

**CHILD SUPPORT AND ASSETS FOR  
INDEPENDENCE COLLABORATION**

**GRANT AWARD NUMBER: 90FD0173**

**FINAL GRANT ASSESSMENT**

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## I. Introduction

The Child Support and Assets for Independence Collaboration program was designed to help low-income, Non-Custodial Parents (NCP) meet their child support obligations as well as help Custodial Parents (CP) manage their finances and set financial goals for their families through education, training, and individual development accounts (IDAs). This project was being implemented in Nassau and Duval counties in Florida. The Florida Department of Revenue, Child Support Enforcement Program (CSE), partnered with Family Foundations (FF), an Assets for Independence (AFI) agency serving the aforementioned counties. In order to better outreach to the community, the project adopted the name **BREACH** – Bringing Relief, Education, and Assets to Children and their Households.

The main goal of the **BREACH** project was to ensure that more families using or needing child support services who also participate or are eligible for Assets for Independence funded programs in Duval and Nassau Counties experience economic self-sufficiency and meet child support obligations through: CSE education and case assistance, Fatherhood Initiative education, financial management training, and helping parents save for the future through IDAs. The Project Strategic Plan included the following strategies to reach project goals:

**Strategy 1:** Educate North East Florida Community Action Agency (NFCAA) and Family Foundations staff, partners and service recipients about child support.

**Strategy 2:** Conduct CSE case management services for AFI program participants.

**Strategy 3:** Identify and refer potentially eligible parents in the CSE caseload with child support delinquencies to AFI for financial assistance and education and Fatherhood Initiative education sessions (when applicable).

**Strategy 4:** Identify other AFI funded organizations interested in the project and expand services to include them and their service recipients.

**Strategy 5:** Evaluate project effectiveness.

This report addresses strategy implementation and effects, final results for data accumulated following the strategies, and adjustments made as result of program evaluation throughout the life of the project.

The project evaluation includes both process and outcome components and measures change over time as compared to baseline data. Baseline case data was acquired by CSE. This data includes the amount of delinquent child support and volume of delinquent cases.

Ultimate outcomes of the project include:

- Parents experiencing improved child support outcomes
- Increase in parent financial management skills and knowledge
- An increase in the number of parents paying towards their child support delinquencies

The evaluation addresses the following questions regarding the process components of the project:

- How closely did project and contracted staff execute the plan and meet timelines?
- What types of deviation from the plan occurred?
- What impact did the deviations have on project goals and objectives?

These questions are evaluated by comparing proposed timeline dates, task items, and plan activities versus actual. In addition, the nature of objectives met after deviations are reviewed.

The following constitute questions addressing outcome components of the project:

- Do AFI service recipients and community partners have increased knowledge and awareness of CSE services and benefits?
- How many delinquent parents are accessing Fatherhood training and AFI services?
- Do parents find project services to be beneficial and relevant?
- Are more parents paying towards delinquencies?

Criteria used to measure these include presentation pre/post survey results, AFI case information, customer satisfaction surveys and/or testimonials, and CSE case data. Findings for both process and outcome components are summarized in Sections II and III of the report.

## **II. Year Three Cumulative Progress Report Data**

### **A. BREACH Project Implementation**

#### **1) Educate North East Florida Community Action Agency (NFCAA) and Family Foundations (FF) staff, partners, and service recipients about child support.**

BREACH project staff met with NFCAA and FF as soon as the project was approved. NFCAA offered Financial Education classes until they were denied a new AFI grant. The BREACH project team met several times with Family Foundations. In addition, the team networked and met with several individuals from different public and private agencies. During these meetings, BREACH staff was able to understand their services and explain the BREACH project. Individuals reached from these meetings are from agencies that include: Work Source Agency, Florida State College of Jacksonville (FSCJ), Occupational Safety and Health Administration (OSHA), I-Tech Personnel Staffing, Job News, North Florida Bridge, Jacksonville Housing Authority, THORMINC (The House of Refuge Ministries, Inc.), Edwards Waters College Career Services (EWC), LifePoint Career Institute, Gate Petroleum, Family Dollar, Devry University, Catholic Charities, Hospitality Staffing Agency, Legal Aid, and Operation New Hope. These relationships opened opportunities for BREACH project participants. For instance, 40 participants were employed during the last six months of the grant as a direct consequence of project services.

BREACH project staff developed materials to incorporate in the financial literacy training. During these classes, they gave participants a pre-survey before a presentation and a post-survey after a presentation to assess their knowledge about CSE services. A total of 155 participants took these surveys.

#### **2) Conduct CSE case management services for AFI program participants.**

Each BREACH project participant had one-on-one case management with project's staff. They helped participants examine if the child support amount was appropriate, with the process of applying for order modifications, and with relieving them of some child support enforcement activities on their case if necessary. Because of this one-on-one relationship, BREACH case workers were able to understand the employment and financial situation of their participants. They were able to help them by giving them leads to seek employment or information for training programs that may improve their situation.

**3) Identify and refer potentially eligible parents in the CSE caseload with child support delinquencies to AFI for financial assistance and education and Fatherhood Initiative education sessions (when applicable).**

During the life of the grant, BREACH project staff reviewed 2,637 cases to determine eligibility for the project. In addition, they advertised using 2 local periodicals and brochures that were displayed at places that include: CSE lobby areas, Jacksonville Urban League, Head Start Centers, Work Source Center, North Florida Community Action Agency, Community Connections (YMCA), and the Jacksonville Housing Authority. Many participants called as a result of advertisement. However, they had many more participants referred to the program by other BREACH project participants.

**4) Identify other AFI funded organizations interested in the project and expand services to include them and their service recipients.**

BREACH staff searched for other AFI agencies but did not find any others in the area. After NFCAA did not get more funding, Family Foundations became the only known AFI agency in the area who could supply participants with IDAs. The Jacksonville Urban League partnered with BREACH and offered Financial Literacy training free of cost. Mr. Johnson from Northeast Florida Healthy Start Coalition facilitated Fatherhood Initiative training for project participants. In addition, project services were expanded by relationships with other community agencies such as Work Source, Florida State College of Jacksonville, and Occupational Safety and Health Administration. Participants gained access to employment and training opportunities through these partnerships.

**5) Evaluate project effectiveness.**

The project was independently evaluated every six months. BREACH staff implemented all recommendations given by the evaluator.

**B. BREACH Project Participants Characteristics**

Since February 28, 2011, 385 participants (totaling 781 CSE cases) were initially assessed. Of the 385 participants, 353 were noncustodial parents (NCPs), 22 custodial parents (CPs), and 10 both custodial and noncustodial parents. As of August 31, 2013, 372 participants (755 CSE cases) were active participants of the BREACH project and 13 dropped out of the program. Of the dropped participants, 9 were NCPs, 3 were CPs, and 1 was both an NCP and a CP.

**Characteristics of Active Project Participants**

**Gender:** 91% male, 9% female

**Race:** 97% African American, 2% Caucasian, 1 % Native American

**Employment Status as of Baseline Data:** 56% unemployed, 24% employed full time, 14% employed part time, 3% students, 3% other

**Poverty Level:** 77% below 100% poverty level, 12% between 100% and 150% poverty level, 8% between 150% and 200%, 1% above the 200% poverty level, 2% unknown.

**Education:** 64% had a high school diploma, vocational diploma, or GED, about 23% had some college (AA/AS, BA/BS, or MA/MS), the other 13% did not finish grade school

**Prison History:** About 81% of the participants had a prison history

### C. Effects on AFI Recipients and Community Partners

During a site visit on February 26, 2013, five BREACH participants shared their testimonials about how the BREACH project impacted their lives. The participants included three noncustodial parents, one custodial parent, and one participant both a custodial and noncustodial parent. One of the noncustodial parents was the noncustodial parent for the custodial parent case. During the meeting, a letter from a noncustodial parent sharing his testimonial about his experience with the BREACH project was read. All of these participants shared a positive testimony on the impact that BREACH project had in their life. Additional success stories were recorded during the last six months of the grant. Project impacts reported from BREACH participants include: receiving help for custodial cases, receiving job notices and finding employment, receiving aid through the process of applying for modifications of child support orders, having better relationships with their children and the other parent, understanding child support better, making consistent child support payments, starting IDA accounts, and receiving emotional help.

During the last six months of the grant, 40 participants became employed as a direct consequence of their participation in the BREACH project. Unemployed BREACH participants were required to register with Work Source. BREACH was able to offer a number of employment-related opportunities to participants. BREACH staff sent communications to let unemployed or underemployed participants know about opportunities that could improve their situation. Some of these opportunities included OSHA (Occupational Safety and Health Administration) training. Due to the success of the OSHA certification training, instructors from the Military Public Safety and Security division of FSCJ agreed to host a second series of the 14 subject areas of certification. OSHA also offers free training opportunities, all the way up to an Associate's Degree. Another recent opportunity offered to project participants was a Welding Apprenticeship program.

As of August 31, 2013, 147 participants were referred to Family Foundations. Approximately 30 AFI participants received face to face meetings per month for case management. **Five participants opened IDA accounts and an additional nine were determined eligible to open an IDA.** In addition, pre- and post-surveys administered during financial education classes indicate that project participants increased their knowledge in child support services.

The BREACH project established many positive relationships with both public and private agencies. The team networked and met with several individuals from different community and private agencies. During these meetings, BREACH staff was able to understand their services and explain the BREACH project. These relationships opened opportunities that benefited BREACH project participants.

### **III. Project Successes and Weaknesses**

#### **A. Successes**

- Over 50% of project participants completed Financial Literacy and Fatherhood Initiative training.
- Five participants opened IDA accounts and nine were found eligible to open an IDA by August 31, 2013.
- There was an increase in participants' knowledge about CSE services.
- The project maintained great response from noncustodial parents.
- Testimonials from BREACH project participants support participants' project satisfaction and a more positive view about the Office of Child Support Enforcement.
- 87.5% of the participants with semiannual updates are making monthly payments towards child support consistently.
- 40 participants were employed as a direct consequence of project services.
- The project had a very low dropout rate (13 out of 385 participants).

#### **B. Weaknesses**

- More time is needed to assess success for participants that have not experience all the activities available through the project. Project participants should have the opportunity to at least participate in the following activities: Financial Literacy Training, Fatherhood Initiative Training (for male participants), and Family Foundations Financial Counseling.
- Family Foundations is the only AFI agency in the area that can supply IDAs and they can only schedule about 30 participants per month.
- The Management Information System used to keep track of participant's progress was not very reliable.

### **IV. Cost Effectiveness**

It is difficult to translate all benefits into monetary terms since less than 40% of project participants were referred to Family Foundations for individual financial counseling. However, an attempt to analyze monetary savings that resulted or may result as a consequence of project services is provided in this section.

While participating in the BREACH project, participants learned to understand the importance of paying towards their child support order and to be more responsible with their finances. It has been evident that most program participants make consistent child support payments. In addition, during the last 6 months of the project, when already many relationships with community agencies were established, 40 participants gained employment. That is, 19% of the participants that entered the program unemployed are now employed. These participants are now able to pay child support consistently.

Baseline arrears for active participants of the BREACH project totaled \$10,786,288. The cost of the project was \$498,542 (4.6% of the initial arrears). During the last six months of the

project, 163 cases reduced their amount of arrears. These 163 cases reduced their arrears by \$470,056. This is a subset of 383 cases for 194 participants. Only 147 participants have been referred to Family Foundations. It is expected that the more participants are educated with financial education, the more consistent they will be making child support payments and reducing their arrears.

It is the evaluator's judgment that cost effectiveness will be better reflected in the future as a consequence of increased CSE education, financial training, and parenting education.

## **V. Replication Recommendations**

The following are recommendations for implementing a future project of this scope:

1. Research AFI agencies in the area where the project will be implemented and get a good understanding of their program, expectations, and availability before starting the implementation of the project.
2. Build up more starting up time in the grant.
3. Create relationships with other community agencies during the starting up period of the grant so that their services are available to project participants as soon as they enroll in the program.
4. Other community partners should include a legal services agency since many participants tend to have issues about visitation and custody.
5. Evaluate carefully all the resources needed to offer comprehensive services to participants (classroom space, transportation, etc.).
6. Include participants that do not have arrears but are below the 200% poverty level.
7. The CSE site implementing the project should be involved in providing specifications on a Management Information System that will keep track of the progress of project participants.

## **VI. Project Impacts**

### **A. Child Support Outcomes**

- There was an increase in participants' knowledge about CSE services.
- The project maintained great response from noncustodial parents.
- BREACH project participants have a more positive view about the Office of Child Support Enforcement.
- 40 participants were employed as a direct consequence of project services.
- The project had great response from parents with a prison history.

### **B. Parent Financial Management Skills and Knowledge**

- Over 50% of project participants completed Financial Literacy and Fatherhood Initiative training.
- Five participants opened IDA accounts and 9 were found eligible to open an IDA by August 31, 2013.



### **C. Number of Parents Paying Towards Child Support Delinquencies**

- 87.5% of the participants with semiannual updates are making monthly payments towards child support consistently.

## **VII. Conclusion**

Even with all the constraints that the program had to endure during the first year of the project implementation and with the limitations of time, the project is on its way to successfully reach its overarching goal. More families using child support services who are eligible for Assets for Independence funded programs in Duval and Nassau counties are on their way to experience self-sufficiency and meet child support obligations as a direct consequence of their participation in the BREACH project. However, because of the short length of the project, it is difficult to predict long-term results for most program participants. If the project was to be extended, and at least all current participants can experience all project activities (financial literacy training, fatherhood initiative training, Family Foundations financial counseling, opening an IDA if eligible, help getting training and/or employment if needed), it will be easier to assess the success of the project and its cost effectiveness.