

The Center for Working Families Framework

A Comprehensive Approach to Economic Opportunity

THE ANNIE E. CASEY FOUNDATION



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Introduction

In 2004, the Annie E. Casey Foundation introduced its Center for Working Families (CWF) framework, a multipronged approach to help low-income families achieve financial security. CWF focused on workforce development and employment services; financial literacy education and coaching; and improved access to public benefits. The Foundation has provided grants and technical assistance to local and national organizations to strengthen the framework and expand its reach.

This brief traces CWF's evolution and offers lessons and reflections gleaned along the way. Among them are the importance of establishing rapport and trust with participating families; the value of bundling services and individualized coaching; the benefit of multiagency partnerships in strengthening referral and service offerings; and the need for comprehensive data collection and sharing.

Casey hopes these insights will be as useful to other community-based organizations and funders working to improve outcomes for children and families as they have been to the Foundation's efforts.

Key CWF Partners

The Center for Working Families story involves many practitioners, funders and intermediaries that have brought their own expertise and experience to the framework, funded its implementation, assessed and refined it over time and sought to make CWF part of their standard service delivery.

Among them:

- Achieving the Dream
- Bank of America
- Kresge Foundation
- Local Initiatives Support Corporation
- Lumina Foundation
- MDC
- MetLife Foundation
- NeighborWorks America
- United Way Bay Area
- United Way Worldwide
- W.K. Kellogg Foundation

Fundamentals of the Center for Working Families Framework

The CWF framework grew out of two of the Casey Foundation's earlier bodies of work — the Jobs Initiative¹ and Making Connections.² Central to both efforts was the belief that improving workforce development and employment services would lead to better financial outcomes for low-income job seekers.

While improving these services proved to be an important component, both initiatives — which collectively served tens of thousands of low-income people across the nation — revealed that a job, in and of itself, was not enough to move families out of poverty. Barriers such as unreliable child care and transportation, inadequate access to health services and predatory lending practices also placed financial stability out of reach for these families.

The challenges community-based organizations often faced in trying to address these factors also became apparent. Many service providers lacked the capacity and infrastructure to help people secure a job that could sustain a family while reducing debt, establishing savings and breaking the cycle of poverty.

Building on these lessons and advice from experts in the public and private sectors, Casey introduced the CWF framework in 2004. As in the earlier initiatives, workforce development and employment services were central. However, CWF incorporated two additional core service strands to help low-income families achieve financial security: help with accessing public benefits and financial literacy education and coaching.

By helping participants take advantage of the public benefits they qualify for — ranging from food stamps and health insurance to child care and housing assistance — the CWF framework assumed that they would be in a better financial position to return to school or participate in workforce development services, obtain and sustain employment or move into a better job. Those earnings, coupled with the added financial education and coaching services, would then enable individuals to make longer-term progress, such as opening a bank account, increasing their credit scores or paying off debt.

How and when participants received this support was another important focus of the CWF framework. It encouraged providers to implement a “no wrong door” policy, through which prospective clients would be connected to the services they needed no matter whom they first contacted within the organization. These services would then be “bundled” and offered as part of a suite of programs tailored to that person’s circumstances.

The CWF approach also aimed to account for challenges that might prevent individuals from seeking support and continuing the programs in which they had enrolled. By establishing a family-friendly atmosphere and providing onsite child care, for example, single parents might be more likely to attend classes.

Underpinning these service adaptations was a focus on trusting relationships between frontline staff and the individuals and families they served.

Three Core CWF Service Strands



Early Implementation

The Casey Foundation identified a range of organizations in different areas of the country to design and implement prototypes of the CWF approach.³ In doing so, the Foundation hoped to understand whether and how CWF could fit within different organizational platforms, what adaptations might be necessary for different types of clients and how the approach could be implemented on a larger scale.

The first entities to prototype CWF included:

- Bon Secours of Maryland, a jobs and education program in Baltimore affiliated with a Catholic health system;
- St. Louis MET Center, a central program site where a large network of education and service providers offered services focused on helping recipients of Temporary Assistance for Needy Families (TANF) move into employment;
- Local Initiatives Support Corporation (LISC) Chicago, a nonprofit intermediary that supported a group of community-based workforce development organizations;
- Seedco, an organization that supported a workforce development network in New York City; and
- Central New Mexico Community College, which operated a program to provide supportive services for students, many of whom came from lower-income households.

Casey avoided being overly prescriptive with these and other interested entities. Instead, the Foundation encouraged experimentation with the CWF approach and was open to others' views on how best to put it into operation.

Broader Promotion and Take-Up

With implementation underway, the Casey Foundation promoted CWF nationally through convenings, conferences and publications. The framework drew strong interest among funders, intermediary organizations, service providers and other entities focused on improving economic opportunities for low-income families. The CWF framework also appealed to various policymakers and government officials, in part because it offered the potential of reducing participants' dependence on public assistance over time.

This broad interest was also fueled by positive feedback and promising early results from the original cohort of organizations piloting the approach. For example, an assessment by Abt Associates of the operations of some of the early-adopter sites found that CWF program participants who received bundled services from two or more of the core service strands were far

more likely to achieve a major economic outcome, such as securing employment, than participants who only received services from a single strand.⁴

At the same time, other economic well-being initiatives gained traction, including Earned Income Tax Credit campaigns, bank-sponsored financial coaching programs and philanthropic family economic prosperity efforts. Many of the organizations and funders behind those efforts recognized that CWF was a natural complement and incorporated features of the framework to enhance their own initiatives' effectiveness.

CWF's reach was further expanded by national organizations, such as LISC, NeighborWorks America and United Way Worldwide (UWW), that supported a network of programs across the country in adopting the framework.

Over time, the Casey Foundation, LISC, UWW and several others that were supporting integrated service delivery (ISD) models — including Bank of America, the Kresge Foundation, MDC and the W.K. Kellogg Foundation — recognized the importance of developing a collective identity for their varied efforts, which often were conducted under different program names.

Though local adaptation was still encouraged, this informal leadership group wanted to establish more structure and coordination. The national Working Families Success Network (WFSN) was created in 2013 to fill that need.

With the establishment of the WFSN, the CWF work shifted from being a Casey Foundation initiative to a strategy that was formally embraced and adapted by a wide range of organizations and institutions. Specific references to the Center for Working Families framework gradually decreased as programs fully adopted their own variations. By 2015, more than 130 program sites in 50 communities were part of the WFSN.

Community colleges also established a separate network, called the Working Students Success Network (WSSN). Through Achieving the Dream, an intermediary established by Lumina Foundation, 19 community colleges began receiving funding and technical assistance in 2014 to implement ISD approaches modeled on the CWF framework. Each had discretion on how to combine, deliver and target the core education, employment, income and financial services to help students persist academically, attain credentials and move up the economic ladder.

Each of these networks assessed the experiences of their program sites and took part in evaluations to document activities, measure outcomes and identify areas in need of further refinement.

Evaluating CWF's Success

Evaluation and learning have been critical components of the Center for Working Families framework from the start. Over the years, Casey and its partners supported a series of assessments (see Table 1 on page 8) of various programs and client populations to glean insights and evidence about the efficacy of CWF design elements and other related ISD efforts.

While not definitive,⁵ the findings suggest that integrated service delivery approaches like CWF that offer bundled services in a coordinated manner can help to improve the financial stability of working families, low-income students of color and individuals who are unemployed or underemployed.

Below are some key observations from the research.

- Frontline staff were able to improve overall engagement and retention by developing close and trusting relationships with program participants — often through one-on-one coaching — and helping them set smaller, more achievable goals.
- Through these coaching and goal-setting conversations, service providers also were able to customize their offerings based on the client's immediate needs, time demands and longer-term aspirations, which helped keep participants in the program and contributed to their longer-term success.
- Participants who received bundled services from at least two of the three core strands were more likely to achieve greater financial outcomes, including better job-placement and job-retention rates and higher average earnings, than those who did not.
- When local providers partnered, they were better able to meet clients' needs and create a more seamless service delivery experience.
- When combined with other services — especially employment counseling — financial coaching was associated with higher earnings and better employment and credit-related outcomes.
- Providing numerous services at one location — often called a one-stop center — makes it easier for clients to access what they need and for staff to communicate with one another and ensure services are being appropriately integrated.
- Integrated data collection and sharing help streamline the service delivery process for clients and help providers better track and support an individual's progress.

Table 1: Overview of CWF and Related ISD Studies

This table includes high-level findings from key studies on the implementation of the CWF framework and related ISD efforts. These findings reflect a variety of program sites, client populations and research methods.

Study	Methodology and Scope	Selected Study Findings
<p>Abt Associates: Quantitative Evaluation – Center for Working Families (2008–2010)⁶</p>	<p>The Abt study involved descriptive quantitative analyses for three early-adopter sites (Central New Mexico Community College, MET Center, Bon Secours). The study examined patterns across sites, and among groups of participants, but did not involve an external comparison/control group. The study assessed:</p> <ul style="list-style-type: none"> • participant characteristics for 10,023 individuals enrolled through 2009 and data on services received and outcomes achieved by those participants; • financial progress of participants (for a sample of participants at Bon Secours), measured by changes in earned and work support income, changes in credit scores and changes in spending patterns; and • CWF costs (total cost per client and cost changes over time). 	<p>The Abt study found:</p> <ul style="list-style-type: none"> • Services, service strategies and desired outcomes varied by site based on organization type and client needs. • In each of the sites, an analysis conducted in 2008 revealed that participants who received services across at least two of the three service strands were three to four times more likely to achieve a major economic outcome than those who did not. • Participants showed progress toward attaining family economic success through improvements in financial behavior, improvements in credit scores, better use of debt and educational and job achievements. • For the participant sample at Bon Secours, the financial progress analysis found that increased supplemental income (including work support) helped to offset declines in participants’ earnings that may have been related to the economic recession. • Average annual cost of the CWF approach per participant ranged from \$1,504 to \$2,794 across the three sites.⁷ In each site, annual cost per participant declined over time.

Study	Methodology and Scope	Selected Study Findings
<p><i>LISC: Income, Credit, and Jobs: Data on Program Outcomes for Financial Opportunity Center (FOC) Clients, (January 2014 and May 2014)</i></p>	<p>These analyses of FOC program data were conducted by LISC’s internal research staff. The January 2014⁸ analysis examined data from 14,084 clients at 33 FOCs; the May 2014⁹ analysis examined data from 39,491 clients at 62 FOCs.</p> <p>The analyses focused on receipt of employment counseling (EC), financial counseling (FC) and income support counseling (ISC). LISC’s analyses examined relationships between the types and frequency of services received by participants and outcomes achieved relative to job placement, job retention, net income change and credit scores.</p>	<p>LISC’s analyses found:</p> <ul style="list-style-type: none"> • FOC clients achieved better job-placement rates and employment retention rates (for 30-, 90-, 180- and 365-day retention) when they received bundled services and when total contact time and/or days of service receipt were high. • Relative to those employment measures, outcomes were better when clients received the combination of EC and ISC services than when they received just EC services; outcomes were better when clients received EC and FC services than when they received EC and ISC services (except for 30-day retention); and outcomes were best when clients received services from all three program areas. • Clients who received both EC and FC services, as well as those who received all three types of services, were more likely to have net income increases and achieve larger net income increases than those enrolled in FC alone. However, for clients who only received FC services, the percentage who realized net income increases and the average net income change were still substantial. • FOC clients also achieved larger net income changes when total contact time and/or days of service receipt were high.

Study	Methodology and Scope	Selected Study Findings
<p>SparkPoint Bundled Services Analysis (2013–2014)¹⁰</p>	<p>This study of SparkPoint program sites was completed for United Way Bay Area by researchers affiliated with Stanford University. The researchers examined baseline characteristics of clients across nine SparkPoint sites (with data available for 6,061 “measurable” clients) and assessed the site-by-site patterns of services provided. The research team also conducted analysis, including linear regression modeling, to identify whether receipt of the combination of employment counseling and financial coaching services (which the SparkPoint sites viewed as a “magic bundle”¹¹) was associated with and a strong predictor of better client outcomes.</p>	<p>The SparkPoint analysis found:</p> <ul style="list-style-type: none"> • Across the sites, clients varied considerably in their levels of median income, expenses, debt, savings and credit scores before they received services. • Distribution of delivered services across the SparkPoint centers also varied considerably. • Receiving the combination of employment counseling and financial coaching proved to reliably predict client progress toward achieving self-sufficient income. The researchers concluded that “the chance of achieving a self-sufficient income is consistently improved among those participating in this combination of services...”¹² <p>The research team noted that: “At nearly all SparkPoint centers, a client who receives the magic bundle reduces their distance to self-sufficiency by \$100–\$700 more on average (depending on the center) than a client who has the same baseline distance to self-sufficiency but does not receive the magic bundle.”¹³</p>

Study	Methodology and Scope	Selected Study Findings
<p><i>Economic Mobility Corporation: Social Innovation Fund (SIF) Evaluation of a Sample of Chicago FOC Sites (2014–2016)</i>¹⁴</p>	<p>The Economic Mobility Corporation used a quasi-experimental design method,¹⁵ comparing FOC participants' outcomes at five Chicago FOC sites (using data on 500 FOC clients enrolled between October 2011 and August 2012) to a similar group of individuals who sought assistance with employment and training at the city's workforce centers (using data on 649 comparison group members).</p>	<p>In terms of service receipt and duration at the FOC centers, the Economic Mobility Corporation study found that:</p> <ul style="list-style-type: none"> • FOC participants were more likely than comparison group members to report receiving assistance with finding a job, financial issues and reviewing their credit reports. • Of the FOC participants examined in the study, 58.8% received services from a financial counselor, 51.6% from an income support counselor and 49.6% from an employment counselor. • Almost 40% of the FOC clients received services for six months or less (20.5% for less than one month, and 18.6% for one to six months). Another 14.3% of the FOC clients received services for seven to 12 months, and 46.6% for more than 12 months. <p>In terms of the comparative outcomes:¹⁶</p> <ul style="list-style-type: none"> • The FOC clients achieved better outcomes than the comparison group in (a) increases in year-round employment, (b) the percentage of clients who had no credit score at program entry but had a credit score after two years, (c) individuals' positive activity on credit reports two years after program entry and (d) decreases in the percentage of individuals who had debts unrelated to assets. • The comparison group were more likely than the FOC participants to have positive monthly net income (income minus expenses) two years after program entry. • Overall, the FOC participants and comparison group had similar increases in average annual earnings and in the percentage of individuals who had net worth greater than zero. • In general, neither the FOC participants nor the comparison group improved their average credit score.

Study	Methodology and Scope	Selected Study Findings
<p><i>Mathematica Policy Research: Evaluation of the Working Families Success Network [WFSN] (2016–2018)</i>¹⁷</p>	<p>The Mathematica study of WFSN included three main components: (a) a review of the integrated service delivery (ISD) research literature; (b) an electronic survey emailed to 121 WFSN sites, which was completed by 71 of those sites; and (c) site visits by the evaluation team to eight WFSN sites. The overall purposes of these study components were, together, (a) to provide guidance on building organizational capacity to provide ISD, (b) to identify variations in services and delivery approaches, (c) to identify promising ISD practices and (d) potentially to inform the design of future evaluations.¹⁸</p>	<p>Mathematica’s findings from its WFSN study include:</p> <ul style="list-style-type: none"> • The WFSN organizations that were studied exhibited varying approaches to offering ISD. The primary approaches observed were: <ul style="list-style-type: none"> a) an organization-driven approach, with standardized curriculum; b) a participant-driven approach, with customized services for individual participants; and c) a combination of (a) and (b). • Organizations can facilitate ISD by: <ul style="list-style-type: none"> ▪ adopting standardized curriculum that crosses service strands; ▪ requiring participants to meet with coaches in each service strand; ▪ creating partnerships to offer a broader range of services to participants; ▪ ensuring strong communications between ISD staff; and ▪ creating shared data systems across partners. • Organizations can address participant barriers and improve participant engagement and retention by: <ul style="list-style-type: none"> ▪ assessing needs, setting goals and tracking goal attainment with each participant; ▪ developing close and trusting relationships with participants (such as through coaching or other forms of one-on-one staff assistance); and ▪ tailoring content or customizing the services to be received based on individual participant needs. • Key challenges reported by WFSN program sites included: <ul style="list-style-type: none"> ▪ participant engagement and retention; ▪ participants’ lack of transportation, marketable skills and documentation; ▪ staff capacity and training; ▪ working with partnerships; and ▪ data entry and data management.

Study	Methodology and Scope	Selected Study Findings
<p><i>Mathematica Policy Research and DVP-Praxis: Evaluation of the Working Students Success Network [WSSN] (2016–2018)</i>¹⁹</p>	<p>The purposes of this study were (a) to describe how community colleges implemented the WSSN framework, (b) to identify student outcomes that might be associated with their WSSN participation and (c) to reveal factors that may lead to student success and tradeoffs that colleges may face in meeting student needs.</p> <p>The study methodology included (a) telephone interviews and review of background documents and annual reports for all colleges in the study, (b) site visits to eight of the community colleges and (c) analysis of administrative data from 18 of the colleges (for fall 2015 through spring 2017) that documented participant characteristics, service receipt and the relationships between service receipt and outcomes.</p>	<p>The WSSN study found that:</p> <ul style="list-style-type: none"> • One-third of the student participants received services in multiple core service strands, and one-third received intensive, one-on-one services. Seventeen percent of participants received both. • Regarding the relationship between service receipt and outcomes: <ul style="list-style-type: none"> ▪ Receiving at least one intensive, one-on-one service (such as individual coaching) was associated with improved academic persistence and credential completion. ▪ Receipt of services across two or more pillars was associated with students staying longer in school, but also with decreased credential completion. • The WSSN study identified a number of promising practices that benefited implementation of student support services, including: <ul style="list-style-type: none"> ▪ obtaining the commitment of executive leaders (including a commitment from the college to provide one-on-one coaching for students) and a stable leadership network; ▪ breaking down silos between student service programs and academic departments; ▪ building the institution’s cultural responsiveness to the needs of students in poverty; and ▪ establishing service centers that increase visibility and pursuing collaboration with external partners to broaden the range of services for students.

Practice Limitations and Unanswered Research Questions

Though the above assessments identified a range of promising practices, additional research is needed to fully understand the benefits and limitations of integrated service delivery.

Among the questions that warrant further exploration:

- How does the ratio of cost to benefit differ between integrated service delivery and more traditional approaches?
- Which recruitment and retention strategies are most effective?
- What are the barriers hindering participation, and how do they vary among different groups?
- What combinations — in terms of type, dosage and sequencing — of services work best for different client groups?
- How can providers encourage clients to engage in multiple programs and services across the three core strands?

Conclusion

The Casey Foundation launched the Center for Working Families framework 15 years ago to improve service delivery practices and, ultimately, help more low-income individuals achieve progress toward financial stability and security.

Thanks to a wide array of funders, intermediaries and practitioners, that vision has been realized. Though more work remains to be done, including research to understand the evolving set of factors that affect financial stability, Casey hopes the lessons in this report will be useful to those designing and implementing similar integrated service delivery models, and that they contribute to a standard set of operating practices for the field.

The Foundation also hopes that these insights can help inform stronger service delivery for youth and young adults, who often are not the focus of traditional models. Young adult parents, in particular, face a unique set of challenges that adaptations of the Center for Working Families approach can help address.

Endnotes

- ¹ The Annie E. Casey Foundation. (n.d.). *Jobs Initiative*. Retrieved from www.aecf.org/work/past-work/jobs-initiative
- ² The Annie E. Casey Foundation. (n.d.). *Making Connections*. Retrieved from www.aecf.org/work/past-work/making-connections
- ³ As part of its efforts to expand integrated service delivery, the Annie E. Casey Foundation also supported The Center for Working Families Inc. (TCWFI) in Atlanta, which has since shut down. That effort is not examined in this report for two reasons: 1) TCWFI's service capacity was built from scratch, whereas with the CWF approach, Casey was primarily interested in examining how the framework could be implemented through refinements in practices and enhancements to preexisting service infrastructures (i.e., approximately 75% of the core services would already be in place); and 2) TCWFI was never formally evaluated, whereas the other CWF-related efforts profiled in this report have undergone numerous internal and external assessments.
- ⁴ Abt Associates. (2010, July 22). *Quantitative evaluation – Center for Working Families*. Presentation to the Annie E. Casey Foundation.
- ⁵ To earn the “evidence-based” designation, programs and practices must display intervention impact, evaluation quality, intervention specificity and dissemination readiness. The Annie E. Casey Foundation. (2017). *Considering culture: Building the best evidence-based practices for children of color* (A Race for Results case study). Baltimore, MD: Author. Retrieved from www.aecf.org/resources/considering-culture
- ⁶ Abt Associates. (2010).
- ⁷ These figures reflect total costs for all services received by the CWF participants.
- ⁸ Roder, A. (2016, September). *First steps on the road to financial well-being: Final report from the evaluation of LISC's Financial Opportunity Centers*. New York, NY: Economic Mobility Corporation. Retrieved from https://economicmobilitycorp.org/wp-content/uploads/2017/09/16024-First-Steps_R5-REPORT-web.pdf
- ⁹ Rankin, S. (2015, April). *Building sustainable communities: Integrated services and improved financial outcomes for low-income households*. New York, NY: LISC. Retrieved from www.lisc.org/media/filer_public/e5/5e/e55ec07e-61c1-40df-9940-d2add976d774/110317_sranking_foc_report_april_2015.pdf
- ¹⁰ Hwang, J., & Sankaran, K. (2014, July 10). *SparkPoint bundled services analysis*. Retrieved November 28, 2019, from https://uwba.org/wp-content/uploads/2017/10/SparkPoint_Magic_Bundle_Report_FINAL.pdf. These researchers were from *Statistics for Social Good*, a group that was affiliated with the Department of Statistics at Stanford University.
- ¹¹ Reflecting the nomenclature that SparkPoint Centers used for their services, in the analysis the “magic bundle” was defined as receipt of “Obtain Employment” services (employment counseling) and either “Budgeting and Spending Plan” services or “Financial Goals Including Savings” services (financial coaching). Hwang, J., & Sankaran, K. (2014).
- ¹² Hwang, J., & Sankaran, K. (2014). This pattern was found to be statistically significant.
- ¹³ Hwang, J., & Sankaran, K. (2014).
- ¹⁴ Roder, A. (2015, January). *Building stronger financial futures: Interim findings from the evaluation of LISC's Financial Opportunity Centers*. New York, NY: Economic Mobility Corporation. Retrieved from <https://economicmobilitycorp.org/wp-content/uploads/2018/01/LISC-Interim-Report.pdf>. And, Roder, A. (2016, September).
- ¹⁵ This study used a Propensity Score Matching (PSM) approach for selecting a comparison group. Data from the study showed that the baseline characteristics of the FOC participants and the comparison group were very similar.
- ¹⁶ The findings on the differences in FOC participant outcomes and comparison group outcomes are statistically significant.
- ¹⁷ Maxwell, N., Sullivan, M., Anderson, M. A., & Westbrook, T. (2018, February). *Participant-driven delivery of integrated social services: Building a model and examining its implementation* (Working paper 60). Oakland, CA: Mathematica Policy Research. Retrieved from www.mathematica.org/our-publications-and-findings/publications/participant-driven-delivery-of-integrated-social-services-building

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¹⁸ Anderson, M. A., Ochoa, L., Sullivan, M., & Maxwell, N. (2018, January 31).

¹⁹ Sullivan, M., Price, D. V., Fox, L., & Person, A. (2018, April). *How community colleges address basic needs and financial stability of low-income students to boost college completion: Lessons from the Working Students Success Network*. Oakland, CA: Mathematica Policy Research. Retrieved from <https://chce.mathematica-mpr.com/our-publications-and-findings/publications/how-community-colleges-address-basic-needs-and-financial-stability-of-low-income-students-to-boost>. And, Fox, L., Sullivan, M., & Person, A. E. (2018, April 30). *Working Students Success Network (WSSN): Final outcomes evaluation report*. Oakland, CA: Mathematica Policy Research. Retrieved from <https://chce.mathematica-mpr.com/our-publications-and-findings/publications/working-students-success-network-wssn-final-outcomes-evaluation-report>