THA Children’s Savings Account (CSA) Performance Metrics

Summary of 2020 Discussions and Recommendations

# Background

From February to April 2020, the Children’s Savings Account (CSA) team met to clarify the program’s intended outcomes. The goal was to focus CSA data collection and effectively communicate the program’s impact and to inform broader conversations about the right role of the housing education partnership.

These conversations led to the logic model and measurement plan contained in this document. Notable shifts and new points of clarity resulting from these conversations include:

* Higher priority of THA effort on:
  + family engagement, especially for asset building and college going culture, and
  + economic empowerment and housing stability to support school success
* Greater reliance on partnerships and lower priority of THA effort on pure academic outcomes
* Greater emphasis on supporting families’ informed choices and goal-setting to achieve their version of postsecondary success, rather than prescribing a particular path
* Greater linkages with other THA and CSE team supports and services
* Streamlined measurement on points in the logic model that THA can directly measure and impact

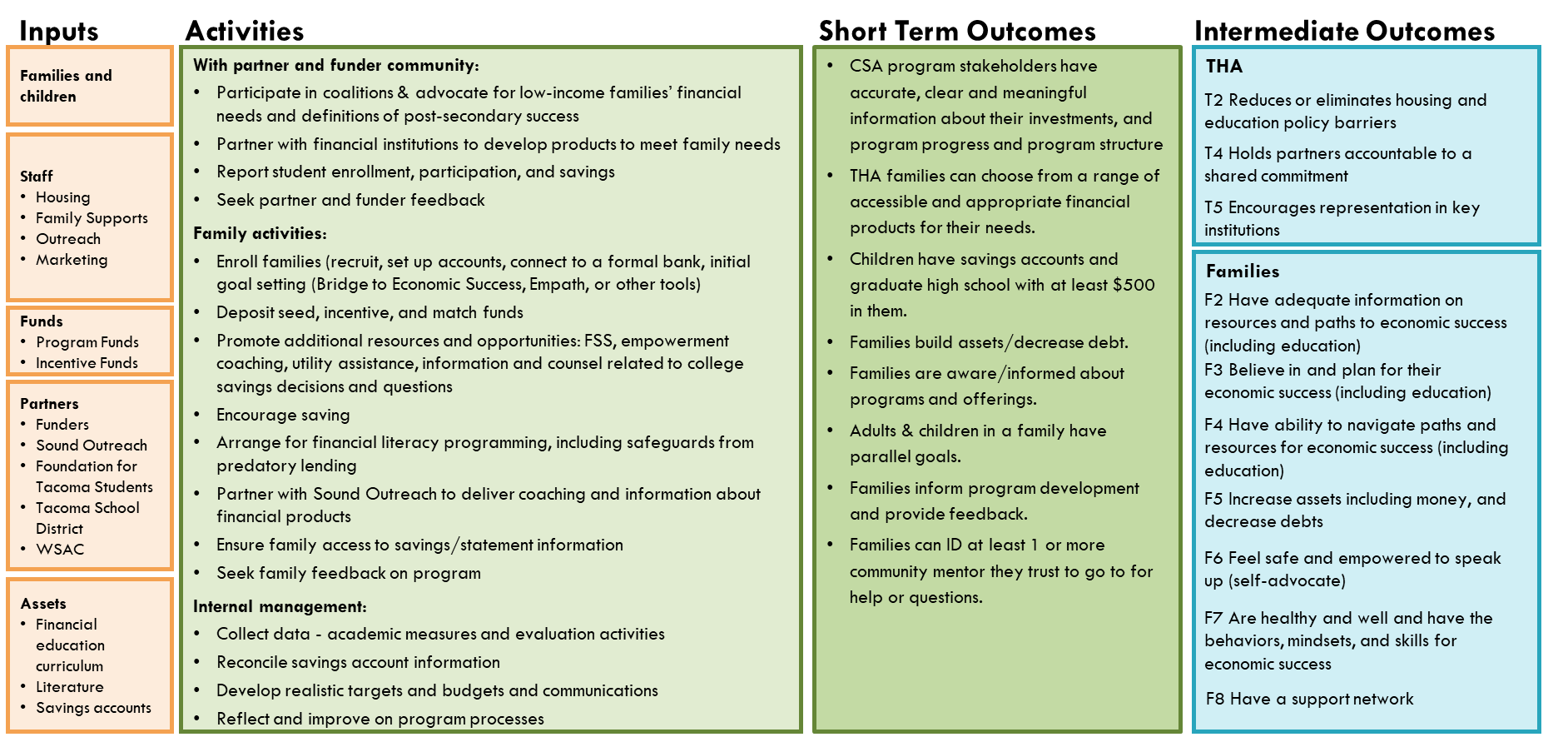
This document contains the draft CSA logic model, the measurement needs, and measurement plan for items in the logic model. Following this are recommendations for the organization to be able to execute on these measurement plans with an equity lens.

An Appendix contains items that surfaced during this discussion that are more appropriate for conversations at the CSE and/or Education Initiative level.

# Logic Model

The logic model on the following page describes the Children’s Savings Account’s contributions to a long-term outcome of “Institutions & systems provide families the opportunities for economic success they desire.” At the first meeting, the CSA team identified this long-term outcome as well as intermediate outcomes that THA was uniquely position to drive. BERK facilitated ensuing discussions to identify the best use of savings accounts and resources to contribute to that goal.

Exhibit 1. Children’s Savings Account Logic Model



# Measurement Plan

The measurement plan layers on the logic model and identifies activities necessary to understand whether the program logic is working as anticipated. Activities and short-term outcomes are the main things that THA can influence and thus the focus of measurement. Measurement requires resources and we need to prioritize those resources on things that are critical to our long-term goals. Not every activity or outcome need be explicitly measured. The table below uses three categories of measurement needs.

* **Observe and Reflect.** These are activities or outcomes staff can naturally understand through our daily work or through intentional reflection at a meeting, for example. We should check-in on them once in a while, but do not need to maintain explicit measurement tools or data to know if they are happening. It represents the lowest level of effort.
* **Track.** These are indicators or artifacts of the program that the internal team explicitly wants to keep tabs on over time. They are typically things that are created and maintained in the daily work of THA staff and it is a light level of additional effort to track them internally.
* **Measure and Evaluate.** Items that are categorized as measure and evaluate require the most effort and resources. They usually require the development of a specific tool or data collection system and may require parties outside of THA to contribute. This level of effort is mainly reserved to the outcomes that are central to the program theory of change.

For items marked as Measure and Evaluate, the next section details indicators and a measurement plan.

Exhibit 2. Measurement Needs for CSA Outcomes and Activities

| **Outcomes and Activities** | **Measurement Needs** |
| --- | --- |
| OUTCOMES |  |
| CSA program stakeholders have accurate, clear and meaningful information about their investments, and program progress and program structure. | * Observe and Reflect * Track communication collateral * Measure and Evaluate (see detail below) |
| Children have savings accounts and graduate high school with at least $500 in them and enroll into post-secondary. | * Measure and Evaluate (see detail below) |
| Families build assets/decrease debt. | * Measure and Evaluate (see detail below) |
| Families are aware/informed about the CSA program and offerings. | * Track programs and offerings * Measure and Evaluate (see detail below) |
| Adults & children in a family have parallel goals. | * Track completion of Bridge/EMPATH tools |
| Families can ID at least 3 or more social network they trust to go to for help or questions. | * Measure and Evaluate (see detail below) |
| ACTIVITIES |  |
| **With partner and funder community:** |  |
| * Participate in coalitions & advocate for low-income families’ financial needs and definitions of post-secondary success | * Track participation in various roundtables and committees * Observe and Reflect |
| * Partner with financial institutions to develop products to meet THA families’ needs | * Observe and Reflect * Track products and partnerships, including quality of partnership |
| * Partner with experts who can provide financial education, post-secondary and career navigation | * Track formal partnerships |
| * Report student enrollment, participation, and savings | * Measure and Evaluate (see detail below) |
| * Seek partner and funder feedback | * Observe and Reflect |
| **Family activities:** |  |
| * Enroll families (recruit, set up accounts, connect to a formal bank, initial goal setting (Bridge to Economic Success, Empath, or other tools) | * Measure and Evaluate (see detail below) |
| * Deposit seed, incentive, and match funds | * Measure and Evaluate (see detail below) |
| * Promote additional resources and opportunities: FSS, empowerment coaching, utility assistance, information and counsel related to college savings decisions and questions | * Observe and Reflect * Track avenues of referrals into the CSA |
| * Encourage saving | * Measure and Evaluate (See detail below) |
| * Arrange for financial literacy programming, including safeguards from predatory lending | * Measure and Evaluate (see detail below) |
| * Partner with Sound Outreach to deliver coaching and information about financial products | * Measure and Evaluate (see detail below) |
| * Ensure family access to savings/statement information | * Observe and Reflect |
| * Seek family feedback on program | * Track through CSE staff |
| **Internal management:** |  |
| * Collect data - academic measures and evaluation activities | * Track indicators and reports with FFTS & TPS |
| * Reconcile savings account information | * Track information through WSAC data portal |
| * Develop realistic targets and budgets and communications | * Observe and Reflect * Track targets budgets and communications |
| * Reflect and improve on program processes | * Observe and Reflect |

# Measure and Evaluate

Each of the outcomes and activities in the row headers of Exhibit 1 are parts of the logic model defined by staff as core to the program’s success. In other words, these are key links in the chain from THA’s staff and resources to providing “families the opportunities for economic success they desire” and represent what the program should be evaluated against. Once these items were identified, staff identified indicators and tools to collect data on those indicators listed in the columns.

This revised set of metrics reflects the principles set forth by the team in undertaking this effort. These were higher emphases on family engagement and a broader family-defined set of education successes, equity, economic empowerment, and housing stability; and a focused role for THA in its core strengths, while relying on partnerships in complementary areas. Notably traditional academic outcomes are not included in the THA measurement plan (though they can be drawn from the school district data sharing agreement). This change exemplifies reliance on partnership, focus on THA’s core strengths and ability to make impact, and making space for family-led definitions of success.

Exhibit 3 Measure and Evaluate Table

| **Outcomes and Activities** | **Indicators** | **Data Tools** | | | | |
| --- | --- | --- | --- | --- | --- | --- |
| **Survey/Focus Groups (Funders & Families** | **Sign-In** | **Participant Entry/Exit and Referral Data (OpenDoor)** | **Partner Data** | **Formal Partnerships/MOU** |
| CSA program stakeholders have accurate, clear and meaningful information about their investments, and program progress and program structure. | * Stakeholder satisfaction with information received from program: based on information stakeholders want to know & based on what THA defines as valuable information | X |  | X | X | X |
| Children have savings accounts and graduate high school with at least $500 in them and enrolled into a post-secondary program. | * Total # of accounts * % eligible students with accounts * Amounts saved (Total, Mean and Average) - current * #/% of accounts with at least $500 at high school graduation * #/% of participants seeking account disbursement for post-secondary costs * % of CSA students accounted in TPS Verification of enrollment into Next Institution (VANI) data * Participant demographic data |  |  |  | X |  |
| Families build assets/decrease debt as it relates to post-secondary pathways (e.g. decrease student loan debts) | * Self-reported assets (financial and non-financial) and debts * #/% enrolled in College Bound Scholarship program * Earning special campaign incentive for completing this milestone |  |  | X | X |  |
| Families can ID at least 3 or more social network they trust to go to for help or questions. | * % of CSA households ID’ing at least 3 social network on their Bridge assessment at program entry & exit |  |  | X |  |  |
| Enroll families (recruit, set up accounts, connect to a formal bank, initial goal setting (Bridge to Economic Success, Empath, or other tools) | * # of families referred * # of families enrolled * # of families using a formal financial institution (FSS/CSF database?) * # of families completing goal setting tool (count for each member) * # of sign-up for CSA information * #/% participant completion of special campaigns (WSAC data) |  |  | X | X |  |
| Families are saving; earning seed, incentive, and match funds | * # of completed campaigns for earnings * WSAC master scholarship account dashboard data |  |  |  | X |  |
| Arrange for financial literacy programming, including safeguards from predatory lending | * # of formal partnerships * # of events or programming * # of participants at events (sign-in) * # Referrals to events through OD * Family satisfaction with events * # of completed campaigns | X | X | X |  | X |
| Partner with Sound Outreach to deliver coaching and information about financial products | * # of Unique coaching relationships * % of eligible participating * # of families decreasing debt * # of families increasing credit scores * # of families increasing savings |  |  | X | X | X |
| THA work with FFTS and TPS on academic measures and evaluation | * THA & stakeholders reference one logic model for THA education project decision making * Housing and education related indicators are determined and agreed upon by partners |  |  |  | X | X |

# Recommendations

The following recommendation are the result of reflecting on the logic model and measures and asking “What would it take to do this *well?”* They are needed to produce reliable and meaningful data and findings, move toward equity for THA residents, and meet growing funder and organizational requirements.

#### Develop Tacoma Housing Authority Equity Statement, supported by Program-level Statements

The THA Vision Mission and Values were last amended in early 2013. Much has changed in the funding and policy landscape since, including an unprecedented level of funder interest in investments addressing structural racism. THA and other housing authorities and institutions are well-positioned for this work. THA should develop an agency-wide statement defining its goals, understanding and definition of equity, and commitment to a more equitable Tacoma.

A clear statement would serve as a beacon to staff, residents, funders and community partners about THA’s commitment to and institutional role in addressing equity. A statement can also serve to align internal programming and measurement efforts. As source material, it will guide staff and partners in creating their own consistent program-level equity statements and measures of progress toward equity. Creating program-level equity statements and aligned measures would ensure that all work done at THA, regardless of the program or department would scaffold to agency-wide impact on desired equity outcomes.

#### Lean on Community Partners for Education and Financial Outcomes

THA has several partnerships with organizations such as Sound Outreach, Tacoma Public Schools, and the Boys and Girls Clubs. These typically involve some forms of data sharing about program activities. THA is also embarking and exploring two partnerships with WSAC for the Children’s Savings Account program and the Foundation for Tacoma Students for data and evaluation around housing and education outcomes.

The newly developing partnerships have involved significant “upstream” consideration of desired outcomes, program measurement, and role clarification in terms of framing the questions and key outcomes. In other words, which entity in a partnership gets to define the desired outcome should be explicit up front. In some instances, it will be appropriate for THA to take the partners’ lead, and vice-versa in others. A similar level of consideration is recommended for all partnerships.

Specific to education, FFTS is refreshing community impact measure in 2020-2021. To avoid duplication of effort and overtaxing recipients of services in data collection, we recommend that THA fully engage with this effort with the intention of eventually adopting a subset of measures as THA’s own education goals. Other community education partners such as the Urban League should be part of this effort.

#### Develop Consistent Internal Policies and Practices for Community Engagement

The housing and education team has historically struggled with gaining enough high-quality participation in data collection and program development. Three key factors underlying participation are (1) trust in who is asking the questions (2) faith that the participation will be worth the effort, and (3) awareness and interest in the data collection opportunity itself. In most organizations, more attention is typically paid to the third category and activities such as creating events and marketing opportunities. In this scenario, respondents may engage for a one-time incentive, but a deeper level of motivation linked to a feeling of influence and power is absent.

THA should develop a consistent and coordinated approach to build trust, minimize respondent fatigue, build levels of engagement over time, and honor the resident experience and perspective in programming decisions. Currently, various departments within THA frequently, but on a largely ad-hoc basis, engage residents and/or broader community members in the development and refinement of programs, and feedback to the community is rare.

A framework would clearly identify standards for when residents and other community members should be engaged in the process of program development, how they should be engaged, and what expectations they can have about compensation, level of their effort, and use of the findings.

Stewards of Affordable Housing for the Future (SAHF) offers a draft [*Framework and Guidelines for the System of Resident Services Coordination*](https://sahfnet.org/rscframework)can be a resource for adaptation to the THA context. The embedded PDF has updated information on the larger efforts to develop resident-centered programming.

#### Build Staff and Department Capacity in Data Collection

THA staff desire skill-building in the design of the data collection opportunities as well. Capacity in the development of data collection tools, both qualitative and quantitative, can improve the respondent experience and data quality. Specifically, survey design and qualitative interviewing skills were mentioned as needs.

There are strong recent efforts led by THA (at Hilltop) and Safe Streets in partnership that can be built upon for this skill building. Simple debriefs, documentation, and information sharing about what did and did not work in engagement would be a starting point. THA could also consider investment in specific professional development opportunities for community responsive data collection.

A deeper level of investment might consider the makeup of the staff doing the data collection itself. Respondents will be more likely to participate if the data collector shares lived experiences and identities. Strategies could include hiring more representative staff who interface with residents, and hiring and training residents themselves to conduct surveys and outreach. For example, KCHA recently launched an early learning connector position to engage families with pre-K children in kindergarten enrollment and other early learning efforts. Housing authority residents can work up to 7 hours a week under a waiver for that income not to affect rent.

#### Invest in Data Management System

Finally, THA needs upgrade technology to respond to higher levels of funder scrutiny and desire for quality racially disaggregated and time-series data on investments and outcomes. The current Open Door tool, built on Salesforce, is not configured to efficiently track activities and outcomes at the level necessary for analyzing program progress and outcomes. Absent a robust system, THA CSE and PIE staff have developed time-consuming workarounds and parallel data systems to meet reporting requirements. Running parallel systems creates additional workload and opportunities for error.

The Salesforce platform, with some investment in configuration and/or additional modules, is capable of tracking these data more efficiently and integrating with the current Open Door system. This would support staff in more efficient use of time and reduce opportunities for error. It is possible that the current plans to transition to WSAC’s platform may eliminate or reduce the need for THA investment in Open Doors. Thus, this step should be taken once WSAC and THA have more information about how much CSA data can be managed at WSAC, and whether any new system can be compatible with Salesforce.

# Appendix: Draft Material: Activities, Outcomes and Measures with Broader Implications

This process identified activities, outcomes, and measures that impact the success of the CSA program, but are not the sole purview of the CSA team. We recommend these items be considered for inclusion in the CSE or THA Education Initiative Strategic Plan, and are included here in draft form.

|  |  |  |
| --- | --- | --- |
|  | How do we currently make this happen? | How could/should we make this happen? |
| THA has presence and voice in asset building coalitions | * Karen and Nicole participate in the Pierce County Asset building coalition to share information * Karen participates in the statewide asset building coalition * PIE team and Michael testify in the legislature and advocate for bills | * THA guides/leads the equity focus in asset building conversation |
| THA establishes X amount of partnerships related to educational/career/financial pathways | * THA participates in Center for Strong Families network of partners * THA participates in city and county roundtables and committees related to education | * THA establishes at least one formal partnership per program that increases THA’s capacity to serve families in each of education, career, and financial supports. |
| Funders reduce restrictions on dollars | * PIE conducts evaluations & communicate results with funders * CSA team defines success for the program and gets funders on board * Karen works on fundraising and reporting | * THA brings students and families’ definitions of success to influence funders (not necessarily a 4 year degree) |
| THA families can choose from a range of accessible and appropriate financial products for their needs. | * CSA team partners with Sound Outreach and Center for Strong Families partners to deliver coaching and information about a variety of products. * Support Bank On-like coalition of banks | * THA partners with mission-aligned and readily equipped banking institution(s) to expand product availability |
| Staff are trained in mobility coaching | * CSE staff use assessment tool – Bridge to Economic Stability – modified to benchmark client’s engagement and exit. | * Train CSE staff in how to apply the BES tool, mobility mentoring, guide families in defining their own success * CSE staff use the tool with families, rather than done for them * Explore other tools like EMpath |
| Adults and Children have parallel goals |  | * Implement a tool adults and children can complete together to determine their baseline and set goals |