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The Savings Initiative Pilot:

Evaluating Money Powerup Packs in 7 TANF Sites in Washington State

Evaluation Report July 2019

Introduction

Throughout 2018, The Prosperity Agenda (TPA) collaborated with the Washington State Department of Commerce to develop a series of experiential, community event kits, called Money Power Up Packs (MPUPs). The packs were piloted with seven Community Jobs programs across the state and served a total of 330 parents. Both rural and urban agencies participated in the pilot, representing different parts of Washington State:

- Aberdeen
- Federal Way
- Longview
- Seattle
- Toppenish
- Vancouver
- Yakima

The packs were developed through an iterative and collaborative design process. The goal was to improve financial resilience for parents in Community Jobs programs by building savings

behaviors for parents and their children. The MPUPs provide Community Jobs staff with everything they need to launch engaging events for the parents they serve. A pack takes 30 days to implement from start to finish, ending with a 60 – 90 minute event. Each pilot site implemented a total of eight events in 2018.

The goal of the MPUPs is to do more than share information; these packs aim to build community, celebrate progress, and create memorable experiences with the goal of creating financial resilience and increasing savings behaviors. The MPUPs create opportunities to discuss non-traditional savings tactics, reflect on needs versus wants, consider the social and cultural pressures to spend, and prevent decision fatigue around finances. Figure 1 shows that the MPUP events combined with thoughtful facilitation create a nonjudgmental safe space where participants learn about savings in a peer-to-peer environment.



To assess the overall benefits of the MPUPs, TPA partnered with Luma Consulting to gather and analyze data about the MPUP rollout and to strengthen program design and implementation. This report describes findings from a multi-method evaluation of the MPUP, which included surveys of program participants and event facilitators, interviews with facilitators, and focus groups with event participants. This report is organized into five sections: a description of the evaluation methods, presentation of the survey sample and description of participant profile, strengths and impact of the events, learning through the events, challenges in the events, and a conclusion.



Evaluation Methods

| Money Powerup Packs were assessed through a mixed-method evaluation.



Evaluation Methods

The Prosperity Agenda secured Washington State Institutional Review Board (WSIRB) approval to conduct a program evaluation of the pilot phase of the Money Powerup Packs, formerly known as the “Savings Initiative Pilot.” The goals of this study were to collect data and gather insight in order to: 1) assess the effectiveness and suitability of the MPUP for parents in Community Jobs programs, so that TPA could refine and adjust the events to deliver the greatest impact, and 2) measure the events’ impact on building savings behaviors among parents in the Community Jobs program. The study used three data collection methods:

Surveys

Two types of surveys were used: (1) an MPUP Survey was administered after each event, and (2) a Savings Measurement Survey was conducted with parents when they first began participating in MPUP events and exited the Community Jobs program. These surveys described the population of participants, yielded insights about their savings behaviors, and indicated how and when they talked with their children about finances. Initially, the surveys were designed as a pre-and post-test assessment of savings behaviors but because of challenges in collecting follow-up surveys, we present the results only from the baseline surveys. In total, we received 165 baseline surveys from participants in MPUP and 207 event surveys. Surveys were distributed by event facilitators from across the seven pilot sites.

Focus Groups

Between June and December 2018, eleven focus groups were conducted with MPUP event participants. The groups were held at the seven different agencies that partnered with The Prosperity Agenda. Approximately 60 individuals – 18% of all participants – participated in the focus groups (with the focus groups ranging in size between two and thirteen individuals). The level of participation in the focus groups varied, with some groups somewhat quiet and members participating sporadically (with the group session lasting approximately thirty minutes), and others with highly engaged participants who offered significant levels of information (with the group session lasting approximately seventy-five minutes).

Interviews and Meeting Notes

Supplementing the focus groups were 6 interviews with facilitators of the MPUP events.



Demographics and Savings Profile of Participants

| Data shows that communities in
poverty have savings tactics that work.



Demographics

Through its partnership with the Community Jobs program, The Prosperity Agenda secured aggregated demographic data for program participants (stripped of identifiers). The

data provide insight into who was involved in the program. Overall, there were 330 MPUP participants. Key demographics are presented in Table 1.

Table 1. MPUP Participant Demographics

Gender



83%
Female

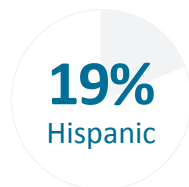


17%
Male

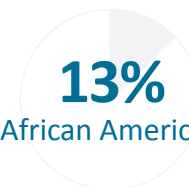
Race



59%
White



19%
Hispanic

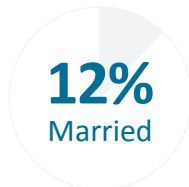


13%
African American

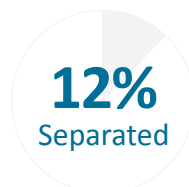
Marital Status



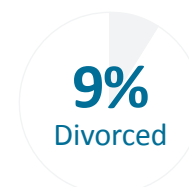
66%
Never Married



12%
Married



12%
Separated



9%
Divorced

Education



50% High School
30% No High School
20% College

Living Situation



62% Living at home
38% Homeless



The table shows that most MPUP participants identify as women. In terms of race, the largest group identified as White followed by Hispanic and African American. Participants generally indicated they'd completed high school, with 20% having at least some college. Perhaps most notable are the statistics regarding participants' living situations: Altogether, 38% of participants are unstably housed, underscoring the significant level of poverty many participants face.

Relationship with Money

Survey results suggest that people involved with Washington's Community Jobs program, and who attended the MPUP events, are strategic and cautious about whom to involve in their financial lives. Specifically, more than 80% of participants agreed that when someone has money, they shouldn't tell others about it. The primary reason people agreed with this was because they were afraid people would ask them for money (53% of respondents), and nearly as many said that money was just not something someone should talk about (45% of respondents). Table 2 provides guidance on how often participants think about money. The table findings suggest that money – and the lack of it – are very stressful to participants and weigh heavily on their minds.

Table 2. Frequency of Thinking About Money

How often do you think about money



53%

It consumes my thinking on a daily basis



31%

I think about it when I have to, but it doesn't feel like all the time



5%

Not much, because I'm on autopilot and follow a plan



Savings and Spending

We were curious about what participants saved for and we asked them about their savings goals in the survey. The results of that question indicate that participants are primarily saving to cover unexpected expenses (47% of respondents) or are saving for a specific goal (39% of respondents). One-third of participants are not currently saving. Respondents generally view themselves as having a “middle of the road” relationship to spending. When asked to place themselves on a continuum of spending and saving, they saw themselves in the middle, as shown by the results in Figure 2.

Figure 2. Savings and Spending Continuum

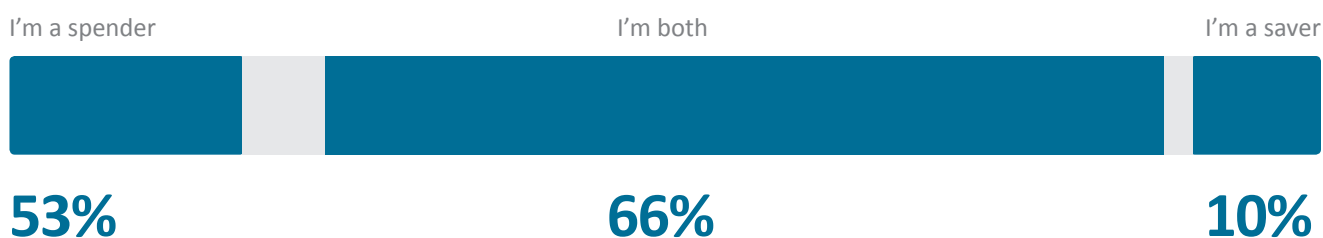


Table 3 provides a list of the kinds of things participants do to save money. It includes a variety of smart, sensible savings strategies – including non-traditional savings tactics, such as purchasing an extra household item to have on hand or collecting gift cards. Survey results further indicate that participants engage in the behaviors listed in Table 3 regularly. In fact, they were asked how often they did at least one of the activities listed in the table and the majority (46%) stated they engaged in these strategies “monthly.” Other answers included “weekly” (23%) and “daily” (12%). Only 2% of participants indicated that they were not currently using one of the savings strategies in the table.

Despite the steps they take to save, and their general commitment to savings, participants are not making much progress in reaching their savings goals (see Table 4). Given the degree of poverty required to qualify for the Community Jobs program, it is not surprising that many participants have difficulty getting ahead financially.

Overall, the evaluation results indicate that MPUP participants straddle the line between saving and spending and are doing what they can to save extra cash; however, it remains very difficult for them.



Table 3. Savings strategies

Savings strategy

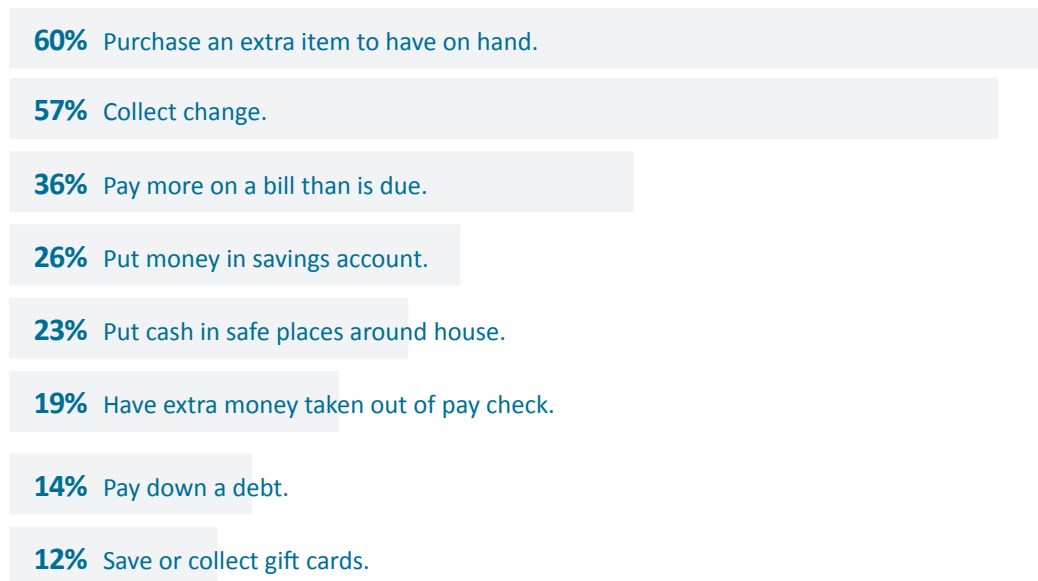
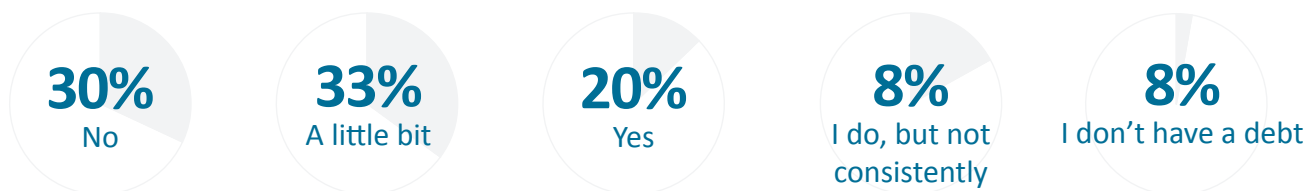


Table 4. Progress Toward Savings Goal and Debt Reduction

Progress toward savings goal



Progress toward reducing debt



Banking

Overall, survey results suggest participants have confidantes and people they can talk to and trust when it comes to money and finances. Specifically, 80% indicated that they had someone they trusted that they could talk about finances. Most often, this person was a family member (44%), spouse (24%), or friend (18%). We also inquired about participants’ banking status through the

survey. We discovered that only about one-half of the respondents had an account with a bank or credit union (See Table 5). Participants were asked to select all that applied to them, so some participants could have had multiple accounts. For those who were not banked, they had reasons they were not participating in an account with a bank or credit union.

Table 5. Participants with or without Bank Accounts.

Types of accounts used by banked participants	Reasons for participants to be unbanked
34% Checking account with a bank	16% I use a prepaid cash or debit card instead
25% Savings account with a bank	10% I owe money and it will be taken if it’s in the bank
13% Savings account with a credit union	7% Don’t trust the bank
12% Checking account with a credit union	5% I think the bank will end up charging me fees
1% Retirement account	5% I’m not allowed because of previous financial problems
	3% Not sure I will be able to get my money when I need it



Results

| Money Powerup Packs are engaging, and promote a safe, nonjudgemental environment to talk about money.



Results

In focus groups, participants indicated they viewed the MPUPs positively, listing strengths like strong design, facilitation, and an empowering, supportive environment. Each of these themes is described in the following sections.

MPUPs are Engaging and Fun

Focus groups with participants clearly indicate that the packs are thoughtfully put together and effectively designed. Participants frequently mentioned that the events spurred conversation and discussion, which they found engaging, and that the event activities were fun. They frequently recalled specific interactive activities such as games in which they discussed alternative savings methods, and that they also exchanged physical items, intangible services, and moral support. Participants described MPUP design in the following ways.

I thought the class went really well...I liked the activity – I liked that we got up and moved around and we were able to listen to everyone's answer and to get new ideas. The activity...you know, it makes it fun and you want to learn...

We were having fun making the boxes and discussing what we were going to do and how we were going to save money. It actually did help.

MPUPS Promote Thoughtful Facilitation

Another key strength of the MPUP design is the way the events are facilitated. The facilitators play a critical role in event success, and their kindness, support, and empowering approach make a significant difference for participants.

He knows where we are coming from. He is talking about life experience. He is not elitist. He is not judgmental. He is great. He is not talking to us from a book.



Along with the themes described above, the participants provided additional insight into the ways that the facilitators managed the sessions and the impact that this had on them. Overall, participants have very positive feelings toward the facilitators and believe they are strong advocates for them. Table 6 summarizes the key facilitator characteristics – and the impact they had on participants – that emerged from the focus group data.

[The facilitator] is one of the most perfect people to teach this class – I’ve laughed in this class, I’ve cried in this class... He knows what kind of mood you are in. He’s made it so easygoing. You can talk about whatever you want.

Table 6. Facilitator characteristics and impact

Facilitator Characteristics	Facilitator Impact
<ul style="list-style-type: none">• Caring and understanding• Thoughtful and transparent• Curious but not judgmental• Creates safe space• Accepting of emotions• Responds thoughtfully• Cheers you on• Wants you to succeed	<ul style="list-style-type: none">• More positive thinking• Greater confidence• Increased sense of possibility• Connections with others• Changes in spending behavior



MPUPs Support Social Connection

Participants also explained that MPUP events were a safe space for them to explore their relationship to money in a supportive environment. The creation of this space was directly linked to the nature of the facilitation and the facilitator attributes listed in Table 6. One of the key results of a safe space was the ability to build social connections with other participants. The events also provided participants an opportunity to share their feelings in a non-judgmental environment.

Perhaps most significantly, the events helped participants avoid feelings of shame about money. This is an important finding given the stigma and marginalization that attaches to people living in poverty or who receive TANF or other social welfare benefits. In fact, participants frequently noted that the topics in the events were hard to talk about and that the facilitator helped create a comfortable, supportive environment in which to do so.

...it's always encouraging, especially for this particular group because we are having a lot of moms that are starting over, we've been through the ringer, we've been through a lot of bad choices, we are here because we need someone's help to get a job and to hold a job. We need these resources...

I didn't feel so embarrassed...so, I'm not the only one with problems with money...somebody is having problems and you think, "okay, so that's how you do it too."...So, it's good to know that I'm not alone in that respect.

...there is no judgment here, we are all in the same boat, whether we are married or single. But, all of us have kids, we all know the struggle of wanting to get where we are getting.

Overall, participant comments indicated that they learned during the MPUP events and that the events themselves were safe, empowering spaces that were led by skilled and thoughtful facilitators. Given the extent of these positive comments, it is not surprising that participants had a positive view of MPUP Packs, overall. Specifically, Table 7 (next page) lists average ratings for a series of statements concerning the general impact of MPUP Packs. The ratings are all quite strong with "Resource Wise" receiving the strongest overall ratings and "Community Exchange" the lowest.



Table 7. Impact of Participating in MPUP Events

All MPUP's combined Scale 1-4



Helped me envision the financial future I want for myself.



Made me think about how my family spends and saved money.

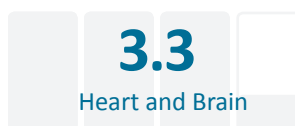


Helped me understand what drives money decisions and behaviors.



Made me feel more connected to other families.

Individual MPUP's



MPUPs created concrete learning experiences for parents

Focus group participants clearly indicated that they learned about money and finances during MPUP events. This learning took place in a variety of ways. First, participants felt that they learned from one another by hearing about strategies or techniques other participants used for saving money. This was the most frequently mentioned type of learning. Second, participants learned from the activities in the MPUP as well as from the facilitator. This was also a prominent theme in the focus groups. Third, participants learned with their children.

Learning from Event Content and Facilitator

Participants described learning from the MPUP content and activities. They frequently mentioned the “Community Exchange” event as being particularly helpful, even though it was the lowest rated MPUP in Table 7. This discrepancy may be explained, in part, by the fact that participants appreciated the resource sharing among participants that the event facilitated – something not measured by the questions reported in Table 7. In addition to the Community Exchange, participants also appreciated the “Resource Wise” MPUP, where utilities are discussed, and “Saving for Change” where they build banks to save change in.

I liked that we talk about stuff and get knowledge that we didn't have before.

I think they are pretty informative. I like it, the ones I've been to so far. We have open discussion. Our instructor answers every single question.

Participants also learned from guest speakers. For example, during the “Bank with Strength” event, representatives from banks and/or credit unions attended the MPUP event. Given that about half of the participants are currently not banked, facilitators sought to connect them with banks and credit unions. With facilitator support, Bank with Strength allowed participants to ask critical questions in a safe space that was free of hierarchy. The goal was to provide participants with needed information in order to reduce barriers to opening and maintaining savings or checking accounts. This was uniformly well regarded by participants:

They tackled all the key points. They provided a lot of information. They answered all of our questions. I don't think we left with any questions that needed to be answered.

My favorite thing is when the bank came here. [We] get different information. It opened my eyes on how to repair the damage I had done to my credit.



Along with specific financial knowledge, participants learned better ways to relate to money. Specifically, some gained heightened awareness about money and, consequently, brought more intentionality to their spending. In this respect, participants learned to be less impulsive about money.

...when we were doing [the activity], I was thinking, “Wow, I don’t think about that stuff. I probably should think about that stuff.” It’s part of the goal setting too, remembering that if we want to keep moving forward, we do need to set them, even if they’re little goals, like going for a hike.

...it was a lot about prioritizing...but really consciously stopping and thinking about purchases. Just not randomly spending your money on things you may or may not need.

Before I started this, I was terrible with money. I had no idea how terrible it was until I actually started going and I just heard a lot of great ideas and just started trying them, trying to figure out what works for me best and I’m still learning.

Learning from Each Other

Event participants were able to provide financial advice and suggestions to one another. Frequently these suggestions stemmed from specific content covered during the MPUP event. They shared money saving strategies, shopping suggestions, and ways to work with their children

about spending. Participants described this type of learning in the following ways:

My favorite thing was discussing it, me and my classmates...just giving our point of view on how all of us struggle with money and how we save up for different things.

You may never know what you learn from others until you hear their story ...hearing about how people save money and what they do with their change. It’s made me change my whole outlook on money itself. I’m looking forward to being in more classes.

A lot of people have a lot of really good ideas about how to save or not to spend money when you go to the store because that’s hard for me.

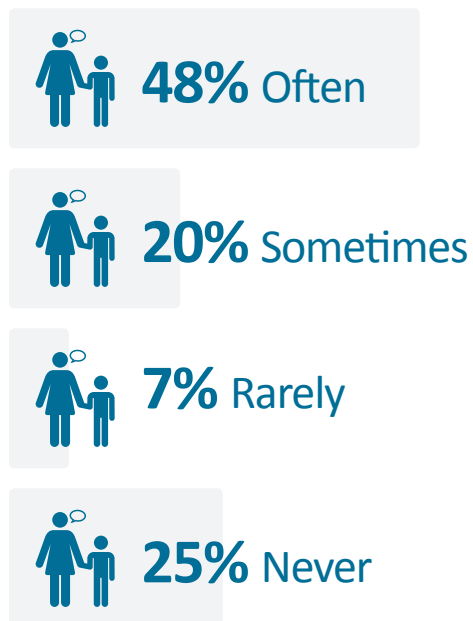
Learning with Children

An important part of the MPUP is two-generational learning – essentially, helping parents and caregivers teach their children about finances and economic health. To help understand whether this was happening, we first determined how many participants had parenting responsibilities and how the events contributed to their ability to teach their children about money. Among the survey sample, 113 participants were parents or guardians to 195 children. The average age for these children was 4.7 years. Respondents were also asked how often they spoke with their children about money. The total responses were:



Table 8. Discuss Money with Children

Frequency of Discussing Money with Kids



Interestingly, parents began talking with their children about money when the children were around the age of 4. In addition to gathering these demographic data, we also asked participants how often they used MPUP event materials or activities with their children. The average ratings related to this question reveals that participants regularly used the materials with children. On a scale from one to five, the overall score was 3.9.

The focus groups indicate that participants used specific MPUP materials – including change boxes, stickers, and piggy banks – with their children. At times this use involved specific take-home activities provided through the event and at other times, participants simply shared what they learned with their families. In some cases, children even kept their parents in line with their savings goals. Participants appreciated interactive exercises, like building the savings bank that could be shared with children. The following quotes illustrate how parents used MPUP materials with children.

We got a piece of paper that we took home and used with our kids where we had them trade their toys. It actually worked and they are still doing it.

Talked a little bit with my kid about what I take in during class and how I can use it with her, especially the financial part. I think it helps me be more responsible. Learn to better manage your money.

I told my son I was saving for a car. One day, I bought a DVD and then he asked me... are buying that with the car money? He was on track and I felt guilty for buying a DVD.

Additional Learning

Focus group participants and facilitators mentioned additional forms of learning. While these did not necessarily amount to substantial individual themes, it is still valuable to identify the variety of comments made by those closest to the content. Table 9 below presents the content of these other varied comments.

Table 9. Additional learning during the events

Learning from Event	Learning from Others	Learning
<ul style="list-style-type: none">• How to repair credit• Bank account for children• Lowering electricity bill• Lowering water bill	<ul style="list-style-type: none">• Parenting strategies• Approaches to spending• Saving tactics• Shopping strategies	<ul style="list-style-type: none">• Saving and allowance tactics• Discuss money• Value of money• Advertisement and shopping



Challenges with Community Jobs and Money Powerup Packs

In general, focus groups indicated the MPUP events are very positive, empowering events for participants. Because the data on challenges were thin compared to strengths, we used interviews with staff and participants to challenges and ways the events could be improved. These data reveal that sometimes events did not go as well as hoped. In general, four specific themes emerged from the data focusing on challenges: the mandatory nature of classes in Community Jobs, a lack of organization and poor timing in some isolated events, the need for more interactive elements, and a desire for more child friendly events.

Mandatory Nature of Classes

Participants are obligated to attend the events because they were integrated into the Community Jobs program. The mandatory nature is challenging because participants are very busy, they are struggling financially, and they must balance job duties, childrearing, and attendance at classes, very frequently using public transportation. Just as important, participants tend to be singularly focused on securing employment and they sometimes struggle with understanding why they need to attend programs and classes they don't feel are directly linked to securing a job. Participants described the mandatory nature of the classes in the following ways:

...but some of these classes, you just don't have a choice about taking them. They've been prescribed to you...I just feel like when they put you into these classes, they should be able to figure out if you need them or not...I don't like the way some of these classes are set up.

It's difficult for people to be enthusiastic for any of the classes they have to take because what they really need is money (Facilitator)

Lack of Organization and Timing Issues

While focus group participants generally indicated that the MPUP events were well designed and facilitated, this was not universally the case. At times, facilitators lacked knowledge of the content or were constrained by organizational requirements to hold the MPUP event as part of another mandated training event. This negatively affected the flow and organization of the event. At other times, events started late or generally lacked structure. In their interviews, facilitators suggested that The Prosperity Agenda identify more explicit learning goals for each event and include more preparatory materials that laid out a clear agenda and structure for the events. Comments describing these organizational challenges include the following:



Sometimes they try to rush it a little bit because they have a certain amount of time. They rush it all the time...So then, if they feel like...each topic is taking too long, they'll just switch and move on the next thing, even if everybody's not necessarily ready to move on to the next thing.

It's for me at least, it's hard for me to stay tuned in when I'm listening to somebody read something versus if they are, it's more like a discussion...It sometimes feels a little jumbled and not rehearsed enough...

More Interactive Elements

Related to the desire for more structure and explicit learning goals was a desire to integrate more interactive and experiential elements into the MPUP events. Participants clearly valued the opportunity to talk and engage one another, but some of the events may be a bit too weighted in this direction. Some participants found the events "boring." There is clearly a fine line to walk between "lecturing" and allowing sufficient open space for participant discussion. The focus groups and facilitator interviews suggest that this balance was better struck during some events than others. Quotes illustrating this finding include the following:

More activity based. The current [event] is more of a conversation. Some people get bored of conversations. Some people maybe need to be engaged in an actual activity.

Parents in the MPUP classes tend to be more engaged when activity is a group activity versus individual activity (Facilitator).

Child Friendly Events

Both participants and facilitators explained that things could be done to make the events more family friendly and include children in some of the activities. Some facilitators held MPUP events outdoors, at parks, which led participants to bring their children. Participants also indicated that the activities could include children and that child care could be provided at the events:

I was thinking maybe we need more kid friendly events. Like the one in the park, kids enjoyed that

I asked [the facilitator] if I could stay in the class longer. I actually asked if I could stay in this class longer. [The facilitator] has let me bring my kids here. Let them come here and given them toys and coloring stuff. He has made it a place where my kids can come.



Conclusion



| MPUPs create a nonjudgmental space where learning occurred both in the classroom with peers and at home with children.

Conclusion

The evaluation of the MPUP events reveals several key strengths in the design and implementation of the program as well as some important opportunities for improvement. In general, participants clearly find the events to be helpful and positive experiences. Event participants indicated they did learn about money and finances during the events in a variety of ways. First, participants learned from one another by hearing about strategies or techniques other participants used for saving money. This was the most frequently mentioned type of learning and involved. Second, participants learned from the activities in the MPUP and from the facilitator. Third, participants learned with their children.

At the same time, participants gave clear indications for how the events could be strengthened. One of the challenges is that enrollment in the events is typically part of a mandatory class. Thus, no matter how positive the MPUP experience, participants are forced to attend and would, ideally, choose to be spending their time either working or attending to family responsibilities instead. Nevertheless, focus groups and facilitator interviews reveal clear strategies how to improve the experiences and make them stronger: specifically, it would be beneficial to make the events more structured and interactive and to provide child-friendly activities and childcare.



