Compared to the total population of CONNECT clients, those who bundled service buckets were much more engaged in CONNECT activities than those using only one service bucket. They used approximately three times more services, spent two times as many minutes in CONNECT activities, and attended activities for an average of four times more days.

➔ **The degree of bundling varied by bucket.**

Within the four buckets, the percentage of people who bundled services varied widely. Fewer clients used income and housing stabilization and skill development services. But, of those who did, more than half used services in other buckets.

In contrast, there were many more clients using services in the employment or financial education and services buckets. Specifically, VITA and Career Source served the highest volume of people. In fact, 82 percent of all CONNECT clients used one of those two services. But more than the other services, VITA and Career Source also have the highest percentage of clients who are not bundling (76.6 percent and 71.4 percent, respectively). This lowers the percentage of

bundlers in the employment and financial education and services buckets as shown in Table 20 so that bundlers make up only about one-third of those using services in those buckets.

Table 20. Summary of Bundling by Bucket

	Overall (n=2,820)	Employment (n=1,550)	Fin Ed (n=1,142)	Inc & Hsg (n=478)	Skill Dev (n=508)
Used One Bucket	76.60%	71.4%	62.3%	33.9%	35.4%
Used More Than One Bucket	23.40%	28.6%	37.7%	66.1%	64.6%
Total Receiving Service	100%	100%	100%	100%	100%

➔ **The majority of bundlers used employment and financial education and services.**

Examining the bundlers separately, the 660 clients that used services in two or more buckets used all four buckets heavily. The majority of bundlers used employment and financial education and services, and slightly less than half used income and housing or skill development services.

Table 21. Service Use by Bundlers

	Employment	Fin Ed	Inc & Hsg	Skill Dev	Overall
# People	444	430	316	328	660
% of People	67.3%	65.2%	47.9%	49.7%	100%

➔ **Many bundled clients (49.2 percent) started with employment services.**

Looking more closely at the sequence of buckets that clients used, almost half of the people who bundled (49.2 percent) used employment services first. Financial education and services was the most frequent second service bucket, selected by about 35.9 percent of bundled clients, though many also used housing and income stabilization services (31.1 percent) as the second service. Financial education and services was also the most frequently used (39.9 percent) third service. Of those who used all four service buckets, skill development was the most frequently used (50.0 percent) fourth service.

Table 22. Sequence of Bucket Use

	Employment	Fin Ed	Hsg & Inc	Skill Dev
1st service *	49.2%	18.5%	7.4%	24.8%
2nd service **	13.5%	35.9%	31.1%	19.5%
3rd service	11.8%	39.9%	19.6%	28.8%
4th service	9.4%	15.6%	25.0%	50.0%

* 2 had 3 services on the same day (1 Emp-Skill-Fin and 1 Emp-Hsg-Fin) and 26 had 2 services on the same date (these 28 are not in buckets); 9 Emp-Hsg, 9 Emp-Skill, 8 Emp-Fin. Those who had more than one service on the same day were not included in the sequencing.
 ** 11 had their 2nd and 3rd same date (so are not in buckets) 4 Fin-Hsg, 3 Emp-Fin, 2 Emp-Hsg, 1 Emp-Skill and Skill-Fin. Those who had more than one service on the same day were not included in the sequencing.

WHAT FACTORS MAY BE INFLUENCING CLIENT SERVICE USE?

In addition to documenting what services clients used, the evaluators sought to understand why clients were using the services they selected by conducting focus groups and interviews of participants and staff.

Overall, clients were very positive about their experience at CONNECT. They expressed their gratefulness for the program and appreciated that the services were free and that there were so many services they could use. When clients did share feedback about what prevented them from using more CONNECT services, it was largely due to the variety of their individual interests and needs.

➔ **Clients' experiences are heavily influenced by whom they interact with at CONNECT.**

Clients tended to speak of their experience at CONNECT in terms of their relationship with the people they met with most frequently. For Centro Latino students that might be the CONNECTor who assisted in accessing additional services. For coaching clients that might be the coach with whom they meet and exchange emails. The person who serves as the main conduit to CONNECT services colors the client's experience.

Similarly, the different entry points to CONNECT can influence how clients understand what CONNECT offers. Although ideally all "doors" to CONNECT would provide an identical experience, that is not yet happening in practice. For example, those who are introduced to CONNECT by first going to Career Source, the partner that serves the highest number of clients, are likely to hear primarily about the many Career Source services available to them and less about the other CONNECT partner services. Whereas, those who come to CONNECT and talk first to the front receptionist likely will hear more about the broad array of CONNECT services and less about the specific services of any one partner. Depending on what services the client is seeking, the varied approaches can be more or less appropriate.

➔ **Many clients encountered no barriers to using services at CONNECT.**

In general, CONNECT clients did not have any problems accessing services at CONNECT. When asked if there was anything CONNECT could do to improve the services offered, most clients only had positive things to say and did not want anything to change. *"I was expecting less and I got more, to be honest."* They appreciated the warm environment and friendly staff personalities at CONNECT. *"Here it [seems like I get] more one-on-one [help] and I feel that you actually get to know that person on a professional level to where you feel a lot more comfortable."* Not only are the services free of charge, but clients also describe CONNECT as welcoming and supportive. *"People are very positive."* Clients recognize the constructive help they get from CONNECT and the personal interest staff take in each client. *"They help you so that whatever it is less overwhelming. There are no stupid questions."*

What leads clients to access multiple services at CONNECT?

➔ Clients that bundle are proactive about seeking assistance.

Although all clients would benefit from using multiple services at CONNECT, clients who actually use more than one service at CONNECT describe themselves as self-motivated and curious. They:

- *Proactively seek out new information.* Clients explain they find out about new services by looking around the CONNECT office walls at event calendars or informational fliers. *“If I want to know something, I’ll find out. I’ll go there [to the office or] I’ll go online.”*
- *Take the initiative to ask about services in which they have an interest.* Clients who use multiple services are diligent about calling CONNECT to get help. If they receive an email, phone call, or postcard about an event or service, they follow-up with a phone call or email to sign up for the service or get answers to their questions. One bundled client explained, *“They won’t do the work for you, but they show you the path to do the work yourself, which is what you need because you don’t learn if someone else does it for you.”*
- *Believe that they are responsible to help themselves.* Clients using multiple services are committed to finding a way to get the services they need, commenting, *“It’s up to us to actually do our part.”* They compare themselves to other friends or family members who do not come to CONNECT and say, *“You’re always going to find the people that make excuses.”*

➔ CONNECT offers clients a place to meet new people, to be treated in a friendly manner, and to receive services in one place that is conveniently located.

In the outcome tracking tool, clients ranked their top three reasons for choosing the CONNECT initiative over another organization. The top three selections of the 142 respondents were that CONNECT provides an opportunity to meet new people (n = 92), the friendliness of staff (n = 70), the location of the building (n = 60), and co-location of services (n = 60).

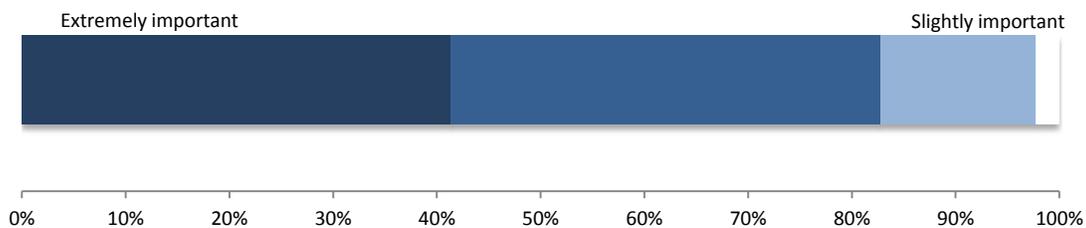
Table 23. Client Reasons for Choosing the CONNECT Initiative

Outcome Tracking Tool (n = 142)			
	1 st Choice (N)	2 nd Choice (N)	3 rd Choice (N)
The location of the building is convenient for me	16	14	30
CONNECT offers coaching, but other organizations I know about do not	18	14	16
It's an opportunity to meet new people in the community	42	36	14
The types of services available matched what I wanted	23	16	18
Multiple services are conveniently located at the same place	11	23	26
The friendly way I was treated there / the people who work there	27	28	15
The offices are a pleasant place to get services / take classes / look for a job	4	11	21
Not aware of other organizations	-	-	-
Other	-	-	-

➡ **Clients overwhelmingly agreed that CONNECT’s co-located services were important to their being able to access multiple services.**

The outcome tracking tool included questions about clients’ experiences at CONNECT. Clients reported the level of importance of having multiple CONNECT services within the same building using a 6-point Likert-type scale (1 = *not important at all*, 2 = *slightly important*, 3 = *somewhat important*, 4 = *very important*, 5 = *extremely important*, and 6 = *I did not use multiple services*). Almost all survey respondents felt having services co-located was important. (See Figure 4.)

Figure 4. Approximately 94% of clients feel as though having CONNECT services in the same building is important (n = 142)



What are the bottlenecks and other barriers that limit client service use?

While many clients did not experience barriers to using CONNECT services, some common themes emerged from client feedback from those who did find it difficult to access services at CONNECT.

➡ **The issue of fit prevents some clients from using additional services at CONNECT.**

Even self-motivated clients may be stymied from using multiple services if they do not match a service’s screening restrictions or if the services they need are not part of the CONNECT initiative.

- *Clients may not qualify for all CONNECT services.* About half the services at CONNECT have an eligibility requirement or prerequisite that must be fulfilled before a client can access the service. Federally funded services, state benefit programs, or housing programs, require U.S. citizenship or green card. Most occupational training classes offered through CONNECT require a high school diploma or equivalent degree. Since it is unlikely a client would meet all the conditions for all CONNECT services, each person’s situation limits the number of services available to him or her.
- *Client needs or interests may not align with the services CONNECT offers.* CONNECT offers an array of services based on the needs of the majority of the community and is not meant to replace all other service providers. Accordingly, people who are native English speakers, who have a college degree, or who are in stable housing are unlikely to use most of the skill development or housing services. Similarly, clients who need more

advanced levels of classes, such as advanced computer skills or advanced English language classes, or who are looking for occupational training, for example to work as an electrician or in cosmetology, would not find those classes at CONNECT. This would lead those clients to bundle less.

➔ **Clients may have logistical hurdles that prevent them from using services.**

There are also some logistical reasons why clients were not bundling as much as they could have. Many clients were trying to manage taking classes while working a part-time or full-time job and fulfilling their family responsibilities, so even small hurdles can sometimes represent significant challenges. Conversations with clients yielded the following issues:

- *Schedule of services at CONNECT.* Comments on scheduling challenges varied widely. For some, the predominantly daytime hours that CONNECT operated made it difficult to access services. Clients suggested that there be more events at nights or on weekends. For others, offering one section of a class per semester meant that for those who could not make that time there were no other options.
- *Transportation.* CONNECT clients come from the Chelsea community, but also from the greater Boston metropolitan area. For people in the community, CONNECT is easily accessible since it is located directly in the city's downtown. For clients who live in other cities and do not have a car, it sometimes took an hour or two to travel by public transportation to get to CONNECT. Although buses serve the site and clients did not cite its location as problematic, the distance some had to cover was significant. In inclement weather or when other family obligations come up, the long travel time sometimes represented a barrier to attending multi-session services, such as classes, or multiple services during the week.
- *Childcare.* Although certain classes or services offered childcare for clients, it was not universally available. There is also a current discussion on whether to continue providing childcare at all. Clients highly value childcare. Some would be willing to pay for it. Others comment that if they had the option to leave their child at CONNECT even if they were not using services, for example while going to a job interview or appointment, that would allow them to access to opportunities they might otherwise have to turn down.

➔ **Some CONNECT services are at capacity.**

Not all CONNECT services had the capacity to take on new clients. For some services that are in high demand, such as the ESOL classes or housing and financial counseling, there are waitlists or limited appointment slots so not all clients who would like to use the service are able to do so.

 **Communication lapses prevent some clients from accessing services.**

To the best of their ability, staff at CONNECT and the partner organizations made great effort to stay in touch with clients and keep them apprised of services in which they may have an interest. Many clients referenced how much the personal emails, texts, and phone calls they received from CONNECT staff helped them learn of relevant events or opportunities. This individual touch and the relationships built between staff and clients are integral to the positive reputation CONNECT has built.

However, after speaking to non-bundled clients, the evaluators heard that not all clients were aware of all the services they could receive. In some cases, clients may not have remembered the array of options presented to them in their introductory meeting, while in other instances the staff person administering the intake or conducting the service may not have covered all the services available or reminded the client about the other services at CONNECT.

Conversations with clients also uncovered some missed opportunities to connect with service providers. Some clients mention that they left messages for staff and did not hear back or were not able to get in touch at all with the service they were trying to reach. Others expressed dissatisfaction with certain staff, either in the way they were treated by the staff person or the difficulty of navigating CONNECT during especially busy times. There have been some staff changes at CONNECT to address these concerns; however, the issue of adequate capacity to address all inquiries or to serve a large number of interested clients remains.

4

Evaluation of Client Outcomes

The outcome analyses used an outcome tracking tool to gather data on the income, employment, financial stability, and education outcomes. Evaluators distributed the outcome tracking tool only to people who met the following criteria:

- individuals who received services at CONNECT in June, July, August, September, or October 2013. Evaluators sent out the request for people to respond to the tracking tool on a rolling basis 18 months after the person came to CONNECT;
- clients categorized as more intensive service users (called Level 2 clients). The reasoning behind tracking the outcomes of intensive use clients was based on CONNECT’s expectation that it would be serving a high volume of clients. Since it would be infeasible to follow up with all clients coming to CONNECT, the evaluators prioritized contacting those who were most engaged in the initiative. Level 2 clients were individuals who a) received services in two or more buckets between June 2013 and February 2015; *or* b) attended at least three financial coaching meetings between June 2013 and February 2015; *or* c) attended at least three success team meetings between June 2013 and February 2015; and
- clients who signed a consent form.

To address the goals for this study, Chapter Four covers the following evaluation question: **Do Level 2 clients experience improved outcomes over 18 months?**

CHARACTERISTICS OF LEVEL 2 CLIENTS IN TRACKING TOOL

CONNECT determined that there were 305 clients who met the criteria to be a Level 2 or intensive service user. After requesting a response according to the methodology described in the Appendix, the analysis of CONNECT outcomes was based on the 150 clients who completed an intake form and responded to the outcome tracking tool. (However, not all who responded answered all the outcome tracking questions; 142 completed all the questions.) Table 24 provides the total sample asked to complete the tracking tool and the response rate.

Table 24. Outcome Tracking Tool Response Rate

	Sample Size	Completed	Complete / Started	Response Rate
Level 2 clients	305	142	94.6%	48.7%

The average age of the respondents at the time of intake was 43 years, with a range of 18 to 68 years. As shown in Table 25, more Level 2 tracked respondents were female (77.4 percent) than male (22.6 percent). The majority of clients identified as Hispanic (76.2 percent). Across both study conditions, 95.5 percent of clients were not classified as veterans, and 4.5 percent reported having veteran status.

Evaluators calculated chi-square statistics to examine equivalence between the Level 2 tracked clients and the general CONNECT population. Table 25 displays the results of the chi-square analyses conducted for demographic characteristics. Findings show that the groups differed significantly for gender, race, and primary language. The Level 2 tracked group was composed of a higher percentage of females than the comparison group, and the Level 2 group included a higher number of Hispanic individuals than the comparison group. Finally, the Level 2 tracked group had a higher percentage of non-English speakers than the non-tracked group.

Table 25. Client Demographics of Level 2 Tracked Clients and Total CONNECT Population

Characteristics	Non-Tracked Clients (n=2,670)		Level 2 Tracked Clients (n=150)		Total Population (n=2,820)		Chi-square Results		
	Percent	N	Percent	N	Percent	N	X ² Value	Sig. (alpha =.05)	
Gender									
Male	37.2%	900	22.6%	33	36.4%	933	12.67	<.01*	
Female	62.8%	1,519	77.4%	113	63.6%	1,632			
Ethnicity/Race									
Asian	3.7%	81	2.1%	3	3.6%	84	30.59	<.01*	
Black or African American	11.8%	255	9.1%	13	11.6%	268			
Hispanic	61.3%	1,325	76.2%	109	62.2%	1,434			
Multi-Race	<1.0%	21	4.2%	6	1.2%	27			
Other ¹	3.3%	71	1.4%	2	3.2%	73			
White	18.9%	408	7.0%	10	18.1%	418			
Veteran Status									
Veteran	4.5%	91	3.2%	2	4.5%	93	.24	1.00	
Non-veteran	95.5%	1,923	96.8%	60	95.5%	1,983			
Education									
Less than high school education	29.3%	734	27.6%	40	29.2%	774	.20	.71	
Employment Status									
Unemployed	55.7%	1,382	55.8%	82	55.7%	1,464	.00	1.00	
Primary Language									
Not English	58.7%	1,388	81.0%	119	60.0%	1,507	28.46	<.01*	

¹American Indian and Native Hawaiian races were combined into other race due to low sample sizes

Note. * = significant difference between groups.

Evaluators also calculated chi-square statistics to examine equivalence between the 150 tracked respondents and 155 non-respondents. Similar to the difference between the tracked respondents and the overall population, findings show that the tracked group varied significantly for gender, race, and primary language from the non-respondents. The tracked respondents were composed of a higher percentage of females than the non-respondents, and the tracked respondents included a higher amount of Hispanic individuals than the non-respondents. Finally, the tracked respondents had a higher percentage of non-English speakers than the non-tracked group.

One possible reason the tracked clients differed in gender, language, and race is because the two most successful data collectors on the collection team were female, Hispanic, and Spanish speaking. Although both could also speak English, it is likely their most persuasive arguments for asking clients to take the time to go through the tracking tool were to people who also spoke Spanish.

CHANGES IN EMPLOYMENT, FINANCIAL STABILITY, INCOME, AND EDUCATION LEVEL

Have Level 2 clients experienced an improvement in their employment situation?

➡ **Compared to the beginning of the evaluation period, more clients are employed full-time.**

At intake, the majority (55.8 percent) of tracked respondents reported being unemployed and 44.2 percent were employed. Eighteen months later, the percentage of employed respondents jumped 16 points to 60.5 percent. Overall, however, 97 (66.0 percent) respondents did not change employment status during the evaluation period. Table 26 reports the employment status changes between intake and the outcome tracking tool.

Table 26. Changes in Employment Status

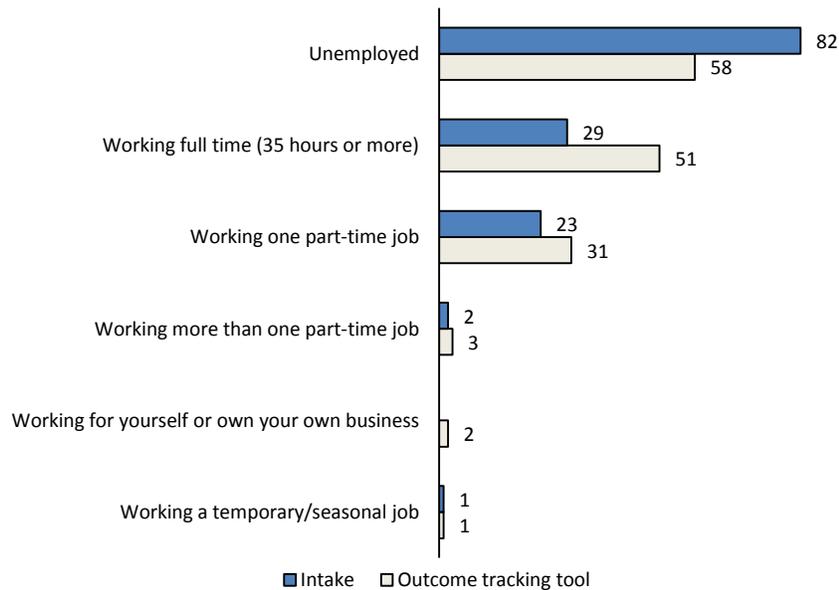
Intake	Tracking Tool		Subtotal Intake Percent (N)
	Unemployed Percent (N)	Employed Percent (N)	
Unemployed	30.6% (45)	25.2% (37)	55.8% (82)
Employed	8.8% (13)	35.4% (52)	44.2% (65)
Subtotal Tracking Tool	39.5% (58)	60.5% (89)	100.0% (147)

Evaluators asked clients on the outcome tracking tool if they had started a new job within the last 18 months. Half (50.0 percent) of the respondents reported obtaining a new job during that time period.

Evaluators asked the respondents who were employed to report their yearly earnings. On average, they reported earning \$16,410 per year with a range of \$0 to \$72,000 at the conclusion of the CONNECT evaluation. Evaluators also asked clients to describe their employment situation before and after the evaluation period. Descriptive results suggest that

more clients (51 people) reported working full time after the evaluation period than before (29 people). Figure 5 illustrates those results.

Figure 5. Client employment status before and after the evaluation period

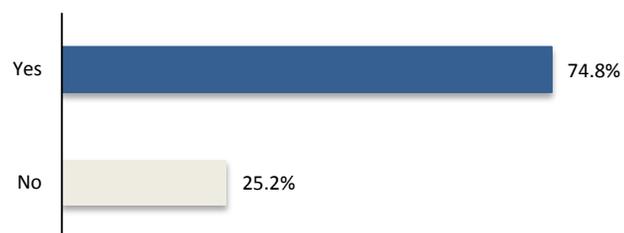


Evaluators asked clients who reported that they were not employed to indicate if they were searching for work. At intake, 70.9 percent of tracked respondents who were unemployed and responded to the question reported actively seeking employment, compared to 66.1 percent of tracked respondents at follow-up. Of those who were unemployed and not searching for employment opportunities, the reasons the clients gave were that they were disabled (nine people), managing a household (six people), a full-time student (three people), or retired (one person).

➡ Most clients believe CONNECT helped with improving their employment status.

On the tracking tool, evaluators asked clients if CONNECT helped improve anything related to their employment (for example, their job skills or confidence about their career) in the last 18 months. The majority of clients (74.8 percent) stated that CONNECT did have an impact on their employment situation.

Figure 6. CONNECT helped improve clients' employment situation in the past 18 months



Almost all clients who believed that CONNECT helped improve their employment status became more confident about achieving their career goals and felt they gained new job skills since coming to CONNECT.

The clients who indicated that CONNECT had an impact on their employment situation were then asked to rate their level of agreement that certain employment beliefs and events had occurred in the past 18 months using a 5-point Likert-type scale (1 = *strongly disagree*, 2 = *disagree*, 3 = *agree*, 4 = *strongly agree*, and 5 = *does not apply to me*). The majority of respondents reported strongly agreeing or agreeing that they experienced improvements with all five statements about their employment beliefs and events in the past 18 months.

Table 27. Clients' Level of Agreement on Employment Beliefs and Events

	Strongly Agree	Agree	Disagree	Strongly Disagree	N/A
	Percent (N)	Percent (N)	Percent (N)	Percent (N)	Percent (N)
My job improved	23.6% (26)	37.3% (41)	9.1% (10)	1.8% (2)	28.2% (31)
I gained new job skills	44.6% (49)	42.7% (47)	4.6% (5)	-	8.2% (9)
I advanced along my career path	34.6% (38)	42.7% (47)	5.5% (6)	<1.0% (1)	16.4% (18)
I improved my job searching skills	34.4% (32)	50.5% (47)	5.4% (5)	-	9.7% (9)
I became more confident about achieving my career goals	48.1% (50)	48.1% (50)	2.9% (3)	-	<1.0% (1)
Other	41.2% (7)	41.2% (7)	-	-	17.7% (3)

Of those who used the service, most felt that support from a coach at CONNECT or attending a language, HiSET, or pre-HiSET class helped them improve their employment status.

Evaluators asked the respondents who indicated their employment situation improved to rate the level of helpfulness of the CONNECT services they used. Using a 6-point Likert-type scale (1 = *Not at all helpful*, 2 = *not very helpful*, 3 = *somewhat helpful*, 4 = *very helpful*, 5 = *extremely helpful*, and 6 = *I didn't use the CONNECT service*), the highest number (n=51) of clients reported the CONNECT coach as the extremely helpful, followed by assistance from Career Source (n = 30). Table 28 presents the descriptive results.

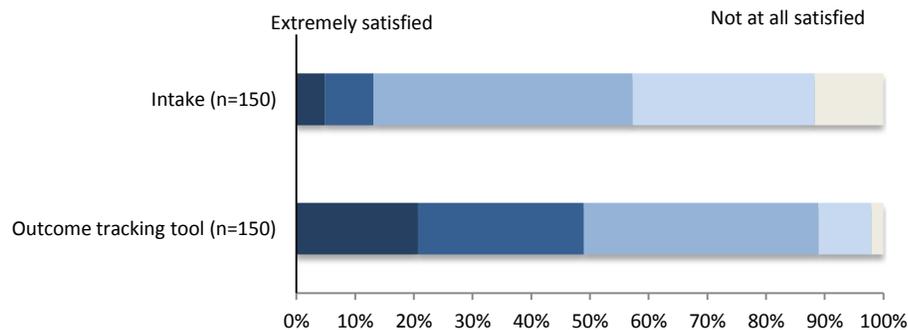
Table 28. CONNECT Services' Level of Helpfulness at Improving Client Employment

	Extremely Helpful	Very Helpful	Somewhat Helpful	Not Very Helpful	Not At All Helpful	N/A Did Not Use Service
	Percent (N)	Percent (N)	Percent (N)	Percent (N)	Percent (N)	Percent (N)
Assistance from Career Source (support from a counselor; job fair; employer recruitment; money to take a training; help to create a resume; help with on-line applications; help using the computer; job leads)	27.3% (30)	27.3% (30)	10.9% (12)	4.6% (4)	1.8% (2)	28.2% (31)
Support from a coach at CONNECT	46.5% (51)	21.1% (23)	5.5% (6)	1.8% (2)	-	24.8% (27)
Attending Allied Health classes	11.9% (13)	5.5% (6)	5.5% (6)	<1.0% (1)	<1.0% (1)	75.2% (82)
Attending Bridges to College classes	12.7% (14)	4.6% (5)	4.6% (5)	<1.0% (1)	<1.0% (1)	76.4% (84)
Attending HiSET or pre-HiSET classes in English or Spanish	20.9% (23)	7.3% (8)	4.6% (5)	<1.0% (1)	<1.0% (1)	65.5% (72)
Attending language classes (for ex., English language, Native Language Literacy)	26.4% (29)	15.5% (17)	5.5% (6)	<1.0% (1)	<1.0% (1)	50.9% (56)
Attending a computer course (computer literacy, ETECS)	26.6% (29)	11.0% (12)	6.4% (7)	-	1.8% (2)	54.1% (59)
Connections formed through success team meetings (for ex., Veterans group, Credit Builders)	18.5% (19)	9.7% (10)	7.8% (8)	-	1.9% (2)	62.2% (64)
Other	27.3% (6)	9.1% (2)	4.6% (1)	-	4.6% (1)	54.6% (12)

➔ Clients were significantly more satisfied with their employment after the evaluation period.

Evaluators asked the tracked respondents to rate their level of satisfaction with their employment before and after the evaluation period using a 5-point Likert-type scale (1 = *not at all satisfied*, 2 = *not very satisfied*, 3 = *somewhat satisfied*, 4 = *very satisfied*, and 5 = *extremely satisfied*). Results suggest that more clients were extremely satisfied or very satisfied with their employment after the evaluation period. Figure 7 presents those findings.

Figure 7. Most clients indicated that they were more satisfied with their employment after the evaluation period



Using the same satisfaction Likert-type scale as described above, a paired sample *t*-test with a *p*-value of <.01 revealed a statistically significant improvement in satisfaction with employment after the evaluation period (*M* = 3.52) than before (*M* = 2.61). This difference corresponded to a substantively important effect size (>.25). Table 29 presents the results from this analysis.

Table 29. Paired Samples *t*-Test for Clients’ Level of Employment Satisfaction Before and After the Evaluation Period

Outcome Measure	<i>N</i>	Pre-Post Mean Difference	Standard Deviation	<i>t</i> -value	df	<i>p</i> value	Effect Size
I am satisfied with my employment	150	.91	1.23	-9.04	149	<.01*	.60

*statistically significant at the .05 level

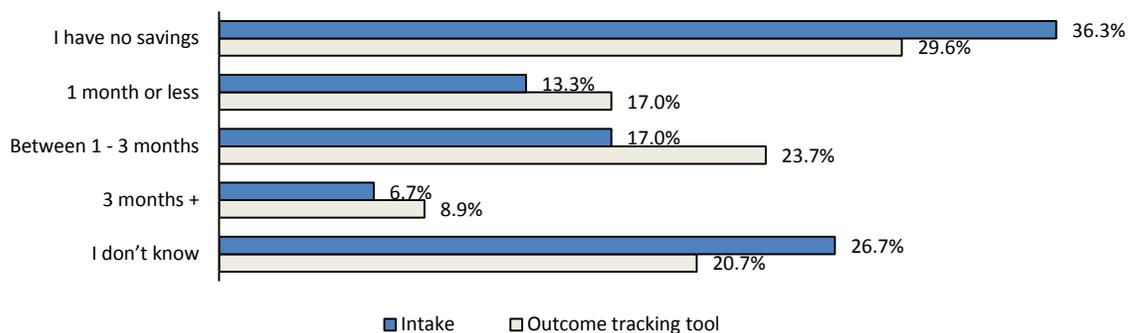
Have Level 2 clients experienced increased financial stability?

Helping individuals to increase their financial stability is an important anticipated outcome of CONNECT. The evaluation looked at a number of indicators in this area, including savings, housing stability, credit scores, and level of debt.

➔ **The majority of respondents reported that they are better able to cover their living expenses if they lost their main source of income.**

The majority of respondents (73.2 percent) reported that they are better able to meet their living expenses than they were 18 months before. Clients were asked to describe how long their household could cover their living expenses using existing savings. Figure 8 presents the frequencies of how long each respondent’s household could cover living expenses using existing savings before and after the evaluation period. Although more than a third (36.3 percent) of the clients responded at intake that they had no savings, that number decreased to 29.6 percent on the outcome tracking tool. Additionally, on average, clients’ households are able to cover their living expenses for a longer period of time after the evaluation period. Tracking paired responses, 35.8 percent of clients increased the time their household could meet their living expenses, 42.5 percent stayed the same, and 21.7 percent reported a shorter timeframe.

Figure 8. More clients are able to cover living expenses using existing savings since participating in CONNECT

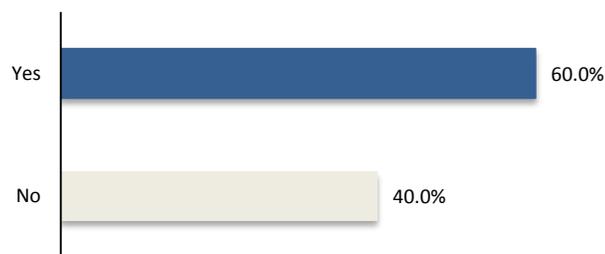


Prior to participating in CONNECT, almost half of respondents (46.8 percent) reported having both a savings and checking account, 30.5 percent reported having only a checking account, 14.9 percent reported having neither, and 7.8 percent reported having only a savings account. At follow-up, 44.5 percent of respondents reported opening a banking account within the past 18 months. Twenty percent of those who opened a new account did not have a savings or checking account at intake. The majority (75.4 percent) of the respondents who opened a bank account in the past 18 months stated that they regularly make deposits into their account.

➔ **The majority of respondents believe CONNECT helped improve their financial stability.**

On the tracking tool, clients were asked if CONNECT helped improve anything relating to their financial stability in the last 18 months (for example, with their housing, savings, credit score, or confidence). The majority of clients (60.0 percent) stated that CONNECT had an impact on their financial stability.

Figure 9. CONNECT helped improve clients' financial stability in the past 18 months



➔ **Almost all clients who believed CONNECT helped them improve their financial stability became more confident that they could reach their financial goals after participating in CONNECT.**

The respondents who indicated that CONNECT had an impact on their financial stability were then asked to rate their level of agreement that certain financial beliefs and events had occurred in the past 18 months using a 5-point Likert-type scale (1 = *strongly disagree*, 2 = *disagree*, 3 = *agree*, 4 = *strongly agree*, and 5 = *does not apply to me*). The statement that respondents (94.2 percent) were in most agreement about was that they became more confident that they could reach their financial goals, but the majority of respondents agreed with all seven of the statements describing financial improvements.

Table 30. Clients' Level of Agreement on Financial Beliefs and Events

	Strongly Agree	Agree	Disagree	Strongly Disagree	N/A
	Percent (N)	Percent (N)	Percent (N)	Percent (N)	Percent (N)
My housing became more affordable or safer	34.4% (30)	41.4% (36)	5.8% (5)	2.3% (2)	16.1% (14)
I increased my savings	31.0% (27)	35.6% (31)	10.3% (9)	2.3% (2)	20.7% (18)
I raised my credit score	29.9% (26)	42.5% (37)	5.8% (5)	3.5% (3)	18.4% (16)
I learned how to manage my budget	40.2% (35)	43.7% (38)	4.6% (4)	1.2% (1)	10.3% (9)
I learned how to use financial services	25.3% (22)	44.8% (39)	1.2% (1)	2.3% (2)	26.4% (23)
I reduced my debt	35.6% (31)	31.0% (27)	6.9% (6)	3.5% (3)	23.0% (20)
I became more confident that I can reach my financial goals	44.8% (39)	49.4% (43)	3.5% (3)	-	2.3% (2)

➔ **Clients found financial workshops, support from the CONNECT coaches, and VITA tax preparation assistance to be the three services that helped them the most with improving their financial stability.**

Evaluators asked clients to rate the level of helpfulness of CONNECT services in contributing to their financial stability. Using a 6-point Likert-type scale (1 = *Not at all helpful*, 2 = *not very helpful*, 3 = *somewhat helpful*, 4 = *very helpful*, 5 = *extremely helpful*, and 6 = *I didn't use the CONNECT service*), clients reported support from a coach at CONNECT and attending financial workshops as being the most helpful initiative components. Table 31 presents the descriptive results.

Table 31. CONNECT Services' Level of Helpfulness at Improving Client Financial Stability

	Extremely Helpful	Very Helpful	Somewhat Helpful	Not Very Helpful	Not At All Helpful	N/A Did Not Use Service
	Percent (N)	Percent (N)	Percent (N)	Percent (N)	Percent (N)	Percent (N)
Attending financial workshops at CONNECT or at Metro Credit Union (Cooking Matters, Credit Workshop, Saving/Investing, and Budgeting/Money Management)	31.0% (27)	20.7% (18)	8.1% (7)	-	1.2% (1)	39.1% (34)
Support from a coach at CONNECT	43.7% (38)	23.0% (20)	12.6% (11)	-	1.2% (1)	19.5% (17)
Receiving public benefits with the help of CONNECT staff (public benefits include SNAP, WIC or health insurance)	14.9% (13)	9.2% (8)	3.5% (3)	-	2.3% (2)	70.1% (61)
Assistance with taxes through the VITA program	26.4% (23)	12.6% (11)	5.8% (5)	-	2.3% (2)	52.9% (46)
Receiving housing services (meeting with the housing counselor Matt Gibson, applying for financial assistance programs like RAFT, renewing the Section 8 voucher, attending the Housing Search workshop or Housing Orientation)	12.6% (11)	6.9% (6)	2.3% (2)	-	4.6% (4)	73.6% (64)
Assistance from the staff at Metro Credit Union (opening a new savings or checking account, applying for a loan or mortgage)	10.3% (9)	9.2% (8)	5.8% (5)	1.2% (1)	4.6% (4)	69.0% (60)
Assistance with college financial aid application	5.8% (5)	2.3% (2)	3.5% (3)	-	4.6% (4)	83.9% (73)
Connections formed through success team meetings (for ex., Veterans group, Credit builders)	6.2% (5)	9.9% (8)	8.6% (7)	-	3.7% (3)	71.6% (58)
Other	15.0% (3)	5.0% (1)	5.0% (1)	-	5.0% (1)	70.0% (14)

Using the same satisfaction Likert-scale as above, a paired sample *t*-test with a *p*-value of <.01 revealed a statistically significant improvement in client satisfaction with clients' financial stability after the evaluation period (M = 3.41) than before (M=2.43). In addition to being a statistically significant difference, this difference has a large effect size (1.06) and is considered substantively important. Table 32 shows the results from this analysis.

Table 32. Paired Samples t-Test for Clients' Level of Financial Stability Satisfaction Before and After the Evaluation Period

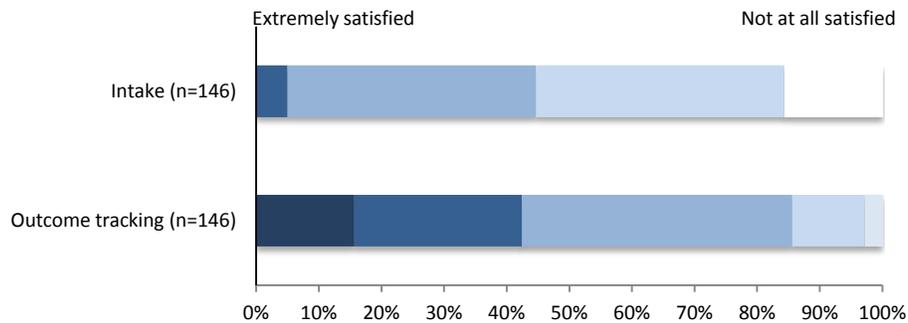
Outcome Measure	N	Pre-Post Mean Difference	Standard Deviation	t-value	df	p value	Effect Size
I am more satisfied with my financial stability	146	-.98	1.25	-9.46	145	<.01*	1.06

*statistically significant at the .05 level

➡ Clients were statistically more satisfied with their financial stability after the evaluation period.

Evaluators also asked the CONNECT clients to rate their level of satisfaction with their financial stability before and after the evaluation period using a 5-point Likert-type scale (1 = *not at all satisfied*, 2 = *not very satisfied*, 3 = *somewhat satisfied*, 4 = *very satisfied*, and 5 = *extremely satisfied*). Descriptive results suggest that clients were more satisfied with their financial stability after the evaluation period. Figure 10 presents those findings.

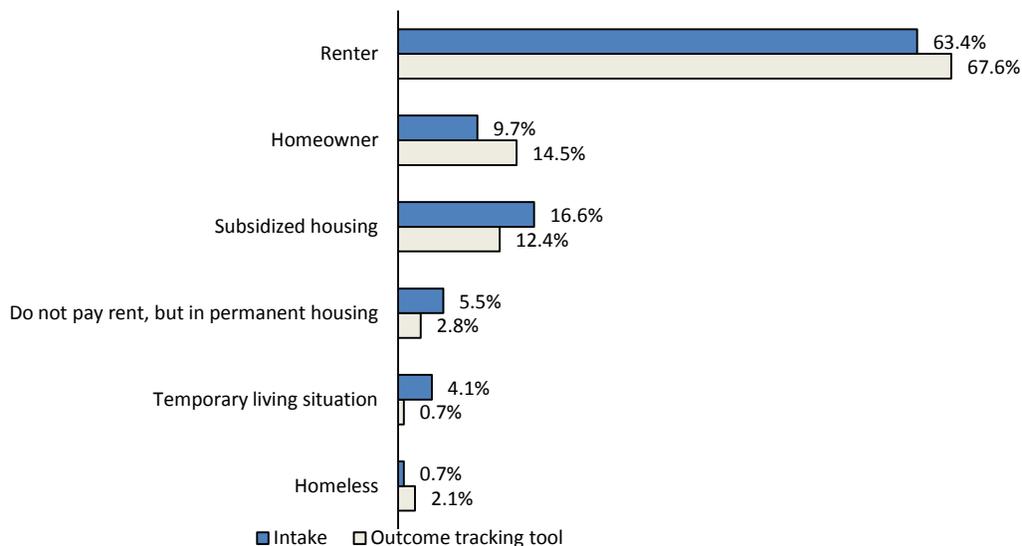
Figure 10. Clients were more satisfied with their financial stability after the evaluation period



➡ In general, clients have not changed their housing since participating in CONNECT, but those who have obtained more stable housing.

CONNECT clients were asked to describe their housing situation before and after the evaluation period. The majority of respondents at both time points reported being a renter. Figure 11 represents the results. On average, clients' housing appears to be more stable since participating in CONNECT. The percentage of homeowners has increased, while the percentage of people in temporary living situations has decreased. However, the number of people who describe themselves as homeless has increased from 1 (0.7 percent) to 3 (2.1 percent). Tracking paired responses, most (83.8 percent) clients' housing has stayed the same, while 12.3 percent has become more stable, and 3.8 percent has become less stable.

Figure 11. Client housing situations before and after the evaluation period

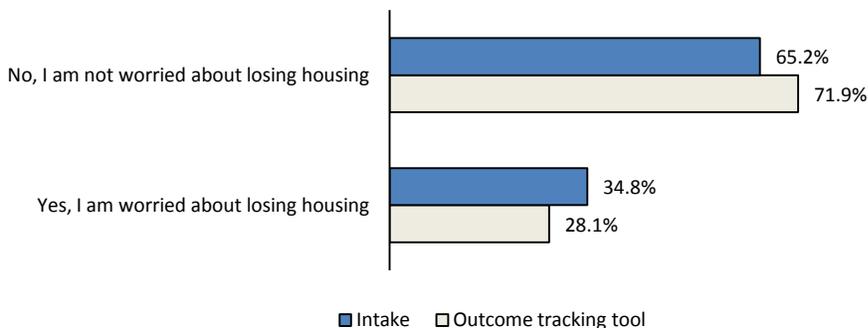


➔ **Housing expenses have increased, perhaps because fewer clients are in subsidized housing or do not pay rent; but, overall, clients are not worried about losing their housing.**

Evaluators asked CONNECT clients to report how much they spent on housing per month, including utilities, both at intake and on the tracking tool. The outcome tracking tool found that clients reported spending more on housing expenses per month. On average, at intake, clients spent \$990.36 on housing per month including utilities, with a range of \$0 to \$5,200.⁹ Clients reported having housing cost expenditures increase at the conclusion of the evaluation period, with an average amount spent on housing and utilities of \$1,159.34 per month, with a range of \$0.00 to \$3,500.

Clients were asked to share their concerns about losing their housing situation. Figure 12 displays the overall decrease of anxious beliefs concerning loss of housing from the beginning of the evaluation until the end.

Figure 12. More respondents are not worried about losing their housing after CONNECT than before



⁹ This range represents what clients reported; however, Mt. Auburn acknowledges the upper-end of the range is very high and may not accurately reflect the monthly cost.

However, tracking paired responses, 63.7 percent of clients have the same degree of worry, while 14.8 percent have increased their worry, and 21.5 percent have decreased their worry.

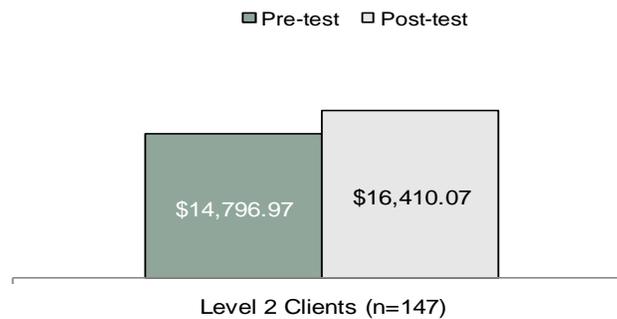
Have Level 2 clients experienced an increase in their income levels?

➔ **The average income of tracked clients significantly increased during the evaluation period.**

Of the Level 2 clients who answered the tracking tool questions, the average income from 2014 was \$16,410, with a range of \$0 to \$72,000. When asked about income change in the last 18 months, 58.9 percent reported an increase in income, while 12.3 percent reported a decrease, and 28.9 percent reported that their income remained the same. Of those whose income increased, 81.4 percent stated that it was because either they or a household member obtained a new job, advanced in a job, or got a better job; 12.8 percent said their household received more money from public benefits; and 5.8 percent had an income increase for another reason.

The evaluators applied the tracking tool responses to establish clients' income at the end of the evaluation using their response to the question, "How much did you earn in 2014?" Evaluators calculated clients' income variable at the start of the evaluation from clients' responses to "What is the difference in your income between 2013 and 2014?" by either subtracting or adding the difference reported by clients from their reported 2014 income. The mean income was \$14,796.97 at the start of the evaluation, and the mean income at the end of the evaluation is \$16,410.07. (See Figure 13.)

Figure 13. Mean pre- and post-test income for Level 2 clients.



A paired-samples *t*-test was used to investigate if there were statistically significant gains for respondents. Results revealed that clients' income significantly increased from the beginning of the initiative to the end. (See Table 33.) In addition, the corresponding effect size was substantively important (>.25).

Table 33. Paired Samples t-Test for Clients' Income Before and After the Evaluation Period

Outcome Measure	N	Pre-Post Mean Difference	Standard Deviation	t-value	df	p value	Effect Size
Income	147	1,613.11	9,525.17	2.05	146	<.04*	.27

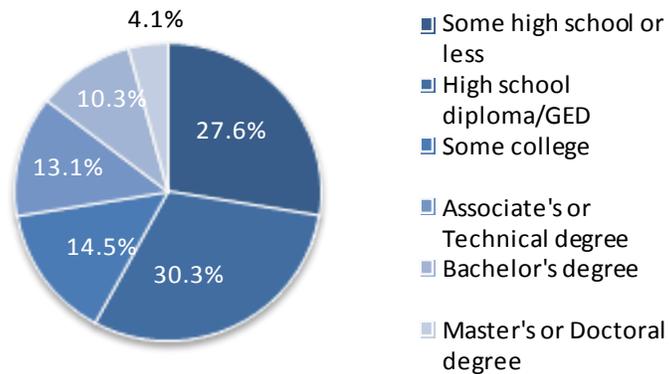
*statistically significant at the .05 level

Have Level 2 clients experienced an increase in their level of education?

➔ **Fifteen percent of clients have received a certificate or have enrolled in a degree program since the start of the evaluation period.**

At intake, evaluators asked clients to indicate their highest level of education. Most tracked clients (30.3 percent) stated that a high school degree or GED was their highest level of educational attainment. Clients also frequently reported having completed some high school (27.6 percent), some college (14.5 percent), an associate’s degree (13.1 percent), a bachelor’s degree (10.3 percent), or a master’s or doctoral degree (4.1 percent). Further, the majority (61.7 percent) of respondents received their highest level of education from outside of the United States.

Figure 14. Clients' reported education level at intake (n = 145)



Evaluators asked tracked clients if they were currently enrolled in classes or a training program that would lead to an occupational certificate or degree. At intake, 11.8 percent who responded to the question were enrolled in an educational program. At the end of the evaluation period, 15.2 percent of respondents had either received a degree or certificate in the past 18 months or had enrolled in a degree or certificate program. Of these who received a degree or certificate, 10 people received a certificate and three received a GED. The respondents who had enrolled, but had not yet finished their program, were working towards their associate’s degree (three people), master’s or doctoral degree (two people), bachelor’s degree (one person), and GED (one person).

➔ **The majority of clients thought CONNECT helped improve their education in the past 18 months.**

Evaluators also asked tracked respondents if CONNECT helped to improve anything relating to their education in the last 18 months. Most clients (54.9 percent) stated that CONNECT did have an impact on their education.

Figure 15. CONNECT helped improve clients' education in the past 18 months



➔ **Of the clients who believed they made progress with their education, almost all became more confident that they could reach their educational goals and reported that they can rely on a bigger network of people to learn about opportunities.**

If clients indicated that CONNECT had an impact on their education, they were then ask to rate their level of agreement that certain educational beliefs and events had occurred in the past 18 months using the 5-point Likert-type scale (1 = *strongly disagree*, 2 = *disagree*, 3 = *agree*, 4 = *strongly agree*, and 5 = *does not apply to me*). Most clients reported “strongly agreeing” or “agreeing” that certain positive educational beliefs and events occurred in the past 18 months.

Table 34. Clients' Level of Agreement on Educational Beliefs and Events

	Strongly Agree	Agree	Disagree	Strongly Disagree	N/A
	Percent (N)	Percent (N)	Percent (N)	Percent (N)	Percent (N)
I advanced my education by taking classes	45.5% (36)	41.8% (33)	2.5% (2)	-	10.1% (8)
I learned new skills in the classes or workshops I attended	51.9% (41)	38.0% (30)	1.3% (1)	-	8.9% (7)
I am qualified for more jobs because of the skills I've gained	39.2% (31)	40.5% (32)	3.8% (3)	-	16.5% (13)
I can rely on a bigger network of people to learn about opportunities	48.1% (38)	44.3% (35)	1.3% (1)	2.5% (2)	3.8% (3)
I became more confident I can reach my educational goals	53.2% (42)	43.0% (34)	1.3% (1)	-	2.5% (2)

➔ **Clients reported that success teams, language classes, and pre-GED and GED classes helped them the most with advancing their education.**

Of the respondents who indicated that their education had improved, evaluators asked clients to rate the level of helpfulness that CONNECT services contributed to their education. Using a 6-point Likert-type scale (1 = *Not at all helpful*, 2 = *not very helpful*, 3 = *somewhat helpful*, 4 = *very helpful*, 5 = *extremely helpful*, and 6 = *I didn't use the CONNECT service*), clients reported

support from their CONNECT coach ($n = 57$) and attending a computer literacy course ($n = 48$) as being the most helpful initiative components. But almost all respondents found CONNECT services to be helpful to some degree. Table 35 displays the descriptive findings.

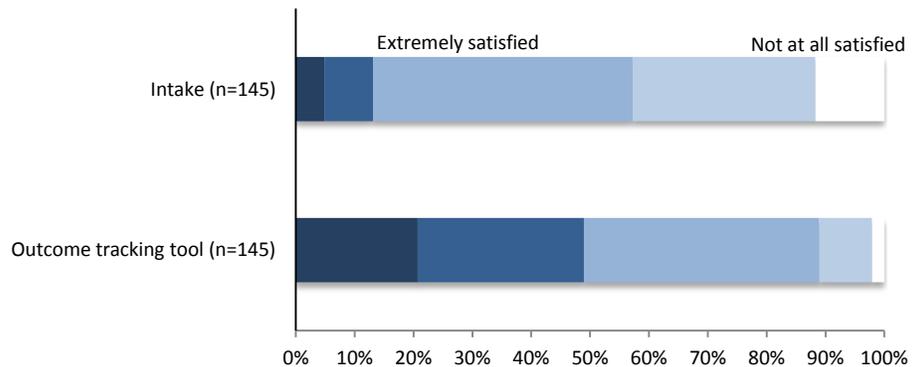
Table 35. CONNECT Services' Level of Helpfulness at Improving Client Education

	Extremely Helpful	Very Helpful	Somewhat Helpful	Slightly Helpful	Not At All Helpful	N/A Did Not Use Service
	Percent (N)	Percent (N)	Percent (N)	Percent (N)	Percent (N)	Percent (N)
Attending GED or pre-GED classes in English or Spanish	22.8% (28)	11.4% (9)	5.1% (4)	-	-	60.8% (48)
Attending language classes (for ex., English language, Native Language Literacy)	27.9% (22)	21.5% (27)	6.3% (5)	-	-	44.3% (35)
Assistance with applying for college financial aid	3.8% (3)	6.3% (5)	3.8% (3)	-	1.3% (1)	84.8% (67)
Attending Allied Health classes	2.5% (2)	3.8% (3)	2.5% (2)	-	-	91.1% (72)
Receiving a scholarship for Allied Health	2.5% (2)	2.5% (2)	2.5% (2)	-	-	92.4% (73)
Attending Bridges to College classes	10.1% (8)	5.1% (4)	3.8% (3)	-	-	81.0% (79)
Attending a computer course (Computer literacy, ETECS)	32.9% (26)	15.2% (12)	12.7% (10)	-	-	38.0% (30)
Support from a coach at CONNECT (the coaches are Anne, Laura, Carlos, and Lucia)	39.2% (31)	20.3% (16)	12.7% (10)	-	-	27.9% (22)
Connections formed through success team meetings (e.g., Veterans group, Credit Builders)	12.7% (9)	15.5% (11)	2.8% (2)	-	-	69.0% (49)
Other	31.6% (6)	10.5% (2)	5.3% (1)	-	-	52.6% (10)

➔ Clients were significantly more satisfied with their level of education after participating in CONNECT.

Next, evaluators asked the CONNECT clients to rate their level of satisfaction with their education before and after participating in CONNECT using a 5-point Likert-type scale. Descriptive results suggest that clients were more satisfied with their level of education after participating in CONNECT. Figure 16 presents those findings.

Figure 16. Most clients indicated that they were more satisfied with their level of education after the evaluation period



The paired sample *t*-test, using the same Likert-type satisfaction scale as above, revealed a statistically significant improvement in clients' satisfaction with their level of education after participating in CONNECT activities ($M = 3.57$) than before the start of the evaluation period ($M = 2.63$). This difference corresponded to a substantively important effect size ($>.25$). Table 36 displays the results from this analysis.

Table 36. Paired Samples *t*-Test for Clients' Level of Education Satisfaction Before and After the Evaluation Period

Outcome Measure	N	Pre-Post Mean Difference	Standard Deviation	<i>t</i> -value	df	<i>p</i> value	Effect Size
I am more satisfied with my education	145	-.93	1.27	-8.85	144	<.01*	.59

*statistically significant at the .05 level

FACTORS RELATED TO OUTCOMES

Duration of Services

➔ There was no statistically significant relationship between duration of services and whether CONNECT contributed to an increase in clients' education level or financial stability; however, there was a statistically significant negative relationship between the length of time a client participated in CONNECT and the client's income gains.

To answer the key evaluation questions about the relationships between variables, evaluators used simple linear and logistic regression techniques.

Income Outcome: Simple linear regression techniques were used to examine the relationship between duration of services and clients' income gains. Table 37 displays the results of the analysis and shows a statistically significant negative relationship between duration of service and income gains ($p = .03$). In other words, clients who engaged in the CONNECT initiative for a longer duration tended to report lower income gains than clients who were in the initiative for a shorter duration. It is important to note that the analysis was correlational and not causal. Also, because the regression model that included duration as a predictor explained only 4 percent of the total amount of variance in income gains, it is likely that factors not included in the model play an important role in predicting income levels.

Table 37. Coefficients of Linear Regression of Duration and Income for CONNECT Clients

	N	B	Std. Error	<i>t</i> -value	<i>p</i> value
Duration (time between first and final service)	147	-9.67	4.50	-2.15	.03*

*statistically significant at the .05 level

Financial Stability Outcome: Next, evaluators completed logistic regression techniques to examine the relationship between duration and clients’ response to the tracking tool question on whether CONNECT has helped them improvements in their financial stability, a binary variable. Results revealed for this model that duration of service is not statistically significantly related to reporting that CONNECT helped the client improve their financial stability ($p = .41$).

Table 38. Coefficients of Logistic Regression of Duration and Financial Stability for CONNECT Clients

	N	B	Std. Error	Wald	p value	Odds Ratio
Duration	145	-.00	.00	.69	.41	1.00

Educational Outcome: Evaluators used logistic regression techniques to examine the relationship between duration of services and clients’ response to the tracking tool question on whether CONNECT has helped them improve their education. Evaluators used logistic regression because the educational outcome was a binary variable (yes/no). Results revealed for this model that duration of service is not statistically significantly related to CONNECT helping the client improve their education ($p = .06$).

Table 39. Coefficients of Logistic Regression of Duration and Educational Improvements for CONNECT Clients

	N	B	Std. Error	Wald	p value	Odds Ratio
Duration	147	.00	.00	3.52	.06	1.00

Dosage

➡ **There was no statistically significant relationship between income gains or whether CONNECT helped improve clients’ financial stability and the time clients spent at CONNECT; however, the more time a client spent at CONNECT the better CONNECT helped clients’ educational improvements.**

Linear regression techniques were also used to explore the relationship between *dosage of services*, in minutes, and gains in clients’ individual income. Results indicate, for this model, that dosage of service is not statistically significantly related to clients’ yearly income ($p=.44$).

Table 40. Coefficients of Linear Regression of Dosage and Income for CONNECT Clients

	N	B	Std. Error	t -value	p value
Dosage (Number of minutes using services)	147	-.10	.14	-0.77	.44

Financial Stability: Next, evaluators completed logistic regression techniques to explore the relationship between dosage (number of minutes) and whether CONNECT contributed to improvements in financial stability, a binary variable. Results revealed for this model that dosage is not statistically significantly related to reporting improvements in financial stability ($p = .08$).

Table 41. Coefficients of Logistic Regression of Dosage and Financial Stability for CONNECT Clients

	N	B	Std. Error	Wald	p value	Odds Ratio
Dosage (Number of minutes using services)	145	.00	.00	3.05	.08	1.00

Educational Outcome: Evaluators also completed logistic regression techniques to examine the relationship between dosage (number of minutes) and whether CONNECT contributed to improvements in education, a binary variable. Results revealed for this model that dosage is a statistically significant predictor for improvements in education ($p = .00$). This model explains between 2.3 percent (Cox and Snell R square) and 3.1 percent (Nagelkerke R squared) of the variance in total time and correctly classified 60.8 percent of cases.

Table 42. Coefficients of Logistic Regression of Dosage and Educational Improvements for CONNECT Clients

	N	B	Std. Error	Wald	p value	Odds Ratio
Dosage (Number of minutes using services)	144	.00	.00	16.86	.00*	1.00

*statistically significant at the .05 level

Differential Effects on Income Associated with Different Subgroups

➔ **Many different factors influenced income gains and no single demographic characteristic was a good predictor for income.**

To explore if various subgroups were significant predictors of income gain scores, evaluators ran separate linear regression models using demographic subgroups as the independent variable. Results were not statistically significant for the demographic subgroups (less than high school education, unemployment, English not the primary language, age, and gender), which suggests that these subgroups are not good predictors of gains in income.

Table 43. Coefficients of Linear Regression for CONNECT Clients with Demographic Subgroups

<i>Less than High School Subgroup</i>					
	N	B	Std. Error	t -value	p value
Less than HS	142	-1720.08	1808.16	-0.95	.34
<i>Unemployment Subgroup</i>					
	N	B	Std. Error	t -value	p value
Unemployment	144	-1223.10	1608.20	-.76	.45
<i>English is not the Primary Language Subgroup</i>					
	N	B	Std. Error	t -value	p value
English not primary language	145	-3347.36	2012.62	-1.66	.10
<i>Age</i>					
	N	B	Std. Error	t -value	p value
Age	146	-97.60	67.98	-1.44	.15
<i>Gender</i>					
	N	B	Std. Error	t -value	p value
Gender	144	2900.49	1898.22	1.53	.13

Factors Related to Income

➡ **Of the four service use buckets, using skill development services is the strongest predictor for income.**

To examine which of the service buckets clients used is the strongest predictor of income gain scores, evaluators ran a multiple linear regression model using four subgroups (used career source services, used financial services, used housing services, and used skill services) as the independent variables. Table 44 shows that Used Skill Services is the strongest and statistically significant predictor of client income gains ($p = .03$).

Table 44. Coefficients of Multiple Linear Regression for CONNECT Clients

Services Used	N	B	Std. Error	Beta	t -value	p value
Used Career Source Services	147	-499.93	1,622.96	-0.03	-0.31	.76
Used Financial Services	147	2,214.98	1,678.35	0.11	1.32	.19
Used Income and Housing Services	147	2,676.20	1,641.82	0.13	1.63	.11
Used Skill Services	147	-3,757.00	1,661.71	0.19	2.26	.03*

*statistically significant at the .05 level

Factors Related to Increased Satisfaction with Employment, Financial Stability, and Level of Education

- ➔ **Of the four buckets, using employment services is the strongest predictor for clients' increased satisfaction with employment.**

Evaluators used logistic regression techniques to examine the relationship between service subgroups and satisfaction with employment to determine which subgroup yielded the strongest results. Results from Table 45 show that only one subgroup is statistically significant at predicting employment satisfaction at the significance level of .05; therefore, used career source services is the strongest predictor of employment outcomes ($p = .03$).

Table 45. Coefficients of Logistic Regression of Service Use Subgroups and Employment Satisfaction for CONNECT Clients

Services Used	N	B	Std. Error	Wald	p value	Odds Ratio
Used Career Source Services	147	-.89	.42	4.47	.03*	.41
Used Financial Services	147	-.24	.42	.33	.57	.78
Used Income and Housing Services	147	.24	.41	.34	.56	1.27
Used Skill Services	147	-.08	.43	.03	.86	.93

*statistically significant at the .05 level

- ➔ **Of the four buckets, using income and housing services is the strongest predictor for clients' satisfaction with their financial stability.**

Next, evaluators completed logistic regression techniques to explore the relationship between service subgroups and satisfaction with financial stability. Table 46 shows that housing services is the strongest and only statistically significant predictor of CONNECT services for satisfaction with financial stability ($p = .02$).

Table 46. Coefficients of Logistic Regression of Service Use Subgroups and Financial Stability Outcomes for CONNECT Clients

Services Used	N	B	Std. Error	Wald	p value	Odds Ratio
Used Career Source Services	145	.29	.37	.61	.44	1.33
Used Financial Services	145	-.66	.38	3.10	.08	.52
Used Income and Housing Services	145	.84	.37	5.22	.02*	2.33
Used Skill Services	145	-.42	.38	1.21	.27	.66

*statistically significant at the .05 level

- ➡ **Of the four buckets, using skill development services is the strongest predictor for clients' increased satisfaction with their education.**

Evaluators also completed logistic regression techniques to examine the relationship between service subgroups and clients' satisfaction with their education. Results revealed for this model that skill services, the only statistically significant subgroup, is the strongest predictor of positive educational satisfaction ($p = .00$).

Table 47. Coefficients of Logistic Regression of Service Use Subgroups and Skill Development Outcomes for CONNECT Clients

Services Used	N	B	Std. Error	Wald	p value	Odds Ratio
Used Career Source Services	144	.70	.38	3.30	.07	2.01
Used Financial Services	144	-.26	.41	.40	.53	.77
Used Income and Housing Services	144	-.32	.40	.64	.42	.73
Used Skill Services	144	-1.66	.40	17.52	.00*	.19

*statistically significant at the .05 level

5 Findings and Recommendations

Mt. Auburn evaluated to increase understanding of the implementation and impact of the innovative aspects of the CONNECT model. Analysis shows that although the model was not executed exactly as proposed, clients found the services to be very helpful and, in general, were able to improve in the areas of employment, financial stability, and education.

The overall CONNECT mission of moving households out of poverty is highly dependent on systemic issues that go beyond the individual. CONNECT directs its services to families in acknowledgement of the broader impact a generational approach can have, but large-scale economic change is slow and progress is uneven. Over the shorter-term, as clients gain confidence, achieve interim outcomes, and shift their aspirations to longer-term goals, they build resilience and contribute to strengthening their community.

The findings from this report must be viewed in this context. CONNECT did not expect that over the course of the WIF grant that clients and their families would achieve the longer-term outcomes related to economic stability. As a pilot, the primary focus was on learning how to implement and improve the systems and services of the six separate partner organizations. In many ways, it was this learning that will have the most critical impact in the long-term. As CONNECT evolves, the hope is that this evaluation will provide the data and insights to take the work to the next level—building upon the innovative model to better serve low-income residents on the difficult pathway to economic stability.

SUMMARY OF FINDINGS

Key Accomplishments

- ➔ **CONNECT maintains a strong multi-organizational partnership that has great potential to effect widespread change in how the organizations serve clients and relate to each other.**

Unlike many of the other Center for Working Family models, which add in-house services to an existing organization, CONNECT successfully joined six partners to create an independent initiative that combines the services of each. With many demands on their time, the six managing partners prioritized their commitment to seeing if this model would be more effective at helping clients. The importance they place on CONNECT is evidenced by their continued engagement in the partnership.

The partnership lends the six organizations a number of advantages. Funding opportunities available to the partnership have the potential to open up new avenues of support. Joining with organizations that have such different areas of expertise allows each organization's staff to focus on the organization's areas of expertise rather than try to solve all client problems, while

at the same time it increases the organizations' awareness of other services that might benefit their clients. In addition, by forming a trusting partnership, the directors have grown to rely on each other for support and guidance. Thus, the partnership acts as a form of insurance to help each organization figure out how to get ahead of the challenges it may be facing.

In an era of declining resources for human services, many in the industry are looking to partnerships to bridge the gap between what is available and what is needed. The CONNECT partnership offers an example of how to maintain and grow partners' engagement after the initial excitement of embarking on a new venture.

Still, it is critical to acknowledge that the shift from functioning as an independent entity to a partnership is a gradual one, with many difficult challenges. Each partner organization is over 25 years old and entrenched in separate systems. As a result, it takes time to adjust to working out of accustomed industry silos, to be part of two organizations, and to apply different processes in the partnership than are used at the home organization.

➔ There was a relatively large cohort of individuals who made deep use of the multiple services at CONNECT.

CONNECT achieved its targets in terms of the number of clients who bundled services, with 660 clients, or 25 percent, using two or more buckets. Compared to the total population of CONNECT clients, those who bundled services were much more engaged in CONNECT activities than those using only one service bucket. They used approximately three times more services, spent two times as many minutes in CONNECT activities, and attended activities for a duration of four times longer.

In looking at the overall population of individuals who received services at CONNECT, it is important to note that 82 percent of all CONNECT clients used either VITA or Career Source services. As stated previously, these services have the highest percentage of clients who are not bundling (76.2 percent and 71.4 percent, respectively). If one excluded the individuals who came just for the VITA income tax service or to Career Source, the proportion of individuals coming to CONNECT who bundled would have gone up significantly.

➔ CONNECT clients have made progress towards their long-term goals over the past 18 months.

Many clients used services at CONNECT that helped them achieve interim outcomes. The clients who responded to the outcome tracking tool reported acquiring new skills, advancing their jobs, increasing their savings, reducing their debt, gaining financial knowledge, and improving their financial and housing stability.

The majority of outcome tracking respondents also experienced a statistically significant increase in satisfaction about their employment, financial stability, and education after coming to CONNECT. They also stated that CONNECT had an impact on their employment, financial stability, and education.

According to the outcome tracking tool, clients have:

- *Attained jobs:* More clients stated they were working full-time after the evaluation period than before.
- *Increased income:* Almost 60 percent of respondents reported an increase in their income in the last 18 months.
- *Received degrees:* Three respondents received their GED in the last 18 months.
- *Stabilized housing:* Ten clients became homeowners during the evaluation period and 12.3 percent report they have more stable housing.

➔ **CONNECT clients have more confidence that they can reach their goals.**

The outcome tracking tool, the client focus groups, and interviews also revealed that clients gained confidence that they can reach their goals, whether financial-, employment-, or education-related. Clients attribute their increased confidence to CONNECT's supportive environment and staff. This increased confidence is likely to support clients' persistence in trying to attain their goals.

➔ **CONNECT provides an excellent model for creating an integrated database that runs across multiple organizations.**

CONNECT's work in integrating the administrative data from six separate organizations provides evidence of the complexities in this process as well as the time and resource commitment that are needed to create a fully functioning integrated data system. Beyond the technical obstacles, implementing an integrated system often encounters resistance from those using it if it is not found to be useful. Instead, CONNECT's ability to overcome a great deal of skepticism and hesitancy on the part of the partner organizations to create an integrated Salesforce database that provided CONNECT and each of its partners with an important tool was a significant accomplishment.

➔ **Clients highly value the CONNECT model of co-location, multiple services, and one-on-one coaching.**

Clients valued each element of the CONNECT model. Almost all clients felt that co-locating services was important to help them access multiple services. Clients found the individual relationships they formed with staff were critical in encouraging them to persist in working towards their goals. Clients who joined support groups believe the groups were instrumental in helping them make progress. CONNECT also gave clients the opportunity to make connections in the community through classes, events, and informal encounters in the lobby.

➔ **Co-location also provides benefits to the staff at each of the organizations.**

Interviews with some staff suggested that strong client-staff relationships help clients access services whether they were in the same building or not. But other staff described the

advantages to co-location that they experienced. Both staff and clients voiced their appreciation about how co-location made it easier to connect to the other services and partners. Staff follow-up and referrals became more direct and personal as they grew to know their counterparts at the partner agency to which they referred a client. The negative effect of co-location was that for some it was confusing to have different processes and databases at different locations.

➔ **The CONNECT model and the service it gives clients are well-regarded.**

In the short time since it opened its doors, CONNECT has gained a strong reputation, both in Chelsea where many of the related government and nonprofit agencies work with many of the same clients, and nationally where CONNECT has been invited to present its model and experiences at financial stability conferences and to community development leaders. The relationships CONNECT's staff have forged with other local service providers and relevant networks, as well as the time and energy they invest in helping their clients, built trust that CONNECT is a worthy place to refer individuals seeking services.

Challenges

➔ **CONNECT was not fully implemented as planned, so some of the initial ideas around the use of CONNECTors and success teams was not fully tested.**

The evaluation period covered CONNECT's transition from an idea to its initial years of operation in startup mode. During that time, CONNECT implemented the model slightly differently than proposed, as detailed previously in this report. So, in many ways, this evaluation is not analyzing the original model. Most notably, the initial theory of having key staff play the formal role as "CONNECTors," which would provide enhanced capacity related to referrals and case management, was not fully implemented. In addition, the initial focus on using "social capital" to help clients become more financially stable through the expansion of peer support teams did not become a significant component of the work during the evaluation period.

➔ **The definition of a CONNECT client was not clear or consistent, creating challenges throughout the implementation process.**

As an amalgamation of six organizations, CONNECT's identity was not fully formed when it first started. It took time for partner staff to feel part of CONNECT. Similarly, when individuals use CONNECT services, depending on the circumstances, they sometimes think of themselves as CONNECT clients and sometimes as clients of a partner organization. While for the purposes of this evaluation, any individual who entered CONNECT, completed an intake form, and consented to participate was considered a "client," in reality, many of these individuals came in for a specific and one-time service, such as assistance with tax preparation, and did not consider themselves to be a "client" of CONNECT.

- ➔ **Given the significant time it takes to achieve some of the longer-term outcomes, little has been learned about the role of bundling of services and co-location in helping individuals along this pathway.**

There was never an expectation that CONNECT clients would be able to realize significant outcomes by the end of the evaluation. Thus, all this evaluation was able to document was whether or not they achieved any interim outcomes such as income gains or employment placements. Moreover, this evaluation was not able to assess how the gains that clients made related to the bundling of services. Since outcome data were only collected on those clients that received more intensive services, it is not known if the outcomes that were achieved differed from those clients who did not receive intensive services. Thus, to fully test this model, it would be important to define a rigorous comparison plan to minimize as many complicating factors and externalities as possible and look at outcomes over a longer timeframe. This is especially relevant to the partnership model. As a way to supplement their own services, the CONNECT partners often recommend the CONNECT initiative to clients who come to their home sites. So it is likely that some number of CONNECT clients received partner services outside of CONNECT services. Without restricting what activities clients can engage in beyond those that CONNECT tracks closely, it is difficult to ascertain how the services clients use at partners' home locations, or elsewhere, complement CONNECT services and affect client outcomes.

- ➔ **CONNECT has not developed a model for sustainability beyond the WIF grant.**

The managing team has worked hard to find sponsors, grants, and legislative measures that would support the initiative. Due to leadership changes in state government and broader economic trends at the state and federal levels, the opportunities they have pursued so far have not resulted in the enduring support they were seeking. This highlights some of the challenges in funding a collaborative effort. In an era of constrained resources, while the six partners were seeking to support the work of CONNECT, they had to make sure they found ways to meet the needs of their own organization. Thinking through a strategy about how to underwrite a partnership like CONNECT, given the competing priorities of each of its partners, is an ongoing challenge.

SUMMARY OF RECOMMENDATIONS

Mt. Auburn presents the following recommendations to provide some guidance as CONNECT thinks through its future work and refines its approach.

- 1. CONNECT should invite the partners and their staff to a “making meaning” session based upon the evaluation.**

CONNECT leadership should use the evaluation as a means of delving more deeply into some of the strengths and challenges that the evaluation identified. This effort could provide staff with an opportunity to discuss their views on some of the findings and engage them more fully in efforts to refine CONNECT in its next phase.

2. Revise and clarify the theory of change and CONNECT model.

Since the CONNECT initiative has begun to diverge from its theory of change, CONNECT is presented with an opportunity to refine its ideas on how to best accomplish its mission. CONNECT can apply its learning from what is feasible and what is working well to inform how the model is newly envisioned and carried out. Rather than a speculative exercise, the process of linking how CONNECT activities relate to client financial stability and improved service delivery helps put open-ended expectations into concrete terms and defines an operating framework that can be more methodically analyzed.

3. Refine the definition of what is meant by a CONNECT client and develop appropriate systems based upon this definition.

CONNECT should adopt a more deliberate approach to determining who among all the people who walk into the CONNECT building will be considered a CONNECT client. Not everyone who comes to CONNECT to receive a service is seeking to embark on the longer-term process of economic improvement. The first time individuals come to CONNECT they could briefly hear about the range of services provided through the initiative and then be invited to attend an orientation session that provides more information on each service. Once the person attends the orientation and indicates an interest in using CONNECT services to work towards a personal goal, the person could be considered a CONNECT client. It could be at this point that CONNECT could go through the full intake. This process would allow staff to prioritize their time doing intake, referrals, and client tracking for people who are actively engaged in CONNECT services. The CONNECT management team is in the midst of thinking through and simplifying the intake process and, as it does so, it can address these issues.

4. Develop a better understanding of what is meant by “success” for each client group.

Discussions with clients and staff reveal the individual nature of what economic stability may look like. Typically, stability is measured by financial metrics such as net worth or household income, and is usually made relative to a community standard. However, these indicators may not fully reflect an individual’s ability to weather unexpected events. Adding an assessment of how families improve their capacity to withstand adversity would provide another dimension beyond a numerical value.

Alternatively, success can be gauged by clients’ achievement of a self-determined goal. Not all clients are trying to increase their income. Focusing on goal attainment leads to a more relative approach and gives clients the opportunity to decide what success looks like for them.

5. Clarify the relationship between bundling services and the measures of success.

Currently, CONNECT defines bundling by characterizing services into four buckets and applies the theory that accessing more buckets is associated with client success. However, for the reasons described in Chapter 3 (differing service intensity and differing client needs), this might not always be the most appropriate strategy for all clients. Once client success is defined, it will be possible to take a closer look at how different attributes of service use contribute to client

outcomes. It may be service dosage, duration, or intensity that influences client success more than bundling itself.

6. Improve the alignment of services with client need and establish service pathways to map explicitly how clients can use CONNECT services to meet their needs.

After defining client success, CONNECT can review its client population in order to offer the types of services that best address clients' needs. This would include an examination of what services clients use most or request most frequently, what services are at capacity, and what services clients suggest adding. This may also include understanding what types of clients or under what circumstances clients may be better served elsewhere and developing clear recommendations for how to connect them to those organizations.

Once CONNECT identifies common client needs, it can create service pathways that would serve those needs. For example, the needs of a recent immigrant, with very limited English language skills and low educational levels within their own country, would be very different from someone with at least a high school diploma and able to speak English fluently. Thus, their pathway to increased economic stability would also be very different and follow a different timeline.

In addition, designing recommended sequences of services lends structure to the myriad possibilities for service use at CONNECT. Rather than guide clients through CONNECT services primarily in one-on-one meetings, by creating suggested pathways, CONNECT can reserve appointments with the CONNECTor and other partner staff for more individualized questions.

7. Refocus on the social capital strategy and develop new approaches in this area.

Social capital was a central focus of the initial CONNECT model. Deepening one's community network was expected to come largely from participating in peer support teams. If CONNECT still believes this is an essential facet of its model, social capital-generating activities can assume a more prominent position in the initiative's work.

8. Sustain and further strengthen the integrated data system.

Getting the integrated database up and running necessitated initiating many new processes. CONNECT can build on that significant effort to further take advantage of what has been put in place.

On the input side of the database, CONNECT can look for ways to reduce onerous data tasks and redundant work. Instead of relying so heavily on direct data entry, CONNECT can see how it might make better use of automatic imports from existing data sources or partners' own databases. In the other direction, partner sites could benefit from using the data collected through CONNECT rather than requiring clients to provide responses to the same questions in the partners' own intake process. Similarly, aligning definitions of common terms or eligibility requirements when possible would make those transfers of data more seamless. Lastly, building out the outcome data in CONNECT's database is an area that has not been fully explored. While some partners are tracking outcomes related to the services they provide and

can import that data into the database, there remains a larger issue of determining what outcomes the initiative will track, how to follow up with clients, and how to institute rigorous data collection methods.

On the output side of the database, more effective data use is critical to improving services. Whether through encouraging more universal direct use of the database or by designing summaries that can be consulted on their own, CONNECT could give all involved more tools to fulfill their work. For frontline staff, incorporating targeted reports or dashboards to facilitate their client activities would increase staff buy-in and bring to light data quality shortcomings, thus improving data quality. At the management level, there is also room to make more use of data reports to assess the initiative, understand how client needs change, and guide decisions.

Additionally, the database could contribute to operational processes, such as standardizing appointment scheduling, just as it has done for referrals.

9. Develop increased communication and interaction across all staff levels among the CONNECT partners.

The benefits generated by co-location and partnership are the basis for the CONNECT model. Now that the initiative's framework is in place, CONNECT can continue moving away from being six partners functioning in parallel, towards a more integrated mode of operation.

- *Create a stronger link between partner staff at the management and frontline levels:* The CONNECT manager has served as the bridge between the different foci of partner staff. Strengthening and formalizing the connection between management expectations and frontline execution would better inform all involved so that initiative decisions are directly manifest in its implementation.
- *Design more inclusive structured interaction across partners:* Although the management team and frontline staff have separate regular meetings, there are many partner staff who are not involved in either. The less frequently staff interact across organizations, the less involved and invested they are to the partnership. Finding ways to cross-pollinate between organizations on new ideas or challenges, whether through occasional CONNECT-wide events or specific, directed conversations, would go a long way towards nurturing the CONNECT culture.
- *Put in place intentional processes for information sharing between CONNECT and the six partners:* Even though CONNECT is a new initiative, one of the benefits of working as a partnership is building off the deep experiences of the six partners. For example, the processes Career Source installed to manage its thousands of clients could inform CONNECT's efforts to collect information on and keep in touch with its many clients. As CONNECT evolves its practices, setting up systems to draw on partner staff expertise would help CONNECT avoid repeating the same problems the partners may have encountered.

Similarly, the partners can use CONNECT as a place to experiment, so that lessons learned there could inform operations at the partners' home site. This is already happening to some extent. For example, MBHP's conversion of some individual meetings to a workshop format at CONNECT is also starting to be done at MBHP's central office. Creating deliberate mechanisms for partner staff at CONNECT to discuss new practices with home office staff would assist in transferring knowledge gained. It is this dissemination of new learning that contributes to CONNECT's system change outcomes to better serve the long-term needs of the community.

10. Design a sustainability plan to ensure all the effort and achievements accrued so far will not be lost.

CONNECT is keenly aware of the need for sustainable funding mechanisms to maintain its selection of services. In conjunction with searching for funding sources, CONNECT can review its services and performance to identify options for scaling different parts of the initiative up or down and reallocating funding accordingly. Forming a taskforce dedicated to developing alternative funding or modifying strategies will be necessary for CONNECT to continue on in the future.

Appendix: Evaluation Methodology

Mt. Auburn applied a mixed methods approach to the collection and analysis of data (i.e., both quantitative and qualitative methodologies inform our findings). Due to the exploratory nature of the new CONNECT model, the evaluation focused on gathering information that contributes to the evidence base, rather than establishing robust causal inferences. In the same vein, Mt. Auburn strove to establish data collection methods that were rigorous, but not overly burdensome, to the burgeoning initiative.

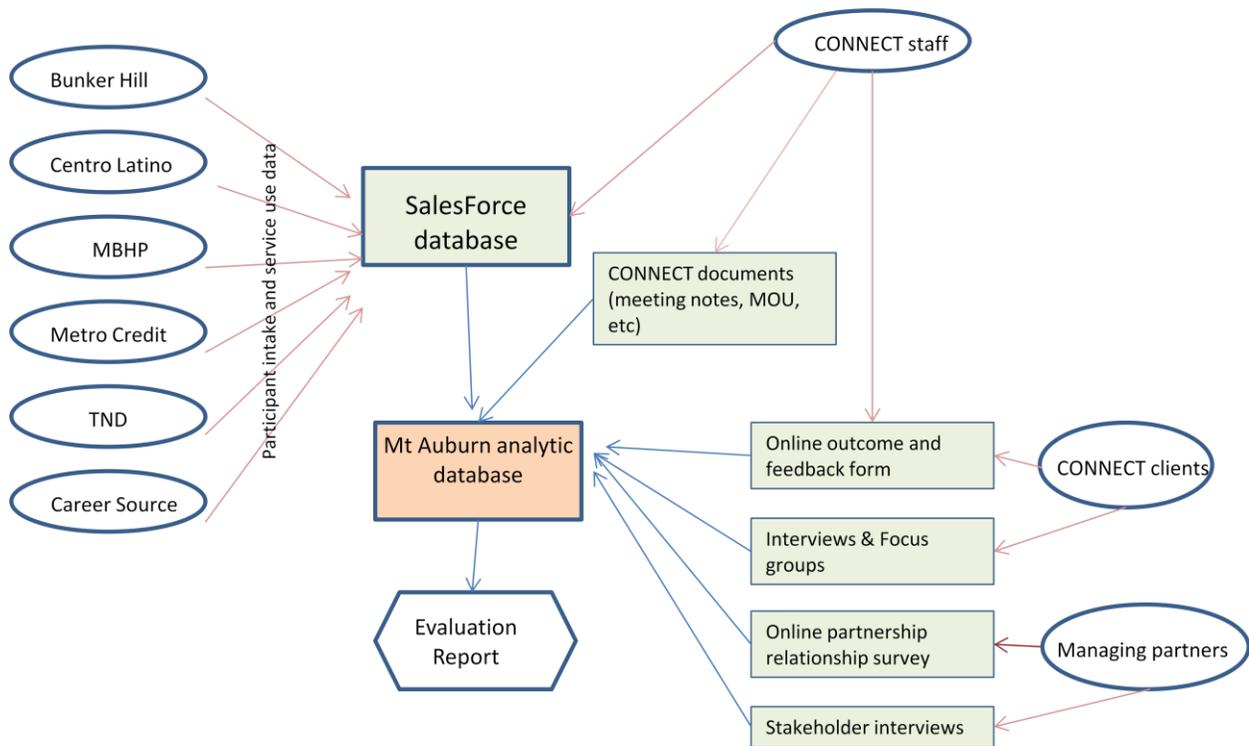
The structure of the evaluation funding led the evaluators and CONNECT to coordinate data collection efforts. While CONNECT took the lead with collecting quantitative data, including the baseline client information and service use and outcome data, Mt. Auburn focused on collecting the qualitative data by conducting the client focus groups and participant and stakeholder interviews.

DATA SOURCES

The study uses six main sources of data:

1. CONNECT's Management Information System (Salesforce)
2. CONNECT Level 2 Clients: Outcome and Feedback Tool
3. Management team survey
4. Client focus groups and interviews
5. Stakeholder interviews
6. Document review and observation of management team meetings

Data Collection



Quantitative Data Sources

This evaluation was structured so that CONNECT took an active role in the evaluation. Its primary responsibility was collecting the quantitative data, both service use and outcome data.

CONNECT's Management Information System (Salesforce)

The main source of the quantitative data used in this evaluation was from the Salesforce management information system CONNECT created as its client database. All six partners either import or directly enter information on the clients who used partner services into the cloud-based Salesforce database. All partners have real-time access to the database.

CONNECT uses Salesforce to track:

- all client demographics;
- all client intake;
- all service utilization;

- most client referrals; and
- selected client outcomes.

The client intake form establishes the baseline for clients’ financial, employment, and educational conditions that is then compared to the outcomes in those three areas at the end of the evaluation. To track service use and referrals, partners either update the database directly each time a client uses a CONNECT service or gets a referral, or partners batch upload a quarterly update of all the activities the partner provided. The database tracks service use data on the date of the visit, the length of time of the visit, and any relevant comments.

Data collection by CONNECT and partners

Organization	Delivery into Salesforce	Frequency of Update‡
Bunker Hill	Direct Entry	Quarterly
Career Source	Import from MOSES, state database	Quarterly
Centro Latino	Direct Entry	Ongoing
Metro Credit Union	Direct Entry	n/a
MBHP	Direct Entry	Ongoing
The Neighborhood Developers	Direct Entry	Ongoing
CONNECT*	Direct Entry	Ongoing

‡ All data entry at CONNECT has a hard deadline of being entered by the end of each quarter. Ongoing indicates that CONNECT staff often record information as participation occurs. However, there is often some backlog of information that is completed at the end of each quarter, even for ongoing entry.

* Includes Financial Coaching information and common intake form used by all organizations.

The client data analyzed in this evaluation only includes information about clients who signed the consent form when they came to CONNECT acknowledging that they allowed their data to be shared with the evaluators. All CONNECT clients were given the opportunity to opt out of having their data included in the evaluation with the understanding that this would not affect their ability to participate in CONNECT.

The evaluation analyzed the services clients used between June 2013 and December 2014.

CONNECT Level 2 Client Outcome and Feedback Tool

Client outcome data were collected through a feedback tool designed by Mt. Auburn and administered by CONNECT. Mt. Auburn generated closed-ended tracking questions that asked clients to state what outcomes they achieved and to what degree CONNECT contributed to those outcomes. The tracking tool also included a few open-ended questions to gather information on clients’ experiences at CONNECT. After incorporating feedback from the CONNECT director and evaluation manager, the questions were piloted with CONNECT staff to

fine-tune the wording and the comprehensibility. CONNECT staff also translated the questions into Spanish.

Mt. Auburn trained the CONNECT staff to administer the tracking tool in a standardized manner. The CONNECT evaluation manager reinforced the training with a written script and reference sheet with answers to questions clients commonly ask.

Evaluators distributed the outcome tracking tool only to people who met the following criteria:

- individuals who received services at CONNECT in June, July, August, September, or October 2013;
- clients categorized as more intensive service users (called Level 2 clients). The reasoning behind this categorization was based on CONNECT's expectation that it would be serving a high volume of clients. Since it would be infeasible to follow up with all clients coming to CONNECT, the evaluators prioritized contacting those who were most engaged in the initiative. Level 2 clients were individuals who a) received services in two or more buckets between June 2013 and February 2015 or b) attended at least three financial coaching meetings between June 2013 and February 2015 or c) attended at least three success team meetings between June 2013 and February 2015; and
- clients who signed a consent form.

Mt. Auburn designed a series of steps slated to maximize the response rate for the clients selected to respond to the outcome tracking tool. Mt. Auburn sent out the tracking request to the 305 people who met these criteria on a rolling basis between February 2015 and April 2015, starting with clients who accessed services earliest and proceeding through those who subsequently came to CONNECT. After three attempts to reach clients by email, CONNECT staff began calling those clients who had not yet responded. When a client agreed to answer the tracking tool questions over the phone, the CONNECT staff recorded their answers electronically directly in the tracking tool.

The CONNECT staff attempted to reach each client three times by phone and recorded their attempts to do so. In addition, the CONNECT initiative evaluation manager shared the list of survey requestees with CONNECT staff, so they could be on the alert to remind clients to respond to the questions if they saw them. All CONNECT staff collecting client responses signed an affidavit affirming they accurately depicted what the respondent said and did not alter any answers.

The evaluation focused on outcomes in three areas: employment, financial stability, and education. Quantitative analysis of outcome tracking data included descriptive and inferential statistics. Descriptive statistics included calculations of percentages, means, and standard deviations. Inferential statistics included paired sample *t*-tests and Analysis of Covariance (ANCOVA) to determine if CONNECT clients demonstrated statistically significant gains in their education, employment, and financial stability from the start of the evaluation to the end. Lastly, evaluators used simple linear regression, logistic regression, and multiple regression models to explore associations between financial outcomes, CONNECT service offerings, and demographic subgroups.

This study considered findings statistically significant using an alpha level of 0.05. Evaluators followed the What Works Clearinghouse (WWC) guidelines (What Works Clearinghouse, 2013) to determine whether the effect sizes were meaningful in the context of this study. These guidelines note that effect sizes that are greater than or equal to 0.25 are substantially important. Therefore, for this project, evaluators considered effect sizes as notable when they met or exceeded the threshold of the absolute value of 0.25.

Management Team Survey

Mt. Auburn asked the CONNECT management team to complete a survey on their relationships, beliefs, and perceptions twice, once between June and July 2013 and again between March and April 2015. The first survey established the baseline conditions of the six partners along with their thoughts on the CONNECT model, goal, and their reason for joining the partnership. The final survey asked a similar set of questions and added one about how CONNECT has influenced the partner’s own organization. The responses supplied through the survey informed the subsequent partner interviews, allowing Mt. Auburn to gain more details on the views they provided.

Data Preparation

To compile all quantitative data, the evaluators exported service use data from the Salesforce database, the management survey data from the survey tool, and the outcome data from the outcome tracking tool. The evaluators then took a number of steps to clean, organize, and prepare the data for analyses. Data preparation steps included converting files to IBM SPSS Statistics 22™ files, searching for outliers, item deletion for incorrect data points, and adding values and labels to variables. Throughout the report, missing data were not included in descriptive statistic calculations. Finally, due to rounding, tables and charts in this report may slightly exceed a total percentage of 100 percent.

Qualitative Data Sources

Focus Groups

The evaluation team conducted focus groups two times over the course of the initiative, in June 2014 and in April 2015. The focus groups allow the evaluator to meet with specific subgroups of CONNECT clients. The selection of focus group participants was based on hearing from clients who have had a variety of experiences at CONNECT. In order to include a diverse sampling, certain focus groups were conducted in Spanish with the assistance of a translator.

June 2014 groups	April 2015 groups
Success team members: Focus on credit building	Bunker Hill students: In the Allied Health program
Success team members: Focus on veterans and employment	Bunker Hill students: In the pre-HiSET and HiSET classes
ESOL students: Who only took ESOL classes	
ESOL students: Who took ESOL and services in at least one other area at CONNECT	

Mt. Auburn structured the focus groups through discussion guides created with input from the CONNECT director. Discussion guides allow for the greatest flexibility in adapting to focus group interests and perspectives and helped ensure that all topics were covered in the time allotted. In order to encourage further discussion, the format was open-ended so clients were free to bring up issues they find important and steer the conversation as they see fit. The discussions revolved around what factors may have influenced clients' selection of services as well as gathering client suggestions for improving their experience at CONNECT. Focus group responses were recorded, transcribed, and summarized after the group convened. The focus group responses provide context for and a more nuanced understanding of the quantitative data and the results they showed.

Client Interviews

To supplement the client focus groups, Mt. Auburn conducted a round of telephone interviews in the summer of 2014, a little past the midpoint of the evaluation. Since it was infeasible to gather groups of clients who were not already coming to CONNECT for a service, Mt. Auburn decided to conduct interviews with people whose views might not be included in the first round of focus groups. Mt. Auburn extracted a list of people from the Salesforce database who fit the following criteria:

- clients going to BHCC and not using any other CONNECT services;
- clients going to BHCC and using services in multiple CONNECT buckets;
- clients going to Career Source and not using any other CONNECT services;
- clients going to Career Source and using services in multiple CONNECT buckets;
- clients getting housing counseling and not using any other CONNECT services; and
- clients getting housing counseling and using services in multiple CONNECT bucket.

The clients Mt. Auburn selected for an interview request had to have signed an evaluation consent form, be on the "okay to contact" list, and have an email address and a phone number on file. Due to language constraints, the list was further narrowed to people who spoke English. Out of the 68 people who made up those six groups, 29 percent agreed to talk about their experience at CONNECT.

Stakeholder Interviews

Mt. Auburn interviewed CONNECT stakeholders (including the managing partners) at three points during the evaluation: in June-July 2013, September-October 2014, and April 2015. In total, Mt. Auburn interviewed 48 stakeholders.¹⁰ The interviews centered around how

¹⁰ Not all 48 stakeholders were interviewed three times. Interviews depended upon stakeholder availability and level of engagement with CONNECT.

CONNECT has influenced how the partners work together, how each individual organizations has changed because of CONNECT, and what sustainable system outcomes have been achieved. The interviews gathered information from a cross-section of roles within organizations, from the frontline staff to managerial positions, since the interviews were meant to capture what influence CONNECT has had. All staff involved in CONNECT were interviewed. Mt. Auburn also talked to a range of external stakeholders involved in workforce development, financial literacy, mental health services, and community development in Chelsea and in Massachusetts to learn about the effect CONNECT has beyond the partnership. Mt. Auburn conducted the interviews in person or by telephone, depending on the availability of the stakeholder. Each interview took approximately one hour, but interview time varied depending on the substance of the discussion. All interviews were both transcribed and summarized.

In advance of the stakeholder interviews, Mt. Auburn designed a customizable interview protocol that was modified based on the stakeholder's area of expertise, the outcome data collected, and how the CONNECT initiative has evolved. The baseline interview questions focus on documenting the partners' challenges, goals, and strategies regarding:

- participating in the creation of CONNECT;
- implementing the CONNECT initiative; and
- improving the broader system of system delivery and the sector in which each partner works.

The interviews also gathered information about how the respondent has worked with each of the CONNECT partner organizations in the past. In addition, the interviews delved into how each respondent perceived the needs of the clients. This data helped the Mt. Auburn team assess the level and quality of the collaboration among the CONNECT partners.

The midpoint and final interviews focused on:

- understanding what has been accomplished;
- reflecting on the process of implementing CONNECT;
- discussing the change in partners' relationships with each other and with the external system;
- documenting each partner's perspective on the primary goals of CONNECT and of the level of agreement among the other partners on the CONNECT goals;
- discussing any changes partners experienced in how they view CONNECT, their role within the partnership, and their role in improving the lives of low-income individuals; and
- recognizing lessons learned and what changes can help CONNECT evolve.

Document Review and Observation of Management Team Meetings

Mt. Auburn reviewed the documents related to the implementation of CONNECT, including the memorandum of agreement between the six partners, select core staff meeting notes, and staff training materials. Mt. Auburn also attended management team meetings when appropriate to observe the partners' decision-making and the progression of ideas.

DATA SECURITY

CONNECT and Mt. Auburn paid close attention to the security of client data. CONNECT minimized its collection of personal information by not asking clients for their social security numbers, although other identifying details (name, date of birth, address) were entered into Salesforce. When the evaluators exported data from Salesforce, it was stripped of client names and addresses. Evaluators based the client-level analysis on the anonymous identification number Salesforce assigned to each client. In compliance with Massachusetts General Law 201 CMR 17, "Standards for the Protection of Personal Information of Residents of the Commonwealth," as well as other federal, state, and international regulations and standards, CONNECT has a Written Information Security Plan. The plan designates a coordinator and implements the policies to protect the personal information CONNECT gathers. All staff with access to client records or the Salesforce database receive training on how to store, dispose of, and transport personal information whether in physical or electronic form.