

Knowledge Management Economic Opportunity State of the Science Report

Submitted: August 19, 2015

Submitted to:

Adrienne DiTommaso
Corporation for National and Community Service
1201 New York Avenue, NW
Washington, DC 20525

Submitted by:

JBS International, Inc.
Aguirre Division
555 Airport Blvd, Suite 400
Burlingame, CA 94010-2002

*Value of thought.
Value of solution.*



Table of Contents

Table of Contents	2
Introduction and Overview of National Service Economic Opportunity Interventions	1
State of the Science	2
Housing.....	3
Habitat for Humanity	3
Supportive Housing.....	4
Conclusion.....	4
Financial Literacy.....	5
Conclusion.....	5
Employability	5
Employment Support for Opportunity Youth	6
Employment Support for Other Populations.....	6
Conclusion.....	8
Strength of the Evidence Base	8
Appendix A: Eligibility Criteria for National Service Review	10
Appendix B: Selection Process for Economic Opportunity Full Reviews.....	12
Appendix C: Levels of Evidence	13
Levels of Evidence for Individual Studies	13
Overall Levels of Evidence Determinations for Focus Areas.....	13
Appendix D: Emerging Research	14
Emerging Research in Housing	14
Emerging Research in Financial Literacy	14
Appendix E: Annotated Bibliography: Studies Selected for Full Review	15
Housing.....	15
Habitat for Humanity	15
Supportive Housing.....	19
Financial Literacy.....	21
Employability	22
Employment Supports for Opportunity Youth	22
Employment Supports for Other Populations	25

Introduction and Overview of National Service Economic Opportunity Interventions

The Corporation for National and Community Service (CNCS) is dedicated to creating economic opportunity by using national service to improve the financial well-being and security of economically disadvantaged individuals through specific, proven interventions to address the housing, financial literacy, and employment needs of low-income populations.

This brief aggregates and synthesizes published and grey literature regarding the effectiveness of CNCS programs in the economic opportunity focus area. Following a predetermined systematic search protocol, 2,508 documents were collected and reviewed for eligibility as part of a broad effort to assess the evidence base for CNCS programs (see Appendix A). Of the 689 documents deemed eligible for the overall review, 114 documents concerned programs dedicated to increasing economic opportunity in the areas of housing, financial literacy, and employability.

This brief provides an overview of these 114 documents, as well as in-depth information regarding 13 completed studies that were selected for full review (see Appendix B). Researchers gathering information from these studies followed a detailed protocol for data extraction and determination of study effectiveness. To rate studies according to levels of evidence, researchers followed AmeriCorps State and National (see Appendix C) level of evidence criteria, which rates strong studies as those that target and attain very high internal validity, typically using randomized controlled trials (RCT), and moderate studies as those that increase internal validity by using quasi-experimental designs (QED) or correlational research with strong statistical controls. Studies that relate to outcomes but do not attempt to strengthen internal validity through a comparison group or for which the comparison group is substantially non-equivalent to the treatment group are considered preliminary, while those that do not address outcomes are pre-preliminary. An annotated bibliography with summarized information for these 13 studies is presented in Appendix D.

We found the strongest evidence of effectiveness in the employability focus area (moderate), followed by housing (preliminary), and, financial literacy (pre-preliminary). Of the 13 studies subjected to in-depth review, six addressed employability, six addressed housing, and one addressed financial literacy. Table 1 presents the proportion of studies selected for review by focus area and study type.

Table 1: Documents Selected and Eligible for Full Review by Focus Area and Study Type

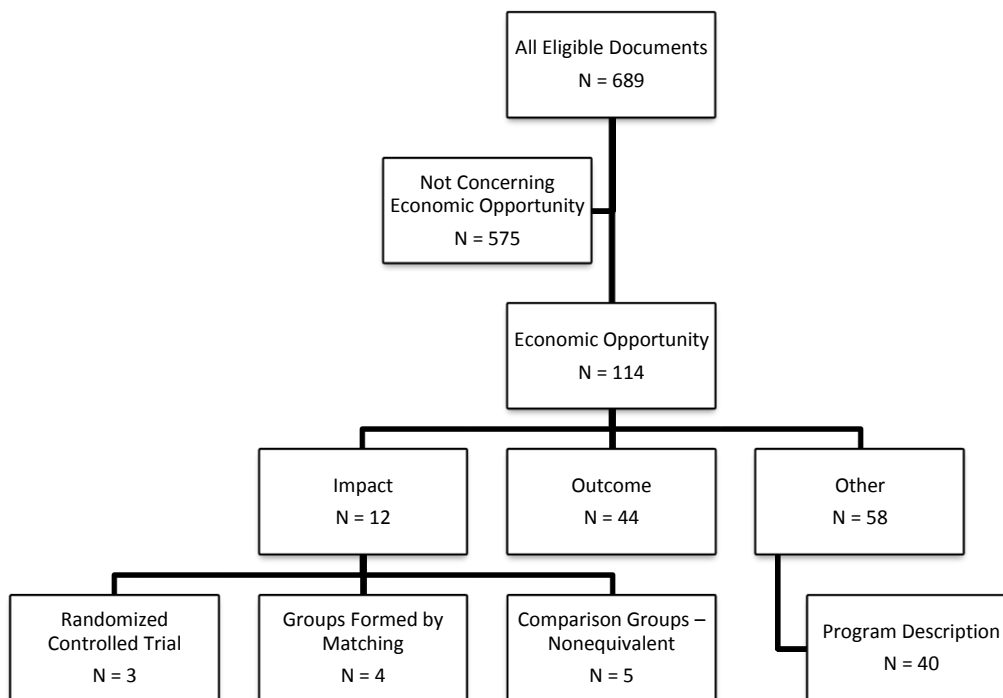
	Impact		Outcome	Other		Total		
	Selected	Eligible	Selected	Eligible	Selected	Eligible	Selected	Eligible
Housing	1	3	5	17	0	18	6	38
Financial Literacy	0	0	1	1	0	4	1	5
Employability	6	9	0	17	0	27	6	53

	Impact		Outcome	Other		Total		
	Selected	Eligible	Selected	Eligible	Selected	Eligible	Selected	Eligible
Multiple/ Other ¹	0	0	0	9	0	9	0	18
Total	7	12	5	44	1	58	13	114

State of the Science

Overall, the literature contained few completed studies with rigorous designs that assessed the effectiveness of CNCS economic opportunity programs (see Figure 1). The most rigorous designs, such as randomized controlled trials or quasi-experimental studies, were found in only nine studies (see Figure 1).²

Figure 1: Economic Opportunity Studies by Design



¹ Documents classified as Multiple/Other were primarily overviews of large programs, such as AmeriCorps VISTA, that included limited information about community-level outcomes in one or more programs.

² It should be noted that many eligible documents demonstrated rigorous research methods and were technically eligible for review, but were not primarily concerned with determining the effectiveness of programs or providing generalizable information. These include case studies, ethnographies, and critical reviews.

Housing

There were 38 documents primarily focused on housing programs, 30 of which (79 percent) focused on *Habitat for Humanity*. The eight remaining documents described additional strategies for improving housing outcomes, including supportive housing for people with mental health issues or other challenges related to housing stability.

Habitat for Humanity

Although a considerable amount of literature described *Habitat for Humanity* programs, only two of the 30 documents detailed an impact study³. Four documents describing *Habitat for Humanity* programs were selected for full review, including one impact evaluation and three outcome evaluations (Table 2).

Table 2: Habitat for Humanity⁴

Title (ID)	Publication Type	Study Design Type	Strength	Outcomes
Rebuilding social organization in low-income neighborhoods (2144)	Thesis or dissertation	QED – Non-equivalent groups	Preliminary	Social cohesion ↑, Safety, Informal social control, Sense of community
Homeownership impact on Habitat for Humanity partner families (2166)	Peer-reviewed journal article	Pre-Post	Preliminary	Family strength ↑, financial well-being ↑, perceptions of community ↑, family achievements ↑
Comparing human and social resources accumulated through participation with Habitat for Humanity (2225)	Thesis or dissertation	Correlational	Pre-preliminary	Human and social resource development
Housing and well-being (2215)	Thesis or dissertation	Pre-post qualitative	Pre-preliminary	Satisfaction with neighborhood

The studies reviewed suggest that *Habitat* home ownership provides economic, social, and psychological benefits to economically disadvantaged individuals. Moreover, homeowners situated in *Habitat for Humanity* neighborhoods experience a greater sense of social cohesion versus homeowners in scattered site housing. However, there are currently no studies of *Habitat*

³ One of the two impact evaluations analyzed member perceptions of the causes of poverty, rather than examining the effectiveness of *Habitat for Humanity* programs in improving economic opportunity priority outcomes.

⁴ In Table 2 and the remaining summary tables, an upward pointing arrow indicates increases in an outcome, a downward pointing arrow indicates decreases in that outcome, and no arrow indicates that there were no detectable differences in that outcome.

for *Humanity* demonstrating strong or moderate evidence, as the only impact study related to participant outcomes includes a non-equivalent comparison group. Therefore, more research, including randomized controlled trials (RCT) or more rigorous quasi-experimental designs (e.g., groups formed by matching, comparative interrupted time series), would be needed in order to draw causal conclusions regarding the benefits of *Habitat for Humanity* home ownership on individuals, families, and communities.

Supportive Housing

Two of the eight documents that addressed housing programs other than *Habitat for Humanity* were selected for full review (Table 3). Both described outcome studies of supportive housing programs.

Table 3: Supportive Housing

Title (ID)	Publication Type	Study Design Type	Strength	Outcomes
Supportive Housing for Addicted, Incarcerated, Homeless Adults (2518)	Peer-reviewed journal article	Pre-post	Preliminary	Increased access to food ↑, Housing stability ↑, Recidivism ↓
Helping the homeless: Program evaluation of Philadelphia's supportive housing program (1977)	Thesis or dissertation	Time series	Preliminary	Housing stability ↑, Management of psychiatric symptoms ↑, Adult living skills ↑

A longitudinal outcome study of the *Supportive Housing Project of Philadelphia* employing a time series design examined a supportive housing program in Philadelphia for homeless individuals suffering from serious mental illness. This program included case management services and benefited from AmeriCorps members, whose work complemented program staff in two of the three studied sites. This study showed benefits in terms of housing stability, management of psychiatric symptoms, attainment of adult living skills, and ability to meet socialization and quality of life goals.

One outcome study of the *Homeless Assistance Rental Program (HARP)* employing a pre-post design examined the success of a supportive housing model for people with histories of substance abuse, mental illness, or incarceration. This program incorporated AmeriCorps members as visitors who periodically checked in with participants and reported any problems to professional case managers. This study demonstrated promising results in terms of decreasing recidivism and improving housing stability, though the study noted that participants were not visited as frequently as recommended.

Conclusion

Overall, evidence for the effectiveness of CNCS housing programs is preliminary, since there were no studies employing rigorous experimental or quasi-experimental designs that could support causal conclusions regarding the impact of CNCS-funded programs on housing outcomes. However, several studies with less rigorous designs (e.g., pre-post) provided

preliminary evidence that such programs provide benefits in areas such as housing stability, perceptions of family strength, and social cohesion.

Financial Literacy

Researchers examined five documents primarily concerning financial literacy programs. The literature on CNCS-supported financial literacy programs is extremely sparse; no studies contained outcome data describing the program's impact on program beneficiaries. One study providing information about program activities was selected for full review as a representative of the literature base (Table 4).

Table 4: Financial Literacy

Title (ID)	Publication Type	Study Design Type	Strength	Outcomes
Seedco AmeriCorps Program: 2010-2011 Program Evaluation (1372)	Internal, non-governmental report	Outcome only ⁵	Pre-preliminary	Tax preparation and other income-enhancing benefits

This document described the *Seedco* AmeriCorps program, which works with low-income families in New York City to improve access to public benefits and offers free tax preparation through the *Volunteer Income Assistance (VITA)* program. This evaluation included feedback based on interviews with 11 AmeriCorps members serving as staff, as well as feedback from a small number of AmeriCorps alumni, but provided no data regarding outcomes for program beneficiaries. AmeriCorps members provided a variety of services, including direct tax preparation, benefit management, community outreach, and volunteer mobilization.

Conclusion

Overall, evidence for the effectiveness of CNCS financial literacy programs is pre-preliminary, due to the absence of studies systematically documenting or assessing causal relationships for outcomes of CNCS-funded financial literacy programs.

Employability

The search found 53 studies examining the effectiveness of CNCS programs designed to enhance employability among economically disadvantaged individuals or families. Nine of these employed experimental or quasi-experimental research designs, and six of these were selected for full review⁶.

⁵ Documents are classified according to the highest level of study design type contained within the document. Since this evaluation includes outcome data for a small number of AmeriCorps members, it is classified as an outcome evaluation, though it provides no data regarding outcomes of program beneficiaries or outcomes directly related to improving financial literacy.

⁶ There were two randomized controlled trials of the *Youth Corps*. Only the most recent study was selected for full review, due to design flaws in the earlier study.

Employment Support for Opportunity Youth

Several studies examined the effect of CNCS programs on opportunity youth. Three studies targeting this population were selected for full review.

A national RCT evaluation of *Youth Corps* programs conducted from 2006-2009 showed no perceptible impacts on educational outcomes, civic engagement and life skills, and “risky behaviors” such as alcohol and substance abuse or criminal offence and incarceration. However, the report authors noted that there was a positive impact on participants’ ability to make ends meet, which they hypothesized might be due to the stipend provided and/or the financial literacy component offered by many of the *Youth Corps* programs included in the study.

Table 5: Employment Support for Opportunity Youth

Title (ID)	Publication Type	Study Design Type	Strength	Outcomes
National Evaluation of Youth Corps: Findings at Follow-up (2000)	Internal, non-governmental report	RCT	Strong	Financial security ↑, employment, life skills, education, risky behaviors, civic engagement
Sustained Gains: Year Up's Continued Impact on Young Adults' Earnings (2293)	Internal, non-governmental report	RCT	Strong	Earnings (including hourly wages) ↑
An Outcome Evaluation of the YouthBuild USA Offender Project (2073)	Peer reviewed article	QED – Non-equivalent groups	Preliminary	Education ↑, Recidivism ↓

A small scale RCT evaluation⁷ of the *Year Up* workforce development program, which trains participants for careers in the information technology and financial operations fields, found that participant earnings were 32 percent greater than those of the control group.

Though there were several studies describing the *YouthBuild* program, only one could be classified as an impact study, and this study compared *YouthBuild* graduates to those who were accepted into, but then dropped out of the program. Therefore, attributions of causality are limited, as participant characteristics influencing program persistence determined group membership and likely influenced outcomes.

Employment Support for Other Populations

In addition to programs aimed at enhancing employability in opportunity youth, there were programs that targeted other populations with employment challenges, such as people with a history of incarceration and people receiving unemployment benefits. Three studies employing

⁷ N = 195

quasi-experimental designs using groups formed by matching showed benefits in employment outcomes and are described here.

Table 6: Employment Support for Other Populations

Title (ID)	Publication Type	Study Design Type	Strength	Outcomes
Quasi-Experimental Impact Study of NFWS/SIF Workforce Partnership Programs (2422)	Internal, non-government report	QED – Groups formed by Matching	Moderate	Post-program employment ↑, Earnings ↑, Job retention ↑
Economic self-sufficiency and life stability one year after starting a social enterprise job (2445)	Internal, non-government report	QED – Groups formed by Matching	Moderate	Housing stability ↑, Ongoing employment ↑
Assessment of the Impact of Washington WorkSource Job Search Services (2298)	Government report	QED – Groups formed by Matching	Moderate	Employment ↑, Earnings ↑

Some of the most recent research on employability for economically disadvantaged individuals focuses on sectoral strategies to employment and training, (i.e., training that is developed in partnership with business in specific, high-growth industry sectors). *Jobs for the Future (JFF)*, a SIF grantee, conducted a QED study employing propensity score matching of participants in three sites. Participants successfully obtained employment in health care, manufacturing, and construction. They were most successful in retaining employment and increasing earnings in the health care sector and, to a lesser degree, in the advanced manufacturing sector program.

Social enterprises (SEs) are mission-driven businesses focused on hiring and assisting people who face barriers to work. The study of *REDF's* SE subgrantees employing a QED with matched comparisons showed that work experience in these organizations led to increased economic self-sufficiency after a year and improved life stability. This is a high-support work experience model in which employment in the social enterprise includes employment supports and life stability supports during the program, as well as post-employment supports once the participant leaves the SE.

WorkSource provided an alternate model for enhancing employment-related outcomes, as it offered AmeriCorps-supported job search services to people receiving unemployment benefits. This study was performed in a full-employment economy, so results may not be applicable in high unemployment contexts. The study examined differences based on subgroup membership and found that males with intermittent previous employment (as opposed to continuous previous employment) had the largest increases in probability of employment and in earnings.

Conclusion

Overall, evidence for the effectiveness of CNCS employability programs is moderate, since the review included several studies with at least a moderate level of evidence employing experimental or quasi-experimental designs that demonstrated positive impacts of CNCS-funded programs on employment outcomes. Although the review included two RCT studies in this focus area, evidence in this focus area was not rated as strong because only one of the two studies demonstrated improvements in the primary measures of employment outcomes. However, one RCT study and several rigorous quasi-experimental studies provided substantial evidence demonstrating improvements in employment and/or earnings.

Strength of the Evidence Base

Evidence for the effectiveness of CNCS economic opportunity programs can be classified as follows:

- Housing: *Preliminary*
- Financial literacy: *Pre-preliminary*
- Employability: *Moderate*

This report provides an overall summary of the literature regarding the effectiveness of CNCS-funded economic opportunities, as well as detailed information describing seven impact studies and six outcome studies.

In the area of housing, we reviewed a great deal of literature regarding *Habitat for Humanity*, but none of the studies incorporated rigorous experimental or quasi-experimental designs. One impact study used archival data and a variety of methods including geographic information systems, along with data collected first-hand from program recipients, to assess improvements in neighborhood well-being due to the presence of *Habitat for Humanity* homes. Additional studies of *Habitat for Humanity* indicate several potential benefits to program recipients, but employed less rigorous designs such as single-group pre-post assessments. Much of the literature regarding *Habitat for Humanity* came in the form of dissertations, which were frequently thorough, but often under-powered or employed methods that cannot lead to causal conclusions (e.g., ethnographies). Aside from *Habitat for Humanity*, the review included a small amount of literature on housing programs and models, such as supportive housing, none of which employed rigorous study designs. Overall, the evidence for housing programs is preliminary. Multiple rigorous quasi-experimental or experimental studies demonstrating positive outcomes would be needed to strengthen the evidence base for housing programs.

Literature in the area of financial literacy was extremely sparse. Although programs aimed at improving other outcomes (e.g., employment) sometimes included financial literacy as an additional component, the impact was not studied in isolation. No studies could be found that assessed the effects of CNCS-funded programs primarily in improving financial literacy outcomes. Multiple studies reporting positive outcomes of financial literacy programs would be sufficient to change this designation to preliminary, while multiple rigorous quasi-experimental or experimental studies would be needed to obtain a designation of moderate or strong.

Literature regarding the effectiveness of programs designed to improve employability constituted approximately half of the overall body of available literature. This focus area was by far the most rigorously studied. Of the seven impact studies described in this review, five obtained moderate or strong evidence; all of which were in the area of employability. This included two RCTs of the effects of CNCS programs on opportunity youth employment outcomes, and three QEDs using matched comparison groups assessing the success of CNCS-programs targeting unemployed or difficult-to-employ populations. Additionally, one impact study of CNCS employment programs used a less rigorous design that compared program participant outcomes to a non-equivalent comparison group, though this was subject to selection bias since it compared program participants to program dropouts. Overall, the literature revealed a moderate level of evidence for the effectiveness of CNCS-funded employability programs. According to the definitions outlined in Appendix C, a single well-implemented randomized controlled trial demonstrating positive outcomes in primary measures would be sufficient to achieve a designation of strong.

Although the Economic Opportunity focus area has several potential advantages that could allow a stronger evidence base, it also faces multiple challenges. While the extensive body of literature related to *Habitat for Humanity* reflects a desire for knowledge around the impact of this program and likely other housing programs as well, the number of cases and potential comparison group sources (e.g. low income individuals seeking housing) may make sufficiently statistically powered evaluations difficult at a local level. State, regional or national evaluations of housing interventions would be more likely to provide a sufficient number of cases to construct a rigorous design. Evaluations focusing on employability outcomes have, and could continue to, utilize existing state unemployment data. However gaining access to these data requires a knowledgeable and experienced evaluation team. It may also require support and guidance from not only the program but also funding agencies like CNCS as well. Evaluations that focus on financial literacy could be better supported with access to validated measures of financial literacy, which take both time and expert input to construct.

Appendix A: Eligibility Criteria for National Service Review

1. **The document is factual** (versus opinion⁸).
 - The document is referring first-hand to research findings, using original or secondary data collection, a synthesis of the literature, or a systematic review/meta-analysis.
 - The document is not an Op-Ed, testimonial, or marketing material.

2. **The study is relevant to CNCS-sponsored National Service or CNCS.**
 - The study is conducted on a program that, at the time of the study, engaged AmeriCorps State/National, NCCC or VISTA Members, Senior Corps Volunteers, or was funded by SIF or a SIF Grantee. A program refers to an ongoing service and does not include short term special initiative projects.
 - The study is conducted on a program model that *currently engages* AmeriCorps members or Senior Corps volunteers, even if the study itself does not identify or include specific program sites with AmeriCorps members or Senior Corps volunteers (e.g., studies of *Reading Partners*, *City Year*).⁹
 - The program's outcomes are applicable to CNCS. The study investigates the effectiveness of volunteers or national service programs in the focus areas of Education, Economic Opportunity, Healthy Futures, Environment, or Disaster Services and Response.

3. **The document is in English.**

4. **The document is a final report** for the program, project or evaluation rather than an interim or progress report.¹⁰

⁸ Factual documents report data or other information in a manner that is subject to empirical verification. Opinion documents pass judgment on the value or merit of a set of facts or circumstances based on a set of evaluative criteria that are not strictly subject to empirical verification (e.g., based on moral or political considerations).

⁹ It is anticipated that the review would not include any study of a program that, although it could be adapted for national service, is not currently funded by CNCS, with the exception of evidence based practices that could be applied in a national service context found in online clearinghouses.

¹⁰ Final reports summarize information about a program or intervention at the end of the program or intervention's life or at the end of a major cycle in the program or intervention's life (e.g., at the end of a funding period). By contrast, an interim report provides information on the status of a program or intervention at an intermediate juncture in its lifecycle. Information provided in an interim report does not contain complete information on results, as the program or intervention is still underway at the time when the report was written. Though not technically eligible for review, interim reports for SIF-funded programs may be discussed as emerging research, particularly in focus areas where forthcoming SIF studies address a gap in rigorous research.

5. **The document was published after 1990, but before the search kickoff date** (February 1st 2015), is a seminal document as indicated by citations in post-1990 literature, or was recommended for inclusion by a key stakeholder.

6. **The document does not duplicate information** from a previously screened source. Where duplicate information is identified, two sources will be listed as a single citation and only the latest source will be reviewed.

Appendix B: Selection Process for Economic Opportunity Full Reviews

The following process was used to select articles for full review in this report. Reviewers:

1. Identified the subject matter of the study and confirmed relation to the economic opportunity focus area.
2. Determined whether it was a final report or an interim report, with only final reports selected for inclusion in the report (although interim reports on emerging strategies are referred to in the appendix).
3. Gave priority in selection to those studies that showed impact on beneficiaries with outcomes addressing CNCS economic opportunity objectives¹¹, over those that studied impact on members (which are covered in the National Service report). AmeriCorps program outcomes and performance measures dealing with economic opportunity typically target beneficiary outcomes, unless the program is specifically aimed at improving economic opportunity outcomes among members, (e.g., opportunity youth programs), as these programs target specific economic outcomes for their members.
4. Gave priority in selection to those studies that examined the program features or components that were related to successful outcomes for the beneficiaries.
5. Ascertained the level of evidence and, to the extent possible given other selection criteria, selected those with the strongest level of evidence.

¹¹ Corporation for National and Community Service (CNCS). (2011). *The Corporation for National and Community Service Strategic Plan 2011-2015*. Washington, DC.

Appendix C: Levels of Evidence

Levels of Evidence for Individual Studies

Strong evidence means the study incorporates a design that can support causal conclusions for the specific program with the highest level of confidence (i.e., very high internal validity). This would include well-designed and well-implemented experimental studies conducted on the proposed program.

Moderate evidence means the study can support causal conclusions for the program studied with moderate confidence (i.e., those that take steps to increase internal validity). This would include well-designed and conducted quasi-experimental studies or correlational research with strong statistical controls for selection bias and for discerning the influence of internal factors. An example of research that meets the standards would be a well-designed and well-implemented quasi-experimental study that compares outcomes between the group receiving the intervention and a matched comparison group (i.e., a similar population that does not receive the intervention).

Preliminary evidence includes non-experimental studies such as those that seek to demonstrate improvement in program participants over time on one or more intended outcome or an implementation (process evaluation) study used to learn and improve program operations. Examples of these include: 1) outcome studies that track program participants through a service pipeline and measure participants' responses at the end of the program; and 2) pre- and post-test research that determines whether participants have improved on an intended outcome. This level also includes RCTs and QEDs with significant threats to validity, such as evidence of selection bias.

Pre-preliminary evidence would include studies reporting quantitative or qualitative data from program staff, program participants, or beneficiaries that have been used for program improvement, performance measurement reporting, and/or tracking. An example could be gathering feedback from program participants following their service year.

Overall Levels of Evidence Determinations for Focus Areas

In determining the overall level of evidence for specific focus areas (e.g., housing), we selected the highest level at which there were multiple studies supporting positive outcomes.

Appendix D: Emerging Research

Despite a notable lack of rigorous evaluative research that can support casual conclusions regarding the effectiveness of CNCS-funded housing and financial literacy programs, there is an emerging body of evidence in these topic areas described in SIF interim reports. These reports were excluded from this review due to pre-established criteria that admitted only finalized documents. However, if these studies are well-implemented, they may significantly improve the body of evidence supporting the effectiveness of CNCS-funded programs in these areas.

Emerging Research in Housing

Though not eligible for review under the systematic review guidelines, two interim reports for housing programs supported by the Social Innovation Fund include rigorous impact evaluation designs targeting moderate or strong evidence. One document describes an impact evaluation of a supportive housing program, the other presents an alternative model for housing in the form of shared equity home ownership programs that provide homes at below-market prices to families that otherwise would not be able to afford to home ownership.

Emerging Research in Financial Literacy

Research is emerging from SIF studies on financial literacy programs, including anticipated 2015 MDRC study of *SaveUSA*, an anticipated 2015 study of the *Family Rewards* program, and a study of *LISC*'s five Financial Opportunity Centers in Chicago. These forthcoming studies will contribute to the literature on the effectiveness of efforts to improve financial literacy in economically disadvantaged individuals.

The MDRC study of *SaveUSA*, a subgrantee of the SIF grantee Mayor's Fund, is using an RCT to examine the impact on tax filers by providing a 50 percent match when filers save their tax refund for over a year. Preliminary results showed an increase in savings for the treatment group.

The evaluation of *Family Rewards*, which also employs an RCT, will examine the impact of a conditional cash transfer program for low-income families on alleviating poverty and encouraging long-term financial savings.

A study of *LISC*'s five Financial Opportunity Centers (FOCs) in Chicago and the impact of their services on participants' credit usage and credit ratings uses a QED that compares the outcomes of individuals who sought assistance from the FOCs to those of a similar group who sought assistance with employment and training from the City of Chicago's workforce centers.

Appendix E: Annotated Bibliography: Studies Selected for Full Review

Housing

Habitat for Humanity

2144 Lattimore, J. D. (2014). *Rebuilding social organization in low-income neighborhoods: The influence of Habitat for Humanity* (Doctoral dissertation, Clemson University).

Intervention name	Operating program/ organization name	Relationship to national service/CNCS	Evaluator or evaluating organization name	Location(s) of the study
Habitat for Humanity	Habitat for Humanity	ASN	John Daniel Lattimore	Des Moines, Indianapolis, Louisville, Providence, San Antonio

This quasi-experimental study assesses the impact of the presence of *Habitat for Humanity* homes on neighborhood social organization in low-income neighborhood. This study focuses on five large U.S. cities spread across the country. This investigation hypothesizes that *Habitat for Humanity* families are more motivated to better their lives than their neighbors because of *Habitat's* selection criteria and because they have completed the process of becoming a *Habitat* homeowner. The theory also suggests that *Habitat* homeowners have a positive effect on their neighbors, and their neighborhood. This effect is measured through components of social organization. The dissertation takes advantage of the Making Connections survey sponsored by the Annie E. Casey Foundation as well as qualitative interviews, neighborhood observations and GIS analysis in order to determine the effect *Habitat* homeowners have on their neighborhoods.

The data collected were used to estimate the effect of the presence of *Habitat for Humanity's* homes, either scattered or in clusters, on several variables that are indicators for sense of community, positive identification with the neighborhood, and explicit norms against aberrant behavior. Six variables related to social organization were analyzed with ANOVA procedures, and significant differences were found between people living in blocks with a *Habitat for Humanity* house and those living in blocks without a *Habitat for Humanity* house in measures of cohesion. Additional outcome measures determined that *Habitat* homeowners feel much better about raising their children in their neighborhoods and generally have a more positive outlook on the future of their neighborhoods. Overall, this study provides preliminary evidence for these findings.

2166 Phillips, I., Opatrny, M., Bennett, S., & Ordner, D. (2009). Homeownership Impact on Habitat for Humanity Partner Families. *Social Development Issues*, 31(3), 48-65.

Intervention name	Operating program/ organization name	Relationship to national service/CNCS	Evaluator or evaluating organization name	Location(s) of the study
Habitat for Humanity	Habitat for Humanity	AmeriCorps	Iris Philliips, Marie Opatrny, Stephanie Bennett, and Debra Ordner	Evansville, Indiana
<p>This outcome study employed pre-post measures to assess the economic, social, and psychological benefits of <i>Habitat for Humanity</i> homeownership, based on participant self-reports. Data were collected from 107 <i>Habitat</i> homeowners using quantitative and qualitative tools.</p> <p>The study examined outcomes in four subgroups: (1) family strengths I (esteem and communication), (2) family strengths II (mastery and health), (3) extended family social support, and (4) financial well-being. These data were triangulated by surveying family members of the recipients, specifically their perceptions of behaviors, achievements, attitudes, and public assistance needs before and after owning their <i>Habitat</i> home, as well as follow up interviews conducted by MSW students with the recipients themselves. All of the outcomes returned statistically significant results which indicated a positive social impact on partners after taking ownership of their house. Overall, this study provides preliminary evidence for these findings.</p>				

2225 Zhu, Y. (2006). *Comparing human and social resources accumulated through participation with Habitat for Humanity in scattered sites and Habitat neighborhoods* (Doctoral dissertation, University of Florida).

Intervention name	Operating program/ organization name	Relationship to national service/CNCS	Evaluator or evaluating organization name	Location(s) of the study
Habitat for Humanity	Habitat for Humanity	SIF	Yun Zhu	Florida
<p>This correlational study explored the sweat equity process of <i>Habitat for Humanity</i> as participation, learning-by-doing, and sharing with African-American female heads of <i>Habitat</i> households. It was hypothesized that 1) sweat equity contributed to human and social resource development; 2) <i>Habitat</i> neighborhoods contributed to the maintenance of resources; and 3) design participation was associated with house satisfaction. The principal study was conducted in three Southeast United States <i>Habitat</i> affiliates.</p> <p>Convenience sampling and volunteerism identified 49 respondents. Results suggested that sweat equity and design participation are associated with positive effects on human and social resource development. Also, <i>Habitat</i> neighborhoods helped eliminate the perception of economic segregation, compared to <i>Habitat</i> houses in scattered sites. These findings suggest that the learning-by-doing and sharing—sweat equity—are practical and efficient processes to create human and social resources with low-income families. Overall, this study provides pre-preliminary evidence for these findings.</p>				

2215 Wells, N. M. (2000). *Housing and well-being: A longitudinal investigation of low-income families transitioning to new dwellings* (Doctoral dissertation, University of Michigan).

Intervention name	Operating program/ organization name	Relationship to national service/CNCS	Evaluator or evaluating organization name	Location(s) of the study
Habitat for Humanity	Habitat for Humanity	ASN	Nancy M. Wells	Michigan
<p>This primarily qualitative study, published in 2000, focuses on a <i>Habitat for Humanity</i> “Blitz Build” in Michigan, with over 100 homes being built throughout the state. Thirty-one of the women who partnered with the project to receive homes participated in the research study. The women, all of whom were mothers, lived in primarily urban areas in inadequate rental apartments and ranged in age from 20 to 47.</p> <p>This study used a mixed methods approach using both verbal descriptions of pre-move and post-move housing experiences as well as numerical bases for comparing those experiences. The evaluation asks how the participatory housing experience and how relocation has affected the women’s well-being, including changes in outlook, mental health, and overall functioning.</p> <p>The study found that the women’s initial capacity and willingness to participate is the key to their success. Those who participated were satisfied with their new homes and reported positive feelings about their new neighborhoods. Post-move, the women had a greater “sense of coherence,” both internally and externally. Overall, this study provides pre-preliminary evidence for these findings.</p>				

Supportive Housing

1977 Bolton, C. J. (2005). *Helping the homeless: Program evaluation of Philadelphia’s supportive housing program* (Doctoral dissertation, Drexel University).

Intervention name	Operating program/ organization name	Relationship to national service/CNCS	Evaluator or evaluating organization name	Location(s) of the study
Supportive Housing Project of Philadelphia	Housing Development Corporation of Philadelphia	ASN	Cathy J.H. Bolton, doctoral thesis submitted to the Faculty of Drexel University	Three sites in Philadelphia, PA

This time series study examined the effects of a supportive housing program on socialization, psychiatric function, independent adult living skills, quality of life, and housing stability. Supportive housing is an approach that emphasizes client choice, regular housing, and flexible support. The *Supportive Housing Project of Philadelphia* addresses the inter-related issues of homelessness and mental health by providing independent living in apartments throughout the city and clinical supports through community behavioral health centers.

The study uses both a patient-focused and treatment-focused paradigm for the evaluation, using hierarchical linear modeling (HLM) as the analysis tool. The design used a time-series, reflexive control methodology to assess outcomes along the five domains cited above. The assessment points occurred at baseline, monthly, and quarterly for a time period of up to five years, providing data for up to 20 quarters. The target population was comprised of 122 homeless clients (66 men and 56 women) who lived in 90 apartments who met a number of criteria such as being substance abuse-free and having a severe mental illness, but not to such a point that 24-hour nursing or medical case is required.

Clients who started at below average functioning and improved were considered treatment successes, while clients who started at average or high functioning at baseline and maintained at least an average level of functioning were classified as treatment successes. Using this definition: 84 percent of clients achieved housing stability; 80 percent of clients were able to manage psychiatric symptoms; 73 percent of clients attained adult living skills; 72 percent met socialization goals; and 54 percent met quality of life goals. Overall, this study provides preliminary evidence for these findings.

2518 Hickert, A. O., & Taylor, M. J. (2011). Supportive housing for addicted, incarcerated homeless adults. *Journal of Social Service Research, 37*(2), 136-151.

Intervention name	Operating program/ organization name	Relationship to national service/CNCS	Evaluator or evaluating organization name	Location(s) of the study
Homeless Assistance Rental Program	Homeless Assistance Rental Program	ASN	Audrey O. Hickert & Mary Jane Taylor, Utah Criminal Justice Center	Metropolitan Area in the Western United States (anonymous)
<p>This pre-post study on the <i>Homeless Assistance Rental Program (HARP)</i> examined outcomes for clients of a new supportive housing intervention in use of formal treatment, jail contact, and community stability. The aim of the study was to determine the effectiveness of supportive housing for homeless, addicted and incarcerated adults, where supportive housing was defined as housing with case and medication management, or clinical services. The study took place in the Western United States between December 2005 and October 2007. One hundred participants took part in <i>HARP</i>, 74 percent of whom were white and 56 percent of whom were female, and 70 participants successfully completed the program.</p> <p>The study utilized a pre-post test to determine the relationship between supporting housing and instances of jail and/or residential treatment, as well as the success of reintegration into the community following the completion of a supportive housing project. For those who completed the program, jail and residential treatment involvement decreased significantly, and for those with jail involvement, time in jail decreased significantly as well. Overall, this study provides preliminary evidence for these findings.</p>				

Financial Literacy

1372 Seedco Consulting and Technical Assistance (2011). *Seedco AmeriCorps Program 2010-2011 Program Year Evaluation*. New York, NY: Seedco.

Intervention name	Operating program/ organization name	Relationship to national service/CNCS	Evaluator or evaluating organization name	Location(s) of the study
Seedco AmeriCorps Program	Seedco	ASN	Seedco Consulting and Technical Assistance	NYC
<p>The <i>Seedco</i> program is based in New York City and utilizes AmeriCorps members to access free tax preparation services and other income enhancement and work support services. In 2010, the study year, <i>Seedco</i> had 11 AmeriCorps volunteers. Members screen clients for benefits such as food stamps, health insurance, or child care, and also take on projects specific to each work site. As this document only included program descriptions and a small number of interviews with members, there are no claims regarding outcomes to beneficiaries, and it is classified as pre-preliminary.</p>				

Employability

Employment Supports for Opportunity Youth

2000 Price, C., Williams, J., Simpson, L., Jastrzab, J., & Markovitz, C. (2011). *National Evaluation of Youth Corps: Findings at Follow-Up*. Prepared for the Corporation for National and Community Service. Cambridge, MA: Abt Associates Inc.

Intervention name	Operating program/ organization name	Relationship to national service/CNCS	Evaluator or evaluating organization name	Location(s) of the study
Youth Corps	Youth Corps	ASN	Abt Associates, Inc.	21 sites across the country that were members of The Corps Network in 2005

This study used an experimental design to compare the experiences of *Youth Corps* members in 21 sites with those of similar individuals who applied to the program over the same time period, but were randomly assigned to a control group. *Youth Corps* are a diverse set of programs united in their common mission of engaging Corps members, primarily young adults, in a combination of community service, workforce development, and education, typically operated by local community-based organizations and local and state government agencies.

At baseline there were 1,357 treatment members and 686 control members; the final sample at 30 months had 895 treatment members and 391 control group members. The study population was 60 percent male, and most participants were 24 years of age or younger. A little over half of the members did not have a high school diploma, but almost a quarter had some college or above. About a quarter of the members were African American, about a third were Hispanic, and about a third were white.

The findings showed no significant impacts at the time of the 30 month tracking survey on any of the key outcomes: employment or in-school; educational attainment; or whether she or he volunteered in the prior year. It is unclear whether the lack of stronger impacts on Corps members is due to the effectiveness of the programs in the study, the participation of control group members in similar programs or services, the economic conditions prevailing at the time, or other factors. The study did find that treatment group members experienced significant beneficial impacts of participation on their financial well-being: annual income, hourly wages, and the ability to make ends meet, likely attributable at least in part to the stipends the *Youth Corps* members received. The authors also hypothesize that the financial literacy education provided by many *Youth Corps* may be partially responsible for the positive impact on the ability to make ends meet. Overall, this study provides strong evidence for these findings.

2293 Roder, A., & Elliott, M. (2014). *Sustained gains: Year Up's continued impact on young adults' earnings*. New York: Economic Mobility Corporation.

Intervention name	Operating program/ organization name	Relationship to national service/CNCS	Evaluator or evaluating organization name	Location(s) of the study
Year Up	Year Up	ASN & SIF	Economic Mobility Corporation	Providence, RI; New York, NY; and Washington, DC
<p>This randomized controlled trial assessed the effectiveness of <i>Year Up</i>, a nonprofit workforce development organization based in Boston, to effect employment and earnings outcomes. <i>Year Up</i> aims to provide training and preparation for positions with good wages and career advancement opportunities in the information technology and financial operations fields. The goal of the program is to help young people obtain well-paying jobs that they would not have been able to access on their own. The program serves low-income adults ages 18 to 24.</p> <p>The evaluation asked whether <i>Year Up</i> demonstrated an impact in terms of hours worked, earnings, and college attendance. The evaluation followed participants during the year-long program and for three post-program years. Of 195 people enrolled in the program, 135 were randomly selected for the treatment group with 60 in the control group. Three quarters of participants were ages 18 to 21. Participants were 54 percent male and 46 percent female; 32 percent Black, 34 percent Latino, and 14 percent other; and 11 percent had earned a GED while 89 percent had a high school diploma.</p> <p>The study found that program completion was crucial to participants' success. Wages earned showed the greatest impact. The annual earnings of <i>Year Up</i> participants were 30 percent greater on average than those of control group members and four years after study enrollment, young adults who participated in <i>Year Up</i> continued to earn substantially more. Overall, the study provides strong evidence for these findings.</p>				

2073 Cohen, M. A., & Piquero, A. R. (2010). An outcome evaluation of the YouthBuild USA offender project. *Youth Violence and Juvenile Justice*, 8(4), 373-385.

Intervention name	Operating program/ organization name	Relationship to national service/CNCS	Evaluator or evaluating organization name	Location(s) of the study
YouthBuild	YouthBuild	ASN	Mark A. Cohen and Alex R. Piquero	Nationwide
<p>The <i>YouthBuild</i> USA Offender Project is implemented worldwide, and aims to improve education and reduce delinquency among low-income young adults. <i>YouthBuild</i> is a 9-24 month fulltime program for 16-24 year olds. The program involves 50 percent instruction in building or construction skills, and the other 50 percent is spent getting high school diplomas or their equivalent. This is supplemented with counseling in life skills and financial management. In 2004, the Department of Labor utilized the <i>YouthBuild</i> model as a youth offender reentry program in 30 sites nationwide.</p> <p>The overarching research question for this research report was: Does graduation from <i>YouthBuild</i> have a statistically significant impact on the recidivism rate in comparison to those who fail, as well as those who enroll in similar programs? The report utilized a non-experimental research design with data from 388 individuals participating in the larger <i>YouthBuild</i> Offender Project from 2004 to 2007. This study covered multiple sites, and controlled for such influencing factors as whether or not the individual lived with their parents, gender, age, prior education, and whether they served time in a juvenile or an adult correctional facility. The outcomes that were measured were whether or not a GED/Equivalent was obtained, if the <i>YouthBuild</i> program was completed; whether or not the participant reoffended within a year; if a follow on offense resulted in incarceration; and if they were on parole, if the parole was revoked. The results show positive variation in all of the outcome measures, with the exception of a program that was run at a youth residential facility. The study found that a student who spends time in a correctional facility has a third lower probability of completing a program such as this, when compared to students at risk of dropping out, but who have not yet done so. Overall, the study provides preliminary evidence for these findings.</p>				

Employment Supports for Other Populations

2298 Washington State Employment Security Department (2009). *Assessment of the impact of WorkSource job search services: UI Claimants receiving WorkSource job search services compared to UI claimants receiving no WorkSource services of any kind*. Seattle, WA.

Intervention name	Operating program/ organization name	Relationship to national service/CNCS	Evaluator or evaluating organization name	Location(s) of the study
WorkSource	WorkSource	ASN	Washington State Employment Security Department, Labor Market and Economic Analysis	Washington State

This 2009 study employs a quasi-experimental design with matched comparison groups to assess the impact of Washington State *WorkSource* job search services on the probability of employment and before-tax quarterly earnings of Unemployment Insurance (UI) claimants in Washington State. *WorkSource* aims to provide a more effective, consistent, and efficient approach to delivering employer and job seeker services to low-income, low-skilled populations. The program serves customers jointly through the integration of services delivered by Workforce Development Councils and the Employment Security Department labor exchange. These services include those delivered under the auspices of the Worker Profiling and Reemployment Services (WPRS) program for those Unemployment Insurance (UI) claimants, who are required to search for work as a condition for continuing to receive UI benefits.

Between 2005 and 2008, three waves of administrative data were collected from 1,920 UI claimants: pre-program, treatment, and post-program. The study found that both male and female UI claimants who had either intermittent employment history or continuous employment had an increased probability of being employed if they received job search services. UI claimants with intermittent employment also had increased earnings as a result of receiving such services, while UI claimants with continuous employment showed no statistically significant results of receiving job search services. Overall, the study provides moderate evidence for these findings.

2445 Rotz, D., Maxwell, N., & Dunn, A. (2014). *Economic self-sufficiency and life stability one year after starting a social enterprise job*. Oakland, CA: Mathematica Policy Research.

Intervention name	Operating program/ organization name	Relationship to national service/CNCS	Evaluator or evaluating organization name	Location(s) of the study
REDF	REDF	SIF	Mathematica Policy Research	California (San Francisco Bay Area, San Diego, and Los Angeles)
<p>The purpose of this 2013 study was to evaluate the economic self-sufficiency and life stability of social enterprise employees with significant barriers to employment hired through REDF programs. The study contained four components: an implementation study, an outcomes study, a quasi-experimental impact study (pre-post), and a cost benefit analysis. A combined total of 282 workers from eight programs responded to the surveys. Measures of self-sufficiency include employment, income, and how much government support the participant is receiving. The measures of life stability include housing, recidivism, physical health, mental health, and substance abuse.</p> <p>The evidence suggests that Social Enterprise (SE) employment is responsible for a 19 percentage point increase in employment after one year, in comparison to non-SE work. The stable housing of SE employees increased from 15 percent to 53 percent, although the same number of participants reported an episode of homelessness as did non-SE participants. Two-thirds of the participants reported receiving post-employment support, which is associated with increases in other indicators for life stability. Finally, the CBA indicated that for every dollar spent by SEs on participants, they realized a return to society of \$2.23. Overall, the study provides moderate evidence for these findings.</p>				

2422 Michaelides, M., Mueser, P., & Mbwana K. (2013). *Quasi-experimental impact study of NFWS/SIF Workforce partnership programs*. Columbia, MD: Impaq International, LLC.

Intervention name	Operating program/ organization name	Relationship to national service/CNCS	Evaluator or evaluating organization name	Location(s) of the study
Jobs for the Future	National Fund for Workforce Solutions	SIF	Impaq International	Ohio
<p>This quasi-experimental study estimates the impacts of three <i>National Fund for Workforce Solutions</i> programs on the labor market outcomes of participants who were unemployed at program entry. The research utilized a quasi-experimental design in which <i>NFWS/SIF</i> impacts were estimated by comparing the outcomes of 2,055 program participants with outcomes of non-participants who were observationally equivalent to program participants. This report focuses on three partnerships in Ohio: the Healthcare Careers Collaborative, the Advanced Manufacturing Partnership, and the Construction Sector Partnership.</p> <p>The results of the study show that the health program was by far the most successful, increasing participant earnings and assisting unemployed participants to find and retain work for at least a year after the programs. The construction program was quite the opposite: while it helped the participants during the program, it had no impact on job retention or earnings. The results of the manufacturing partnership fell in between, as they raised job retention and earnings higher than would have been without the program, but not as significantly as the health program. Overall, the study provides moderate evidence for these findings.</p>				