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INTRODUCTION

The Urban Fathers Asset Building (UFAB) project is an initiative by the Child Support Division of the Texas Office of the Attorney General (OAG) designed to extend the Assets for Independence (AFI) program to a previously unserved population: low-income non-custodial parents (NCPs). The three-year UFAB project to be led by the OAG will involve a collaboration at the statewide level with RAISE Texas, the statewide association of AFI grantees, and at the local level in the Houston area with Baylor College of Medicine’s Young Fathers/Bootstrap project, and local AFI grantee Covenant Community Capital. The goals of the project are to intervene with young, low income fathers around the time of the births of their children in order to encourage financial literacy and assist them in building assets to become more economically self sufficient. The ultimate goals are to strengthen families and reduce the need of the child support program to enforce legal and financial orders for the child and to help improve child well-being for the long term.

The Ray Marshall Center for the Study of Human Resources (RMC), part of the LBJ School of Public Affairs at the University of Texas at Austin, will conduct a process study to assess the design, implementation, and operation of the UFAB program, and an outcome analysis to describe the outcomes achieved by participants. RMC researchers will also, to the extent possible given resource and design constraints, assess the impacts of the program on participants by comparing their outcomes to a comparison group of similar NCPs who did not receive the services. This document describes the initial planning for the process study and outcomes analysis.
PROCESS EVALUATION PLAN

OVERVIEW

The Ray Marshall Center will conduct a process evaluation of the Urban Fathers Asset Building (UFAB) demonstration. UFAB intends to recruit and enroll up to 200 male, low-income, new or expectant fathers who reside in the urban core of Houston, Texas. The purpose of the process research component is to document and assess the key strategies, partnerships, activities, and outcomes associated with the design, implementation, and operation of asset building strategies for these young men, who as a demographic group tend to under-enroll and have not fully benefitted from asset-building services, particularly Individual Development Accounts (IDAs). This research will identify opportunities, barriers, and constraints encountered during the demonstration and document the strategies and actions taken to address them in order to help ensure the success and sustainability of the service delivery model developed through the demonstration experiences. The process evaluation provides an independent assessment for short-term adjustments to policy and practices, as well as guidance for informed planning and decision-making regarding statewide application of the project model.

The process evaluation will be conducted across the three year grant period. Year one research activities will focus on the design, planning, and early implementation phases of UFAB. Year two activities will monitor and assess the late implementation and early operational phases of the project. Year three will concentrate on the fully operational model and considerations for statewide replication. Monitoring and assessment will be continuous across the three-year cycle, supported by annual site visits and in-depth interviews with administrators and staff of partnering entities. Researchers and project administrators will consult on a regular and as-needed basis to ensure open and comprehensive exchange regarding project development, including necessary or potential adjustments to policies, service delivery practices, and the content, intensity, or availability of client services.

UFAB, supported by a Section 1115 Demonstration Grant, is testing the effectiveness of serving the young and expecting fathers target group in the Assets for Independence (AFI) Programs, and serves as a vehicle for developing a mutually beneficial relationship between the AFI grantees and the Child Support Division of the Texas OAG. The demonstration is to
be located in the Harris County Precinct One area with intent of statewide rollout in the near future through the collaboration of OAG and RAISE Texas, the statewide association of AFI grantees. Specifically, the project will intervene with young low income fathers immediately prior to and following the birth of their child in order to educate and assist them in building assets and financial literacy. The expectation is that they may become more economically self sufficient and better able to support their child, a beneficial outcome already associated with current financial literacy and IDA efforts with different participant populations in lower income groups. This may not only help to improve child well-being for the long term, but also help to avoid future child support enforcement actions, usually accompanied by spiraling debt, adversarial relationships, and payment avoidance. RAISE Texas and OAG share interests in promoting more promising prospects for young fathers and families.

The process evaluation is integral to the knowledge base of the pilot, including providing critical context for understanding program impacts, and potential for advancing the model to state scale. The process evaluation enables an informed response to questions such as:

- What were specific challenges to program implementation?
- Are participants engaging in program activities as intended?
- Are program services delivered as planned?
- What organizational and staffing capacities hindered or helped implementation across the participating organizations?
- What changes are made to the program design over time?
- What factors in the operating environment affected implementation?
- How might the UFAB processes be institutionalized across Texas?

The process evaluation will prepare findings that serve state and local collaborative purposes. At the local level, the primary partners are the OAG, the Baylor College of Medicine’s Young Fathers/Bootstrap project, and AFI grantee Covenant Community Capital. (At this time, researchers deem that Harris County Precinct One and Workforce Solutions – Gulf Coast are secondary partners.) Each partner has programs and services appropriate to the UFAB objectives and target group needs. UFAB will pilot this program in a densely
populated, primarily minority city center, building upon the capacities of these partners with fatherhood programs, workforce services, case management experience, financial education and matched savings resources, and child support and paternity establishment services. At a state level scale, OAG is collaborating with RAISE for the purpose of refining and introducing the UFAB model into other AFI programs.

KEY TASKS

The process evaluation encompasses the following key task areas.

Document Review

Researchers will collect and review on an initial and ongoing basis the following program documentation as available:

- Program planning, policy, and service delivery manuals and documents
- Management and outcomes reports
- Intake and eligibility forms and other standardized instruments
- Project and program budget/expenditure reports
- Program and service curricula and client “hand outs”
- Relevant research on financial literacy/asset-building, IDAs, NCP services, and workforce services for economically marginal populations

Field Research/Site Visits

Field research consists of primary and secondary delivery site visits and in-depth, guided conversations with vertical and horizontal cross-sections of directors, managers, supervisors, and frontline staff of partnering agencies. The intent is to understand the service delivery process and prevailing client flow patterns associated with each partner, the content and delivery of services provided to UFAB participants, and client tracking/performance management systems used for reporting purposes. Vertical analysis provides an avenue for assessing variations in design integrity from the administrative level to frontline points of client contact, as well as an effective means to capture implementation experiences from
multiple perspectives. Similarly, horizontal analysis offers insights regarding design integrity and implementation experiences across partnering entities in the collaborative UFAB model. Additionally, these contacts with managers and service delivery staff will provide insights regarding client needs and expectations as they enter UFAB and the relationships between those client needs, available services, and program outcomes.

Scheduling of site visits will be coordinated with OAG and local project staff as determined by UFAB implementation status and partner staff availability. RMC anticipates that Q2 of year two for the first-round visits and Q2 of year three for the second-round visits may be appropriate time frames for field work. RMC researchers are available as-needed for onsite/offsite, scheduled and informal consultations as determined by OAG and collaborators. Formal interviews and informal contacts will adhere to the intent, format and content of the Field Research Protocol presented below.

**Reports**

Researchers will produce an Interim Report in year two and a Final Report in year three that contain the results of the process evaluation. The Interim Report will address the design, planning, and early implementation phases of UFAB, documenting the experiences of the collaborating partners regarding successful practices, constraints, opportunities, and unanticipated developments. The Final Report will describe and assess the fully operational phase of UFAB and provide observations regarding the strategies, partnerships, and activities associated with positive outcomes, as well as opportunities and considerations for a statewide expansion. A brief Interim Update will be produced between the two major reports should any significant restructuring of programs, policies, or services occur.

**FIELD RESEARCH PROTOCOL**

Research for the process evaluation is based on a topic-centered Field Research Protocol. The Protocol guides document collection and review, site-based formal interviews, informal contacts, and report preparation.

**Background, Collaborators, and Context**
Project Planning and Design

What factors shaped the conceptual basis and initial design of UFAB?

Researchers will document the UFAB from its formative/conceptual phase as an 1115 Grant proposal through its emergence as a working model for innovative OAG/AFI collaboration noting:

- Leadership
- Confluence of interests (shared expectations, effectiveness, beneficial outcomes)
- Alternative approaches considered
- Partnership-building
- Ongoing efforts
- Constraints/Unanticipated developments
- Chronology of events

Key Partners

How does UFAB fit within the overall institutional framework of the collaborating partners?

Researchers will document roles and responsibilities of principal collaborators noting:

- Agency mission/purpose
- Organizational structure
- Staffing configuration
- Scale and scope of regular services
- UFAB Resource commitment
- UFAB staff/administrative assignment
- UFAB services
- Budget allocation/expenditures
- Outcomes expectations
Operating Context

Are there noteworthy contextual factors in the core Houston area that support or constrain successful implementation of the UFAB? To what extent, if any, will local factors influence the introduction of UFAB elsewhere in Texas?

Researchers will investigate contextual factors relevant to UFAB.

- Demographic traits
- Labor market and economic conditions
- Institutional factors
- Other factors or conditions

Project Model

Goals and Model Characteristics

What are the goals of UFAB and the distinguishing features of the model being tested? Are these understood and shared by collaborating entities?

Researchers will assess awareness of overriding goals of strengthening families and reducing the need for child support enforcement and local penetration of characteristics, including:

- Strategic Approach
- Statewide and local collaborations
- Target Group
- Asset Building/Financial Stability
- Child Support Information, Responsibility and Capacity
- Sustainability and Replicability

Client Flow
What are the typical steps in UFAB client flow and what occurs at each step? Are there notable variations?

Researchers will document typical client flow, noting variation and attrition points.

- Outreach, Information, and Referral
- Intake/Eligibility Determination
- Assessment
- Service Planning
- Participation
- Program Exit

**Services and Activities**

What services and activities are provided to UFAB participants? Which services are more effective? Which generate the most response and engagement from participants? Are participants provided supportive services or commonly referred to other providers for ancillary service needs?

Researchers will review content, participation, and value of specific activities, as well as gather suggestions for adjustments and additions to current services menu. By design, UFAB has two tiers of services distinguished by depth/intensity of services and number of clients exposed to the service.

“Light touch” Services

- Public Information: Financial planning social marketing products targeting urban fathers
- Public Information: Child support and paternity education materials adapted for participants in asset-building program
- Workshop: Fathers and families financial planning “brief” at Baylor Clinics and Covenant Community Capital
“High touch” services

- Recruitment, case management, and employment services provided by Baylor College of Medicine’s Fatherhood/Bootstrap program
- Fathers and Finance Workshop developed and provided by Covenant Community Capital to adapt financial literacy education models for an urban father audience
- Enrollment of fathers in matched savings accounts and specialized financial planning for purchase of an eligible asset
- Connection of unbanked fathers to a reputable financial institution for access to a broad array of financial services
- Outreach to and engagement of mothers linked to program participants and development of co-parent financial plans

Case Management

Who provides case management services to UFAB participants and what type and intensity of case management do they receive?

Baylor Fatherhood/Bootstrap and Covenant Community Capital will each provide a form of case management. OAG may provide some form of case oversight, similar to case management. Researchers will describe and assess such service characteristics along the array of:

- Individual and Family Case Management
- Dual / Parallel Case Management
- Joint Case Management/Case Staffing

Data Reporting, Performance Management, and Outcomes

How is UFAB client data recorded, utilized by partners, and accessible to UFAB collaborators? What do administrators and staff perceive as positive outcomes? Do UFAB outcomes align with partner entity performance expectations?
Researches will describe data management systems, their use, and sharing arrangements that facilitate program and performance measurement. Researchers will probe the extent to which UFAB’s anticipated outcomes align with partner entity internal and ongoing performance measures. As the Ray Marshall Center is conducting a formal Outcomes Analysis (below), the intent of this activity is to investigate the relationship between UFAB outcome expectations and internal processes of partnering providers.

UFAB has an array of outcomes expectation. Researchers will assess knowledge, relevance, use, and measurement of individual/family outcomes associated with the UFAB model. The initial UFAB design recognizes:

- **Short-term Outcomes**: Softer outcomes regarding Increased commitment, awareness, knowledge, and connectivity of participants stimulated by services
- **Intermediate Outcomes**: More quantifiable outcomes including earnings, decision-making, banking, assets, child support payments, parent-child interactions
- **Long-term Outcomes**: Family and societal outcomes regarding economic security, increased father-child engagement, improved family stability

Additionally, researchers will assess progress toward enhanced exchanges and understanding between the OAG Child Support Division and AFI grantees.

**Concluding Observations**

What are the strengths, limitations, and opportunities for statewide expansion of UFAB? What are the key lessons this experience has revealed to date?

Researchers will elicit informed insights from the multiple providers and perspectives regarding their experiences with UFAB and recommendations, as well as concerns, for statewide roll out.
OUTCOME EVALUATION PLAN

The outcome analysis for the Urban Fathers Asset Building (UFAB) program shall be conducted by the Ray Marshall Center for the Study of Human Resources (RMC). The goal of providing asset building and financial literacy services to unemployed and underemployed non-custodial parents (NCPs) is to assist them in becoming responsible parents so they can meet their financial obligations to their children. The outcome analysis will attempt to determine the extent to which those entering UFAB benefit from the services received, in terms of increased economic self-sufficiency, as compared to similar unemployed and low-income NCPs (typically) fathers who are not offered such services.

The first section of this outcome analysis plan chapter presents the research questions. Next to be discussed are issues surrounding the comparison group design, including a quasi-experimental selection of an appropriate comparison group. Following that are sections describing the administrative and other data sources that will form the core of the outcome analysis, statistical analyses to be performed, and caveats or limitations of the analysis.

RESEARCH QUESTIONS

The proposed outcome evaluation will address research questions at two levels, as defined by the availability of administrative records data measuring the constructs of interest. First, at the outcomes level, the questions will address the extent to which NCPs enrolled into the program utilize the various financial and other services available. Since data on these measures will generally only be available for those entering the program, outcomes can only be estimated for these participants, with no context or comparison group available for estimating the counter-factual, or what outcomes might have been obtained in the absence of the program. Second, at the program impacts level, questions will test for the effects of entering the program on low-income non-custodial parents with recent births by comparing their outcomes to those of a comparison group. The comparison group will consist of similarly situated non-custodial parents, preferably in the same county, who are not offered UFAB services. As described below, this comparison group will be formed through quasi-experimental selection procedures.
Examples of research questions at the outcomes level are as follows:

1. Do participants in the UFAB program utilize asset building accounts? How much do they save, over what intervals, and what do they spend it on?
2. What other services do participants in the UFAB program utilize?

Research questions at the impacts level are as follows:

1. Does UFAB lead to increased engagement with the formal banking system?
2. Does UFAB lead to increased child support payments? To increased consistency of child support payments? To increased paternity establishments?
3. Does UFAB lead to increased employment rates and earnings levels by non-custodial parents?

These questions and the expected effects of the UFAB program are summarized in Table 1.
### Table 1: Research Questions and Expected UFAB Effects

<table>
<thead>
<tr>
<th>Research Question</th>
<th>Expected UFAB effect</th>
</tr>
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<tbody>
<tr>
<td><strong>Outcomes</strong></td>
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<tr>
<td>Q1. Utilization of asset building accounts</td>
<td></td>
</tr>
<tr>
<td>Q2. Participation in other financial programs or services</td>
<td></td>
</tr>
<tr>
<td><strong>Impacts</strong></td>
<td></td>
</tr>
<tr>
<td>Q3. Formal banking engagement</td>
<td>+</td>
</tr>
<tr>
<td>Q4. Cooperation and compliance with child support obligations.</td>
<td>+</td>
</tr>
<tr>
<td>Q5. Employment and earnings of NCPs.</td>
<td>+</td>
</tr>
</tbody>
</table>

### Comparison Group Design

Although the best design for evaluating program impacts is frequently a true experiment, involving randomly assigning potential participants to experimental and control groups, this research design is not always feasible for a number of reasons. For the UFAB project demonstration, an alternative approach to comparison group selection will be utilized. Over the years, researchers have developed a number of ‘quasi-experimental’ approaches for creating counter-factual comparison groups when random assignment is not possible.\(^1\) Although the methods are not perfect, they represent the next-best approach, after random assignment, for selecting near-equivalent comparison groups.

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One approach to creating a ‘quasi-experimental’ comparison group that is as similar as possible to the experimental group in all measurable respects involves selection of multivariate ‘nearest neighbors.’ This involves systematically comparing each experimental group member to all potential comparison group members on a number of characteristics using a formula to compute weighted multivariate distance (Zhong, 2004). The dimensions on which they are compared typically consist of demographic, economic, program participation and other geographic characteristics. The potential comparator with the closest matching characteristics, known as the ‘nearest neighbor,’ is then selected to be in the comparison group. This process is continued until all members of the experimental or treatment group have had their own nearest neighbors chosen. Outcomes are then compared for the two groups in order to compute net impacts.² A detailed discussion of comparison group selection is provided below.

**Comparison Group Selection**

The procedures and variables to be used in the selection of nearest neighbors to comprise the quasi-experimental comparison group are as follows. The selection of nearest neighbors for the UFAB project begins with the identification of an appropriate pool of clients from which to choose the comparison group. Because we want members of the comparison group to be as similar as possible to those selected to be in the UFAB group, we will utilize the statewide database of NCPs with active child support cases as a starting point. From this, the matching procedure will consider detailed demographic and historical information on their child support collections, earnings, and other relevant information to select similarly situated NCPs, as described below.

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Matching Procedure

Nearest-neighbor matching is an iterative computational process, done for one UFAB participant (or target) at a time, as follows. First, the initial pool of potential neighbors for the target participant is restricted to those with an exact match on important categorical dimensions, such as county of residence, for which ‘distance’ is difficult to quantify (but see discussion of geography below). Next, the target participant is compared against every remaining potential neighbor on all important near-continuous dimensions that can be measured through available administrative data sources. To objectively measure the degree of similarity between a target and potential comparator, standardized weighted absolute distances between each pair on relevant dimensions are summed to arrive at a measure of total multivariate distance. When all potential neighbors have been compared to the target, the one with the shortest distance, or the person most like the target in multivariate space, is selected as the nearest neighbor. This neighbor is retained for the comparison group, then removed from further matching consideration, and the process is repeated for the remaining UFAB participants until the selection of the comparison group is complete.

Basic dimensions for matching

The basic dimensions for selecting a comparison group of non-custodial parents not ordered into the UFAB program will consist of variables from the following categories:

- Demographics at program entry, including age, marital status, and race/ethnicity;
- Employment and earnings histories, as measured from the UI earnings database;
- Child support case features, including number and ages of children, paternity establishment history, collections history, and number of other cases on which the NCP is listed;

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4 This is known as sampling without replacement, and it prevents the same comparator being selected for the comparison group multiple times. While it is possible to sample with replacement and get slightly better matches, this requires a complex adjustment to the standard errors, and in practice it often leads to the undesirable situation of having one person serve as comparator for a large number of treatment group members.
● Features of the custodial parent (CP) on the case to which the NCP is linked, including demographics, employment, earnings, and assistance histories, and number of other child support cases on which the CP is listed;

● Geography, as measured by county of residence (see discussion below);

● History of program participation in workforce development services;

● Furthermore, date of entry into the UFAB program will be controlled for implicitly by selecting comparison group members based on their characteristics as of each UFAB group member’s entry date.

In many cases, the dimensions for matching will be constructed so as to maximize their ability to characterize very young NCPs early in their case histories. For example, number of days since a child support case was first opened is a good measure to distinguish those early in their child support careers from the mass of more experienced NCPs on the OAG caseload.

**Geographic considerations**

As suggested above, the ideal comparison group would control for geography, and the associated labor market issues, by selecting all comparators from the same geographic area (Harris County) as the UFAB group members with whom they are paired. There could be a problem with this approach, however, in the case where most or almost all of those living in the program areas who are eligible for the program are in fact enrolled into the program. If this were to happen, it would cause the pool of potential comparison group members in the same county to be essentially empty, and it would force the evaluators to select comparison group members from other urban counties not served by UFAB, or from the same county at other points in time. This would not be desirable, for it is unlikely that these other areas would have the same labor market and other local characteristics that will prove very important to the financial and employment outcomes attainable by a set of young, generally low-skilled NCPs. If the other alternatives prove infeasible and the design requires selection from other areas, we will add to the set of matching dimensions a number of measures of local labor market characteristics, such as unemployment and employment growth rates, as well as other county features like average earnings of those with only a HS education, to help minimize the negative aspects of this approach. It might also be appropriate, under these circumstances, to have an additional
comparison group consisting of all NCPs statewide whose characteristics would make them eligible for UFAB, had they been in the right county to be recruited into the program.

**Balancing Tests**

Under the scenario of a quasi-experimental evaluation, the results hinge critically on differences in outcomes between UFAB participants and those of the comparison group. Thus, it is important to ensure that the groups are as equivalent as possible at the point in time before any services are received. Researchers could expect to observe, if the comparison group selection were done well, that the measurable characteristics of the groups at program entry should differ only by chance. In order to test whether the characteristics of the groups differ at a level that could be explained by chance alone, RMC researchers will perform balancing tests on the means of continuous variables and proportions of qualitative variables that describe the groups. It is expected that few or no significant differences would be found.\(^5\) If differences are found between the comparison group and the UFAB group, options for refining the comparison group match procedure, such as using a caliper to drop the worst matches, will be pursued. Regardless of whether or not the selection procedure is refined, any remaining slight differences between the groups can to a large extent be controlled for statistically.

**Administrative Data Sources**

**Outcomes to be Measured**

The impact analysis will answer the research questions by performing statistical tests on administrative data gathered to measure the outcomes of interest. Performance of these statistical tests requires data not only on the outcomes, but also on the measurable characteristics of the cases and clients in the UFAB and control groups. Table 2 briefly summarizes, in general terms, the variables to be analyzed and the data sources from which they are to be obtained.

\(^5\) Due to the nature of statistical inference, when using a 95 percent confidence level one can expect to find approximately one spurious difference for every twenty comparisons made. This is because the probability of a type I error (concluding there is a difference when in fact no difference exists) is 0.05. Due to the large number of comparisons involved in these tests, researchers should only be concerned if the number of statistically significant differences exceeds that which could be expected due to chance alone.
**TABLE 2: OUTCOMES TO BE ANALYZED**

<table>
<thead>
<tr>
<th>Outcomes to be Analyzed</th>
<th>Data Source</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Outcomes for participants</strong></td>
<td></td>
</tr>
<tr>
<td>Utilization of asset building accounts</td>
<td>Covenant Community Capital program data</td>
</tr>
<tr>
<td>Participation in other financial programs or services</td>
<td>Covenant Community Capital program data, other program data?</td>
</tr>
<tr>
<td><strong>Program impacts</strong></td>
<td></td>
</tr>
<tr>
<td>Formal banking engagement</td>
<td>Financial Institutions Data Match (FIDM) data from OAG&lt;sup&gt;6&lt;/sup&gt;</td>
</tr>
<tr>
<td>Cooperation and compliance with child support obligations</td>
<td>OAG case actions and collections data</td>
</tr>
<tr>
<td>Employment and earnings of NCP</td>
<td>TWC quarterly UI earnings records</td>
</tr>
</tbody>
</table>

**Study Period**

Subject to availability of various administrative data sources, individual level data will be collected from as early as 2009, or at least two years prior to the initial UFAB participation. Data collection for the outcomes analysis will continue through the maximum follow-up period possible, while still allowing sufficient time at the end of the study to gather and process data, interpret results, and draw conclusions. Ideally, most or all of the approximately 200 clients projected to be served will be enrolled into the UFAB program during the first year, thus allowing a follow-up period for these first-year participants of one to two years for the benefits of asset building to accrue. Utilization of longer enrollment intervals, thus leading to shorter follow-up intervals, would tend to bias the design against the possibility of finding positive program impacts.

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<sup>6</sup> Treatment of formal banking engagement as an impact measure requires that FIDM data covering both treatment and comparison group members be made available to researchers. If FIDM data cannot be made available, this measure will be computed as an outcome instead of an impact.
Identifiers

Due to heavy reliance on client social security numbers (SSN) for linking across administrative data sources, persons whose SSNs are missing or invalid will necessarily be dropped from all analysis. Since both the UFAB participants and the comparison group members will be drawn from the OAG caseload, this is not expected to be a significant problem. SSN completion rates in the OAG case and client data have historically been adequate for this purpose.\(^7\) All data analysis at RMC is done with encrypted versions of confidential identifiers.

Agencies Supplying Administrative Data

The following sections provide details of the administrative data to be collected from each agency or department.

**Texas Office of the Attorney General**

In Texas, the Office of the Attorney General (OAG) is the IV-D agency responsible for helping custodial parents to receive child support from the non-custodial parent of their children. The OAG utilizes automated data systems to facilitate the administration of this program. These data systems include archival detail on support orders, paternity establishments, enforcement actions, case demographics, amounts of support paid and owed by non-custodial parents, share of the support collected that is disbursed to the state and custodial parent, and many others. The data are keyed to OAG client and case numbers that can easily be linked to NCP and CP SSNs for linking to other data sources.

One key data source for the program analysis is Financial Institution Data Match (FIDM) data, that lists financial accounts opened by non-custodial parents. If these data can be provided to RMC researchers, it will allow the estimation of program impacts on formal banking engagement. Otherwise this measure will have to be estimated as an outcome only, with little context to interpret the level of engagement.

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Texas Workforce Commission

As part of the administration of the Unemployment Insurance (UI) program, the Texas Workforce Commission (TWC) requires covered employers to report the amount of pay they give each employee every calendar quarter. The data identify each employee by social security number (SSN), and are thus easily linked to members of the UFAB and comparison groups.

Other UFAB Program Data

The data systems used by entities involved in this project to collect information on UFAB participants and control group members will also be a significant source of outcome information. For example, Covenant Community Capital gathers extensive information on clients it serves in its regular IDA programs, and is expected to gather similar data on NCPs enrolled in UFAB. Depending upon the details of program implementation, it may be desirable to collect information from these sources, or those of the other entities, in order to monitor intake and participation data on all UFAB participants. Exploration of these data sources will constitute an early task for the outcome analysis.

ANALYSES TO BE PERFORMED

Descriptive Statistics

Prior to computation of any statistical inferences, the data must be inspected for anomalous observations, coverage, and overall quality. As a diagnostic tool, tabulations of the number of observations, missing values, maximum and minimum values, and variance will be produced for all variables. Whenever possible, these summary measures will be compared to similar published statistics.

For variables of particular interest, monthly or quarterly plots and other diagnostics will be produced to give an overall feeling for trends and turning points. Some of these time series will become inputs to further analysis, but many will be purely diagnostic.
Net Effect Estimation

The comparison group design justifies the application of a large body of accepted statistical methods designed for estimating the net effects of experiments and quasi-experiments. RMC researchers will use these standard techniques to estimate net effects of the UFAB project on the various hypothesized outcomes listed above. The analysis will include the estimation of unadjusted and adjusted net effects through linear regression, multilevel modeling or other complex statistical procedures. The unadjusted net effect is simply the difference between mean outcomes for the UFAB and control groups. Adjusted net effects are also computed in order to 1) adjust this impact measure by controlling for the slight differences between the pre-program attributes of the UFAB and comparison groups that inevitably occur, and to 2) estimate impacts more precisely, with smaller standard errors compared to simple post-treatment difference in means.

The results of the statistical analysis will be reported in a table similar in form to Table 3. In most cases, the means in this table will be computed for monthly or quarterly observations, or other fixed time intervals. The measures listed are illustrative only, and are not meant to be exhaustive.

<table>
<thead>
<tr>
<th>Measure</th>
<th>Post-treatment Mean</th>
<th>Unadjusted Difference</th>
<th>Adjusted Net Effect</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outcomes</td>
<td></td>
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</tr>
<tr>
<td>Utilization of asset building accounts</td>
<td></td>
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<td>Participation in other financial programs or services</td>
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<td>Impacts</td>
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<td>Formal banking engagement</td>
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<td>Cooperation and compliance with child support obligations</td>
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<td>Employment and earnings of NCPs</td>
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For outcome measures, shown in the first two rows, only the outcomes for UFAB participants are computed. These measures will be computed from Covenant data, and thus will not be available for members of the comparison group. For impact measures, the numbers in the
last two columns of Table 3 are parameters that represent the estimated impact of the UFAB project. One column contains the simple unadjusted effect, and the rightmost column the adjusted net effect, which statistically controls for participant features at program entry.

**Limitations of Analysis**

All research designs have some caveats or limitations, and the present study is no exception. For the proposed outcome analysis, several caveats apply, depending in part on design choices, potential unintended features of the program, and other factors. For example, when using quasi-experimental selection to create the comparison group, the ability to draw causal conclusions is no longer guaranteed. Instead, the results of a well done quasi-experiment can suggest but not prove a causal connection between the UFAB program and the outcomes observed. Furthermore, the strength of this conclusion will depend on the ability of researchers to identify a comparison group that is as equivalent as possible to the UFAB group just before being ordered into the program. Thus, for example, if under this design the sites outreach a small fraction of those potentially eligible to be recruited into UFAB, and leave out a significant fraction of similar NCPs in the same county, these conditions may be conducive to the selection of a good comparison group. If, on the other hand, the sites select all of those eligible for UFAB within the county, researchers will be forced to choose a comparison group from other areas of the state and/or other periods of time. In this case the equivalence of the comparison group will be questionable since not all aspects of different labor markets and different time periods can be well understood and accounted for statistically. A similar situation will apply if the sites choose only a fraction of those eligible, but those they choose are systematically different (e.g., more employable, etc.) from those they do not choose. In any of these cases, a non-equivalent comparison group would reduce our confidence in concluding that the UFAB program is associated with and to some degree responsible for the effects observed.

Another potential caveat concerns the length of the study period and its relationship to the effects that could be observed. Although some effects due to financial literacy could be expected to emerge rather quickly, some of the effects that an asset building program could be expected to produce, like economic stability, should be extended over time. For example, any effects of asset accumulation on economic stability would theoretically depend on the accumulation of significant account balances. For this reason, it is recommended that the bulk of the participants
are enrolled early enough to allow a follow-up study period of at least two years for most participants – enough time to allow effects to accrue, data to be collected (including a significant lag in the collection of UI employment/earnings data), and results to be processed. A shorter study period would be likely to limit the effects that could potentially be observed.

Another issue that could affect the observed outcomes of the UFAB program is one that frequently arises in early implementation of new programs. Problems can occur early in the implementation process, regardless of how well-planned a program might have been. These could be wrinkles in the process that become obvious upon implementation that are soon worked-out, or other problems that simply could not have been foreseen. Regardless of the source of the problems, the preferred response is to omit from analysis any data that arises from the early implementation phase by ignoring the first month or two of participants. Unfortunately, when the total numbers of participants is expected to be modest (say, 200, as projected here), this method could lead to a reduction in statistical power, otherwise known as the likelihood of finding a program effect if it exists. The decision whether to include the earliest participants in the analysis has to be made using information from the process analysis, by balancing the concerns about loss of program integrity versus loss of statistical power.