ECONOMIC MOBILITY MEMO 2: INTRAGENERATIONAL UPWARD ECONOMIC MOBILITY

This memo is the second in a series of three memos on economic mobility produced by the Institute for Research on Poverty. The first memo discusses definitions of economic mobility and U.S. trends for several metrics. While this memo describes the research that focuses on mobility over an individual's prime working years (intragenerational mobility), memo three discusses the research findings from studies of mobility across generations (intergenerational mobility).

Introduction

Intragenerational economic mobility describes changes in economic status over an individual's prime working years (ages 25 to 64), i.e., within a generation. Most steadily employed adults experience absolute upward mobility over their prime working years, as earnings and income typically increase with age. Although absolute earnings mobility—the rate at which individuals earn more over their prime working years adjusted for inflation—has slowed for men over time, the rates of absolute intragenerational mobility for families has remained stable as women entered the labor force in greater numbers, thereby compensating for men's slowed absolute earnings mobility. An individual's position in the income distribution (measured as their relative mobility) generally does not change from year to year but can fluctuate over his or her working life. Family-income relative mobility among working-age married couples declined between 1969 and 2006, particularly in the 1980s.

Key Findings:

- Full-time work, postsecondary education completion, and savings accumulation are associated with increased upward mobility within a working lifetime.
- Barriers to upward intragenerational mobility include limited skills or education, misaligned skills and local demand, limited wage growth, wage stagnation, and declining middle-income jobs.

This memo focuses on factors associated with upward absolute mobility, including full-time work, postsecondary education, and asset accumulation. The memo also identifies barriers to intragenerational upward mobility (both absolute and relative) in the modern economy, with the goal of identifying policy and practice implications for expanding economic opportunities and reducing poverty. Appendix A provides details on programs that enhance factors associated with upward intragenerational mobility.

Factors Associated with Upward Mobility within a Working Lifetime

Research on intragenerational upward mobility generally examines mobility differences by individual characteristics (such as social and human capital, gender, race, and age) or by structural influences (such as technological changes and labor demands).[1]

Individuals likely to exit poverty and experience upward mobility are, on average, employed in a full-time job, working in a high-skill job, able to accumulate wealth by saving, and experiencing positive social support

[1]For a review of theoretical approaches to intragenerational mobility, see Kalleberg and Mouw (2018).

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(Bogle, Acs, Loprest, Mikelson, & Popkin, 2016). For this reason, factors associated with upward mobility center on increasing workers' skills and their attachments to skilled full-time jobs. Upward mobility may also be influenced by circumstances, social and economic environments, and associated opportunities throughout the life course. For example, among adults who were persistently poor as children (i.e., spent at least half of their childhood in poverty), those who were upwardly mobile were more likely to have higher levels of education and to have been consistently connected to work or school compared to those who were not upwardly mobile (Ratcliffe & Kalish, 2017).

Full-Time Employment

Full-time stable jobs are a major driver of upward economic mobility for low-income adults and families. The effectiveness of full-time work as a poverty-exit and economic mobility mechanism has been well documented (Bane & Ellwood, 1986; Blank, 1997; and McKernan & Ratcliffe, 2002, 2005; Ruggles & Williams, 1989). Part-time work is less effective and, in some instances, associated with increased poverty, as many who work part-time lose access to public assistance programs but do not gain enough in earnings to offset the loss of benefits (Running & Roth, 2013).

Training for In-Demand Sectors

Industry- or job-specific skills are a key mechanism for upward mobility, as they help move individuals from low-wage, low-skill jobs to more secure jobs with mid-level wages. Training employees to fill job gaps in specific in-demand sectors like health care or information technology (IT) has successfully provided career-advancement opportunities that support upward mobility, particularly when employment programs are closely related to local employer needs (Burnstein, Gallagher, & Oliver, 2019; Holzer, 2015). Completion of a postsecondary degree can also increase the likelihood of upward mobility, as postsecondary education offers career- or job-specific knowledge and signals that an individual possesses the skills and tenacity needed to succeed in the workplace. Further, acquiring a degree often comes with social benefits (e.g., networks) that can increase upward mobility (Haveman & Smeeding, 2006).

Savings and Asset Building

Accumulating savings is associated with an increased likelihood of upward mobility (Cramer, O'Brien, Cooper, & Luengo-Prado, 2009; Butler, Beach, & Winfree, 2008). Savings can be used to pay unexpected expenses as well as build assets through education, homeownership, or starting a business, for example. Limited use matched savings accounts, also known as Individual Development Accounts (IDAs), have received particular attention as tools for asset building (Grinstein-Weiss, Sherraden, Rohe, Gale, Schreiner, & Key, 2012).

Barriers to Upward Intragenerational Mobility

Barriers to upward mobility include limited skills or education, limited wage growth, declining numbers of middle-income jobs, and potential for misaligned skills and local demand (Tüzemen & Willis, 2013). The shrinking of middle-income jobs across sectors presents fewer opportunities for advancement for lower-wage workers (Autor & Dorn, 2013; Carr & Wiemers, 2016). The potential for misaligned skills and local demand, often called spatial mismatch, means that even with more education, workers may struggle to find jobs in their geographical area. For example, research suggests that workers are more likely to be overeducated than undereducated for the supply of jobs immediately available to them. This can be particularly troublesome in a weak labor market when higher-educated workers take jobs with lower skill requirements, thus pushing less-educated workers down the job ladder (Abraham, 2015; Cappelli, 2015; Handel, 2016). Job sprawl, racial segregation and a lack of transportation can create spatial mismatches for black and Hispanic Americans in particular (Stoll, 2006). Transportation issues can affect workers in low- and middle-skill jobs the hardest, as these jobs tend to be less accessible via public transportation than high-skill jobs (Tomer, Kneebone, Puentes, & Berube, 2011).

Conclusion

Increasing intragenerational upward mobility is a multifaceted challenge, particularly with respect to those at the bottom of the income distribution. Full-time work, postsecondary education completion, and savings accumulation are associated with increased upward mobility within a working lifetime. Yet, the challenges individuals face in obtaining upward mobility include limited education and job-specific training and skills as well as a shrinking number of middle-skill jobs. The program table in Appendix A highlights programs with demonstrated effects on these factors, including postsecondary educational attainment and employment.

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Appendix A: Intragenerational Economic Mobility Program Review

The table below comprises a list of rigorously evaluated economic mobility programs. It reveals that many of the programs can be high-cost and require complex implementation efforts by participating organizations. In addition, it shows that the program-evaluation research has identified a range of common challenges that result from "scaling up" tested programs (extending a small-scale trial program to a larger group of participants), such that many programs no longer produce positive results. Short-term impacts may also fade over the long-term. These caveats should be taken into consideration.

Note: Additional programs are listed below the tables but are not expounded upon because either they have not yet been evaluated or they have not been rigorously evaluated. As such, they represent an incomplete list of programs that are either completed or currently working to improve upward economic mobility.

Jobs Gain Programs

Program name	Status	Evaluation citation	Program and cost	Participants	Evaluation and results
Year Up	Ongoing	Fein, D., & Hamadyk, J. (2018). Bridging the Opportunity Divide for Low-Income Youth: Implementation and Early Impacts of the Year Up Program. OPRE Report #2018-65, Washington, D.C.: Office of Planning, Research, and Evaluation, Administration for Children and Families, U.S. Department of Health and Human Services.	**Program**: Sector-based training strategies (demand-driven training). Year Up provides six months of full-time training in the IT and financial service sectors followed by six-month internships at major firms. The program provides support including weekly stipends and emphasizes development of professional and technical skills. **Cost**: More than half of the program's cost, $28,290 per participant, is funded by employer payment for interns (employers financed 59% of the per-participant cost). Nearly all of the revenue (39%) needed to operate Year Up comes from foundations and other private-sector donors. Only 2% comes from public agencies.	Economically disadvantaged urban young adults between ages 18 and 24.	**Evaluation notes**: Year Up offices in all eight of the program's metropolitan areas recruited, screened, and randomly assigned 2,544 young adults to treatment (1,669) and control (875) groups in 2013–2014. **Results notes**: Year Up's earnings gains are the largest to date for a workforce program evaluated using a randomized control trial design. **Earnings results**: Young adults in the program had higher average quarterly earnings in the 6th and 7th quarters after assignment than they had in the previous five quarters. Average quarterly earnings were $1,895 higher for the treatment group ($5,454) than for the control group ($3,559), a 53% impact. Over a three-year follow-up period, Year Up's positive impacts diminished but remained large (40%). The program also appeared to have a positive impact on other indicators of early career success (i.e., working at $15/hour or more, working in a job requiring at least mid-level skills, and working in a Year Up target occupation); however, the program had a mixed effect on college persistence. **Sector employment results**: Substantially more treatment than control members were working in information technology and computer-related fields and business and financial services (Year Up target sectors) and fewer treatment than control group members were in sales, food preparation and service, and transportation and material moving. **Postsecondary enrollment results**: 60% of treatment group members were enrolled in college after random assignment compared to 18% of control group members. However, college enrollment in the treatment group fell sharply as members left Year Up; between quarters 4–7, the control group had a greater proportion of members enrolled in postsecondary education. **Financial strain results**: Year Up generated an 8-percentage point reduction in the proportions of students experiencing financial hardship, a 5-percentage point reduction in public assistance receipt, and a 4-percentage point increase in the percentage with health insurance.

Program name	Status	Evaluation citation	Program and cost	Participants	Evaluation and results
WorkAdvance	Ongoing	Schaberg, K. (September 2017). "Can Sector Strategies Promote Longer-Term Effects? Three-Year Impacts from the WorkAdvance Demonstration." MDRC. WorkAdvance. Highlights w/ infographics	**Program**: WorkAdvance is a "dual-customer" approach that aims to meet the needs of both job seekers and employers. Each WorkAdvance program has its own location, sector focus, and approach. The program has five core steps: (1) intensive screening, (2) career-readiness services, (3) occupational skills training leading to a credential, (4) job development and placement, and (5) retention and advancement services. **Cost**: Program costs across the four sites were between \$5,200 and \$6,700 per participant.	Unemployed and low-wage working adults. Participants in the program were chosen based on an intensive screening that assessed individual motivation and readiness.	**Evaluation notes**: Between 2011 and 2013, four WorkAdvance programs were evaluated using a randomized control trial research design. 2,564 individuals were evaluated including treatment and control groups. Treatment included participation in one of four programs. Each program had a unique location, target sectors, and approach. The programs are: • Per Scholas (Bronx, NY, information technology, training first); • St. Nick's Alliance (Brooklyn, NY, environmental remediation, training first); • Madison Strategies Group (Tulsa, OK, transportation, manufacturing; training and placement first, until fall 2012; then training first); and • Towards Employment (Northeast OH, health care, manufacturing' training and placement first until fall 2012; then mostly training first). Evaluators noted a difference in program effects based on maturity of program; those that came later into the program had larger gains as providers were better able to provide all components of the WorkAdvance model. **General career results**: At all four sites, WorkAdvance produced increased participation in career readiness services, occupational skills training, job search, and postemployment services. Early impact evaluations revealed that individuals were placed within the targeted sectors but experienced little advancement within the sectors. **Earnings results**: WorkAdvance produced increased earnings for the pooled sample by \$1,865 or 12% on average over the control group in Year 3. However, this finding is driven by individual site impacts and masks the considerable variation across sites. After Year 2, St. Nick's effect faded into statistical insignificance and remained insignificant in the 3rd year. By Year 3, Madison Strategies Group and Towards Employment's impacts were undetectable. Per Scholas produced large and growing employment impacts in the 3rd year driven largely by those in the early rather than the latter group (opposite of expected). Per Scholas produced earnings gains of \$4,829 on average, or 27%, compared to the control group. In Year 3, 81% of WorkAdvance treatment group members were employed, a statistically significant increase of 7% over the control group. **Labor market subgroup results**: WorkAdvance was expected to have the greatest impacts for individuals that had been out of the workforce for between 1 and 6 months at study entry (known as the "semi-attached"). Large impacts were also estimated for those who had been out of the workforce for 7 or more months at the start of the study (known as the long-term unemployed) as WorkAdvance planned to re-engage these isolated workers. The program's statistically significant impacts are limited to these groups. The semi-attached group experienced an average increase in earnings of \$3,110, or 20%; the long-term unemployed experienced an average increase of \$1,930, or 14%.

Program name	Status	Evaluation citation	Program and cost	Participants	Evaluation and results
Project QUEST	Ongoing	Roder, A., & Elliot, M. (April 2019). "Nine Year Gains: Project QUEST's Continuing Impact." Economic Mobility Corporation, Inc.	**Program**: Located in San Antonio, Texas, provides support to help low-income adults earn post-secondary credentials and access well-paying jobs in strong sectors of the local economy. **Cost**: The average cost per participant was $10,501. Tuition costs made up 22% of overall costs, administration and fundraising made up 13% of total costs, additional supports (books, transportation, certification exam fees, review courses, uniforms, and vaccinations) made up 23% of costs, and 41% of overall costs were due to salaries and benefits for program staff and direct program costs.	Program targets low-income adults. Most participants were female, Hispanic, and had children under the age of 18, and 69% of participants were older than traditional college-aged students at between ages 25 and 64. 45% of participants had attended college but had not attained a degree, and while 84% had worked in the prior year, participants' average annual earnings were only $11,722.	**Evaluation note**: The program was evaluated using a randomized control trial design between 2006 and 2008. There were 410 study participants, with 207 in the treatment group (could receive services) and 203 in the control group (which could not). The evaluation focused on individuals pursuing training for health care jobs as 85% of study participants were seeking to enter certificate programs to become licensed vocational nurses or medical records coders. The other 15% were interested in programs that would lead to an associate's degree in registered nursing and radiography, respiratory, sonography, and surgical technician programs. **QUEST treatment**: The program included financial assistance to cover tuition and fees for classes, books, transportation, uniforms, licensing exams, and tutoring; remedial instruction in math and reading to help students pass placement tests; counseling to address personal and academic concerns; referrals to services that assisted with utility bills, childcare, food, and other services as well as direct financial assistance on an as-needed basis; weekly meetings that focus on life skills; and job placement assistance. **Earnings results**: QUEST participants earned substantially more than control group members in the 3rd through 9th years of the program. Losses increased, on average, between Year 1 and Year 2 but turned positive by Year 3. Differences found in Years 4 through 6 were statistically significant. By Year 9, the program's impacts were largest, having a differential increase in earnings of $5,239, representing a statistically significant increase. **Career results**: QUEST participants were more consistently employed than the control group members, with employment rates around 80% from Quarter 19 onward. QUEST participants also were more likely than control group members to work in the health care industry (the goal of participants) and were more likely to work in higher-skill positions such as nurses and health technicians. QUEST had a large, positive impact on participants' career advancement over a 9-year period. These positive impacts on participants' career advancement over a 9-year period persisted even as individuals changed jobs and sectors. **Differential impacts**: The program's impacts were significantly greater for those aged 25–64 than for those aged 18–24. Year 9 evaluations revealed that earning gains were statistically significant for both those who had high school diplomas as well as those that had GEDs but were greater for those who had a high school diploma.
Career Academies	Ongoing	Kemple, J. & Willner, C. (June 2008). "Career Academies: Long-Term Impacts on Labor Market Outcomes, Educational Attainment, and Transitions to Adulthood." MDRC.	**Program**: Career Academies are organized as small learning communities that combine academic and technical curricula around a career theme and establish partnerships with local employers to provide work-based learning opportunities. Career Academies typically serve between 150 and 200	**Participants**: Participants who were evaluated had applied to Career Academies in their respective high schools. Applicants were randomly selected to enroll in the program. Those that were not selected served as the control group. More than 80% of the sample were either African American or Hispanic. The	**Evaluation note**: The criteria for a high school to become a certified "career academy" is unclear, and that is in part by design. The developers of the "Career Academy" model are reticent to define each of the individual components because it is unclear that these components would achieve similar levels of success when implemented in other contexts. The evaluation is the culmination of a 15-year random assignment study of Career Academies in nine urban high schools around the country that followed students from when they entered high school until 8 years after their expected graduation. **Earnings results**: Career Academies produced an average increase in earnings among the treatment group of $132 per month during the first 4 years of the follow-up period and $216 per month in the final 4 years compared to the control group. Both of these results are statistically significant. The academies produced an average earnings gain of 11% (about $2,088) per year for the treatment group over the

Program name	Status	Evaluation citation	Program and cost	Participants	Evaluation and results
			students from grades 9 or 10–12. **Cost**: The cost for this program was not found.	participating Career Academies were located in medium and large school districts in or around urban centers with a higher percentage of African-American students than the national average and in schools/areas that had higher dropout rates, higher unemployment rates, and a higher percentage of low-income families.	control group in the 8 years of follow-up. The cumulative gain was $16,704 (in 2006 dollars). **Differential impacts**: Gains were felt most by young men in the treatment group, whose earnings increased by an average of $3,731 (17%) per year or nearly $30,000 over the 8-year period. **Education impacts**: Career Academies did not appear to increase high school graduation rates or postsecondary education enrollment. **Other impacts**: Career Academies did increase the percentage of young people living independently with children and a spouse or partner. Young men experienced positive impacts on marriage and being custodial parents.
Minnesota Family Investment Program (MFIP)	Ongoing	Gennetian, L., Miller, C., & Smith, J. (July 2005). "Turning Welfare into a Work Support: Six-Year Impacts on Parents and Children from the Minnesota Family Investment Program." MDRC.	**Program**: MFIP combines financial incentives with work requirements to reduce poverty for low-income families. The program allows families to keep more of their welfare benefits when they work and it requires longer-term welfare recipients to work or participate in employment services. **Cost**: The average cost per family was between $2,500 and $5,900 per family per year (in 2017 dollars).		**Evaluation notes**: Four-year follow-up period allowed for investigation of long-term impacts. **Results of 3-year evaluation**: The program's most consistent results were for single-parent long-term recipients. For this group, MFIP increased work, earnings, and income; decreased domestic abuse; and increased children's school performance and improved behavior. MFIP also had small positive effects on marital stability among two-parent recipient families. **Results of 6-year evaluation**: The effects on parents' earnings and income faded after 6 years but children of single-parent long-term recipients continued to perform better than the control group in school. **Single-parent families results**: MFIP increased employment, earnings, welfare receipt, and income up through the 4th year of the follow-up period; 4 years after, the economic impacts (increased employment, etc.) dissipated. The program's impacts varied across subgroups. Single-parent families were more likely to combine welfare and work. Nevertheless, the program's effect on welfare benefits and income for these families ended when the program ended. MFIP's impacts persisted for the most disadvantaged single parents, who were unlikely to work on their own (i.e., work without the program). The earnings gains continued over the 6-year follow-up period. By the end of Year 4, welfare was no longer being used to supplement earnings. Nonetheless, these families continue to have substantially lower levels of earnings and income than their more advantaged counterparts. **Marriage rates**: MFIP did increase marriage somewhat for some subgroups of single-parent families, those long-term recipients through Year 4, and among several other subpopulations of single-parent families through Year 6. **Student achievement**: MFIP had positive effects for young children. The proportion of children aged 2 to 5 at study entry who met 5th grade reading and math expectations nearly doubled. MFIP had no effect on elementary school achievement of young children in two-parent families. **Dual-parent results**: MFIP reduced employment among women in two-parent families as the reduction in earnings was offset by higher welfare benefits, resulting in no detectable overall effects on family income. Results focused on two-parent recipients rather than applicant families likely because applicants rotate off welfare fairly quickly.

Program name	Status	Evaluation citation	Program and cost	Participants	Evaluation and results
					Divorce rates: Effects on divorce were not detectable as they varied based on prior welfare-history were not detectable. **Results with incentives only**: Incentives alone had no effect on earnings but nonetheless increased income as the incentives allowed parents to use more generous welfare benefits to make up the difference in the loss of earnings.
Paycheck Plus	Ongoing	Miller, C., Katz, L., Azurdia, G., Isen, A., Schultz, C., & Aloisi, K. 2018. "Boosting the Earned Income Tax Credit for Singles: Final Impact Findings from the Paycheck Plus Demonstration in New York City." MDRC.	**Program**: Provides a new EITC-like earnings supplement for low-income single adults that aims to improve their economic circumstances while promoting employment. The intervention increases the maximum benefits to $2,000 (compared to $496) and extends eligibility to individuals making up to $29,863 (compared to $14,590 for the current EITC). **Cost**: Paycheck Plus is funded by New York City's Center for Economic Opportunity and the Robin Hood Foundation. The project is also partially funded by the federal Office of Child Support Enforcement through a Section 1115 waiver coordinated by the New York State Office of Temporary and Disability Assistance to study noncustodial parent participation and impacts. The amount of this funding, however, remains unknown.	Single, childless adults. Under 60% of the participants were African American, 30% were Hispanic. The sample was diverse in terms of gender, education, age, and recent work history. Less than half the study participants were working at the time of the study and 30% reported no earnings in the previous year.	**Evaluation notes**: The program has recruited and enrolled over 6,000 individuals in NYC with half assigned at random to a treatment group eligible for the supplement and half assigned to a control group not eligible for the supplement. **Treatment**: Those in the treatment group receive a bonus of up to $2,000 at tax time. An individual is defined as eligible if they earned between $1 and $30,000 during the year and did not claim dependents when filing taxes. **Participant results**: The number of eligible participants declined from 70% to 53% over the 3-year time period. Likewise, bonus receipt rates fell over the 3-year time period, from 65% to 57%. Take-up among those eligible for the bonus increased over time. **Employment results**: On average, Paycheck Plus increased employment rates by over 2 percentage points in both Year 2 and Year 3 and by 1.9 percentage points on average over the full 3-year period. **Earnings results**: Average earnings for both groups (including zeroes for those not working) increased over time, from about $10,200 in 2014 to about $14,600 in 2016. Average earnings among those who worked in Year 3 were just under $20,000. While average earnings are somewhat higher for the program group than the control group in Years 2 and 3 (2016 and 2017), the differences are not statistically significant. It is important to note that the effects on earnings diminish in size over time as take-up of the bonus fell. **Poverty impacts**: About 50% of participants had income below the FPL and the program did not affect this rate. The program did reduce the number of individuals in extreme poverty; those whose income is below 50% of the poverty line. The program had no detectable impact on total household income. This is likely because reductions at the top end offset increases at the bottom for no total average change. **Material hardship results**: The program decreased half of respondents from experiencing one hardship in the past year; however, the program group was more likely to experience material hardship than the control group. There were no detectable differences in "not paying full rent" and "having utilities cut off." The program also did not affect participant food security. **Tax-filing results**: The program led to an increase in tax filing rates and use of VITA (volunteer income tax assistance sites) for tax preparation. The program led to increased receipt of federal EITC in all 3 years; by 3.9 percentage points in 2016, 2.5 percentage points in 2016, and 2.5 percentage points in 2017. **Health and happiness impacts**: Paycheck Plus did not affect self-rated physical health but it did reduce the percentage of respondents at risk for depression or anxiety. This reduction in mental health risk was statistically significant. Paycheck Plus's impacts on happiness do not align with the mental health results; the program

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					appeared to decrease the percentage of participants who were "very happy" but increased those who were "pretty happy." **Child support payments**: 9% of participants were noncustodial parents; in Year 3, 65.2% of noncustodial parents made a child support payment compared to 58% in Year 1. **Bottom line**: The program modestly increased employment with effects concentrated among women and disadvantaged men. The program increased after-bonus earnings and reduced severe poverty. Paycheck Plus increased tax filing and EITC claims. The program also increased child support payments among noncustodial parents.

Other job gains programs (lacking rigorous evaluation):

- Wisconsin Youth Apprenticeship program: provides youth employment opportunities in in-demand sectors and provides pathways for them to move into entry-level careers.
- PHI: a direct-care employment program (focused on health-related occupations like home health aides and nursing assistants that provides job training and works with employers to improve working conditions for employees).
- Instituto del Progreso Latino: provides Hispanic immigrants and their families with job training, education, and employment placement with a goal of career advancement and greater long-term financial stability. For more information, see 2018 Annual Report.
- New Skills at Work, a JPMorgan Chase & Co. Initiative: provides substantial support to community college and other nontraditional career pathway programs.
- Training providers serving the Immigrant Workforce: Dallas (Dallas Community College District, El Centro College, Fort Worth Independent School District, Office of Adult Education); Miami (Miami Dade College, Wolfson Campus, Miami Dade College REVEST Program, Miami-Dade County Public Schools, Division of Adult and Workforce Education); and Seattle (Port Jobs, Seattle Central College, Basic & Transitional Studies). Note that immigrant workers are as likely as native-born workers to work in middle-skill occupations and immigrant workers in lower- and middle-skilled jobs earn less than their native-born counterparts.
- Courses to Employment (C2E) an AspenWSI Initiative: this was a 3-year initiative designed to learn how partnerships between low-income adults can succeed in postsecondary education and ultimately the workforce. Six examples of Courses to Employment programs include: the Automobile Career Pathways Project in Seattle, WA; Capital IDEA and Austin Community College in Austin, TX; Carreas en Salud (Careers in Health) in Chicago, IL; the Training Futures program in Fairfax County, VA; the Logistics/Transportation Academy in Los Angeles, CA; and the Flint Healthcare Career Pathways Project in Flint, MI.

Postsecondary Completion Programs

Program name	Status	Evaluation citation	Program and cost	Participants	Evaluation and results
CUNY ASAP (Accelerated Study in Associate Program)	Ongoing	Scrivener, S., Weiss, M., Ratledge, A., Rudd, T. Sommo, C., & Freques, H. (2015). "Doubling Graduation Rates: Three-Year Effects of CUNY's Accelerated Study in Associate Programs (ASAP) for Developmental Education Students." MDRC.	**Program**: ASAP requires students to attend college full time and provides supports that allow them to do so. **Cost**: The program's services and benefits cost approximately $14,000 more per student than usual college services. While ASAP's total cost ($16,300 vs. $2,300) was higher, the cost per degree was lower because ASAP generated so many more graduates over the 3-year period than usual college services.	The evaluation targeted students that met the following criteria: • family income below 200% of FPL or eligible for Pell Grant (or both); • in need of one or two developmental courses; • a new student or continuing student with less than 12 credits and a 2.0 GPA (at least); • NYC resident; and • willing to attend college full time and in an ASAP-eligible major (some majors that could not easily graduate in 3 years were excluded). 62% of the evaluation sample were women and a student's average age was 21.5 when they entered the study. One-fourth of the sample was age 23 or older when they entered the study. 44% of the sample was Hispanic, 34% was African American, 10% were white, and 8% were Asian or Pacific Islander. 60% needed developmental instruction in at least one subject (reading, writing, or math), and 27% needed developmental instruction in two subjects.	**Evaluation notes**: A random assignment research design was used to examine students that needed remedial education. The evaluation examined the program's impact on progress, completion, persistence, credit accumulation, degree receipt, and transfer to 4-year universities. **Results notes**: This study estimated the largest impacts on credit accumulation and graduation rates of the higher education programs that MDRC has evaluated, a near doubling of graduation rates after 3 years. **Treatment**: Students must attend college full time during the fall and spring semesters. They are encouraged to complete their associate degree within 3 years. Students receive an ASAP-dedicated advisor dedicated to their academics, an ASAP-dedicated career and employment services staff member, and ASAP-dedicated tutoring services. Students enroll in their regular courses of study as well as an ASAP seminar during their first three to four semesters in ASAP. This seminar covered goal-setting, study skills, and academic planning. Students receive a tuition waiver that fills gaps between financial aid and tuition/fees as well as a free MetroCard for use on public transportation and free use of textbooks contingent on program participation. **General education attainment results**: Evaluation of Year 1 and Year 2 impacts indicate that the program had positive impacts on credits earned, developmental course completion, likelihood of enrolling each semester, and increased graduation rates by 6 percentage points after 2 years. In the 3rd year, the program finds increasingly large impacts on credit accumulation and graduation. **Persistence results**: ASAP increased students' likelihood of persisting in school. Treatment group members reported enrolling in 1.2 more sessions than control group members. This resulted in a 22% increase over the control group base of 5.4 sessions enrolled. **Credit accumulation results**: ASAP had large positive effects on total credit accumulation. After 3 years, treatment group students earned an average of 47.7 total credits. The difference of 8.7 credits represents a 22% increase in credit accumulation over 3 years. Enrollment and credit accumulation during intersessions (short periods between academic terms) accounted for 28% of the overall effect on credit accumulation. **Graduation rate results**: ASAP increased student likelihood of graduating within 3 years. 40% of treatment group participants graduated compared with 22% of control group members. **Further education impact**: ASAP increased student likelihood of enrolling at a 4-year college within 3 years of entering the program. **Notes**: ASAP was replicated in 2014 at three community colleges in Ohio and an evaluation found that graduation rates more than doubled when implemented in Ohio, similar to results in New York. Graduation rates increased with those in the treatment group graduating within 2 years at 19% while only 8% of those in the control group graduated within 2 years. There was a significant difference in enrollment between the treatment and control groups across all 4 semesters. There was a significant difference in credit accumulation as the treatment group earned

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					approximately 2 credits more than the treatment group per semester over the course of the intervention, for a total gain of 8.1 credits on average. The program also increased the number of degrees earned, with the treatment group increasing the graduation rate by 11 percentage points.
Detroit Promise Path	Ongoing	Ratledge, A., O'Donoghue, R., Cullinan, D., & Camo-Biogradlijja, J. (April 2019). "A Path from Access to Success: Interim Findings from the Detroit Promise Path Evaluation." MDRC.	**Program**: College Promise programs cover local tuition and fees as one strategy states and municipalities use to increase college enrollment and graduation rates. The Detroit Promise provides support for us to three years of attendance. **Cost**: Direct cost incurred by administering the program and providing student support breaks down to $1,027 per student.	Eligible students at the five participating Detroit-area community colleges (Henry Ford College, Macomb Community College, Oakland Community College, Schoolcraft College, and Wayne County Community College District) were randomly selected to participate in the program. Eligible students are Detroit-area students eligible for the Promise scholarship. To be eligible for the Detroit Promise Scholarship, the student must be a Detroit resident, have at least a 3.0 cumulative GPA, and a 21 ACT/1060 SAT. Participants were largely female (58% vs. 42%), had an average age of 17.9, and were 80% African American, 12% Hispanic, 4% two or more races, 1.7% Asian, and 1.2% white. 80% did not live with a parent who has earned a bachelor's degree.	**Evaluation notes**: Study enrollment took place in summer 2016 and summer 2017 ahead of the fall 2016 and 2017 semesters. All students who were eligible for the Promise Scholarship were eligible for the Detroit Promise Path program. The analysis uses the intent-to-treat analysis, a certain number of program group members may not receive services. Because all Detroit promise students were eligible and this was the pool used to assign students to the treatment and control groups, there is a high likelihood that those students assigned did not receive services as they failed to fully participate. The timing of the study design also makes it likely that treatment group members did not complete the program as random assignment occurred in the summer and continued in the early fall and during this time many students had not decided where they would be attending college. **Treatment**: Detroit Promise Path program students begin meeting with college coaches in the late summer before their first semester of college. They are given an incentive of $50 each month to meet with coaches (campus coaches that encouraged and monitored student success and encouraged participation in productive activity like coursework or working in jobs related to their majors over the summer). The program lasts all year with students encouraged to take courses in the summer or participate in local summer jobs programs. Only those in the treatment group receive the incentive and coaching while those in the control group receive free tuition and fees as provided under a traditional "college promise" program. **Results**: The program has a positive effect on students' persistence in school, full-time enrollment, and credit accumulation in Year 1. Data on Year 2 outcomes are only available for half of the treatment group. These findings continue to be positive, but are not all statistically significant and the effect on credits earned is smaller. Participation rates were high among enrolled students and students reported positive experiences in the program, especially in their relationships with their coaches. Treatment group individuals were more likely to enroll in summer courses (14 percentage point difference) and this difference is larger than the impact on fall or spring enrollment. **Results by college subgroup**: At one college, the internal support for this program was much lower. At this college, program members who dropped out did not report their coach trying to help them stay in; there are no discernable impacts on students' academic outcomes. **Student use of support services results**: Program group members used campus resources outside the program more regularly than control group students did. Students in the program also reported a higher rate of engagement in the academic culture of the institution as well as a greater understanding of the college processes like meeting financial aid requirements, academic requirements, and selecting courses.

Other postsecondary-completion programs (lacking rigorous evaluation):

- Courses to Employment (C2E): Partnerships between community colleges and nonprofit organizations to create innovative approaches to educating adult learners, especially low-income adults, who often require more intensive assistance in order to succeed. See evaluation.
- Reinvention Initiative City Colleges of Chicago: an initiative aimed at ensuring student success in the classroom and the workplace. The program ended in 2017.

Savings and Asset Building Programs

Program name	Status	Evaluation citation	Program and cost	Participants	Evaluation and results
American Dream Demonstration (ADD) Individual Development Accounts (IDAs)/CAP Tulsa ADD site	1997–2001	Grinstein-Weiss, M., Wagner, K., & Ssewamala, F. M. (2006). Saving and asset accumulation among low-income families with children in IDAs. Children and Youth Services Review, 28(2), 193–211. Grinstein-Weiss, M., Sherraden, M., Gale, W. G., Rohe, W. M., Schreiner, M., & Key, C. (2013). Long-term effects of Individual Development Accounts on postsecondary education: Follow-up evidence from a randomized experiment. Economics of Education Review, 33, 58–68. Sherraden, M. (2002). Individual Development Accounts: Summary of research.	**Program**: 14 community-based program sites across the U.S. implemented IDAs through the American Dream Policy Demonstration. Sites partnered with financial institutions. Participants required to attend free financial education and asset-specific classes on saving small amounts of money, which are then matched over time by some private or public source. Match levels ranged from 1:1 to 7:1. Matched savings contributions = $42.30. About 1/3 of programs included peer group meetings. *CAP Tulsa site*: IDA earned a 2%–3% interest rate. Participants could earn up to $750/year in matched deposits for up to 36 months (deposits above $750 could carry over for matches). Matched withdrawals only possible 6 months after opening the account. Home purchase match rate = 2:1; otherwise, 1:1 match rate. Maximum matchable deposit = $6,750 (plus interest) for home purchase or $4,500 (plus interest) for other qualified uses. Participants could put the remaining IDA into a Roth IRA at the end of the program for a 1:1 match. **Cost**: Not available.	**General program**: Participants were typically at or below 200% of the federal income poverty level (FPL). Median = 100% poverty level. **CAP Tulsa experimental site**: Participants must be employed, with a household income at or below 150% FPL. 13 cohorts based on application timing. N = 1,103 (76% retention of treatment and 79% retention of control by Wave 4 of data collection.	**Evaluation notes**: Evaluation included cross-sectional participant survey, in-depth interviews, RCT experiment site (CAP Tulsa). Data came from interviews at baseline, 1 year, 48 months, and 6 years post-experiment. Corporation for Enterprise Development designed and guided ADD; the Center for Social Development conducted the evaluation. **Matching results**: A 2:1 match rate was associated with a $3.33/month deposit decrease. A 3:1 match rate was associated with a $7.13/month deposit decrease. The 4:1 to 7:1 match rates decreased monthly contributions by $7.99, all relative to a 1:1 match rate. **Financial security results (CAP Tulsa**): 88% of treatment group opened an IDA. Mean monthly deposit = $18 (median $2). 39% of treatment participants made a matched withdrawal, and 7% for education. People saving for postsecondary education saved more per month and were more likely to make a matched withdrawal than other groups. Among the education group, 64% made a matched withdrawal (62% for education), and the mean monthly net deposits = $27 (median $24). Hours in financial education was positively correlated with higher savings contributions. **Financial security results (overall**): More hours in financial education may only increase savings contribution up to a certain point. Increasing non-savers' lifetime match cap by $1,000 increases the probability of non-savers becoming unmatched savers by 60%. **Education results (CAP Tulsa**): Rates of educational enrollment and attainment were similar in both groups, but slightly higher for the treatment group. By 10-year follow-up, treatment raised education enrollment by 6.8 percentage points. Men in the treatment group completed degrees at a rate 14 percentage points higher than men in the control group, and increased educational attainment overall at a rate 43 percentage points higher. Smaller effects for women. **Differential impact**s: African American participants deposited an average of $3.43/month less than white participants; Hispanic/Latino participants deposited $5.31 more than white participants. Participants with a college degree deposited $6.31/month more than those without a high school diploma. Working students deposited $6.36/month more than unemployed participants. A $100 increase in household income was associated with a $0.33 increase in average monthly deposits. Homeowners deposited $4.89/month more than non-owners; car owners deposited $2.83/month more than non-owners. People with a separate checking or savings account deposited $3.16/month more than those without. Direct deposit is associated with a $4.69/month deposit increase. Each additional hour of financial ed is associated with a monthly deposit increase of $0.86.
Compass Family Self-Sufficiency	Ongoing	Geyer, J., Freiman, L., Lubell, J., & Villarreal, M. (2017). Evaluation of the compass Family Self-Sufficiency (FSS)	**Program**: Compass began administering the program	269 participants (118 in Lynn; 151 in Cambridge). Most heads of households were women under 65	**Evaluation notes**: Data from HUD PIC converted into longitudinal dataset. Also used Experian credit bureau data for FICO Scores and debt information. Credit data only

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		programs administered in partnership with public housing agencies in Lynn and Cambridge, Massachusetts. Bethesda, MD: Abt Associates.	in Lynn in 2010 and in Cambridge in 2012. **Cost**: Total program costs = $8,616 per participant (over 5 years). Net cost of program on government/program expenditure = $276 per participant over 5 years. Net benefit of program on participants = $10,345 per participant over 5 years.	without a disability. Cambridge had more male-headed households and fewer households with children, fewer Hispanic participants, and more African American participants than Lynn. **Criteria**: Enrolled prior to March 2015	included for participants who remained in the program after enrollment (excludes four households). Full evaluation also includes an interim cost-benefit analysis. **Earnings results**: Participants earned $6,305 more between the end of 2010 and beginning of 2016. **Financial security results**: Credit scores rose from 616.9 to 639.9 on average. The share of participants who had a FICO score at all increase from 91% to 98%, and the share with a prime FICO score rose from 23% to 37%. Total derogatory debt decreased by $764, on average, and credit card debt decreased by $655.
Financial Coaching (Branches Miami and the Financial Clinic in New York)	Ongoing	Theodos, B., Stacy, C. P., & Daniels, R. (2018). Client led coaching: A random assignment evaluation of the impacts of financial coaching programs. *Journal of Economic Behavior & Organization*, 155, 140–158.	**Branches Program**: Faith-based social service org in Miami; Central New Mexico Community College CNM Connect curriculum; 60–90 min coaching sessions; first session includes standardized financial assessment; coaches have business and financial planning backgrounds. Coaches see about 60 new clients/year. **Financial Clinic Program (FC)**: Nonprofit financial development org in New York City. Provides free tax prep for income-eligible people and one-on-one financial coaching. Sessions are 60 min (first session later expanded to 90 min). Coaches are fellows who recently graduated from college. **Cost**: Not available.	Participants referred through community organizations. Low-income population. N = 945 (Branches treatment = 257; Branches control = 256; FC treatment = 222; FC control = 209).	**Evaluation notes**: Randomized control trial, 2013–2014. Treatment group got as many financial coaching sessions as they wanted and could be referred to other services; controls didn't get coaching but could access it after the period. Data was self-reported and obtained from credit reporting firms. **Take-up results**: Only 96 of the 257 people in the treatment group at Branches and 124 of the 222 people at FC actually attended the first session. Treatment participants attended an average of 1 session at Branches and 2 sessions at FC (median = 0 and 1, respectively). Among people who attended at least one session, clients attended an average of 3 sessions (median = 2). **Variation by individual characteristics**: Marital status and race predicted take-up at Branches. African American participants were 14.4 percentage points more likely to attend a session than Hispanic participants. At FC, older participants were more likely to participate, as were college graduates and people who could define a financial goal at application. People with higher credit scores were more likely to participate in coaching at both sites. **Financial security results**: Treatment participants at Branches made 3 more deposits on average than the control, and coached participants made 5 more (baseline: 14 deposits in control; 16 in treatment). Treatment participants at FC made 2 more deposits on average than the control and coached participants made 3 more (baseline: 7 for control; 9 for treatment). Branches participants were more likely to pay down their debt (and had more to start with). At FC, treatment participants had $1,187 more than they would have in the absence of treatment. Coached participants had $1,721 more. At Branches, treatment participants had $10,644 less in debt than they otherwise would have (with large standard errors).
SaveUSA (based on an earlier program called $aveNYC, programs were operated in New York City, NY; Tulsa, OK; Newark, NJ; and San Antonio, TX)	Completed	Azurdia, G. & Freedman, S. (January 2016). "Encouraging Nonretirement Savings at Tax Time: Final Impact Findings from the SaveUSA Evaluation. MDRC.	**Program**: The SaveUSA program helps low-income tax filers build savings by offering a 50% match incentive if the original deposit (a portion of their tax refund) is maintained for at least 1 year.	Participants filed their taxes through the VITA (volunteer income tax assistance) program, which is available to individuals and families who make less than $50,000. Across all cities at baseline, about 24% of participants	**Evaluation notes**: MDRC conducted a 3-year randomized controlled trial in New York City and Tulsa, beginning in 2011. Members of the treatment group were offered a 50% match (up to $500) if they deposited at least $200 of their tax refund into a SaveUSA account and maintained that deposit for 1 year. **Participation results**: About 68% of the treatment group received at least one savings match during the 3 years, with total match dollars averaging $365 over the 3 program years.

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			Cost: Cost is unknown as matching donations are provided by private partners.	earned less than $10,000, about 37% earned between $10,000 and $20,000, and 34.3% earned between $20,000 and $40,000, and less than 4% earned more than $40,000. Participants were more likely to be single with children compared to eligible filers who chose not to participate.	Increased nonretirement savings: Members of the treatment group saved 8 percentage points above the level reported by control group members. Improved perception of financial security: Improved some measures of financial security, namely, having more cash available to pay for normal household expenses and emergency or unexpected expenses. There were no effects on general indicators of financial security, including debt, financial net worth, or incidence of financial hardship.
Assets for Independence (AFI) program (federal program to fund individual development accounts [IDAs], not funded since FY 2016)	Completed (final evaluation is not yet published)	Ratcliffe, C., McKernan, S., Mills, G., Pergamit, M., & Braga, B. (2019). Building Savings, Ownership, and Financial Well-Being: First- and Third-Year Assets for Independence Program Randomized Evaluation. OPRE Report #2019-106 for the U.S. Department of Health and Human Services. Washington, D.C.: The Urban Institute.	**Program**: AFI program grantees helped low-income individuals acquire specific investments (postsecondary education, first home, or business capitalization) by matching the individuals' personal savings in IDAs and providing supportive services. **Cost**: Multi-million dollar program. Federally funded.	Evaluation was conducted with select grantees. These grantees served low-income families in Albuquerque and Los Angeles. Study participants were predominantly under age 40, female, nonwhite, and unmarried, and had some college education at the time of study enrollment.	**Evaluation notes**: Between January 2013 and July 2014, 807 people enrolled in the study (299 in Albuquerque and 508 in Los Angeles). Applicants completed a baseline survey and then were randomly assigned to the treatment (407) or the control groups (400). Data was assembled from a baseline survey, interviews, site-provided project data regarding use of services, and follow-up surveys were conducted 12 months and 3 years after study enrollment. The third year follow-up survey had a 77% response rate. **Participation results**: 91% of treatment group members in Albuquerque and 71% of treatment group members in Los Angeles opened an IDA and made at least one deposit. All accounts in Albuquerque were opened within 6 months of study enrollment while 89% of accounts were opened in Los Angeles during this time frame. In Albuquerque, 83% of treatment group members participated in the required financial education within their first year. In Los Angeles, 87% participated in required financial education courses. The share of treatment group account holders who made matched withdrawals during their first year enrolled in the study was 43% in Albuquerque and 12% in Los Angeles. The share who made unmatched withdrawals in Year 1 was 5% in Albuquerque and 2% in Los Angeles. **Asset results**: Three years post-intervention, AFI participation lead to a 4.7 percentage-point (52%) increase in homeownership among renters at enrollment and a 5.1 percentage-point (53%) increase in business ownership among non-business owners at enrollment **Material hardship impacts**: Three years post-intervention, AFI participation led to a 25% decrease in number of overall hardships experienced (i.e., number of times that participants could not cover their necessary expenses), a 41% decrease in number of medical hardships (e.g., could not afford to see a doctor or purchase prescription drugs), and a 29% decrease in the likelihood of experiencing any medical hardship. **Reduced nonbank check-cashing use**: At Year 3, AFI led to a 47% decrease in the use of nonbank check-cashing services. The authors interpret this to mean that AFI helped participants enter and remain in the traditional banking system. **Stabilized financial security**: At Year 3, AFI led to a 27% decrease in the share of participants who reported that their financial situation worsened in the past year. However, AFI participants were no more likely to report improvements in their financial situation in the past year, their ability to make ends meet, or their perception of their financial security.

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					Increased future-oriented decision-making: At Year 3, AFI led to a 35% decrease in the share of people willing to accept an interest rate of 25% or more on a major purchase. High interest rates can lead to future financial difficulties. **Means-tested benefit use**: At Year 3, AFI participants had higher rates of benefit receipt than nonparticipants. The authors speculate that this is due to AFI program rules that require IDA savings be disregarded when determining eligibility for means-tested program benefits, helping AFI participants retain those benefits, or that AFI program staff helped participants maintain their benefits. **Bottom line**: IDAs allow low-income people to save without reducing benefits, the AFI can help integrate saving and financial education into existing programs, and matched savings programs provide the stability to save for the short-term while also building a long-term savings foundation.
Child Savings Accounts, Maine's Harold Alfond College Challenge (HACC) Children's Savings Account (CSA) Program	Ongoing	O'Brien, M., Lewis, M., Jin Jung, E., & Elliott, W. 2017. Harold Alfond College Challenge (HACC) 2017 Savings Report for Households Who Opted-In to the Program from 2008 to 2013. University of Michigan. Centers on Assets, Education, and Inclusion.	**Program**: HACC is the nation's first statewide, universal CSA program. The state provides a $500 seed deposit at birth to the state's 529 college savings plan for all children born in Maine residents. The program began as a pilot in two hospitals and was expanded to the entire state in 2009. **Cost**: The seed money for the program came entirely from the Harold Alfond Foundation. FAME (Finance Authority of Maine) matches family contributions by 50% with a maximum of $300 per year with no lifetime limit.		**Program notes**: The method of enrollment has changed over the course of the program. Originally, HACC required that parents enroll in their newborn's state 529 plan to receive the $500 grant. In 2014, HACC changed to utilizing birth records to automatically establish the grant without requirements that parents enroll. Rather than a 529, the funds are deposited into an omnibus account and belong to the Alfond Scholarship Foundation until disbursement to a postsecondary educational institution. The omnibus structure requires families that want to save alongside the grant to open their own account, but the omnibus structure also ensure that the HACC grant does not affect families' eligibility for means-tested safety net. Today, Maine families receive notice of the HACC award around one month after their child's birth and receive information on opening their own NextGen account at their child's first birthday. To further encourage families to save for their children's postsecondary educations, FAME (the Finance Authority of Maine) recruits employers to offer automatic payroll deduction for contributions and incentives and is experimenting with partnerships with other foundations and community entities such as HeadStart programs. FAME acts as the administrator of the 529 plan (NextGen), offering generous matching grants, including an incentive grant for auto funding, and facilitating data sharing. NextStep matches provided by FAME are available for NextGen accounts opened on or after January 1, 2011, that have received at least $50 in contributions in the calendar year. The evaluation examines account opening and savings behavior between 2009 and 2012. In addition, NextGen accounts set up with automatic deposits are eligible for a one-time additional $100 match from FAME. Families who make contributions to NextGen accounts may also benefit from tax advantages associated with 529s. **Evaluation notes**: Analyzing NextGen account opening by month illustrates the growth in uptake of the HACC grant over time. Total opening increased from 2,106 in 2009 to 5,002 in 2012 (during the period when parents were required to manually open an account prior to the child's first birthday). **Participant results**: Growth in uptake of the grant over time and increased patterns of account opening within a single year. Total account openings climbed from 2,106 in 2009 to 5,002 in 2012. **Family contribution results**: 40% of HACC recipients made at least some family contribution to the NextGen account. As expected, savings and saving behavior corresponds to income. 26% of NextGen accounts opened by the lowest-income

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					participants were added to over the course of the evaluation compared to 76% of those opened by families with incomes of at least $150,000. The average total contribution by income group for those that saved was $2,732 for those with annual income less than $25,000; $1,914 for those with incomes between $25,000 and $49,999; $2,634 for those with incomes between $50,000 and $75,000; $3,767 for those with incomes between $75,000 and $150,000; and $9,833 for those with incomes above $150,000. The mode family contribution between 2009 and 2013 was $50.
SEED OK (Saving for Education, Entrepreneurship, and Down payment Oklahoma) Initiative	Ongoing	Marks, E., Engelhardt, G., Rhodes, B., & Wallace, I. 2014. "SEED for Oklahoma Kids: The Impact Evaluation." RTI International.	**Program**: Child Development Accounts (CDAs) were started at child's birth. The CDAs were specifically Oklahoma College Savings Plan accounts (the state's 529 plan). **Cost**: Program funded by federal government and foundation partners. Total cost not disclosed.	The treatment (and the control) were approximately 17% African American, 19% American Indian, 17% Hispanic, and 47.7% white. Approximately 56% of mothers were married; a quarter of mothers had less than a 12th grade education, approximately 35% completed 12th grade, and 42% completed some college or more. Of the families examined, approximately 53% of the children were male and 47% were female. The ratio of adults to children was split about evenly into thirds with 1/3 of the sample having more adults than children, 1/3 having the equivalent number of adults and children, and 1/3 having more children than adults.	**Evaluation notes**: A large-scale study with approximately 2,700 newborns determined to be either in the treatment or control group. To determine the sample, African Americans, American Indians, and Hispanics were oversampled. The final sample consisted of 2,704 baseline respondents with 2,268 of these respondents completing the follow-up survey. Not all families selected for the experiment could be located and of those who were located, some declined to participate. This introduces the problem of selection. Those who may have selected into the program could be substantially different in ways that interact with the goals of the program to make the results non-generalizable. The evaluators weighted the final analysis data to account for sampling probability, survey nonresponse, and attrition. To determine financial impacts, the evaluators assessed the intent-to-treat (ITT) impact using differences in mean outcomes at follow-up. The evaluators used structural equation modeling (SEM) to analyze psychosocial outcomes. **Experimental design**: A representative sample of newborns was drawn from births in OK with oversampling of three racial/ethnic groups of interest. Baseline interviews were conducted, after which survey respondents were randomly assigned to treatment or control groups. **Treatment**: Those in the treatment group received an initial deposit of $1,000 that was made by the state. Treatment group participants were also offered a $100 deposit to open up a participant-owned account and depending on household income were eligible for matching contributions. No services were provided to those in the control group. **Matching funds**: During the first 3 years of the program, deposits of up to $250 into a treatment member's account were eligible for a match. The match was dollar-for-dollar if adjusted-gross income was less than $29,000 and 50 cents per dollar if adjusted-gross income was between $29,000 and $43,500. To be eligible for the match, participants had to consent to release of information from the Dept. Of Human Services to the State Treasurer's office. **Program notes**: A limited-time offer of $100 to open a participant-owned account greatly increased the timing of an account. Those in the second-wave opened more participant-owned accounts than those in the first wave. More families gave consent to determine whether they were eligible for individual accounts than those that opened ones. **Participation results**: Nearly one in five (approx. 20%) respondents from the treatment group had a participant-owned account for the focal child by the end of the experiment compared to (approximately 5% of the control group). But, note this important discrepancy: among treatment group members, 103 families said they had no participant-owned Oklahoma College Savings Plan (OCSP) account for the focal child even though they did, and 133 families said they had a participant-owned OCSP

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					account but in fact did not. Thus, treatment group members have differing perceptions about having versus not having various types of assets. **Account balance results**: By the end of the experiment, the average balance of treatment group members was $1,255. The average balance of control group members was $149. The average balance for participant-owned accounts was $152 for the treatment and $25 for the control group. But, there are differential effects based on treatment group incomes. The mean treatment effect of $127 is very unequally distributed. It represents a weighted average of no effect for the bottom 84%, a small effect for the next 10%, and then progressively larger effects for the top 6%. Education and age are the strongest predictors of account balances. Parents with more than a college degree have accumulated three times more than those without a college degree. Those with a college degree accumulated eight times as much as those with some college. Evaluators found, "Young, low-income, and unmarried parents, and those with less than a high school education accumulated very little in participant-owned accounts." **Impact on savings**: Does SEED crowd out other ways of educational savings for the child? For families in the bottom 85% of the saving distribution, SEED accumulations raised educational saving dollar for dollar for the focal child. Above the 85th percentile, SEED accumulations were progressively crowded out by reductions in other forms of saving for the focal child. SEED suggests that there might be crowding out of savings for children besides the focal child; however, the estimates are imprecise and not statistically different from zero. However, SEED is associated with an increase in total financial assets although this finding is, again, not statistically different from zero. **Psychosocial results**: Measure six constructs: (1) optimism, (2) depression, (3) attitudes about parenting, (4) educational resources available in the home, (5) orientation toward the future, (6) child behavior. The program had no statistically significant, nor suggestive, impact on these six constructs.

Additional savings and asset-building programs (lacking rigorous evaluation) (See report):

- Ways to Work: A community partnership program for individuals and families with less than perfect credit.
- SaveUSA: A tax-time matched savings program.
- Branches in Miami: Provides financial education and assistance as well as childcare and tutoring.

Empowerment Programs

Program name	Program status	Evaluation citation	Program and cost	Participants	Evaluation and results
Career Family Opportunity (EMPath)	Ongoing	J. Prottas et al., "Return on Investment of Career Family Opportunity," Brandeis University, (2015) (unpublished).	**Program**: Goal is to accumulate $10,000 in matched savings and secure a career with a family-sustaining wage. The program uses "mobility mentoring," which focuses on partnerships with clients to develop resources and skills to reach economic independence (for more detail, see report). **Cost**: Total cost of the program not disclosed. EMPath receives both.	The program has served 115 low-income women, who have collectively saved $194,418.	**Results**: Graduates earned an average annual salary of $45,411, with a 97% employment rate, 74% earned college degrees. Return on investment study by Brandeis University found $8,000 savings to the public per family per year. Participants increased individual earnings to more than $27 at exit, increased individual savings by $3,400, and increased share of participants with postsecondary degree from 30% to over 90%.
Next Generation Kids (NGK)	Ongoing	National Human Services Assembly. (2016). "The Two-Generation Approach Framework: A Closer Look at State-Level Implementation."	**Program**: Utah identified intergenerational poverty cohorts and created four focus areas to reduce intergenerational poverty: early childhood development, education, family economic stability, and family health. Next Generation Kids is a program that focuses specifically on lifting children in impoverished families out of intergenerational poverty. **Cost**: Federal TANF funding, no funding in addition to TANF.	The families invited to participate in NGK were selected from a pool of former participants who live in Ogden, Utah, in the Family-Employment Program (FEP) who have not yet exhausted their time-based eligibility under TANF. The families must have at least one child in their household and have been identified as an IGP (intergenerational poverty cohort member).	**Results**: The Utah NGK program served 31 families in 2015, helping adults obtain employment, obtain their high school diploma or GED, or enroll in job training. The program improved stability by connecting families to housing resources, after-school programs, high-quality preschool, food and nutrition programs, and financial education classes.

Other programs focused on empowerment (lacking rigorous evaluation):

See report for more information. Note that "mobility coaching" is a strategy employed by many programs and has been increasingly popular.

- National Network for Safe Communities: An action research center at John Jay College of Criminal Justice, which provides evidence-based, violence-reduction strategies to dozens of communities across America and beyond.
- New Jersey comprehensive bail reform (policy not a program).
- Family Independence Initiative: Invests in low-income families across the nation to support their individual and collective efforts to escape poverty and achieve prosperity.