



Evaluation of  
**Employment Coaching for  
TANF and Related Populations**



**Can a Participant-Centered Approach to  
Setting and Pursuing Goals Help Adults with  
Low Incomes Become Economically Stable?**

**Impacts of Four Employment Coaching  
Programs 21 Months after Enrollment**

# Can a Participant-Centered Approach to Setting and Pursuing Goals Help Adults with Low Incomes Become Economically Stable?

## Impacts of Four Employment Coaching Programs 21 Months after Enrollment

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## Glossary

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**Bayesian analysis.** Bayesian analysis in this report gives an interpretation of programs' impacts on earnings that takes into account the prior evidence on the effectiveness of similar programs. This analysis provides the probability that the program's impact is greater than a specified amount.

**Coaching.** This evaluation defines coaching as an approach with six distinct features: (1) includes setting goals and developing action steps for meeting the goals; (2) is not directive—the coach does not specify goals for participants, develop plans to achieve those goals, or tell them what to do next, but instead works collaboratively with the participants; (3) is individualized and depends on the participants' needs and preferences; (4) helps participants learn the skills to set goals on their own and work toward meeting those goals; (5) attempts to reinforce participants' motivation to meet goals; and (6) holds participants accountable by regularly discussing with the participants their progress toward reaching goals. Employment coaching, for purposes of this evaluation, is coaching in which goals are related directly or indirectly to employment. The designs of the four coaching programs included in the evaluation all meet this definition.

**Confirmatory outcomes.** Confirmatory outcomes are the main outcomes that the program is expected to change. The main test of the program's effectiveness is based on whether the program had a beneficial impact on the confirmatory outcomes.

**Control group.** Members of the control group do not have access to the program being evaluated. Study participants were assigned to the control group randomly. The services available to the control group varied across the four coaching programs being evaluated, as detailed in the report.

**Earnings.** We measured earnings using both study participant responses to the follow-up survey and National Directory of New Hires administrative records of earnings reported by employers to an Unemployment Insurance (UI) agency. Self-reported earnings cover all jobs the study participant may have had, but may be subject to error if study participants remember jobs incorrectly. Earnings reported to a UI agency are not subject to this error, but exclude jobs that are not reported to UI agencies—such as self-employment or gig work—which are becoming more common.

**Economic well-being.** All programs in the study intend to improve economic well-being. This may be accomplished through improved labor market outcomes, access to other material supports (such as assistance programs), or better financial management. We use a six-item economic hardship scale to assess the extent to which scarce economic resources affected key aspects of material well-being, such as food, housing, and medical care.

**Evaluation of Employment Coaching for TANF and Related Populations.** This study examines four employment coaching programs designed for adults with low incomes. It includes an implementation study of the four coaching programs and an experimental impact study on participants' self-regulation skills, employment, earnings, self-sufficiency, and other measures of personal and family well-being. This report uses the terms study and evaluation interchangeably to refer to this work.

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**Exploratory outcomes.** Exploratory outcomes are outcomes that are related to confirmatory or secondary outcomes but are not the main outcomes the program intends to influence. The purpose of examining impacts on exploratory outcomes is to aid interpretation of the confirmatory impact findings and to inform future research.

**Follow-up period.** This term refers to all months beginning with the month of study enrollment. For example, the 21-month follow-up period includes the 21 months after study enrollment. If an outcome has a reference period with a subset of months from a follow-up period, it is described as such. For example, self-reported earnings during Months 10 to 21 after study enrollment.

**Goal-setting and attainment skills.** Setting goals and working to attain them requires self-regulation skills. By focusing on setting and attaining goals, coaching is expected to strengthen self-regulation skills and facilitate employment and other positive outcomes. We use an eight-item scale on goal-setting and attainment skills designed to measure people's ability to set and work toward attaining employment goals as a confirmatory outcome.

**Impact.** We measured the impact of each employment coaching program on a given outcome based on differences in average outcomes between members of the program and control groups. With random assignment, the program and control group members had similar characteristics and experiences, on average, before participating in the program so any differences in observed outcomes can be attributed to employment coaching. We estimate the impact on each outcome using a statistical model to improve the precision of the impact estimates and control for any differences between the program and control groups in baseline characteristics.

**Nondirective.** Being nondirective is a key difference between coaching and more traditional case management. When coaches are nondirective, they do not specify goals for participants, develop plans to achieve those goals, or tell program participants what to do next. Rather, coaches guide participants in a collaborative process in which the participants determine their goals and develop plans to achieve them.

**Program group.** Members of the program group have access to the coaching program being evaluated. We also refer to this as the FaDSS group, Goal4 It! group, LIFT group, or MyGoals group depending on the program. Study participants are assigned to the program group randomly.

**Random assignment.** Adults who were eligible for one of the four employment coaching programs and who consented to participate in the study were randomly assigned either to a program group that had access to the coaching program or a control group that did not have access to the coaching program.

**Secondary outcomes.** Secondary outcomes are the outcomes that are less central to the program's goals. The program might affect these outcomes, but the program may still be deemed effective if it does not.

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**Self-regulation skills.** Self-regulation skills are the skills used to finish tasks, stay organized, and control emotions. Other terms used to refer to these or related skills include soft skills, social and emotional skills, executive skills, and executive functioning skills. They are critical in finding, maintaining, and advancing in a job. Examples of self-regulation skills relevant to employment include goal-directed persistence and self-efficacy needed to continue with a task despite setbacks, time management necessary to show up to work on time, and emotional understanding and regulation needed to deal with difficult coworkers or supervisors.

**Statistically significant.** For each outcome, we conduct a statistical test of whether the employment coaching program has an effect on the outcome. This test provides the probability of finding the estimated impact if the program actually had no effect on the outcome; that is, the probability of finding the estimated impact by chance if the true impact is zero. We refer to an estimated impact as statistically significant if there is less than a 5 percent probability of finding it by chance when the true impact is zero. We refer to an impact as statistically significant at the 10 percent level if there is less than a 10 percent probability of finding it by chance when the true impact is zero.

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## Overview

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Employment coaching involves trained staff working collaboratively with participants to help them set individualized goals directly or indirectly related to employment and providing motivation, support, and feedback as participants work toward those goals. Unlike most traditional case managers, coaches work in partnership with participants and do not tell the participants what goals they should pursue or what action steps to take in pursuing them. Recently, there has been growing interest among policymakers, practitioners, researchers, and others in using employment coaching to assist Temporary Assistance for Needy Families (TANF) recipients and other adults with low incomes.

To learn more about the potential of employment coaching, the Administration for Children and Families funded an experimental study of four employment coaching programs conducted as part of the Evaluation of Employment Coaching for TANF and Related Populations. This report presents impact findings for the four employment coaching programs during the 21 months after participants enrolled in the study. The report is the second in a series on the impacts of coaching programs. An earlier report presented findings on the short-term impacts during the first 9 or 12 months (depending on the program) after study enrollment (Moore et al. 2023), a time when many participants were still receiving coaching.

The four employment coaching programs included in the evaluation are:

- **Family Development and Self-Sufficiency (FaDSS)**, which serves TANF recipients and their family members in Iowa. Participation in FaDSS is voluntary and most coaching sessions occur in the participant's home.
- **Goal4 It!**<sup>™</sup>, which provides employment coaching to TANF recipients in Jefferson County, Colorado in lieu of traditional case management. Receipt of TANF benefits is conditional on participation in either Goal4 It! or traditional case management.
- **LIFT**, which is a voluntary coaching program operated in four U.S. cities. Most coaching is conducted by unpaid student interns from Master of Social Work programs.
- **MyGoals for Employment Success (MyGoals)**, which is a voluntary coaching program that served recipients of public housing assistance in Baltimore, Maryland, and Houston, Texas.

This report presents estimates of the impacts of coaching on participants' self-regulation skills, employment, earnings, self-sufficiency, and other measures of personal and family well-being during the 21-month follow-up period after participants enrolled in the study. At 21 months after study enrollment, most but not all study participants who were offered coaching have finished receiving it. The first impact report, which presented estimated impacts at 9 to 12 months after study enrollment, reported that although none of the programs had statistically significant impacts on earnings, two of the four coaching programs had statistically significant impacts on a measure of self-regulation skills, and one of the four coaching programs led to a statistically significant reduction in economic hardship. This report shows that although there continue to be no statistically significant impacts on earnings, there were some promising findings. A future report will present impact findings and their evolutions over a longer period—between 48 and 67 months after study enrollment.

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## PRIMARY RESEARCH QUESTIONS

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This report addresses the following primary research questions:

- **Do the coaching programs improve the outcomes of adults with low incomes after 21 months?** Specifically:
  - Do the coaching programs affect participants’ intermediate outcomes related to self-regulation and other skills associated with labor market success?
  - Do the coaching programs affect participants’ employment and economic security outcomes?
  - How do the impacts of the coaching programs change over time?
  - Are the coaching programs more effective for some groups of participants than others?

## PURPOSE

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Poverty and other chronic stressors can hinder the development and use of the self-regulation skills—the skills needed to finish tasks, stay organized, and control emotions—that are critical in finding and maintaining employment. Examples of self-regulation skills relevant to employment include, among others: the persistence needed to keep at a task despite setbacks; the time management skills that make it possible to consistently show up to work on time; and the emotional understanding and regulation to deal productively with co-workers. Research suggests that coaching can promote self-regulation skills and hence may help adults with low incomes become economically secure.

The purpose of this study is to examine whether coaching is effective in promoting the use of self-regulation skills and eventually improves the employment outcomes and economic security of TANF recipients and other adults with low incomes.

## KEY FINDINGS AND HIGHLIGHTS

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We found that:

- Two of the four coaching programs improved self-regulation skills during the first 9 or 12 months after study enrollment, and the impacts on self-regulation skills of one of these programs persisted through the 21-month follow-up period.
- During the first 9 or 12 months after study enrollment, none of the programs had statistically significant impacts on average monthly self-reported earnings. Secondary Bayesian analysis of self-reported earnings suggested that impacts were small and likely positive for three of the four programs. During the rest of the 21-month follow-up period, there continued to be no significant positive impacts on self-reported earnings for any program. Secondary Bayesian analysis suggests that during the rest of the 21-month follow-up period impacts were small and likely positive for two of the four programs, likely near zero for one program, and small but likely negative for one program (see table below).

- None of the programs had positive impacts on earnings reported to an Unemployment Insurance agency during the first 21 months after study enrollment, and secondary Bayesian analysis suggested these impacts were likely near zero for all programs.
- One of the four coaching programs reduced economic hardship during the first 9 months after study enrollment, but none of the four programs reduced hardship over the 21 months after study enrollment.
- In the 21 months after study enrollment, none of the programs reduced the amounts of TANF cash benefits or other public assistance participants received.
- We found that the programs had larger impacts for participants with fewer than two children than they did for participants with two or more children. There is no evidence that impacts consistently differed by participants' other characteristics.
- We found little evidence that the COVID-19 pandemic affected impacts for three of the programs, but did find evidence that the impacts on earnings changed in response to the pandemic for one program.

### Summary of impacts on confirmatory outcomes

Outcome	FaDSS		Goal4 It!		LIFT		MyGoals	
	9-month follow-up	21-month follow-up	9-month follow-up	21-month follow-up	9-month follow-up	21-month follow-up	12-month follow-up	21-month follow-up
Goal-setting and attainment skills at the time of the survey	+	○	○	○	○	○	+	+
Average monthly self-reported earnings <sup>a</sup>	○ Likely small, positive	○ Likely near zero	○ Likely small, positive	○ Likely small, negative	○ Likely near zero	○ Likely small, positive	○ Likely small, positive	○ Likely small, positive
Average monthly earnings reported to a UI agency <sup>a</sup>	○ Likely near zero	○ Likely near zero	○ Likely near zero	○ Likely near zero	NA	NA	○ Likely small, negative	○ Likely near zero
Economic hardship from study enrollment through the time of the follow-up survey	– Likely small, favorable	○ Likely small, favorable	○ Likely near zero	○ Likely near zero	○ Likely small, favorable	○ Likely small, favorable	○ Likely near zero	○ Likely near zero
Average monthly TANF benefits received <sup>a, b</sup>	○	○	○	○	NA	NA	○	○

Source: The first and second follow-up surveys, public assistance agency administrative records, and the National Directory of New Hires.

Note: Confirmatory outcomes are the main outcomes that the program is expected to change and are the basis of the study's main test of the program's effectiveness. The statements about the likely size of the impact are based on a secondary Bayesian analysis. "Likely" refers to a probability of more than 50 percent. Administrative records on earnings reported to a UI agency and average monthly TANF amount were not available for LIFT because we did not have Social Security numbers for a large share of the LIFT sample.

<sup>a</sup> For monthly measures of earnings and TANF benefits received, we examined Months 1 to 9 or 1 to 12 (for MyGoals) during the first follow-up period, and Months 10 to 21 or 13 to 21 (for MyGoals) during the 21-month follow-up period.

<sup>b</sup> For the two programs that exclusively served TANF recipients, we examined average amount of monthly TANF benefits received during months 10 to 21 after study enrollment as a confirmatory outcome. For completeness, we show findings for this outcome even when it is not confirmatory (as indicated by shaded cells).

+ indicates a positive impact that is significantly different from 0 at the 5 percent level.

– indicates a negative impact that is significantly different from 0 at the 5 percent level.

○ indicates no impact that is significantly different from 0 at the 5 percent level.

NA = impact estimates are not available.

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## METHODS

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Between February 2017 and November 2019, about 4,300 adults who were eligible for one of the four employment coaching programs and who consented to participate in the evaluation were randomly assigned either to (1) a program group that had access to employment coaching, or (2) a control group that did not have access to employment coaching but could receive other services available in the community. In the study of the Goal4 It! program, the control group received traditional TANF case management while the program group received coaching. In the study of FaDSS, all program and control group members received TANF case management, and the program group received coaching in addition to case management. In the studies of LIFT and MyGoals, the control groups received no services and the program group received coaching.

The effectiveness of each employment coaching program was assessed based on differences in average outcomes between program and control group members. To estimate the impacts of employment coaching, the study used data from (1) a baseline survey or form administered to study participants at the time of study enrollment, (2) follow-up surveys administered to study participants approximately 9 to 12 months after study enrollment, and again approximately 21 months after study enrollment, (3) administrative employment and Unemployment Insurance records from the National Directory of New Hires, and (4) administrative records from state and local agencies on participation in public assistance programs.

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## Executive Summary

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Policymakers, practitioners, researchers, and others are interested in the potential of employment coaching to help recipients of Temporary Assistance for Needy Families (TANF) and other adults with low incomes to become economically secure. Employment coaching involves trained staff working collaboratively with TANF participants to help them set individualized goals that are directly or indirectly related to employment. Coaches provide motivation, support, and feedback as participants work toward those goals. Unlike most traditional case managers, coaches work in partnership with participants. They do not tell participants what goals to set or what actions to take to work toward them. Rather, participants are given autonomy to identify and pursue their goals, with support from their coach. This nondirective approach to goal setting can help people use and strengthen the skills needed to stay organized, finish tasks, and control emotions, which we refer to as self-regulation skills. These skills are important for obtaining, keeping, and advancing in a job. Yet, poverty and other chronic stressors can hinder the use of these skills. By helping participants practice these skills, coaching could improve employment outcomes, and hence economic security. Despite growing interest in employment coaching programs for adults with low incomes, there is no rigorous evidence of their effectiveness.

This report presents impact findings during the 21 months after participants enrolled in an experimental study conducted as part of the Evaluation of Employment Coaching for TANF and Related Populations, which is funded by the Administration for Children and Families. This evaluation includes an impact study of four employment coaching programs. It uses an experimental design to assess the impacts of each program on study participants' self-regulation skills, employment, earnings, and other measures of personal and family well-being up to 67 months after study enrollment. This report is the second in a series on the impacts of these coaching programs. An earlier report presented findings on the short-term impacts during the first 9 or 12 months (depending upon the program) after study enrollment (Moore et al. 2023), a time when many participants were still receiving coaching. This report documents whether the short-term program impacts that emerged at the time of the first follow-up have been sustained, whether new impacts have emerged, and how the programs' impacts have evolved as members of the program group continued to receive services and complete their programs. A future report will present impact findings from between 48 and 67 months after study enrollment to look at program impacts and their evolutions over a longer period.

### WHAT IS EMPLOYMENT COACHING?

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Although the definitions of coaching vary, this evaluation defines it as an approach with six distinct features: (1) includes setting goals and developing action steps for meeting the goals; (2) is not directive—the coach does not tell participants what to do, but instead works collaboratively with the participants; (3) is individualized and depends on the participants' needs and preferences; (4) helps participants learn the skills to set goals on their own and work toward meeting those goals; (5) attempts to reinforce participants' motivation to meet goals; and (6) holds participants account-

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able by regularly discussing with the participants their progress toward reaching goals. Employment coaching, for purposes of this evaluation, is coaching in which goals are related directly or indirectly to employment. The designs of the four coaching programs included in the evaluation all meet this definition.

### **THE EMPLOYMENT COACHING PROGRAMS IN THE STUDY**

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We selected the four employment coaching programs for the evaluation because they (1) met our definition of coaching (described above); (2) offered strong, established employment coaching that aimed to improve employment outcomes for TANF recipients or other adults with low incomes; and (3) had the capacity and willingness to participate in an experimental study. Although the four programs share these similarities, there are also differences across the programs (Table ES.1).



**Table ES.1. Selected features of programs and participants in evaluation**

Features of program	Family Development and Self-Sufficiency (FaDSS)	Goal4 It!	LIFT	MyGoals for Employment Success (MyGoals)
<b>Context</b>				
Type of implementing organization	Local social service agencies under contract to the Iowa Department of Human Rights	TANF agency	Nonprofit organization	Public housing agencies
Designer of coaching model	Implementing organization	Mathematica	Implementing organization	MDRC and Dr. Richard Guare
Year implementation began	1988	2018	2015	2017
Service locations	Local offices across Iowa (17 total; 7 in study)	Jefferson County, Colorado	Chicago, Los Angeles, and New York City (in study); and Washington, DC (not in study)	Baltimore and Houston
Main eligibility criteria	TANF recipients	TANF recipients subject to work requirements	Parents or caregivers of children younger than age 8 or expectant parents; have stable housing for 6 months and are working or in school or another household member is working	Adult member of household receiving housing assistance; unemployed or working fewer than 20 hours per month
Voluntary or mandatory	Voluntary	Goal4 It! or traditional case management were mandatory for TANF receipt	Voluntary	Voluntary
Referrals made to other services?	Yes	Yes	Yes	Yes
<b>Features of coaching</b>				
Meeting format	One-on-one or with family members	One-on-one	One-on-one	One-on-one
Coaching location for in-person sessions	Participant's home	TANF office	Community setting or LIFT office	MyGoals office
Duration of time eligible to receive coaching	While receiving TANF and up to 7 months after leaving TANF	While receiving TANF	2 years	3 years
Intended coaching dosage	At least twice per month in first 3 months, then monthly	Monthly, unless participant is working (then once every 2 months)	Twice in first month, monthly thereafter	At least once per month
Are self-regulation skills assessed and discussed explicitly with participants?	No	No	No	Yes
Financial incentives offered?	No	No	For engagement, up to a maximum of \$1,000	For engagement and employment, up to a maximum of \$5,000
<b>Coach background</b>				
Coach status	Paid professional	Paid professional	Unpaid Master of Social Work intern	Paid professional

## IMPACT STUDY DESIGN

We use an experimental design to assess the effectiveness of each employment coaching program in improving participants' outcomes (Table ES.2). Between February 2017 and November 2019, about 4,300 adults who were eligible for one of the four employment coaching programs included in the evaluation and who consented to participate in the study were randomly assigned with equal probability either to a program group that was given access to employment coaching or to a control group that did not have access to employment coaching from the program. In the study of Goal4 It!, control group members were required to participate in regular case management and program group members were required to participate in coaching instead of TANF case management. In the study of FaDSS, program group members were offered coaching in addition to receiving TANF case management from an agency other than the one that provided FaDSS; the control group received TANF case management but no FaDSS services. In the study of all four programs, all study participants, whether in the program or control group, could receive other services available in the community.

**Table ES.2.**  
**Selected features**  
**of program study**  
**designs**

Features of study	FaDSS	Goal4 It!	LIFT	MyGoals
Dates of study enrollment	June 2018 to November 2019	October 2018 to November 2019	June 2018 to November 2019	February 2017 to September 2019
Number of study participants (program/control)	863 (430/433)	802 (401/401)	808 (405/403)	1,803 (902/901)
Program services tested versus control conditions	FaDSS coaching plus TANF case management versus TANF case management without FaDSS coaching	Goal4 It! coaching versus traditional TANF case management	LIFT versus services in the community	MyGoals versus services in the community
Length of first follow-up period	9 months after study enrollment	9 months after study enrollment	9 months after study enrollment	12 months after study enrollment
Length of second follow-up period	21 months after study enrollment	21 months after study enrollment	21 months after study enrollment	21 months after study enrollment

Note: Study enrollment had already begun for the impact study of MyGoals before it joined the Evaluation of Employment Coaching for TANF and Related Populations in 2018. For this reason, the first follow-up period for the study of MyGoals was 12 months after study enrollment, whereas the follow-up period for the studies of the other programs was 9 months after enrollment.

**Data sources.** This report is based on analysis of data from six main sources: (1) a baseline survey or form administered just before study enrollment; (2) management information system data on receipt of coaching services; (3) a follow-up survey conducted at 9 months (FaDSS, Goal4 It!, and LIFT) or 12 months (MyGoals) after study enrollment; (4) a follow-up survey conducted at 21 months after study enrollment; (5) administrative data on quarterly earnings and receipt of Unemployment Insurance (UI) benefits reported to the National Directory of New Hires (NDNH); and (6) administrative data on receipt of public assistance from state and local public assistance agencies.

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**Confirmatory outcomes.** Although the study examines each program's impact on a broad set of outcomes, it focuses on a few key outcomes that the program is expected to change, referred to as confirmatory outcomes. The main tests of the programs' effectiveness are based on whether the program had a favorable impact on the confirmatory outcomes. The confirmatory outcomes include measures in three domains for all four programs and a fourth domain for FaDSS and Goal4 It!:

1. **Self-regulation and goal-related skills.** Setting goals and working to attain them requires self-regulation skills and is the centerpiece of employment coaching. We use an eight-item scale on goal-setting and attainment skills designed to measure people's ability to set and work toward attaining employment goals as a confirmatory outcome.
2. **Labor market outcomes.** We use earnings as the confirmatory measure of labor market success because they encompass three ways that employment coaching could influence labor market success: obtaining a job, working more regularly or more hours, or earning higher wages. We measured earnings using both responses to the follow-up survey and NDNH administrative records. Earnings reported on the survey cover all jobs the study participant may have had, but may be subject to error if study participants remember jobs incorrectly. NDNH records are not subject to this error, but exclude jobs that are not reported to UI agencies—such as self-employment or gig work—which are becoming more common.
3. **Economic well-being.** All programs in the study intend to improve economic well-being. This may be accomplished through improved labor market outcomes, access to other material supports (such as assistance programs), or better financial management. We use a six-item economic hardship scale to assess the extent to which scarce economic resources affected key aspects of material well-being, such as food, housing, and medical care.
4. **Receipt of public assistance:** The FaDSS and Goal4 It! programs both include TANF benefit receipt among their enrollment criteria. Reducing participation in TANF is a goal of these programs. Because impacts on TANF benefit receipt should emerge after impacts on earnings, TANF benefit receipt for the second follow-up period is included as a confirmatory outcome for these two programs. We measured receipt of public assistance using public assistance agency administrative records on average monthly TANF benefits.

**Other outcomes.** We also examine the impact of each program on other outcomes not deemed as confirmatory for this report. Examples of these outcomes include the receipt of other employment services; participation in, completion of, and receipt of credentials from training and education programs; other labor market and employment outcomes; the receipt of other public assistance; and financial outcomes.

**Estimating and interpreting impacts.** The effectiveness of each employment coaching program was assessed based on differences in average outcomes between members of the program and control groups. With random assignment, the program and control group members had similar characteristics and experiences, on average, before par-

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ticipating in the program so any differences in observed outcomes can be attributed to employment coaching. We estimate the impact on each outcome using a statistical model to control for baseline characteristics and improve the precision of the impact estimates. We report whether each impact estimate was statistically significant, which means that the impact estimate was larger than would be expected if the program had no effect on the outcome. For impacts on earnings, benefit receipt, and economic hardship, we complement this analysis of statistical significance by using a secondary Bayesian analysis approach to estimate the probability that the program's impact is greater than a specified amount.

## **SUMMARY OF IMPACT FINDINGS**

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The impacts on confirmatory outcomes and their evolution over time differed by program (Table ES.3). We found statistically significant impacts on goal-setting and attainment skills for two of the four programs during the first 9 or 12 months after study enrollment, and the impacts of one program persisted through the 21-month follow-up period. No program had large, significantly positive impacts on self-reported earnings or on earnings reported to a UI agency during the first 21 months after study enrollment. One of the four coaching programs led to a statistically significant reduction in economic hardship during the first 9 months after study enrollment, but none of the four programs reduced hardship over the 21 months after study enrollment. In the 21 months after study enrollment, none of the programs reduced the amount of TANF cash benefits or other public assistance benefits participants received. We found that the programs had larger impacts for participants with fewer than two children than they did for participants with two or more children. There is no evidence that impacts consistently differed by participants' other characteristics. We found little evidence that the COVID-19 pandemic affected impacts for three of the programs, but did find evidence that the impacts on earnings changed in response to the pandemic for one program.

**Table ES.3.  
Summary of  
impacts on  
confirmatory  
outcomes**

Outcome	FaDSS		Goal4 It!		LIFT		MyGoals	
	9-month follow-up	21-month follow-up	9-month follow-up	21-month follow-up	9-month follow-up	21-month follow-up	12-month follow-up	21-month follow-up
Goal-setting and attainment skills at the time of the survey	+	○	○	○	○	○	+	+
Average monthly self-reported earnings <sup>a</sup>	○ Likely small, positive	○ Likely near zero	○ Likely small, positive	○ Likely small, negative	○ Likely near zero	○ Likely small, positive	○ Likely small, positive	○ Likely small, positive
Average monthly earnings reported to a UI agency <sup>a</sup>	○ Likely near zero	○ Likely near zero	○ Likely near zero	○ Likely near zero	NA	NA	○ Likely small, negative	○ Likely near zero
Economic hardship from study enrollment through the time of the follow-up survey	– Likely small, favorable	○ Likely small, favorable	○ Likely near zero	○ Likely near zero	○ Likely small, favorable	○ Likely small, favorable	○ Likely near zero	○ Likely near zero
Average monthly TANF benefits received <sup>ab</sup>	○	○	○	○	NA	NA	○	○

Source: The first and second follow-up surveys, public assistance agency administrative records, and the National Directory of New Hires

Note: Confirmatory outcomes are the main outcomes that the program is expected to change and are the basis of the study's main test of the program's effectiveness. The statements about the likely size of the impact are based on a secondary Bayesian analysis. "Likely" refers to a probability of more than 50 percent. Administrative records on earnings reported to a UI agency and average monthly TANF amount were not available for LIFT because we did not have Social Security numbers for a large share of the LIFT sample.

<sup>a</sup> For monthly measures, we examined Months 1 to 9 or 1 to 12 (for MyGoals) during the first follow-up period, and Months 10 to 21 or 13 to 21 (for MyGoals) during the 21-month follow-up period.

<sup>b</sup> For the two programs that exclusively served TANF recipients, we examined average amount of monthly TANF benefits received during months 10 to 21 after study enrollment as a confirmatory outcome. For completeness, we show findings for this outcome even when it is not confirmatory (as indicated by shaded cells).

+ indicates a positive impact that is significantly different from 0 at the 5 percent level.

– indicates a negative impact that is significantly different from 0 at the 5 percent level.

○ indicates no impact that is significantly different from 0 at the 5 percent level.

NA = impact estimates are not available.

## IMPACTS BY PROGRAM

Below, we present a summary of the impact findings for each program participating in the evaluation (Figures ES.1).

### FaDSS

- FaDSS improved program participants' goal-setting and attainment skills at the time of the 9-month follow-up survey, the main measure of self-regulation skill, but that statistically significant impact faded over time. At the 21-month survey, FaDSS and control group members had similar levels of goal-setting and attainment skills. The impact was not statistically significant.
- Compared to control group members, FaDSS group members reported higher average self-reported earnings during Months 1 to 9 after study enrollment, although the impact was not statistically significant. During Months 10 to 21 after study enrollment, the FaDSS and control groups had about the same level of self-reported

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earnings. Secondary Bayesian analysis of these impacts suggested that the impact during Months 1 to 9 was likely positive but small, while the impact during Months 10 to 21 was likely near zero.

- FaDSS and control group members had similar earnings reported to a UI agency, on average, from Months 1 to 9 and Months 10 to 21 after study enrollment. The impacts were not statistically significant. Secondary Bayesian analysis of these impacts suggested that the impacts were likely near zero.
- FaDSS reduced economic hardship between study enrollment and the 9-month follow-up survey. The impact was statistically significant. However, FaDSS and control group members reported similar levels of economic hardship on the 21-month follow-up survey. The impact was not statistically significant. Secondary Bayesian analysis of these impacts also indicated that they faded.
- FaDSS and control group members received similar amounts of TANF cash assistance benefits 10 to 21 months after study enrollment. The impact was not statistically significant. Secondary Bayesian analysis of this impact confirmed that it was likely near zero. Exploratory analysis of Months 1 to 9 after study enrollment revealed similar patterns.
- Exploratory analysis indicated that positive FaDSS impacts on service receipt faded. FaDSS members received more job assistance than control group members in the 9-month follow-up period. However, the amount of job assistance received by the two groups at the 21-month follow-up survey was similar.

#### **Goal4 It!**

- Goal4 It! did not affect the main measure of self-regulation skill. Goal4 It! and control group members had similar goal-setting and attainment skills based on the 9- and 21-month surveys. There were no statistically significant impacts.
- Goal4 It! group members reported higher average monthly earnings than control group members during Months 1 to 9 after study enrollment. The impact was not statistically significant. Goal4 It! group members reported lower average earnings than control group members during Months 10 to 21 after study enrollment. This difference was statistically significant at the 10 percent level, although not when we tested for statistical significance in different ways. Secondary Bayesian analysis suggested that Goal4 It! likely had a small, positive impact on self-reported earnings during Months 1 to 9 after study enrollment and a small, negative impact during Months 10 to 21.
- Goal4 It! and control group members had similar average earnings reported to a UI agency both between Months 1 to 9 and between Months 10 to 21 after study enrollment. The impacts were not statistically significant. Secondary Bayesian analysis of these impacts also suggested that they were likely near zero.
- Goal4 It! and control group members reported similar levels of economic hardship between study enrollment and the 9- and 21-month follow-up surveys. The impacts were not statistically significant. Secondary Bayesian analysis of these impacts confirmed they were likely near zero.

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- Goal4 It! and control group members received similar amounts of TANF cash benefits during Months 10 to 21 after study enrollment, on average. The impact was not statistically significant. Secondary Bayesian analysis of these impacts confirmed that they were likely near zero. Exploratory analysis of the period during Months 1 to 9 after study enrollment revealed similar patterns.
  - Goal4 It! group members participated in and completed education and training programs at higher rates than control group members during the 21-month follow-up period. These impacts were statistically significant at the 10 percent level or lower.

### **LIFT**

- LIFT did not affect the main measure of self-regulation skill. LIFT and control group members had similar levels of goal-setting and attainment skills based on the 9- and 21-month follow-up surveys. There were no statistically significant impacts.
- LIFT and control group members had similar self-reported earnings, on average, from Months 1 to 9 and Months 10 to 21 after study enrollment. None of the impacts were statistically significant. Secondary Bayesian analysis suggested that during both periods the impacts of LIFT on self-reported earnings were more likely to be positive than negative but unlikely to be large.
- LIFT and control group members reported similar levels of economic hardship between enrollment in the study and the 9- and 21-month follow-up surveys. The impacts were not statistically significant. Secondary Bayesian analysis suggested impacts for both periods were likely to be favorable but unlikely to be large.
- LIFT and control group members completed education and training programs at similar rates during the 21-month follow-up period. However, LIFT group members were more likely to be participating in education programs during the 21-month follow-up period and more likely to complete a bachelor's degree—impacts that were statistically significant at the 10 percent level.
- Exploratory analysis indicated that LIFT improved the likelihood of having savings and using a budget to track expenses during the 21-month follow-up period, but it did not affect other financial outcomes.

### **MyGoals**

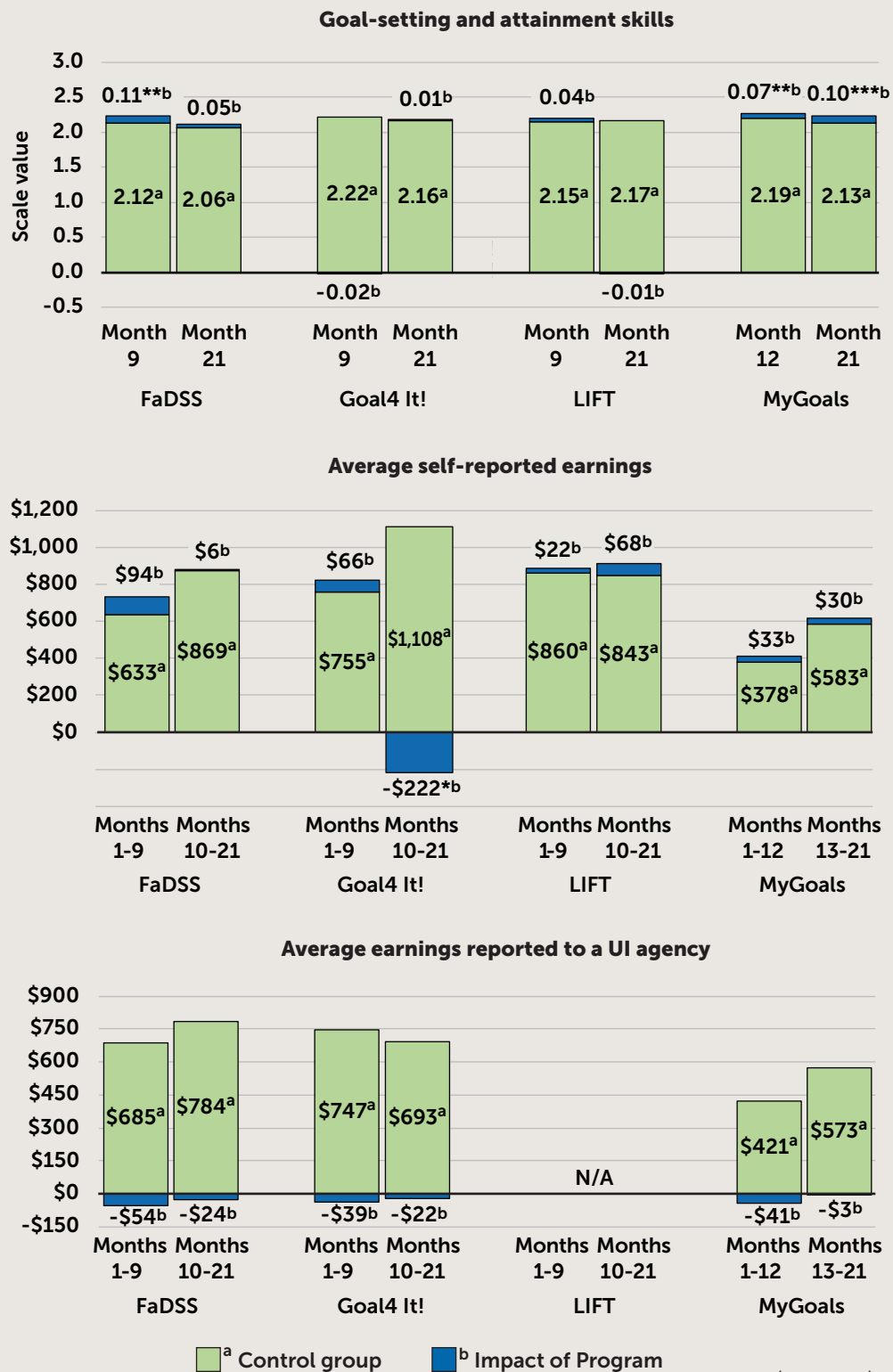
- MyGoals improved the main measure of self-regulation skill. MyGoals group members had stronger goal-setting and attainment skills than control group members based on analysis of the 12- and 21-month surveys. The impacts were statistically significant.
- Compared to control group members, MyGoals group members reported higher average earnings during both Months 1 to 12 and Months 13 to 21 after study enrollment, although the impacts were not statistically significant for either period. Secondary Bayesian analysis suggested that MyGoals likely had a small, positive impact on self-reported earnings during both periods.



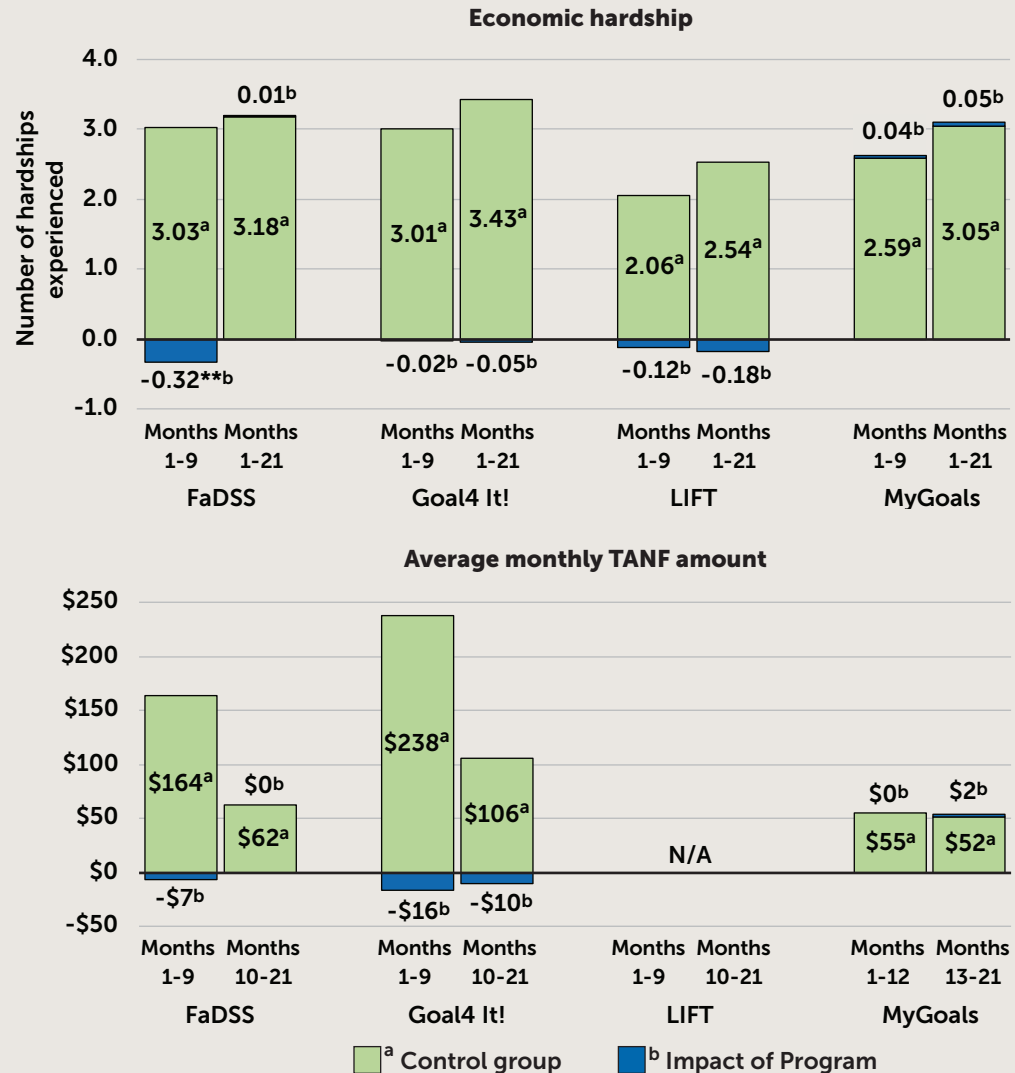
- 
- MyGoals group members had lower average earnings reported to a UI agency than control group members during Months 1 to 12 after study enrollment, although the impact was not statistically significant. During Months 13 to 21 after study enrollment, MyGoals and control group members had similar earnings reported to a UI agency, and the impact was not statistically significant. Secondary Bayesian analysis of these impacts suggested that the impact during Months 1 to 12 was likely negative but small and that the impact during Months 13 to 21 was likely near zero.
  - MyGoals and control group members reported similar levels of economic hardship between enrollment in the study and the 12- and 21-month follow-up surveys. The impacts were not statistically significant. Secondary Bayesian analysis of these impacts confirmed they were likely near zero.
  - MyGoals group members were more likely to complete a training program during the 21-month follow-up period, an impact that was statistically significant at the 10 percent level. Exploratory analysis indicated that MyGoals group members were more likely than control group members to be enrolled in education and training programs both at the time of the 12- and 21-month follow-up surveys, an impact that was statistically significant.



**Figure ES.1.**  
Impact of  
programs on  
confirmatory  
outcomes during  
the first and  
second follow-up  
periods



(continued)



Source: The first and second follow-up surveys, the National Directory of New Hires, and public assistance agency records.

Note: This figure shows the regression-adjusted means for the control group and the estimated impact of each program. The goal-setting and attainment scale measures participants' average level of agreement with eight statements about their goal-related skills. Scores range from "strongly disagree" (0) to "strongly agree" (3). The economic hardship scale measures how many of six hardships were faced between study enrollment and the time of each survey. Administrative records on earnings reported to a UI agency and average monthly amount of TANF cash assistance were not available for LIFT because we did not have Social Security numbers for a large share of the LIFT sample.

\*\*\*/\*\*/\* Impact estimates are statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

## CONCLUSIONS AND FUTURE DIRECTIONS

There is some evidence that coaching programs can have beneficial effects for participants—especially in the short term while they are receiving coaching, or soon afterward. Two of the coaching programs examined in this evaluation had positive impacts on self-regulation skills, and one reduced economic hardship during the first 9 months after study enrollment. It is not possible to conclusively determine why the pattern of impacts varied across programs, as there were many differences in program design, implementation, and context. The programs' impacts evolved over time, with some of the initial impacts persisting and others fading over the 21 months after study enrollment.

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In addition, the evidence hints at the ways the programs' impacts could continue to evolve in the direction of improved outcomes for program participants. Three programs increased participation in or completion of education or training programs during the 21 months after study enrollment, which could strengthen participants' labor market prospects and thus increase their earnings in the future. LIFT, which emphasized financial literacy, increased the share of participants who had some savings and used a budgeting tool; this in turn could result in reduced economic hardship in the long term.

There is some concern about the negative impact of one program, Goal4 It!, on self-reported earnings during Months 10 to 21 after study enrollment. Evidence from exploratory analysis suggests this could have been related to the COVID-19 pandemic. It is possible that the program's early impacts on self-reported earnings, which were likely small but positive, could have persisted under more typical economic circumstances, but we cannot know how the program's impacts would have evolved if the pandemic had not occurred. More recently, the pandemic's effects on the economy have waned, and the labor market has strengthened, which suggests that the negative impact on self-reported earnings might fade in the longer term.

Although some of the coaching programs improved self-regulation skills or reduced economic hardship over the short term, none had large, positive impacts on earnings during the 21 months after study enrollment. This is consistent with past research on employment programs; many programs aim to improve employment outcomes and support self-sufficiency for people with low incomes, but only a few have succeeded in having large impacts on earnings (Shiferaw and Thal 2022).

How might coaching programs be adapted to produce large and persistent improvements in participants' earnings and economic self-sufficiency? The coaching programs in this evaluation ranged in intensity and frequency, but none offered substantial employment services beyond coaching. Some program participants suggested that the programs could be improved with more intensive employment services and more employment-related supports such as child-care, transportation, and mental health assistance. Using coaching as a service delivery approach for employment-focused services such as job-related training and paid work experience might be beneficial. Coaching could also be embedded into existing and intensive employment models that show promise, such as sector-based training (Katz et al. 2022). The combination of coaching and more substantive employment services could have reinforcing effects: coaching could bolster the self-regulation skills needed to translate employment services into labor market success while the employment services could offer the concrete help that coaching participants said would be beneficial.

Follow-up analyses at 48 to 67 months after study enrollment will address the programs' longer-term impacts. Will the impacts of MyGoals on self-regulation skills and earnings fade over time as participants leave the program—as they did in the case of FaDSS—or will they persist? Will the impacts on participation in training and education for two of the programs lead to higher earnings impacts in the future? A report on the programs' impacts at 48 to 67 months after study enrollment, anticipated in 2025, will help address these and other questions.

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# I. Introduction

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Policymakers, practitioners, researchers, and others are interested in the potential of employment coaching to help recipients of Temporary Assistance for Needy Families (TANF) and other adults with low incomes to become economically secure. Employment coaching involves trained staff working collaboratively with TANF participants to help them set individualized goals that are directly or indirectly related to employment. Coaches provide motivation, support, and feedback as participants work toward those goals. Unlike most traditional case managers, coaches work in partnership with participants. They do not tell participants what goals to set or what actions to take to work toward them. Rather, participants are given autonomy to identify and pursue their goals, with support from their coach. This nondirective approach to goal setting can help people use and strengthen the skills needed to stay organized, finish tasks, and control emotions, which we refer to as self-regulation skills. These skills are important for obtaining, keeping, and advancing in a job. Yet, poverty and other chronic stressors can hinder the use of these skills. By helping participants practice these skills, coaching could improve employment outcomes, and hence economic security.

To explore the potential of employment coaching for adults with low incomes, the Office of Planning, Research, and Evaluation (OPRE) in the Administration for Children and Families (ACF) at the U.S. Department of Health and Human Services contracted with Mathematica, Abt Associates, MDRC, and The Adjacent Possible to conduct the Evaluation of Employment Coaching for TANF and Related Populations. This evaluation is building the evidence base by rigorously testing four employment coaching programs designed for adults with low incomes. More specifically, it is assessing the implementation of the four coaching programs and—via an experimental study—their impacts on study participants’ self-regulation skills, employment, earnings, self-sufficiency, and other measures of personal and family well-being.

This report presents impact findings for the four employment coaching programs in the evaluation during the 21-month follow-up period after participants enrolled in the study. At 21 months after study enrollment, most but not all study participants offered coaching had finished receiving it. This report is the second in a series on the impacts of these coaching programs. An earlier report presented findings on the short-term impacts during the first 9 or 12 months (depending upon the program) after study enrollment (Moore et al. 2023), a time when many participants were still receiving coaching. That report documented that although none of the programs had statistically significant impacts on earnings, there were some promising findings: two of the four coaching programs had statistically significant impacts on a measure of self-regulation skills, and one of the four coaching programs led to a statistically significant reduction in economic hardship.

This report documents whether the short-term program impacts that emerged at the time of the first follow-up have been sustained, whether new impacts have emerged, and how the programs’ impacts have evolved as members of the program group continued to receive services and complete their programs. A future report will present impact findings from between 48 and 67 months after study enrollment, which will look at the program impacts and their evolutions over a longer period.

We begin this chapter by discussing self-regulation skills and defining employment coaching. We then describe the objectives of the study, the four programs and their expected effects on participants, and the design of the impact study. We end the chapter with a road map to the rest of the report.

## SELF-REGULATION SKILLS

We define self-regulation skills as the skills used to stay organized, finish tasks, and control emotions. Other terms used to refer to these or related skills include soft skills, social and emotional skills, executive skills, and executive functioning skills. Examples of self-regulation skills appear in Box I.1.

Self-regulation skills are critical for finding, maintaining, and advancing in a job. Examples of self-regulation skills relevant to employment include (1) motivation and self-efficacy, which are needed to continue with a task despite setbacks; (2) selective attention, which is necessary to focus on finishing a task; and (3) emotional understanding and regulation, which are needed to deal productively with co-workers or supervisors.

Poverty and other chronic stressors can hinder the development and use of self-regulation skills (Mullainathan and Shafir 2013). Thus, helping adults with low incomes practice and use self-regulation skills is especially important and may improve their economic security.

### Box I.1. Examples of self-regulation skills

Skill category	Skill	Definition
<b>Cognitive</b>	Executive functioning	A person's ability to regulate and control their actions, particularly intentional action and setting and pursuing goals
	Selective attention	The ability to attend to one aspect of a task in the face of other thoughts, information, and actions
	Metacognition	A person's ability to observe and evaluate how they think, which is sometimes referred to as thinking about thinking
<b>Emotional</b>	Emotional understanding	A person's ability to understand emotions in themselves and others
	Emotional regulation	The ability to alter the intensity of the emotion a person is experiencing and the behaviors that go along with that emotion
<b>Personality</b>	Motivation	The inner drive to achieve a specific goal
	Grit	The ability to persevere to attain long-term goals
	Self-efficacy	The belief a person has in their ability to perform well

Source: Adapted from Cavadel and colleagues (2017).

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## EMPLOYMENT COACHING

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Although definitions of coaching vary, this evaluation defines it as an approach with six distinct features. Coaching (1) includes setting goals and developing action steps for meeting the goals, (2) is not directive—the coach does not tell program participants what to do but instead works collaboratively with them, (3) is individualized and depends upon the program participants’ needs and preferences, (4) helps program participants learn the skills to set goals on their own and work toward meeting those goals, (5) attempts to reinforce program participants’ motivation to meet their goals, and (6) holds program participants accountable by regularly discussing progress toward their goals. Employment coaching, for the purposes of this evaluation, is coaching in which goals are related directly or indirectly to employment. The designs of the four coaching programs included in this evaluation all meet this definition.

Research has revealed that setting goals and developing action steps to meet them can cultivate self-regulation skills (Locke and Latham 1990; Zimmerman et al. 1992). Hence, coaches—by working with participants to set goals and think through how to achieve them—might help participants practice and strengthen their self-regulation skills and in doing so might improve their economic security. Studies of coaching have focused mostly on professional and educational settings such as financial management (Collins and Murrell 2010; Theodos et al. 2015), higher education (Bettinger and Baker 2011), and health (Pirbaglou et al. 2018). Little evidence exists on the effectiveness of employment coaching for adults with low incomes (Martinson et al. 2020).

## EVALUATION OBJECTIVES

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This evaluation is examining the effectiveness and implementation of four programs that offer employment coaching. In doing so, it is contributing to the evidence base on how to best help adults with low incomes succeed in the labor market and become self-sufficient. It also is providing the information necessary for other organizations to replicate these coaching programs or to refine their own coaching programs.

The main research questions the study is designed to address are as follows:

- **Do the coaching programs improve the outcomes of adults with low incomes?**
  - Do the coaching programs affect participants’ intermediate outcomes related to self-regulation and other skills associated with labor market success?
  - Do the coaching programs affect participants’ employment and economic security outcomes?
  - How do the impacts of the coaching programs change over time?
  - Are the coaching programs more effective for some groups of participants than others?
  - Does the COVID-19 pandemic influence the magnitude of the impact of coaching programs on key outcomes?

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- **How were the coaching programs implemented?**

- What was the program design?
- What factors appear to have helped or hindered implementation of the program as designed?
- What were the program participants' experiences with coaching? What services did they receive? What types of coaching and other services did control group members receive?

This report addresses the first set of questions. The second set of questions is addressed in a series of reports about the implementation of each program. These reports, as well as publications that describe the programs and document the impact study design and analysis plans, are available on the [project's website](#).

## PROGRAMS IN THE EVALUATION

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We selected coaching programs for the evaluation based on whether a program (1) met the evaluation's definition of coaching; (2) offered strong, well-implemented employment coaching that aimed to improve employment outcomes for TANF recipients or other adults with low incomes; and (3) had the capacity and willingness to participate in an experimental study.

Each program selected for the evaluation is summarized below:

- **Family Development and Self-Sufficiency (FaDSS)** provides employment coaching to TANF recipients in Iowa. Participation in coaching is voluntary, meaning it is not required to continue receiving TANF benefits. Most coaching sessions take place in the program participant's home. Coaching focuses on the whole family.
- **Goal4 It!™** provides employment coaching to TANF recipients in Jefferson County, Colorado, who are subject to work requirements. Goal4 It! is a participant-centered framework for setting and achieving goals. It was developed by Michelle Derr, formerly at Mathematica and now at The Adjacent Possible, along with other Mathematica staff and in partnership with other researchers and human services practitioners. None of the staff involved in its development worked on this evaluation. The Jefferson County Department of Human Services began implementing Goal4 It! in 2018 as an alternative to traditional case management. Participation in either Goal4 It! or traditional case management is mandatory to continue receiving TANF benefits.
- **LIFT** is a nonprofit organization that operates a coaching program in Chicago, Los Angeles, New York City, and Washington, DC. All offices except the one in Washington, DC, participated in this study.<sup>1</sup> Participants are parents or other caregivers of children younger than age 8 or expectant parents. LIFT participants must also demonstrate a level of stability in housing and work or education that the organization believes is critical to being able to focus on setting goals. Most coaches are unpaid student interns from Master of Social Work programs.

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<sup>1</sup> The evaluation excluded the Washington, DC, office due to its small size and participation in another study.



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- **MyGoals for Employment Success (MyGoals) was a demonstration program developed by MDRC and Dr. Richard Guare** and operated by the Baltimore and Houston public housing agencies. Participants were (1) adult members of households living in public housing or receiving federal housing assistance through a housing choice voucher and (2) either unemployed or working fewer than 20 hours per month. Participating in coaching was voluntary; it was not required to continue receiving housing assistance. After the demonstration ended, the program was discontinued in September 2022.

Although these programs shared many similarities, there were also many differences as summarized in Table I.1. The key differences included whether the coaching was voluntary, whether it took place in the home, a program office, or a community setting; the amount of structure coaches used to help participants set and work toward goals; whether financial incentives were offered; whether the coaches were paid professionals or unpaid graduate students; the length of time participants could meet with their coaches; and whether coaches explicitly discussed self-regulation skills with participants.



**Table I.1. Key features of programs in evaluation**

Features of program	FaDSS	Goal4 It!	LIFT	MyGoals
<b>Context</b>				
Type of implementing organization	Local social service agencies under contract to the Iowa Department of Human Rights	TANF agency	Nonprofit organization	Housing agencies
Designer of coaching model	Implementing organization	Mathematica	Implementing organization	MDRC and Dr. Richard Guare
Year implementation began	1988	2018	2015	2017
Service locations	Local offices across Iowa (17 total; 7 in study)	Jefferson County, Colorado	Chicago, Los Angeles, and New York City (in study) and Washington, DC (not in study)	Baltimore and Houston
Main eligibility criteria	TANF recipients	TANF recipients subject to work requirements	Parents or caregivers of children younger than age 8 or expectant parents; have stable housing for 6 months and are working or in school or another household member is working	Adult member of household receiving housing assistance; unemployed or working fewer than 20 hours per month
Voluntary or mandatory	Voluntary	Goal4 It! or traditional case management were mandatory for TANF receipt	Voluntary	Voluntary
Referrals made to other services?	Yes	Yes	Yes	Yes
<b>Features of coaching</b>				
Meeting format	One-on-one or with family members	One-on-one	One-on-one	One-on-one
Coaching location for in-person sessions	Participant's home	TANF office	Community setting or LIFT office	MyGoals office
Duration of time eligible to receive coaching	While receiving TANF and up to 7 months after leaving TANF	While receiving TANF	2 years	3 years
Intended coaching dosage	At least twice per month in first 3 months, then monthly	Monthly, unless participant is working (then once every 2 months)	Twice in first month, monthly thereafter	At least once per month
Are self-regulation skills assessed and discussed explicitly with participants?	No	No	No	Yes
Financial incentives?	No	No	For engagement, up to a maximum of \$1,000	For engagement and employment, up to a maximum of \$5,000
<b>Coach background</b>				
Coach status	Paid professional	Paid professional	Unpaid MSW intern	Paid professional

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## HOW EMPLOYMENT COACHING PROGRAMS ARE EXPECTED TO AFFECT THEIR PARTICIPANTS

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The objective of all the programs in the evaluation is to improve participants' self-sufficiency and well-being. To this end, coaches work with participants to set individualized goals and develop action steps to reach them. This helps participants practice self-regulation skills (Joyce and McConnell 2019). Coaches may also work with participants in developing strategies to address weaknesses in self-regulation skills that impede the participants' ability to make progress toward their goals. Coaches may also suggest ways participants can manage stress or reduce it by helping them access benefits and other supports. Developing a close relationship with a coach can also reduce stress. Coaches in one program—MyGoals—assess participants' strengths and weaknesses in self-regulation skills and discuss them with the participants. In all four programs, the goals set by participants may be directly or indirectly related to employment. Indirectly related goals include, for example, obtaining educational or training credentials, securing treatment for mental health issues, or addressing challenges to employment (such as lack of child care).

### IMPACT STUDY DESIGN

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The impact study used an experimental research design to assess the effectiveness of each coaching program.

The impact study used an experimental research design to assess the effectiveness of each coaching program in improving employment-related outcomes, economic security, self-regulation skills, and other measures of well-being. This section provides an overview of the design. Details of the study design are in Moore and colleagues (2019) and in Appendix A.

#### Random assignment

Across the four programs, 4,276 adults who were eligible for one of the four employment coaching programs and who consented to participate in the study were randomly assigned either to a program group that had access to the coaching program or a control group that did not have access to the coaching program. In the rest of this report, program groups are also referred to by program name (for example, the LIFT group). Study enrollment and random assignment took place between February 2017 and November 2019, with each program beginning and ending random assignment at different times (Table I.2).<sup>2</sup>

The services offered to the control group varied by program. In the study of Goal4 It!, control group members were required to participate in regular case management and program group members were required to participate in coaching instead of TANF case management. In the study of FaDSS, program group members were offered coaching in addition to receiving TANF case management from an agency other than the one that provided FaDSS; the control group received TANF case management but no FaDSS services. The control group in the study of each program (as well as the program group) could receive other services in the community.

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<sup>2</sup> Enrollment for the MyGoals study began as part of an experimental evaluation funded by Arnold Ventures and others. After MyGoals was included in the Evaluation of Employment Coaching for TANF and Related Populations funded by OPRE, the program continued enrolling study participants and coordinated data collection and analysis across the two evaluations.

**Table I.2.**  
**Dates of study enrollment and number of study participants, by program**

Program	Dates of study enrollment		Number of study participants
	Starting date	Ending date	
FaDSS	June 2018	November 2019	863
Goal4 It!	October 2018	November 2019	802
LIFT	September 2018	November 2019	808
MyGoals	February 2017	September 2019	1,803

Source: Study management information systems.

### Box I.2. Effects of the COVID-19 pandemic on the evaluation

The COVID-19 pandemic profoundly affected the operations of the four coaching programs in the evaluation (Kharsa and Joyce 2022). All four programs began implementing coaching virtually in March 2020.

The pandemic started after study enrollment ended in November 2019. For most study participants, the pandemic started after the first follow-up period concluded, which was 9 or 12 months depending upon the program. Some part of the 21-month follow-up period coincided with the COVID-19 pandemic for all study participants. We analyzed data from the 21-month follow-up period to explore the pandemic's effect on program impacts. Appendix A provides methodological details for this analysis. We found little evidence that the pandemic affected program impacts for FaDSS, LIFT, or MyGoals. We did find evidence that the impacts of Goal4 It! on earnings changed in response to the pandemic, as discussed in greater detail in Chapter IV.

The pandemic resulted in the suspension of in-person survey data collection, which reduced survey response rates. Nevertheless, the response rates for all programs were high enough that the impact analysis had a low risk of attrition bias, based on standards from ACF's [Pathways to Work Evidence Clearinghouse](#), a systematic evidence review of interventions designed to help job seekers with low incomes succeed in the labor market.

### Data sources

This report was based on data from five main sources: (1) a baseline survey (FaDSS, Goal4 It!, and LIFT) or form (MyGoals) administered just before study enrollment that collected data on characteristics of the study participants and information needed to locate them for follow-up surveys; (2) data from the program or study management information system on service receipt for the program group for all programs and for the control group for Goal4 It!, which was the only program that provided services to the control group; (3) a follow-up survey conducted 21 months after study enrollment that collected data on study participants' outcomes; (4) the National Directory of New Hires (NDNH), a database maintained by ACF's Office of Child Support Enforcement that provides data on earnings reported by unemployment insurance (UI) agencies as well as data on new hires and receipt of UI benefits; and (5) program administrative data on receipt of TANF, Supplemental Nutrition Assistance Program (SNAP), and, for MyGoals, housing assistance.<sup>3</sup>

<sup>3</sup> Administrative records for study participants of the LIFT New York City location include cash benefits funded through both the federal TANF program and the New York state Safety Net program.

## Outcomes

We examined each program's impact on a broad set of outcomes. The risk of finding a statistically significant result by chance, rather than one representing a true effect of the program, increases with the number of outcomes tested (Schochet 2009). To minimize concerns about multiple comparisons, we categorized outcomes as confirmatory, secondary, or exploratory and set rules for reporting the impacts (Box I.3). We list the confirmatory outcomes in Table I.3. We provide more details on categorizing outcome in Appendix A. We completed the categorization of outcomes before we estimated the impacts and documented the categorization in the study registration on the Open Science Framework (<https://osf.io/znkpu>).

### Box I.3. Confirmatory, secondary, and exploratory outcomes

- **Confirmatory outcomes** are the main outcomes that the program is expected to change. The main test of the program's effectiveness is based on whether the program had a favorable impact on the confirmatory outcomes.
- **Secondary outcomes** are outcomes that are less central to the program's goals. The program might affect these outcomes but could still be deemed effective if it does not.
- **Exploratory outcomes** are outcomes that are related to confirmatory or secondary outcomes but are not the main outcomes the program intends to influence. The purpose of examining impacts on exploratory outcomes is to aid interpretation of the confirmatory impact findings and to inform future research.

**Table I.3.  
Confirmatory  
outcomes**

Outcomes	Measure
<b>Self-regulation and goal-related skills</b>	
<b>Goal-setting and attainment skills</b> Confirmatory for all programs	This eight-item scale reflects the respondent's average level of agreement with a series of statements on goal-related skills such as "I set specific short-term goals that will allow me to achieve my long-term employment goals" and "Even when I face challenges, I continue to pursue my employment goals."
<b>Labor market outcomes</b>	
<b>Monthly self-reported earnings</b> Confirmatory for all programs	Average monthly earnings during Months 10 through 21 after study enrollment for FaDSS, Goal4 It!, and LIFT or Months 13 through 21 after study enrollment for MyGoals.
<b>Monthly earnings reported to a UI agency (NDNH data)</b> Confirmatory for FaDSS, Goal4 It!, and MyGoals	Average monthly earnings during Quarters 4 to 7 after study enrollment for FaDSS and Goal4 It! or Quarters 5 to 7 after study enrollment for MyGoals.
<b>Receipt of public assistance</b>	
<b>TANF benefit receipt</b> Confirmatory for FaDSS and Goal4 It!	Average monthly TANF cash assistance benefit amount during Months 10 through 21 after study enrollment.
<b>Economic well-being</b>	
<b>Economic hardship</b> Confirmatory for all programs	The number of economic hardships study participants reported from a list of six that included hardships such as cutting the size of meals or going without medical care because of cost.

Note: Outcomes measured using follow-up survey data unless otherwise noted. See Appendix Table A.4 for more details on these outcomes.

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## Estimating and interpreting impacts

Our basic approach to estimating impacts was to compare the outcomes of program group members and control group members. Because random assignment created research groups that were similar in terms of their characteristics before participating in the program, any differences in observed outcomes could be attributed to the employment coaching program.

The services available to the control group varied by program, which affected the interpretation of program impact estimates. In the FaDSS, LIFT, and MyGoals studies, control group members did not receive any services from the organization providing coaching but retained access to other services in the community. Thus, impact estimates for these programs represented the impact of the coaching program relative to alternative services that would be available in the community if the coaching program did not exist. Because all FaDSS study participants were TANF recipients, the alternative services included TANF case management provided by the Iowa TANF agency—a different agency than the one administering FaDSS to the program group. Hence, in the FaDSS study we compared the outcomes of study participants who were offered FaDSS services in addition to TANF case management to the outcomes of study participants who were offered only TANF case management. In the Goal4 It! study, control group members had access to traditional case management services provided by the same agency that offered services to the program group. Thus, impact estimates for Goal4 It! represented the impact of providing agency services through coaching rather than through traditional case management.

Our main analysis assesses the impact of the program on each outcome for all study participants who enrolled in the study, known as “intent-to-treat” impacts. We discuss impacts for program participants who received different levels of program services in Appendix G. The pattern of results largely resembled the findings from the main analysis.

We report whether each impact was statistically significant, which means that the impact estimate was larger than would be expected if the program had no effect on the outcome. For impacts on earnings, TANF cash assistance benefit receipt, and economic hardship, we complemented this assessment by reporting the probability that the program’s impact was greater than a specified amount. These probabilities were calculated using a Bayesian approach (Box I.4).

We also report effect sizes for impact estimates. These values measure the magnitude of impacts in standardized units that we can compare across different outcomes, even if the outcomes are measured in different units.

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#### Box I.4. Overview of the Bayesian approach to interpreting impacts

To help readers interpret the findings on earnings, TANF cash assistance benefit receipt, and economic hardship, we complement our main reporting of statistical significance with a secondary analysis of the impact estimates using a Bayesian approach. This was an analysis of the probability that a program's impact was positive or greater than a specified amount.

A Bayesian interpretation of impact findings can be useful to practitioners who are considering implementing a particular component because it is more nuanced than an up-or-down assessment of whether an impact is statistically significant. The Bayesian analysis also guards against the possible misunderstanding that a lack of statistical significance means a low probability of a program's having an effect.

We applied Bayesian methods, drawing on both the effect directly estimated from the study's data and on prior evidence about how common it is for programs to have effects of various magnitudes on earnings, TANF cash assistance benefit receipt, and economic hardship. We selected the prior evidence from ACF's [Pathways to Work Evidence Clearinghouse](#).

#### Estimating impacts on subgroups of interest

The effects of employment coaching can vary across certain groups of participants or program locations. For adequate statistical power, we aimed to estimate separate impacts on confirmatory outcomes for subgroups with at least 300 study participants at the time of study enrollment. In addition to testing whether each impact was statistically significant, we examined whether the impacts varied by subgroup. The key subgroups were defined at baseline by age, number of children, race or ethnicity, primary language, presence of disability, education, employment, challenges to employment, goal-setting and attainment skills, degree of urbanicity, and, for some programs, the location of the office. Definitions of the subgroups appear in Appendix Table A.10.

#### ROAD MAP TO THE REPORT

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The next four chapters of the report present the impact estimates for each of the four programs: FaDSS, Goal4 It!, LIFT, and MyGoals. Within each of these chapters, we discuss findings in the sequence in which program impacts would be expected to emerge. We start by discussing the program's impacts on participants' receipt of services. Next, we discuss impacts on a series of intermediate outcomes, including confirmatory analysis of the impacts on self-regulation skills and secondary analysis of the impacts on education and training and employment challenges. Confirmatory findings related to labor market outcomes and economic well-being are presented next, along with confirmatory analysis of public assistance receipt for FaDSS and Goal4 It. Throughout these chapters, we weave in exploratory findings where relevant to interpreting confirmatory findings. After discussing the impacts for all study participants, we describe the impacts on subgroups of interest.

The report concludes with a summary of the findings and their implications. Appendix A provides details about the study design, data collection, and analysis. Appendices B through E present estimates from the exploratory analyses that were not reported in the main report text. Appendix F describes the findings from an analysis in which the impacts were estimated with data pooled across all four programs. Appendix G details the analysis of the mechanism through which statistically significant impacts emerged in the confirmatory analysis. Appendix H summarizes the methods and findings from an analysis that estimated the impact for program participants who received different amounts of program services.

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## II. Impacts of FaDSS

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FaDSS is the only program in the evaluation that offers employment coaching during home visits and focuses on the family as a whole. It is offered to TANF participants but is not administered by a TANF agency. Participation is voluntary. FaDSS participants also receive regular TANF case management, as do all TANF recipients. It is a well-established program: Iowa's Department of Human Rights has operated FaDSS statewide for more than 30 years, through contracts with 17 local social service agencies. Because it was not practical to collect data from all 17 agencies, the evaluation team worked with program leaders to identify a set of seven local agencies that could provide enough study participants to meet the study's enrollment goals and that would reflect a cross-section of urban, suburban, and rural areas.

This chapter describes the impacts of FaDSS during the 21 months after study enrollment. The sequence of topics in the chapter aligns with the sequence in which program impacts would be expected to emerge. We start by discussing the program's impacts on participants' receipt of services. Next, we discuss impacts on a series of intermediate outcomes, including confirmatory analysis of the impacts on self-regulation skills and secondary analysis of the impacts on education and training and employment challenges. Confirmatory findings related to labor market outcomes and economic well-being are presented next, along with confirmatory analysis of public assistance receipt. After discussing the impacts for all study participants, we describe the impacts on subgroups of interest. We conclude with a discussion of the findings and their implications.



### Box II.1. Summary of findings for FaDSS

- FaDSS improved program participants' goal-setting and attainment skills at the time of the 9-month follow-up survey, the main measure of self-regulation skill, but that impact faded. The positive impact from the confirmatory analysis of the 9-month survey was statistically significant. At the 21-month survey, FaDSS and control group members had similar levels of goal-setting and attainment skills. There were no statistically significant impacts.
- Compared to control group members, FaDSS group members reported higher average self-reported earnings during Months 1 to 9 after study enrollment, although the impact from this confirmatory analysis was not statistically significant. During Months 10 to 21 after study enrollment, the FaDSS and control groups had about the same level of self-reported earnings. Secondary Bayesian analysis of these impacts suggested that the impact during Months 1 to 9 was likely positive but small, while the impact during Months 10 to 21 was likely near zero.
- FaDSS and control group members had similar earnings reported to a UI agency, on average, from Months 1 to 9 and Months 10 to 21 after study enrollment. The impacts from this confirmatory analysis were not statistically significant. Secondary Bayesian analysis of these impacts suggested that the impacts were likely near zero.
- FaDSS reduced economic hardship between study enrollment and the 9-month follow-up survey. The impact from this confirmatory analysis was statistically significant. However, FaDSS and control group members reported similar levels of economic hardship on the 21-month follow-up survey. The impact from this confirmatory analysis was not statistically significant. Secondary Bayesian analysis of these impacts also indicated that they faded.
- FaDSS and control group members received similar amounts of TANF cash assistance benefits 10 to 21 months after study enrollment. The impact from this confirmatory analysis was not statistically significant. Secondary Bayesian analysis of this impact confirmed that it was likely near zero. Secondary analysis of Months 1 to 9 after study enrollment revealed similar patterns.
- Exploratory analysis indicated that positive FaDSS impacts on service receipt faded. FaDSS members received more job assistance than control group members in the 9-month follow-up period. However, the amount of job assistance received by the two groups at the 21-month follow-up survey was similar.

FaDSS coaches strive to meet with program participants in their home at least twice per month during the first 3 months and monthly thereafter.

## THE FADSS PROGRAM

FaDSS was designed to help TANF recipients become self-sufficient and enhance their family's functioning. FaDSS coaches strive to meet with program participants in their home at least twice per month during the first 3 months and monthly thereafter. Coaching focuses on setting and pursuing goals, tracking progress toward previously set goals, assessing whether new goals are appropriate, and identifying action steps to be taken before the next home visit. Participants can set both personal and family goals. The model is the least structured of the four programs, with the fewest tools and specified steps for conducting the coaching. Through formal assessments, coaches identify participants' service needs and make referrals when possible. Coaches are not trained on the subject of self-regulation skills. Although coaches may discuss challenges related to self-regulation skills with participants, they do not formally assess participants' self-regulation skills nor use the term "self-regulation skills" or similar terms during the coaching sessions. For additional information on FaDSS, see Schwartz et al. (2020).

### Eligibility criteria and enrollment procedures

To enroll in FaDSS, participants must be receiving cash assistance from the Family Investment Program, Iowa's TANF program. FaDSS seeks to serve TANF recipients whom case managers determine to be at risk of long-term dependency on TANF. There



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is no formal screening for this criterion. Most study participants (80 percent in 2019, the last year of study enrollment) were referred to FaDSS by their TANF case manager. Almost all the remaining 20 percent contacted the program directly, after learning about it from a local service provider, relative, or friend.

Participants can continue to receive FaDSS coaching for up to 7 months after they stop receiving cash assistance (either because they exited TANF or had their benefits suspended for noncompliance). Participants also can return to FaDSS if they return to TANF cash assistance and have their FaDSS eligibility window reset.

From June 2018 to November 2019, 863 adults enrolled in the study. All study applicants who were found eligible for the program and consented to participate in the study were randomly assigned to either the FaDSS group and offered FaDSS services or to a control group and not offered FaDSS services. Both the FaDSS and control groups were required to receive case management as part of Iowa's TANF Employment and Training program. In addition, both groups could access other services in the community.

### **Participant characteristics**

The FaDSS study participants were all recipients of TANF cash benefits. Consequently, most were single women with children (Table II.1). The average participant was about 30 years old. Ninety-four percent of the participants were female, and they had diverse racial and ethnic backgrounds. Forty-eight percent of participants were White, non-Hispanic; 36 percent were Black, non-Hispanic; and 12 percent were Hispanic. Just 7 percent were married, and 61 percent were the only adults living in their household. Nearly all participants had one child under the age of 18, and they lived with two children on average.

Two-thirds of FaDSS study participants did not work in the month before study enrollment. Among those who were working, only 8 percent worked in a full-time job (Table II.1). Earnings tended to be well below federal poverty guidelines. Participants who were employed in the month before study enrollment earned about \$480 per month on average. To put this in context, if a three-person household had no additional income from other sources, earnings of \$480 would be at about 27 percent of the federal poverty guideline (\$1,778 per month in 2019).

Lack of access to child care (37 percent) and transportation (33 percent) were the most reported challenges to finding or keeping a good job (Table II.1). About one in six study participants said lack of the right skills or education was an employment challenge. One in four said they did not have a high school diploma nor a General Educational Development (GED) certificate; only 3 percent of study participants had earned a college degree or higher. Nearly half of study participants did not have a valid driver's license at the time of study enrollment, and 28 percent had unstable housing (defined as being unsheltered, living in a housing shelter, or having another rent-free living arrangement).

**Table II.1.  
Characteristics  
of FaDSS study  
participants at  
the time of study  
enrollment**

Baseline characteristic	Mean or percentage
<b>Demographics</b>	
Age (in years)	29.4
Female (%)	94
Race and ethnicity (%)	
Hispanic	12
Black, non-Hispanic	36
White, non-Hispanic	48
Other	3
Currently married (%)	7
Number of adults in the respondent's household	1.6
Number of children respondent lives with	2.1
<b>Socioeconomic status</b>	
Does not have high school diploma or GED (%)	24
Receiving public assistance (%)	99
Worked for pay in past 30 days (%)	34
Self-reported earnings in past 30 days (\$)	
All study participants	161
Among those who worked for pay in past 30 days	481
Part-time or full-time status at current or most recent job (%)	
Did not work in past 30 days	67
Worked part-time (less than 35 hours)	25
Worked full-time (35 hours or more)	8
Worked for pay in past quarter (NDNH) (%)	58
Monthly earnings reported to a UI agency in the past quarter (NDNH) (\$)	
All study participants	498
Among those with positive earnings reported to a UI agency	864
<b>Employment challenges</b>	
Challenges that made it very or extremely hard to find or keep a good job (%)	
Lack of transportation	33
Lack of child care	37
Lack of right clothes or tools for work	11
Lack of the right skills or education	17
Perceived lack of jobs in area	19
Having a criminal record	13
Having a limiting health condition	17
No valid driver's license (%)	46
Unstable housing (%)	28
<b>Sample size</b>	<b>863</b>

Source: Baseline survey and the NDNH.

Note: Baseline characteristics are drawn from the baseline survey unless otherwise noted. This table includes all study participants. Appendix Table B.1 presents the full set of baseline characteristics separately for program and control group members as well as baseline characteristics for the second follow-up analysis sample. Unstable housing refers to being unsheltered, living in a shelter, or having another rent-free living arrangement.

GED = General Educational Development; NDNH = National Directory of New Hires; UI=unemployment insurance.

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## Coaching model implementation

The implementation study of FaDSS found that, overall, FaDSS was implemented as designed (Schwartz et al. 2020). Using multiple data sources, the implementation study found that, although most FaDSS participants set a goal related to finding employment while in the program, most also set goals that were not directly related to employment. Coaches found it difficult to avoid being directive, but they generally succeeded. Participants and coaches reported developing strong relationships. According to FaDSS staff, there were jobs in the area but limited community resources to address many of the challenges to working—for example, securing transportation and child care, especially in rural areas. According to the study management information system that recorded service receipt data for the first 12 months after study enrollment, FaDSS participants received an average of eight hours of coaching in the year after study enrollment and had an average of 18 interactions with coaches. Twelve months after study enrollment, about 27 percent of those assigned to the FaDSS group were still in contact with their FaDSS coach.

## IMPACTS OF FADSS ON SERVICE RECEIPT

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**Although FaDSS members received more job assistance than control group members in the early months of the follow-up period, the impacts on service receipt faded later in the 21-month follow-up period.**

FaDSS group members reported receiving more one-on-one job search assistance than control group members did.

All FaDSS and control group members received TANF case management at the time of study enrollment and both groups could receive employment services from other places in the community. To assess whether FaDSS led to differences in receipt of these services, the survey asked both FaDSS and control group members about receipt of one-on-one job assistance. During the first 9 months after study enrollment, FaDSS group members reported receiving more one-on-one job search assistance than control group members did (3.8 versus 1.8 contacts; Table II.2). In addition, they were more likely to say they received one-on-one assistance focused on setting short-term goals (39 versus 31 percent) and long-term goals (38 versus 29 percent). These differences were all statistically significant. By the time of the 21-month follow-up survey, these impacts had faded. The impacts on these service receipt outcomes were all smaller and none were statistically significant. This suggests that compared with the FaDSS group, the control group members started receiving more services similar to coaching in the later months of the follow-up period.

Fewer than half of the FaDSS and control group members (43 versus 39 percent) reported ever receiving one-on-one job assistance in the 21 months following study enrollment (Table II.2). This rate was lower than expected. Because the first coaching session took place at the time FaDSS group members enrolled in the study, all FaDSS group members received at least one coaching session. At the same time, the TANF program provided case management to study participants in both research groups. This suggests some FaDSS group members did not consider the family-focused coaching they received during home visits nor the TANF case management as one-on-one job assistance.

**FaDSS group members were more likely to report assistance with work supplies and financial matters than control group members were, but they reported similar levels of child care services, transportation assistance, and other types of support services.**

Reflecting the program's intent to provide service referrals for supplemental supports, FaDSS group members were more likely than control group members to report receiving some additional services, including assistance with financial matters (15 versus 9 percent; Table II.2) as well as clothing, uniforms, tools, or other supplies and equipment (24 versus 16 percent). These impacts, which were also found during the first 9 months, did not fade over time. FaDSS coaches reported providing some assistance and making referrals. In some locations, coaches also brought FaDSS participants clothing or supplies during their visits (Schwartz et al. 2020). FaDSS group members were about as likely as control group members to receive assistance with transportation, housing, and child care. According to program staff, Iowa's Department of Human Rights did not fund these types of services.

**Table II.2. Impact of FaDSS on service receipt from study enrollment through the 9- and 21-month follow-up surveys (exploratory analysis)**

Outcome	Study enrollment through the 9-month follow-up survey			Study enrollment through the 21-month follow-up survey		
	Program group	Control group	Estimated impact	Program group	Control group	Estimated impact
<b>One-on-one job assistance</b>						
Ever received one-on-one job assistance (%)	41	37	4	43	39	4
Number of times received one-on-one job assistance	3.8	1.8	2.0***	4.8	3.4	1.4
Received one-on-one job assistance focused on (%):						
Setting long-term goals	38	29	10**	38	34	5
Setting short-term goals	39	31	9**	40	35	6
Planning to achieve goals	39	32	7	38	35	3
<b>Additional services</b>						
Received the following service from a program since study enrollment (%):						
Child care services	36	30	6	39	35	4
Transportation assistance	35	29	5	35	29	6
Clothes, uniforms, tools, or other supplies and equipment	21	12	9***	24	16	8**
Assistance with finding stable housing	20	15	5	28	23	5
Assistance with budgeting, credit, banking, or other financial matters	12	6	6**	15	9	6**
Mental health treatment	32	31	0	40	37	3
<b>Sample size</b>	257	251		307	303	

Source: The 9- and 21-month follow-up surveys.

Note: Regression-adjusted outcomes were measured during the 9- and 21-month follow-up periods. Because sample sizes vary by outcome, we reported the largest sample size in each research group.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.



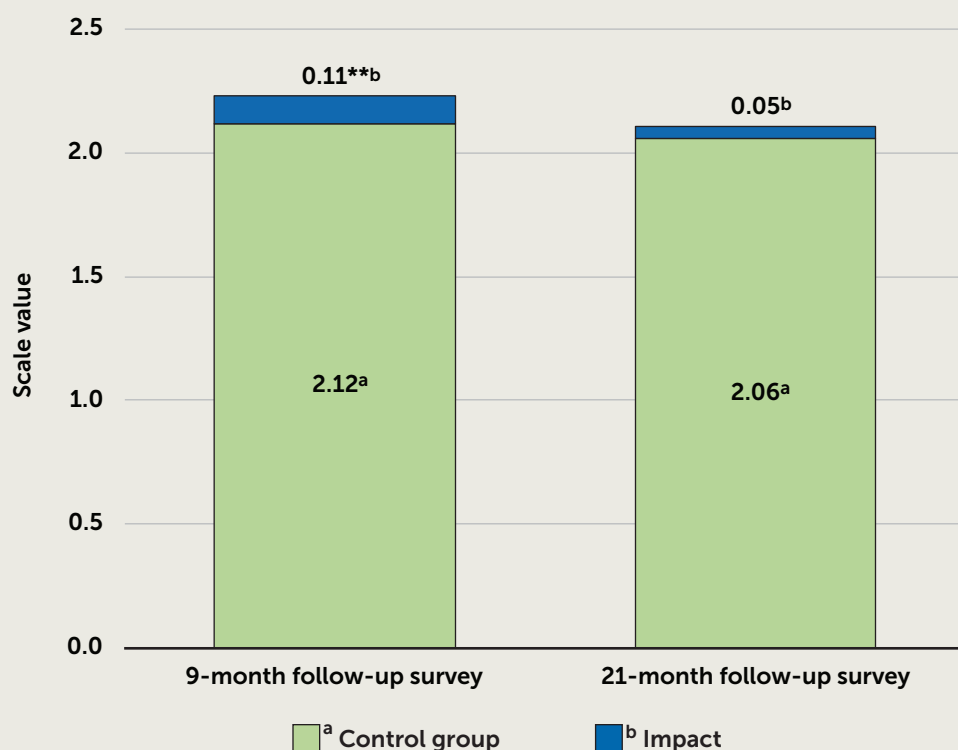
## IMPACTS OF FADSS ON GOAL-SETTING AND SELF-REGULATION SKILLS

FaDSS improved goal-setting and attainment skills at the time of the 9-month follow-up survey, but this impact faded by the time of the 21-month follow-up survey.

FaDSS coaches aimed to work with participants on setting goals and working toward meeting those goals. To measure how effectively participants did this, the survey asked how much they agreed with eight statements about setting goals and working to meet those goals. Responses to these statements were used to construct the main outcome related to self-regulation skill, which had values ranging from 0 (“strongly disagree” to all eight statements related to setting goals) to 3 (“strongly agree” to all eight statements).

FaDSS and control group members had similar scores on this measure at the time of the 21-month follow-up survey (2.10 versus 2.06 points; Figure II.1). This contrasted with the results from the 9-month follow-up survey, which revealed that FaDSS participants scored about 5 percent higher than control group members (2.23 versus 2.12 points), a difference that was statistically significant. Both FaDSS and control group members experienced a reduction in goal-setting and attainment skills over time, but the FaDSS group experienced a greater decline.

**Figure II.1.**  
Impact of FaDSS  
on goal-setting  
and attainment  
skills at the  
time of the 9-  
and 21-month  
follow-up surveys  
(confirmatory  
analysis)



Source: The 9- and 21-month follow-up surveys.

Note: The goal-setting and attainment skills scale indicates participants' average level of agreement with eight statements about their goal-related skills. Scores ranged from “strongly disagree” (0) to “strongly agree” (3). Appendix Table B.3 provides sample sizes and other details.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

An exploratory analysis of each of the eight items used to construct the scale revealed no statistically significant differences between FaDSS and control group members, except for one. FaDSS group members were more likely to respond affirmatively to the statement, “I set long-term employment goals that I hope to achieve (such as finding a job, getting promoted, or enrolling in further education)” (2.27 versus 2.16 points, Table II.3). This difference was statistically significant at the 10 percent level. This contrasted with results from the 9-month follow-up survey, when FaDSS group members were more likely to respond affirmatively to six of the eight statements related to setting goals. These impacts were statistically significant in three cases and significant at the 10 percent level for another three cases.

**Table II.3. Impact of FaDSS on individual statements related to setting goals at the time of the 9-and 21-month follow-up surveys (exploratory analysis)**

Outcome Statements	9-month follow-up survey			21-month follow-up survey		
	Program group	Control group	Estimated impact	Program group	Control group	Estimated impact
I know I need to get a job or a better job and really think I should work on finding one	1.86	1.87	-0.01	1.76	1.77	-0.01
I set employment goals based on what is important to me or my family	2.37	2.21	0.16**	2.26	2.23	0.03
I set long-term employment goals that I hope to achieve (such as finding a job, getting promoted, or enrolling in further education)	2.39	2.28	0.11	2.27	2.16	0.12*
I set specific short-term goals that will allow me to achieve my long-term employment goals	2.25	2.11	0.14**	2.05	2.03	0.02
Based on everything I know about myself, I believe I can achieve my employment goals	2.41	2.29	0.13*	2.26	2.19	0.07
When I set employment goals, I think about barriers that might get in my way and make specific plans for overcoming those barriers	2.17	2.04	0.13**	2.08	2.07	0.01
Even when I face challenges, I continue to pursue my employment goals	2.25	2.13	0.12*	2.16	2.09	0.07
I keep track of my overall progress toward my long-term employment goals and adjust my plans if needed	2.10	1.98	0.12*	2.00	1.92	0.08
<b>Sample size</b>	264	265		321	320	

Source: The 9- and 21-month follow-up surveys.

Note: Regression-adjusted outcomes are measured at the time of the follow-up surveys. Because sample sizes vary by outcome, we reported the largest sample size in each research group. The goal-setting and attainment scale indicated study participants' average level of agreement with eight statements about their goal-related skills. Scores ranged from “strongly disagree” (0) to “strongly agree” (3).

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test

## IMPACTS OF FADSS ON EDUCATION AND TRAINING

FaDSS group members were more likely than control group members to complete training programs at the 9-month follow-up survey, but this impact faded by the time of the 21-month follow-up survey.

Secondary analysis indicated that at the time of the 9-month follow-up survey, FaDSS members were 4 percentage points more likely than control group members to have completed a job training program, an impact that was statistically significant, and 5 percentage points more likely to have received a certificate, license, or diploma from a training program, an impact that was statistically significant at the 10 percent level (Table II.4). However, at the time of the 21-month follow-up survey FaDSS and control group members reported similar levels of these training outcomes. At both follow-up survey points, rates of completion of education programs were similar for the two groups.

**Table II.4. Impact of FaDSS on education and training from study enrollment through the time of the 9- and 21-month follow-up surveys (secondary and exploratory analyses)**

Outcome (percentage, unless otherwise specified)	Study enrollment to 9-month follow-up survey			Study enrollment to 21-month follow-up survey		
	Program group	Control group	Estimated impact	Program group	Control group	Estimated impact
Participation in an education program	23	21	2	24	28	-4
Completion of an education program	6	4	2	7	7	1
Participation in a training program	11	9	1	13	12	1
Completion of a training program	7	4	4*	8	6	2
Receipt of a certificate, license, or diploma from a training program	7	2	5***	6	4	3
Participation in an education or training program	28	26	2	31	33	-2
Completion of an education or training program	12	8	4	13	12	1
<b>Sample size</b>	254	249		303	300	

Source: The 9- and 21-month follow-up surveys.

Note: Because sample sizes vary by outcome, we reported the largest sample size in each research group.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

## IMPACTS OF FADSS ON EMPLOYMENT CHALLENGES AND HOUSING STABILITY

FaDSS group members were less likely than control group members to be without a valid driver's license at the 21-month follow-up survey, but the two groups were similarly likely to report experiencing employment challenges and unstable housing.

Secondary analysis indicated that FaDSS group members were 7 percent less likely than control group members to report not having a valid driver's license at the time of



the 21-month follow-up survey (32 versus 38 percent; Table II.5). The difference was statistically significant at the 10 percent level. This contrasted with findings from the 9-month follow-up survey, when we observed no difference in rates of having a driver's license between FaDSS and control group members. The percentages of both FaDSS and control group members who did not have valid driver's licenses decreased over time, but the decrease was larger for the FaDSS group.

FaDSS and control group members did not differ significantly on their responses to whether any of six individual measures of employment challenges made it very hard or extremely hard to find and keep a good job during the year before the 21-month follow-up survey (Table II.5). Furthermore, exploratory analysis revealed no significant differences between the two groups on a composite measure of the six employment challenges during the year before the 21-month follow-up survey. This contrasted with findings from the 9-month follow-up survey, when FaDSS group members had lower scores on this composite measure, a difference that was statistically significant at the 10 percent level (results not shown). At the time of the 21-month follow-up survey, secondary analysis indicated that FaDSS and control group members were similarly likely to experience unstable housing (defined as being unsheltered, living in a shelter, or having another rent-free living arrangement). This was in line with findings from the 9-month follow-up survey.

**Table II.5.**  
**Impact of FaDSS**  
**on employment**  
**challenges and**  
**housing stability**  
**as reported on**  
**the 21-month**  
**follow-up survey**  
**(secondary and**  
**exploratory**  
**analysis)**

Outcome	Program group	Control group	Estimated impact	Effect size
<b>Employment challenges</b>				
Challenge that made it very hard or extremely hard to find and keep a good job during the year before the 21-month follow-up survey (%):				
Not having reliable transportation	31	32	-1	-0.03
Not having child care or family support	39	43	-4	-0.09
Not having right clothes or tools	18	18	0	-0.01
Not having needed skills or education	17	22	-5	-0.19
Having a criminal record	15	15	0	0.01
Having a limiting health condition	17	22	-5	-0.19
Employment challenges: Composite	2.29	2.37	-0.09	-0.09
No valid driver's license at the time of the 21-month follow-up survey (%)	32	38	-7*	-0.18
<b>Housing stability</b>				
Unstable housing at the time of the 21-month follow-up survey (%)	13	13	0	0.00
<b>Sample size</b>	<b>323</b>	<b>322</b>		

Source: The 21-month follow-up survey.

Note: Because sample sizes vary by outcome, we reported the largest sample size in each research group.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.





## IMPACTS OF FADSS ON LABOR MARKET OUTCOMES

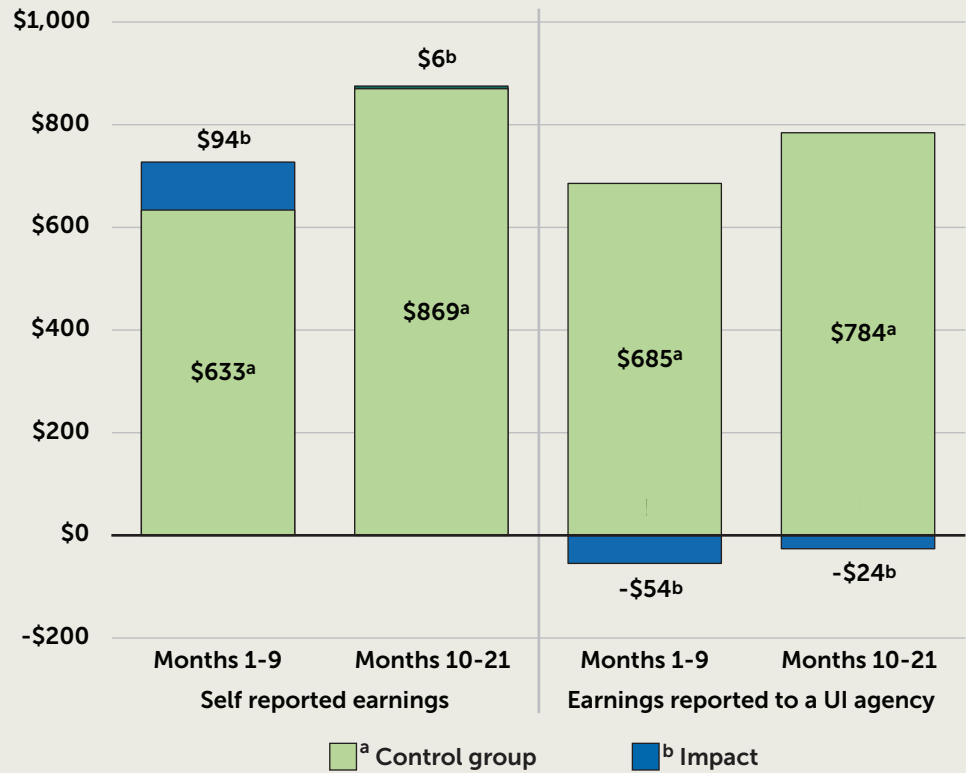
FaDSS and control group members had average self-reported earnings that were more similar during Months 10 to 21 after study enrollment than during Months 1 to 9. The impacts were not statistically significant for either period. Secondary Bayesian analysis of these impacts suggested that the impact during Months 1 to 9 was likely positive but small and that the impact during Months 10 to 21 was likely near zero.

Average monthly self-reported earnings were higher for FaDSS group members than for control group members during Months 1 to 9 after study enrollment (\$727 versus \$633; Figure II.2), but this impact lessened and the earnings for the two groups were similar during Months 10 to 21 (\$875 versus \$869). The impacts on self-reported earnings were not statistically significant for either period. To contextualize these findings, we conducted Bayesian analysis, which gives an interpretation of program impacts on earnings that considers the prior evidence on the effectiveness of similar programs. FaDSS had an 80 percent chance of having a positive impact on average monthly self-reported earnings during Months 1 to 9 and a 63 percent chance during Months 10 to 21 (Figure II.3). However, these impacts were also likely to be small and were likely near zero for the later follow-up period. During Months 1 to 9, there was a 59 percent chance the impact was between \$0 and \$50 and a 21 percent chance of it exceeding \$50. During Months 10 to 21, there was a 60 percent chance the impact was between a \$25 decrease and a \$25 increase in average earnings.

**Administrative records suggested that FaDSS and control group members had similar earnings reported to a UI agency, on average, during the follow-up period.**

According to administrative data from the NDNH, average monthly earnings reported to a UI agency during Months 1 to 9 after study enrollment were \$631 for FaDSS group members and \$685 for control group members. During Months 10 to 21, these values were \$760 and \$784, respectively (Figure II.2). Differences in earnings were not statistically significant for either period. Findings from secondary Bayesian analysis of these impacts suggested that they were likely near zero. During Months 1 to 9, there was a 79 percent chance the impact was between a -\$25 reduction and a \$25 increase in average earnings (Figure II.3). During Months 10 to 21, this value was 71 percent. Average self-reported earnings were higher than average earnings reported to a UI agency during Months 10 to 21, on average, for both FaDSS and control group members, which suggested that many study participants in both groups had jobs that were not reported to a UI agency.

**Figure II.2.**  
**Impact of FaDSS**  
**on average**  
**monthly self-**  
**reported earnings**  
**and average**  
**monthly earnings**  
**reported to a UI**  
**agency during**  
**Months 1 to 9**  
**and 10 to 21 after**  
**study enrollment**  
**(confirmatory**  
**analysis)**



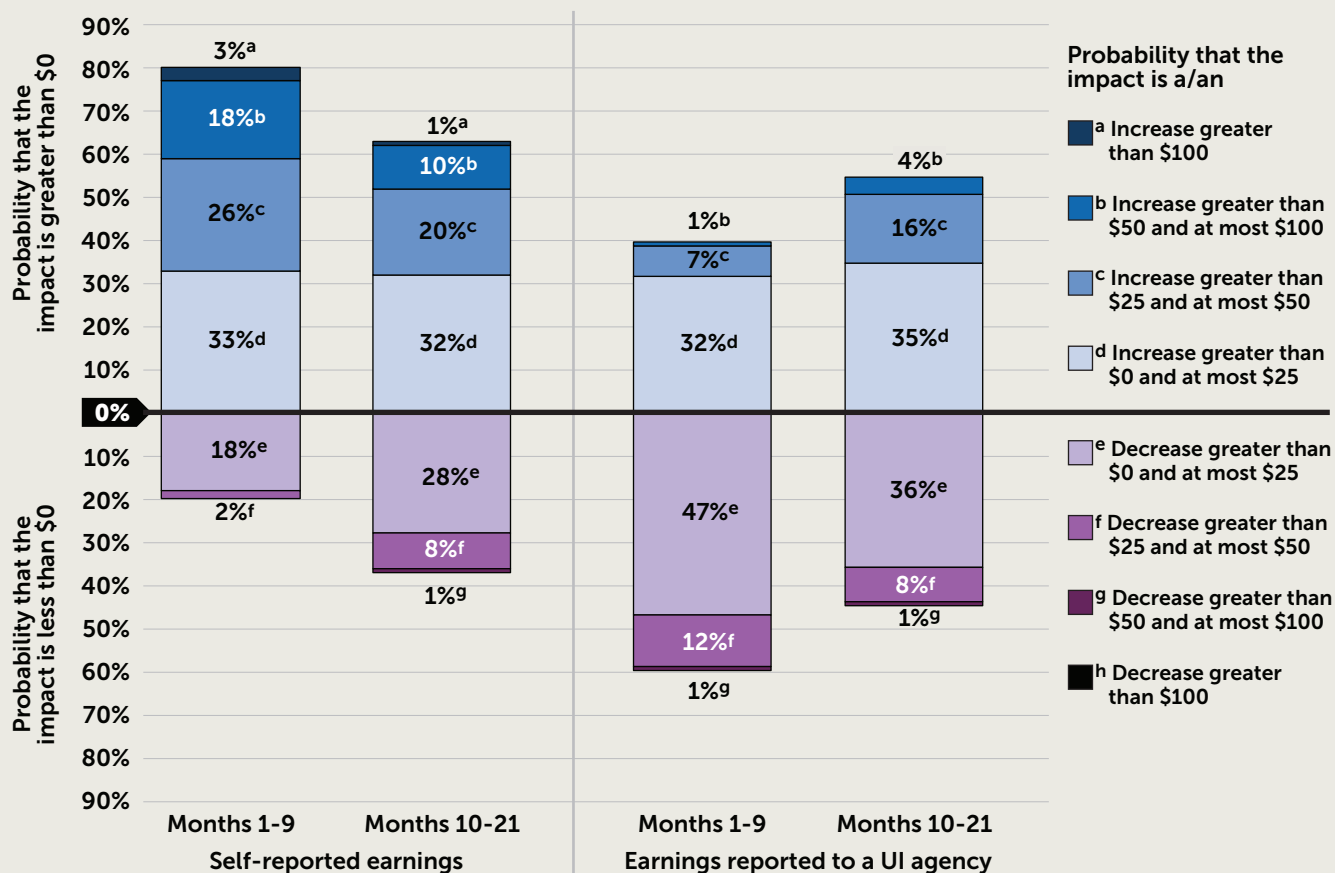
Sources: The 9- and 21-month follow-up surveys and the NDNH.

Note: Appendix Table B.3 provides sample sizes and other details.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

NDNH=National Directory of New Hires; UI = unemployment insurance.

**Figure II.3. Probability of various sizes of the impact of FaDSS on average monthly self-reported earnings and average monthly earnings reported to a UI agency during Months 1 to 9 and 10 to 21 after study enrollment (secondary analysis)**



Sources: The 9- and 21-month follow-up surveys and the NDNH.

Note: Probabilities that impacts were various sizes were part of the exploratory analysis and calculated using Bayesian methods. Appendix Table B.5 provides sample sizes and other details.

NDNH=National Directory of New Hires; UI = unemployment insurance.

**The exploratory analysis suggested that the impacts on average monthly earnings were similar at varying points of the earnings distribution.**

In addition to examining differences in the mean earnings of program and control group members in the main analysis, we conducted exploratory analysis to estimate the impacts of FaDSS at different points in the earnings distribution. Specifically, we examined the 50th, 60th, 70th, 80th, 90th, and 95th percentiles. We did not examine lower percentiles because earnings for both groups are at or near zero below the median. These results indicated that average monthly earnings were similar for FaDSS and for control group members at different points in the income distribution (Table II.6). These results were consistent with the main analysis, which showed no statistically significant difference in the mean of average monthly earnings between FaDSS and control group members. This was the case for both self-reported earnings and earnings reported to a UI agency.

**Table II.6.  
Impact of FaDSS  
on average  
monthly  
self-reported  
earnings and  
average monthly  
earnings reported  
to a UI agency  
during Months  
10 to 21 after  
study enrollment  
(exploratory  
analysis: quantile  
regression)**

<b>Outcome</b>	<b>Program group</b>	<b>Control group</b>	<b>Estimated impact</b>
Monthly self-reported earnings (survey)			
50th percentile	-33	13	-45
60th percentile	274	287	-13
70th percentile	866	865	1
80th percentile	1,782	1,861	-79
90th percentile	2,090	1,926	164
95th percentile	2,707	2,682	25
Monthly earnings reported to a UI agency (NDNH)			
50th percentile	241	203	38
60th percentile	336	367	-31
70th percentile	714	756	-42
80th percentile	1,405	1,478	-73
90th percentile	1,418	1,411	7
95th percentile	1,749	1,888	-139
<b>Sample size (survey)</b>	<b>295</b>	<b>297</b>	
<b>Sample size (NDNH)</b>	<b>416</b>	<b>416</b>	

Source: The 9- and 21-month follow-up surveys and the NDNH.

Note: This table shows the regression-adjusted values for the program group and control group. The adjusted median for the program group was negative. These values retained the estimated impact while avoiding (impossible) negative values.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

NDNH = National Directory of New Hires; UI = unemployment insurance.

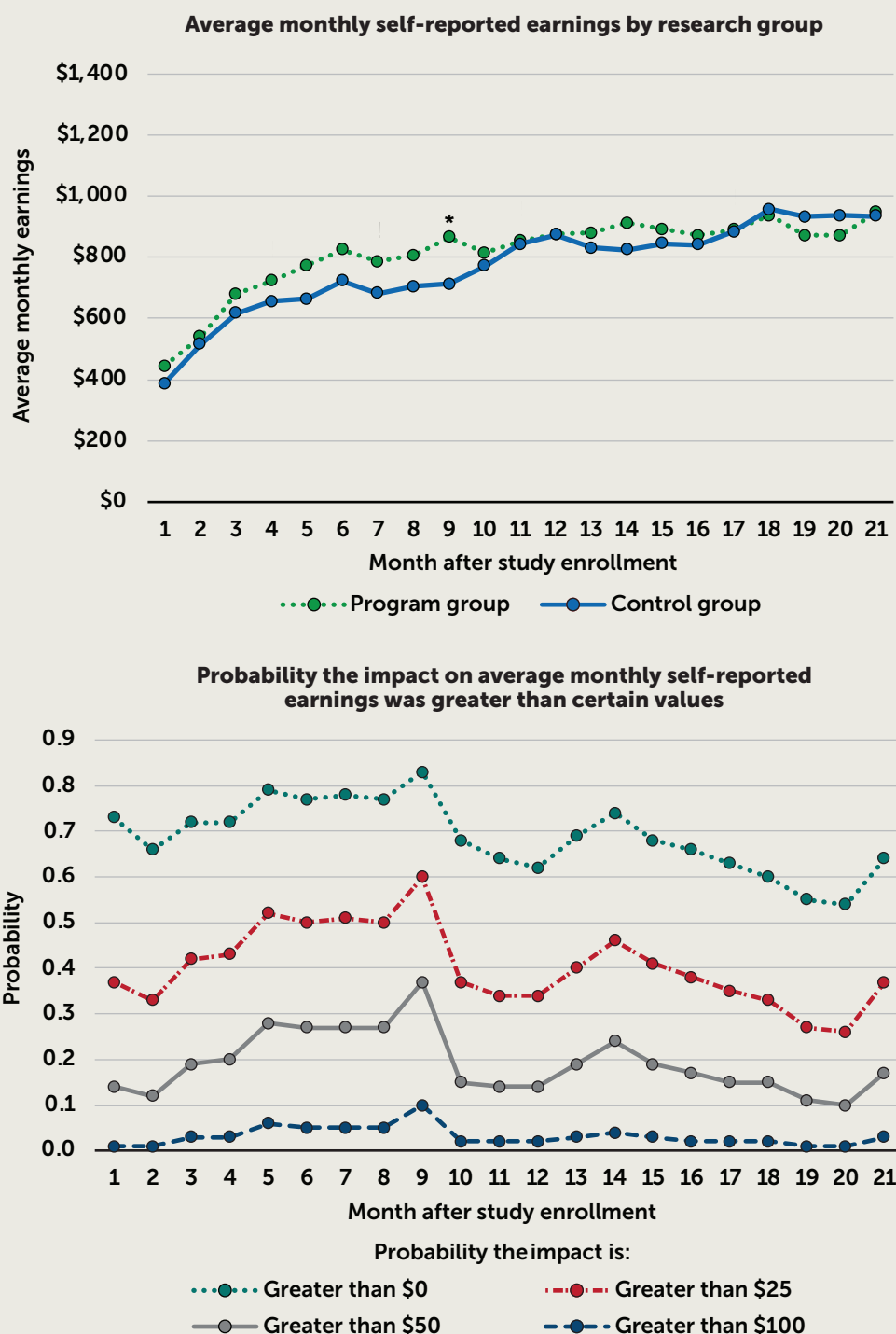
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**Exploratory analysis suggested that the impact on self-reported earnings decreased over time, while the impact on earnings reported to a UI agency remained the same over time.**

To further contextualize findings from the confirmatory analysis of self-reported earnings, we examined the impacts on earnings by month to assess how the impacts evolved over time. The size of the impact on self-reported earnings increased during Months 1 to 9 after study enrollment but generally decreased in Months 10 to 21 (Figure II.4, top panel). These impacts were not statistically significant in any month in the follow up period. Similarly, the probability of a positive impact increased during Months 1 to 9 after study enrollment but decreased thereafter—although, the probability the impact was positive was greater than the probability it was negative in every month (Figure II.4, bottom panel).

The impact of FaDSS on earnings reported to a UI agency was small and negative in every quarter of the follow-up period (Table II.7). The impact was likely to be near zero throughout the follow-up period. There was at least a 60 percent chance it was between a \$25 decrease and a \$25 increase in every quarter.

**Figure II.4.**  
Average monthly self-reported earnings by research group and the probability the impact on self-reported earnings was greater than certain values, by month during the 21 months after study enrollment (exploratory analysis)



Source: The 9- and 21-month follow-up surveys.

Note: The top panel of this figure shows the regression-adjusted means for the program group and control group. Probabilities that impacts were greater than a certain value were part of the exploratory analysis and calculated using Bayesian methods. Findings for the first 9 months after study enrollment were based on respondents to the first follow-up survey; findings for later months were based on respondents to the second follow-up survey. Appendix Table B.6 presents these estimates in full detail.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

**Table II.7. Impact of FaDSS on average monthly earnings reported to a UI agency by quarter during the 21 months after study enrollment (exploratory analysis)**

Outcome	Program group	Control group	Estimated impact	Probability that the impact is:							
				Less than −\$100	Less than −\$50	Less than −\$25	Less than \$0	Greater than \$0	Greater than \$25	Greater than \$50	Greater than \$100
Average monthly earnings by quarter after study enrollment (NDNH) (\$)											
Quarter 1	538	602	-64	0.00	0.01	0.15	0.62	0.38	0.07	0.01	0.00
Quarter 2	659	693	-34	0.00	0.01	0.14	0.50	0.50	0.17	0.04	0.00
Quarter 3	692	755	-63	0.00	0.03	0.20	0.57	0.43	0.14	0.03	0.00
Quarter 4	750	770	-20	0.00	0.01	0.11	0.43	0.57	0.23	0.07	0.00
Quarter 5	760	785	-25	0.00	0.01	0.11	0.44	0.56	0.23	0.06	0.00
Quarter 6	766	799	-33	0.00	0.01	0.13	0.46	0.54	0.22	0.07	0.00
Quarter 7	771	786	-15	0.00	0.01	0.12	0.41	0.59	0.27	0.09	0.01
Sample size	416	416									

Source: The NDNH.

Note: Outcomes were measured over the first 21 months (seven quarters) after study enrollment. Probabilities that impacts were greater than a certain value were part of the exploratory analysis and calculated by using Bayesian methods. Because sample sizes vary by outcome, we reported the largest sample size in each research group.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

NDNH=National Directory of New Hires; UI = unemployment insurance.

### Secondary and exploratory analysis suggested that FaDSS did not affect employment or employment in jobs offering benefits during the 10- to 21-month follow-up period.

During the 10- to 21-month follow-up period, FaDSS and control group members were employed for about the same number of months and quarters and were similarly likely to have held a job that offered fringe benefits (Table II.8). Administrative records also indicated similar employment rates in jobs reported to a UI agency for FaDSS and control group members.

**Table II.8.  
Impact of FaDSS  
on other labor  
market and job  
quality outcomes  
during Months  
10 to 21 after  
study enrollment  
(secondary and  
exploratory  
analysis)**

Outcome	Program group	Control group	Estimated impact	Effect size
<b>Labor market outcomes</b>				
Follow-up months employed during Months 10 to 21 after study enrollment (%)	50	51	-1	-0.02
Follow-up quarters employed during Quarters 4 to 7 after study enrollment (%; NDNH)	60	60	0	0.01
Follow-up months employed in a wage or salary job during Months 10 to 21 since study enrollment (%)	39	40	-1	-0.03
Follow-up months employed in a non-regular job during Months 10 to 21 after study enrollment (%)	7	8	0	-0.02
<b>Job quality</b>				
Follow-up months employed in a job offering fringe benefits during Months 10 to 21 after study enrollment (%)	26	25	0	0.01
Employed and in a job with high perceived likelihood of promotion in next 12 months at the time of the 21-month follow-up survey (%)	8	9	-1	-0.08
Employed and very satisfied with their current job at the time of the 21-month follow-up survey (%)	24	24	0	0.01
<b>Job search outcomes</b>				
Number of types of job search activities conducted between enrollment and the 21-month follow-up survey (range 0 to 5)	3.8	3.7	0.1	0.09
<b>Sample size (survey)</b>	325	331		
<b>Sample size (NDNH)</b>	416	416		

Source: The 9- and 21-month follow-up surveys and the NDNH.

Note: Outcome variables were drawn from follow-up survey data unless otherwise noted. Because sample sizes vary by outcome, we reported the largest sample size in each research group.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

NDNH = National Directory of New Hires.



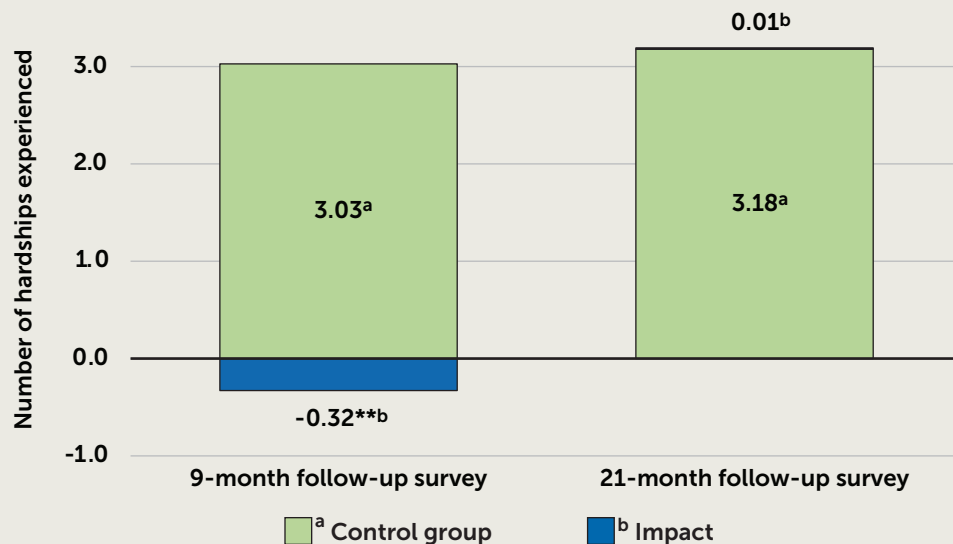
## IMPACTS OF FADSS ON ECONOMIC WELL-BEING

**FaDSS reduced economic hardship faced by program participants at the 9-month follow-up survey, but this impact faded by the 21-month follow-up survey, when FaDSS and control group members reported facing a similar level of economic hardship. Secondary Bayesian analysis of these impacts also indicated that they faded.**

A measure of economic hardship faced by study participants revealed little difference between the FaDSS and control group members during the 21-month follow-up period. On average, FaDSS group members reported experiencing 3.19 of the six hardships included in this measure compared to 3.18 for the control group, a difference that was not statistically significant (Figure II.5). This differed from findings from the



**Figure II.5.**  
Impact of FaDSS  
on economic  
hardship from  
study enrollment  
through the  
time of the  
9- and 21-month  
follow-up surveys  
(confirmatory  
analysis)

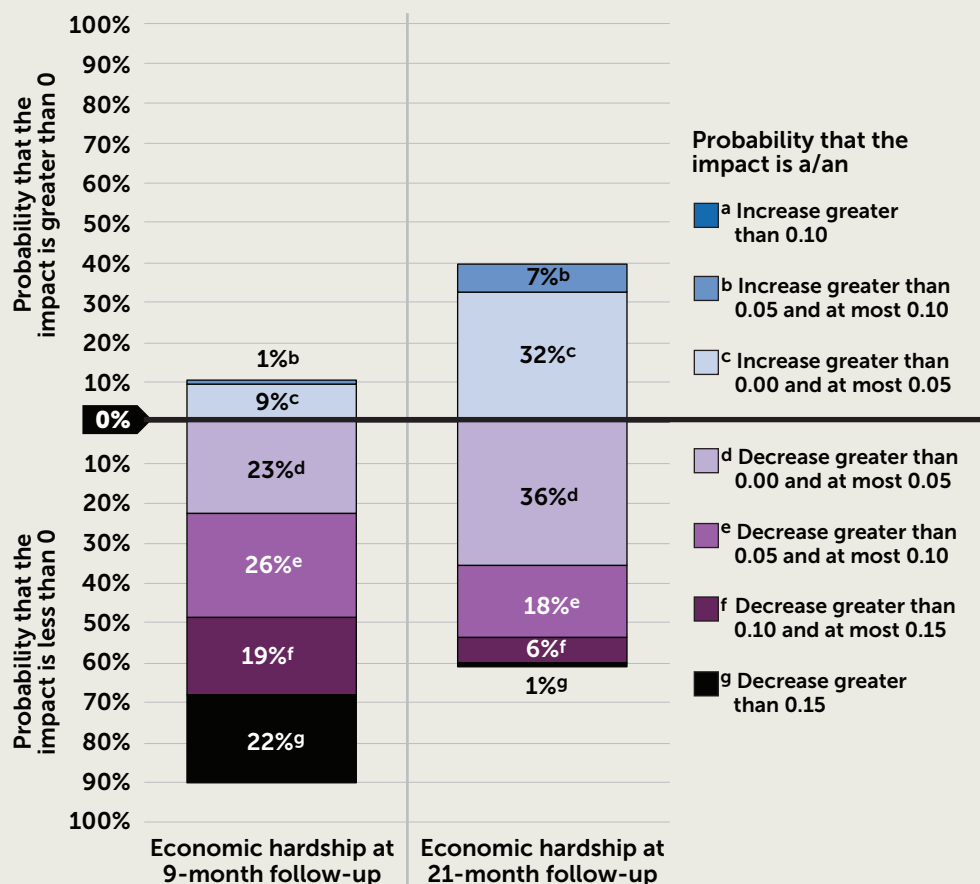


Source: The 9- and 21-month follow-up surveys.

Note: Appendix Table B.3 provides sample sizes and other details.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

**Figure II.6.**  
Probability of  
various sizes  
of the impact  
of FaDSS on  
economic  
hardship from  
study enrollment  
through the  
time of the 9-  
and 21-month  
follow-up surveys  
(secondary  
analysis)



Source: The 9- and 21-month follow-up surveys.

Note: Probabilities that impacts were various sizes were part of the exploratory analysis and calculated by using Bayesian methods. Appendix Table B.13 provides sample sizes and other details.

9-month follow-up survey, which indicated that FaDSS group members faced fewer economic hardships than control group members (2.71 versus 3.03 hardships), a difference that was statistically significant. Secondary Bayesian analysis of these impacts indicated that the probability of a favorable impact on economic hardship decreased from 90 percent to 61 percent across the two periods.

An exploratory analysis of each of the six individual hardships used to construct the economic hardship scale revealed no statistically significant differences between FaDSS and control group members (Table II.9). This contrasted with results from the 9-month follow-up survey, which revealed that FaDSS group members were less likely than control group members to face three of the six hardships.

**Table II.9. Impact of FaDSS on indicators of economic hardship from study enrollment through the time of the 9- and 21-month follow-up surveys (exploratory analysis)**

Outcome (percentage, unless otherwise specified)	9-month follow-up period			21-month follow-up period		
	Program group	Control group	Estimated impact	Program group	Control group	Estimated impact
<b>Statements</b>						
Cut size of meals because couldn't afford enough food	48	55	-8*	41	44	-3
Moved in with others because of financial problems	42	43	0	33	33	0
Asked to borrow money from friends or family	74	79	-5	70	66	3
Went without a phone because it was too expensive	57	66	-10**	54	54	0
Took a payday loan or sold or pawned belongings	29	37	-8*	31	28	2
Considered going to a doctor, dentist, or hospital but didn't because of cost	24	29	-5	23	22	1
<b>Sample size</b>	264	267		322	322	

Source: The 9- and 21-month follow-up surveys.

Note: Because sample sizes vary by outcome, we reported the largest sample size in each research group.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

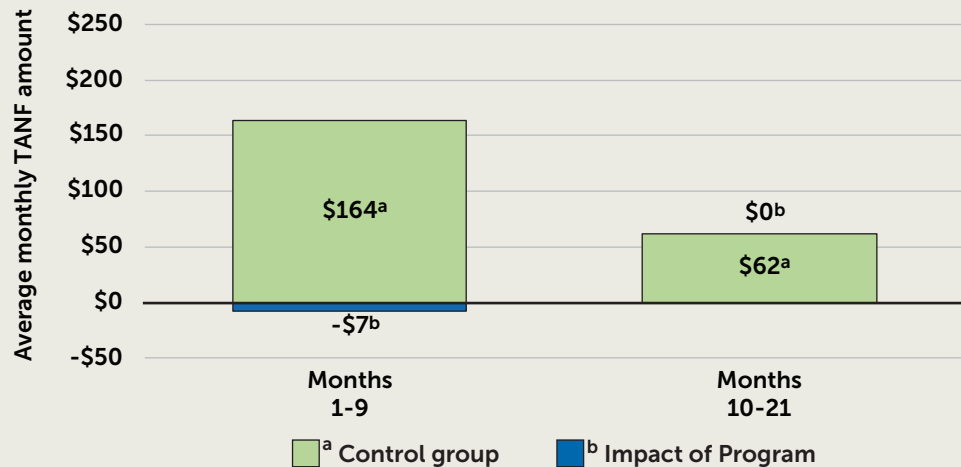


## IMPACTS OF FADSS ON PUBLIC ASSISTANCE

**FaDSS and control groups received similar average monthly amounts of TANF cash assistance benefits during Months 10 to 21 after study enrollment.**

Confirmatory analysis indicated that both FaDSS and control group members received about \$62 in average amounts of monthly TANF cash assistance during Months 10 to 21 after study enrollment (Table II.9). Average cash assistance benefit amounts decreased for both groups relative to the period from Months 1 to 9 after study enrollment, although the difference between the FaDSS and control groups was not statistically significant for either period. Secondary Bayesian analysis of these impacts indicated that the impact on average monthly TANF cash assistance benefit receipt was likely near zero in both periods. The probability that the impact was between a \$25 decrease and a \$25 increase in benefits was greater than 99 percent.

**Figure II.7.**  
Impact of FaDSS  
on average  
monthly TANF  
cash assistance  
benefits during  
Months 1 to 9  
and 10 to 21 after  
study enrollment  
(confirmatory  
and exploratory  
analysis)



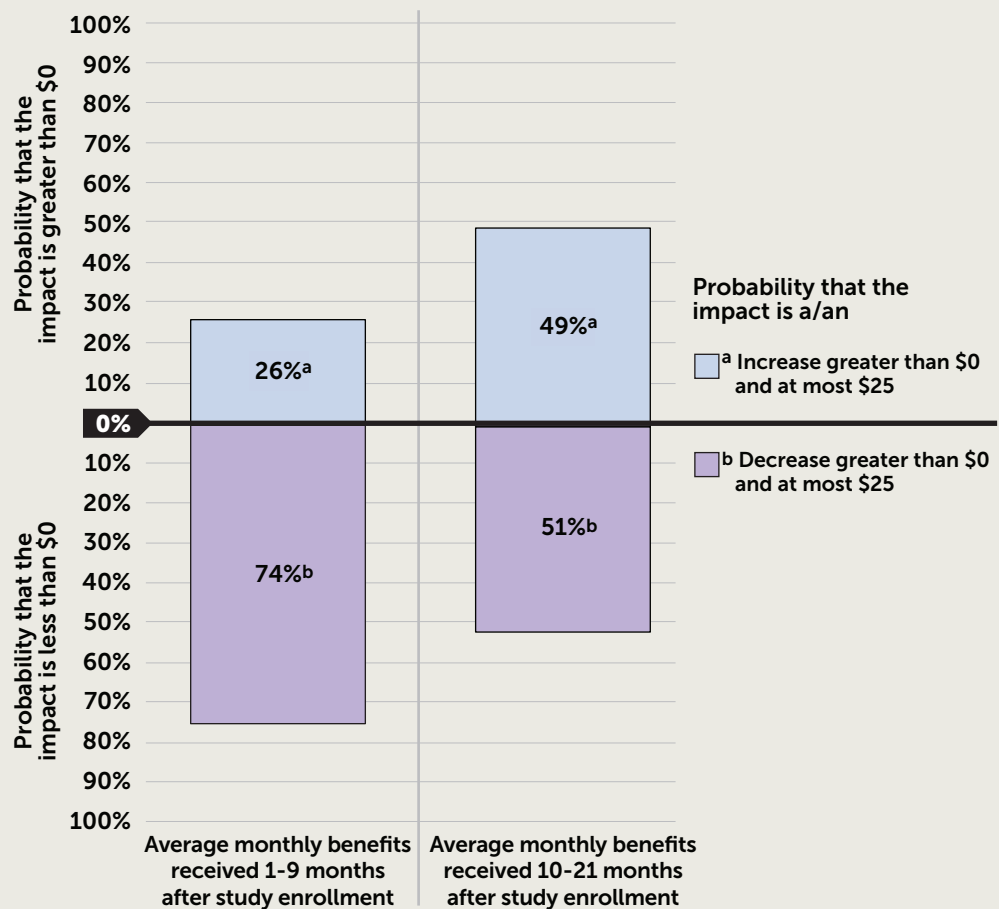
Source: Public assistance agency administrative records.

Note: Appendix Table B.3 provides sample sizes and other details.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

TANF = Temporary Assistance for Needy Families

**Figure II.8.**  
Probability of  
various sizes of  
the impact of  
FaDSS on average  
monthly TANF  
cash assistance  
benefits received  
during Months 1  
to 9 months and  
10 to 21 after  
study enrollment  
(secondary  
analysis)



Source: Public assistance agency administrative records.

Note: Probabilities that impacts were various sizes were part of the exploratory analysis and calculated by using Bayesian methods. Appendix Table B.16 provides sample sizes and other details.

TANF = Temporary Assistance for Needy Families

FaDSS and control group members had similar levels of other types of public assistance. Exploratory analysis based on SNAP and UI administrative records for Months 10 to 21 after study enrollment suggested that FaDSS and control group members received similar amounts of SNAP benefits (\$322 versus \$325; Table II.10) and UI benefits (\$103 versus \$116). Neither difference was statistically significant.

**Table II.10.**  
**Impact of FaDSS**  
**on public benefit**  
**receipt during**  
**Months 10 to**  
**21 after study**  
**enrollment**  
**(exploratory**  
**analysis)**

<b>Outcome (administrative data)</b>	<b>Program group</b>	<b>Control group</b>	<b>Estimated impact</b>
Received SNAP benefits during Months 10 to 21 after study enrollment (public assistance agency records) (%)	80	82	-2
Average monthly SNAP benefits during Months 10 to 21 after study enrollment (public assistance agency records) (\$)	322	325	-4
Received UI benefits during Months 10 to 21 after study enrollment (NDNH) (%)	29	30	-1
Average monthly UI benefits during Months 10 to 21 after study enrollment (NDNH) (\$)	103	116	-13
<b>Sample size (public assistance agency records)</b>	426	429	
<b>Sample size (NDNH)</b>	416	416	

Source: The NDNH and public assistance agency administrative records.

Note: Because sample sizes vary by outcome, we reported the largest sample size in each research group.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

NDNH = National Directory of New Hires; SNAP = Supplemental Nutrition Assistance Program;

UI = unemployment insurance.

## IMPACTS OF FADSS BY SUBGROUP

The impacts of FaDSS were generally consistent across groups for most outcomes.

For the 21-month follow-up period, we examined whether impacts on the five outcomes included in the confirmatory analysis differed for subgroups according to the study participant's (1) age, (2) number of children, (3) education level, (4) race and ethnicity, (5) goal-setting skills, (6) recent employment status, (7) barriers to employment, (8) whether participants had a valid driver's license, and (9) urbanicity.

### Box II.2. Assessing whether a program has different effects for different groups

The primary purpose of the subgroup analysis is to identify the groups for which the program has different effects. Testing whether impacts differ between subgroups aligns with this purpose. In addition to this main subgroup test, we also examine whether each subgroup impact is statistically different than zero. This test is less central to the purpose of the subgroup analysis. For example, we would not regard a program as having a pattern of important subgroup findings if it had similar, positive impacts that were statistically significantly different than zero for both rural and urban study participants. However, if we would regard the program as having important subgroup differences if the impacts for rural and urban study participants were statistically significantly different than each other.

It is not necessary that either of the subgroup impacts are statistically significantly different than zero for them to be statistically significantly different than each other. For example, subgroup impacts could be statistically significantly different than each other in a case in which one subgroup has a positive impact and the other has a negative impact but neither impact is statistically significantly different than zero.



















































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Of the 45 comparisons in this analysis, we estimated statistically significant differences in impacts across subgroups in four instances (Table II.11). Only one subgroup pairing had statistically significant differences in impacts for more than one confirmatory outcome. FaDSS had more favorable impacts on self-reported earnings among rural study participants than among urban ones for the 21-month follow-up period but more unfavorable impacts on economic hardship for the rural group. For rural study participants, the impact on self-reported earnings was positive and statistically significant at the 10 percent level and the impact on economic hardship was positive (which is unfavorable) and statistically significant; neither impact was statistically significant for urban study participants. Differences by rural status had not yet emerged during the first 9 months after study enrollment. Two subgroup pairings had statistically significant differences in impacts for only one confirmatory outcome:









































- FaDSS had a more positive impact on average monthly self-reported earnings among participants younger than age 30 (at study enrollment) than among those older than age 30, as was also the case during the first 9 months after study enrollment. Among study participants age 30 or younger, FaDSS had a positive impact on self-reported earnings during months 10 to 21 after study enrollment that was statistically significant at the 10 percent level. Among study participants older than age 30, this impact was negative and statistically significant at the 10 percent level.
- FaDSS reduced TANF cash assistance benefit receipt by more among those with fewer than two children than among those with two or more children. There were no differences in impacts on confirmatory outcomes for this group during the first 9 months after study enrollment.

The remaining six pairings had no statistically significant differences.

**Table II.11. Impact of FaDSS by subgroup during the 21-month follow-up period (exploratory analysis)**




Subgroup	Increased goal-setting and attainment skills at the time of the 21-month follow-up survey	Higher average monthly self-reported earnings during Months 10 to 21 after study enrollment	Higher average monthly earnings reported to a UI agency during Quarters 4 to 7 after study enrollment	Reduced economic hardship during the 21-month follow-up period	Reduced amount of TANF cash assistance benefit receipt during Months 10 to 21 after study enrollment
<b>Study participant age</b>					
Older than 30					
30 or younger					
Difference in subgroup impacts is significant <sup>a</sup>	No	Yes	No	No	No
<b>Number of children</b>					
Two or more children					
Fewer than two children					
Difference in subgroup impacts is significant <sup>a</sup>	No	No	No	No	Yes
<b>Education level</b>					
Some college or higher					
No college					
Difference in subgroup impacts is significant <sup>a</sup>	No	No	No	No	No
<b>Race and ethnicity</b>					
Hispanic					
Not Hispanic					
Difference in subgroup impacts is significant <sup>a</sup>	No	No	No	No	No
<b>Goal-setting skills</b>					
Above median score					
At or below median score					
Difference in subgroup impacts is significant <sup>a</sup>	No	No	No	No	No

(continued)

Subgroup	Increased goal-setting and attainment skills at the time of the 21-month follow-up survey	Higher average monthly self-reported earnings during Months 10 to 21 after study enrollment	Higher average monthly earnings reported to a UI agency during Quarters 4 to 7 after study enrollment	Reduced economic hardship during the 21-month follow-up period	Reduced amount of TANF cash assistance benefit receipt during Months 10 to 21 after study enrollment
<b>Recent employment status at study enrollment</b>					
Employed currently or in month before study enrollment	 **				
Not employed at the time of enrollment or in the preceding month					
Difference in subgroup impacts is significant <sup>a</sup>	No	No	No	No	No
<b>Employment challenges</b>					
Above median scale score					
At or below median scale score					
Difference in subgroup impacts is significant <sup>a</sup>	No	No	No	No	No
<b>Has a valid driver's license</b>					
Yes					
No					
Difference in subgroup impacts is significant <sup>a</sup>	No	No	No	No	No
<b>Urbanicity</b>					
Urban					
Rural		 *		 **	
Difference in subgroup impacts is significant <sup>a</sup>	No	Yes	No	Yes	No

Sources: The 9- and 21-month follow-up survey, the NDNH, and public assistance agency administrative records.

Note: Outcome variables were drawn from the follow-up surveys unless otherwise noted. Differences in subgroup impacts reflected differences that were statistically significant at the 5 percent level or below, two-tailed test. Appendix Table B.7 shows these subgroup impact estimates in more detail.

 Represents a favorable impact;  represents an unfavorable impact;  represents no statistically significant impact.

\*\*\*/\*\*/\* following the red and green arrows suggests impact estimates are statistically significant at the 1, 5, and 10 percent levels within a given group, respectively, two-tailed test.

<sup>a</sup>The "Difference in subgroup impacts is significant" row indicates whether these within-group impacts differ from one another.

NDNH = National Directory of New Hires; TANF = Temporary Assistance for Needy Families; UI = unemployment insurance.

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### Box II.3. How were the impacts of FaDSS affected by the COVID-19 pandemic?

- Secondary analysis of the effect of the COVID-19 pandemic on the impacts of FaDSS did not suggest that the impacts of FaDSS changed in response to the pandemic.

## DISCUSSION OF THE FADSS IMPACT FINDINGS

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According to the confirmatory analysis of impacts during the 9-month follow-up period, FaDSS had favorable, statistically significant impacts both on improving goal-setting and attainment skills and reducing economic hardship. However, by the end of the 21-month follow-up period, both these impacts had faded. Confirmatory analysis revealed that there were no statistically significant impacts on goal-setting and attainment skills or on economic hardship.

As was the case for the first 9 months after study enrollment, confirmatory analysis of Months 10 to 21 after study enrollment revealed no statistically significant impact on either self-reported earnings or earnings reported to a UI agency. Secondary Bayesian analysis of these impacts indicated that the probability of a positive impact was larger than the probability of a negative impact for both earnings measures, but the probability that the impact was larger than \$25 was modest. Confirmatory analysis also indicated that FaDSS did not affect the amount of TANF cash benefits received.

Taken as a whole, the pattern of findings for the 21-month follow-up period suggested that FaDSS was successful in improving key outcomes over the short term, but its impacts waned over time. FaDSS participants can receive FaDSS services for up to 7 months after leaving TANF. About 27 percent of FaDSS group members were still in contact with the FaDSS coach 12 months after study enrollment; although we do not have this data beyond 12 months after study enrollment, very few were likely to have been receiving FaDSS services 21 months after study enrollment. Thus, one explanation for the pattern of findings is that FaDSS is successful at improving some outcomes over the short run while participants are receiving their coaching or shortly thereafter, but those impacts are not sustained as more time passes. This may reflect a lack of long-term effects on skills. It should also be noted that the control group members also had access to services from the TANF program and other community agencies and many took advantage of them. Hence, the contrast in service receipt between the FaDSS and control groups also faded over time, which may also help explain why the program's impacts waned over time.



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### III. Impacts of Goal4 It!

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Goal4 It! is an employment coaching approach designed by Mathematica and its partners<sup>4</sup> that was pilot tested in the TANF program in Jefferson County, Colorado. The program uses a structured four-step approach to coaching. It was developed as an alternative to traditional TANF case management. At the end of the 21-month follow-up period, Jefferson County began using Goal4 It! in place of traditional case management for all TANF recipients who were subject to work requirements.

The impact study of Goal4 It! assessed the effectiveness of the program as an alternative to traditional TANF case management. TANF recipients who were subject to the work requirements were randomly assigned to a program staff member who offered Goal4 It! (the Goal4 It! group) or a program staff member who offered the traditional TANF case management that had been offered before the study (the control group). This study differed from the studies of the other three coaching programs because the coaching was compared with another service that the organization provided rather than other services the study participant accessed in the community. Unlike the other three coaching programs being evaluated, participation in Goal4 It! was mandatory for TANF recipients assigned to the program group, just as participation in traditional case management was mandatory for TANF recipients assigned to the control group.

This chapter describes the impacts of Goal4 It! as compared to traditional TANF case management during the 21 months after study enrollment. The sequence of topics in the chapter aligns with the sequence in which program impacts would be expected to emerge. We start by discussing the program's impacts on participants' receipt of services. Next, we discuss impacts on a series of intermediate outcomes, including confirmatory analysis of the impacts on self-regulation skills and secondary analysis of the impacts on education and training and employment challenges. Confirmatory findings related to labor market outcomes and economic well-being are presented next, along with confirmatory analysis of public assistance receipt. After discussing the impacts for all study participants, we describe impacts on subgroups of interest. We conclude with a discussion of the findings and their implications.

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<sup>4</sup>Michelle Derr (formerly at Mathematica and now at The Adjacent Possible) and other Mathematica staff designed the intervention in partnership with other researchers and human services practitioners. None of the staff involved in its development worked on this impact evaluation.

### Box III.1. Summary of findings for Goal4 It!

- Goal4 It! did not affect the main measure of self-regulation skill. Goal4 It! and control group members had similar goal-setting and attainment skills based on the 9- and 21-month surveys. The impacts from this confirmatory analysis were not statistically significant.
- Goal4 It! group members reported higher average monthly earnings than control group members during Months 1 to 9 after study enrollment. The impact from this confirmatory analysis was not statistically significant. Goal4 It! group members reported lower average earnings than control group members during Months 10 to 21 after study enrollment. This difference was statistically significant at the 10 percent level although not when we tested for statistical significance in different ways. We conducted Bayesian analysis of these impact estimates to further contextualize the main findings. This secondary analysis suggested that Goal4 It! likely had a small, positive impact on self-reported earnings during Months 1 to 9 after study enrollment and a small, negative impact during Months 10 to 21.
- Goal4 It! and control group members had similar average earnings reported to a UI agency from Months 1 to 9 and Months 10 to 21 after study enrollment. The impacts from this confirmatory analysis were not statistically significant. Secondary Bayesian analysis of these impacts also suggested that they were likely near zero.
- Goal4 It! and control group members reported similar levels of economic hardship between study enrollment and the 9- and 21-month follow-up surveys. The impacts from this confirmatory analysis were not statistically significant. Secondary Bayesian analysis of these impacts confirmed they were likely near zero.
- Goal4 It! and control group members received similar amounts of TANF cash benefits during Months 10 to 21 after study enrollment. The impact from this confirmatory analysis was not statistically significant. Secondary Bayesian analysis of these impacts confirmed that they were likely near zero. Exploratory analysis of the period during Months 1 to 9 after study enrollment revealed similar patterns.
- Secondary analysis indicated that Goal4 It! members participated in and completed education and training programs at higher rates than control group members during the 21-month follow-up period. These impacts were statistically significant at the 10 percent level or lower.

## THE GOAL4 IT! PROGRAM

Goal4 It! coaches follow a structured four-phase goal-setting process with program participants that involves setting goals and identifying challenges to reaching them. These four phases are: (1) goal, (2) plan, (3) do, and (4) review and revise. During the goal phase, coaches discuss participants' current circumstances, strengths, and challenges and then work with them to identify a meaningful goal. During the plan phase, participants commit to their goals, break them into achievable steps, identify obstacles and potential solutions, and work with their coach to create an action plan for goal achievement. During the do phase, participants work to execute the action plan. Finally, during the review and revise phase, coaches and participants meet regularly to review goal progress and revise the goal or action plan as needed. Each phase has accompanying tools that coaches can use to support the process. Coaches are trained on the importance of self-regulation skills. Although they may discuss self-regulation skills with program participants, they do not formally assess for strengths and weaknesses in the skills or name the skills in coaching sessions.

Goal4 It! participants are expected to meet with their coach in person monthly if they are unemployed and once every 2 months if they are working. Participants are also expected to make progress on the action steps to which they commit. Failure to meet with their coach could lead to a termination of TANF cash assistance. Failure to conduct activities that participants agreed on with their coach could lead to a sanction or a reduction in the amount of TANF cash assistance. For additional information on Goal4 It!, see Gardiner et al. (2022).

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## **Eligibility criteria and enrollment procedures**

To be eligible for Goal4 It!, participants must be deemed eligible for TANF cash assistance in Jefferson County and be subject to TANF work requirements. Participants can receive Goal4 It! only while they are participating in TANF.

From October 2018 to November 2019, 802 adult TANF recipients who were subject to the TANF work requirements enrolled in the study. All were randomly assigned to either the Goal4 It! group or the control group. Members of the Goal4 It! group were required to receive Goal4 It! coaching. Control group members could not access Goal4 It! coaching but were required to participate in traditional case management from a TANF case manager. This case management also incorporated setting goals, although identification of goals and the actions taken to meet them were typically directed by case managers rather than driven by participants themselves (as in the coaching).

Members of both the Goal4 It! and control groups could access other services in the community.

## **Participant characteristics**

Goal4 It! study participants were typically single women who were either White or Hispanic and had, on average, 1.9 children (Table III.1). Study participants' average age was 32, and 90 percent were female. Forty-seven percent of study participants were White, non-Hispanic; and 42 percent were Hispanic. The remaining ten percent were Black, non-Hispanic or another race or ethnicity. Only 12 percent of study participants were currently married, although about 40 percent reported living with another adult in their household.

Most study participants were unemployed at the time of study enrollment (Table III.1). Twenty-seven percent of study participants reported working for pay in the past 30 days. Of those who reported working, just 9 percent worked in a full-time job in the past 30 days. Employed study participants earned approximately \$600 per month. To put this in context, if a three-person household had no additional income from other sources, earnings of \$600 would be at about 34 percent of the federal poverty guideline (\$1,778 per month in 2019). Ninety-three percent of study participants reported receiving public assistance benefits; receipt of TANF benefits was required to be eligible for study enrollment. The other 7 percent were deemed eligible for TANF at study enrollment but did not begin receiving TANF benefits for a month or more afterward. According to Goal4 It! administrative records, almost all study participants (97 percent) received TANF cash assistance benefits within 1 month of study enrollment.

Almost half of study participants identified a lack of child care as a challenge to finding or keeping a good job, and 42 percent identified a lack of transportation as an employment challenge. Thirty percent also identified a lack of education or job skills as a challenge to employment. Most study participants had not attended college; almost one in four did not have a high school diploma or GED. One-third of study participants lived in an unstable housing situation (defined as being unsheltered, living in a housing shelter, or living in another rent-free arrangement). About 40 percent did not have a valid driver's license, which was a challenge in Jefferson County, a suburban area with limited public transportation.

**Table III.1.  
Characteristics  
of Goal4 It! study  
participants at  
the time of study  
enrollment**

<b>Baseline characteristic</b>	<b>Mean or percentage</b>
<b>Demographics</b>	
Age (in years)	32.4
Female (%)	90
Race and ethnicity (%)	
Hispanic	42
Black, non-Hispanic	9
White, non-Hispanic	47
Other	3
Currently married (%)	12
Number of adults in the respondent's household	1.5
Number of children respondent lives with	1.9
<b>Socioeconomic status</b>	
Does not have high school diploma or GED (%)	22
Receiving public assistance (%)	93
Receiving income from TANF (public assistance agency records) (%)	97
Worked for pay in past 30 days (%)	27
Self-reported earnings in past 30 days (\$)	
All study participants	160
Among those who worked for pay	601
Hours worked per week at current or most recent job (%)	
Did not work in past 30 days	75
Worked part-time (less than 35 hours)	16
Worked full-time (35 hours or more)	9
Worked for pay in past quarter (NDNH) (%)	49
Monthly earnings reported to a UI agency in the past quarter (NDNH) (\$)	
All study participants	733
Among those with positive earnings reported to a UI agency	1,491
<b>Employment challenges</b>	
Challenges that made it very or extremely hard to find or keep a good job (%)	
Lack of transportation	42
Lack of child care	48
Lack of right clothes or tools for work	27
Lack of the right skills or education	30
Perceived lack of jobs in area	17
Having a criminal record	21
Having a health condition	23
No valid driver's license (%)	38
Unstable housing (%)	34
<b>Sample size</b>	<b>802</b>

Sources: Baseline survey, public assistance agency administrative records, and the NDNH.

Note: Baseline characteristics are drawn from the baseline survey unless otherwise noted. This table includes all study participants. Appendix Table C.1 presents the full set of baseline characteristics separately for program and control group members as well as baseline characteristics for the second follow-up analysis sample. Unstable housing refers to being unsheltered, living in a shelter, or having another rent-free living arrangement.

GED = General Educational Development; NDNH = National Directory of New Hires; TANF = Temporary Assistance for Needy Families; UI=unemployment insurance.

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## Coaching model implementation

The implementation study of Goal4 It! found that coaches implemented most facets of the program as intended (Gardiner et al. 2022). Using multiple data sources, the implementation study found that coaches used the Goal4 It! process and tools and that Goal4 It! participants met with coaches more than once per month while in the program, on average. Coaches generally reported being nondirective but were sometimes observed directing participants, such as by suggesting concrete action steps and offering next steps without soliciting participants' input. Goal4 It! participants frequently set goals and developed action steps during coaching sessions, most commonly related to employment. In addition, Goal4 It! group members were significantly more likely than those receiving traditional case management to discuss employment-related goals. Goal4 It! participants remained in the program for about 3 months, on average, which was consistent with an average length of participation in TANF in Jefferson County of just over 4 months. During the 12 months after study enrollment, program participants had an average of four interactions with coaches.<sup>5</sup> Fewer than 10 percent of program participants were still in contact with a coach 12 months after study enrollment.

## IMPACTS OF GOAL4 IT! ON SERVICE RECEIPT

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**Administrative service receipt records collected during the first 12 months after study enrollment indicated that Goal4 It! group members had more contact with program staff than members of the group offered traditional TANF case management.**

The evaluation of Goal4 It! differed from the evaluations of the other three programs in that the control group received services—traditional case management—from the same organization that offered the Goal4 It! coaching. Hence, administrative records from the study management information system collected receipt of Goal4 It! coaching or case management services on both program and control group members.

Goal4 It! group members had more contacts with program staff than control group members, on average, during the first 9 months after study enrollment (3.7 versus 2.6 contacts; Table III.2). Goal4 It! group members were also more likely to set and develop goals, which was consistent with the program's structured process for setting and pursuing goals. Seventy-six percent of coaching contacts between coaches and Goal4 It! group members included setting goals, 72 percent included development of action steps, and 85 percent included discussion of next steps (compared to 70 percent, 67 percent, and 62 percent for control group members, respectively). However, findings from the implementation study indicated that the impact on the number of contacts was concentrated in early months and faded out by the third month after study enrollment (Gardiner et al. 2022). By the 12th month after study enrollment, about 9 percent of study participants in both groups remained in contact with their coach or case manager.

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<sup>5</sup> The study management information system included service receipt data for a 12-month follow-up period.

**Table III.2.**  
**Impact of Goal4**  
**It! on service**  
**receipt from**  
**administrative**  
**records during**  
**the first 9**  
**months after**  
**study enrollment**  
**(exploratory**  
**analysis)**

Outcome	Program group	Control group	Estimated impact	Effect size
<b>Service receipt (management information system data)</b>				
Ever received coaching (%)	92	87	5**	0.35
Number of contacts with coach by mode:				
In person	2.7	2.2	0.5***	0.24
Telephone	0.7	0.3	0.4***	0.37
Email	0.3	0.1	0.2***	0.30
Number of coaching contacts that included:				
Setting goals	2.6	1.7	1.0***	0.46
Development of action steps	2.6	1.6	1.0***	0.45
Discussion of next steps	3.1	1.7	1.5***	0.58
Percentage of coaching contacts that included (if coaching ever received):				
Setting goals	76	70	6***	0.20
Developing action steps	72	67	5**	0.15
Discussing next steps	85	62	23***	0.68
<b>Sample size (management information system)</b>	<b>401</b>	<b>401</b>		

Sources: Staff records from the study management information system.

Note: Because sample sizes vary by outcome, we reported the largest sample size in each research group.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

**Exploratory analysis indicated that during the 21-month follow-up period, Goal4 It! group members and those offered traditional case management self-reported similar levels of one-on-one job assistance and other services.**

During the 21 months after study enrollment, Goal4 It! group members reported receiving one-on-one job assistance at similar rates compared to the control group (43 versus 46 percent; Table III.3) and with similar frequency (6.3 versus 5.1 times). These differences were not statistically significant. These impacts were similar to those during the 9-month follow-up period. Thirty-eight to 43 percent of members of both groups reported receiving one-on-one job assistance that was focused on setting short- and long-term goals and planning to achieve those goals. Goal4 It! group members were less likely than control group members to have taken a career assessment (34 versus 44 percent), a difference that was statistically significant. Goal4 It! group members were more likely than control group members to receive child care services (28 versus 22 percent), a difference that was statistically significant at the 10 percent level. However, the groups were similarly likely to have received other types of program services since study enrollment, such as transportation or housing assistance.

For both the 9-month and 21-month follow-up periods, self-reported survey data indicated lower levels of service receipt than the administrative records, particularly for Goal4 It!

group members, suggesting that study participants either did not recognize coaching as job assistance or did not remember receiving those services. This would explain why, even though Goal4 It! group members received more coaching than the control group received case management, they did not report receiving more one-on-one job assistance.

**Table III.3.**  
**Impact of Goal4 It! on service receipt from study enrollment through the 21-month follow-up survey (exploratory analysis)**

Outcome	Program group	Control group	Estimated impact	Effect size
<b>One-on-one job assistance</b>				
Ever received one-on-one job assistance (%)	43	46	-4	-0.09
Number of times received one-on-one job assistance	6.3	5.1	1.1	0.05
Received one-on-one job assistance focused on (%):				
Setting long-term goals	38	39	-1	-0.03
Setting short-term goals	39	43	-4	-0.09
Planning to achieve goals	39	41	-2	-0.05
<b>Other job assistance services</b>				
Took a career assessment (%)	34	44	-10**	-0.25
<b>Additional services</b>				
Received the following service from a program since study enrollment (%):				
Child care services	28	22	6*	0.21
Transportation assistance	46	47	-2	-0.04
Clothes, uniforms, tools, or other supplies and equipment	16	21	-6	-0.23
Assistance with finding stable housing	19	18	1	0.04
Assistance with budgeting, credit, banking, or other financial matters	13	12	1	0.08
Mental health treatment	35	41	-7	-0.17
<b>Sample size</b>	<b>267</b>	<b>271</b>		

Source: The 9- and 21-month follow-up surveys.

Note: Because sample sizes vary by outcome, we reported the largest sample size in each research group.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.



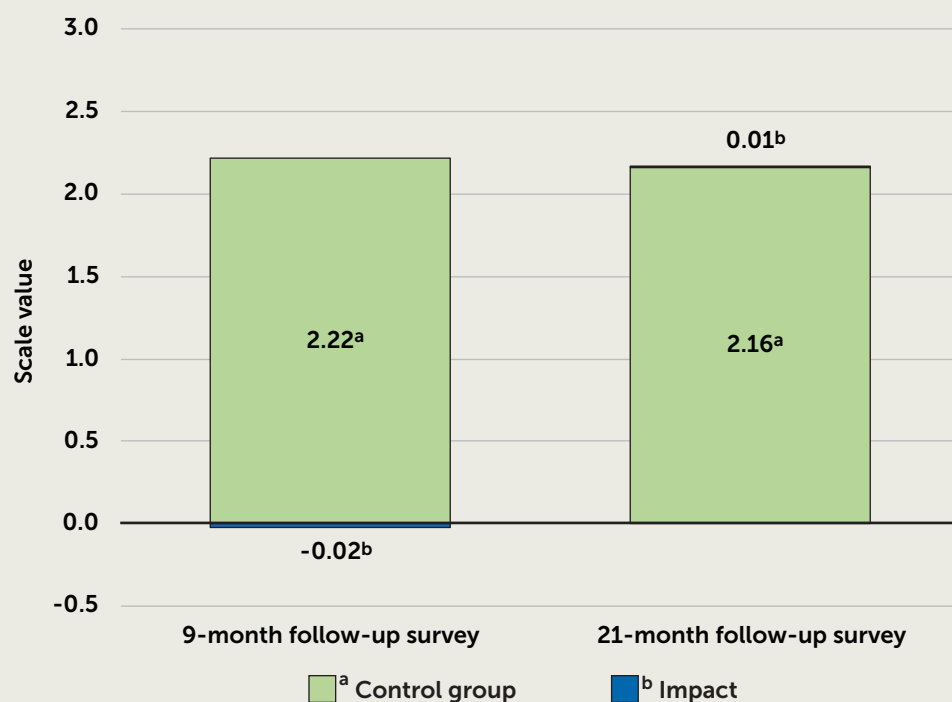
## IMPACTS OF GOAL4 IT! ON GOAL-SETTING AND SELF-REGULATION SKILLS

**Goal4 It! and control group members had similar scores for goal-setting and attainment skills at the time of both the 9- and 21-month follow-up surveys.**

At the time of the 21-month follow-up survey, Goal4 It! did not have an impact on the study's main measure of self-regulation skill. Goal4 It! and control group members had similar average scores on an eight-item scale designed to capture a person's ability to set and work toward attaining employment goals (2.17 versus 2.16; Figure III.1). This difference was not statistically significant. We found a similar impact at the 9-month follow-up survey.



**Figure III.1.**  
Impact of Goal4  
It! on goal-setting  
and attainment  
skills at the  
time of the 9-  
and 21-month  
follow-up surveys  
(confirmatory  
analysis)



Source: The 9- and 21-month follow-up surveys.

Note: The goal-setting and attainment skills scale indicated participants' average level of agreement with eight statements about their goal-related skills. Scores ranged from "strongly disagree" (0) to "strongly agree" (3). Appendix Table C.3 provides sample sizes and other details.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

## IMPACTS OF GOAL4 IT! ON EDUCATION AND TRAINING

**Goal4 It! group members were more likely to have participated in and completed education and training programs during the 21-month follow-up period and to be participating in training programs at the time of the 21-month follow-up survey. These impacts emerged after the 9-month follow-up period.**

Goal4 It! group members were more likely than control group members to have completed an education program (11 versus 7 percent) and 6 percentage points more likely to have completed a training program (16 versus 10 percent) during the 21-month follow-up period. Both differences were statistically significant at the 10 percent level (Table III.4).

Evidence from exploratory analyses suggested that differences in education and training outcomes between Goal4 It! and control group members emerged during months 10 to 21 after study enrollment. Goal4 It! and control groups participated in education or training programs at similar rates during the 9-month follow-up period (30 versus 28 percent; not shown). However, Goal4 It! members were more likely to report participation in education or training programs during the 21-month follow-up period (40 versus 32 percent), a difference that was statistically significant at the 10 percent level (Table III.4).



**Table III.4.  
Impact of Goal4  
It! on education  
and training from  
study enrollment  
through the time  
of the 21-month  
follow-up survey  
(secondary and  
exploratory  
analyses)**

Outcome (percentage, unless otherwise specified)	Program group	Control group	Estimated impact
Participation in an education program	32	25	7*
Completion of an education program	11	7	5*
Participation in a training program	25	16	9***
Completion of a training program	16	10	6*
Receipt of a certificate, license, or diploma from a training program	11	8	3
Participation in an education or training program	40	32	8*
Completion of an education or training program	20	14	6*
<b>Sample size</b>	264	268	

Source: The 9- and 21-month follow-up surveys.

Note: Because sample sizes vary by outcome, we reported the largest sample size in each research group.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

## IMPACTS OF GOAL4 IT! ON EMPLOYMENT CHALLENGES AND HOUSING STABILITY

**Goal4 It! and control group members were similarly likely to report experiencing employment challenges and unstable housing on the 21-month follow-up survey.**

Goal4 It! and control group members faced similar employment challenges at the time of the 21-month survey (Table III.5). Goal4 It! and control group members did not differ significantly on their response to whether any of six individual measures of employment challenges made it very hard or extremely hard to find and keep a good job (Table III.5). In addition, exploratory analysis revealed no significant differences between the two groups on a composite measure of the six challenges. The Goal4 It! and control groups were similarly likely to have a valid driver's license or experience unstable housing (defined as being unsheltered, living in a shelter, or having another rent-free living arrangement). These findings were consistent with the 9-month impact findings with one exception: at the time of the 9-month survey, more Goal4 It! group members experienced child care challenges compared to control group members. This difference faded by the time of the 21-month follow-up survey.

**Table III.5.**  
Impact of  
Goal4 It! on  
employment  
challenges and  
housing stability  
as reported on  
the 21-month  
follow-up survey  
(secondary and  
exploratory  
analysis)

Outcome	Program group	Control group	Estimated impact	Effect size
<b>Employment challenges</b>				
Challenge that made it very hard or extremely hard to find and keep a good job during the year before the 21-month follow-up survey (%):				
Not having reliable transportation	32	30	2	0.07
Not having child care or family support	43	45	-3	-0.06
Not having right clothes or tools	18	21	-2	-0.09
Not having needed skills or education	24	24	0	0.00
Having a criminal record	17	18	-1	-0.03
Having a limiting health condition	24	22	2	0.08
Employment challenges: Composite	2.42	2.42	0.00	2.42
No valid driver's license at the time of the 21-month follow-up survey (%)	30	31	-1	30
<b>Housing stability</b>				
Unstable housing at the time of the 21-month follow-up survey (%)	12	16	-5	-0.23
<b>Sample size</b>	282	281		

Source: The 21-month follow-up survey.

Note: Because sample sizes vary by outcome, we reported the largest sample size in each research group.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.



## IMPACTS OF GOAL4 IT! ON LABOR MARKET OUTCOMES

During Months 1 to 9 after study enrollment, Goal4 It! group members had higher average self-reported earnings than control group members, although this confirmatory impact was not statistically significant. During Months 10 to 21 after study enrollment, Goal4 It! group members reported lower average earnings than control group members. This confirmatory impact was statistically significant at the 10 percent level, although it was not when we tested for statistical significance in different ways. Secondary Bayesian analysis of these impacts suggested that the impact during Months 1 to 9 was likely positive but small and that the impact during Months 10 to 21 was likely negative but small.

Average monthly self-reported earnings were higher for Goal4 It! than for control group members during Months 1 to 9 (\$821 versus \$755), although this difference was not statistically significant (Figure III.2). Secondary Bayesian analysis, which gives an interpretation of program impact on earnings that accounts for prior evidence on the effectiveness of similar programs, suggests this impact was likely positive but small. These estimates indicated a 71 percent chance that the impact of Goal4 It! on self-reported earnings was greater than \$0 during Months 1 to 9, but only a 24 percent chance that it exceeded \$50 (Figure III.3).

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In Months 10 through 21, Goal4 It! group members reported lower average monthly earnings than control group members (\$885 versus \$1,108; Figure III.3). This difference was statistically significant at the 10 percent level in the main statistical test. When we accounted for the fact that the confirmatory analysis of the program's effectiveness in improving labor market success included two earnings outcomes (one measured with self-reports and the other measured with administrative data) rather than one, the impact was not statistically significant. The impact was also not statistically significant when we varied the baseline characteristics controlled for in the statistical model used to estimate the impacts.<sup>6</sup> The fact that the impact was statistically significant at only the 10 percent level and was not robust to different estimation strategies raises concerns that it might have emerged by chance.

Secondary Bayesian analysis of the impact on self-reported earnings suggested that it was likely negative. There was a 63 percent probability that the impact was less than \$0. However, the impact was unlikely to be large. There was only an 11 percent chance that the Goal4 It! program reduced self-reported earnings by more than \$50, and there was a 51 percent chance that the impact was between a \$25 decrease and a \$25 increase (Figure III.3).

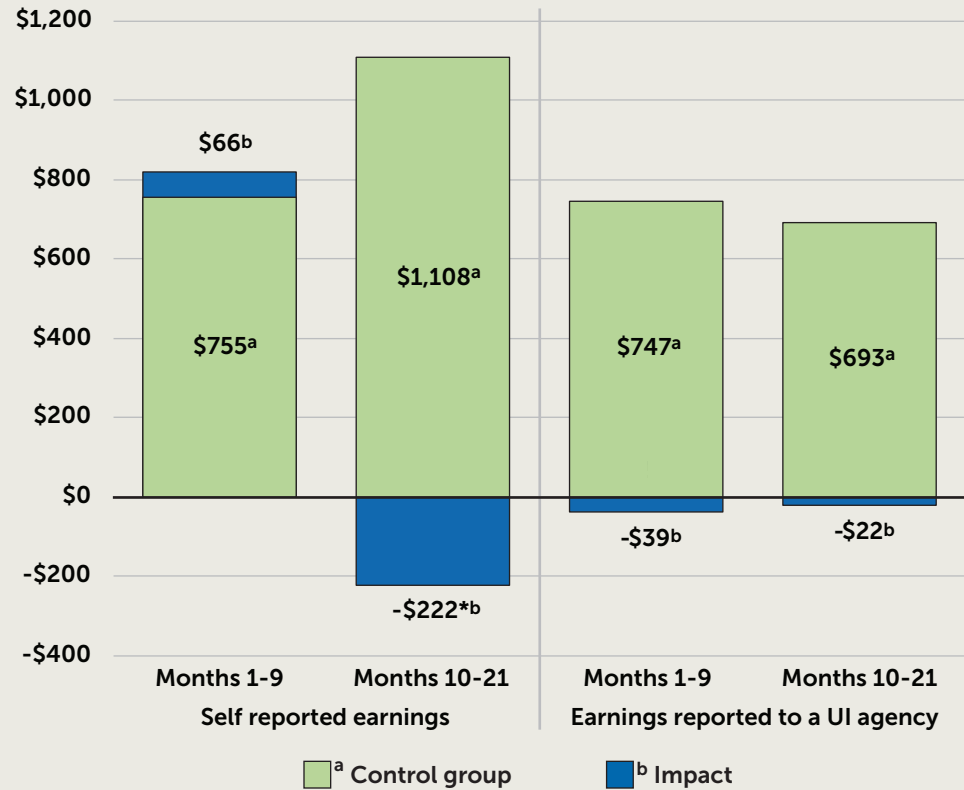
**Goal4 It! and control group members had similar average monthly earnings reported to a UI agency during Months 1 to 9 and Months 10 to 21 after study enrollment. These confirmatory impacts were not statistically significant. Secondary Bayesian analysis of these impacts suggested that they were likely near \$0.**

According to administrative data, Goal4 It! and control group members had similar average earnings reported to UI agencies during Months 1 to 9 after study enrollment (\$608 versus \$747; Figure III.2) and Months 10 to 21 (\$671 versus \$693). Differences in earnings were not statistically significant for either period. Secondary Bayesian analysis suggested that these impacts were likely to be near zero. During Months 1 to 9, there was a 63 percent chance that the impact was between a \$25 reduction and a \$25 increase in average earnings. During months 10 to 21, the likelihood was 67 percent (Figure III.3).

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<sup>6</sup>The impact was not statistically significant in exploratory robustness analysis that included no controls for baseline characteristics (Appendix Table C.4). It was also not statistically significant in exploratory robustness analysis that controlled for baseline earnings reported to a UI agency. See Appendix A for more details on this analysis.

**Figure III.2.**  
**Impact of**  
**Goal4 It! on**  
**average monthly**  
**self-reported**  
**earnings and**  
**average monthly**  
**earnings reported**  
**to a UI agency**  
**during Months**  
**1 to 9 and 10 to**  
**21 after study**  
**enrollment**  
**(confirmatory**  
**analysis)**



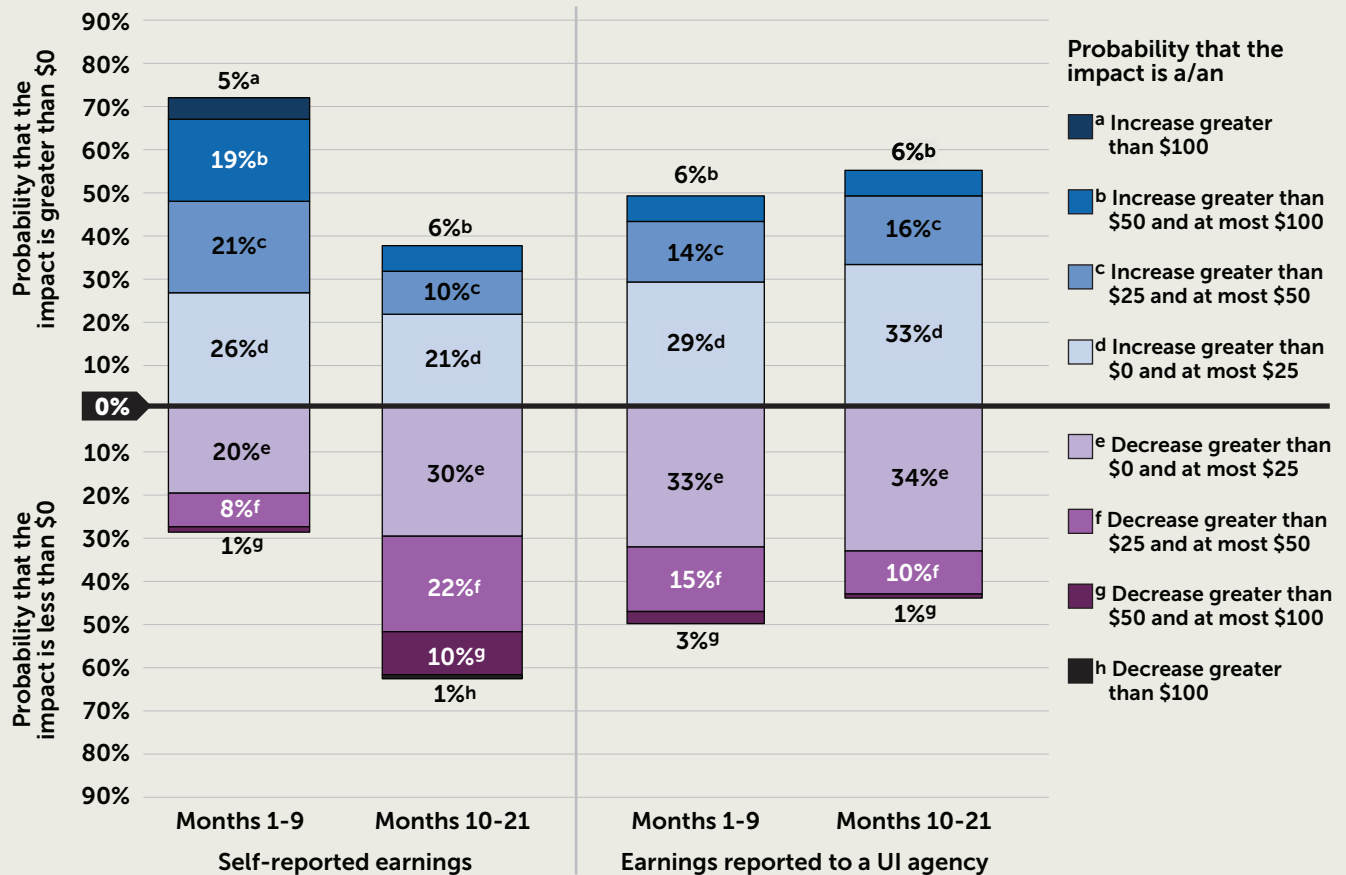
Sources: The 9- and 21-month follow-up surveys and the NDNH.

Note: Appendix Table C.3 provides sample sizes and other details.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

NDNH=National Directory of New Hires; UI = unemployment insurance.

**Figure III.3. Probability of various sizes of the impact of Goal4 It! on average monthly self-reported earnings and average monthly earnings reported to a UI agency during Months 1 to 9 and 10 to 21 after study enrollment (secondary analysis)**



Sources: The 9- and 21-month follow-up surveys and the NDNH

Note: Probabilities that impacts were various sizes were part of the exploratory analysis and calculated using Bayesian methods. Appendix Table C.5 provides sample sizes and other details.

NDNH=National Directory of New Hires; UI = unemployment insurance.

Exploratory analysis suggested that Goal4 It! and control group members had similar median self-reported earnings, but Goal4 It! group members earned less than control group members higher in the earnings distribution. Exploratory analysis suggested that the impacts on average monthly earnings reported to a UI agency were similar at varying points of the earnings distribution.

Exploratory analysis that we conducted to better understand program effects on the distribution of earnings indicated that the impact of Goal4 It! on self-reported earnings generally became more negative at higher percentiles of earnings. For example, the median Goal4 It! group member reported earning \$31 less per month than the median control group member (Table III.6). This difference grew to \$480 at the 70th percentile of earnings and further to \$811 at the 95th percentile of earnings, although the difference was only statistically significant at the 80th percentile, and statistically significant at 10 percent level at the 70th percentile. This pattern did not appear in exploratory analysis of the distribution of earnings reported to a UI agency. The impacts of Goal4 It! on earnings reported to a UI agency were similar at most points in the distribution (Table III.6).

**Table III.6.  
Impact of  
Goal4 It! on  
average monthly  
self-reported  
earnings and  
average monthly  
earnings  
reported to a UI  
agency during  
Months 10 to  
21 after study  
enrollment  
(exploratory  
analysis: quantile  
regression)**

<b>Outcome</b>	<b>Program group</b>	<b>Control group</b>	<b>Estimated impact</b>
Monthly self-reported earnings (survey)			
50th percentile	127	158	-31
60th percentile	564	800	-235
70th percentile	1,086	1,566	-480*
80th percentile	1,483	2,149	-666**
90th percentile	2,615	2,835	-220
95th percentile	2,248	3,059	-811
Monthly earnings reported to a UI agency (NDNH)			
50th percentile	43	18	25
60th percentile	183	144	40
70th percentile	394	366	28
80th percentile	631	670	-39
90th percentile	1,745	1,797	-52
95th percentile	1,561	1,717	-156
<b>Sample size (survey)</b>	263	262	
<b>Sample size (NDNH)</b>	396	394	

Source: The 21-month follow-up survey and the NDNH.

Note: This table shows the regression-adjusted values for the program group and control group.

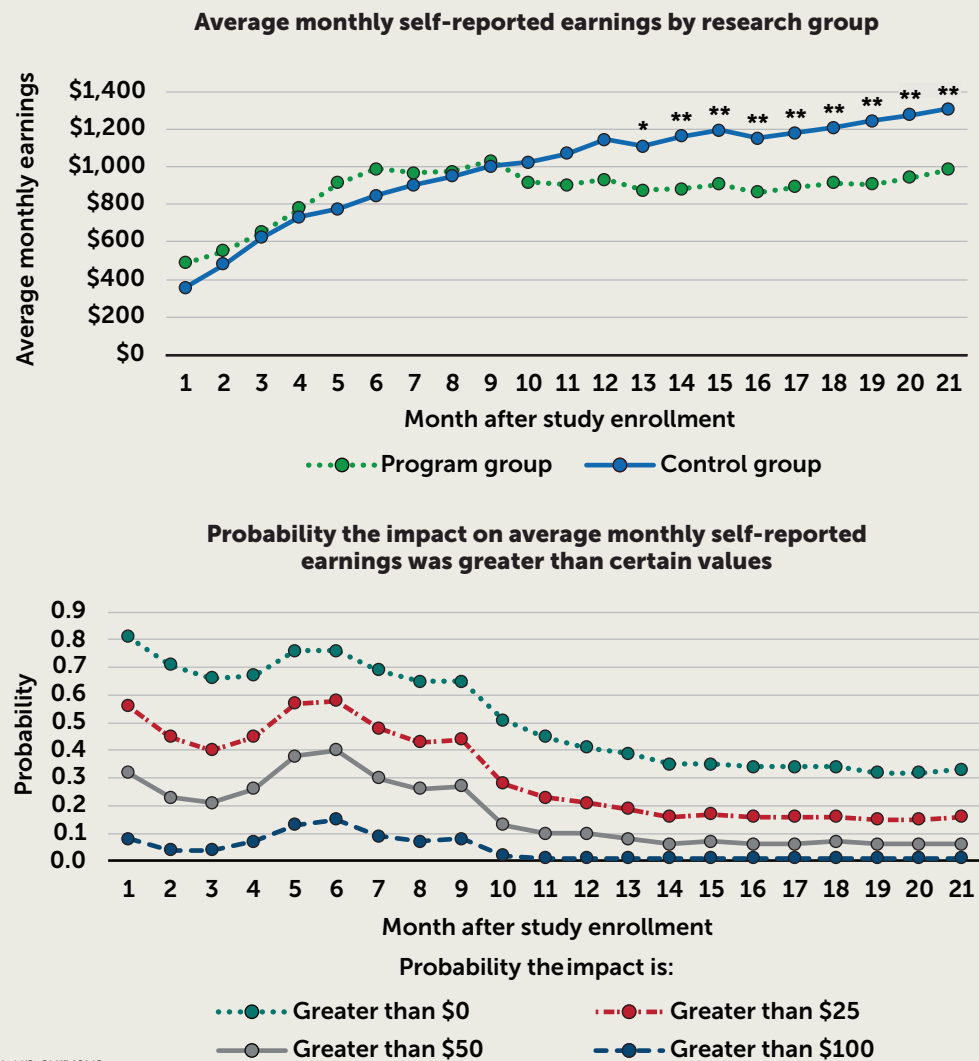
\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

NDNH = National Directory of New Hires; UI = unemployment insurance.

**Exploratory analysis suggested that the probability of a negative impact on self-reported earnings increased over the 21-month follow-up period. Exploratory analysis of the timing of impacts on earnings reported to a UI agency did not demonstrate a clear pattern over time.**

In exploratory analysis, we found evidence to suggest that negative impacts on self-reported earnings likely emerged after the first 9 months after study enrollment and became more likely over time during the 21-month follow-up period (Figure III.4). During the first 6 months after study enrollment, self-reported earnings grew quickly for both groups but somewhat more so for the Goal4 It! group. Between Months 6 and 21 after study enrollment, self-reported earnings for control group members steadily increased over time from \$845 to \$1,306, while the average earnings for Goal4 It! group members did not increase, decreasing slightly from \$988 to \$986. The impacts on self-reported earnings were negative and statistically significant in Months 13 through 21 after study enrollment. Secondary Bayesian analysis suggested that there was at least a 60 percent chance that the impact was positive through Month 8 after study enrollment, but the probability of a positive impact decreased steadily thereafter. A negative impact was more likely than a positive impact for Months 11 through 21 after study enrollment.

**Figure III.4.**  
Average monthly self-reported earnings by research group and the probability the impact on average monthly self-reported earnings was greater than certain values, by month during the 21 months after study enrollment (exploratory analysis)



Source: The 9- and 21-month follow-up surveys.

Note: The top panel of this figure shows the regression-adjusted means for the program group and control group. Probabilities that impacts were greater than a certain value were part of the exploratory analysis and calculated using Bayesian methods. Findings for the first 9 months after study enrollment were based on respondents to the first follow-up survey. Findings for later months were based on respondents to the second follow-up survey. Appendix Table C.6 presents these estimates in full detail.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

The programs' impacts on earnings reported to a UI agency did not have a clear pattern over time. Average earnings reported to a UI agency increased through the middle of the follow-up period for both groups and then decreased thereafter, peaking in the fourth quarter after study enrollment for the Goal4 It! group and the third quarter for the control group. There was a negative impact that was statistically significant at the 10 percent level in the third quarter after study enrollment. Impacts in other quarters were a mix of negative and positive, but none were statistically significant (Table III.7).<sup>7</sup> Secondary Bayesian analysis of these impacts also suggested no clear pattern over time. The impacts were likely to be positive in four quarters, likely to be negative in three quarters, and unlikely to be large in any quarter.

<sup>7</sup> The impact on earnings reported to a UI agency in the third quarter after study enrollment was not statistically significant at the time of the first impact report (Moore et al. 2023). However, when using earnings data updated to account for employers issuing corrections to their reports, the impact became statistically significant at the 10 percent level.



**Table III.7. Impact of Goal4 It! on average monthly earnings reported to a UI agency by quarter during the 21 months after study enrollment (exploratory analysis)**

Outcome	Program group	Control group	Estimated impact	Probability that the impact is:							
				Less than -\$100	Less than -\$50	Less than -\$25	Less than \$0	Greater than \$0	Greater than \$25	Greater than \$50	Greater than \$100
Average monthly earnings by quarter after study enrollment (NDNH) (\$)											
Quarter 1	588	570	18	0.00	0.01	0.09	0.34	0.66	0.34	0.13	0.01
Quarter 2	739	749	-9	0.00	0.03	0.15	0.41	0.59	0.31	0.13	0.01
Quarter 3	789	923	-134*	0.01	0.14	0.39	0.69	0.31	0.12	0.04	0.00
Quarter 4	806	763	42	0.00	0.01	0.09	0.30	0.70	0.42	0.20	0.03
Quarter 5	715	795	-79	0.00	0.05	0.22	0.54	0.46	0.20	0.07	0.00
Quarter 6	612	601	12	0.00	0.01	0.11	0.36	0.64	0.35	0.15	0.01
Quarter 7	533	609	-76	0.00	0.03	0.20	0.54	0.46	0.19	0.05	0.00
Sample size	396	394									

Source: The NDNH.

Note: Outcomes were measured over the first 21 months (seven quarters) after study enrollment. Probabilities that impacts were greater than a certain value were part of the exploratory analysis and calculated by using Bayesian methods. Because sample sizes vary by outcome, we reported the largest sample size in each research group.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

NDNH = National Directory of New Hires; UI = unemployment insurance.

**Exploratory analysis indicated that Goal4 It! members reported higher employment rates than control group members in the first 9 months after study enrollment. However, the groups had similar employment rates in the next 12 months. Exploratory analysis showed that employment rates increased less for Goal4 It! members than for control group members in later months.**

During Months 1 to 9 after study enrollment, Goal4 It! group members reported being employed for more time than control group members (46 versus 38 percent of months), a statistically significant difference (Table III.8). During Months 10 to 21, this pattern reversed and Goal4 It! group members were employed for less time than control group members (42 versus 47 percent of months), although this difference was not statistically significant. To further investigate this finding, we plotted employment rates in each month of the 21-month follow-up period. Patterns from this analysis confirmed that Goal4 It! group members were more likely to be employed during each of the first 7 months after study enrollment, differences that were statistically significant at the 10 percent level or lower (Figure III.5, top panel). After that point, the employment rate for Goal4 It! group members declined through Month 10 after study enrollment and then stagnated, while the employment rate for control group members continued increasing. Goal4 It! group members were less likely than control group members to be employed during Months 10 to 21 after study enrollment, although the difference in employment rates was only statistically significant at the 10 percent level for Month 15 and not statistically significant for any other month. These patterns in self-reported employment helped explain the confirmatory findings on self-reported earnings. Lower self-reported employment rates among Goal4 It! group members compared to control group members partially explained the negative impact on self-reported earnings.



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Administrative records indicated that Goal4 It! group members had higher rates of employment in jobs reported to a UI agency compared to control group members during the three quarters after study enrollment (52 versus 46 percent), a difference that was statistically significant at the 10 percent level (Table III.8). During Quarters 4 through 7, Goal4 It! group members continued to have higher rates of employment in jobs reported to a UI agency relative to control group members (40 versus 36 percent), although the difference was not statistically significant. The positive impact on employment in jobs reported to a UI agency for the latter portion of the follow-up period contrasted with the negative impact on self-reported employment.

**Secondary analysis revealed that Goal4 It! and control group members had similar employment in jobs offering benefits and other measures of job quality at the end of the 21-month follow-up period.**

During Months 10 to 21 after study enrollment, Goal4 It! and control group members were employed for about the same number of months in jobs that offered fringe benefits (Table III.7). At the time of the 21-month follow-up survey, they were also similarly likely to be employed and in jobs with a high perceived likelihood of promotion or jobs with which they were very satisfied. Similar patterns were found in Months 1 to 9 after study enrollment.

**Exploratory analysis suggested that, relative to control group members, Goal4 It! group members became less likely to hold the types of jobs that might not report earnings to a UI agency, potentially explaining the difference between the impacts on self-reported earnings and those on earnings reported to a UI agency.**

During the first 9 months after study enrollment, higher employment rates for Goal4 It! group members compared to control group members were primarily the result of differences in employment in jobs that were not regular, full-time ones, such as part-time jobs, temporary jobs, or self-employment (Figure III.5, lower panel). During Months 10 to 21 after study enrollment, lower employment rates for Goal4 It! group members compared to control group members were primarily the result of differences in employment in regular, full-time jobs (Figure III.5, middle panel). Meanwhile, employment in jobs that were not regular and full-time dropped sharply for both groups around Month 10 after study enrollment and remained similarly low for the remainder of the follow-up period. However, it was surprising that the negative impacts on employment rates in regular full-time jobs were not reflected in differences in earnings reported to a UI agency or employment in jobs reported to a UI agency.

**Table III.8. Impact of Goal4 It! on other labor market and job quality outcomes during the 9- and 21-month follow-up periods (secondary and exploratory analysis)**

Outcome	Months 1 to 9 after study enrollment			Months 10 to 21 after study enrollment		
	Program group	Control group	Estimated impact	Program group	Control group	Estimated impact
<b>Labor market outcomes</b>						
Follow-up months employed (%)	46	38	9**	42	47	-5
Follow-up quarters employed (%; NDNH)	52	46	5*	40	36	4
Follow-up months employed in a wage or salary job	31	28	3	33	37	-5
Follow-up months employed in a non-regular job (%)	8	6	2	7	8	-1
<b>Job quality</b>						
Follow-up months employed in a job offering fringe benefits (%)	17	19	-2	23	28	-5
Employed and in a job with high perceived likelihood of promotion in next 12 months at the time of the follow-up survey (%)	10	7	2	9	11	-2
Employed and very satisfied with their current job at the time of the follow-up survey (%)	19	20	-1	21	19	2
<b>Job search outcomes</b>						
Number of types of job search activities conducted between enrollment and the follow-up survey (range 0 to 5)	3.4	3.3	0.1	3.8	3.8	0.1
<b>Sample size (survey)</b>	285	286		285	286	
<b>Sample size (NDNH)</b>	396	394		396	394	

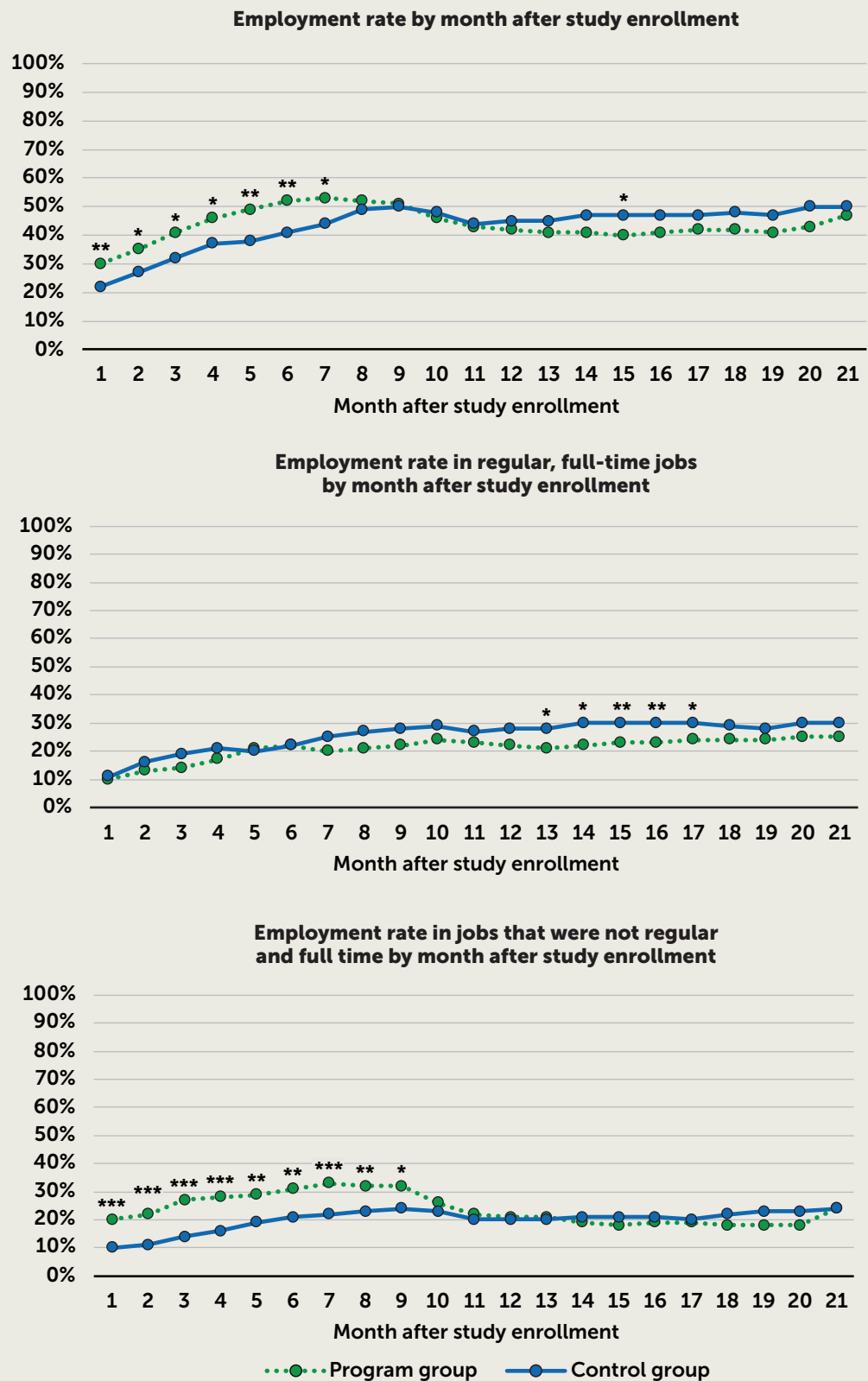
Sources: The 9- and 21-month follow-up surveys and the NDNH.

Note: Outcome variables were drawn from follow-up survey data unless otherwise noted. Because sample sizes vary by outcome, we reported the largest sample size in each research group.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

NDNH = National Directory of New Hires.

**Figure III.5.**  
Impact of  
Goal4 It! on  
self-reported  
employment  
by job type and  
month during  
the 21-month  
follow-up period  
(exploratory  
analysis)



Source: The 9- and 21-month follow-up surveys and the NDNH.

NDNH=National Directory of New Hires

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

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**Exploratory evidence suggested that negative impacts of Goal4 It! on self-reported earnings emerged after the start of the COVID-19 pandemic.**

To understand the extent to which the impacts of Goal4 It! might have been influenced by the COVID-19 pandemic, we compared the impact of Goal4 It! during the 12 months before the start of the COVID-19 pandemic in March 2020 (March 2019 through February 2020) to those in March 2020 plus the 12 months after the start of the pandemic (March 2020 through March 2021). Notably, for Goal4 It! study participants, the start of the pandemic occurred between Months 4 and 17 after study enrollment, depending upon the date of enrollment.

This analysis showed that the impact of Goal4 It! on self-reported earnings decreased by \$224 from the year before the start of the pandemic to the period after the start of the pandemic (Table III.9). This difference in impacts was statistically significant. The analysis showed no significant difference between the period before and after the start of the pandemic in impacts on earnings reported to a UI agency. These findings suggested that the impact of Goal4 It! on self-reported earnings declined in response to the pandemic, but there was no evidence of a change in the impact on other outcomes in response to the pandemic.

To further investigate how impacts on self-reported earnings evolved during the periods before and after the start of the COVID-19 pandemic, we examined more detailed timelines around the start of the pandemic. Specifically, we examined impacts on self-reported earnings separately for each month from March 2019 to March 2021 and compared each of these impacts to the impact in the last month before the start of the pandemic (February 2020).

This analysis showed that the impact of Goal4 It! on self-reported earnings was generally similar throughout the year before the start of the COVID-19 pandemic (Figure III.6). However, the impact of Goal4 It! decreased immediately at the start of the COVID-19 pandemic and remained low for at least 12 months. The differences in monthly impacts relative to February 2020 were statistically significant at the 10 percent level or lower for 12 months (March 2020 through February 2021) after the start of the COVID-19 pandemic. These findings were consistent with a decrease in the impact of Goal4 It! on self-reported earnings in response to the COVID-19 pandemic, although the study was not designed to detect changes in impacts associated with the pandemic and we could not rule out that other factors affected impacts in March 2020.

**Table III.9. Impact of Goal4 It! on key outcomes before and after the start of the COVID-19 pandemic**

Outcome	12 months before start of COVID-19 pandemic (March 2019 to February 2020)			12 months since start of COVID-19 pandemic (March 2020 to March 2021)			Difference in the impacts
	Program group	Control group	Difference	Program group	Control group	Difference	
Average monthly self-reported earnings (\$)	890	873	18	908	1,114	-207	-224**
Average monthly earnings reported to a UI agency (NDNH) (\$)	713	781	-68	634	759	-125	-57
Average amount of TANF benefit receipt (public assistance agency records) (\$)	203	230	-27	92	100	-8	18
<b>Sample size (follow-up survey)</b>	271	276		276	277		
<b>Sample size (NDNH)</b>	359	355		359	355		
<b>Sample size (public assistance agency records)</b>	401	399		401	399		

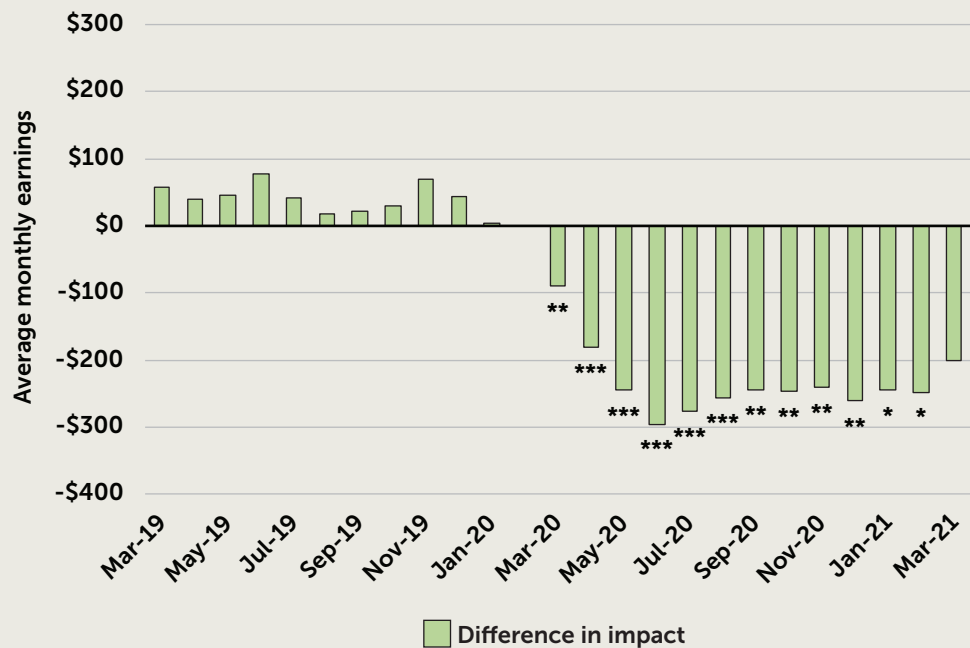
Source: The 9- and 21-month follow-up surveys, the NDNH, and public assistance agency administrative records.

Note: Outcome variables were drawn from the 9- and 21-month follow-up surveys unless otherwise noted.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

NDNH= National Directory of New Hires; TANF = Temporary Assistance for Needy Families; UI = unemployment insurance.

**Figure III.6. Difference in the impact of Goal4 It! on self-reported earnings compared to the month before the start of the COVID-19 pandemic in March 2020 by month before and after March 2020**



Source: The 9- and 21-month follow-up surveys.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

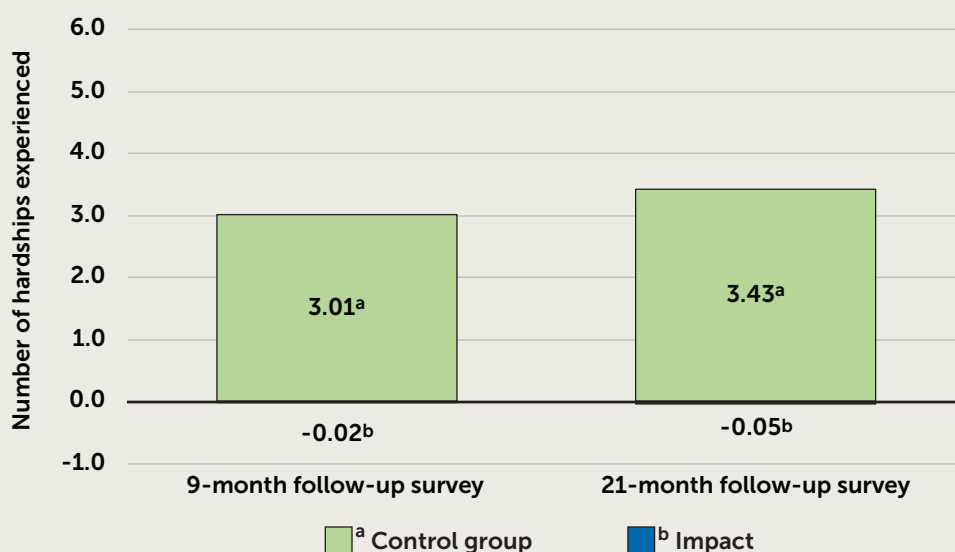


## IMPACTS OF GOAL4 IT! ON ECONOMIC WELL-BEING

Goal4 It! and control group members reported similar levels of economic hardship throughout the 21-month follow-up period. Secondary Bayesian analysis of this impact confirmed that it was likely near zero.

A measure of the number of economic hardships faced by study participants revealed little difference between the Goal4 It! and control group members (Figure III.7). On average, during the 21-month follow-up period, Goal4 It! group members reported experiencing 3.38 of the 6 hardships included in this measure compared with 3.43 for the control group, a difference that was not statistically significant. Secondary Bayesian analysis of this impact indicated that it was likely near zero (Figure III.8). Analysis of data 9 months after study enrollment showed similar patterns.

**Figure III.7.**  
Impact of Goal4  
It! on economic  
hardship from  
study enrollment  
through the  
time of the 9-  
and 21-month  
follow-up surveys  
(confirmatory  
analysis)

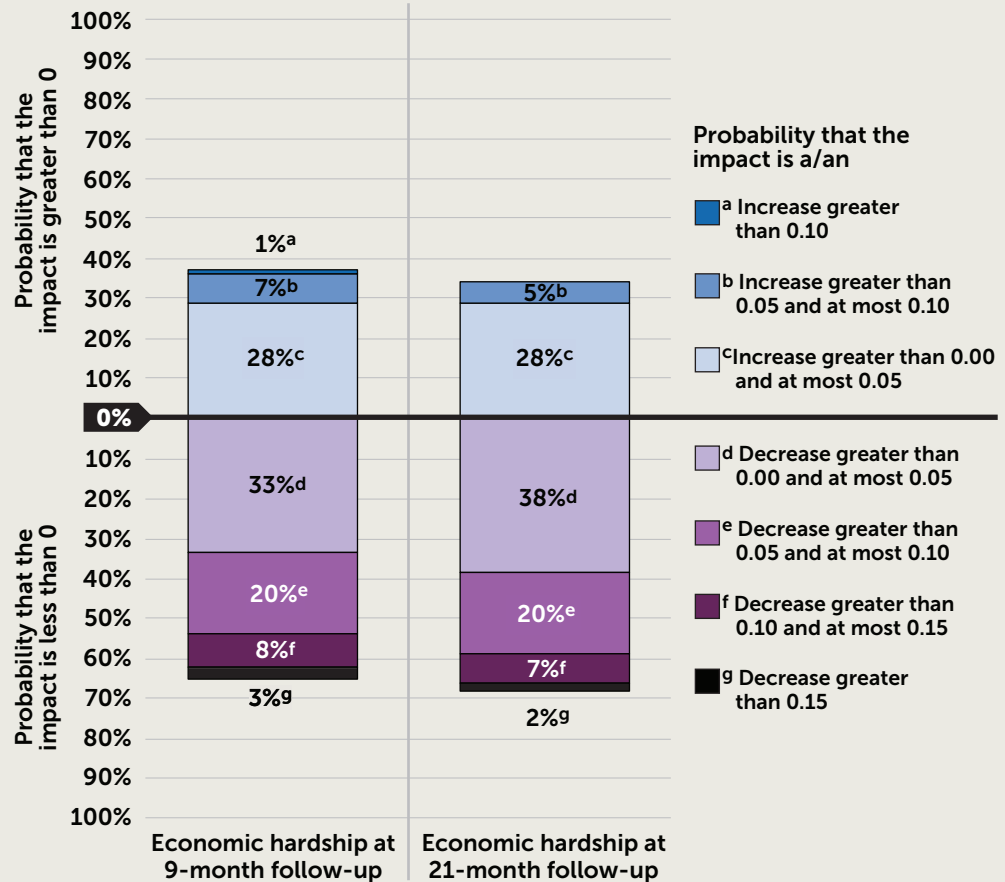


Source: The 9- and 21-month follow-up surveys.

Note: Outcomes were measured over the 9- and 21-month follow-up periods. Appendix Table C.3 provides sample sizes.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

**Figure III.8.**  
Probability of various sizes of the impact of Goal4 It! on economic hardship from study enrollment through the time of the 9- and 21-month follow-up surveys (secondary analysis)



Source: The 9- and 21-month follow-up surveys.

Note: Probabilities that impacts were various sizes were part of the exploratory analysis and calculated by using Bayesian methods. Appendix Table C.13 provides sample sizes and other details.



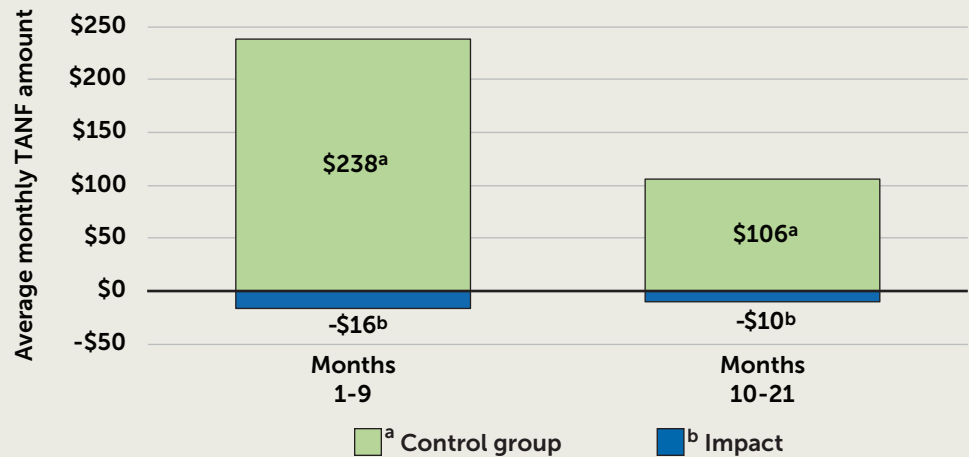
## IMPACTS OF GOAL4 IT! ON PUBLIC ASSISTANCE

**Goal4 It! and control group members received similar average monthly amounts of TANF cash assistance benefits during Months 10 to 21 after study enrollment.**

All Goal4 It! and control group members participated in TANF at the time of study enrollment. Confirmatory analysis indicated that Goal4 It! and control group members received similar amounts of TANF cash assistance benefit, on average, during Months 10 to 21 after study enrollment (\$96 versus \$106; Figure III.9). Average cash benefit amounts decreased for both groups relative to the period from Months 1 to 9 after study enrollment, although the difference between the Goal4 It! and control groups was not statistically significant for either period. Secondary Bayesian analysis of these impacts indicated that the impact on average monthly TANF cash assistance benefit receipt was likely near zero in both periods. The probability that the impact was between a \$25 reduction and a \$25 increase in benefits was about 98 percent (Figure III.10).

To understand the extent to which these impacts might have been influenced by the COVID-19 pandemic, we compared the impact of Goal4 It! during the 12 months before the start of the COVID-19 pandemic to those after the start of the pandemic. Findings from this analysis provided no evidence of a change in the impact on TANF cash assistance benefit receipt in response to the pandemic (results not shown).

**Figure III.9.**  
Impact of Goal4 It! on average monthly TANF benefits during Months 1 to 9 and 10 to 21 after study enrollment (confirmatory and exploratory analysis)



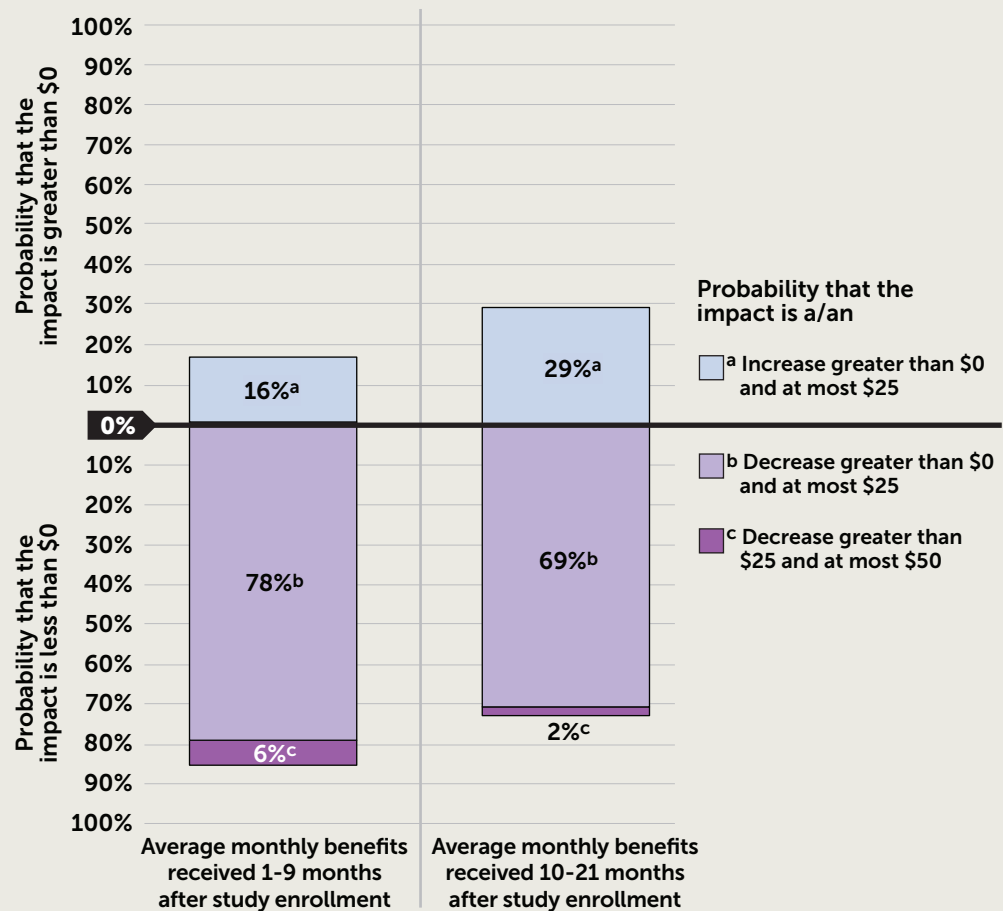
Source: Public assistance agency administrative records.

Note: Appendix Table C.3 provides sample sizes and other details.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

TANF = Temporary Assistance for Needy Families.

**Figure III.10.**  
Probability of various sizes of the impact of Goal4 It! on average monthly TANF benefits received during Months 1 to 9 and 10 to 21 after study enrollment (secondary analysis)



Sources: Public assistance agency administrative records.

Note: Probabilities that impacts are various sizes are part of the exploratory analysis and calculated using Bayesian methods. Appendix Table C.16 provides sample sizes and other details.

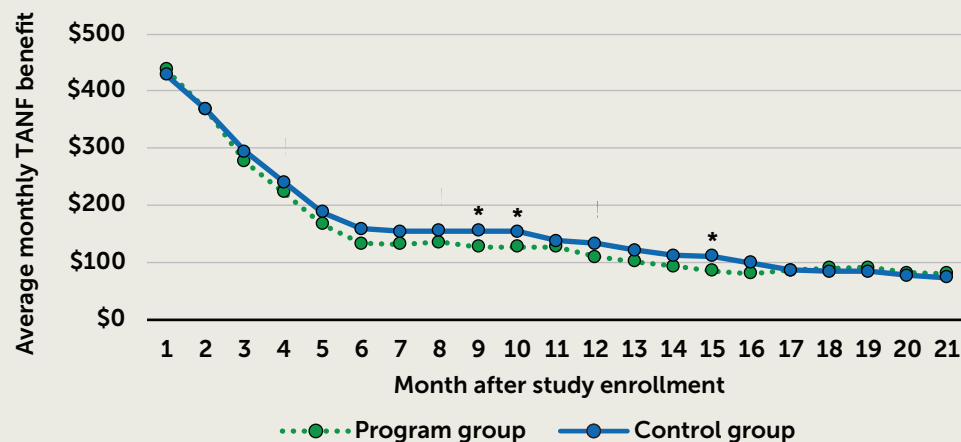
TANF = Temporary Assistance for Needy Families



Exploratory analysis suggested that Goal4 It! reduced average length of TANF benefit receipt spells and had small, negative impacts on monthly TANF benefit amounts that emerged a few months after study enrollment but faded by the end of the 21-month period.

When examining TANF cash benefit amounts for each month of the 21-month follow-up period, we find that receipt of benefits decreased steadily for both research groups as study participants exited the TANF program (Figure III.11). Exploratory analysis suggested that Goal4 It! group members had an average length of TANF benefit receipt during Months 1 to 21 that was nearly 1 month shorter than to control group members (5.4 versus 6.2 months), a difference that was statistically significant (not shown). The analysis also suggested that Goal4 It! had small negative impacts (less than \$30) on monthly TANF benefits that emerged a few months after study enrollment but did not persist through the end of the 21-month follow-up period. There was a consistent pattern of small, negative impacts during Months 3 to 16 (Figure III.11), though the impacts were only statistically significant at the 10 percent level in Months 9, 10, and 15. The differences between the Goal4 It! and control groups in average monthly TANF benefits had largely faded by Month 17 and were similar during Months 17 to 21 after study enrollment.

**Figure III.11.**  
Impact of  
Goal4 It! on  
average monthly  
TANF benefits  
received during  
the 21 months  
after study  
enrollment  
(exploratory  
analysis)



Source: Public assistance agency administrative records.

Note: Outcomes were measured over the first 21 months after study enrollment. Appendix Table C.15 provides sample sizes and other details.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

TANF = Temporary Assistance for Needy Families.

Exploratory analysis indicated that Goal4 It! group members were more likely to receive UI benefits than control group members during Months 10 to 21 after study enrollment. The two groups were similarly likely to receive SNAP benefits.

We conducted exploratory analysis of administrative data on UI benefit receipt and found that more Goal4 It! group members received UI benefits during Months 10 to 21 after study enrollment than control group members (35 versus 28 percent). This difference was statistically significant at the 10 percent level (Table III.10). This impact differed from the impact for Months 1 to 9 after study enrollment, which suggested program and control group members were similarly likely to receive UI benefits

during that period (9 versus 8 percent, not shown). We did not find significant differences between the two groups in the average monthly amount of UI benefits received, participation in SNAP, and average amount of SNAP benefits received (Table III.10). These findings were similar to those for Months 1 to 9 after study enrollment.

**Table III.10.**  
**Impact of Goal4**  
**It! on public**  
**benefit receipt**  
**during Months**  
**10 to 21 after**  
**study enrollment**  
**(exploratory**  
**analysis)**

<b>Outcome (administrative data)</b>	<b>Program group</b>	<b>Control group</b>	<b>Estimated impact</b>
Received SNAP benefits during Months 10 to 21 after study enrollment (public assistance agency; percentage)	80	79	1
Received UI benefits during Months 10 to 21 after study enrollment (NDNH; percentage)	35	28	6*
Average monthly UI benefits during Months 10 to 21 after study enrollment (NDNH; \$)	82	82	0
<b>Sample size (public assistance agency records)</b>	401	399	
<b>Sample size (NDNH)</b>	396	394	

Source: The NDNH and public assistance agency administrative records.

Note: Because sample sizes vary by outcome, we reported the largest sample size in each research group.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

NDNH=National Directory of New Hires; SNAP = Supplemental Nutrition Assistance Program;  
UI = unemployment insurance.

## IMPACTS OF GOAL4 IT! BY SUBGROUP

**The impacts of Goal4 It! were consistent for participants with different characteristics at study enrollment.**

We examined whether impacts on the five confirmatory outcomes differed for subgroups according to (1) participant age, (2) number of children, (3) education level, (4) race and ethnicity, (5) goal-setting and attainment skills at baseline, and (6) employment challenges at baseline. Of the 30 outcomes by subgroup comparisons made in this analysis, we did not estimate statistically significant differences in impacts across subgroups for any subgroup pairing (Table III.11).

**Table III.11. Impact of Goal4 It! by subgroup during the 21-month follow-up period (exploratory analysis)**

Subgroup	Increased goal-setting and attainment skills at the time of the 21-month follow-up survey	Higher average monthly self-reported earnings during Months 10 to 21 after study enrollment	Higher average monthly earnings reported to a UI agency during Quarters 4 to 7 after study enrollment	Reduced economic hardship during the 21-month follow-up period	Reduced amount of TANF benefit receipt during Months 10 to 21 after study enrollment
<b>Study participant age</b>					
Older than 30					
30 or younger					
Difference in subgroup impacts is significant <sup>a</sup>	No	No	No	No	No
<b>Number of children</b>					
Two or more children					
Fewer than two children					**
Difference in subgroup impacts is significant <sup>a</sup>	No	No	No	No	No
<b>Education level</b>					
Some college or higher		*			
No college					
Difference in subgroup impacts is significant <sup>a</sup>	No	No	No	No	No
<b>Race and ethnicity</b>					
Hispanic					
Not Hispanic					
Difference in subgroup impacts is significant <sup>a</sup>	No	No	No	No	No
<b>Goal-setting skills</b>					
Above median score					
At or below median score					
Difference in subgroup impacts is significant <sup>a</sup>	No	No	No	No	No

(continued)

Subgroup	Increased goal-setting and attainment skills at the time of the 21-month follow-up survey	Higher average monthly self-reported earnings during Months 10 to 21 after study enrollment	Higher average monthly earnings reported to a UI agency during Quarters 4 to 7 after study enrollment	Reduced economic hardship during the 21-month follow-up period	Reduced amount of TANF benefit receipt during Months 10 to 21 after study enrollment
<b>Employment challenges</b>					
Above median scale score	○	○	○	○	○
At or below median scale score	○	○	○	○	○
Difference in subgroup impacts is significant <sup>a</sup>	No	No	No	No	No

Sources: The 9- and 21-month follow-up surveys, the National Directory of New Hires, and public assistance agency administrative records.

Note: Outcome variables were drawn from the follow-up surveys unless otherwise noted. Differences in subgroup impacts reflect differences that were statistically significant at the 5 percent level or below, two-tailed test. Appendix Table C.7 shows these subgroup impact estimates in more detail.

➤ Represents a favorable impact; ➤ represents an unfavorable impact; ○ represents no statistically significant impact.

\*\*\*/\*\*/\* following the red and green arrows suggests impact estimates are statistically significant at the 1, 5, and 10 percent levels within a given group, respectively, two-tailed test.

<sup>a</sup>The "Difference in subgroup impacts is significant" row indicates whether these within-group impacts differ from one another.

TANF = Temporary Assistance for Needy Families; UI = unemployment insurance.

## DISCUSSION OF THE GOAL4 IT! IMPACT FINDINGS

Findings presented in this chapter showed the impacts of changing from traditional case management to coaching as provided by Goal4 It! in a TANF program. It differed from the studies of the other coaching programs because participation in coaching or case management was required for study participants as a condition of receiving TANF benefits and because the same organization that provided the coaching also provided services to the control group.

Both Goal4 It! and control group members typically spent only 3 or 4 months using TANF benefits; thus, neither group typically had numerous interactions with program staff (coaches in the case of the Goal4 It! group or traditional case managers in the case of the control group). As a result, Goal4 It! group members had only about four contacts with a coach, on average, during the 9 months after study enrollment, less than half as many contacts as any other coaching program in this study. Goal4 It! group members did have more contact with program staff than control group members during the first 9 months of study enrollment. This difference was statistically significant but not substantively large. It amounted to only about one additional service contact during the 12 months after study enrollment. Goal4 It! did not have any impact on the receipt of job assistance overall from any source. Given low levels of service receipt overall and substantively small differences in service receipt between the Goal4 It! and control groups, it would be unexpected for the program to generate large impacts on outcomes.

The impacts of Goal4 It! relative to traditional case management on self-reported earnings became less favorable over time. During the first 9 months after study enrollment, Goal4 It! group members had higher average self-reported earnings than control group

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members—although, this confirmatory impact was not statistically significant. During Months 10 to 21 after study enrollment, Goal4 It! group members had lower earnings than control group members. This confirmatory impact was statistically significant at the 10 percent level. Secondary Bayesian analysis confirmed this negative trend in impacts on self-reported earnings, showing that the impact was likely positive but small in the first part of the follow-up period and likely negative but small later in the follow-up period. Confirmatory analysis of earnings reported to a UI agency did not find this pattern. Impacts for Months 1 to 9 and Months 10 to 21 after study enrollment were both small; not statistically significant; and, according to secondary Bayesian analysis, likely near zero.

Although the negative impact on self-reported earnings in Months 10 through 21 was of some concern, it should not be taken as definitive for three reasons. First, it was only significant at the 10 percent level, and it was not statistically significant when we tested for statistical significance in different ways. Second, it was not accompanied by impacts on earnings reported to the UI agency, changes in economic hardship, or changes in TANF benefit receipt. Third, it is difficult to imagine that an intervention that differed from the control group by only about one additional service contact would have a large impact in a time period well after most study participants had completed the program.

Some evidence suggests that Goal4 It! might have affected the types of jobs obtained. During the first 9 months after study enrollment, Goal4 It! group members were more likely than control group members to have jobs other than regular, full-time ones, such as part-time jobs, temporary jobs, or self-employment. This impact disappeared in Months 10 through 21 after study enrollment.

There is strong suggestive evidence that the COVID-19 pandemic played a role in the impacts of Goal4 It! on labor market outcomes. Exploratory analyses indicated that Goal4 It! had small, positive impacts on self-reported earnings before the start of the pandemic. However, these impacts turned negative soon after March 2020, when a series of restrictions on the operations of nonessential businesses, stay-at-home orders, and public health risks led to a short but deep recession. Differences between the Goal4 It! and control groups in employment patterns early in the follow-up period could explain why the Goal4 It! group was more vulnerable to economic changes related to the pandemic. If regular, full-time jobs were less vulnerable to layoffs or financial pressures during the economic uncertainty of summer and fall 2020, Goal4 It! group members might have been more exposed to pandemic-related economic risk.

Early differences in employment patterns between the Goal4 It! and control groups could be related to the way Goal4 It! participants selected and pursued goals. Although the most common goals discussed for both Goal4 It! and control groups were related to employment, exploratory analysis indicated significantly more Goal4 It! group members discussed employment-related topics than did control group members (Gardiner et al. 2022). Goal4 It! coaches aim to provide nondirective support to Goal4 It! participants as they set their own goals and action steps. This focus on participants' employment-related goals might explain why the program led to short-term impacts on employment in jobs that were not regular, full-time jobs.

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Secondary and exploratory analysis indicated that Goal4 It! increased involvement in education and training programs. Goal4 It! group members were more likely to have participated in and completed education and training programs during the 21-month follow-up period as well as to be participating in training programs at the time of the 21-month follow-up survey. These impacts were consistent with records from the Goal4 It! management information system, which showed that 56 percent of Goal4 It! group members set a goal related to education or training (Gardiner et al. 2022).

An upcoming 48-month impact study will investigate longer-term impacts on earnings reported to a UI agency and use of TANF benefits, thus shedding light on the extent to which impacts change over time. Because Goal4 It! had positive impacts on education and training, it is possible that favorable impacts on earnings will emerge, especially if more Goal4 It! participants complete their training. Participation in education and training can temporarily depress earnings, so Goal4 It! group members' earnings might increase when they complete these programs and have more time available for paid work. The impacts of Goal4 It! could also change over time as the effects of the pandemic on the economy recede. Although the pandemic caused significant economic upheaval in 2020, the labor market has strengthened considerably since then and Goal4 It! members have had time to adapt (for example, by pursuing work in different sectors).

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## IV. Impacts of LIFT

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LIFT is a career and financial coaching program provided to parents and caregivers of young children who are in a relatively stable situation (for example, they have had stable housing for at least 6 months). It is administered by a nonprofit organization of the same name. LIFT operates in four cities: Chicago, Los Angeles, New York, and Washington, DC. The study is taking place in all locations except Washington, DC, which was excluded due to its small size and involvement in another study.

This chapter describes the impacts of LIFT during the 21-month follow-up period. The sequence of topics in the chapter aligns with the sequence in which program impacts would be expected to emerge. We start by discussing the program's impacts on participants' receipt of services. Next, we discuss impacts on a series of intermediate outcomes, including confirmatory analysis of the impacts on self-regulation skills and secondary analysis of the impacts on education and training and employment challenges. Confirmatory findings related to labor market outcomes and economic well-being are presented next, along with exploratory analysis of public assistance receipt. After discussing the impacts for all study participants, we describe the impacts on subgroups of interest. We conclude with a discussion of the findings and their implications.

### Box IV.1. Summary of findings for LIFT

- LIFT did not affect the main measure of self-regulation skill. LIFT and control group members had similar levels of goal-setting and attainment skills based on the 9- and 21-month surveys. The impacts from this confirmatory analysis were not statistically significant.
- LIFT and control group members had similar self-reported earnings, on average, from Months 1 to 9 and Months 10 to 21 after study enrollment. None of the impacts from this confirmatory analysis were statistically significant. We conducted Bayesian analysis of this impact estimate to further contextualize the confirmatory findings. This secondary analysis suggested that during both periods the impact of LIFT on self-reported earnings was more likely to be positive than negative but unlikely to be large.
- LIFT and control group members reported similar levels of economic hardship between enrollment in the study and the 9- and 21-month follow-up surveys. The impacts from this confirmatory analysis were not statistically significant. Secondary Bayesian analysis suggested impacts for both periods were likely to be favorable but unlikely to be large.
- Exploratory analysis indicated that LIFT improved the likelihood of having savings and using a budget to track expenses during the 21-month follow-up period, but it did not affect other financial outcomes.
- Secondary and exploratory analysis indicated that LIFT and control group members completed education and training programs at similar rates during the 21-month follow-up period. However, LIFT group members were more likely to be participating in education programs and more likely to complete a bachelor's degree—impacts that were statistically significant at the 10 percent level.



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## THE LIFT PROGRAM

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LIFT uses a coaching approach to help program participants plan to attain short- and long-term goals related to self-sufficiency, such as improved finances, education, and career advancement. LIFT identifies potential participants through a variety of channels, including referrals from early child care centers in Chicago; partnerships with local community leaders and schools in New York City; and partnerships with community colleges, child care centers, schools, housing organizations, and other nonprofits in Los Angeles. LIFT also receives referrals from current and former LIFT participants. Coaches are unpaid student interns from MSW programs at local universities who work part-time at their placements for about one academic year.

Coaching begins immediately at the intake session. During the first month, LIFT participants are expected to attend two coaching sessions. Coaches and participants strive to meet monthly after that for up to two years, either in person or by phone. Depending upon the location, in-person meetings take place either at the program office or at a community partner's office. LIFT participants receive cash transfers of up to \$150 every 3 months if they attend sessions regularly. These financial incentives have an upper limit of \$1,200 over two years. Other services, such as workshops and social gatherings, are designed to strengthen participants' skills and networks.

LIFT uses the Wheel of Life tool to assess participants satisfaction in different life areas and to help determine their goals. Coaches are trained on the role of self-regulation skills in pursuing goals, but they do not discuss self-regulation skills explicitly with participants. For additional information on LIFT, see Gardiner et al. (2021).

### Eligibility criteria and enrollment procedures

To enroll in LIFT, applicants must be either parents or other caregivers of children younger than age 8 or expectant parents. They also must demonstrate a level of stability needed to work on long- and short-term goals, as measured by having stable housing for at least 6 months and (1) being employed at least part-time or living with someone who is employed at least part-time, or (2) being enrolled in an educational program.

Between June 2018 and November 2019, 808 adults enrolled in the study. All eligible applicants who consented to participate in the study were randomly assigned to either the LIFT program group, who could participate in LIFT, or the control group, who could not participate in LIFT. Members of both the LIFT and control groups could also access other services available in the community.

### Participant characteristics

LIFT study participants were almost all women (95 percent) who were typically single and in their 30s (Table IV.1). More than 70 percent were Hispanic, and 28 percent were Black and non-Hispanic. On average, study participants were 33 years old when they enrolled in the study. About one-third (35 percent) of the participants were married at baseline. Most study participants' households included two adults and two children, on average. A high percentage (38 percent) of study participants did not have a GED or high school diploma at study enrollment.



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In general, LIFT study participants were economically disadvantaged: 84 percent were receiving public assistance when they enrolled in the study (Table IV.1). About half of study participants were employed at the time of enrollment. Those who were employed earned an average of \$1,195 in the 30 days before study enrollment. To put this in context, if a three-person household had no additional income from other sources, earnings of \$1,195 would be at about 67 percent of the federal poverty guideline (\$1,778 per month in 2019). However, the federal poverty guideline does not adjust for local cost of living, which is likely higher in the urban areas where the LIFT study was conducted. Two in three employed study participants worked less than 35 hours per week. As is typical for participants in employment training programs, LIFT study participants reported a range of barriers to employment—most commonly, a lack of child care (40 percent) and lack of the right skills or education (32 percent). More than half of LIFT study participants did not have a valid driver’s license at the time of enrollment.

**Table IV.1.  
Characteristics  
of LIFT study  
participants at  
the time of study  
enrollment**

Baseline characteristic	Mean or percentage
<b>Demographics</b>	
Age (in years)	33.1
Female (%)	95
Race and ethnicity (%)	
Hispanic	71
Black, non-Hispanic	28
White, non-Hispanic	1
Other	1
Currently married (%)	35
Number of adults in the respondent's household	2.2
Number of children respondent lives with	2.3
<b>Socioeconomic status</b>	
Does not have high school diploma or GED (%)	38
Receiving public assistance (%)	84
Worked for pay in past 30 days (%)	52
Self-reported earnings in past 30 days (\$)	
All study participants	624
Among those who worked for pay in the past 30 days	1,195
Hours worked per week at current or most recent job (%)	
Did not work in past 30 days	48
Worked part-time (less than 35 hours)	34
Worked full-time (35 hours or more)	17
<b>Employment challenges</b>	
Challenges that made it very or extremely hard to find or keep a good job (%)	
Lack of transportation	20
Lack of child care	40
Lack of right clothes or tools for work	16
Lack of the right skills or education	32
Perceived lack of jobs in area	33
Having a criminal record	8
Having a health condition	13
No valid driver's license (%)	58
Unstable housing (%)	10
<b>Sample size</b>	<b>807</b>

Source: Baseline survey.

Note: Baseline characteristics are drawn from the baseline survey unless otherwise noted. This table includes all study participants except for one sample member who withdrew from the study. Appendix Table D.1 presents the full set of baseline characteristics separately for program and control group members as well as baseline characteristics for the second follow-up analysis sample. Unstable housing refers to being unsheltered, living in a shelter, or having another rent-free living arrangement.

GED = General Educational Development

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## Coaching model implementation

Our implementation study found that, overall, LIFT was implemented as designed (Gardiner et al. 2021). Coaching began immediately at enrollment. Coaches conducted study intake, and assigned coaches started meeting with LIFT participants shortly thereafter. Based on information from the LIFT management information system, LIFT participants had an average of eight contacts with a coach, for a total of about eight hours of coaching, in the year after enrolling in the study. About 64 percent of LIFT group members participated at some point after Month 12 and 53 percent participated after Month 21. Thus, more than half of LIFT group members received LIFT services after the end of the 21-month follow-up period. Based on their level of engagement, 63 percent of LIFT participants received at least one incentive payment during the year after enrollment.

Using multiple data sources, the implementation study found that during coaching sessions, coaches generally succeeded in providing collaborative and nondirective coaching and building strong and trusting relationships with LIFT participants. However, they were sometimes directive—suggesting action steps participants should take—instead of guiding participants to determine their own action steps. In addition, due partly to coaches being part-time student interns who only stayed with LIFT for one academic year, LIFT participants worked with two coaches on average. Thus, they had to build a relationship with more than one coach during their time in the program. In the year after study enrollment, 60 percent of LIFT participants set a goal related to employment, 70 percent set a goal related to finances, and 71 percent set a goal related to education.

## IMPACTS OF LIFT ON SERVICE RECEIPT

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**During the 21-month follow-up period, LIFT increased self-reported receipt of a range of services aligned with its program model.**

Over the 21-month follow-up period, LIFT group members reported receiving one-on-one job assistance at higher rates than the control group (45 versus 27 percent; Table IV.2) with greater frequency (5.0 versus 1.8 times) and for more months (3.0 versus 0.9 months). All these differences were statistically significant. These impacts were similar to those observed during the 9-month follow-up period, though service receipt increased for both groups during months 10 to 21. Forty percent of the program group and 18 percent of the control group reported receiving one-on-one job assistance during the 9-month follow-up period. The reported rate of one-on-one service receipt among control group members was substantially lower than the rates for control group members at other programs participating in the evaluation, which ranged from 39 percent to 46 percent at the 21-month follow-up survey, a pattern also observed during the 9-month follow-up period. With the first coaching session taking place at the intake meeting, everyone assigned to the program group received at least one coaching session. That only 45 percent of LIFT group members reported receiving one-on-one job assistance by the time of the 21-month follow-up survey suggests that they did not consider LIFT coaching sessions as job assistance.

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LIFT had positive impacts on several specific dimensions of service receipt that aligned with its model. LIFT group members were more likely than control group members to report receiving one-on-one job assistance focused on setting long-term goals (41 versus 20 percent), setting short-term goals (43 versus 21 percent), and planning to achieve goals (43 versus 21 percent), all of which were elements of LIFT's program model (Table IV.2). LIFT group members were also more likely to report ever receiving group job assistance (52 versus 40 percent). Similarly, LIFT group members were more likely to report receiving transportation assistance (28 versus 23 percent), help with work supplies (21 versus 9 percent), and tuition assistance (14 versus 10 percent), differences that were statistically significant at the 10 percent level or lower. In line with the program's use of incentives, LIFT members were also more likely than control group members to report receiving cash or a gift card from a service provider (66 versus 35 percent). Consistent with the program's financial literacy services, LIFT group members were more likely than control group members to report receiving assistance with budgeting, credit, banking, or other financial matters (29 versus 5 percent).

**Table IV.2.**  
Impact of LIFT  
on service  
receipt from  
study enrollment  
through the time  
of the 21-month  
follow-up survey  
(exploratory  
analysis)

Outcome	Program group	Control group	Estimated impact	Effect size
<b>One-on-one job assistance</b>				
Ever received one-on-one job assistance (%)	45	27	18***	0.47
Number of times received one-on-one job assistance	5.0	1.8	3.2***	0.33
Number of months received one-on-one job assistance	3.0	0.9	2.1***	0.39
Whether received one-on-one job assistance focused on (%):				
Setting long-term goals	41	20	21***	0.63
Setting short-term goals	43	21	22***	0.62
Planning to achieve goals	43	21	22***	0.62
<b>Other job assistance</b>				
Ever received group job assistance (%)	52	40	12***	0.29
<b>Additional services</b>				
Whether received the following service from a program since study enrollment (%):				
Child care services	21	17	5	0.19
Transportation assistance	28	23	6*	0.18
Clothes, uniforms, tools, or other supplies and equipment	21	9	12***	0.63
Tuition assistance	14	10	5*	0.26
Assistance with finding stable housing	12	9	3	0.19
Assistance with budgeting, credit, banking, or other financial matters	29	5	23***	1.19
Cash or a gift card	66	35	31***	0.77
<b>Sample size</b>	<b>326</b>	<b>318</b>		

Source: The 9- and 21-month follow-up surveys.

Note: Regression-adjusted outcomes were measured during the 21-month follow-up period. Because sample sizes vary by outcome, we reported the largest sample size in each research group.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

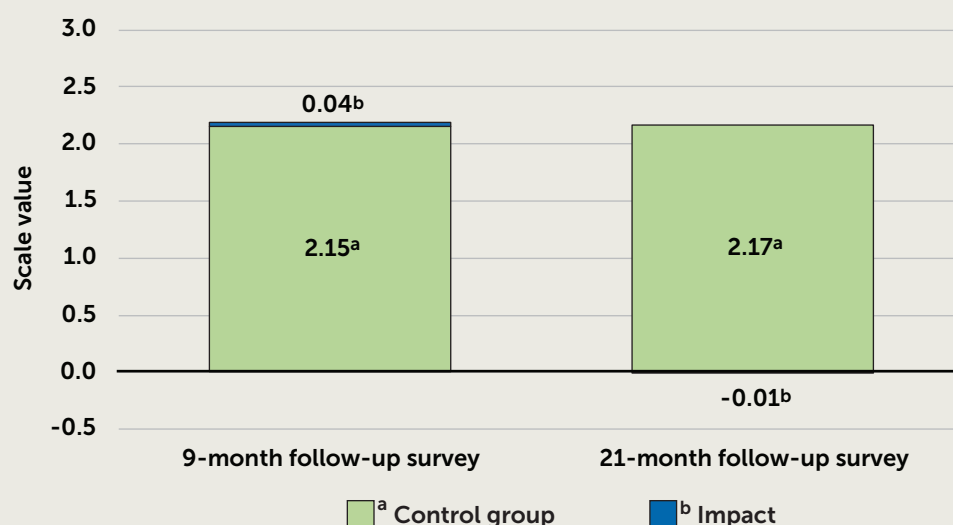


## IMPACTS OF LIFT ON GOAL-SETTING AND SELF-REGULATION SKILLS

**LIFT and control group members had similar scores on goal-setting and attainment skills at the time of both the 9- and 21-month follow-up surveys.**

Findings from the 21-month follow-up survey indicated that LIFT did not have an impact on the study's main measure of self-regulation skill. Both LIFT and control group members had a score of 2.17, on average, on an eight-item scale designed to capture a person's ability to set and work toward attaining employment goals (Figure IV.1). These results were similar to those observed at the 9-month follow-up survey.

**Figure IV.1.**  
Impact of LIFT on  
goal-setting and  
attainment skills  
at the time of the  
9- and 21-month  
follow-up surveys  
(confirmatory  
analysis)



Source: The 9- and 21-month follow-up surveys.

Note: The goal-setting and attainment skills scale indicated participants' average level of agreement with eight statements about their goal-related skills. Scores ranged from "strongly disagree" (0) to "strongly agree" (3). Appendix Table D.4 provides sample sizes and other details.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

## IMPACTS OF LIFT ON EDUCATION AND TRAINING

**LIFT and control group members completed education and training programs at similar rates during the 21-month follow-up period. However, LIFT members were more likely to be enrolled in an education or training program at the time of the 21-month survey.**

Secondary analysis indicated that LIFT and control group members completed education programs at similar rates during the 21-month follow-up period (13 versus 12 percent; Table IV.3). These results were similar to those observed during the 9-month follow-up period. However, exploratory analysis indicated that LIFT increased participation in education programs at some point during the 21-month follow-up period (48 versus 40 percent), a difference that was statistically significant at the 10 percent level. Exploratory analysis also indicated that LIFT members were more likely to have completed a bachelor's degree or higher by the end of the 21-month follow-up period (13 versus 9 percent), a difference that was statistically significant at the 10 percent level.

Secondary analysis also indicated that LIFT and control group members completed training programs at similar rates during the 21-month follow-up period (9 versus 10 percent; Table IV.4). This represented an improvement in the rate of completing a training program for LIFT group members, who were 4 percentage points less likely than control group members to complete a training program at the time of the 9-month follow-up, a difference that was statistically significant at the 10 percent level. This might suggest that LIFT group members were participating in longer programs, on average, some of which were completed by the time of the 21-month follow-up. Exploratory analysis indicated that LIFT members were more likely than control group members to be participating in an education or training program at the time

of the 21-month follow-up (21 versus 15 percent), a difference that was statistically significant. This might suggest that over a longer period, LIFT group members could have higher rates of completing training programs.

**Table IV.3.**  
**Impact of LIFT on education and training from study enrollment through the time of the 21-month follow-up survey (secondary and exploratory analyses)**

<b>Outcome (percentage, unless otherwise specified)</b>	<b>Program group</b>	<b>Control group</b>	<b>Estimated impact</b>
Participation in an education program	48	40	7*
Completion of an education program	13	12	0
Completion of a bachelor's degree or above	13	9	4*
Currently participating in an education program	19	15	4
Participation in a training program	20	18	3
Completion of a training program	9	10	-1
Receipt of a certificate, license, or diploma from a training program	7	9	-2
Currently participating in a training program	7	4	3*
Participation in an education or training program	53	46	6
Completion of an education or training program	18	19	-1
Currently participating in an education or training program	21	15	6**
<b>Sample size</b>	<b>331</b>	<b>319</b>	

Source: The 9- and 21-month follow-up surveys.

Note: Because sample sizes vary by outcome, we reported the largest sample size in each research group.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

## **IMPACTS OF LIFT ON EMPLOYMENT CHALLENGES AND HOUSING STABILITY**

**LIFT group members were more likely than control group members to report health issues as a challenge to finding and keeping a good job, but both groups were equally likely to report other employment challenges and unstable housing on the 21-month survey.**

During the year before the 21-month follow-up survey, 19 percent of LIFT group members experienced health issues that presented a challenge to finding and keeping a good job compared to 13 percent of control group members, a difference that was statistically significant (Table IV.4). LIFT and control group members did not differ significantly on their response to whether any of the other five measures of employment challenges made it very hard or extremely hard to find and keep a good job (Table IV.4). Additionally, exploratory analysis using a composite measure showed no statistically significant difference between the two groups. We also found no difference in whether the study participants had a valid driver's license. Except for health issues, these results were similar to those from the 9-month follow-up survey.

The percentage of respondents experiencing unstable housing remained low at the 21-month survey for both research groups (Table IV.4). Fewer than one in 10 study participants reported unstable housing at 21 months, which was similar to the finding after 9 months (Table IV.4). Although stability in housing is required to enroll in LIFT, participants do not become ineligible if their housing becomes unstable once they are in the program.

**Table IV.4.**  
**Impact of LIFT**  
**on employment**  
**challenges and**  
**housing stability**  
**as reported on**  
**the 21-month**  
**follow-up survey**  
**(secondary and**  
**exploratory**  
**analysis)**

Outcome	Program group	Control group	Estimated impact	Effect size
<b>Employment challenges</b>				
Challenge that made it very hard or extremely hard to find and keep a good job during the year before the 21-month follow-up survey (%):				
Not having child care or family support	43	45	-2	-0.05
Not having reliable transportation	21	27	-5	-0.17
Not having needed skills or education	35	31	4	0.10
Not having right clothes or tools	19	19	1	0.03
Having a criminal record	13	10	3	0.17
Having a limiting health condition	19	13	6**	0.30
Employment challenges: Composite	2.40	2.33	0.07	0.08
No valid driver's license at the time of the 21-month follow-up survey (%)	55	54	1	0.02
<b>Housing stability</b>				
Unstable housing at the time of the 21-month follow-up survey (%)	6	6	-1	-0.08
<b>Sample size</b>	<b>338</b>	<b>329</b>		

Source: The 21-month follow-up survey.

Note: Because sample sizes vary by outcome, we reported the largest sample size in each research group.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.



## IMPACTS OF LIFT ON LABOR MARKET OUTCOMES

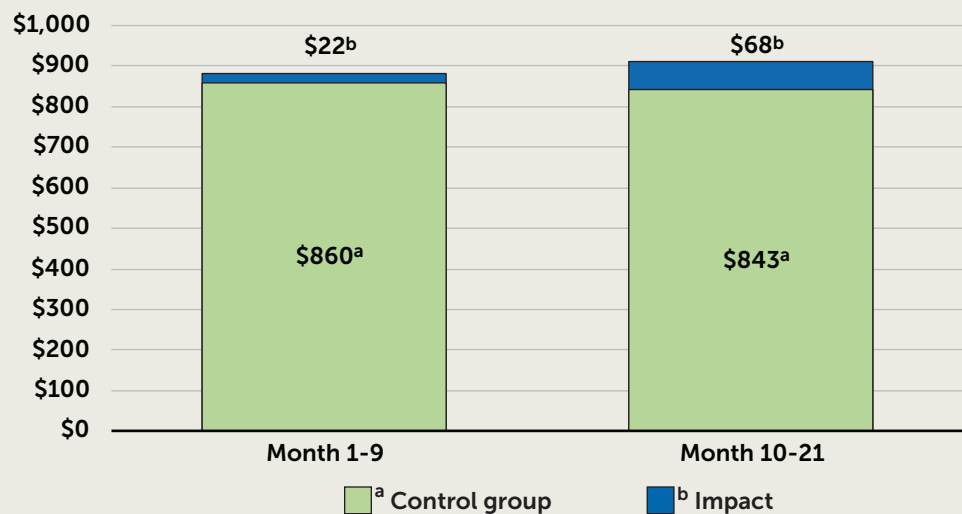
LIFT and control group members reported similar earnings, on average, in the 10- to 21-month follow-up period, which was also true in the 1- to 9-month follow-up period. Secondary Bayesian analysis suggested impacts for both periods were more likely to be positive than negative, but unlikely to be large.

Average monthly earnings measured by survey data were similar for both LIFT and control group members during Months 10 to 21 after study enrollment. LIFT group members reported average monthly earnings of \$911 and control group members reported average monthly earnings of \$843, a difference which was not statistically significant (Figure IV.2). This finding was consistent with the findings during Months



1 to 9 after study enrollment, when LIFT and control group members reported similar average monthly earnings. For the program group, average monthly earnings during Months 10 to 21 increased slightly relative to average monthly earnings during Months 1 to 9, from \$881 to \$911. For the control group members, average monthly earnings fell slightly, from \$860 to \$843. Bayesian analysis, which gives an interpretation of program impacts on earnings that takes into account prior evidence on the effectiveness of similar programs, aligned with the conclusion that LIFT and control group members had similar self-reported earnings during Months 10 to 21 (Figure IV.3). We estimated a 73 percent chance that LIFT had a positive impact on average monthly self-reported earnings during Months 10 to 21, slightly greater than the 65 percent chance of a positive impact during Months 1 to 9. Although the impact on earnings during Months 10 to 21 was likely positive, it was unlikely to be large. There was only a 27 percent chance of the impact exceeding \$50. This was similar to earnings during Months 1 to 9, when there was a 20 percent chance of the impact exceeding \$50.

**Figure IV.2.**  
Impact of LIFT on  
average monthly  
self-reported  
earnings during  
Months 1 to 9  
and 10 to 21 after  
study enrollment  
(confirmatory  
analysis)

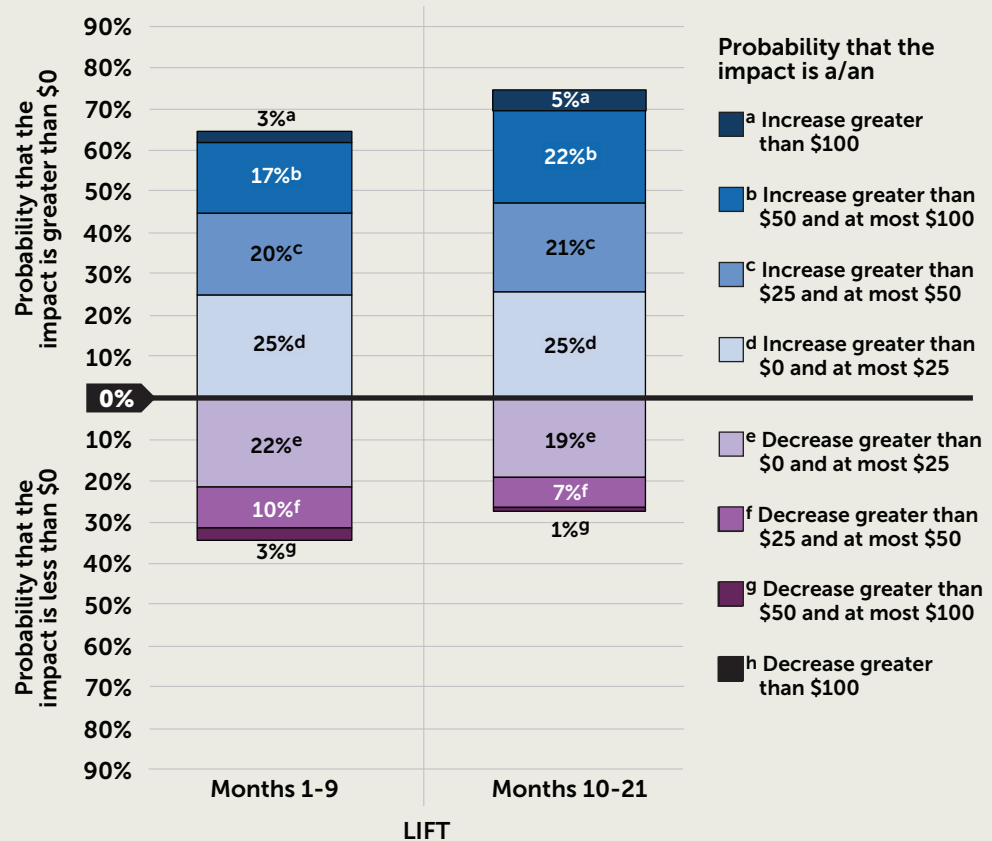


Sources: The 9- and 21-month follow-up surveys.

Note: Appendix Table D.4 provides sample sizes and other details.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

**Figure IV.3.**  
Probability of  
various sizes of  
the impact of  
LIFT on average  
monthly self-  
reported earnings  
during Months  
1 to 9 and 10 to  
21 after study  
enrollment  
(secondary  
analysis)



Sources: The 9- and 21-month follow-up surveys.

Note: Probabilities that impacts were various sizes were part of the exploratory analysis and calculated using Bayesian methods. Appendix Table D.6 provides sample sizes and other details.

We did not include earnings reported to the UI agencies and collected in the NDNH in the confirmatory analysis. This was because 40 percent of LIFT study participants did not provide valid Social Security numbers (SSNs) when they enrolled in the study and SSNs are needed to access the administrative earnings data. The LIFT study participants who did provide an SSN were not representative of LIFT study participants as a whole. For example, more than 95 percent of those missing SSNs were Hispanic, compared with less than 50 percent of those not missing SSNs. Further, 62 percent of those missing SSNs did not have a high school degree or GED, compared with fewer than 20 percent of those not missing SSNs. In exploratory analysis, we performed robustness checks by examining administrative earnings data for those with available the data. We found no statistically significant impacts on these outcomes, with both research groups earning approximately \$1,100 per month on average (Appendix Table D.12).

**Exploratory analysis suggested that the impacts on average monthly earnings were similar at varying points of the earnings distribution.**

Exploratory analysis that we conducted to better understand program effects on the distribution of earnings indicated that average self-reported monthly earnings were generally similar for LIFT and control group members throughout the earnings

**Table IV.5.  
Impact of LIFT on  
average monthly  
self-reported  
earnings during  
Months 10 to  
21 after study  
enrollment  
(exploratory  
analysis: quantile  
regression)**

Outcome	Program group	Control group	Estimated impact
Monthly self-reported earnings			
50th percentile	441	441	0
60th percentile	775	775	0
70th percentile	1,061	1,052	9
80th percentile	1,473	1,415	58
90th percentile	2,758	2,677	81
95th percentile	3,930	3,830	100
<b>Sample size</b>	326	320	

Source: The 9- and 21-month follow-up surveys.

Note: Outcomes are measured over Months 10 to 21 after study enrollment. This table shows the regression-adjusted values for the program group and control group.

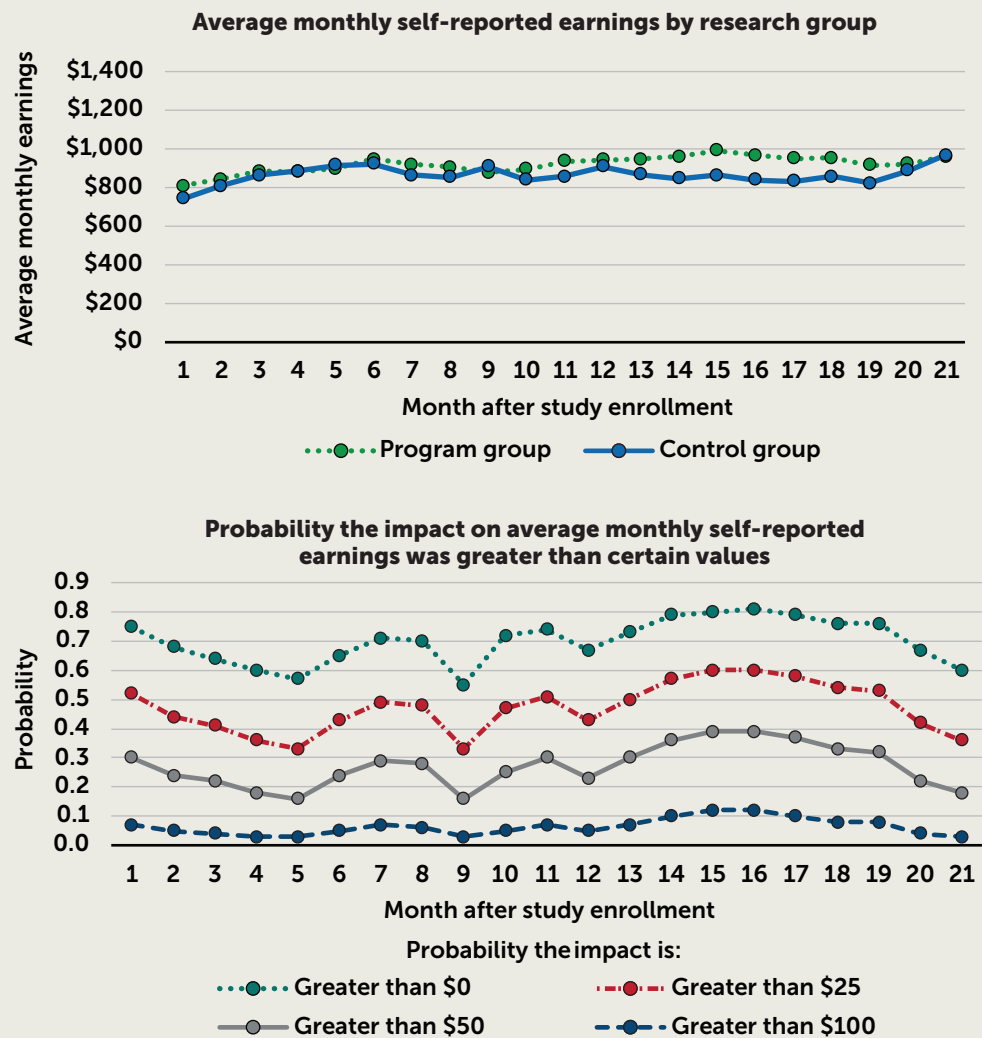
\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

distribution. None of the differences were found to be statistically significant (Table IV.5). These results were consistent with the main analysis, which showed no statistically significant difference in the mean of average earnings between LIFT and control group members.

**Exploratory analysis suggested that LIFT did not impact average monthly self-reported earnings in any month between Months 10 to 21 after study enrollment.**

Impacts on self-reported earnings were mostly positive throughout Months 10 to 21 after study enrollment but were not statistically significant in any month (Figure IV.4). This was consistent with the mostly small, positive impacts that were estimated throughout the first 9-month follow-up period, when the estimated effects were also not statistically significant. Monthly earnings trended slightly positively for the program group but were mostly flat for the control group. However, the program group experienced a slight falloff, and the control group experienced an uptick toward the end of the 21-month follow-up period. Bayesian analysis indicated that LIFT had between a 61 percent and 81 percent chance of having a positive impact on earnings in each month between Months 10 to 21 after study enrollment (Figure IV.4).

**Figure IV.4.**  
Average monthly self-reported earnings by research group and the probability the impact on average monthly self-reported earnings was greater than certain values, by month during the 21 months after study enrollment (exploratory analysis)



Source: The 9- and 21-month follow-up surveys.

Note: The top panel of this figure shows the regression-adjusted means for the program group and control group. Probabilities that impacts were greater than a certain value were part of the exploratory analysis and calculated using Bayesian methods. Findings for the first 9 months after study enrollment were based on respondents to the first follow-up survey; findings for later months are based on respondents to the second follow-up survey. Appendix Table D.7 presents these estimates in full detail.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

**Secondary and exploratory analysis indicated that LIFT did not affect rates of employment or employment in jobs offering benefits.**

Both LIFT and control group members were employed just over 40 percent of the time during Months 10 to 21 after study enrollment (Table IV.6). Both groups reported being employed in jobs offering fringe benefits for about 22 percent of the time during the same period.

**Table IV.6.**  
Impact of LIFT  
on other labor  
market and job  
quality outcomes  
during Months  
10 to 21 after  
study enrollment  
(secondary and  
exploratory  
analysis)

Outcome	Program group	Control group	Estimated impact	Effect size
<b>Labor market outcomes</b>				
Follow-up months employed during Months 10 to 21 after study enrollment (%)	44	40	4	0.09
Follow-up months employed in a wage or salary job during Months 10 to 21 after study enrollment (%)	33	29	4	0.09
Follow-up months employed in a non-regular job during Months 10 to 21 after study enrollment (%)	7	6	1	0.07
<b>Job quality</b>				
Follow-up months employed in a job offering fringe benefits during Months 10 to 21 after study enrollment (%)	22	21	0	0.01
Employed and in a job with high perceived likelihood of promotion in next 12 months at the time of the 21-month follow-up survey (%)	5	5	-1	-0.07
Employed and very satisfied with their current job at the time of the 21-month follow-up survey (%)	12	15	-3	-0.18
<b>Job search outcomes</b>				
Number of types of job search activities conducted between enrollment and the 21-month follow-up survey (range 0 to 5)	3.1	3.0	0.1	0.04
<b>Sample size (survey)</b>	351	334		

Sources: The 9- and 21-month follow-up surveys.

Note: Because sample sizes vary by outcome, we reported the largest sample size in each research group.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.



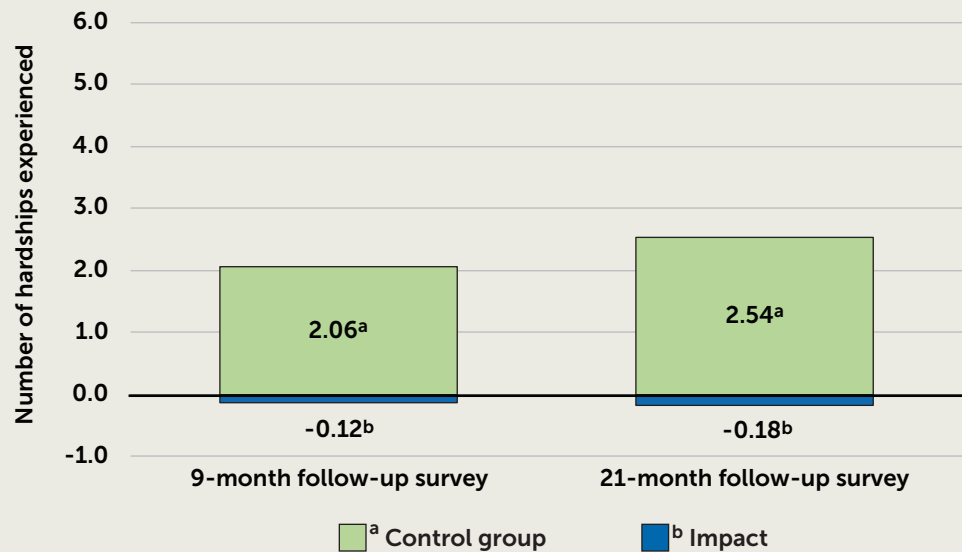
## IMPACTS OF LIFT ON ECONOMIC WELL-BEING

**LIFT and control group members reported facing similar levels of economic hardship during the 9- and 21-month follow-up periods. Secondary Bayesian analysis suggested impacts for both periods were likely to be favorable but unlikely to be large.**

A measure of economic hardship faced by study participants revealed little difference between the LIFT and control group members. During the 21-month follow-up period, LIFT group members reported experiencing 2.36 of 6 hardships, on average, compared with 2.54 for the control group, a difference that was not statistically significant (Figure IV.5). Secondary Bayesian analysis of this impact indicated that LIFT likely had a favorable but small impact. There was an 80 percent chance that LIFT reduced economic hardship but only an 18 percent chance that it reduced economic hardship by greater than 0.1 economic hardships, which is equivalent to one in ten people reducing the number of hardships by at least one hardship (Figure IV.6). The results were similar when using data through the 9-month follow-up period, although the probability of a favorable impact was somewhat smaller at 75 percent.

To further explore LIFT's impact on economic hardship, we examined impacts on each of the six hardships that were part of the summary measure. This exploratory analysis indicated that LIFT reduced one of the six hardships during the 21-month follow-up period. LIFT reduced the likelihood of having to move in with others because of financial problems by 5 percentage points (14 versus 20 percent), a difference that was statistically significant at the 10 percent level (Appendix Table D.15).

**Figure IV.5.**  
Impact of LIFT  
on economic  
hardship from  
study enrollment  
through the  
time of the 9-  
and 21-month  
follow-up surveys  
(confirmatory  
analysis)

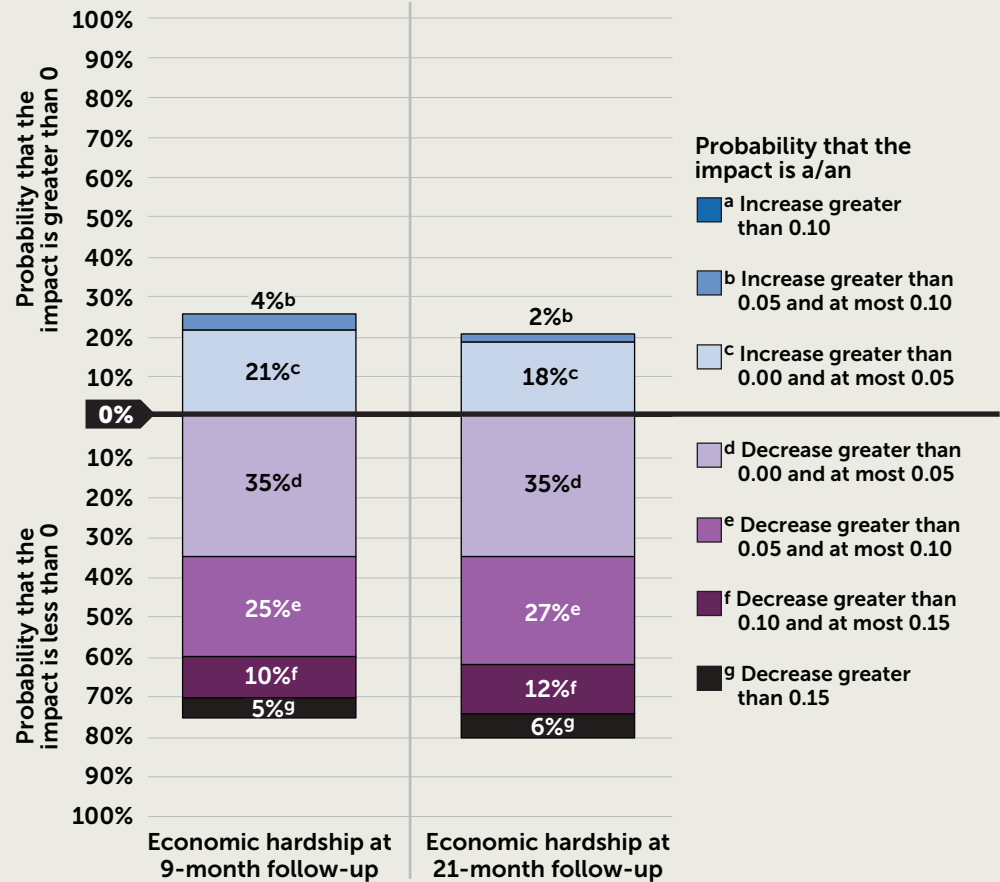


Source: The 9- and 21-month follow-up surveys.

Note: Appendix Table D.4 provides sample sizes and other details.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

**Figure IV.6.**  
Probability of  
various sizes of  
the impact of  
LIFT from study  
enrollment  
through the  
time of the 9-  
and 21-month  
follow-up surveys  
(secondary  
analysis)



Sources: The 9- and 21-month follow-up surveys.

Note: Outcomes were measured over the first 21 months after study enrollment. Probabilities that impacts were various sizes were part of the exploratory analysis and calculated using Bayesian methods. Appendix Table D.14 provides sample sizes and other details.

**Exploratory analysis indicated that LIFT improved the likelihood of having savings and using a budget to track expenses during the 21-month follow-up period, but it did not affect other financial outcomes.**

Results of the exploratory analysis indicated that LIFT group members were more likely to have a positive savings balance than control group members (36 versus 26 percent; Table IV.7) and to use a budget to track expenses (65 versus 55 percent). These differences were statistically significant. However, LIFT and control group members were similar in terms of other outcomes, including paying bills on time and having a checking or savings account. The 9-month follow-up survey did not collect data on these outcomes.

**Table IV.7.  
Impact of LIFT  
on financial  
outcomes at  
the time of  
the 21-month  
follow-up survey  
(exploratory  
analysis)**

<b>Outcome</b>	<b>Program group</b>	<b>Control group</b>	<b>Estimated impact</b>
Currently has a checking or savings account	52	47	5
Has a positive savings balance	36	26	10***
Amount currently in savings	1,041	981	60
Uses a budget to track expenses	65	55	9**
Household pays bills on time "most of the time" or "very often"	60	61	-1
<b>Sample size</b>	<b>338</b>	<b>325</b>	

Source: The 21-month follow-up survey.

Note: Regression-adjusted outcomes are measured at the time of 21-month follow-up survey. Because sample sizes vary by outcome, we reported the largest sample size in each research group.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

## IMPACTS OF LIFT ON PUBLIC ASSISTANCE

### **LIFT and control group members reported similar levels of public assistance receipt during the 21-month follow-up period.**

For the analysis of LIFT's impacts on public assistance receipt, we relied on data from the participant follow-up survey because administrative records were not available for many LIFT study participants. The survey data indicated that at the time of the 21-month follow-up survey LIFT group members were 5 percentage points more likely than control group members to report that they were receiving TANF cash assistance benefits (18 versus 13 percent), a difference which was statistically significant at the 10 percent level (Table IV.8). LIFT and control group members reported similar levels of housing subsidy and other public benefit receipt at the time of the 21-month follow-up survey. The results were similar when using data through the 9-month follow-up period.



**Table IV.8.**  
Impact of LIFT  
on self-reported  
public benefit  
receipt at the  
time of the  
21-month  
follow-up survey  
(exploratory  
analysis)

Outcome	Program group	Control group	Estimated impact
<b>Received any income from (%):</b>			
Housing assistance	14	13	1
SNAP	54	57	-3
SSDI	5	4	1
SSI	8	8	1
TANF	18	13	5*
UI	13	13	0
WIC	45	42	3
<b>Sample size</b>	<b>344</b>	<b>328</b>	

Source: The 21-month follow-up survey.

Note: Outcomes are measured at the time of the 21-month follow-up survey. Because sample sizes vary by outcome, we reported the largest sample size in each research group.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

SNAP = Supplemental Nutrition Assistance Program; SSDI = Social Security Disability Insurance; SSI = Supplemental Security Income; TANF = Temporary Assistance for Needy Families; UI = unemployment insurance; WIC = Women, Infants, and Children.



## IMPACTS OF LIFT BY SUBGROUP

**The impacts of LIFT were generally consistent across subgroups for most outcomes.**

We estimated impacts separately for subgroups of study participants based on nine characteristics measured at enrollment: (1) whether a participant was older than age 30, (2) whether a participant had two or more children, (3) whether a participant had some college education or higher, (4) whether a participant was employed at the time of study enrollment or in the month before, (5) whether a participant was Hispanic, (6) whether a participant's preferred interviewing language was Spanish, (7) whether a participant had a score above the median for goal-setting skills, (8) whether a participant had a score above the median for barriers to employment, and (9) whether a participant was enrolled in LIFT's Los Angeles program. Ensuring adequate statistical power was a consideration in selecting the subgroups to be included in this analysis. For example, Los Angeles was the only location large enough to examine separately, so the Chicago and New York locations were pooled for this analysis. We limited the subgroup analysis to include only the three confirmatory outcomes.

Of the 27 outcomes by subgroup comparisons made in this analysis, we found statistically significant differences in impacts across subgroups in just two instances: (1) number of children and (2) initial goal-setting skills at baseline (Table IV.9). We found that LIFT reduced the number of economic hardships experienced among those with fewer children. In addition, we found that LIFT reduced goal-setting and attainment skills for those who had above median scores for goal-setting skills at baseline.

**Table IV.9. Impact of LIFT by subgroup during the 21-month follow-up period (exploratory analysis)**

Subgroup	Increased goal-setting and attainment skills at the time of the 21-month follow-up survey	Higher average monthly self-reported earnings during Months 10 to 21 after study enrollment	Reduced economic hardship during the 21-month follow-up period
<b>Study participant age</b>			
Older than 30	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
30 or younger	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Difference in subgroup impacts is significant <sup>a</sup>	No	No	No
<b>Number of children</b>			
Two or more children	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fewer than two children	<input type="radio"/>	<input type="radio"/>	 ***
Difference in subgroup impacts is significant <sup>a</sup>	No	No	Yes
<b>Education level</b>			
Some college or higher	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
No college	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Difference in subgroup impacts is significant <sup>a</sup>	No	No	No
<b>Race and ethnicity</b>			
Hispanic	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Not Hispanic	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Difference in subgroup impacts is significant <sup>a</sup>	No	No	No
<b>Goal-setting skills</b>			
Above median score	 *	<input type="radio"/>	<input type="radio"/>
At or below median score	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Difference in subgroup impacts is significant <sup>a</sup>	Yes	No	No

(continued)

Subgroup	Increased goal-setting and attainment skills at the time of the 21-month follow-up survey	Higher average monthly self-reported earnings during Months 10 to 21 after study enrollment	Reduced economic hardship during the 21-month follow-up period
<b>Recent employment status at study enrollment</b>			
Employed currently or in month before study enrollment	○	○	○
Not employed at the time of enrollment or in the preceding month	○	○	○
Difference in subgroup impacts is significant <sup>a</sup>	No	No	No
<b>Employment challenges</b>			
Above median scale score	○	○	○
At or below median scale score	○	○	○
Difference in subgroup impacts is significant <sup>a</sup>	No	No	No
<b>Preferred language of interview</b>			
Spanish	○	○	○
English	○	○	○
Difference in subgroup impacts is significant <sup>a</sup>	No	No	No
<b>LIFT program location</b>			
LIFT Los Angeles	○	○	○
LIFT Chicago and LIFT New York	○	○	○
Difference in subgroup impacts is significant <sup>a</sup>	No	No	No

Sources: The 9- and 21-month follow-up surveys.

Note: Differences in subgroup impacts reflect differences that were statistically significant at the 5 percent level or below, two-tailed test. Appendix Table D.8 shows these subgroup impact estimates in more detail.

👉 Represents a favorable impact; 🛑 represents an unfavorable impact; ○ represents no statistically significant impact.

\*\*\*/\*\*/\* following the red and green arrows suggests impact estimates are statistically significant at the 1, 5, and 10 percent levels within a given group, respectively, two-tailed test.

<sup>a</sup>The "Difference in subgroup impacts is significant" row indicates whether these within-group impacts differ from one another.

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#### **Box IV.2. How were the impacts of LIFT affected by the COVID-19 pandemic?**

- Secondary analysis of the effect of the COVID-19 pandemic on the impacts of LIFT did not suggest that the impacts of LIFT changed in response to the pandemic.

### **DISCUSSION OF THE LIFT IMPACT FINDINGS**

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Confirmatory impact analysis of LIFT for the 9- and 21-month follow-up periods revealed no statistically significant impacts on self-regulation skills, self-reported earnings, or economic hardship. In secondary Bayesian analysis, we found evidence that the impacts on self-reported earnings and economic hardship were likely favorable but small and were more likely to be favorable for the 21-month follow-up period than the 9-month follow-up period. These suggestions of small, emergent findings on confirmatory outcomes were consistent with the secondary and exploratory analysis that showed favorable impacts on outcomes related to education and financial outcomes.

LIFT participants often pursued goals related to education. Findings from secondary and exploratory analysis indicated that LIFT group members were more likely than control group members to be participating in education and training programs at the time of the 21-month follow-up survey and were more likely to have completed a bachelor's degree—although, they were not more likely to have completed education or training programs. However, it is possible that LIFT group members were enrolled in longer education programs than their control group counterparts. Participation in education and training programs can depress earnings if participants work less because they were participating in these programs. This could contribute to larger impacts on earnings at longer-term follow-up points, though the magnitude of the differences in education was likely not large enough to lead to large earnings impacts on its own.

LIFT encouraged participants to pursue goals related to improving finances and offered workshops on financial topics. In exploratory analysis, we found that LIFT group members were more likely than control group members to use a budget to keep track of monthly expenses and to have money in savings. These findings suggest that LIFT's financial literacy services improved some intermediate outcomes related to financial behavior, although these effects did not translate into a large reduction in economic hardship for the 21-month follow-up period. However, if these intermediate impacts on financial outcomes are sustained, this improved management of limited economic resources could translate into an improved financial situation and reduced economic hardship over the long term.

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## V. Impacts of MyGoals

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MyGoals was a coaching program for unemployed adults receiving housing assistance. It offered employment coaching and financial incentives for program participation and meeting certain employment milestones. MDRC and Dr. Richard Guare developed the program with input from the two housing agencies that implemented it. As a demonstration program, it was designed to provide evidence on a new approach to coaching and to be temporary. The Housing Authority of Baltimore City and the Houston Housing Authority operated the program. Participation was voluntary. In addition, MyGoals participants could remain in the program even if they stopped receiving housing assistance. The program was discontinued in September 2022, but the evaluation will continue through 2025.

The MyGoals demonstration began in 2017, with financial assistance from Arnold Ventures and other funders.<sup>8</sup> MyGoals joined the Evaluation of Employment Coaching in 2018. For this reason, the study of MyGoals collected different baseline information than the studies of the other programs, and it had a first follow-up period of 12 months after study enrollment rather than 9 months for the other programs.

This chapter describes the impacts of MyGoals during the 21-month follow-up period. The sequence of topics in the chapter aligns with the sequence in which program impacts would be expected to emerge. We start by discussing the program's impacts on participants' receipt of services. Next, we discuss the impacts on a series of intermediate outcomes, including confirmatory analysis of the impacts on self-regulation skills and secondary analysis of the impacts on education and training and employment challenges. Confirmatory findings related to labor market outcomes and economic well-being are presented next, along with exploratory analysis of public assistance receipt. After discussing the impacts for all study participants, we describe the impacts on subgroups of interest. We conclude with a discussion of the findings and their implications.

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<sup>8</sup>The other funders included the Harry and Jeanette Weinberg Foundation, the Houston Endowment, the Kresge Foundation, and the JPB Foundation.

### Box V.1. Summary of findings for MyGoals

- MyGoals improved the main measure of self-regulation skill. MyGoals group members had higher goal-setting and attainment skills than control group members based on analysis of the 12- and 21-month surveys. The impacts from this confirmatory analysis were statistically significant.
- Compared to control group members, MyGoals group members reported higher average earnings during Months 1 to 12 and Months 13 to 21 after study enrollment, although the impacts from this confirmatory analysis were not statistically significant for either period. We conducted Bayesian analysis of these impact estimates to further contextualize the main findings. This secondary analysis suggested that MyGoals likely had a small, positive impact on self-reported earnings during both periods.
- MyGoals group members had lower average earnings reported to a UI agency than control group members during Months 1 to 12 after study enrollment, although the impact from this confirmatory analysis was not statistically significant. During Months 13 to 21 after study enrollment, MyGoals and control group members had similar earnings reported to a UI agency, and the impact from this confirmatory analysis was not statistically significant. Secondary Bayesian analysis of these impacts suggested that the impact during Months 1 to 12 was likely negative but small and that the impact during Months 13 to 21 was likely near zero.
- MyGoals and control group members reported similar levels of economic hardship between enrollment in the study and the 12- and 21-month follow-up surveys. The impacts from this confirmatory analysis were not statistically significant. Secondary Bayesian analysis of these impacts confirmed they were likely near zero.
- Secondary analysis indicated that MyGoals group members were more likely to complete a training program during the 21-month follow-up period, an impact that was statistically significant at the 10 percent level. Exploratory analysis indicated that MyGoals group members were more likely than control group members to be enrolled in education and training programs at the time of the 21-month follow-up survey, an impact that was statistically significant.

## THE MYGOALS PROGRAM

MyGoals was designed to help program participants find and keep jobs and ultimately make progress toward self-sufficiency. The program helped participants set and achieve employment goals by following a structured process that included focusing on their self-regulation skills. Coaches guided participants through a 12-step process to develop their goals, which were organized into four interrelated types: (1) long-term goals; (2) milestones needed to accomplish the long-term goals; (3) SMART (specific, measurable, attainable, realistic and relevant, and timely) goals needed to reach the milestones; and (4) action steps needed to reach the SMART goals. Participants set goals in four domains: (1) employment and career development (the primary focus), (2) education and training, (3) financial management, and (4) personal and family well-being (such as participants' physical and mental health and their family members' health).

MyGoals coaches met with program participants for an initial coaching session with the goal of meeting at least monthly for up to three years, either in person at the program office or by phone. MyGoals coaches were trained on the importance of self-regulation skills and on 12 specific self-regulation skills. Unlike the other three programs, MyGoals coaches used a questionnaire to assess participants' strengths and weaknesses in self-regulation skills, which the program referred to as executive skills. Coaches used results from the questionnaire to begin discussions with participants about self-regulation skills. Coaches continued to discuss self-regulation skills in their coaching interactions using the scientific names for the skills (for example, goal directed persistence), which reflects the explicit emphasis on self-regulation skills in the program. Coaches

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were trained in strategies to address self-regulation skills challenges that get in the way of achieving goals, such as cognitive rehearsals, environmental modifications, and motivational interviewing. Coaches supported participants by sharing strategies to manage self-regulation skills and challenges that got in the way of success.

MyGoals participants were eligible to earn up to \$5,000 in incentives tied to attendance at coaching sessions and employment outcomes. For example, MyGoals participants could have earned \$150 if they found a full-time job and \$450 for staying employed 3 months in a row. Other program resources available to participants included budgeting and financial management education on a range of topics (such as home ownership and maintaining checking accounts) and regularly updated information on the local labor market. For additional information on MyGoals, see Saunders et al. (2022) and Castells and Riccio (2020).

### **Eligibility criteria and enrollment procedures**

To enroll in MyGoals, participants had to be an adult member of a household receiving federal housing assistance (either through the Housing Choice Voucher program or by living in public housing) and either unemployed or working fewer than 20 hours per month. Participants also had to be legally able to work in the United States and not participating in Jobs Plus or the Family Self-Sufficiency Program, which were also managed by the public housing agencies (PHA) and provided similar services. Study participants were referred to MyGoals by the PHAs in Baltimore and Houston, or they learned about the program from a MyGoals coach at a recruitment event. MyGoals coaches conducted outreach at community locations such as job fairs, libraries, and TANF offices, and at public housing developments in Baltimore.

From March 2017 to November 2019, 1,799 adults enrolled in the study. All study applicants who were found eligible for the study and consented to participate were randomly assigned to either the MyGoals group, which could participate in MyGoals, or a control group, which could not participate in MyGoals. Both the MyGoals group and control group members could access other services available in the community.

### **Participant characteristics**

MyGoals study participants were typically Black, non-Hispanic women who were economically disadvantaged (Table V.1). Ninety-five percent of study participants identified as Black, non-Hispanic and 88 percent identified as female. On average, study participants were 38 years old, and they lived with 1.6 children. Seventy percent lived in households without another adult.

Although about one-half of the study participants reported that they had worked at some point in the 12 months before they enrolled in the study, only 2 percent said they were working at the time of study enrollment. This was consistent with the eligibility requirement that applicants must be unemployed or working fewer than 20 hours per month. Information from administrative records of earnings reported to a UI agency further underscored that MyGoals study participants were unlikely to be employed: only 35 percent had any earnings in the quarter prior to study enrollment. For those

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who were employed, their earnings were not typically sufficient to provide economic security without further income support. Those with positive earnings made an average of \$980 per month during that quarter. To put this in context, if a three-person household had no additional income from other sources, earnings of \$980 would represent about 55 percent of the federal poverty guideline (\$1,778 per month in 2019).

Because only adults who either resided in public housing or used housing vouchers were eligible for MyGoals, all study participants received public assistance benefits at the time of enrollment (Table V.2). In addition, 22 percent of study participants received public assistance from a source other than a housing program, including TANF, SSI, or SSDI. Thirty-eight percent of study participants had been in the housing program for seven years or longer.



**Table V.1.  
Characteristics  
of MyGoals study  
participants at  
the time of study  
enrollment**

Baseline characteristic	Mean or percentage
<b>Demographics</b>	
Age (in years)	38.0
Female (PHA) (%)	88
Race and ethnicity (PHA) (%)	
Hispanic	3
Black, non-Hispanic	95
White, non-Hispanic	2
Other	1
Number of adults in the respondent's household (PHA) (%)	
One adult	70
Two adults	22
Three or more adults	8
Number of children younger than 18 living with respondent (PHA)	1.6
<b>Socioeconomic status</b>	
Does not have high school diploma or GED (%)	25
Receiving income from a public assistance program (housing, TANF, or SSI) or a social insurance program (SSDI) (PHA) (%)	100
Receiving income from TANF, SSI, or SSDI (PHA) (%)	22
Housing program tenure	
One year or less	10
Between 1 and 4 years	34
Between 4 and 7 years	18
Seven years or longer	38
<b>Employment status and history</b>	
Reported working for pay in past year (%)	47
Reported currently working for pay (%)	2
Worked for pay in past quarter (NDNH) (percentage)	35
Monthly earnings reported to a UI agency in the past quarter (NDNH) (\$)	
All study participants	340
Among those with positive earnings reported to a UI agency	980
<b>Sample size</b>	<b>1,799</b>

Sources: MyGoals baseline questionnaire data, PHA administrative data, and the NDNH.

Note: Baseline characteristics were drawn from the MyGoals baseline questionnaire unless otherwise noted. This table includes all study participants. Appendix Table E.1 presents the full set of baseline characteristics separately for program and control group members as well as baseline characteristics for the second follow-up analysis sample.

GED = General Educational Development; NDNH = National Directory of New Hires; PHA = public housing agency; SSDI = Social Security Disability Insurance; SSI = Supplemental Security Income; TANF = Temporary Assistance for Needy Families; UI = unemployment insurance.

## Coaching model implementation

Our implementation study of MyGoals found it was generally implemented as designed, although its implementation evolved in response to ongoing communication between the program designers and coaches (Saunders et al. 2022). For example, coaches reported challenges with implementing the 12-step coaching process and received additional training on the program's flexibility. Using multiple data sources, the implementation study found that coaches developed strong relationships with

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MyGoals participants and explicitly discussed their self-regulation skills with them. Coaches generally succeeded in being nondirective, but they said it was not easy, particularly when a participant was not making progress. Data from the MyGoals management information system—which cover data through 36 months after study enrollment—indicated that MyGoals group members had contact with their coach an average of about once per month in the first 12 months after study enrollment. About 81 percent of MyGoals group members actively participated at some point after Month 12 and before the intended end of program service provision in Month 36, while 75 percent participated after Month 21. Thirty-nine percent participated during Month 36 after study enrollment.

## **IMPACTS OF MYGOALS ON SERVICE RECEIPT**

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**During the 21-month follow-up period, MyGoals increased self-reported receipt of a range of services aligned with its program model.**

MyGoals group members reported receiving one-on-one job assistance at some time during the 21-month follow-up period (Table V.2) at higher rates than the control group (72 versus 41 percent), with greater frequency (12 versus 5 times), and for more months (8 versus 2 months). All these differences were statistically significant. Reported service receipt increased slightly for both groups between the two follow-up periods, suggesting that members of both groups received services between the 12- and 21-month follow-up surveys. Specifically, 64 percent of the program group and 35 percent of the control group reported receiving one-on-one job assistance during the 12-month follow-up period. The impacts on service receipt were similar for both follow-up periods.

The survey data on service receipt differed somewhat from the data from the MyGoals management information system. Data from the MyGoals management information system indicated that 79 percent of MyGoals group members received a coaching session within 9 months following study enrollment, as specified and recorded by the program. The fact that only 72 percent of MyGoals group members reported receiving one-on-one job assistance in the first 21 months after study enrollment suggests that some MyGoals group members either (1) received coaching but on a different topic than employment, (2) did not view their coaching sessions as one-on-one job assistance, or (3) did not remember receiving those coaching services.

MyGoals also had favorable impacts on several specific dimensions of service receipt that aligned with its model. Compared to the control group, MyGoals group members were more likely to report receiving one-on-one job assistance focused on setting long-term goals (65 versus 29 percent; Table V.2), setting short-term goals (66 versus 31 percent), or planning to achieve goals (67 versus 29 percent). All three differences were statistically significant. These three areas were elements of the planned MyGoals coaching sessions. In line with the program's financial incentive structure, members in the MyGoals group reported higher rates than the control group of receiving cash or gift cards from a service provider (66 versus 31 percent). Similarly, the MyGoals group reported higher rates of receiving help with financial matters (22 versus 9 percent), which was consistent with the program's emphasis on financial management. MyGoals

also had statistically significant impacts on the receipt of other services that could align with some participants' goals: the percentage who received group job assistance, completed career assessments, received job leads, received tuition assistance, received assistance with finding stable housing, had a criminal record expunged, and received relationship assistance. Apart from receipt of tuition assistance and assistance with finding stable housing, MyGoals also had statistically significant impacts on these service receipt outcomes during the 12-month follow-up period.

**Table V.2.  
Impact of  
MyGoals on  
service receipt  
from study  
enrollment  
through the time  
of the 21-month  
follow-up survey  
(exploratory  
analysis)**

<b>Outcome</b>	<b>Program group</b>	<b>Control group</b>	<b>Estimated impact</b>	<b>Effect size</b>
<b>One-on-one job assistance</b>				
Ever received one-on-one job assistance (%)	72	41	30***	0.77
Number of times received one-on-one job assistance	11.9	4.5	7.5***	0.48
Number of months received one-on-one job assistance	7.7	2.0	5.6***	0.70
Whether received one-on-one job assistance focused on (%):				
Setting long-term goals	65	29	37***	0.93
Setting short-term goals	66	31	35***	0.89
Planning to achieve goals	67	29	37***	0.96
<b>Other job assistance</b>				
Ever received group job assistance (%)	59	42	18***	0.44
Took a career assessment (%)	64	38	27***	0.66
Received job leads from a program (%)	63	30	33***	0.83
<b>Additional services</b>				
Whether received the following service from a program since study enrollment (%):				
Tuition assistance	13	8	4**	0.28
Assistance with finding stable housing	29	24	5**	0.15
Assistance with budgeting, credit, banking, or other financial matters	22	9	13***	0.63
Assistance expunging a criminal record or other legal assistance	9	5	4***	0.37
Help with marital and other family relationships	10	5	4***	0.38
Cash or a gift card	66	31	34***	0.87
<b>Sample size</b>	<b>678</b>	<b>669</b>		

Source: The 12- and 21-month follow-up surveys.

Note: Because sample sizes vary by outcome, we reported the largest sample size in each research group.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

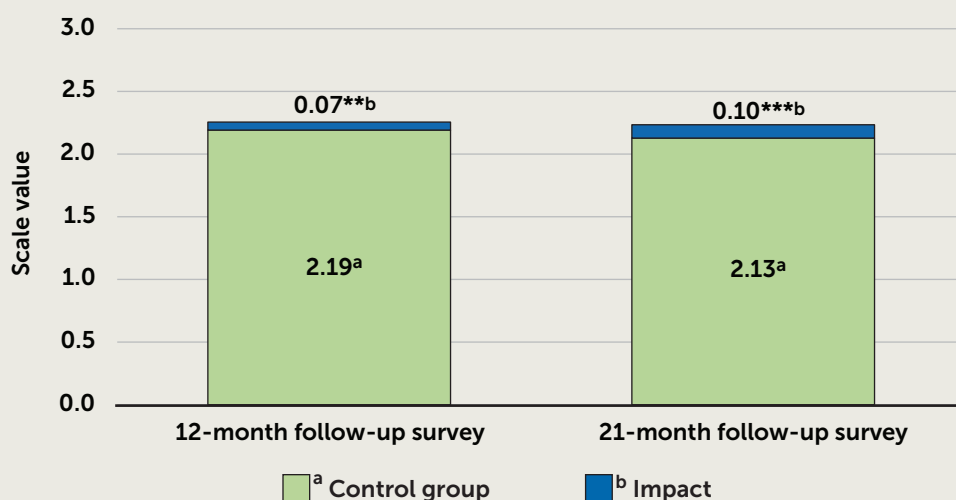


## IMPACTS OF MYGOALS ON GOAL-SETTING AND SELF-REGULATION SKILLS

MyGoals generated sustained improvement to self-regulation skills, with positive impacts on goal-setting and attainment skills at the time of both the 12- and 21-month follow-up surveys.

MyGoals had sustained impacts on the study's main measure of self-regulation skills. The impact on goal-setting and attainment skills at the 12-month follow-up survey persisted through the 21-month follow-up survey. Compared to the control group, MyGoals group members scored 0.10 points higher at the time of the 21-month follow-up survey on an eight-item scale designed to capture the ability to set and work toward attaining employment goals, a measure of self-regulation skills (Figure V.1). These differences were statistically significant. This 0.10 impact at the 21-month follow-up survey compared with a 0.07 impact at the 12-month follow-up survey.

**Figure V.1.**  
Impact of  
MyGoals on  
goal-setting and  
attainment skills  
at the time of the  
12- and 21-month  
follow-up surveys  
(confirmatory  
analysis)



Source: The 12- and 21-month follow-up surveys.

Note: The goal-setting and attainment skills scale indicated participants' average level of agreement with eight statements about their goal-related skills. Scores ranged from "strongly disagree" (0) to "strongly agree" (3). Appendix Table E.3 provides sample sizes and other details.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

Exploratory analysis indicated that impacts were favorable on each of the eight items on the scale. However, the impact on the overall scale was driven by significant impacts on five items that related directly to the program's goal-setting process. These five items included the extent to which MyGoals participants (1) set goals based on what was important to them or their family, (2) set long-term employment goals, (3) set short-term goals in service of long-term goals, (4) considered barriers that may impede progress toward achieving goals, and (5) tracked progress toward their goals and adjusted plans as needed (Table V.3). At the 12-month follow-up survey, MyGoals also had positive and statistically significant impacts on the percentage of study participants who set an employment goal (96 versus 93 percent) and a measure of emotional control and self-monitoring (not shown). At the time of the 21-month follow-up survey, these impacts were positive but not statistically significant at the 5 percent or lower level (Appendix Table E.11).

**Table V.3.**  
**Impact of**  
**MyGoals on**  
**individual**  
**statements**  
**related to setting**  
**goals at the time**  
**of the 21-month**  
**follow-up survey**  
**(exploratory**  
**analysis)**

<b>Outcome</b>	<b>Program group</b>	<b>Control group</b>	<b>Estimated impact</b>	<b>Effect size</b>
<b>Statements</b>				
I know I need to get a job or a better job and really think I should work on finding one	2.07	2.03	0.04	0.04
I set employment goals based on what is important to me or my family	2.26	2.15	0.11**	0.12
I set long-term employment goals that I hope to achieve (such as finding a job, getting promoted, or enrolling in further education)	2.36	2.22	0.14***	0.17
I set specific short-term goals that will allow me to achieve my long-term employment goals	2.26	2.11	0.14***	0.18
Based on everything I know about myself, I believe I can achieve my employment goals	2.39	2.32	0.07*	0.09
When I set employment goals, I think about barriers that might get in my way and make specific plans for overcoming those barriers	2.14	2.05	0.09**	0.11
Even when I face challenges, I continue to pursue my employment goals	2.22	2.14	0.08*	0.10
I keep track of my overall progress toward my long-term employment goals and adjust my plans if needed	2.12	2.04	0.09**	0.11
<b>Sample size</b>	<b>719</b>	<b>701</b>		

Source: The 21-month follow-up survey.

Note: Because sample sizes vary by outcome, we reported the largest sample size in each research group. The goal-setting and attainment scale indicated study participants' average level of agreement with eight statements about their goal-related skills. Scores ranged from "strongly disagree" (0) to "strongly agree" (3).

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

## IMPACTS OF MYGOALS ON EDUCATION AND TRAINING

MyGoals group members were more likely to complete a training program than control group members during the 21-month follow-up period, a difference that was statistically significant at the 10 percent level. The two research groups had similar rates of completing education. MyGoals group members were also more likely to be in education or training programs at the time of the 21-month follow-up survey.

Secondary analysis indicated that MyGoals group members were more likely than the control group members to have completed a training program 21 months after study enrollment (11 versus 8 percent), an impact that was statistically significant at the 10 percent level (Table V.4). However, MyGoals did not have a significant impact on completing an education program. Exploratory analyses found that MyGoals group members were 7 percentage points more likely than control group members to be participating in either an education or training program at the time of the 21-month follow-up survey (14 versus 7 percent), which was a statistically significant difference. These impacts on participation were consistent with records from the MyGoals management information system, which showed that 50 percent of MyGoals group members set a goal related to education or training. The positive impacts of MyGoals on participation in an education or training program were similar at the 12-month and 21-month surveys (9 percentage points and 7 percentage points, respectively) (not shown).

**Table V.4.  
Impact of  
MyGoals on  
education and  
training from  
study enrollment  
through the time  
of the 21-month  
follow-up survey  
(secondary and  
exploratory  
analyses)**

<b>Outcome (percentage, unless otherwise specified)</b>	<b>Program group</b>	<b>Control group</b>	<b>Estimated impact</b>
Completion of an education program	8	9	0
Currently participating in an education program	11	5	6***
Completion of a training program	11	8	3*
Currently participating in a training program	7	3	4***
Completion of an education or training program	17	14	3
Currently participating in an education or training program	14	7	7***
<b>Sample size</b>	706	687	

Source: The 12- and 21-month follow-up surveys.

Note: Because sample sizes vary by outcome, we reported the largest sample size in each research group.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

## IMPACTS OF MYGOALS ON EMPLOYMENT CHALLENGES AND HOUSING STABILITY

MyGoals and control group members were similarly likely to report experiencing employment challenges and unstable housing at the time of the 21-month follow-up survey.

MyGoals and control group members did not differ significantly on their response to whether any of six individual measures of employment challenges made it very hard or extremely hard to find and keep a good job (Table V.5). In addition, exploratory analyses revealed no significant differences between the two groups on a composite measure of the six challenges. We also found no difference in whether the study participants in the two groups had a valid driver's license. The two groups also reported similar levels of unstable housing (defined as being unsheltered, living in a shelter, or having another rent-free living arrangement). Analysis of the 12-month follow-up survey findings showed similar patterns.

**Table V.5.**  
Impact of  
MyGoals on  
employment  
challenges and  
housing stability  
as reported on  
the 21-month  
follow-up survey  
(secondary and  
exploratory  
analysis)

Outcome	Program group	Control group	Estimated impact	Effect size
<b>Employment challenges</b>				
Challenge that made it very hard or extremely hard to find and keep a good job during the year before the 21-month follow-up survey (%):				
Not having child care or family support	30	32	-2	-0.05
Not having reliable transportation	43	43	0	-0.01
Not having needed skills or education	31	33	-2	-0.05
Not having right clothes or tools	23	26	-3	-0.09
Having a criminal record	18	19	-1	-0.04
Having a limiting health condition	29	30	-1	-0.02
Employment challenges: Composite	2.49	2.52	-0.04	-0.04
No valid driver's license at the time of the 21-month follow-up survey (%)	50	50	0	-0.01
<b>Housing stability</b>				
Unstable housing at the time of the 21-month follow-up survey (%)	6	7	-2	-0.16
<b>Sample size</b>	<b>717</b>	<b>700</b>		

Source: The 21-month follow-up surveys.

Note: Because sample sizes vary by outcome, we reported the largest sample size in each research group.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.





## IMPACTS OF MYGOALS ON LABOR MARKET OUTCOMES

**MyGoals group members had higher average self-reported earnings than control group members during Months 1 to 12 and Months 13 to 21 after study enrollment, although the differences were not statistically significant. Secondary Bayesian analysis of these impacts suggested that they were likely positive but small.**

Based on survey data, average monthly earnings were higher for MyGoals than for control group members during Months 1 to 12 (\$411 versus \$378) and Months 13 to 21 (\$613 versus \$583), although the differences were not statistically significant (Figure V.2). Bayesian analysis, which gives an interpretation of program impacts on earnings that takes into account prior evidence on the effectiveness of similar programs, suggested these impacts were likely positive. MyGoals had a 76 percent chance of having a positive impact on average monthly self-reported earnings during Months 1 to 12 and a 71 percent chance during Months 13 to 21 (Figure V.3). However, these impacts were also likely to be small. During Months 1 to 12, there was a 68 percent chance the impact was between \$0 and \$50, and only an 8 percent chance of the impact exceeding \$50. Similarly, during Months 13 to 21, there was a 61 percent chance the impact was between \$0 and \$50, and only a 10 percent chance of the impact exceeding \$50.

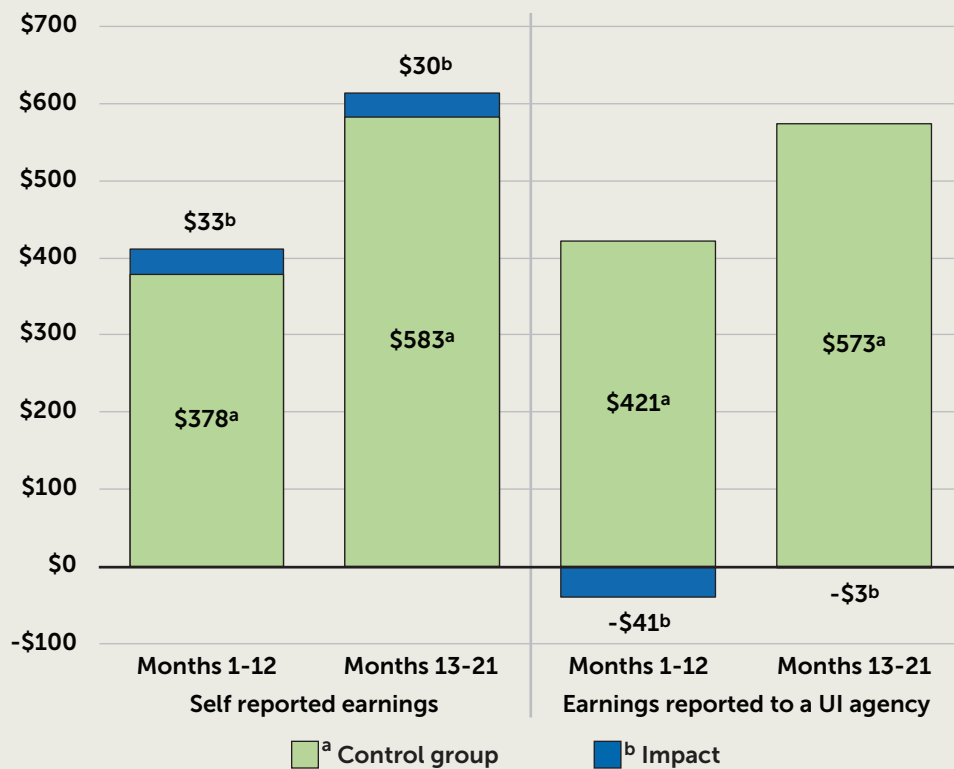
**During Months 1 to 12 after study enrollment, MyGoals group members had lower average monthly earnings reported to a UI agency than control group members did, although this difference was not statistically significant. During Months 13 to 21 after study enrollment, MyGoals and control group members had similar earnings reported to a UI agency. Secondary Bayesian analysis of these impacts suggested that the impact during Months 1 to 12 was likely negative but small and faded such that it was likely near zero during Months 13 to 21.**

When using administrative data, average monthly earnings reported to a UI agency during Months 1 to 12 were lower for MyGoals than for control group members (\$380 versus \$421), although this difference was not statistically significant (Figure V.2).<sup>9</sup> Secondary Bayesian analysis also suggested that the impact was likely to be negative: the estimates suggested a 77 percent chance of the impact being less than \$0, but only a 14 percent chance that the decrease was more than \$25 (Figure V.3). In contrast, during Months 13 to 21, MyGoals and control group members had similar earnings reported to a UI agency (\$570 versus \$573). Secondary Bayesian analysis suggested that there was a 58 percent chance that the impact was greater than \$0 but only a 17 percent chance that it exceeded \$25. We discuss possible reasons for the difference between survey and administrative data later in the chapter.

<sup>9</sup> The impact on earnings reported to a UI agency during Months 1 to 12 after study enrollment was statistically significant at the 10 percent level at the time of the first impact report (Moore et al. 2023). However, when using earnings data updated to account for employers issuing corrections to their reports, the impact was no longer statistically significant.



**Figure V.2.**  
**Impact of**  
**MyGoals on**  
**average monthly**  
**self-reported**  
**earnings and**  
**average monthly**  
**earnings reported**  
**to a UI agency**  
**during Months**  
**1 to 12 and 13 to**  
**21-month after**  
**study enrollment**  
**(confirmatory**  
**analysis)**



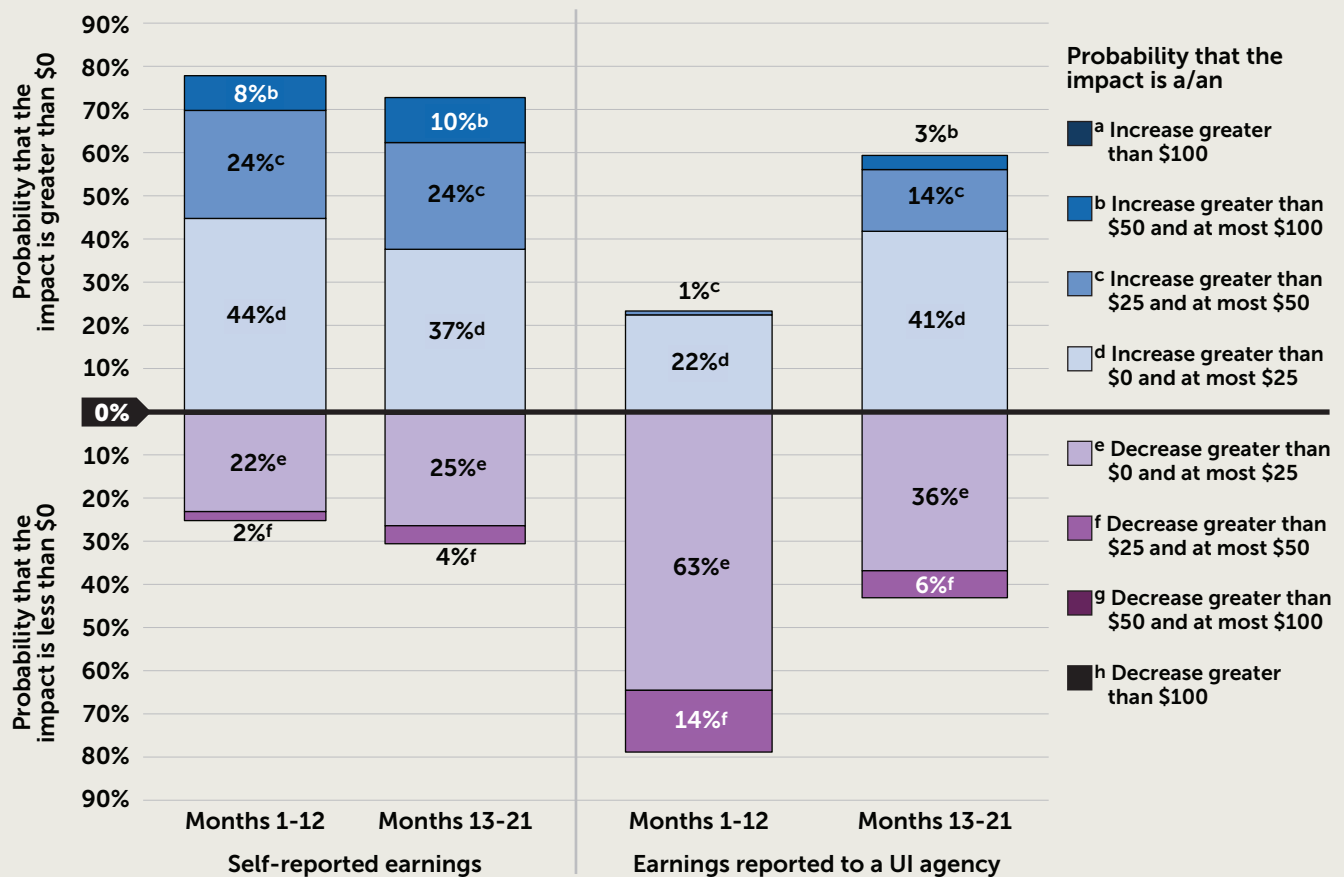
Sources: The 12- and 21-month follow-up surveys and the NDNH.

Note: Appendix Table E.3 provides sample sizes and other details.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

NDNH= National Directory of New Hires; UI = unemployment insurance.

**Figure V.3. Probability of various sizes of the impact of MyGoals on average monthly self-reported earnings and average monthly earnings reported to a UI agency during Months 1 to 12 and 13 to 21 after study enrollment (secondary analysis)**



Source: The 12- and 21-month follow-up surveys and the NDNH.

Note: Probabilities that impacts were various sizes were part of the exploratory analysis and calculated using Bayesian methods. Appendix Table E.5 provides sample sizes and other details.

NDNH=National Directory of New Hires; UI = unemployment insurance.

**Exploratory analysis suggested that the impacts on average monthly earnings were similar at varying points of the earnings distribution.**

Exploratory analysis that we conducted to better understand program effects on the distribution of earnings indicated that average self-reported monthly earnings were generally similar for MyGoals and control group members throughout the earnings distribution. None of these impacts were statistically significant for either self-reported earnings or earnings reported to a UI agency (Table V.6). Thus, the earnings of MyGoals and control group members were similar throughout the earnings distribution.

**Table V.6.  
Impact of  
MyGoals on  
average monthly  
self-reported  
earnings and  
average monthly  
earnings reported  
to a UI agency  
during Months  
13 to 21 after  
study enrollment  
(exploratory  
analysis: quantile  
regression)**

<b>Outcome</b>	<b>Program group</b>	<b>Control group</b>	<b>Estimated impact</b>
Monthly self-reported earnings (survey)			
50th percentile	231	233	-2
60th percentile	656	642	14
70th percentile	1,506	1,451	56
80th percentile	2,089	1,983	106
90th percentile	2,809	2,744	65
95th percentile	4,215	4,042	172
Monthly earnings reported to a UI agency (NDNH)			
50th percentile	0	0	0
60th percentile	-7	-9	2
70th percentile	5	15	-10
80th percentile	33	85	-52
90th percentile	470	411	58
95th percentile	1,269	1,215	54
<b>Sample size (survey)</b>	<b>676</b>	<b>644</b>	
<b>Sample size (NDNH)</b>	<b>881</b>	<b>883</b>	

Source: The 12- and 21-month follow-up surveys and the NDNH.

Note: This table shows the regression-adjusted values for the program group and control group. The adjusted 60th percentile for the program and control groups were negative. These values retained the estimated impact while avoiding (impossible) negative values.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

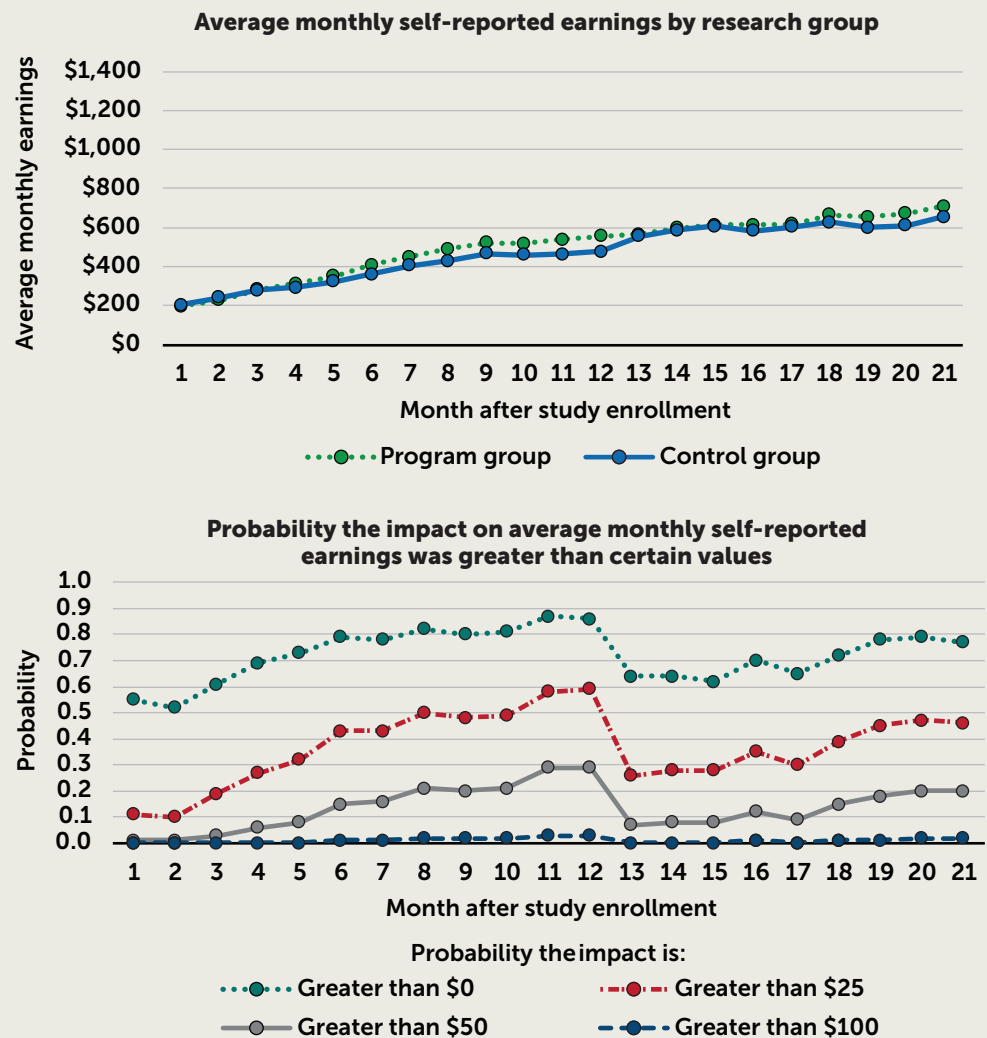
NDNH = National Directory of New Hires; UI = unemployment insurance.

**Exploratory analysis suggested that the probability of a positive impact fluctuated during the 21-month follow-up period for both self-reported earnings and earnings reported to a UI agency.**

When examining impacts of self-reported earnings separately for each month of the 21-month follow-up period, we found that the earnings of both the MyGoals and control group members gradually increased. The estimated impact increased, decreased, and increased again (Figure V.4). The impact was more likely than not to be positive in all months, and the probability it was positive exceeded 70 percent in most months.

The impact on earnings reported to a UI agency fluctuated over the course of the follow-up period. It was more likely to be negative than positive during the second through fourth quarters after study enrollment, although the impact on such earnings was likely to be between \$0 and -\$25 per month (Table V.7). The magnitude of the negative impact was largest in the third quarter after study enrollment, the only quarter with a statistically significant impact. During the fifth through seventh quarters, the impacts were more likely to be positive than negative, although the positive impact was likely less than \$25.

**Figure V.4.**  
Average monthly self-reported earnings by research group and the probability the impact on self-reported earnings was greater than certain values, by month during the 21 months after study enrollment (exploratory analysis)



Source: The 12- and 21-month follow-up surveys.

Note: The top panel of this figure shows the regression-adjusted means for the program group and control group. Probabilities that impacts were greater than a certain value were part of the exploratory analysis and calculated using Bayesian methods. Findings for the first 12 months after study enrollment were based on respondents to the first follow-up survey. Findings for later months were based on respondents to the second follow-up survey. Appendix Table E.6 presents these estimates in full detail.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

**Table V.7. Impact of MyGoals on average monthly earnings reported to a UI agency by quarter during the 21 months after study enrollment (exploratory analysis)**

Outcome	Program group	Control group	Estimated impact	Probability that the impact is:							
				Less than -\$100	Less than -\$50	Less than -\$25	Less than \$0	Greater than \$0	Greater than \$25	Greater than \$50	Greater than \$100
Average monthly earnings by quarter after study enrollment (NDNH) (\$)											
Quarter 1	268	274	-5	0.00	0.00	0.02	0.46	0.54	0.07	0.00	0.00
Quarter 2	377	409	-32	0.00	0.01	0.14	0.66	0.34	0.04	0.00	0.00
Quarter 3	416	500	-84**	0.00	0.07	0.41	0.87	0.13	0.01	0.00	0.00
Quarter 4	476	519	-43	0.00	0.02	0.21	0.66	0.34	0.07	0.01	0.00
Quarter 5	544	549	-4	0.00	0.00	0.08	0.42	0.58	0.19	0.04	0.00
Quarter 6	584	586	-2	0.00	0.00	0.08	0.42	0.58	0.21	0.04	0.00
Quarter 7	588	596	-8	0.00	0.01	0.09	0.44	0.56	0.19	0.04	0.00
Sample size	881	883									

Source: The NDNH.

Note: Outcomes were measured over the first 21 months (seven quarters) after study enrollment. Probabilities that impacts were greater than a certain value were part of the exploratory analysis and calculated by using Bayesian methods. Because sample sizes vary by outcome, we reported the largest sample size in each research group.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

NDNH=National Directory of New Hires; UI = unemployment insurance.

**In secondary and exploratory analysis, we found that MyGoals did not affect employment or employment in jobs offering benefits during Months 13 to 21 after study enrollment. However, it did increase job search activities and other measures of job quality.**

During Months 13 to 21 after study enrollment, MyGoals and control group members were employed for about the same number of months and quarters, based on both survey reports and administrative records (Table V.8). They also were similarly likely to report holding a job that offered fringe benefits. Nevertheless, exploratory analysis suggested that MyGoals group members may have searched more intensely for jobs and been more satisfied with their employment. Specifically, MyGoals group members reported conducting more job search activities during the 21-month follow-up period (3.6 activities versus 3.3 activities) and being more likely to be employed and very satisfied with their job at the time of the 21-month follow-up survey (15 versus 11 percent). These differences were statistically significant. MyGoals group members were also more likely to report being employed and in a job with a high likelihood of promotion (10 versus 7 percent), a difference that was statistically significant at the 10 percent level.

**Table V.8.**  
Impact of  
MyGoals on  
other labor  
market and job  
quality outcomes  
during Months  
13 to 21 after  
study enrollment  
(secondary and  
exploratory  
analysis)

Outcome	Program group	Control group	Estimated impact	Effect size
<b>Labor market outcomes</b>				
Follow-up months employed during Months 13 to 21 after study enrollment (%)	40	39	1	0.02
Follow-up quarters employed during Quarters 5 to 7 after study enrollment (%; NDNH)	43	40	3	0.06
Follow-up months employed in a wage or salary job during Months 13 to 21 after study enrollment (%)	29	27	2	0.06
Follow-up months employed in a non-regular job during Months 13 to 21 after study enrollment (%)	7	9	-1	-0.06
<b>Job quality</b>				
Follow-up months employed in a job offering fringe benefits during Months 13 to 21 after study enrollment (%)	17	19	-2	-0.05
Employed and in a job with high perceived likelihood of promotion in next 12 months at the time of the 21-month follow-up survey (%)	10	7	3*	0.20
Employed and very satisfied with their current job at the time of the 21-month follow-up survey (%)	15	11	4**	0.21
<b>Job search outcomes</b>				
Number of types of job search activities conducted between enrollment and the 21-month follow-up survey (range 0 to 5)	3.6	3.3	0.3***	0.22
<b>Sample size (survey)</b>	741	714		
<b>Sample size (NDNH)</b>	881	883		

Sources: The 21-month follow-up survey and the NDNH.

Note: Outcome variables were drawn from follow-up survey data unless otherwise noted. Because sample sizes vary by outcome, we reported the largest sample size in each research group.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

NDNH = National Directory of New Hires.

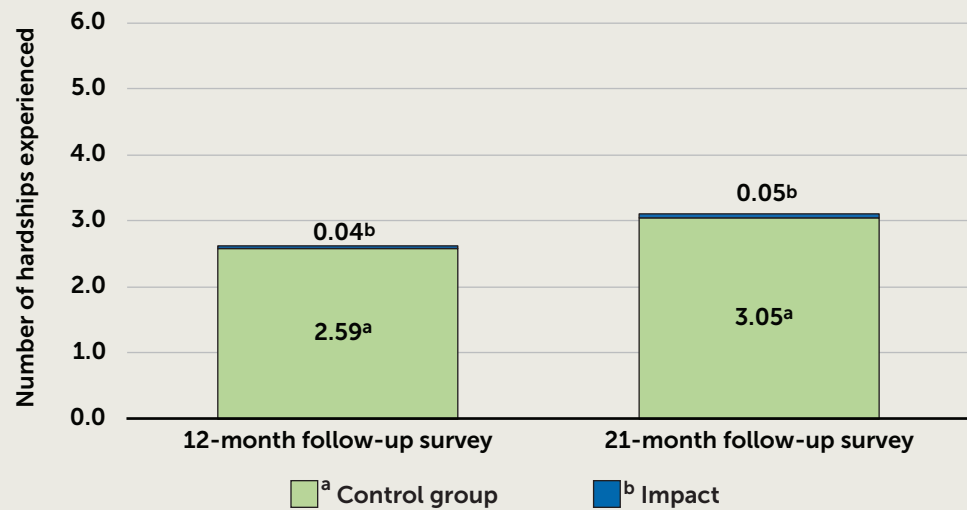


## IMPACTS OF MYGOALS ON ECONOMIC WELL-BEING

**MyGoals and control group members reported similar levels of economic hardship during the 12-month and the 21-month follow-up periods.**

A measure of the economic hardship faced by study participants revealed little difference between the MyGoals and control group members (Figure V.5). On average, during the 21-month follow-up period, MyGoals group members reported experiencing 3.10 out of 6 hardships included in the measure compared with 3.05 for the control group, a difference that was not statistically significant. Secondary Bayesian analysis of this impact confirmed it was likely near zero (Figure V.6). Analysis of data during the 12-month follow-up period showed similar patterns.

**Figure V.5.**  
Impact of  
MyGoals on  
economic  
hardship from  
study enrollment  
through the  
time of the 12-  
and 21-month  
follow-up surveys  
(confirmatory  
analysis)

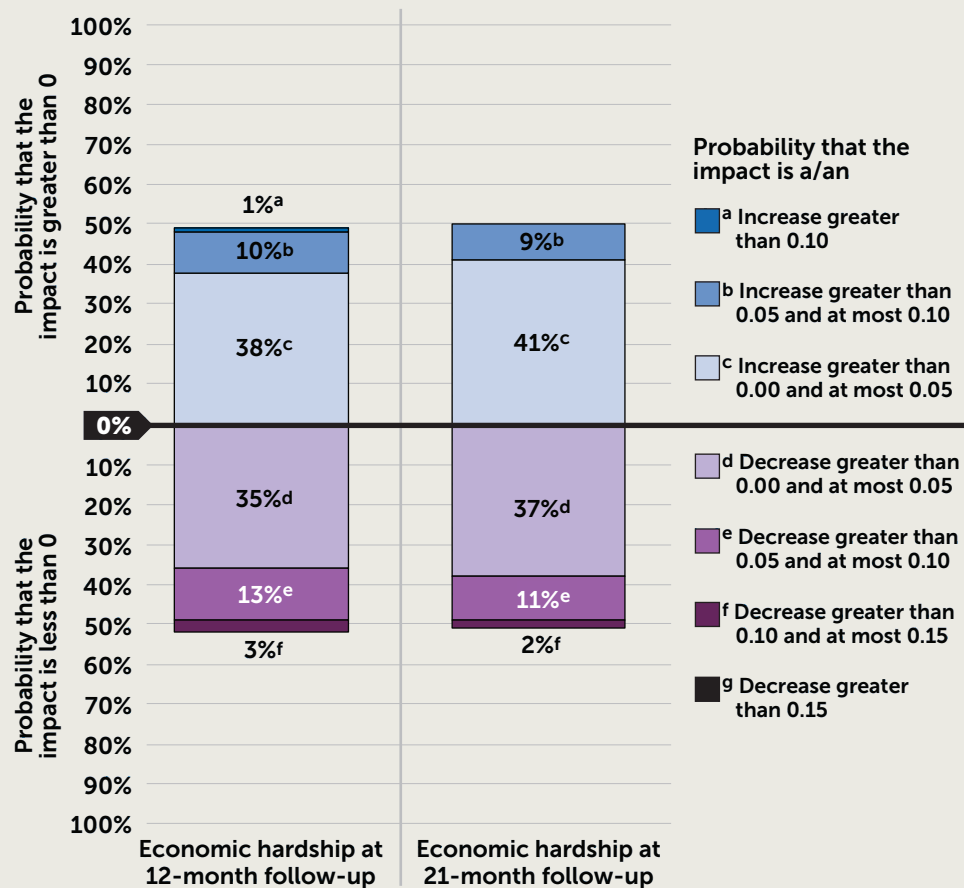


Source: The 12- and 21-month follow-up surveys.

Note: Appendix Table E.3 provides sample sizes and other details.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

**Figure V.6.**  
Probability of  
various sizes  
of the impact  
of MyGoals  
on economic  
hardship from  
study enrollment  
through the  
time of the 12-  
and 21-month  
follow-up surveys  
(secondary  
analysis)



Sources: The 12- and 21-month follow-up surveys.

Note: Probabilities that impacts were various sizes were part of the exploratory analysis and calculated using Bayesian methods. Appendix Table E.14 sample sizes and other details.

## IMPACTS OF MYGOALS ON PUBLIC ASSISTANCE

**MyGoals did not affect public assistance benefit receipt during Months 13 to 21 after study enrollment.**

MyGoals and control group members had similar rates of receiving TANF cash assistance, SNAP benefits, UI benefits, and housing subsidies during Months 13 to 21 after study enrollment (Table V.9). The average amount of benefits was also similar between the two groups. Receipt of housing subsidies was required to be eligible for study enrollment. However, 95 percent of MyGoals group members and 94 percent of control group members received housing subsidies during Months 13 to 21 after study enrollment, indicating that MyGoals did not impact this outcome. The results were similar when using data through the 12-month follow-up period.

**Table V.9.  
Impact of  
MyGoals on  
public benefit  
receipt during  
Months 13 to  
21 after study  
enrollment  
(exploratory  
analysis)**

<b>Outcome (administrative data)</b>	<b>Program group</b>	<b>Control group</b>	<b>Estimated impact</b>
Received TANF benefits 13 to 21 months after study enrollment (public assistance agency records) (%)	12	12	0
Average monthly TANF benefits 13 to 21 months after study enrollment (public assistance agency records) (\$)	54	52	2
Received SNAP benefits 13 to 21 months after study enrollment (public assistance agency records) (%)	88	88	0
Average monthly SNAP benefits 13 to 21 months after study enrollment (public assistance agency records) (\$)	322	317	4
Received UI benefits 13 to 21 months after study enrollment (NDNH) (%)	19	19	0
Average monthly UI benefits 13 to 21 months after study enrollment (NDNH) (\$)	125	142	-17
Received housing subsidy 13 to 21 months after study enrollment (public housing agency records) (%)	95	94	0
Average monthly housing subsidy 13 to 21 months after study enrollment (public housing agency records) (\$)	913	905	9
<b>Sample size (public assistance agency records)</b>	<b>899</b>	<b>898</b>	
<b>Sample size (PHA)</b>	<b>894</b>	<b>889</b>	
<b>Sample size (NDNH)</b>	<b>881</b>	<b>883</b>	

Sources: The NDNH, PHA administrative records, and public assistance agency administrative records.

Note: Regression-adjusted outcomes were measured 13 to 21 months after study enrollment. Because sample sizes vary by outcome, we reported the largest sample size in each research group.

\*\*\*/\*\*/\* Impact estimates were statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

NDNH = National Directory of New Hires; PHA = public housing agency; SNAP= Supplemental Nutrition Assistance Program; TANF = Temporary Assistance for Needy Families; UI=unemployment insurance.



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## IMPACTS OF MYGOALS BY SUBGROUP

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**The impacts of MyGoals were generally consistent across subgroups for most outcomes.**

We examined whether impacts on the four confirmatory outcomes differed for subgroups according to (1) program location, (2) participant age, (3) number of children, (4) education level, (5) employment status at baseline, and (6) disability status. Of the 24 outcomes by subgroup comparisons made in this analysis, we found statistically significant differences in impacts in four instances (Table V.10). MyGoals had larger, positive impacts on goal-setting and attainment skills on participants older than age 30 (versus those age 30 or younger). Based on self-reports, MyGoals had larger, beneficial impacts on earnings for participants with fewer than two children (versus those with two or more children) and participants with some college or higher (versus no college). Based on administrative records, MyGoals had a negative but not statistically significant impact on earnings reported to a UI agency for participants in Houston, while it had a positive but not statistically significant impact for those in Baltimore.

**Table V.10. Impact of MyGoals by subgroup during the 21month follow-up period (exploratory analysis)**




Subgroup	Increased goal-setting and attainment skills at the time of the 21-month follow-up survey	Higher average monthly self-reported earnings during Months 13 to 21 after study enrollment	Higher average monthly earnings reported to a UI agency during Quarters 5 to 7 after study enrollment	Reduced economic hardship during the 21-month follow-up period
<b>Program location</b>				
Baltimore				
Houston	***			
Difference in subgroup impacts is significant <sup>a</sup>	No	No	Yes	No
<b>Study participant age</b>				
Older than 30	***			
30 or younger				
Difference in subgroup impacts is significant <sup>a</sup>	Yes	No	No	No
<b>Number of children</b>				
Two or more children				
Fewer than two children	***	**		
Difference in subgroup impacts is significant <sup>a</sup>	No	Yes	No	No
<b>Education level</b>				
Some college or higher		**		
No college	***			
Difference in subgroup impacts is significant <sup>a</sup>	No	Yes	No	No
<b>Employment status</b>				
Employed in the past year	*			
Not employed in the past year	***			
Difference in subgroup impacts is significant <sup>a</sup>	No	No	No	No

(continued)

Subgroup	Increased goal-setting and attainment skills at the time of the 21-month follow-up survey	Higher average monthly self-reported earnings during Months 13 to 21 after study enrollment	Higher average monthly earnings reported to a UI agency during Quarters 5 to 7 after study enrollment	Reduced economic hardship during the 21-month follow-up period
<b>Disability status</b>				
Has disability	 **			
Does not have disability	 *			
Difference in subgroup impacts is significant <sup>a</sup>	No	No	No	No

Sources: The 9- and 21-month follow-up surveys and the NDNH.

Note: Outcome variables were drawn from the follow-up surveys unless otherwise noted. Differences in subgroup impacts reflect differences that were statistically significant at the 5 percent level or below, two-tailed test. Appendix Table E.8 shows these subgroup impact estimates in more detail.

 Represents a favorable impact;  represents an unfavorable impact;  represents no statistically significant impact.

\*\*\*/\*\*/\* following the red and green arrows suggests impact estimates were statistically significant at the 1, 5, and 10 percent levels within a given group, respectively, two-tailed test.

<sup>a</sup>The “Difference in subgroup impacts is significant” row indicates whether these within-group impacts differ from one another.

NDNH = National Directory of New Hires; UI = unemployment insurance.

### Box V.2. How were the impacts of MyGoals affected by the COVID-19 pandemic?

- Secondary analysis of the effect of the COVID-19 pandemic on the impacts of MyGoals did not suggest that the impacts of MyGoals changed in response to the pandemic.

## DISCUSSION OF THE MYGOALS IMPACT FINDINGS

MyGoals led to sustained improvements in self-regulation skills, with a positive impact on goal-setting and attainment skills at 12 months after study enrollment that continued through the second follow-up period. Because MyGoals was a three-year program, many study participants were still in the program during the second follow-up period. The impact on self-regulation skills was consistent with the large impact on the receipt of one-on-one job assistance, especially assistance focused on goals. The impact on self-regulation skills was also consistent with the program’s explicit focus on assessing self-regulation skills and talking about them with participants.

Although there were no significant impacts on earnings or economic hardship during the 21-month follow-up period, there was some suggestive evidence that impacts on these outcomes became more favorable. The probability of positive impacts on self-reported earnings and earnings reported to a UI agency increased during the second follow-up period relative to the first, as did the probability that the program reduced economic hardship.

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Even though we did not find positive impacts on self-reported earnings or earnings reported to a UI agency within the first 21 months after study enrollment, the impacts on earnings may continue to grow in the third follow-up period and translate into a reduction in economic hardship for four reasons. First, many participants were still receiving services at the end of the 21-month follow-up period. Second, MyGoals had positive impacts on whether study participants were enrolled in education or training at the time of the 21-month follow-up survey and an impact on completion of training programs that was statistically significant at the 10 percent level. This could have temporarily depressed earnings during the second follow-up period and could translate into higher earnings in the future. Third, the improvements in self-regulation skills may take more time to lead to improvements in economic outcomes. For example, achieving long-term employment goals—such as obtaining promotions in a career—may take more time. Fourth, some evidence suggested that MyGoals group members shifted to more desirable jobs—jobs that were likely more stable and offered more opportunities for promotion—during the second follow-up period, which could lead to increased earnings if those jobs provide more stability or growth opportunities.

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## VI. Synthesis of the Findings and Their Implications

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This report describes the impacts of four employment coaching programs that are quite different from each other. An earlier impact report ([Moore et al. 2023](#)) described the four programs' impacts over the first 9 or 12 months after study enrollment and an earlier implementation report ([Gardiner and McConnell 2023](#)) describes the design and implementation of the four programs. This report discusses program impacts over the first 21 months after study enrollment. Future reports on later follow-up periods covering 48 to 67 months after study enrollment will describe how these impacts evolve given more time. This chapter synthesizes the findings from the current report, discusses implications for policy and practice, and poses some questions to be addressed in subsequent analysis.

### **IMPACTS ON PARTICIPANT OUTCOMES VARIED ACROSS PROGRAMS AND EVOLVED OVER TIME.**

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Over the first 9 or 12 months after study enrollment (depending on the program), impacts on confirmatory outcomes— self-regulation skills, earnings, and economic hardship—varied across the programs (Table VI.1). Some programs had impacts on other outcomes. We found that some of the programs' impacts faded 21 months after study enrollment, whereas others persisted, and new impacts emerged. In the rest of this section, we discuss the pattern of impacts across programs for key outcomes and their implications.

**Table VI.1.  
Summary of  
impacts on  
confirmatory  
outcomes**

Outcome	FaDSS		Goal4 It!		LIFT		MyGoals	
	9-month follow-up	21-month follow-up	9-month follow-up	21-month follow-up	9-month follow-up	21-month follow-up	12-month follow-up	21-month follow-up
Goal-setting and attainment skills at the time of the survey	+	○	○	○	○	○	+	+
Average monthly self-reported earnings <sup>a</sup>	○ Likely small, positive	○ Likely near zero	○ Likely small, positive	○ Likely small, negative	○ Likely near zero	○ Likely small, positive	○ Likely small, positive	○ Likely small, positive
Average monthly earnings reported to a UI agency <sup>a</sup>	○ Likely near zero	○ Likely near zero	○ Likely near zero	○ Likely near zero	NA	NA	○ Likely small, negative	○ Likely near zero
Economic hardship since study enrollment	– Likely small, favorable	○ Likely near zero	○ Likely near zero	○ Likely near zero	○ Likely small, favorable	○ Likely small, favorable	○ Likely near zero	○ Likely near zero
Average monthly TANF benefits received <sup>a, b</sup>	○	○	○	○	NA	NA	○	○

Source: The first and second follow-up surveys, public assistance agency administrative records, and the NDNH.

Note: The statements about the likely size of the impact are based on a Bayesian analysis. “Likely” refers to a probability of more than 50 percent. Administrative records on earnings reported to a UI agency and average monthly TANF amount were not available for LIFT because we did not have Social Security numbers for a large share of the LIFT sample.

<sup>a</sup> For monthly measures, we examined Months 1 to 9 or 1 to 12 (for MyGoals) during the first follow-up period, and Months 10 to 21 or 13 to 21 (for MyGoals) during the 21-month follow-up period.

<sup>b</sup> For the two programs that exclusively served TANF recipients, we examined average amount of monthly TANF benefits received during months 10 to 21 after study enrollment as confirmatory. For completeness, we show findings for this outcome even when it is not confirmatory (as indicated by shaded cells).

+ indicates a positive impact that is significantly different from 0 at the 5 percent level.

– indicates a negative impact that is significantly different from 0 at the 5 percent level.

○ indicates no impact that is significantly different from 0 at the 5 percent level.

NA = impact estimates are not available; NDNH = National Directory of New Hires.

## **TWO PROGRAMS HAD PERSISTENT IMPACTS ON PARTICIPANTS’ RECEIPT OF JOB ASSISTANCE SERVICES; ALL FOUR PROGRAMS CONNECTED PARTICIPANTS TO OTHER SERVICES.**

FaDSS, LIFT and MyGoals increased the amount of job assistance services participants received over the first 9 or 12 months after study enrollment. Goal4 It! did not increase receipt of job assistance services measured at the 9- or 21-month follow-up periods (Table VI.2). This is not surprising because members of both the program group and control group were offered one-on-one job assistance either as coaching (the program group) or as traditional TANF case management (the control group).

The impact of FaDSS on receipt of job assistance faded by the 21-month follow-up survey; the impacts for LIFT and MyGoals persisted through the end of the 21-month follow up period. This is likely because these two programs were considerably longer than the others, with participants remaining eligible to receive coaching for two to three years. As noted, a larger share of participants in these two programs were still in contact with their coach at 21 months, compared with FaDSS and Goal4 It!. The impact on receipt of job assistance was larger for MyGoals (30 percentage points)

than for LIFT (18 percentage points); 72 percent of MyGoals group members reported receiving one-on-one job assistance, compared with only 45 percent of LIFT group members.

Coaches in all four programs referred participants to other services available in the community (McConnell and Gardiner 2023), and this is reflected in the programs’ impacts on receipt of services other than job assistance. During the 21 months after study enrollment, each program had some favorable impacts on whether participants received other services such as help finding stable housing; assistance with budgeting, credit, banking, or other financial matters; help with child care; and help with work supplies such as uniforms. Consistent with this finding, participants reported in interviews that they were referred to services that could help them with transportation, child care, mental health, housing, domestic violence, and other basic needs.

**Table VI.2.**  
**Summary of**  
**impacts on**  
**receipt of job**  
**assistance**

Outcome	FaDSS		Goal4 It!		LIFT		MyGoals	
	9-month follow-up	21-month follow-up	9-month follow-up	21-month follow-up	9-month follow-up	21-month follow-up	12-month follow-up	21-month follow-up
Amount of one-on-one job search assistance received since study enrollment	+	○	○	○	+	+	+	+

Source: The first and second follow-up surveys and the NDNH.  
 + indicates a positive impact that is significantly different from 0 at the 5 percent level.  
 – indicates a negative impact that is significantly different from 0 at the 5 percent level.  
 ○ indicates no impact that is significantly different from 0 at the 5 percent level.  
 NDNH = National Directory of New Hires.

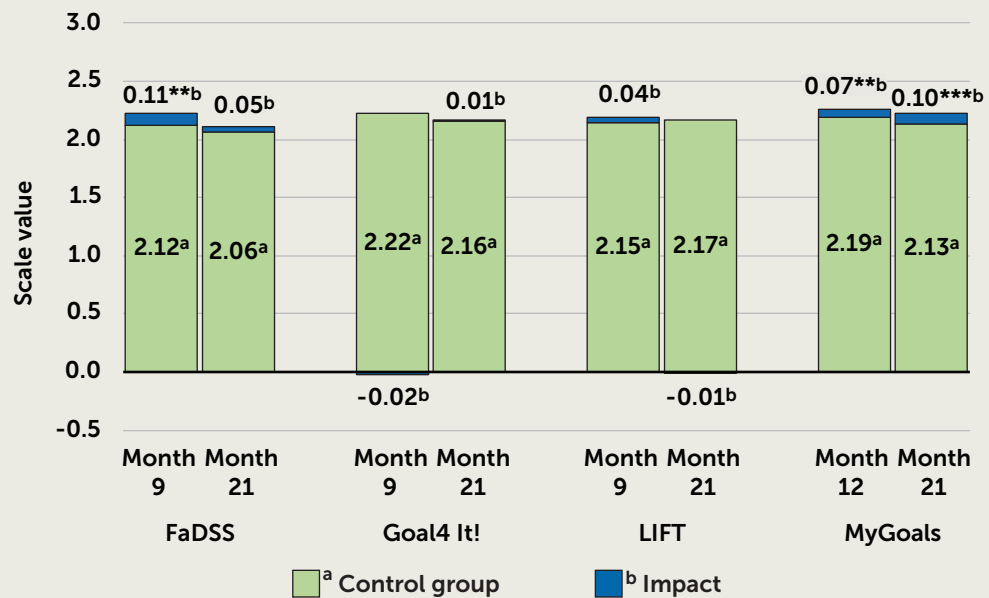
**FADSS AND MYGOALS IMPROVED SELF-REGULATION SKILLS DURING THE FIRST 9 OR 12 MONTHS AFTER STUDY ENROLLMENT, AND THE IMPACTS OF MYGOALS PERSISTED THROUGH THE 21-MONTH FOLLOW-UP PERIOD.**

FaDSS and MyGoals—two programs that implemented coaching in different ways—had positive and significant impacts on participants’ goal-setting and attainment skills (our confirmatory measure of self-regulation skills) during the first 9 or 12 months after study enrollment, but only MyGoals sustained this impact over the 21-month follow-up period (Figure VI.1). The other two programs, Goal4 It! and LIFT, did not have statistically significant impacts on goal-setting and attainment skills at the time of the 9- or the 21-month follow-up surveys.

FaDSS improved goal-setting and attainment skills at 9 months after study enrollment, but had not sustained this impact at 21 months. This fadeout might be related to the fadeout of coaching in this program. FaDSS participants can receive coaching for up to 7 months after they stop receiving TANF cash assistance, and administrative data indicated that only a little more than one-quarter of FaDSS participants were still in contact with their coaches 12 months after study enrollment (Table VI.1). In addition, FaDSS coaches are not trained to assess or discuss self-regulation skills explicitly with participants, which might also explain the fadeout of impacts on this outcome.

MyGoals had a positive impact on goal-setting and attainment skills at both the 9-month and 21-month follow-up points. The program's approach to self-regulation skills and its duration could explain the emergence and persistence of its impacts on goal-setting and attainment skills. In contrast to FaDSS and the other two programs in the study, MyGoals explicitly focused on self-regulation skills. Coaches were trained on these skills and discussed them intentionally and explicitly with participants. In addition, MyGoals was the longest of the four programs (participants could receive services for up to three years). About 86 percent of participants were still in contact with their coaches after 24 months, thus most MyGoals group members were participating in coaching at the time of the 21-month survey.

**Figure VI.1.**  
Impacts of the  
programs on  
goal-setting and  
attainment skills  
at the time of  
first and second  
follow-up surveys



Source: The first and second follow-up surveys.

Note: Outcomes are measured at the time of the follow-up surveys. The goal-setting and attainment skills scale indicates participants' average level of agreement with eight statements about their goal-related skills. Scores range from "strongly disagree" (0) to "strongly agree" (3).

\*\*\*/\*\*/\* Impact estimates are statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

## TWO PROGRAMS HAD POSITIVE IMPACTS ON PARTICIPATION IN EDUCATION AND TRAINING PROGRAMS, BUT NO PROGRAMS HAD IMPACTS ON COMPLETION OF SUCH PROGRAMS THAT WERE LARGE.

We examined programs' impacts on training and education outcomes in secondary analysis because they can have implications for future labor market outcomes, and some of the programs emphasized education or training when they encouraged participants to set goals (Table VI.3). Exploratory analysis revealed that MyGoals and LIFT had favorable impacts on participation in education or training programs at the time of the 21-month survey. No programs had impacts on completion of education and training programs that met the study's main standard for statistical significance, although MyGoals and Goal4 It! had some impacts related to completion that were statistically significant at the 10 percent level.



**Table VI.3.  
Summary of  
impacts on  
education  
and training  
outcomes from  
study enrollment  
through the time  
of the 21-month  
follow-up survey**

Outcome	FaDSS	Goal4 It!	LIFT	MyGoals
Completion of an education program since study enrollment	○	○	○	○
Completion of a training program since study enrollment	○	○	○	○
Participation in an education or training program since study enrollment	○	○	○	+
Participation in an education or training program at the time of the survey	○	○	+	+

Source: First and second follow-up surveys.

+ indicates a positive impact that is significantly different from 0 at the 5 percent level.

– indicates a negative impact that is significantly different from 0 at the 5 percent level.

○ indicates no impact that is significantly different from 0 at the 5 percent level.

NA indicates that impact estimates are not available.

### **NO PROGRAM HAD LARGE, POSITIVE IMPACTS ON PARTICIPANTS' EARNINGS DURING THE 21 MONTHS AFTER STUDY ENROLLMENT.**

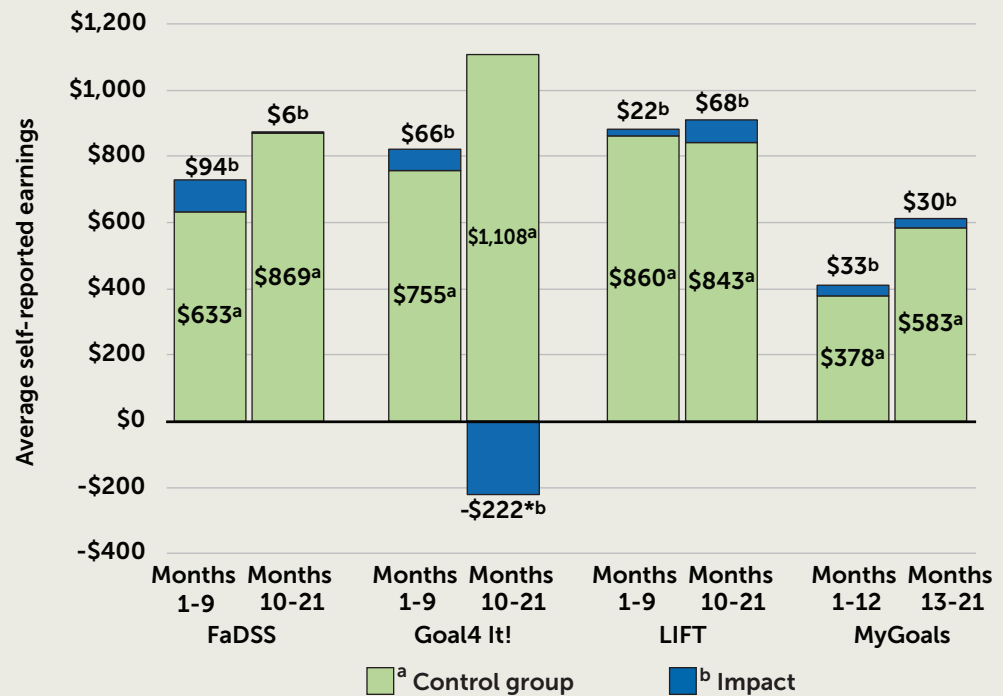
**There were no significant positive impacts on self-reported earnings during the first 21 months after study enrollment for any program; for one program, a negative impact emerged in later months.**

During the first 9 or 12 months after study enrollment (depending on the program), none of the programs had statistically significant impacts on average monthly self-reported earnings, a confirmatory outcome. Secondary Bayesian analysis suggested that all the programs had a 65 to 80 percent chance of having a positive impact in these first few months after study enrollment (Figures VI.2 and VI.3). In the case of MyGoals, FaDSS and LIFT, there continued to be no statistically significant impact on self-reported earnings during the rest of the 21-month follow-up period. Secondary Bayesian analysis of impacts on self-reported earnings during Months 10 to 21 or 13 to 21 (in the case of MyGoals) after study enrollment suggest that LIFT and MyGoals likely had small, positive impacts, whereas the impact of FaDSS was likely near zero. Impacts on earnings could continue to evolve over time. This might be particularly relevant to MyGoals because many participants were still receiving services at the end of the 21-month follow-up period and the program had intermediate impacts on employment and training outcomes.

The impacts of Goal4 It! on self-reported earnings (relative to traditional case management) became less favorable over time. As measured in Months 10 to 21 after study enrollment, Goal4 It! had a negative impact on self-reported earnings that was statistically significant at the 10 percent level. Secondary Bayesian analysis suggests the impact of Goal4 It! on self-reported earnings during Months 10 to 21 after study enrollment was likely negative but small; exploratory analysis suggests that the probability of a negative impact on self-reported earnings increased over the 21-month follow-up period. Exploratory evidence suggests that negative impacts of Goal4 It! on self-reported earnings emerged with the start of the COVID-19 pandemic. Because Goal4 It! initially increased employment in jobs that were not regular, full-time jobs—such as part-time jobs, temporary jobs, and self-employment—Goal4 It! group members may have been more vulnerable to layoffs and reductions in hours when the pandemic started.

Although the negative impact of Goal4 It! on self-reported earnings in later months is of some concern, it should not be seen as definitive. This impact is statistically significant at only the 10 percent level and is not robust to different estimation strategies, which raises concerns that it might have emerged by chance. Further, it was not accompanied by unfavorable impacts on other economic outcomes (as discussed below). The program's impact on self-reported earnings might also evolve in the future. Because Goal4 It! had positive impacts on education and training, it is possible favorable impacts on earnings will emerge once participants complete their training, obtain related credentials, and have more time available for paid work. The impacts of Goal4 It! could also change over time as the pandemic's effects on the economy recede.

**Figure VI.2.**  
Impacts of the  
programs on  
average monthly  
self-reported  
earnings during  
the 21 months  
after study  
enrollment  
(confirmatory  
analysis)

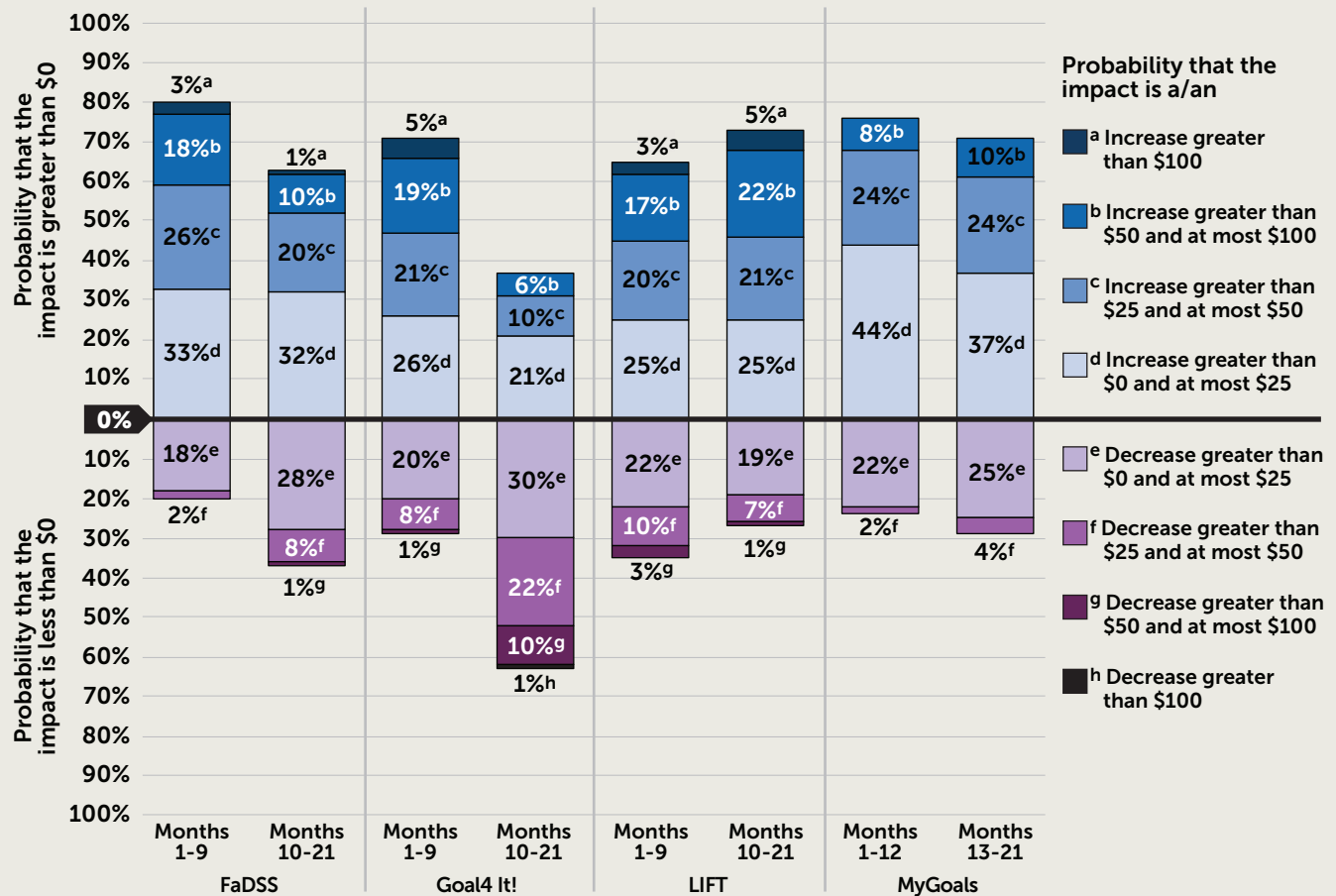


Source: The first and second follow-up surveys.

Note: Outcomes are measured over the first 21 months after study enrollment. This figure shows the regression-adjusted means for the control group and the estimated impact for each program.

\*\*\*/\*\*/\* Impact estimates are statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

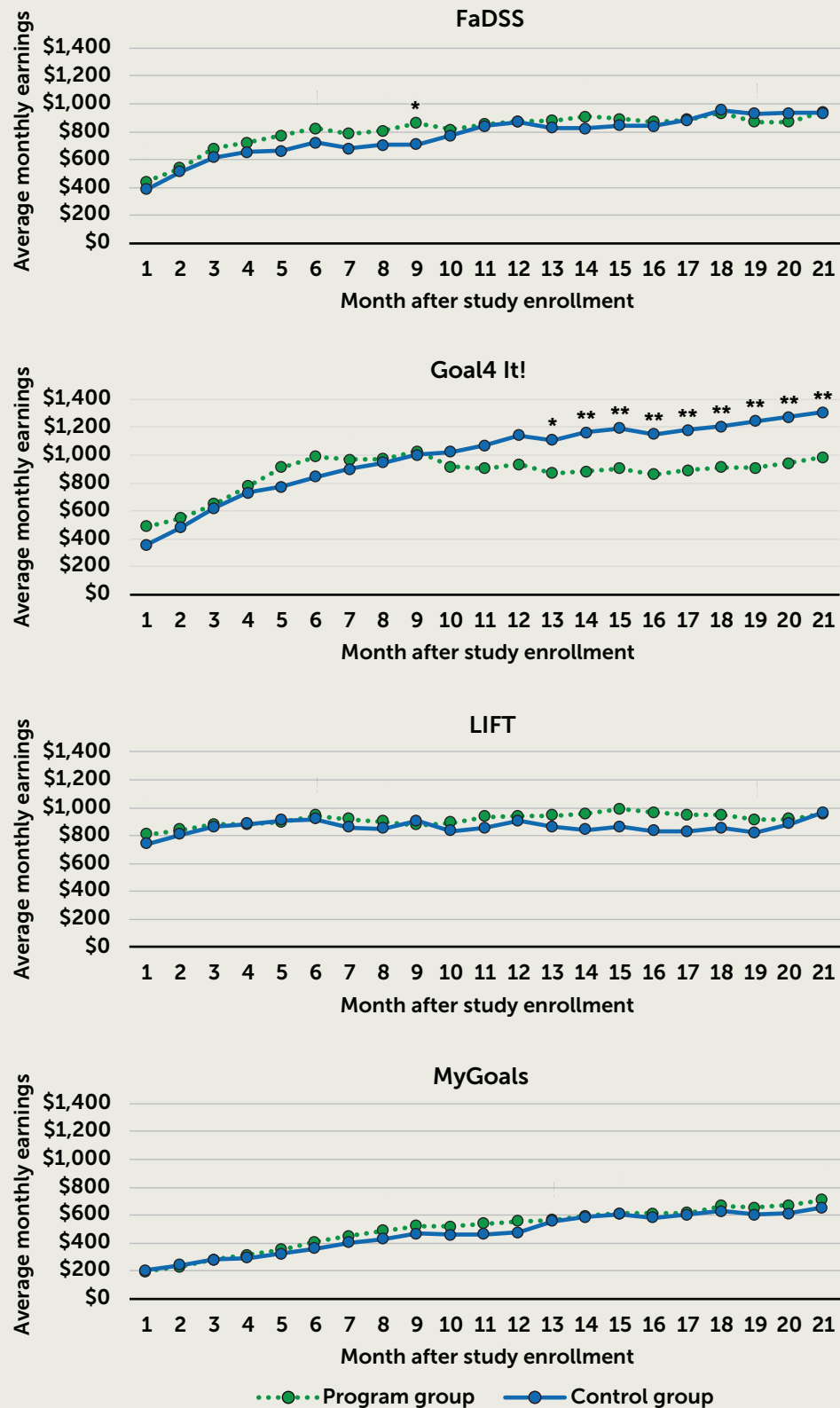
**Figure VI.3. Probability of various program impact sizes on average monthly self-reported earnings during the 21 months after study enrollment (secondary analysis)**



Sources: The first and second follow-up surveys.

Note: Outcomes are measured over the first 21 months after study enrollment. Probabilities that the impacts are various sizes are part of the secondary analysis and calculated using Bayesian methods.

**Figure VI.4.**  
Average monthly self-reported earnings by month during the 21 months after study enrollment (exploratory analysis)



Source: The first and second follow-up surveys.

Note: Outcomes are measured over the first 21 months after study enrollment.

\*\*\*/\*\*/\* Impact estimates are statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

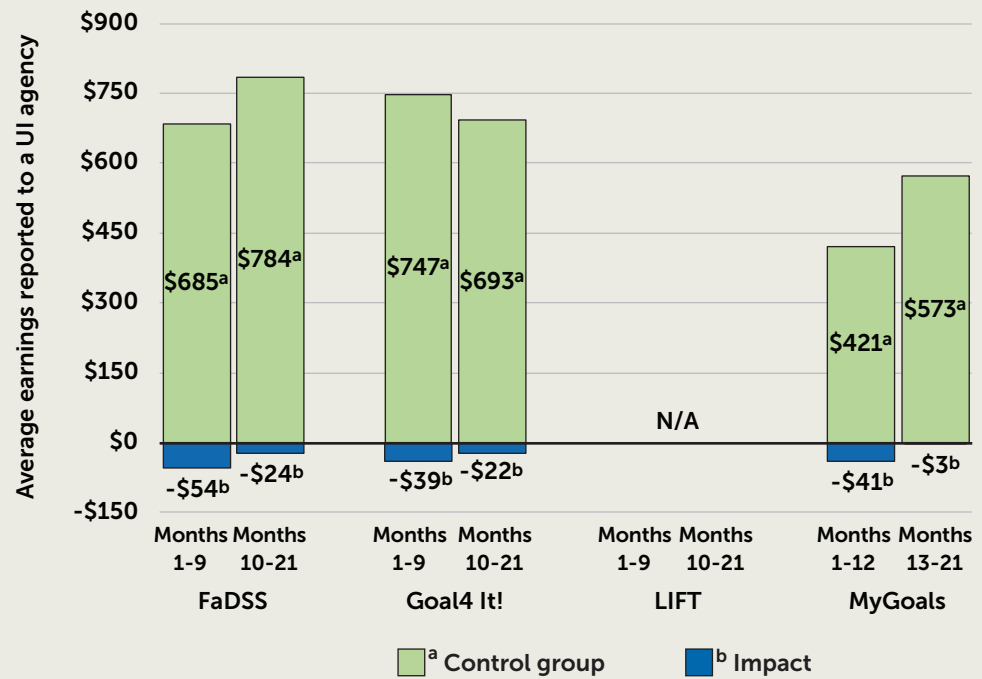
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**FaDSS, Goal4 It! and MyGoals did not have significant positive impacts on earnings reported to a UI agency during the first 21 months after study enrollment. We did not examine earnings reported to a UI agency for LIFT participants.**

Administrative data indicate that the average monthly earnings reported to a UI agency during the 21-month follow-up period were generally similar for the control and program groups for FaDSS, MyGoals, and Goal4 It!. The impacts were not statistically significant for any program (Figure VI.5). We did not have enough Social Security numbers for LIFT members to conduct analysis of administrative data. Secondary Bayesian analyses revealed that MyGoals likely had small, negative effects on earnings reported to a UI agency during Months 1 to 9 after study enrollment, but the impact was likely near zero during Months 10 to 21 (Figure VI.6). The impacts of FaDSS and Goal4 It! on earnings reported to a UI agency were likely near zero during both periods.

Across all four programs, the levels of self-reported earnings differ from the levels of earnings reported to a UI agency. Although Goal4 It! had a negative impact on self-reported earnings during Months 10 to 21 after random assignment (statistically significant at the 10 percent level), it did not affect earnings reported to a UI agency. The two types of earnings may differ for several reasons. First, not all earnings need to be reported to a UI agency; earnings reported to a UI agency exclude earnings from jobs by self-employed workers, independent contractors (such as ride app drivers), federal employees, military personnel, railroad employees, workers in service for relatives, most agricultural labor, some domestic service workers, part-time employees of nonprofit organizations, and some workers who perform specialized tasks that are outside the normal work an employer conducts (U.S. Department of Labor 2004). Second, the data also exclude any earnings that employers are required to report to the UI agency but may not have reported, especially for low-earning jobs (Abraham et al. 2013; Blakemore et al. 1996). Finally, the survey asked study participants to report earnings on all paid jobs they had held since study enrollment and some survey respondents may have incorrectly reported the jobs they had had and their earnings (Moore et al. 2018).

**Figure VI.5.**  
Impacts of the  
programs on  
earnings reported  
to a UI agency  
during the 21  
months after  
study enrollment  
(confirmatory  
analysis)



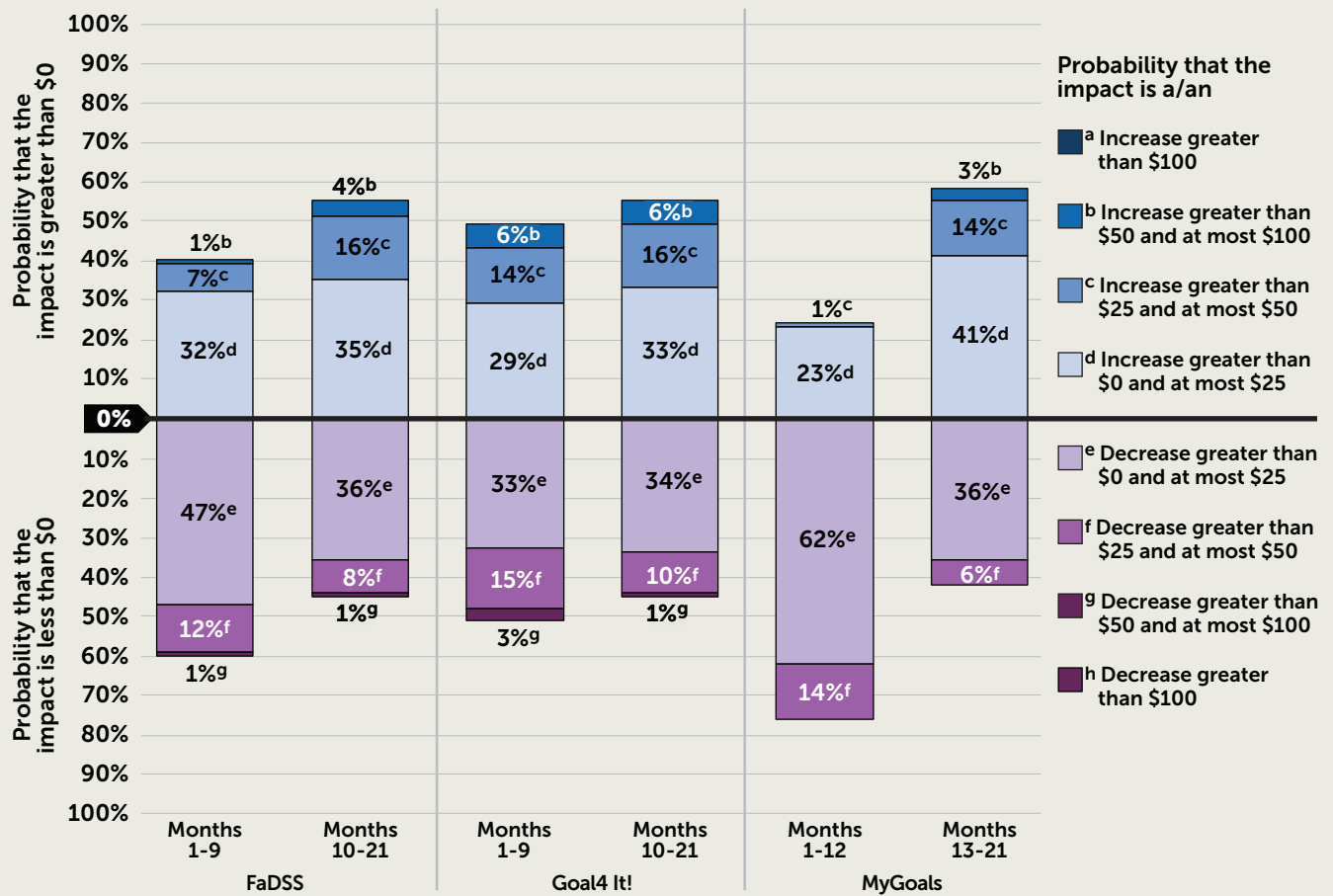
Source: The NDNH.

Note: Outcomes are measured over the first 21 months after study enrollment. This figure shows the regression-adjusted means for the control group and the estimated impact for each program.

\*\*\*/\*\*/\* Impact estimates are statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

NDNH = National Directory of New Hires.

**Figure VI.6. Probability of various program impact sizes on average monthly earnings reported to a UI agency during the 21 months after study enrollment (secondary analysis)**

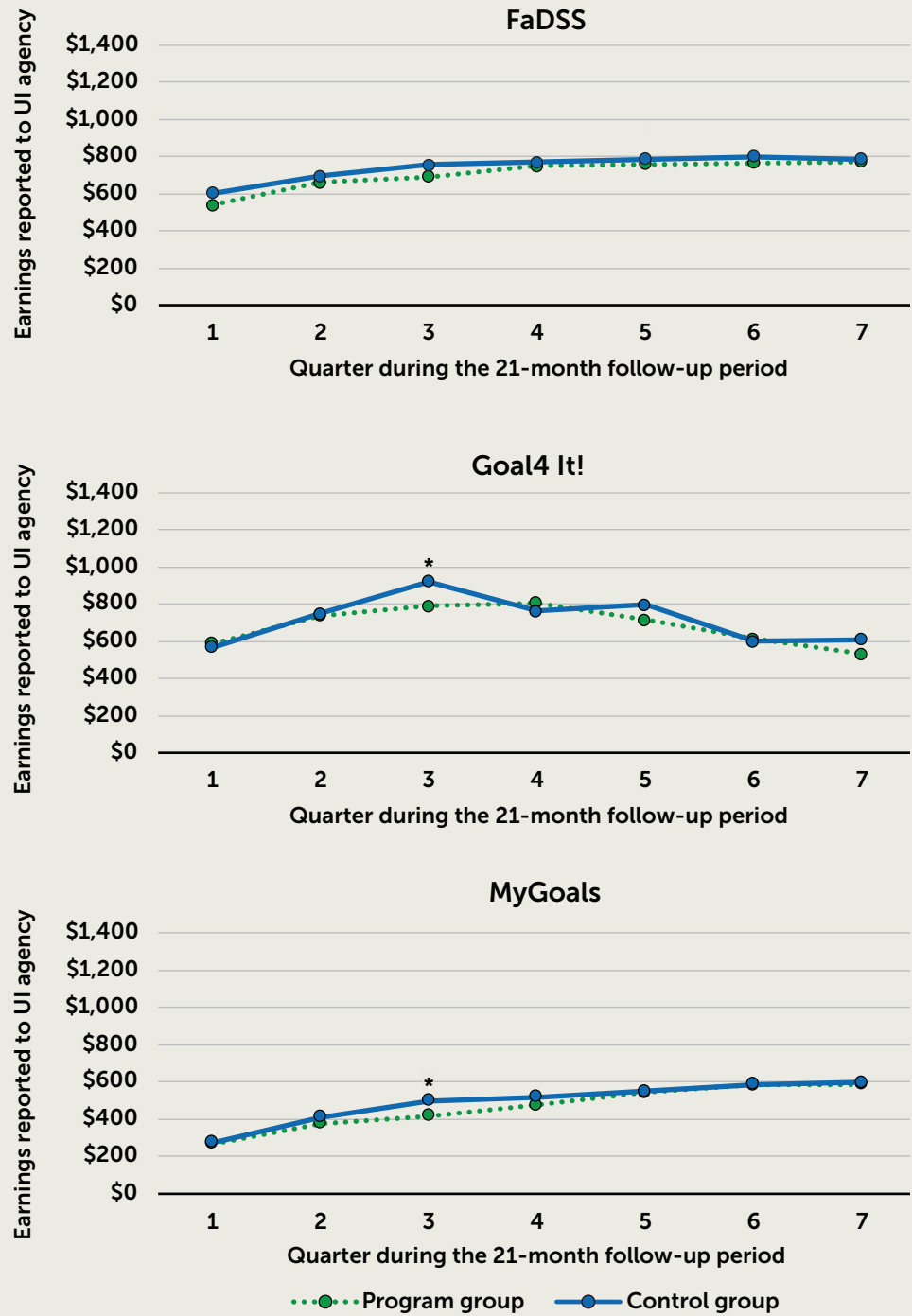


Source: The NDNH.

Note: Outcomes are measured over the first 21 months after study enrollment. Probabilities that the impacts are various sizes are part of the secondary analysis and calculated using Bayesian methods.

NDNH = National Directory of New Hires.

**Figure VI.7.**  
Average monthly earnings reported to a UI agency by quarter during the 21 months after study enrollment (exploratory analysis)



Source: The NDNH.

Note: Outcomes are measured over the first seven quarters (21 months) after study enrollment.

\*\*\*/\*\*/\* Impact estimates are statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

NDNH =National Directory of New Hires

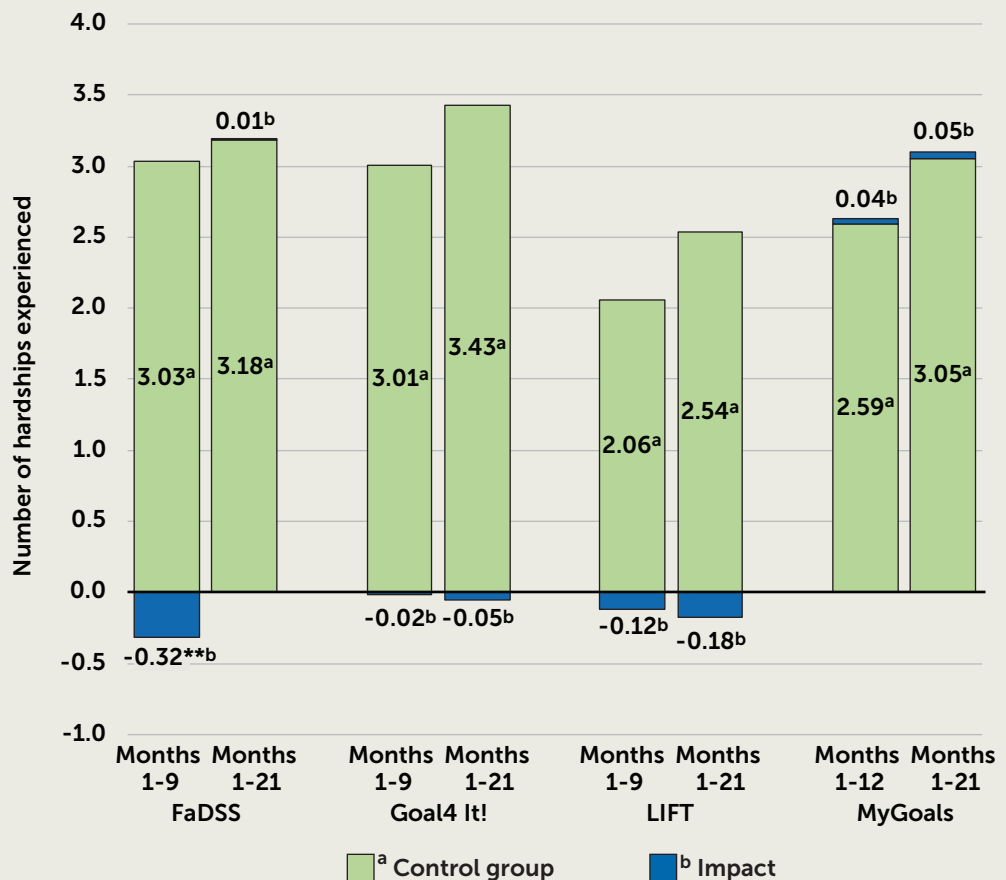


**FADSS REDUCED ECONOMIC HARDSHIP DURING THE FIRST 9 MONTHS AFTER STUDY ENROLLMENT, BUT NONE OF THE FOUR PROGRAMS REDUCED HARDSHIP OVER THE 21 MONTHS AFTER STUDY ENROLLMENT.**

FaDSS initially reduced economic hardship, but the impact faded over time. The other three programs did not impact economic hardships during the 21-month follow-up period.

During the first 9 months after study enrollment, FaDSS reduced the number of economic hardships program participants faced, but FaDSS and control group members reported a similar number of economic hardships during the 21 months after study enrollment (Figure VI.8). The other programs, Goal4 It!, LIFT, and MyGoals, did not have significant impacts on economic hardship during either the 9-month or 21-month follow-up periods. The absence of impacts on economic hardships is consistent with the finding that the programs did not have large impacts on earnings or use of public assistance programs (as described below).

**Figure VI.8.**  
Impact of  
programs on  
economic  
hardship during  
the 21 months  
after study  
enrollment



Source: The first or second follow-up surveys.

Note: The economic hardship scale measures how many of six hardships were reported between study enrollment and the time of each survey. This figure shows the regression-adjusted means for the control group and the estimated impact of each program.

\*\*\*/\*\*/\* Impact estimates are statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

**LIFT, which emphasized financial literacy, improved participants’ financial management outcomes 21 months after study enrollment.**

In additional exploratory analyses, we examined program impacts on a range of financial management outcomes (Table VI.4). These outcomes were particularly pertinent to the LIFT program, which emphasized goals related to financial security in addition to goals related to education and employment. About 70 percent of LIFT participants set a goal related to finances, compared with 60 percent who set a goal related to employment (Gardiner et al. 2021). At the time of the 21-month survey, LIFT group members were more likely to have a positive savings balance than control group members and to use a budget to keep track of expenses—differences that were statistically significant.

**Table VI.4.**  
**Summary of**  
**impacts on**  
**selected financial**  
**outcomes at the**  
**time of 21-month**  
**follow-up survey**

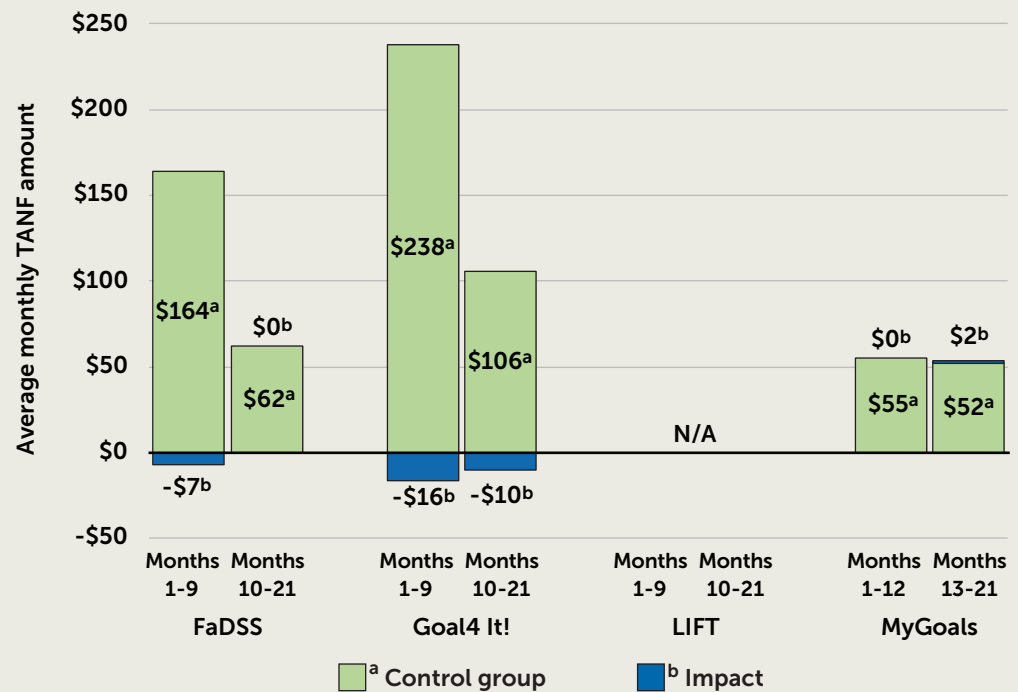
Outcome	FaDSS	Goal4 It!	LIFT	MyGoals
Currently has a checking or savings account	○	○	○	○
Has a positive savings balance	○	○	+	○
Uses a budget to track expenses	○	○	+	○

Source: 21-month follow-up survey.  
+ indicates a positive impact that is significantly different from 0 at the 5 percent level.  
– indicates a negative impact that is significantly different from 0 at the 5 percent level.  
○ indicates no impact that is significantly different from 0 at the 5 percent level.

**IN THE 21 MONTHS AFTER STUDY ENROLLMENT, NO PROGRAM REDUCED THE AMOUNTS OF TANF CASH BENEFITS OR OTHER PUBLIC ASSISTANCE PARTICIPANTS RECEIVED.**

In the periods from Months 1 to 9 and Months 10 to 21 after study enrollment, none of the coaching programs reduced the amount of TANF cash benefits participants received. This includes the two programs (FaDSS and Goal4 It!) that exclusively served TANF participants (Figure VI.9). In general, the programs also did not reduce participants’ use of other public assistance programs such as SNAP, SSI, SSDI, UI, and housing assistance. The absence of program impacts on use of public assistance programs is consistent with the absence of large, positive impacts on earnings or employment.

**Figure VI.9.**  
Impact of  
programs on  
monthly TANF  
benefit amounts  
during the 21  
months after  
study enrollment



Source: Public assistance agency records.

Note: This figure shows the regression-adjusted means for the control group and the estimated impact of each program.

\*\*\*/\*\*/\* Impact estimates are statistically significant at the 1, 5, and 10 percent levels, respectively, using a two-tailed t-test.

**THE PROGRAMS HAD LARGER IMPACTS FOR PARTICIPANTS WITH FEWER THAN TWO CHILDREN THAN THEY DID FOR PARTICIPANTS WITH TWO OR MORE CHILDREN. THERE IS NO EVIDENCE THAT IMPACTS CONSISTENTLY DIFFERED BY PARTICIPANTS' OTHER CHARACTERISTICS.**

In exploratory analyses, we examined whether the programs' impacts varied by program location or the participants' characteristics at the time of study enrollment, including age, number of children, education, employment status, and disability status. We found no evidence that the impacts were consistently larger or smaller for participants with any of these characteristics, with one exception. The programs had larger impacts on outcomes related to economic self-sufficiency for participants with fewer than two children than they did for participants with two or more children (Table VI.5). FaDSS and Goal4 It!, which exclusively served TANF recipients, reduced the average monthly TANF benefits that participants with fewer than two children received, but had no impacts for participants with two or more children. For participants with fewer than two children, MyGoals had a larger increase in self-reported earnings and LIFT had larger reduction in economic hardship than they did for those with two or more children.

This pattern of less favorable impacts for those with more children was consistent with findings from interviews with study participants. Among those interviewed, child care was the most commonly discussed challenge to reaching their goals. They said that without adequate child care, or with a desire to look after their children themselves, it was difficult to get a job or advance their education (Gardiner et al. 2021).

**Table VI.5. Program impacts on confirmatory outcomes, by number of children at baseline**

Subgroup	Increased goal-setting and attainment skills at the time of the 21-month follow-up survey	Higher average monthly self-reported earnings during Months 10 to 21 after study enrollment	Higher average monthly earnings reported to a UI agency during Quarters 4 to 7 after study enrollment	Reduced economic hardship at the time of the 21-month follow-up survey	Reduced amount of TANF benefit receipt during Months 10 to 21 after study enrollment
<b>FaDSS</b>					
Two or more children	○	○	○	○	○
Fewer than two children	○	○	○	○	➤**
Difference in subgroup impacts is significant	No	No	No	No	Yes
<b>Goal4 It!</b>					
Two or more children	○	○	○	○	○
Fewer than two children	○	○	○	○	➤**
Difference in subgroup impacts is significant	No	No	No	No	Yes
<b>LIFT</b>					
Two or more children	○	○	Not examined	○	Not examined
Fewer than two children	○	○	Not examined	➤**	Not examined
Difference in subgroup impacts is significant	No	No		Yes	No
<b>MyGoals</b>					
Two or more children	○	○	○	○	Not examined
Fewer than two children	➤***	➤**	○	○	Not examined
Difference in subgroup impacts is significant	No	Yes	No	No	

Sources: The first and second follow-up surveys and the NDNH.

➤ Represents a favorable impact; ➤ represents an unfavorable impact; ○ represents no significant impact.

\*\*\*/\*\*/\* following the red and green arrows suggests impact estimates are statistically significant at the 1, 5, and 10 percent levels within a given group, respectively, two-tailed test.

NDNH = National Directory of New Hires.

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## IMPLICATIONS FOR POLICY AND PRACTICE

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### **Coaching is a promising method of delivering services to TANF participants and other populations with low incomes.**

The findings from the evaluation thus far indicate that it is feasible to deliver employment coaching to people with complex challenges to employment. The interventions can be implemented in a range of settings and local contexts, even in compliance-focused environments such as TANF programs. Furthermore, for the four coaching programs examined in this evaluation, participants had positive views of coaching and found it useful. As intended, most participants focused on setting and pursuing goals during their time in the program. Although the coaches did not direct them to, participants typically chose employment-related goals; Goal4 It! coaching participants were more likely to pursue employment-related goals than participants receiving TANF case management. All four programs were able to increase participants' connections to services, and two programs had persistent impacts on receipt of one-on-one job assistance.

### **Some coaching programs are able to positively impact some participant outcomes such as self-regulation skills, especially while participants are receiving services or soon after.**

There is some evidence that coaching programs can have beneficial effects for participants—especially in the short term while they are receiving coaching, or soon afterward. Two of the coaching programs examined in this evaluation had positive impacts on self-regulation skills, and one reduced economic hardship during the first 9 months after study enrollment. In addition, although no program had a statistically significant impact on earnings during Months 1 to 9 after study enrollment, some programs likely had small, positive impacts on monthly self-reported earnings. It is not possible to conclusively determine why the pattern of impacts varied across programs, as there were many differences in program design, implementation, and context. The programs' impacts evolved over time, with some of the initial impacts persisting and others fading over the 21 months after study enrollment. Further, in some cases, new impacts emerged—including positive impacts related to education and training for three of the four programs.

In addition, the evidence hints at the ways the programs' impacts could continue to evolve in the direction of improved outcomes for program participants. Three programs increased participation in or completion of education or training programs during the 21 months after study enrollment, which could strengthen participants' labor market prospects and thus increase their earnings in the future.

LIFT, which emphasized financial literacy, increased the share of participants who had some savings and used a budgeting tool; this in turn could result in reduced economic hardship in the long term. MyGoals group members remained engaged in the program two years after enrollment and were eligible to continue receiving services for three years after enrollment.

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There is some concern about the negative impact of one program, Goal4 It!, on self-reported earnings during Months 10 to 21 after study enrollment. Evidence from exploratory analysis suggests this could have been related to the COVID-19 pandemic. It is possible that the program's early impacts on self-reported earnings, which were likely small but positive, could have persisted under more typical economic circumstances, but we cannot know how the program's impacts would have evolved if the pandemic had not occurred. More recently, the pandemic's effects on the economy have waned, and the labor market has strengthened, which suggests that the negative impact on self-reported earnings might fade in the longer term. If it were to persist, that could be a concern.

**Coaching might need to be combined with other employment-focused services to have large and persistent impacts on earnings.**

Although some of the coaching programs improved self-regulation skills or reduced economic hardship over the short term, none had large, positive impacts on earnings during the 21 months after study enrollment. This is consistent with past research on employment programs; many programs aim to improve employment outcomes and support self-sufficiency for people with low incomes, but only a few have succeeded in having large impacts on earnings. For example, in a systematic review of 127 such interventions, only three were found to have more than a 90 percent chance of increasing annual earnings by \$1,000 or more (Shiferaw and Thal 2022).

How might coaching programs be adapted to produce large and persistent improvements in participants' earnings and economic self-sufficiency? Supplementing coaching with other services, especially explicit employment-focused services, might bolster impacts. The coaching programs in this evaluation ranged in intensity and frequency, but none offered substantial employment services beyond coaching. In interviews conducted for the study, participants said they wanted more concrete help with employment: job leads, training on interviewing skills, job fairs, job placements, and connections to employers (Joyce 2021). Using coaching as a service delivery approach for employment-focused services such as work-based learning, job-related training, and paid work experience might be beneficial. Coaching could also be embedded into existing and intensive employment models that show promise, such as sector-based training (Katz et al. 2022). The combination of coaching and more substantive employment services could have reinforcing effects: coaching could bolster the self-regulation skills needed to translate employment services into labor market success while the employment services could offer the concrete help that coaching participants said would be beneficial.

Coaching programs can also consider directly providing more employment-related supports. Across the interventions, several participants suggested that the coaching should be augmented with resources such as assistance with child care. The coaching programs in this evaluation had larger positive impacts on self-sufficiency outcomes for participants with fewer children, so helping participants find affordable child care might boost coaching impacts for those with more children.

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## **FUTURE ANALYSES WILL SHED LIGHT ON THE COACHING PROGRAMS' LONGER-TERM IMPACTS.**

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Follow-up analyses at 48 to 67 months after study enrollment will address the programs' longer-term impacts. Will the impacts of MyGoals on self-regulation skills and earnings fade over time as participants leave the program—as they did in the case of FaDSS—or will they persist? Will the impacts on participation in training and education for two of the programs lead to higher earnings impacts in the future? A report on the programs' impacts at 48 to 67 months after study enrollment, anticipated in 2025, will help address these and other questions.

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