



**The Women's Economic
A Joint Effort of the
Louis and the**

**Stability Initiative:
Trio Foundation of St.**

**YWCA of Metro St. Louis
June 2012**

Key Outcomes

The Women's Economic Stability Initiative was implemented in two phases of programming in order to provide the most appropriate level and intensity of services relative to the needs of participating women. Phase One (November 2007 through June 2010) was designed to meet the immediate needs of participants in order to address their housing, child care, employment, household, and educational barriers to achieving stability. Phase Two (July 2010 through June 2012) was designed to assist participants in maintaining their levels of stability gained in the first phase by focusing a greater emphasis on helping them to achieve their educational goals.

Consistent with most supportive interventions, some participants were able to achieve a level of stability in a short period of time, while others have required more intensive assistance throughout the duration of the initiative. Key outcomes are described in the context of these two phases.

- During the first phase of the initiative (November 2007 through June 2010), six of the ten women were successful in completing educational programs in accredited institutions, with all six attaining two-year degrees and one also earning a Bachelor's degree during the same phase. In the second phase (July 2010 through June 2012), another woman completed her Associate's degree, while one of the women who had completed an Associate's degree during Phase One also completed her Bachelor's degree. Similarly, an additional participant who had completed her Associate's and Bachelor's degree in Phase One also completed her Master's degree in May 2012. **This brings the total number of women who completed degrees to seven, and the total number of degrees earned to ten, with two additional women earning medical certificates.**
- During Phase One of the initiative, five women secured positions in their new fields. During Phase Two, **four women maintained these or similar positions with one woman moving up to a better job paying a living wage**, with benefits, in Chicago. Another woman left the position she attained during Phase One (with a local automotive company) to pursue her goal of opening her own automotive shop. In August 2011, she completed a 10-week

business plan training course that was paid for through the initiative to gain the additional education she needs to realize her goal. Due to economic necessity, she has returned working both a part-time and a full-time job; however, she still plans to continue her efforts to open her own business. Another participant also interested in starting a business has continued to build a portfolio of clients during the time that she completes her Bachelor's degree in Applied Management. This participant plans to graduate in December 2012 and pursue her business full-time. Finally, another woman graduated with her Master's degree in May 2012 and obtained a full-time paid internship with a local construction company. **This brings the total number of women working in their chosen fields to seven, an increase from only two when the initiative began.**

- During the first phase of the initiative, women's average monthly incomes increased from \$935 at program entry to \$1,351 (a 44% increase) three years later. Incomes dipped slightly in June 2011 (to \$1,187), but have increased due to new employment and raises in wages at existing employers to \$1,752, **representing an 87% increase over women's average income at program entry.**
- From November 2007 to June 2010, women's levels of credit card debt fell by 68%. **This level of debt continued to fall through June 2011, resulting in a 75% decline** from the level of credit card debt women carried at the beginning of the initiative. By June 2012, the average level of credit card debt had risen to \$1,200 per person, due primarily to one woman's balance of \$11,000. However, five women who entered the initiative with credit card debt carried no debt at all by the end of Phase Two. **Overall, there was a 54% decrease in average credit card debt from the time of program entry to the end of the initiative.**

This report summarizes the outcomes participants in the Women's Economic Stability Initiative attained over the course of its operation. It includes a particular emphasis on women's progress during Phase Two, when the program provided reduced levels of financial and case management assistance to help women continue pursuing their goals for education and employment, while also helping them gain more independence. All 10 women who continued their participation in Phase Two signed individual agreements that not only specified the amounts and types of assistance they would continue to receive, but also specified individualized expectations for their participation. Data gathered from July 2010 through June 2012 suggest that women sustained the following outcomes and/or made additional progress:

Education

- Eight of the ten women have been successful in **maintaining continuous enrollment in educational programs in accredited institutions, with seven of the eight obtaining Bachelor's or Associate's degrees and the remaining woman working toward a degree.** At the end of Phase Two, two women who had experienced ongoing struggles making progress in their educational programs continued to forego school for full-time

employment¹. One of these women had reenrolled for one semester (Fall 2011) in an attempt to continue her education, but withdrew the following semester in order to ensure her adult son would have the needed resources to attend school himself. Both women have expressed an interest in continuing to pursue Associate's degrees.

- By the end of June 2012, three of the six women enrolled in school during the previous 12 months **maintained grade point averages of 3.5 or above, signifying that their educational progress was well above average**; one woman continued to maintain a GPA of 4.0. There are currently 5 additional degrees in progress, with 3 of the 5 scheduled to be completed by May 2013.

Employment and Income

- As of June 2012, 9 of the 10 women in the initiative **maintained employment on either a part-time or full-time basis**, even with the high demands of making progress at school and in spite of the impacts of the ongoing economic downturn on the job market.
- As previously mentioned, the average income for women when they began participating in the initiative was \$935 per month; by June 2012, **the average monthly income had increased to \$1,752, representing an 87% increase**. From 2011 to 2012, 5 of the 9 women experienced increases in their income due to new employment or raises in wages from their existing employers. In particular, one client who completed her Bachelor's degree in May 2011 accepted a position paying \$52,000 per year, plus health insurance and other benefits.

Debt and Assets

- The progress women made in paying down their credit card debt during the first phase of the initiative was sustained throughout Phase Two. While two of the women increased their credit card debt during the final year of the initiative in order to manage daily living expenses, **the other eight had paid off all their credit card debt over the course of the initiative, bringing the total number of participants with no credit card debt at all to eight**.
- Although credit card debt and other types of high-interest personal debt kept declining for initiative participants, student loan debt continued to rise over the course of Phase Two. **As of June 2012, the average student loan balance had increased to \$28,597 per person, with one participant owing more than \$90,000 and another owing \$53,500**. Repaying this debt will no doubt pose a challenge for the women in the initiative, particularly for those who continue to struggle with their day-to-day expenses.

¹ Including issues with mental health and suspected substance use

Overall, evaluation results suggest the Women’s Economic Stability Initiative has continued to be successful in helping single mothers achieve educational and employment-related outcomes, resulting in less dependence on credit cards and continued confidence in working to improve their lives and the lives of their children.

The following report presents detailed results of the Women’s Economic Stability Initiative evaluation from November 2007 through June 2012.

Initiative Services

The Women's Economic Stability Initiative provides support to participants in three primary areas: financial assistance, life coaching/case management, and group workshops/peer support opportunities. These are described in detail below.

Financial Assistance

One of the cornerstones of the Women's Economic Stability Initiative is the provision of financial assistance in certain areas that were judged to be the most important in supporting participants as they pursued their educational and employment goals. During the first three years of the initiative, individual financial assistance levels were flexible, based on family needs and thorough, ongoing discussions between the women and the initiative Life Coach/Case Manager (a social worker involved with the women's transitional housing program at the YWCA). In July of 2010, assistance levels were reduced according to the original intent of the initiative. Levels of support were once again based on individual need and were specified in agreements that were signed by the women and initiative staff.

Altogether, more than \$238,000 was distributed to the women over the five years of the initiative. This included:

- More than \$100,000 to cover tuition, course books, and other academic fees (the largest category of assistance provided);
- Nearly \$45,000 in childcare assistance;
- About \$27,500 to cover housing and utility costs;
- Just over \$13,000 to cover food costs;
- Approximately \$21,200 in transportation assistance;
- About \$13,000 to cover medical costs; and
- Approximately \$13,500 to cover student loan payments.

Tuition Costs: At the outset of the initiative, Foundation and program personnel had anticipated providing much more in the way of tuition assistance to the participating women. However, as it turned out, most women were already receiving tuition support from other sources, including Pell grants, a Federal Supplemental Educational Opportunity Grant (SEOG), a grant through the Missouri Division of Vocational Rehabilitation, and a Missouri ACCESS grant. Initiative staff worked with participants to continue using these sources and to apply for student loans. In the last year of the initiative, less than \$4,000 was distributed to participants for tuition assistance; however, nearly three times that amount was distributed to participants to assist with student loan payments.

Childcare: Although participants were at least "somewhat satisfied" with their childcare arrangements when they entered the initiative, many of these arrangements were not stable

enough to allow women to attend school without missing class due to childcare issues or were not of sufficient quality to meet children's needs for socialization or other developmentally appropriate experiences as they grew. Thus, the initiative made a sizable investment in this area that allowed mothers to find childcare that was dependable and appropriate for their individual situations. By Year Five, nearly \$45,000 in childcare assistance had been distributed to participants.

Housing, Utilities, and Food: During the first phase of the initiative, each participant received one month's worth of assistance with rent or mortgage costs per semester. Beginning in Year Two, they also received grocery cards to help them balance their need to devote time to their educations while also attempting to increase their employment income². Consistent with the intent of the initiative from the beginning, the amount of assistance related to housing, utilities and food in Year Four dropped significantly, with participants continuing to receive assistance in these areas, but only on an as needed basis. Total assistance for housing and food related costs decreased in Year Four by more than \$10,000, or 69%, as compared to Year Three. By Year Five, the economic downturn had placed additional challenges on participants to maintain their households, resulting in an increase of more than \$3,500 in 2012 to meet participants' needs. Overall, financial support provided to the women in Year Five still represented a 45% decrease (or more than \$6,600) from Year Three assistance as participants continued to achieve more independence.

Transportation: As previously mentioned, the need for reliable transportation is a commonly recognized barrier to self-sufficiency for low-income mothers. Gas cards provided to initiative participants were recognized by the women as especially helpful, particularly when gas prices rose significantly at the end of 2008, during most of 2009, and remained high in 2012³. In Year Five, just over \$3,500 was provided in transportation assistance.

² The need for food assistance and the sharp increase in support for housing and utility costs over the first four years of the initiative reflect in large part the impact of the "Great Recession" in the US which, according to the National Bureau of Economic Research, began in December 2007. Since that time, the number of families requiring assistance in the areas of food, housing, health care, and other areas has increased sharply while revenues for providing this assistance have markedly declined. See http://www.urban.org/uploadedpdf/412066_laboratories_of_underfunding.pdf.

³ For example, in January of 2008, the average price was \$3.11 and hit an all-time high of \$4.11 six months later (in July 2008). By March 2012, gas prices still averaged \$3.87 per gallon. See http://www.eia.gov/totalenergy/data/monthly/pdf/sec9_6.pdf.

Total Financial Assistance Distributed to Participants

Category	Program Entry – June 2008⁴	July 2008 – June 2009	July 2009 – June 2010	July 2010 – June 2011	July 2011 – June 2012	TOTAL
Tuition, books and fees	\$21,741	\$28,881	\$40,676	\$9,983	\$3,898	\$105,179
Childcare	\$8,382	\$14,234	\$16,159	\$3,760	\$2,400	\$44,935
Housing and utilities	\$1,711	\$5,640	\$8,759	\$3,896	\$7,482	\$27,488
Food	\$1,500	\$4,700	\$5,975	\$600	\$585	\$13,360
Transportation	\$3,313	\$5,329	\$5,769	\$3,278	\$3,505	\$21,194
Medical	\$980	\$4,094	\$4,870	\$2,057	\$1,008	\$13,009
Student Loans	--	--	--	\$2,138	\$11,285	\$13,423
TOTAL	\$37,627	\$62,878	\$82,208	\$25,712	\$30,163	\$238,588

Financial assistance levels were based on individual needs as discussed between participants and the initiative Life Coach/Case Manager. The table below shows additional information about the levels of assistance and how they varied over time.

Average Financial Assistance Amounts Distributed by Category

Category	Program Entry – June 2008	July 2008 – June 2009	July 2009 – June 2010	July 2010 – June 2011	July 2011 – June 2012
Tuition, books and fees	(n=4 participants) ⁵ \$5,435	(n=6 participants) \$4,814	(n=9 participants) \$4,520	(n=6 participants) \$1,641	(n=3 participants) \$1,299
Childcare	(n=4) \$2,096	(n=6) \$2,372	(n=5) \$3,232	(n=2) \$1,880	(n=1) \$2,400
Housing and utilities	(n=4) \$428	(n=7) \$806	(n=8) \$1,095	(n=5) \$804	(n=7) \$1,069
Food	(n=10) \$150	(n=10) \$470	(n=10) \$598	(n=1) \$600	(n=3) \$195
Transportation	(n=10) \$331	(n=9) \$592	(n=10) \$577	(n=10) \$323	(n=9) \$389
Medical	(n=2) \$490	(n=2) \$2,047	(n=2) \$2,435	(n=2) \$1,029	(n=1) \$1,008
Student Loans	--	--	--	(n=1) \$2,138	(n=7) \$1,612

⁴ This covers the initiative's start-up period. Although participants were selected in November of 2007, initiative services were not fully activated until January 2008.

⁵ Four participants received assistance in this area (n=4).

The Benefits of Financial Assistance: During interviews with evaluators in the summer of 2011 and the spring of 2012, participants commented on the impact of the financial assistance they received throughout the initiative.

In 2011, although participants continued to express appreciation for the financial assistance they have received, it was evident that most of the women were still struggling economically, and five of them said that they felt “worse off” during the year that they received reduced levels of assistance. This downturn in their individual situations results in a reduced level of confidence in terms of securing more financial stability in the future.

- *My income is lower, much lower. I am only able to make it using student loans to live on. I'm not confident about my financial future because I don't have a job and my instructor told me my age may pose a problem with me finding work.*
- *My income is about the same or probably lower than in the past. I'm not confident about my finances. I am behind on everything. I am two months behind on rent and I'm finding myself having to give things up that I need for school or whatever because I can barely make what I absolutely need to live.*
- *I am between confident and not confident in terms of how I feel. I don't think I'll lose my job, but I am barely making it right now.*

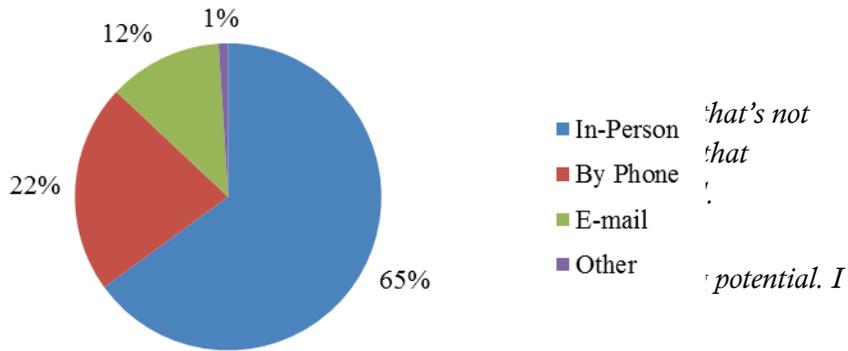
By 2012, the women continued to comment on their financial instability, with one participant describing the direct impact of reduced assistance through the initiative in Year Four. *“Things changed a lot when the funds went down. It was amazing and unbelievable that they could assist me with tuition, groceries, gas, utilities, and everything else. When it went down, it definitely had an impact on me and my ability to handle things financially.”*

Another participant described the financial challenges that she faced through Year Five. *“I am still barely keeping my head above water. If it wasn't for the help that I've received through all of this, I would have been so far in the hole financially that I would have had to drop out of school and try to work.”*

Another third woman described what the final year of the initiative has been like for her: *“I just had a rough year. I just got a job, so I hope I can start getting back on my feet. My debt had increased a lot over the past year since I wasn't working.”*

Despite the ongoing struggle to provide for their families, a primary difference in the feedback provided by participants during Year Four when the assistance was initially reduced and throughout Year Five was the improved outlook in terms of future financial gain. For several participants, this may be due in part, to knowing they were closer to reaching their goal of graduating and would soon have a marketable degree. For others that were already employed, the future looked equally bright. Participant comments include the following:

Type of Session



N=1,590 sessions

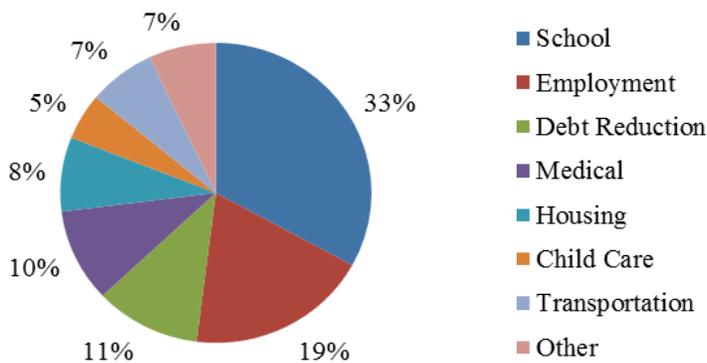
- *I know that once I start going to take care of everything will work out.*
- *Despite my struggles, I see myself progressing.*
- *When I landed this job, I was really nervous about everything that would come my way. It has turned out to be a great situation and the people I work for are supportive.*

that's not what I needed. I have a lot of potential. I just need to find the right path.

Life Coaching/Case Management

The Life Coach/Case Manager (LCCM) delivered a total of 1,590 hours of direct, one-on-one coaching/case management to address participants' immediate and longer-term needs over the course of the initiative. The philosophy of these services was focused on a strengths-based and empowerment perspective in which the LCCM interacted with participants as more of a coach and facilitator than a traditional case manager. Sessions included reviewing budgets and needs for financial assistance as well as helping women access more stable and adequate services in the areas of education, housing, employment, health care, childcare, and transportation (among others).

Time Spent Addressing Needs



The primary topics addressed during case management sessions (in order of frequency) include: 1) school; 2) employment; 3) debt reduction; 4) medical needs; 5) housing needs; and 6) transportation.

Life coaching/case management sessions were conducted mostly in person or by phone with initiative participants, with some email contacts and phone calls made to third parties by the Life Coach/Case Manager on behalf of the participants.

As with the amounts of financial assistance provided, the hours of case management/life coaching provided during the initiative varied widely depending on the needs of individual women, which changed over time. The number of hours provided on an annual basis ranged from 4.75 to 31 per person during the five years of the initiative. Several women experienced declines over time in the amount of time needed, while others remained relatively stable. In keeping with the original intent of the initiative, the number of hours of case management/life coaching was reduced in Year Five, resulting in an average of 7.7 hours of coaching, per participant, over the course of the year.

In addition to the assistance they received through the initiative, a number of women required additional services to help them meet their goals for stability. From program entry through June 2012:

- Four women participated in the Section 8 rental housing assistance program.
- An average of three women per year for the first three years received services from Redevelopment Opportunities for Women; however, these women had completed their programs by the beginning of Year Four.
- Two received services from Safe Connections at the time they entered the initiative. Of these, one woman participated in services over the first four years of the initiative. A third woman initiated services in November 2011 and experienced a dramatic improvement in her grades, going from a 2.0 GPA to a 3.6 over the course of two semesters; an improvement her Life Coach/Case Manager attributed directly to the counseling she received.
- Two women were under psychiatric care for the first three years of the initiative, while only one continued to receive services into the fourth year.
- One woman received services from the Missouri Division of Vocational Rehabilitation⁶ through the third year.
- Two received services from Lydia's House at the time they began initiative participation. One also received services during the program year ending in June 2010.
- One woman received services from Beyond Housing, a provider of affordable housing and support services, including opportunities for building assets through IDAs⁷.

⁶ The Missouri Division of Vocational Rehabilitation (MDVR), provides employment-oriented services to and increases the independence of Missourians with disabilities through programs that address vocational rehabilitation, disability determination, and independent living (<http://dese.mo.gov/vr/>).

⁷ See <http://www.beyondhousing.org/>.

- One woman initiated services with Alternatives to Living in Violent Environments (ALIVE) during the fourth year of programming.

The Benefits of Life Coach/Case Management Services: During interviews with evaluators throughout the initiative, participants were overwhelmingly positive about the support they had received from the LCCM. Their positive experiences extended throughout the final year, with three of the women commenting on the support and guidance she has provided. Comments include the following:

- *I have found a lot of support through [the LCCM]. Sometimes I have crying spells and it feels good to talk to someone about it. It's always good to have someone to talk to about anything; someone who will encourage you and help you devise a plan to solve any issues that come up.*
- *Having [the LCCM] as a life coach has benefitted my whole home. It has made my life less stressful, which in turn made my home less stressful. She has helped me to realize a lot of things and my family benefited from that. I can give nothing but praise. I guess it was life paying me back for all of the challenges I've experienced.*
- *When I entered the program, I had no support system. Over time, I realized I had someone I could talk to and trust.*

Likely to be considered the most successful participant to date by securing a new position in her field and moving to Chicago at the end of Year Four, this woman provided the following comment in a 2011 interview about the emotional support she received from the LCCM:

- *I might have finished my Associate's degree without the program, but I would have been in even worse debt. I would have stayed where I was, thinking that was it. That it was the best I could do. Because of [the LCCM], I have done some amazing things. I appreciate every little thing that has happened to me. [The LCCM] is beyond a doubt a special person. She is more than what she has been paid to be. She has become like that amazing, cool, smart, inspirational older sister to me. I go to her with everything major in my life and I seek her advice and guidance. I want her to celebrate the great things with me, not just be the shoulder to lean on when I am having a bad day. There are not words to describe the support she has given me. I wish the world had more people like her to help those who need it the most.*

Social/Psychological Benefits of Initiative Services

As a result of the services provided by the Life Coach/Case Manager, the women in the Economic Stability Initiative experienced a number of important social/psychological benefits that were a vital link between services and the outcomes that are described in the next section of the report. During final interviews conducted in 2012, participants were asked to rate their progress over time in the core supportive areas addressed by the initiative (for a detailed

summary of these interviews, please see Appendix A). Participant self-ratings increased in nearly every area of stability from the time of program entry through Year Five, suggesting that they perceived improvements in most areas of their lives during their initiative participation. In terms of social/psychological benefits, results suggest that women gained an increased motivation (and the courage) to change their lives; increased coping abilities for dealing with the considerable stress they experienced; and positive improvements in family life.

Particularly notable improvements were reported for participants' relationships with their children, primarily in their ability to be "present" in their lives and to inspire their sons and daughters through their own hard work and perseverance. Many of the women reported that their children became more engaged in school as a result of observing their mothers achieve their educational goals. Furthermore, in balancing work, school, and parenting obligations, participants believed that these shared struggles made their family units stronger.

Improvements shown in participants' stability ratings support data collected over the course of the initiative that suggest the financial assistance provided by the initiative combined with the emotional support provided by the LCCM resulted in increased stability in the core areas of participants' lives, enabling them to become more steady in their employment, resulting in an overall increase in economic stability.

Initiative Outcomes

The services previously described were designed to help participants make progress in achieving economic stability. Outcomes that support this overall goal include graduation and job attainment, increases in income, successful completion of classes, increases in the number of participants with reliable transportation and childcare, and decreases in debt and/or increases in savings. The following section summarizes challenges and successes the women of the Economic Stability Initiative experienced in making progress toward these outcomes.

Educational Outcomes

Success in Maintaining School Enrollment: During the initiative, participants enrolled in or continued in an educational program **leading to an Associate’s or Bachelor’s degree**. Some of these women re-enrolled in new programs leading to more advanced degrees after completing their initial degrees. All of these colleges and universities are accredited programs and provide education and degree programs suited to the goals of both the initiative and the women themselves. As shown in the table below, enrollment levels rose from program entry to the middle of 2009. For the academic year ending in June of 2010, two women were facing difficulties that required them to take a break from their educations⁸ and by 2012, another three women were no longer in school because they had graduated.

Relative to educational outcomes overall, one of the women who did not maintain enrollment in 2010 and the first half of 2011 had failed courses in her nursing program (a four-year program at the University of Missouri – St. Louis) and was unable to re-enroll in nursing. However, she was able to overcome some of her personal difficulties, including those that had led her to fail her nursing program, and was accepted into a social work program at St. Louis University for the fall of 2011.

School Enrollment over Time

	Program Entry N=9	June 2008 N=9	June 2009 N=10	June 2010 N=10	June 2011 N=10	June 2012 N=10
No. of Women Enrolled in School:	7 of 9 women	8 of 9 women	10 of 10 women	6 out of 10 participants: 2 of these women had graduated and were no longer in school	6 out of 10 participants: 2 of these women had graduated; a third was planning to re-enroll in Fall 2011	6 out of 10 participants: 1 of these women had graduated

⁸Of the two women who were unable to maintain their enrollment into 2010 and 2011, one had failed a required class several times and was required to withdraw from her degree program (although she was hoping to enter another program at a later date) and the other had failed to meet enrollment deadlines due to personal issues. These women experienced mental health issues during this time; substance use was also suspected.

Success in Maintaining Educational Progress: At the onset of the fifth year of the initiative, three of the six women still enrolled in school were maintaining GPAs of 3.5 or above, signifying that their educational progress was well above average; in fact, one woman had maintained a GPA of 4.0 throughout her Master’s program, graduating in May 2012. Of the five women who decided to go on in school after completing their first degree programs, one had graduated in May 2011, another graduated in May 2012, and the others were maintaining progress toward their new degrees, anticipating completing their required coursework by December 2013.

Success in Earning Degrees: During the first phase of the initiative (November 2007 through June 2010), six of the ten women were successful in completing educational programs in accredited institutions, with all six attaining two-year degrees and one also earning a Bachelor’s degree during the same phase. In the second phase (July 2010 through June 2012), another woman completed her Associate’s degree, while one of the women who had completed an Associate’s degree during Phase One also completed her Bachelor’s degree. Similarly, an additional participant who had completed her Associate’s and Bachelor’s degree in Phase One also completed her Master’s degree in May 2012. This brings the total number of women who completed degrees to seven, and the total number of degrees earned to ten, with two additional women earning medical certificates.

Participant Educational Progress

	College/University	Original Field of Study	Degrees Completed During the Initiative	Current Degree Sought and Anticipated Graduation Date	Overall GPA
Client B	University of Missouri St. Louis	Nursing	Medical Assistant Certification 5/2008	Bachelor’s Degree: Social Work 5/2013	3.3
Client C	Ranken Technical College	Electrical Systems Design Technology	Associate’s Degree 5/2009 Bachelor’s Degree 5/2011	Educational program completed.	3.5
Client D	Ranken Technical College	Automotive Maintenance Technology	Associate’s Degree 10/2008	Educational program completed.	3.0

Table continued from previous page

	College/University	Original Field of Study	Degrees Completed During the Initiative	Current Degree Sought and Anticipated Graduation Date	Overall GPA
Client E	Forest Park Community College	Nursing	CNA Certification 10/2009	Not enrolled in educational program.	2.7
Client F	Southwestern Illinois College	Radiological Technology	--	Associate's Degree 5/2013 ⁹	2.7
Client G	University of Missouri St. Louis	Criminal Justice	Associate's Degree 12/2010 Went on for Bachelor's	Bachelor's Degree 12/2013	2.1
Client H	Ranken Technical College	Automotive Collision Repair Technology	Associate's Degree 12/2009	Educational program completed.	3.5
Client I	Ranken Technical College St. Louis University	Architectural Technology	Associate's Degree 5/2008 Bachelor's Degree 5/2010 Master's Degree 5/2012	Educational program completed.	4.0
Client J	University of Missouri St. Louis	Engineering Science	Associate's Degree 12/2007 Went on for Bachelor's	Bachelor's Degree: Civil Engineering 12/2012	3.6
Client K	Ranken Technical College	Construction Management	Associate's Degree 5/2010 Went on for Bachelor's	Bachelor's Degree: Applied Management 12/2012	3.7

Of the seven women who graduated from educational programs by the onset of the final year of the initiative:

⁹ Client F did not attend school from Fall 2009 until June of 2011. She took two classes in Fall 2011, successfully completing one and withdrawing from the other, and has not re-enrolled since that semester. According to the participant, she wanted to take a break from her studies to ensure that her 18-year old son would have the financial resources needed to enroll in college.

- Five women who had earned Associate's degrees went on to enroll in Bachelor's programs; and
- Five women secured employment in positions related to their fields of study (see the next section for more information on employment outcomes).

Employment and Income Outcomes

Throughout Phases One and Two, seven women graduated from their education programs and were able to find employment either in or related to their new fields:

- In May 2009, one participant completed the requirements for an Associate's degree in Electrical Systems Design Technology and in May 2011, earned a Bachelor's degree in Applied Management. Upon graduation, she accepted a position in Chicago, Illinois with an electrical design company making \$52,000 a year with a full benefits package, including health insurance and a 401(k) plan.
- In October 2008, another participant completed the requirements for an Associate of Arts in Automotive Maintenance Technology and obtained a job with benefits in her field of study with a local automotive company. In November 2010, she left her position with the company to pursue the opening of her own automotive shop. Although she had to return to work due to financial constraints, she has continued to actively plan for her own business by completing a business plan and identifying a shop that has the capacity to service five cars for \$125,000.
- A third woman earned an Associate's degree in Automotive Collision Repair and obtained a full-time job in her field; this job paid approximately \$9 an hour (in 2010) and also included health insurance. By May of 2012, she had transitioned into a new job that enables her to apply the skills gained through her degree. She received a small increase in pay from her previous employment, as well as health insurance.
- In 2010, a participant that completed an Associate's degree in Construction Management began her own business preparing construction sites as she pursues her Bachelor's degree in Applied Management. In 2011, she noted that her construction management work slowed down significantly, so she also accepted a position at the school (Ranken) library to supplement her income. She has continued to work both positions through Year Five of the initiative.
- Another woman secured a job related to her new field during Phase One of the initiative. As of June 2012, she was pursuing a Bachelor's degree in Criminal Justice and continuing to work as a Research Assistant for a human services project at Washington

University. This position will end in September 2012; however, she is actively looking for work as a correctional officer.

- Another woman graduated in May 2012 with her Master’s degree in Sustainability from St. Louis University. She obtained a full-time paid internship with a local construction company in the summer of 2012 through a contact she made in her classes.
- A final woman has maintained a position with the Missouri Department of Transportation throughout the five years of the initiative, a job that is closely related to her studies in Civil Engineering.

During the five years of the initiative, **most of the women were able to maintain employment on either a part-time or full-time basis**; however, different participants have experienced times of unemployment due to lay-offs or reductions in self-employment income, so that the number of women who maintained continuous employment was four. By the fifth year, nine of the 10 women were working, with the remaining woman indicating a desire to find employment that does not conflict with her school schedule.

During the five years of the initiative, a number of women experienced increases in earned income. The average income for women when they began participation in 2007 was \$935 per month, per person; by June 2010, the average monthly income had increased to \$1,351, and by June 2012, had risen to \$1,752. From program entry through June 2012, **there was an 87% increase¹⁰ in women’s monthly average incomes.**

Average Monthly Income

Program Entry N=9	June 2008 N=9	June 2009 N=10	June 2010 N=10	June 2011 N=10	June 2012 N=10
\$935	\$935	\$831	\$1,351	\$1,187	\$1,752

Overall, women’s outcomes in the area of employment and income during the first five years of the Women’s Economic Stability initiative have been mixed, yet became more positive in the final year. Nevertheless, only one woman was earning a living wage, which was a primary goal for all participants in the original design of the initiative. Unexpected economic factors that began appearing in late 2007 are no doubt an important part of this picture. Psychological characteristics of the women may also be involved. These factors include the following:

- The timeframe covered by this report coincides with what the National Bureau of Economic Research refers to as the “**Great Recession**¹¹,” which began in December of 2007. During this time period, more than half (55%) of adults in the US labor force

¹⁰ Overall, five out of the 10 women experienced increases in their employment income, while income for another three remained the same.

¹¹ See <http://money.cnn.com/2008/12/01/news/economy/recession/index.htm>

experienced some type of work-related hardship, including spells of unemployment, cuts in wages, reductions in hours, or involuntary reductions to part-time work¹². In terms of employment, women fared more poorly than men: from October 2009 to March 2010, women lost 22,000 jobs while men gained 260,000, and the unemployment rate for single mothers increased from 8% to 13% between 2007 and 2009¹³.

- While some economists believed an economic recovery began in the US in 2009, the unemployment rate was still rising, reaching a high of 10 percent in July of 2010¹⁴. After the first quarter of 2011, the Brookings Institution noted that this “recovery” had stalled as job growth and other measures of economic output slowed while unemployment remained very high¹⁵. In June 2012, there continued to be no growth in household income and a weak job market, leaving an overwhelming majority of Americans are unsure about the future.
- More women than anticipated at the outset of the initiative chose to remain in school and work toward second degrees rather than seeking employment after graduating from their first educational programs. There are a number of explanations for why women made these decisions, including a typical reason that people choose to go on in school: 1) they wanted more education to further improve their employment prospects in their new fields. This desire could have been fuelled by new levels of self confidence as women experienced success in completing their Associate’s Degrees. Another possibility is that: 2) the women had negative prior experiences seeking employment, and these difficult experiences, and/or anxiety about “moving on,” led them to stay in “safer” situations in which they felt supported by a school community, as well as by the initiative. Related to both of these possible explanations is that: 3) during the recession and economic downturn, as unemployment remained high and the job market extremely competitive, women made decisions to postpone employment in favor of more education, a choice that is not unusual during hard economic times¹⁶, and may even be advantageous in terms of long-term career prospects¹⁷.

¹² See <http://pewresearch.org/pubs/1643/recession-reactions-at-30-months-extensive-job-loss-new-frugality-lower-expectations?src=prc-latest&proj=peoplepress>.

¹³ http://www2.timesdispatch.com/business/2010/may/08/b-togo08_20100507-215406-ar-157183/.

¹⁴ See the US Bureau of Labor Statistics website, http://www.bls.gov/opub/ted/2010/ted_20100909.htm.

¹⁵ http://www.brookings.edu/reports/2011/0622_metro_monitor.aspx

¹⁶ See <http://articles.moneycentral.msn.com/CollegeAndFamily/MoneyInYour20s/ItsAGrimEconomyForNewGrads.aspx>

¹⁷ See Kahn, E.B. (2010) The long-term labor market consequences of graduating from college in a bad economy, in *Labour Economics*, Vol. 17, No. 2, 303-316.

Asset Development

Accumulating assets is a vital component of achieving economic stability in the US. Thus, one of the goals of the initiative was to coach and support women in building savings or asset accounts to give them a firmer foundation for long-term security. Some women made sizeable progress in this area:

- One participant made steady progress in building her savings throughout the first four years of the initiative. At the time she entered the program, her account had a balance of \$200; by June 2011, the balance had increased to \$3,700. Throughout Year Five, she had used a portion of that savings for daily living expenses, resulting in a balance of \$1,000 in June 2012.
- One woman received an income tax refund in the amount of \$1,100 in the spring of 2008 that she deposited in her savings account. In June 2011, she had a balance of \$5,000 in this same account. By June 2012, she had used \$3,000 for bills and other living expenses, but was able to maintain \$2,000 in savings.
- A third woman had an account balance of \$49 at the time she entered the initiative, a balance that had increased to \$4,000 during the fourth year of the initiative. She used the money to purchase a work vehicle for \$3,500. By June 2012, she was able to maintain a balance of \$500.

Participants also made modest progress during the course of the initiative in building **other financial assets**, including Individual Development Accounts¹⁸ (IDAs), Individual Retirement Accounts (IRAs), and 401(k) Plans. However, by June 2012, only one woman still maintained her accounts; however, she had experienced a great deal of success. Beginning at \$7,577 at program entry, her IRA had increased to \$12,000 by June 2011, with an additional \$1,200 in other financial savings accounts. By June 2012, she maintained a balance of \$13,192.

Altogether, eight of the 10 women in the Economic Stability Initiative made progress toward increasing their financial assets during the five years of participation. Five women were able to use money they had saved to purchase cars, which provided them with more reliable transportation, something that was crucial to participants as they balanced work, school and family. This outcome is noteworthy at a time when average household wealth (assets) in the US fell about 20% (from 2007 to 2009)¹⁹ due to the impacts of the recession.

¹⁸ Individual Development Accounts were opened and maintained with the assistance of Redevelopment Opportunities for Women (ROW). IDAs are similar to IRAs in that they allow participants to enjoy tax benefits, and to receive matches from participating agencies, while saving for either education or training, or material assets like cars and homes.

¹⁹<http://pewresearch.org/pubs/1643/recession-reactions-at-30-months-extensive-job-loss-new-frugality-lower-expectations?src=prc-latest&proj=peoplepress>.

Debt Reduction

Most participants were carrying significant levels of debt when they entered the initiative. Six women carried credit debt ranging from \$900 to nearly \$14,000, and many women were making ends meet by putting every day expenses on credit cards without paying off their balances. By the end of the third year, the women were no longer charging everyday expenses, and altogether, had paid off nearly \$18,000 in credit card debt. The decline in credit card debt continued into the fourth year of the initiative, although the decrease in the average level of debt was relatively modest. **At program entry, the average level of credit card debt was nearly \$3,000 per person; by June 2012, the average credit card balance had declined by 60%, to an average of \$1,200 per person²⁰.**

Average Monthly Credit Card Debt

Program Entry N=9	June 2008 N=10 ²¹	June 2009 N=10	June 2010 N=10	June 2011 N=10	June 2012 N=10
\$2,996	\$2,495	\$1,854	\$960	\$760	\$1,200

Eight of the 10 ongoing participants had no credit card debt at all by June 2012, and only one woman had a higher credit card balance compared to when she entered the initiative.

These results indicate success for a number of reasons. The first reason is that, as previously mentioned, a number of the women had used credit cards for expenses like gas and childcare without paying off their balances and were in the process of accumulating more debt when they entered the program; however, this behavior stopped with the assistance they received from the Economic Stability Initiative. Secondly, during the first phase of the initiative (November 2007 through June 2010), average debt in American households increased along with increases in credit card interest rates and late payments²². This makes the lack of credit card debt for the majority of initiative women by the end of Year Five even more profound.

Women **made progress paying down other kinds of household debt**, like mortgages, unpaid utility bills, medical bills, and bank/credit union loans, mostly during the first three years of the initiative. When participants entered the initiative, each woman carried an average of \$12,999 in debt other than credit card and student loan debt. By June of 2012, this amount had decreased by 33%, to an average of approximately \$8,730. Altogether, eight of the ten women entered the initiative with “other” debt. While five were able to pay their debt off completely, the remaining three had made continuous progress toward decreasing their balances over time. One

²⁰ Altogether, four women paid down their credit card debt; however, one of these women increased her level of debt by June 2012. Another woman increased her debt from \$6,000 in June 2011 to \$11,000 in June 2012. The others had zero balances.

²¹ Although there were only nine women participating in the initiative in June of 2008, historical information on credit card debt was available for the tenth woman when she entered the program.

²² See <http://www.federalreserve.gov> for more information.

participant owed \$50,000 on her home, which she was trying to sell unsuccessfully for over a year, while another participant owed \$11,300 for a car loan, and a third owed \$26,000 for a consolidation loan and unpaid medical bills.

Average “Other” Debt

Program Entry N=9	June 2008 N=9	June 2009 N=10	June 2010 N=10	June 2011 N=10	June 2012 N=10
\$12,999	\$12,692	\$11,195	\$10,394	\$10,141	\$8,730

In terms of educational debt, women experienced significant increases in student loan balances. At the beginning of the initiative, women carried an average student loan debt of almost \$7,000 each; as of June 2012, the average student loan balance had increased to \$28,597 per participant (on average)²³, with one participant owing more than \$90,000 and another owing \$53,500. Although a number of these women received degrees in return for their investment in their education, this represents a heavy level of debt for the nine women who were still low-income at the end of the final year. Although the terms of and interest rates on these loans are much more favorable than for other types of debt, particularly for credit card balances, the need to repay these loans will no doubt present a challenge for many of the women, particularly those with debt over \$10,000.

Average Student Loan Debt

Program Entry N=9	June 2008 N=9	June 2009 N=10	June 2010 N=10	June 2011 N=10	June 2012 N=10
\$6,932	\$8,751	\$13,815	\$16,975	\$23,759	\$28,597

Overall, women made progress in paying off personal debt throughout the initiative, but this progress needs to be balanced within the rising levels of student loan debt. It is notable that, although women expressed frustration during their 2011 interviews in terms of making ends meet, only two returned to credit cards to cover normal expenses.

Other Signs of Increased Stability

In addition to the progress women demonstrated toward initiative outcomes of better educational preparation for living wage jobs, improved employment situations, increased income, and reduced debt, participants in the Women’s Economic Stability Initiative experienced other changes in their situations that support their ability to make more progress.

²³ As of June 2012, student loan balances ranged from \$500 to \$92,187 per person. The woman with the highest level of debt entered the initiative with a \$15,000 student loan balance and completed both a Bachelor’s and Master’s degree.

Over the course of the initiative, three women were able to move into **better housing** through Section 8 and another moved to a bigger apartment, as a result of the support they received. During the fourth year, a couple of women changed their housing situations, but these changes were more “lateral” than improvements over their previous situations.

Altogether, six women were able to purchase automobiles that provided **more reliable transportation**, including one woman who purchased a car during Year Four and another who purchased a car during Year Five.

April and May 2012 Participant Interview Summary

At the end of each program year, women in the WES initiative participate in individual interviews with the evaluator. In April and May 2012, participants completed their final in-person and phone interviews to describe their progress in the core supportive areas addressed through the initiative (employment, education, housing, family, and financial stability). In addition to expressing their thoughts related to their achievements and abilities to overcome barriers, participants were also asked to provide ratings using a scale of 1 to 10, to assign numeric ratings related to their progress from the time they entered the initiative through the end of Year Five.

The sections below present detailed results of participants’ final interviews.

As mentioned above, participants were asked to rate themselves using a scale of 1 to 10, in a number of different areas supporting stability. Participants assigned self-ratings to indicate their perceived level of stability at the time they entered the initiative and to indicate their perceived level of stability at the end of Year Five.

Overall, 10 out of 11 areas of stability showed improvement in average self-ratings from the time of program entry to the final year of the initiative, with Education and Training, Savings and Assets, and Children’s Educational and Day Care Situations experiencing the largest increases. Results suggest that participants experienced increased stability in nearly all areas of their lives during the time they participated in the initiative.

Changes in Stability Ratings

Area of Stability	Status Before the Initiative	Status at the End of Year Five	Change in Average Ratings
Education and Training	3.8	8.1	+4.3
Savings and Assets	2.0	5.3	+3.3
Children’s Educational and Day Care Situations	5.6	8.3	+2.7

Table continued from previous page

Area of Stability	Status Before the Initiative	Status at the End of Year Five	Change in Average Ratings
Ability to Handle Life's Challenges and Stressful Situations	5.5	7.9	+2.4
Social and Emotional Support	4.8	6.8	+2.0
Employment and Income	3.5	5.5	+2.0
Access to Transportation	6.2	8.0	+1.8
Relationships with Children	5.8	7.5	+1.7
Emotional Health	5.1	6.6	+1.5
Housing Stability	5.9	6.9	+1.0
Physical Health	6.1	6.1	--
Financial Debt	6.2	6.1	-.1
Stress Levels	6.5	6.3	-.2

Participant self-ratings of their satisfaction with their levels of education and training experienced the largest average increase of all the areas of economic stability, for an increase of 4.3. Half of the participants rated their level of education at program entry as a “3” or lower, indicating they were “not satisfied” with what they had accomplished to that point. At the end of Year Five, nine of the ten women rated their level of education as a “7” or higher, indicating they were very satisfied with their educational accomplishments.

The participant that assigned a “4” to her education and training background at the end of Year Five has experienced an ongoing struggle to remain in school and complete coursework. During the interview process she remarked that her primary goal was to “*get back in school even though I know I have a lot of work ahead of me to do.*” When asked about her upcoming plans for school, she provided the following response:

- I would still like to pursue my education in the field of radiology. Although I attended in the fall [of 2011], I stopped for spring and don't plan to attend for the summer [of 2012]. I want to take a break and see if I will be financially able to do it. My son is about to start college and I want to be sure he can get settled in financially. He will start in the fall [of 2012] and attend the same school that I did and even pursue the same field. I feel like my efforts to make it in school have not gone unnoticed by him. Even though I have really struggled through school, I would like to get my Associate's degree and be able to say that I've done it. Just the idea of being able to say that I accomplished my goal would mean everything to me.*

Other participant comments describe the progress they have made over the past five years.

- *I've been going to school for a long time. Before the initiative, I was coming to a point of stagnation with school because of my challenges. Being in the initiative provided me with extended child care, which allowed me to study more and do homework. [The financial assistance with bills] helped me to reduce debt and be a better provider, which minimized the stress and worry that often distracted me from school work. [The LCCM] offered a lot of support and encouragement along the way. Finally, aid with tuition and books kept me from having to take out more student loans. I have made good progress because of the initiative.*
- *Without my college education I did okay for myself, but I was never going to be more than okay. Because I reached my goals, I am doing so much better than I ever could have done.*
- *With the education I've received, I am doing what I like to do now, instead of what I have to do to get by.*

In all, seven of the ten participants indicated they would like to pursue additional coursework after completion of their current degree programs (or re-enroll for those who have already obtained their degrees); however, they were unsure how they would pay for those classes other than taking on more student loan debt.

Ratings of Education and Training Backgrounds

	LOW, not adequate, not satisfactory		Neutral				HIGH, very adequate, very satisfactory		Average Ratings		
	1	2	3	4	5	6	7	8		9	10
BEFORE the initiative	2	1	2	1	3	--	--	--	1	--	3.8
NOW, Year Five	--	--	--	1	--	--	2	3	1	3	8.1

Several participants also commented on the extent to which they believed their participation in the initiative impacted their children's education; in particular, the determination their children observed as participants' achieved their own educational goals.

- *My son is going to enroll in the same program that I pursued. He gets straights A's in his classes. As I began to look at education differently and put more energy to it, he also began to look at it differently. I believe that as he saw me do better, he was encouraged to do better as well.*
- *I've seen improvements in both of my children's grades and in my daughter's interest in afterschool activities. I have taught them about the importance of doing well in school.*

- *My son saw me in school and knew that I participated in the initiative. It has been good that he has seen me as a straight “A” student. He has seen me succeed academically and knows that education is highly revered in our family and society. He has learned that he is expected to do well and pursue college. He told me at age 10 that we needed to start his college fund. He understands that college is his future and he has seen that all things are possible for him. He also has a better understanding that his teachers are interested in his success. He knows that I wouldn’t have been asked to participate in the initiative if I wasn’t doing well in school. I’ve been rewarded for my good behavior and he can be rewarded for his good behavior too.*

Another area that experienced one of the largest increases in average ratings, based on a comparison of self-ratings for program entry and for end of Year Five was participant perceptions of their savings and assets. Four of the ten participants assigned a rating of “1” related to their dissatisfaction with their savings at the time they entered the program, for an average rating of 2.0. By the end of Year Five, average ratings had increased to 5.3, suggesting that although participants felt a greater sense of satisfaction, they still did not feel they had a high enough level of savings to support themselves and their children comfortably. These results support data tracked over time by the LCCM which indicates that participants’ average savings over time rose from \$108 at the time of program entry to \$440 by June 2012; however, half of the participants still did not have any savings at all in June 2012.

Ratings of Savings and Assets

	LOW, not adequate, not satisfactory				Neutral				HIGH, very adequate, very satisfactory		Average Ratings
	1	2	3	4	5	6	7	8	9	10	
BEFORE the initiative	4	3	2	1	--	--	--	--	--	--	2.0
NOW, Year Five	2	--	1	1	--	1	2	3	--	--	5.3

Participants also provided “pre” and “post” self-ratings of their children’s educational and day care situations. For many participants, this was a difficult area to rate, since their children went from being in day care and preschool at the time of program entry, to many being in elementary and middle school by the end of Year Five. In all, there was an increase of 2.7 in participants’ average ratings, suggesting they felt their children’s educational situations improved over time.

Ratings of Children’s Educational and Day Care Situations

	LOW, not adequate, not satisfactory				Neutral				HIGH, very adequate, very satisfactory		Average Ratings
	1	2	3	4	5	6	7	8	9	10	
BEFORE the initiative	--	1	1	2	3	--	--	1	--	2	5.6
NOW, Year Five	--	--	--	--	2	--	--	3	1	4	8.3

Participants assigned an average self-rating of 5.5 to their ability to handle life’s challenges and stressful situations prior to entering the initiative, suggesting they felt their coping skills were satisfactory at that time. When asked to provide a secondary rating to describe their current level of coping skills, participants assigned ratings that ranged from “5” to “10,” for an average rating of 7.9.

Specific comments provided by participants include the following:

- *As much as I get stressed out and want to have a nervous breakdown, I am still able to always figure things out when times get rough. I’ve a very strong individual. I have to be because I am a mom.*
- *I have spent the past few years putting myself back together. I am stronger than I’ve ever been before, but I can still do better. Learning to forgive myself has been hard and the anxieties are still there.*

Ratings of Participants’ Abilities to Handle Life’s Challenges and Stressful Situations

	VERY LOW, not adequate				Neutral				VERY HIGH, very adequate		Average Ratings
	1	2	3	4	5	6	7	8	9	10	
BEFORE the initiative	1	--	1	3	1	1	--	--	2	1	5.5
NOW, Year Five	--	--	--	--	1	2	--	3	2	2	7.9

Participants were also asked to assign self-ratings to the extent to which they perceived the social and emotional support in their lives was adequate, both before entering the initiative and at the end of Year Five. As shown below, participants' average ratings suggest increases in support over time. For most, this increase was a result of the LCCM's guidance and encouragement in their lives, something participants had not experienced in the past.

- *I don't feel like I have much emotional support in my life, but I have definitely seen an increase because of [the LCCM's] encourage and advice.*
- *I have never had much support from too many people. I don't have a whole lot of people to talk to about major things going on in my life. They will start to listen and then change the subject. The only person I've experienced real support from is [the LCCM]. She has helped me try to make my dreams come true. She has always pushed me. I said it once and I'll say it again, she is definitely my mentor.*
- *Every time I needed something, I could call [the LCCM] and she would say 'Let's set up an appointment and talk about it.' She always helped me work through things.*

Ratings of Social and Emotional Support

	VERY LOW, not adequate		Neutral				VERY HIGH, very adequate		Average Ratings		
	1	2	3	4	5	6	7	8		9	10
BEFORE the initiative	--	1	2	1	3	--	3	--	--	--	4.8
NOW, Year Five	--	--	1	1	1	--	2	3	2	--	6.8

A similar increase (of 2.0) was also shown for participant self-ratings of employment and income, with an average rating of 3.5 describing these areas before the initiative and an average rating of 5.5 for the end of Year Five. Participants' average ratings suggest that they perceived their employment and income as inadequate at the time of program entry and only somewhat adequate now that the initiative is coming to an end. As one participant noted, *"I'm still not where I want to be, but I know I am moving closer and making progress."*

Another participant explained that although her current employment is in her desired field, her income does not reflect the hard work and dedication she has expended to successfully achieve her educational goals. *"Although I love my job and I am doing what I want to do, I only make \$0.25 more than when I worked at the mall and I didn't have to do anything there. In terms of going through*

school, the experience was more important than the education. I am glad I got the education, but it hasn't meant that I have gotten a better job. Hopefully, I will continue to make more in my current job."

Although participant responses suggest they continue to struggle to provide for their families despite small increases in financial stability, several women appeared to be more positive regarding their future financial gain, with one describing her outlook as "confident" once she graduates in December 2012, while another perceived her future as "more positive" with the attainment of a recent job.

Ratings of Employment and Income

	LOW, not adequate, not satisfactory				Neutral				HIGH, very adequate, very satisfactory		Average Ratings
	1	2	3	4	5	6	7	8	9	10	
BEFORE the initiative	2	1	3	1	1	1	1	--	--	--	3.5
NOW, Year Five	1	1	1	1	--	1	2	2	1	--	5.5

Access to reliable transportation became more satisfactory over time, with five women using money they had saved during the initiative to purchase cars. Participants' average self-ratings reflect this increased stability, with an increase of 1.8 in average ratings to describe their transportation at the beginning of the initiative and at the end of Year Five.

Ratings of Access to Transportation

	LOW, not reliable, not satisfactory				Neutral				HIGH, very reliable, very satisfactory		Average Ratings
	1	2	3	4	5	6	7	8	9	10	
BEFORE the initiative	--	--	2	1	2	--	--	4	--	1	6.2
NOW, Year Five	--	--	--	--	1	--	3	3	--	3	8.0

Regarding relationships with their children, participants assigned an average rating of 5.8 to their relationships prior to entering the initiative, suggesting their relationships were somewhat positive and satisfactory at that time. When asked to provide a secondary rating to describe

their current relationships, nine out of ten participants assigned ratings that ranged from “6” to “10,” for an average rating of 7.5. Data suggests that participants felt their relationships with their children became more positive over time.

Several women described their evolution as mothers during the course of the initiative, in terms of their ability to be more “present” in the lives of their children once some of the other stressors had been addressed.

- *I am more patient and my son tells me that all of the time. That would be a direct result of the financial support I received. My life is not as chaotic, so his isn't either. I used to be ballistic all of the time and he notices the difference. I've become a better parent, more observant. I can articulate how I want to change my life to him and he understands. Our relationship has gotten stronger. He talks more about spending quality time with me. He says I am a wonderful mom. We have a more peaceful home.*
- *Before the initiative, I was emotionally unhealthy. I wasn't neglectful, but I also wasn't present because I was focused on other things. Now that I am in a better place, I am able to be more warm and affectionate. All of that has had an impact on him and how he feels about himself.*
- *I was a single mom, but I added fuel to the fire for the way that I was living. I wasn't always there emotionally and physically like I needed to be. I wasn't right for a long time and didn't do well as a mother. I have gotten better over the past few years.*
- *There are so many things that have happened in our lives and now my children are teenagers. They grew up during the time that I was in the initiative. I haven't been home to make them regular dinners and I feel extremely guilty about that. I hope they don't resent me for it. I know my son respects me. He tells his friends that I am smart.*
- *I am able to be more involved now and I've seen him do better in school because of it. I am better off so he is better off. I have also found that I am a better parent because as I improve, he does also. Instead of me just getting upset, we talk about it and work it out. Because of that, his coping skills have improved.*

The participant that had assigned a “3” to her relationship with her child at the end of Year Five has experienced an ongoing struggle with her son throughout the initiative, something that the LCCM has supported her in accessing resources to address. During the interview process she remarked that *“the stress between me and my son has increased over time. He sees a psychiatrist, but it has always been stressful. When he was back and forth with his dad, I never knew what exactly was going on.”*

Ratings of Participants' Relationships with their Children

	VERY POOR, very stressful				Neutral				VERY POSITIVE, less stressful		Average Ratings
	1	2	3	4	5	6	7	8	9	10	
BEFORE the initiative	--	--	1	2	2	1	1	3	--	--	5.8
NOW, Year Five	--	--	1	--	--	2	1	2	3	1	7.5

Participant self-ratings of their emotional health also increased over time, yet could only be described as somewhat good by the end of Year Five. This may be due in part to participants' lack of strong support systems, aside from their interactions with the LCCM. As one woman explained, *"When I was in the transitional housing program, I didn't have anyone. There was no one to talk to until I began the initiative. I thank God for [the LCCM]. Now that it is coming to an end, I am afraid I will have to manage all by myself."*

Ratings of Emotional Health

	VERY POOR				Neutral				VERY GOOD		Average Ratings
	1	2	3	4	5	6	7	8	9	10	
BEFORE the initiative	--	--	3	2	3	--	--	--	1	1	5.1
NOW, Year Five	1	--	--	1	1	1	2	1	2	1	6.6

In terms of the impact the initiative has had on their children's emotional health, several participants described how improvements in their own emotional health has benefited their children.

- *We are a strong home today. I handle myself in a different manner, so they handle themselves in a different manner. We are all emotionally stronger. What I have with my children is different than how it was before; how I see other people living. We are a tight family. It is not a home where there is the comfort of finances and two parents, but we are stronger. We laugh every day.*
- *My son is not as sad as he used to be. He just learned to ride his bike and he told me, 'I can do this.' The positive self-talk he got from me. When I was homeless and the emotions I felt, he felt them too from me. The environment I've been able to create in the house now that I've started to*

get myself together has really helped him. I've gotten all of that from the initiative and the support I've received. It made me feel like I can do this and I've passed that onto him.

- *I've noticed that my children have gotten rid of their unacceptable friends because they could see that those people were just holding them back. They saw that they could move forward at their own pace because they've watched me do it. They saw me not care about what other people thought and they saw me stick to my goals. They knew by doing the same, their lives could be better.*

Regarding housing stability, participants assigned an average rating of 5.9 to their housing prior to entering the initiative, suggesting they perceived their housing was somewhat stable and satisfactory at that time. When asked to provide a secondary rating to describe their current housing situations, participants assigned ratings that ranged from “3” to “10,” for an average rating of 6.9. Data suggests that participants felt their housing became slightly more stable over time. As one participant noted, *“I'm doing better and trying to get my own place now, but I'm still living with my grandparents. I'm moving up in the world, just slowly.”*

Another participant felt her housing stability had not improved over time due to her financial constraints: *I was really happy where I lived before, but I couldn't afford to live there. Now, I don't like where I am living at, but at least I can afford it.*

For other participants, the stability in their housing has been more profound.

- *Before the initiative, I was living in a transitional housing program for battered women. Now, I reside in a house that I rent. It has been a big improvement for me.*
- *I lived with my grandmother in a small, dark home when I started the program. Now, I am living in my own apartment. I like where I am at.*
- *I was in a transitional housing program when I started and they told me I had to leave. I use Section 8 now and I like it.*

In all, four of the 10 women utilized the Section 8 rental housing assistance program during their participation, while three have resided at the same residence for the past five years.

Ratings of Housing Stability

	LOW, not stable, not satisfactory				Neutral				HIGH, very stable, very satisfactory		Average Ratings
	1	2	3	4	5	6	7	8	9	10	
BEFORE the initiative	--	--	3	--	2	--	3	--	1	1	5.9
NOW, Year Five	--	--	1	1	1	1	2	1	1	2	6.9

Participants were asked to think back to the time they entered the initiative and assign a rating of “1” to “10” describing their level of stress, with 1= “very low” and 10= “very high.” The average rating assigned to their stress levels during this time was 6.5, or somewhat stressed. When asked to assign the same type of rating for their current levels of stress, the women assigned an average rating of 6.3, suggesting that participants’ levels of stress decreased only slightly over time. As one participant noted, *“stress has always been a problem for me.”*

Other women provided similar responses:

- *I am stressed out by everything, including student loan payments.*
- *I’m still very stressed because of working full-time, going to school full-time, and being a full-time parent. I will continue to push through because I’ve learned how to slow down and breathe and to think positively.*
- *My financial security has improved, so my stress has lowered. My overall level of stress will always stay high, but I can probably handle it better now.*

Ratings of Stress Levels

	VERY LOW				Neutral				VERY HIGH		Average Ratings
	1	2	3	4	5	6	7	8	9	10	
BEFORE the initiative	1	--	--	1	2	--	2	--	4	--	6.5
NOW, Year Five	--	1	1	1	1	--	3	1	--	2	6.3

Similar to stress levels, average ratings of financial debt have decreased, but only slightly. Participants assigned an average rating of 6.2 to their level of financial debt before the initiative and an average rating of 6.1 to their current level of debt, suggesting that while the women believed their level of debt decreased slightly, it was not at a level that was easy to manage.

Ratings of Financial Debt

	VERY LOW, very manageable				Neutral				VERY HIGH, not manageable		Average Ratings
	1	2	3	4	5	6	7	8	9	10	
BEFORE the initiative	1	--	--	1	2	1	1	2	2	--	6.2
NOW, Year Five	--	--	2	2	2	--	--	1	1	2	6.1

Physical health was the only indicator that remained unchanged, with average self-ratings of 6.1 assigned to describe participants at the time they entered the program and by the end of Year Five. When discussing the extent to which they believed their participation in the initiative has had an impact on their children’s physical health, one woman provided the following remark: *“Earlier in the program, we were able to purchase food with the grocery cards. It allowed me extra money to buy healthier food. Now without them, I just buy what I can afford.”*

Other women provided similar comments:

- *We got to a point where we were able to buy fresh fruits and vegetables because of the grocery cards. That is an extra treat that we are unable to do without them.*
- *The grocery cards really help for buying good food. I can buy groceries to feed my daughter. Otherwise, I wouldn’t have the money.*
- *With the grocery card, I’ve been able to get fruits, cereals, and healthier stuff, rather than strictly dinner food.*

Ratings of Physical Health

	VERY POOR				Neutral				VERY GOOD		Average Ratings
	1	2	3	4	5	6	7	8	9	10	
BEFORE the initiative	--	--	2	1	1	1	2	2	--	1	6.1

Table continued from previous page

	VERY POOR		Neutral				VERY GOOD		Average Ratings		
	1	2	3	4	5	6	7	8		9	10
NOW, Year Five	--	2	--	--	1	2	1	3	1	--	6.1

When asked to describe any other impacts that their participation in the initiative has had upon their children, the women provided the following responses:

- *I hope they see that working hard pays off. I want them to know that they have to set goals and work toward accomplishing them. That is what this program has been about. I've always worked hard for them.*
- *My son has been able to see me work hard to get where I am going. I want him to take that and make something of himself. I want him to go to college and not have a child so young.*
- *Being in the initiative and receiving assistance with my medication have been the biggest impact for me and my son. It was something that I didn't have to worry about and I could devote the money I had to him. I would have had to work a second job to afford the medication and wouldn't have been as active in his life.*
- *My children have had a chance to see me try. They see me have to jump back and forth and it helps them realize they know they need to go to college to get what they want in life. I know they will succeed.*
- *I hope my children have learned the importance of following their dreams by watching me go through this program. They can achieve anything if they are diligent to what they believe.*
- *My child has seen the importance of school. She sees me studying every night. We do homework together and I think that is important. I hope this makes her want to finish high school and go to college.*

Participants were asked to describe personal goals for the upcoming year. Responses varied in nature and scope, but all were something the participants felt they could achieve.

- *I want to be done with school, purchase a car that I love, have better credit, and have a house. I believe I need to move to another state and start over. I want to offer my son that opportunity.*
- *I want to focus on how I can improve at work and be a better parent. I want to spend more time with my son, doing things like reading together and being more active.*

- *I would like to graduate and develop a course focusing on the connection between women and sustainability.*
- *I would really like to get my house organized and move to somewhere that I would be happier.*
- *I would really like to move into my own place and open up my shop.*
- *I want to be sure to do what I need to do to help my son succeed in school. Our lives used to be so chaotic, so I owe it to him to help him achieve.*
- *I want to purchase my first home to flip and pay off my bills.*

Participants identified remaining barriers that they faced in achieving their goals. For some, the barriers were internal while for others, the challenges were financial in nature.

- *I have found myself clutching on to the victim role, but it's time to let it go. I need to close that chapter of my life and quit going back to it. Things have happened and they've happened for a reason. Now, it's time to invest in my son. I realize more than ever that I have an impact on him.*
- *Mentorship and networking has always been a problem for me. I haven't been able to network effectively. I need to spend the next year or two learning how to get out there and meet the people I need to meet.*
- *I have never received child support. That would have helped a lot. I took turns paying off utilities because I couldn't pay them all. I don't think the kids ever realized they were turned off, but it's a humbling thing to have to ask for help. I'm not where I want to be, but I am further away from that life now.*
- *I can't accomplish my goals without more money.*
- *The fact that my salary isn't where I feel it should be is hard. The men knew I would do a great job, but they didn't want to pay me what I was worth.*

Finally, participants were asked to describe what their lives would be like if they had never participated in the Women's Economic Stability Initiative. The women recognized the financial support and opportunities that come with higher education as the primary tools that have given them a better life.

- *My life would be a mess. I would either be bouncing around trying to find work or constantly searching for things to make me happy. That would put a lot of stress on my son.*

- *I would be so stressed out [about my finances]. I wouldn't have been able to pursue my Master's degree. I wouldn't have been able to reshape my future this way.*
- *My life would be horrible, very hard. I would really be struggling right now. If I was never in the program, I would have never gotten as far as I have in school.*
- *I would be struggling. It would be a lot harder than it is already. Especially with my student loans, it would be rough.*
- *My life would have been horrible. I never would have been able to afford school.*

Although many of the women have continued to face significant financial challenges, participant feedback suggests an improved outlook in terms of future financial gain than in previous years. For several participants, this may be due in part, to knowing they were closer to reaching their goal of graduating and would soon have a marketable degree. For others that were already employed, the future looked equally bright.

Positive outcomes were also shown in participants' relationships with their children, primarily in their ability to be "present" in their children's lives and to inspire their children through their own struggles and perseverance.

Based on the ratings that participants assigned to indicate their level of stability at the time they entered the initiative and their level of stability at the end of Year Five, results suggest that these women experienced increased stability in nearly all areas of their lives during their participation, enabling them to become more stable in their employment and therefore resulting in an overall increase in economic stability.

Summary of Recommendations from Other Initiative Stakeholders

In Spring and Summer of 2012, at the close of the first five-year cohort of WESI participants, LS Associates interviewed a number of key partners and staff of the initiative to gather feedback on the strengths of the initiative and recommendations for improvement in the future. Interview respondents included three representative of the Trio Foundation, nine individuals (eight of which were WESI Advisory Board members) closely associated with the initiative and the initiative's funder, and two key YWCA staff responsible for implementing the WESI and delivering all associated services.

Altogether, stakeholders identified the following strengths of the initiative that should be sustained in the future:

- Continuing to focus on a small number of women/families to maximize the impact of the financial assistance and services available from the initiative

- Maintaining the flexible approach that provides financial assistance and services on an individualized basis, depending on the needs and resources of each participant and her children
- Maintaining initiative staff who, like the YWCA Program Director and Life Coach who managed the program during Phase One, are effective in working with low income women with children in an empowering and flexible way
- Maintaining a Life Coach who “goes the extra mile” in fulfilling her role as a mentor, coach, and counselor
- Continuing to focus on debt counseling and financial education
- Maintaining a collaborative and supportive relationship between initiative staff and funders
- Maintaining the involvement of the evaluator to help monitor services and outcomes and to help stakeholders continue learning about what works and what doesn’t
- Continuing to take the time to carefully consider what the community needs and where the service gaps exist for low income women with children

Recommendations for future improvement include:

- Helping women use additional community resources to extend the support WESI provides and including more networking on the part of initiative staff with other agencies serving women
- Providing more group interaction, including opportunities for participants to get together with their children
- Providing networking opportunities for participants to meet with other women in their fields, perhaps drawing from women honored at the YWCA Leader Lunches
- Assuring that women grow in independence over the course of the initiative so that they are able to take on responsibilities for themselves that were previously handled by the Life Coach

- Getting the advisory board more involved, including in helping identify and provide other services and sources of support and in developing participant networking opportunities
- Continuing to explore ways to reach more women through similar types of assistance, perhaps through disseminating information about the success of the initiative and/or through partnerships or collaborations with other organizations

Overall, recommendations for sustaining the success of the Women's Economic Stability Initiative had as much to do with maintaining the program model and staffing approaches developed during Phase One as they did with fine tuning or changing the Initiative in the future.