



10 KEY FINDINGS

Demonstrating client progress towards achieving and maintaining financial prosperity at SparkPoint Centers

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**UNITED WAY
OF THE BAY AREA**



SparkPoint is a program of United Way of the Bay Area

EXECUTIVE SUMMARY

In 2009, United Way of the Bay Area launched SparkPoint in response to a cyclical trend affecting low-income Bay Area families and individuals. These families and individuals spent time and energy going to multiple service providers to access a variety of different services and left with the tools they needed to stabilize their family. But emergencies would arise, and small mishaps sent them back to where they started.

Based on the Annie E. Casey Foundation's Center for Working Families, SparkPoint Centers were built to work with families long-term, looking at all aspects of their financial health, with the goal of achieving financial prosperity. Although each center looks different, all are a collaborative of multiple nonprofit and government entities that come together in a single location to seamlessly provide integrated services to help families increase income, build credit, and accumulate assets.

Since our first SparkPoint Center started in Oakland, California, eleven more centers have opened throughout the San Francisco Bay Area, helping more than 20,000 people move closer to financial prosperity.

We have consistently collected data on client outcomes and conducted in-depth analysis to understand trends and best practices of the SparkPoint model. The Successful Client Analysis¹ conducted in 2013 on clients who achieved long-term SparkPoint outcomes revealed insights around the progress clients make beyond their goals. The Secret Sauce and Magic Bundle² analysis conducted in 2014 provided further insights about the combination of financial coaching and job coaching leading to a higher likelihood of increasing income.

This report seeks to add to our understanding of what works (and what doesn't) about the SparkPoint model by answering a number of key questions that we have not yet looked into, and that we are able to answer now that we have clients who have been engaged with SparkPoint for several years:

- How long does it take to achieve SparkPoint outcomes? What achievements are made, on average?
- To what extent does achieving a SparkPoint outcome lead to long-term economic security?
- How does income affect other outcomes?

This report highlights a number of key findings around outcome attainment and retention among SparkPoint clients. A summary of the 10 key findings is listed on the next page.

¹ The Successful Client Analysis is available at <https://sites.google.com/site/sparkpointlearning/reports-and-evaluations>

² The Magic Bundle Report is available at <https://sites.google.com/site/sparkpointlearning/reports-and-evaluations>

THE SPARKPOINT MODEL: 10 KEY FINDINGS

- 1 On average, it takes about 8-10 months for SparkPoint clients to achieve a **financial prosperity goal**.
- 2 70-85% of clients maintain their financial goals after achieving them. More clients retain the credit outcome than any other outcome (i.e. income, debt, savings).
- 3 15-30% of clients lose a financial prosperity outcome after achieving it, and 80-85% of them have yet to re-achieve it.
- 4 To date, 177 clients have achieved self-sufficient income and at least one other financial prosperity outcome. 61% of them achieved self-sufficient income first, or at the same time as another outcome.
- 5 61% of clients return to SparkPoint to complete a second follow-up assessment (usually 6 months after completing a baseline).
- 6 On average, clients who have been with SparkPoint consistently for two or more years increased their monthly income by \$807, improved their credit score by 39 points, and decreased their debt by \$10,586.
- 7 76% of the clients who have been with SparkPoint consistently for two or more years have increased their savings during their time at SparkPoint. The average savings increase is \$2,969.
- 8 Of the clients who have been with SparkPoint consistently for more than two years and have achieved financial outcomes, the outcome most often achieved first is building savings.
- 9 Achieving financial goals is not a linear process. Families are constantly in flux on their path to financial prosperity.
- 10 74% of clients who achieve all **financial stability** or all **financial success** outcomes have maintained all of the outcomes. Clients who have achieved financial prosperity have maintained it for an average of 7 months (to date). Clients are more likely to maintain their level of income, credit, or savings the longer s/he is with SparkPoint.

OUTCOMES

SparkPoint is committed to working with families long-term to reach financial prosperity, ensuring that minor setbacks do not become life-changing events. SparkPoint client success is measured by four long-term goals:

- **Self-sufficient income**
- **Credit score of 700+**
- **Savings equal to 3+ months of living expenses**
- **No revolving debt**

In addition, SparkPoint measures changes in income, credit, debt, and savings amounts. Centers track 5% and 30% increases in income, credit, and savings, or decreases in debt.

Recognizing that individuals who come to SparkPoint have an array of economic experiences, SparkPoint measures the journey a person takes toward financial prosperity.

In 2014, we realized that there was a gap between making 5% or 30% improvements in income, credit, debt, and savings and achieving long-term goals. While 75-80% of measurable SparkPoint clients make at least 5% progress, only a few have achieved all four long-term goals. As a result, SparkPoint now measures progress in stages, pictured below, to more accurately represent the improvements clients make towards the long-term goals: “**financial stability**,” “**financial success**,” and “**financial prosperity**.” This allows centers to meet clients where they are and track progress achieved along the way.

Outcome Stage	% of Self Sufficient Income	Savings	Credit Score	Debt
Financial Stability	75%	2 weeks	600	N/A
Financial Success	85%	1 month	650	N/A
Financial Prosperity	100%	3+ months	700+	No Revolving Debt

EVALUATION QUESTIONS

This report explores the following questions:

1. How long does it take to achieve SparkPoint outcomes? What achievements are most common?
2. To what extent does achieving a SparkPoint outcome lead to long-term economic security?
3. How does income affect other outcomes?

One of our initial hypotheses with SparkPoint was that while our long-term goals are aspirational, achieving all four of them would provide a family with enough income, a decent credit score, savings in the bank, and manageable debt necessary to withstand financial struggles and not fall back into poverty. In this study, we explore what we know about this hypothesis, how long it takes to achieve outcomes, and to what extent outcomes are maintained.

In addition, this study explores the sequence of outcomes attained. Many SparkPoint partners have expressed the particular importance of one of the four outcome areas: income. Some have stated that income is the most important outcome; others believe that income comes first—before one can build credit, pay off debt, or accumulate savings. We explore whether this has been the case at SparkPoint, and whether achieving income is necessary to achieve before achieving other progress in building credit, reducing debt, or accumulating savings.

THE DATA SET

This report includes an analysis of 4,061 clients at ten of the Bay Area SparkPoint Centers. We looked at a total of 14,582 **financial assessments** that were recorded between January 1st, 2009 and February 1st, 2015. The number of assessments that we analyzed depended on the availability and quality of the data, as well as the specific analysis we conducted. The table below shows the total number of clients in each site used in the analysis.

SPARKPOINT CENTER	# OF MEASURABLE CLIENTS INCLUDED
American Canyon	335
Contra Costa East	507
Contra Costa West	538
Fremont	178
Marin	322
Oakland	609
San Francisco	1004
Solano	226
Skyline	346

LIMITATIONS

This report does not include an analysis of services that clients received at SparkPoint, or look at their demographic characteristics. Previous analysis explored these two elements. The goal of this analysis was to look at areas we had not previously explored.

This is also an aggregate look at clients from all of our centers. We understand that a more in-depth analysis of each center may reveal center-specific variations and will be helpful for center staff and partners.

FINDING 1: On average, it takes about 8-10 months to achieve a SparkPoint financial prosperity outcome.

Financial prosperity is defined as achieving the following four goals:

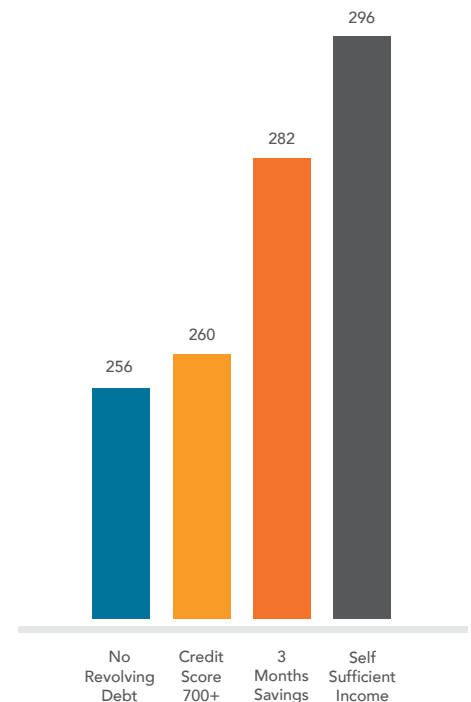
- Self-sufficient income
- Credit score of 700+
- Savings equal to 3+ months of living expenses
- No revolving debt

On average, it takes about 8-9 months to eliminate revolving debt or attain a credit score of 700 or higher. Accumulating three months of savings or achieving self-sufficient income takes 9-10 months. Self-sufficient income takes the longest amount of time to achieve.

The chart¹ to the right shows the average number of days it takes to achieve each outcome for the first time.

It is worth noting that although achieving a credit score of 700 takes less time on average than accumulating three months of savings or attaining self-sufficient income, the fewest number of clients have achieved this goal. This is likely due to the fact that all clients can summarize their income or track savings and debt amounts, but credit scores require special access and more complex steps to track.

Average Days to Achieve Outcome



¹ Data includes all clients who came in without the goal, have between one and eight follow ups, and achieved the outcome at least once between those follow ups.

FINDING 2: 70-85% of clients maintain their financial goals after achieving them. More clients retain the credit outcome than any other outcome (income, debt, savings).

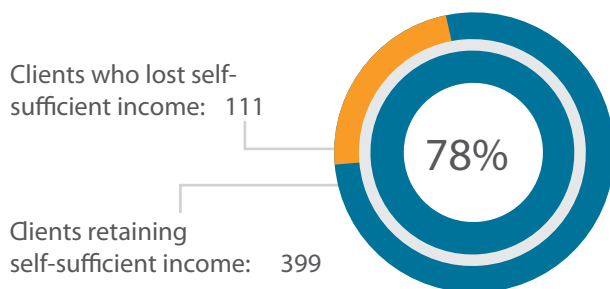
According to research by Cellini et al (2008)¹, 50 percent of households exit poverty within one year, and 75 percent in five years. However, over half of these households return to poverty in five years or less (Stevens 1994 and 1999)². Americans are more likely to experience short-term spells of poverty, but escaping from under the poverty line does not guarantee lasting or sustainable financial stability. Instead, households are constantly crossing the poverty line.

In contrast, 70-85% of SparkPoint clients maintain their financial goals after achieving them.

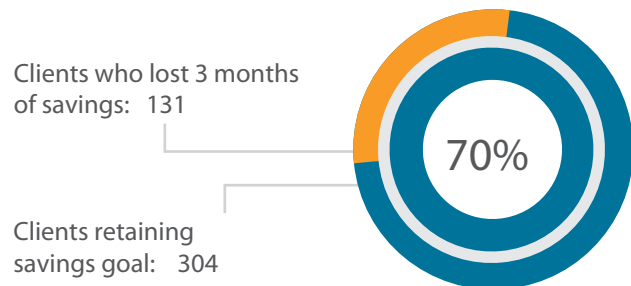
INCOME: To date, 510 clients have achieved self-sufficient income at SparkPoint. Of these clients, 399 (78%) have maintained self-sufficient income after achieving it. While the majority of clients sustain self-sufficient income, 111 (22%) have lost the outcome after achieving it.

SAVINGS: 435 clients have accumulated savings equal to three months of their living expenses. Of these clients, 304 (70%) have been able to sustain their level of savings or increase it. 131 (30%) have reduced their savings after achieving this outcome.

Total Number of Clients Who Achieved Self-Sufficient Income: 510



Total Number of Clients Who Achieved 3 Months of Savings: 304



¹ Cellini, Stephanie Riegg, Signe-Mary KcKernan, and Caroine Ratcliffe. 2008. "The Dynamics of Poverty in the United States: A Review of Data, Methods, and Findings." *Journal of Policy Analysis and Management* 27(3):577-605.

² Stevens, Ann Huff. 1999. "Climbing out of poverty, falling back in: measuring the persistence of poverty over multiple spells". *Journal of Human Resources*, 34(9); Stevens, Ann Huff. 1994. "The dynamics of poverty spells: updating bane and ellwood". *AEA Papers and Proceedings*, 84(2), 34-37.



DEBT: This past year, 404 clients achieved the goal of having no revolving debt. Of these, 70% have maintained this outcome.

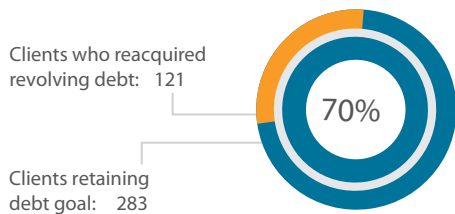
Prior to last year, SparkPoint clients had the goal of achieving a debt-to-income ratio of less than 40%. However, we learned that because this outcome is influenced by income, it did not accurately represent an individual’s level of debt. It was also the most commonly achieved outcome, but many clients who achieved it still had unhealthy, revolving debt. For these reasons, we modified our debt outcome to “no revolving debt” defined as the sum of collections debt, outstanding credit card debt, and payday lender loans. This more accurately captures whether or not a client has unhealthy debt that should be paid off as soon as possible.

CREDIT: 85% of clients maintain a credit score of 700 or above after achieving it.

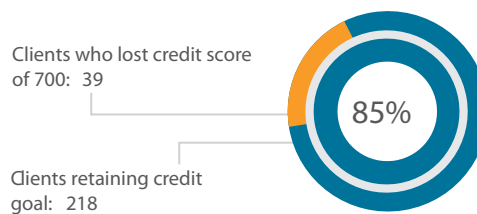
Until last year, one of SparkPoint’s long-term goals was achieving a credit score of 650 or above. Last year, we increased the highest credit score outcome to 700 because this level of credit is necessary to qualify for a loan to buy a car or a home. So far, 257 clients have achieved a credit score of 700 or higher.

These findings¹ imply a higher percentage of SparkPoint clients retaining a level of income as compared to the national average. Although more research is necessary to explore the reasoning behind this, we suspect that focusing on a number of factors besides income (i.e. savings, debt, credit) provides families with a safety net that enables them to maintain their level of financial self-sufficiency.

Total Number of Clients Who Paid Off Revolving Debt: 404



Total Number of Clients Who Achieved A Credit Score of 700+: 257



¹ This analysis includes clients with a baseline and between one and eight follow up assessments. Clients must have achieved the goal at least once between their baseline and most recent follow up assessment.

FINDING 3: 15-30% of clients lose a financial prosperity outcome after achieving it, and 80-85% of them have yet to re-achieve it.

While some clients have achieved self-sufficient income, three months of savings, no revolving debt and a credit score of over 700, there is a group of clients who are not able to sustain them. Furthermore, although a small percentage of these clients recover and re-achieve the outcome, a majority of clients who lose the outcome have not yet re-achieved the outcome during their time at SparkPoint.

INCOME: 80% of clients who lose self-sufficient income after achieving it have yet to recover and re-achieve the outcome.

SAVINGS: 85% of clients who accumulated three months of savings and then lost it have not yet recovered.

DEBT: 85% of clients who re-acquire revolving debt (collections, payday loans, outstanding credit card debt) have yet to pay it off.

CREDIT: 85% of clients whose scores fall to below 700 after achieving the goal have yet to rebuild their credit.

These findings suggest the need to focus our attention not only on working with clients to achieve financial success and prosperity, but also on making sure clients who achieve these outcomes are able to maintain them.



FINDING 4: To date, 177 clients have achieved self-sufficient income and at least one other financial prosperity outcome. 61% of them achieved self-sufficient income first, or at the same time as another outcome.

Of the clients who achieved self-sufficient income and at least one other outcome, more than half either achieved the income outcome first, or at the same time as another outcome.

While self-sufficient income is commonly achieved first, this chart shows that it is not necessary for a client to achieve the income outcome before achieving other outcomes.

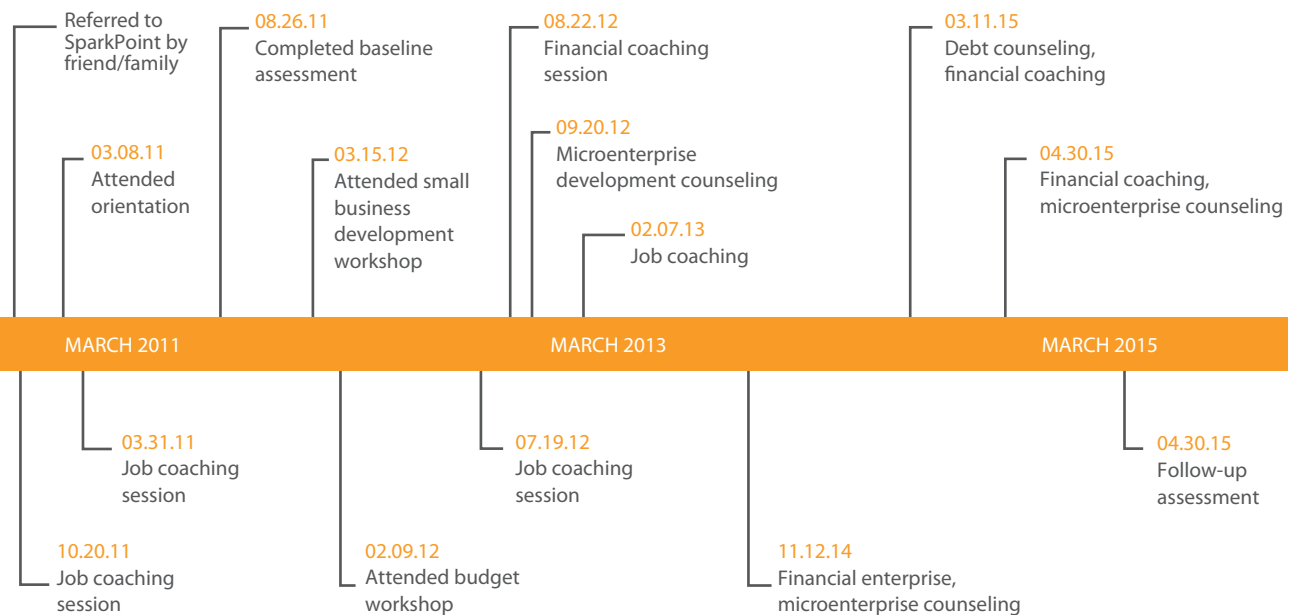
# of Clients Who Achieved Self-Sufficient Income and At Least One Other Outcome	
Achieved income at the same time as another outcome	71
Achieved income first	37
Achieved savings first	29
Achieved credit first	22
Achieved debt first	18
Total	177

CLIENT PROFILE

SANTIAGO became a client in 2011, primarily seeking career coaching and small business development. As a real estate broker with over 30 years of experience and an established real estate business, Santiago arrived at SparkPoint with a host of advantages atypical of SparkPoint's target clientele. However, Santiago has used SparkPoint's services to transform his business and surpass SparkPoint's criteria for financial prosperity. In four years, Santiago significantly increased his savings, developed his business, and became a homeowner. Ultimately, Santiago's success demonstrates that there is not a "typical" SparkPoint client and that SparkPoint can assist anyone at any stage on their journey to financial prosperity.

SANTIAGO

Male, 70, Caucasian, Belvedere Tiburon, CA



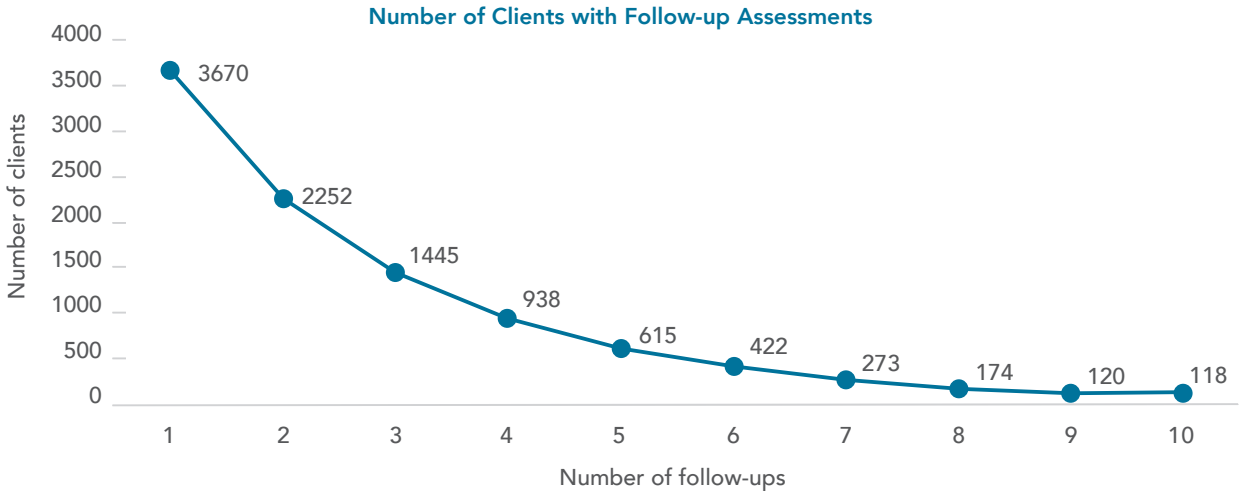
ACHIEVEMENTS: Self-sufficient income, 3 months savings, no revolving debt, homeowner

FINDING 5: 61% of clients return to SparkPoint and complete a second follow-up assessment (usually six months after completing a baseline).

All SparkPoint clients complete multiple assessments reporting their financial state and progress. These forms start with the **baseline assessment** and are followed by **follow-up assessments**. The baseline assessment records the client's income, credit, debt, and savings before they start SparkPoint services.

Follow-up assessments are identical to the baseline assessment and allow us to measure progress. They are completed every 90 days, or when there is a change in the family's financial situation such as getting a new job or buying a home.

On average, all SparkPoint Centers see a sharp drop-off of clients participating in the program after the first follow-up assessment. On average, 61% return to SparkPoint to complete a second follow-up assessment. Retention rates improve the more follow-up assessments are completed, and the longer the client stays with SparkPoint. This suggests the need for SparkPoint to focus on retaining clients past the second follow up.



FINDING 6: On average, clients who have been with SparkPoint consistently for two or more years increased their monthly income by \$807, improved their credit score by 39 points, and decreased their debt by \$10,586.

INCOME: A look at income and savings levels of clients who have been with SparkPoint for two or more years shows that, on average, these clients came to SparkPoint with a monthly baseline income of \$1,512 and an average monthly follow-up income (most recent follow-up) of \$1,979.

	Amount
Average Monthly Income on Baseline Assessment	\$1,512
Average Monthly Income on Most Recent Follow-Up Assessment	\$1,979
Average Increase in Monthly Income	\$807

Of the 55 clients in this analysis, 31 (56%) increased income, 5 (9%) maintained income, and 19 (35%) decreased their income during their time at SparkPoint.

	Increased Income	Maintained Income	Decreased Income
# of clients	31 (56%)	5 (9%)	19 (35%)



CREDIT: Of the 43 clients who had recorded baseline TransUnion credit scores, the average score was 611. An additional 7 clients had credit scores recorded in one or more follow-up assessments. Only 4 clients had no recorded TransUnion scores (no Experian or Equifax scores were recorded for these clients).

The average increase in credit score (the difference between the first recorded credit score and last recorded credit score) was 39 points. 33 clients (66%) increased their score, 7 (14%) maintained their score, and 10 (20%) decreased their score.

	Increased Score	Maintained Score	Decreased Score
# of clients	33 (66%)	7 (14%)	10 (20%)

DEBT: On average, clients who have been with SparkPoint for two or more years had baseline debt amounts of \$40,049 and decreased their debt by \$10,586. Baseline debt amounts ranged from \$0 to \$501,098. One client decreased her debt by \$470,988. We've analyzed revolving debt in previous analyses, but for these purposes we looked at total debt decrease to get a better picture of the amount of debt being paid off.

A majority of clients either decreased or maintained their amount of debt. Of the 17 who increased debt, some acquired debt that allows them to invest in the future (i.e. student loans, mortgage).

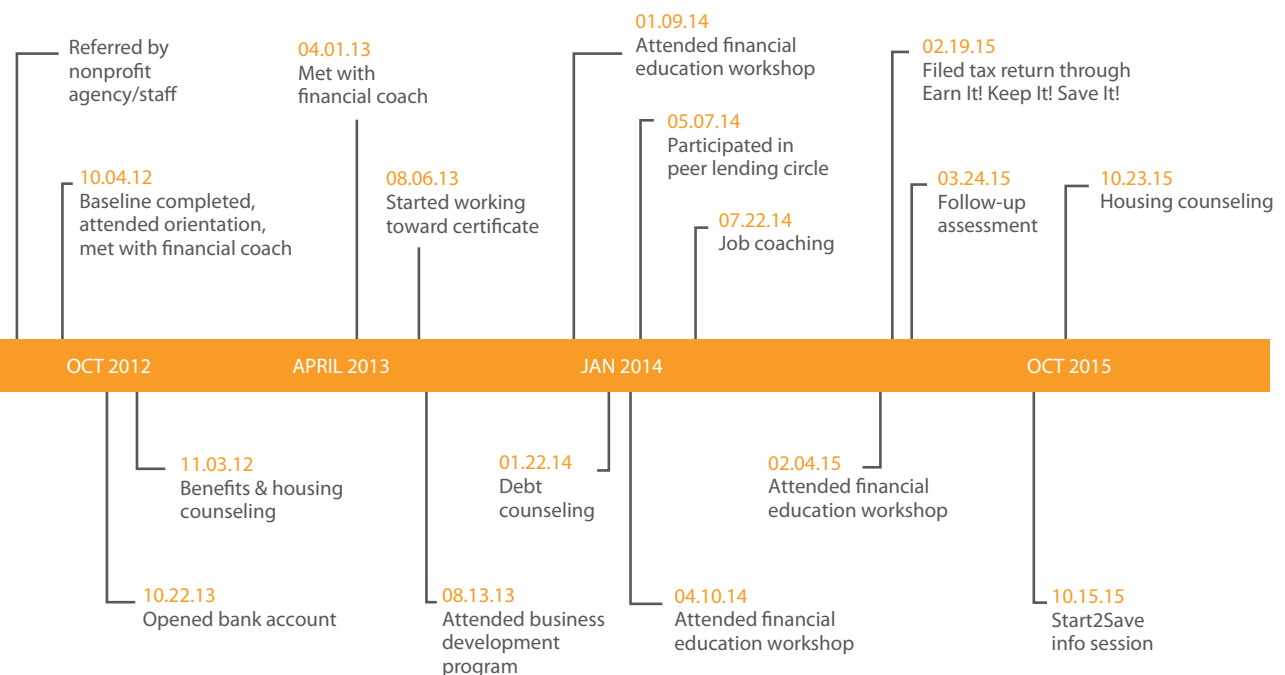
	Decreased Debt	Maintained Debt	Increased Debt
# of clients	30 (55%)	8 (15%)	17 (31%)

CLIENT PROFILE

FIONA has been with SparkPoint since 2012. As a recent immigrant and mother of three, Fiona has faced many challenges since arriving to the United States. However, she possesses an undying commitment to improving her circumstances, and this is reflected in her disciplined and consistent use of SparkPoint's services. In the past three years, she has logged over 105 sessions! Although Fiona has yet to achieve financial success, she has made significant progress towards her goal of supporting her family independent of public benefits. Fiona came to SparkPoint unemployed and without a credit history. Three years later, Fiona is a certified caregiver, has opened her first savings and checking accounts, is steadily establishing credit with the Peer Lending Circle, and has a credit score above 650. The timeline below highlights some of her activities at SparkPoint.

FIONA

Female, 44, African American, Fremont, CA



ACHIEVEMENTS: Accessed banking, increased savings by 100%, established credit, credit score above 650, increased income by at least 30%

FINDING 7: 76% of the clients who have been with SparkPoint consistently for two or more years have increased their savings by an average of \$2,969 during their time at SparkPoint.

SAVINGS: Average baseline savings for clients who have been with SparkPoint consistently for two or more years was \$1,272. On average, clients in this group increased their savings by \$2,926 during their time at SparkPoint. Compared to income, a higher percentage of clients increased savings (76% vs 56%) during their 2+ years at SparkPoint.

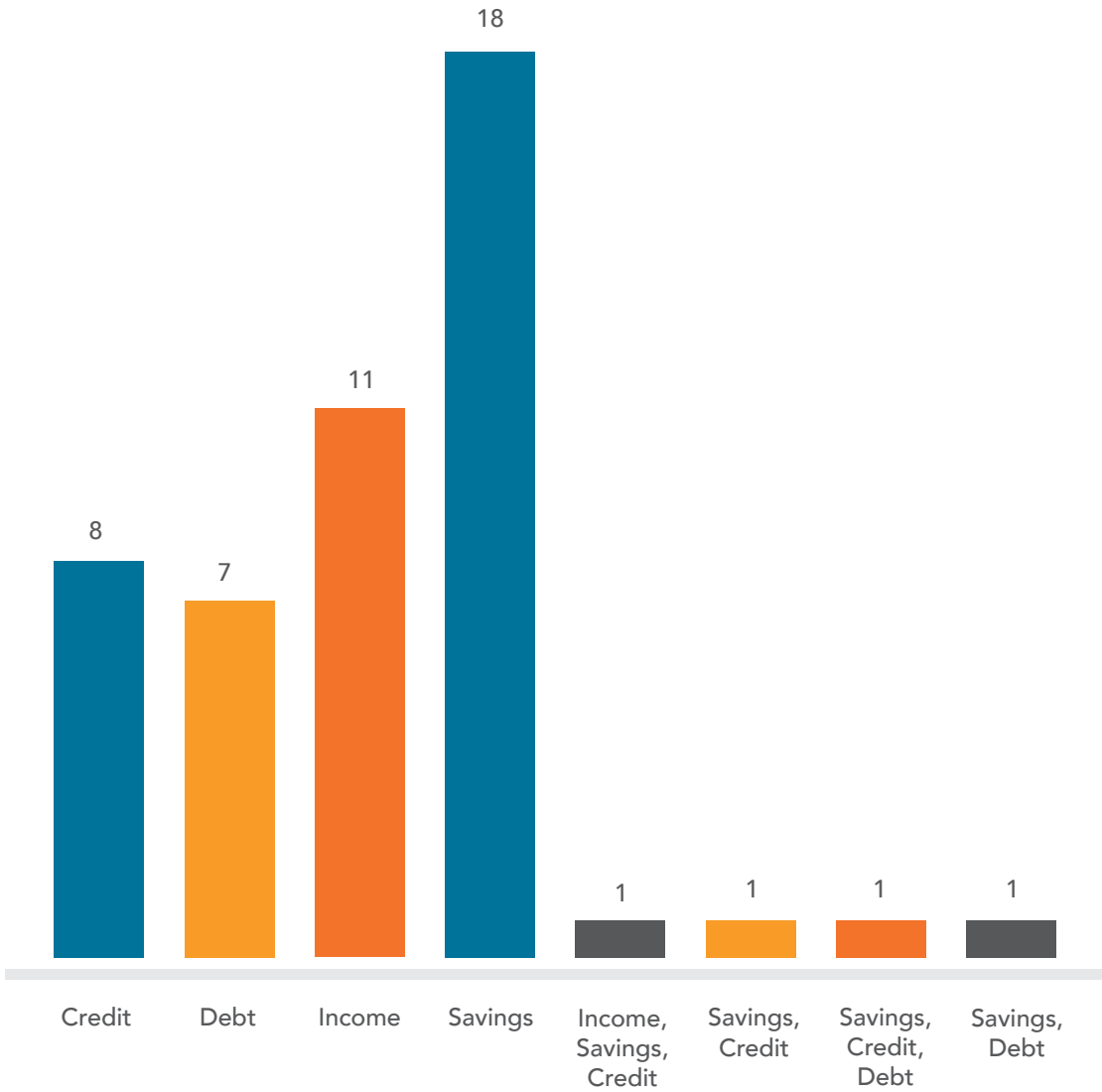
	Amount
Average Baseline Savings*	\$1,272
Average Increase in Savings	\$2,969

*Two outliers have been omitted: One client had baseline savings of -\$20,880 and another had savings of \$350,000.

	Increased Savings	Maintained Savings	Decreased Savings
# of clients	42 (76%)	3 (5%)	10 (18%)

FINDING 8: Of the clients who have been with SparkPoint consistently for more than two years and have achieved financial outcomes, the outcome most often achieved first is savings. More clients increased their savings equal to two weeks, one month, or three months of living expenses before achieving any other outcome—or at around the same time as achieving a credit, debt, and/or income outcome.

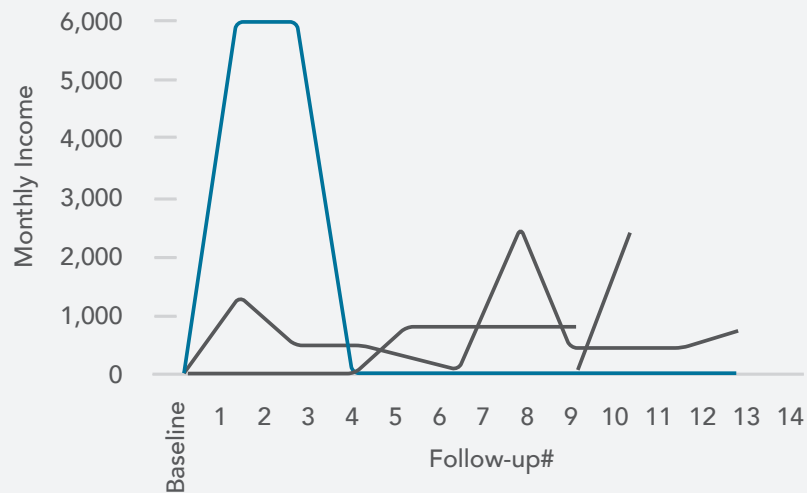
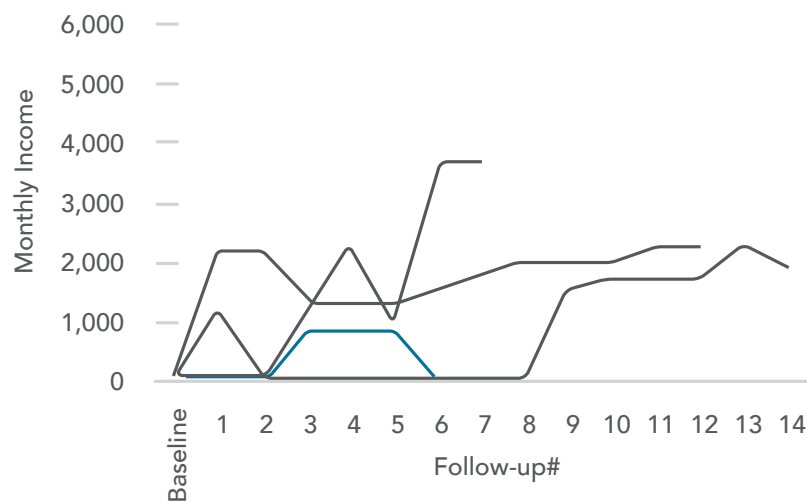
Although the sample size is small, this finding suggests multiple pathways towards achieving financial prosperity. While some build savings before increasing income, others increase income before achieving other financial goals.



First Outcome Achieved at SparkPoint

FINDING 9: Achieving financial goals is not a linear process. Families are constantly in flux on their path to financial prosperity.

Of the 55 clients who have been with SparkPoint for more than two years, 8 started with zero monthly income. The charts below show the income variances of these clients over the course of their time at SparkPoint, broken into two charts for ease of viewing. They illustrate the fluctuations families experience on their path to self-sufficient income. It is worth noting that all 8 have income at some point during their time at SparkPoint, although 2 of them have \$0 income at baseline and on the most recent follow-up. This illustrates the fluctuations families may experience on their path to financial prosperity.



FINDING 10: 74% of clients who achieve all financial stability or financial success outcomes have maintained all of the outcomes. Clients who have achieved financial prosperity have maintained it for an average of seven months (to date). Clients are more likely to maintain their level of income, credit, or savings the longer they are with SparkPoint.

Of the 53 clients who achieved all three financial stability outcomes on the first follow-up and have another follow-up, 74% have maintained all three outcomes. 17% lost one of the outcomes, and 6% lost two of them. 4% have lost all three outcomes.

When clients have three or more follow-ups, however, the percentage of clients who maintain all three financial stability outcomes increases to 85% with the third follow-up. The longer a client is able to maintain financial stability outcomes, the less likely s/he is to lose any of the outcomes. For the few clients with five follow ups, all have maintained the three outcomes.

CLIENTS ACHIEVING ALL FINANCIAL STABILITY OUTCOMES

	Maintained all 3 outcomes	Maintained 2 outcomes	Maintained 1 outcome	0 outcomes
2nd follow up	74%	17%	6%	4%
3rd follow up	85%	12%	4%	0%
4th follow up	79%	21%	0%	0%
5th follow up	100%	0%	0%	0%



The percentages look surprisingly similar for the 62 people who have achieved financial success outcomes on their first follow-up assessment and have at least one other follow-up. 74% have maintained all three financial success metrics on the second follow-up assessment. Again, of the clients who achieved financial stability on the first follow-up assessment and have four additional follow-ups, all of them have maintained financial success.

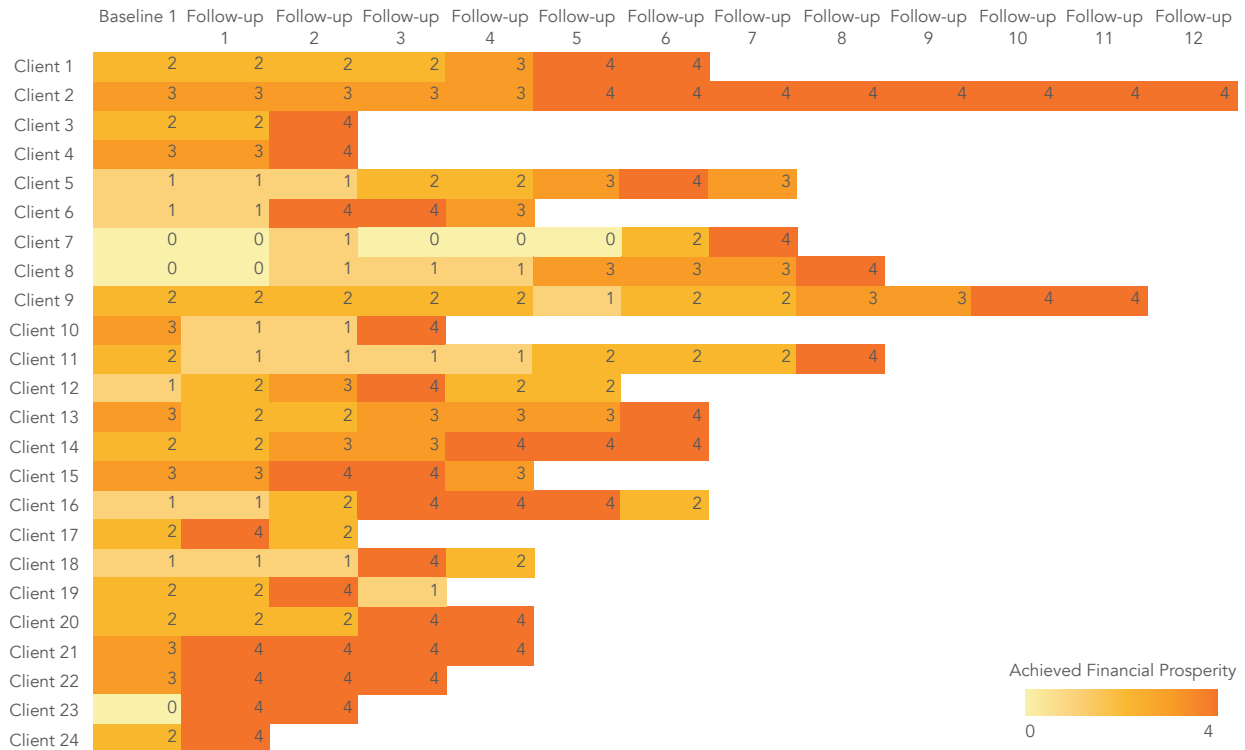
CLIENTS ACHIEVING ALL FINANCIAL SUCCESS OUTCOMES

	Maintained all 3 outcomes	Maintained 2 outcomes	Maintained 1 outcome	0 outcomes
2nd follow up	74%	17%	6%	3%
3rd follow up	85%	10%	5%	0%
4th follow up	80%	20%	0%	0%
5th follow up	100%	0%	0%	0%

To date, 24 clients have achieved all four financial prosperity outcomes. Of these clients, 8 have maintained all four of the outcomes, 3 clients have maintained three outcomes, 4 have maintained two outcomes, and 1 has maintained only one outcome. An additional 8 have no recorded follow-up assessment after achieving all four goals.

	Maintained all 4 outcomes	Maintained 3 outcomes	Maintained 2 outcomes	Maintained 1 outcome	No follow-up after achieving all 4 goals
# of clients	8	3	4	1	8

The chart below reflects each of the 24 clients and the number of financial prosperity outcomes achieved at each follow-up assessment. The darkest cells reflect achievement of all four financial prosperity outcomes. Clients who have more follow-ups have achieved more financial prosperity goals and closer to achieving financial prosperity. Clients may move above and below the financial prosperity goals during their journey.



The 8 clients who have achieved financial prosperity and have maintained it for at least two follow-up assessments have retained the outcomes for an average of 7 months.

Min: 1 month
Max: 16 months

Client	# months sustained
1	10
2	5
3	6
4	16
5	8
6	1
7	6
8	3
Average:	7 months

IMPLICATIONS FOR THE FIELD

1. THE SPARKPOINT MODEL CAN BE POWERFUL IN HELPING CLIENTS SUSTAIN THEIR FINANCIAL OUTCOMES.

Whereas national averages for clients falling in and out of poverty suggest that almost half of those who rise out of poverty fall back within five years, 78% of SparkPoint clients are able to sustain self-sufficient income. Although further research should be conducted to study whether these clients are able to sustain this level of income for over five years, the model proves to be powerful in providing clients with the additional supports such as high credit score, adequate savings, and manageable debt that allow clients to stay out of poverty long-term.

2. KEEP CLIENTS ENGAGED FOR MORE THAN A YEAR.

Because it typically takes 8-10 months to achieve a financial prosperity goal, and longer for clients working towards multiple goals, it is important to keep families engaged with the program long-term. We also know that it is important to follow up with clients until at least four or five assessments, since the analysis on follow-ups, maintaining outcomes, outcome stages, and clients who have been engaged for more than 2 years suggest that: 1) having consistent follow-ups (at least 4-5) is key and indicates an engaged client, 2) self-sufficient income is the outcome that takes the longest to achieve, and 3) those who maintain an outcome for 4-5 follow-ups are more likely to keep it long-term.

3. FOCUS ON CLIENTS WHO FALL BEHIND OR ARE AT RISK OF DOING SO.

Our analysis on maintaining and re-achieving outcomes, as well as the research behind falling in and out of poverty, suggest that: 1) most people cycle in and out of poverty, 2) people who fall back have a harder time recovering, and 3) the longer one sustains outcomes (or stays out of poverty), the more likely one is to maintain the level of self-sufficiency necessary to withstand financial struggles. SparkPoint Centers, as well as similar models in the field, should focus on clients who fall behind or are at risk of doing so to avoid families cycling back into financial crisis.



CONTINUE RESEARCH OF BEST PRACTICES.

Although this report highlights some of what works and what doesn't at SparkPoint Centers, further research is necessary to explore variances by center or demographic characteristics. Further research is also important to explore whether clients who achieve SparkPoint financial prosperity goals are able to stay out of poverty long-term.

GLOSSARY AND DEFINITIONS

Achieve (an outcome): A client achieves an outcome if s/he does not have the goal on the baseline assessment and does have the outcome on a follow-up assessment.

Financial stability: Having income equivalent to 75% of the self-sufficiency standard, a credit score of 600, and two weeks of savings.

Financial success: Having income equivalent to 85% of the self-sufficiency standard, a credit score of 650, and one month of savings.

Financial prosperity: Having income equivalent to 100% of the self-sufficiency standard, a credit score of 700, three months of savings, and no revolving debt.

Baseline assessment: The baseline assessment is a financial assessment that clients complete when they become SparkPoint clients. The assessment includes information about the client's household composition, income amounts and sources, savings accounts and amounts, credit scores, debt types and amounts, and expenses.

Follow-up assessment: The follow-up assessment is identical to the baseline assessment and is intended to be completed every 90 days (or when something changes in the client's life that could affect the household's financial situation). Financial progress is measured by comparing the baseline assessment to the follow-up assessment(s).

Lose an outcome: A client who achieves an outcome, but falls back below the outcome goal in a later follow up. A client may lose an outcome, and re-achieve it at a later date.

Maintain (an outcome): To have the outcome on multiple follow-up assessments.

No Revolving Debt: Zero carry over balance between monthly payments on collections debt, payday lender loans, and credit cards.

Outcome Stages: Financial stability, financial success, and financial prosperity are the three outcome stages. Each stage has metrics in income, credit, and savings. The financial prosperity includes a debt metric.

Re-achieve a goal: Loses goal, and regains it by the last follow up.

Self-sufficient Income: Income equivalent to the client's self-sufficiency standard, based on the county, family size, and ages of the children. Clients must have income below the self-sufficiency standard on their baseline and have income higher than the self-sufficiency standard on their follow-up in order to be counted as achieving self-sufficient income. For more information of the Self-Sufficiency Standard, please visit <http://www.insightcced.org/tools-metrics/self-sufficiency-standard-tool-for-california/>

Three months of savings: Calculated as the sum of all expenses in the expenses section of the baseline/follow-up + sum of all minimum monthly debt payments and multiplying that by 3. All types of savings listed under the savings and assets section of the baseline/follow-up are counted as savings. Clients are counted as achieving this outcome if their total savings on their follow-up assessment is equal to or greater than three months of expenses on their follow-up. Clients must have savings less than three months of expenses on their baseline in order to be counted as achieving this goal.

700 Credit score: A FICO credit score of 700 in any of the three bureaus: TransUnion, Experian, or Equifax. Clients must have a score below 700 in at least one bureau on their baseline and have at least one score above 700 on their most-recent follow-up to be counted as achieving this outcome. Scores will only be measured by bureau (i.e. Baseline credit scores from TransUnion will only be compared to follow-up TransUnion scores).

Appendix A

Criteria for choosing “clients who have been consistently engaged with SparkPoint for over two years”:

- Been with SparkPoint for 2+ years
- Baseline assessment prior to 2013 (all of them have baselines in or prior to 2012).
- Have 7+ follow-ups
- Consistent, available, and high-quality data
- At least one from every center

SparkPoint Center	# of clients
American Canyon	7
Contra Costa East	5
Contra Costa West	2
Fremont	1
Marin	8
Oakland	14
San Francisco	3
Skyline	12
Solano	3
Total:	55

Appendix B

The table below shows a breakdown of the number of clients who have follow-up assessments by center. The numbers across the top indicate the follow-up number (1=first follow-up assessment; 2=second follow-up completed, etc).

Count of follow-up assessments	1	2	3	4	5	6	7	8	9	10+
American Canyon	308	193	129	91	68	59	39	27	20	11
Contra Costa East	482	275	141	92	58	35	14	7	4	4
Contra Costa West	512	295	182	108	63	40	20	13	11	21
Fremont	175	103	67	36	26	15	6	2	2	1
Marin	313	177	110	78	54	39	29	20	13	30
Oakland	597	365	246	187	136	106	82	56	39	30
San Francisco	717	499	344	190	99	53	33	16	9	5
Solano	337	203	131	91	63	45	32	19	15	10
Skyline	229	142	95	65	48	30	18	14	7	6

Appendix E

The number of clients who have achieved the various outcome stages is listed below.

# of clients that met or achieved all metrics	
Met or achieved all financial stability metrics	270 clients
Met or achieved all financial success metrics	186 clients
Met or achieved all financial prosperity metrics	26 clients

Clients must have achieved at least one of the outcomes in that stage at SparkPoint. The date range for this table numbers includes an additional two months (7/1/09 – 3/31/15) and is different from the subset analyzed in this report.