# Workplace Credit-Building Counseling at a Midwest Employer: An Assessment of Take-Up, Engagement, and Outcomes

Ellen G. Frank-Miller, PhD
Sophia Fox-Dichter, MSW
Sloane Wolter, AB
Jenna Hampton, BSW
Yingying Zeng, MSW, MSP
Social Policy Institute | Washington University in St. Louis
Research Report 19-06

## Introduction

Employee financial wellness programs (EFWPs) are gaining in popularity as a strategy to address workers' financial challenges and goals beyond offering health and retirement benefits. Most workers say they are stressed about their finances[1] and a third are less productive at work because of this stress.[2] Although employers are increasingly interested in offering EFWPs, little research has been conducted concerning these workplace financial products and services.

With generous support from the W.K. Kellogg Foundation, the Social Policy Institute (SPI) at Washington University in St. Louis launched the Employee Financial Wellness Programs Project in 2017 to conduct mixed-methods pilot studies of three types of EFWPs among low- and moderate-income (LMI) employees:

1. Workplace financial counseling
2. Workplace credit building
3. Employer-sponsored small-dollar loans

Through these studies, SPI sought to understand the experiences of both employees and employers concerning EFWPs, analyzing data from surveys, provider administrative data, and interviews to assess:

- EFWP take-up and satisfaction,
- Implementation challenges and successes, and
- Workers' financial well-being outcomes.

SPI is especially interested in the experiences and outcomes of LMI workers because of their economic vulnerability. The proportion of LMI workers who lack emergency savings and say it is difficult to cover their usual monthly expenses is 69%, which is 60% greater than higher paid workers.[3]

## Current Study

This is one research report in a series of five completed through the Employee Financial Wellness Programs Project. In this study, we focus on a workplace credit-building counseling program. This service is offered by a non-profit service provider that combines credit-building education, one-on-one counseling, and access to financial products to help low-income workers establish good credit. Good credit expands access to housing and employment opportunities and enables workers to access safe and affordable sources of credit to cope with and recover more quickly from financial emergencies by avoiding predatory and high-cost credit such as payday loans.

The purpose of this study was to examine take-up, engagement, and financial outcomes associated with the credit-building counseling program that was offered to employees of a non-profit agency that provides services to adults with intellectual disabilities between March 2018 and March 2019. The service delivery model included an on-site seminar on the credit system that was presented at mandatory employee meetings, optional one-on-one in-person counseling sessions, ongoing contact with a credit building counselor (via text message, email, or phone) plus 6-month and 12-month credit report checks.

## Working Credit's Employee Benefit

Good credit expands access to housing and employment opportunities and enables workers to access safe and affordable sources of credit to cope with and recover more quickly from financial emergencies and avoid predatory and high-cost credit such as payday loans. Working Credit's vision is to establish credit building as a valued service and part of the standard benefits package offered to workers in the U.S.

Working Credit's employee benefit begins with a credit building workshop at the workplace, where employees learn rules of thumb to improve credit scores. Following the workshop, employees can sign up for 18 months of individualized credit building support. At the first meeting, counselors work with employees to create a budget, review an employee's credit report and score, and create a Credit Action Plan – an individualized road map for improving the participant's credit health in relation to their financial goals.

Counselors pull subsequent credit reports and scores 6, 12, and 18 months after the first appointment to prepare personalized reports that explain what has changed since the last credit pull, why it has changed, and how the employee can continue to build credit. Reports are also used to nudge employees who achieve a prime score to take action, e.g., replacing a predatory credit product, looking for improved rental housing, or beginning the homeownership process (all guidance is based on steps included in the employee's Credit Action Plan). Pulling credit reports and scores at multiple time points allows Working Credit to track credit outcomes using longitudinal data.

## Methods

This study used a descriptive, mixed-methods research design to assess program take-up and participant engagement and outcomes. We analyzed data from a non-profit agency serving adults with intellectual disabilities that employs around 300 workers, including program utilization data from 63 participants and 32 interviews with employees.

For qualitative data, we used directed content analysis[4] since this approach is typically used when theory and previous evidence are available to guide the inquiry, as is the case with this analysis. Coding techniques described by Miles, Huberman, and Saldaña (2014)[5], such as steps for creating, revising, and structuring codes into hierarchies, guided the coding process.

For quantitative data, we used univariate descriptive statistics to examine employees' levels of engagement with their counselors.

## Results

Below we present results for the following:

- Study participant characteristics;
- Program take-up, including reasons for using the program and ways that employees heard about the program;
- Program engagement; and
- Participant outcomes.

## Study Participant Characteristics

A significant majority of study participants (83%) were female and the majority (57%) were African American. A high proportion were single (76%) and a majority had one or more children (54%),

Table 1. Sample Characteristics (N = 63)

| | % or Mean (SD) | % missing |
|---|---|---|
| Age | 40.93 (12.03) | 0% |
| Hourly wage | $15.61 ($5.18) | 0% |
| Gender | | 5% |
| Female | 83% | |
| Male | 17% | |
| Race | | 5% |
| African American | 57% | |
| White | 37% | |
| Other | 7% | |
| Ethnicity | | 6% |
| Non-Hispanic | 86% | |
| Hispanic | 14% | |
| Marital status | | 6% |
| Single[8] | 76% | |
| Married[9] | 24% | |
| # of children under 17 | | 6% |
| 0 | 46% | |
| 1 | 22% | |
| 2 or more | 32% | |
| Educational attainment | | 6% |
| High school or less | 15% | |
| Some college | 47% | |
| Bachelor's degree | 27% | |
| Master's degree or above | 10% | |
| Primary language | | 5% |
| English | 88% | |
| Non-English | 12% | |
| Job status | | 0% |
| Full-time | 94% | |
| Part-time | 6% | |

suggesting that many were single parents. Nearly half of employees (47%) had some college education but only a little more than one-third (37%) had completed a degree. Additionally, 94% of employees had full-time, benefits eligible jobs (Table 1).

Only 8% of study participants lacked credit scores at baseline, a lower proportion than the national average of 19% of consumers[6]. Fifty-seven percent of employees who had credit scores at baseline had sub-prime scores (<660); the national average credit score is 699[7] (Table 2).

For this study, credit building counselors adminis-

Table 2. Baseline Financial Characteristics (N=63)

| | % or Mean (SD) | N |
|---|---|---|
| Credit score at baseline | 626.60 (92.92) | 58 |
| % of employees with prime scores | 43% | 58 |
| % of employees with sub-prime scores | 57% | 58 |
| % of employees with no credit score | 9% | 63 |
| % of employees with one or more accounts in collections | 64% | 63 |
| Value of collections accounts at baseline | $11,286.97 ($28,896.11) Median = $2,760 | 37 |
| % of employees with one or more current delinquent accounts | 14% | 63 |

Note: This study used 660 as the cutoff between prime and sub-prime credit scores.

tered the Consumer Financial Protection Bureau's (CFPB) Financial Well-Being Scale with employees at baseline. This validated scale measures subjective financial well-being (Figure 1). Results are presented below and indicated that nearly two-thirds (64%) of employees had low levels of financial well-being at baseline (scores ≤50). Research by the CFPB indicates that financial well-being scores of 50 or less are associated with a high likelihood of experiencing material hardship, such as not having enough food to eat, and struggling to make ends meet and pay for basic needs[6]. Comparisons

Figure 1. Financial Well-being Scores (N=63)

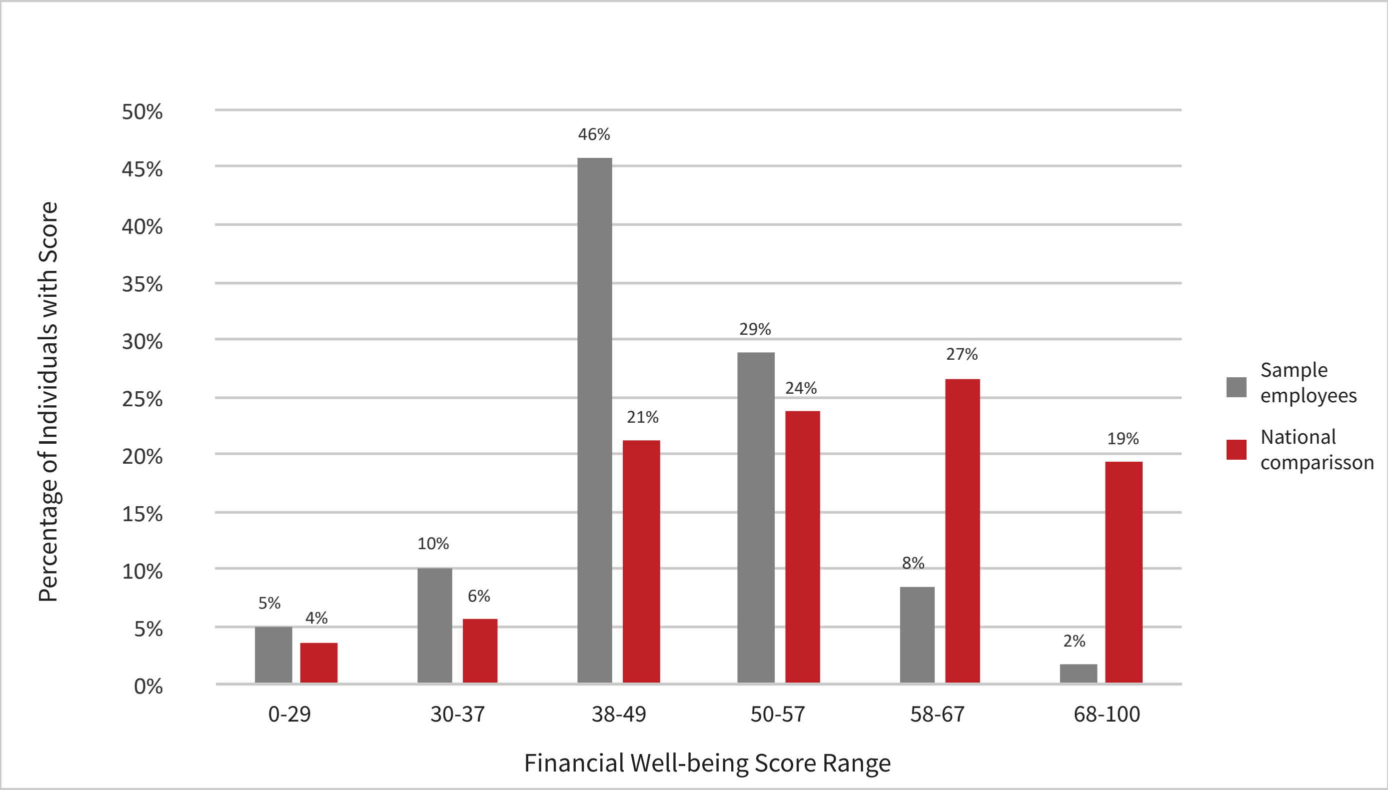
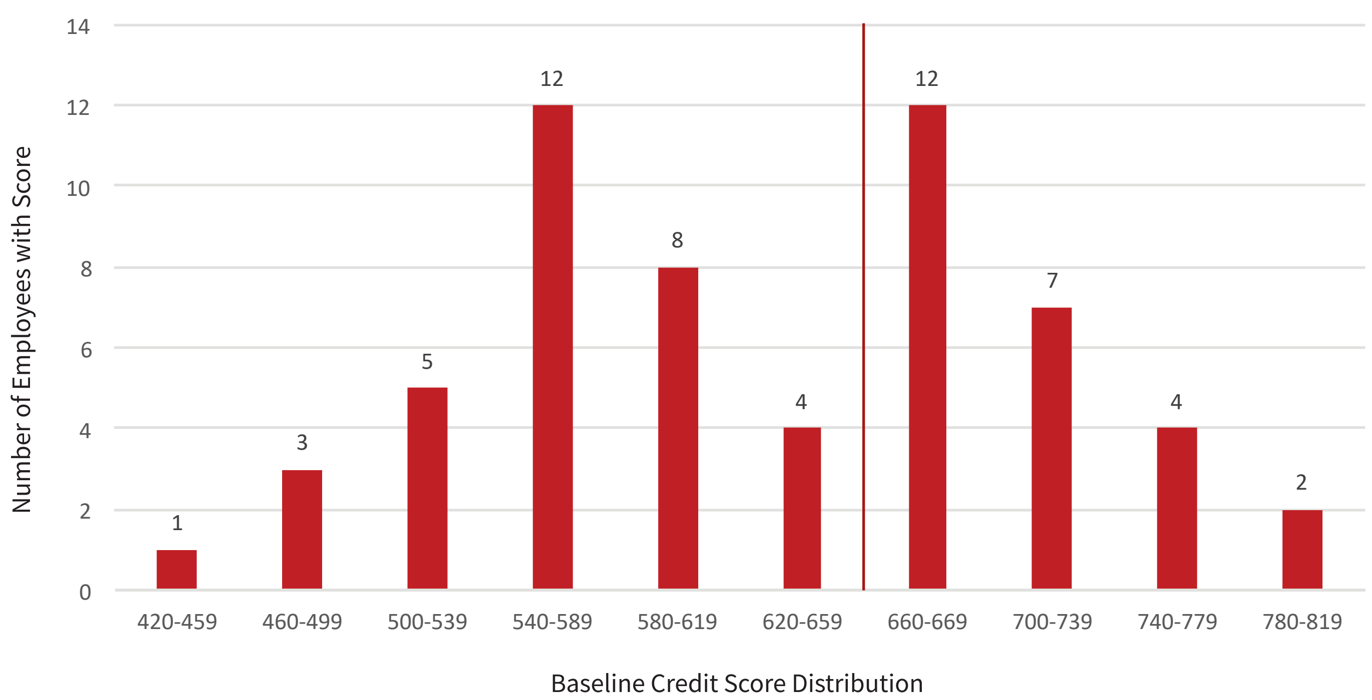


Figure 2. Baseline Credit Scores (N=58)




to national benchmarks reveal that employees in this study are substantially more financially vulnerable than consumers nationally.

## Program Take-Up

Sixty-three employees received credit building counseling services during the study period, of which 32 participated in interviews that shed light on their reasons for using the program and how they became aware of its availability at their employer.

During interviews, study participants indicated that they heard about the program in several different ways. Many said that the first they had heard about the program was at an in-service (staff training day) when the credit building workshop was presented. A minority of employees reported hearing about the program through a letter, an email, a meeting with their managers, or a bulletin posted in the employee kitchen. One participant recalled hearing about the program both through an email and at the in-service training:

> "We had a email saying that they were starting [the program] and you know how you read something and you read it and that's it? Then they told us more about it at the in-service."

Many employees reported learning useful information at the onsite workshop that inspired them to sign up for one-on-one counseling. Participants gave examples of the information that motivated them, such as the ways in which credit utilization affects credit scores and the fact that utility companies do not report late bills to the credit bureaus.

With regard to financial issues that led them to engage with credit building counselors, many employees indicated that they wanted to learn more about their personal credit scores in order to improve their general financial knowledge. Many also wanted to understand more about how the credit system works, such as how student loans affect credit. Others had specific problems they wanted to fix or goals towards which they were working. For instance, several employees mentioned needing help with budgeting; tackling credit card, student loan, or medical debt; and, fixing poor credit scores. One respondent explained:

> “I did want to know my credit score, because I didn’t know what it was. The thing that I was concerned about was that I know we have a lot of medical stuff that’s not always paid when it should be. So, it’s always like there’s real expensive medications or this or that. So, I was concerned it was really ruining my credit.”

Some employees sought information about how to stop living paycheck-to-paycheck. For others, personal circumstances had affected their credit, such as difficulty paying for child care, taking care of a sick family member, or going through a divorce. These employees sought guidance about how to reverse the negative credit effects of these challenges. One participant described their confusion about how to address their financial circumstances in the midst of a divorce:

> “I was thinking, ‘Oh, this [program] is great, because I’m going through a divorce. I had to refinance my car. I have a lot of student loans and credit card debt.’ I was kind of interested to see what they would say about how I should tackle my credit card debt, because I was kind of in a conundrum about what to do, like either get a personal loan and pay it all off or open a new card and do a balance transfer or just try to pay it off as much as I can, even with the interest rate.”

Common goals included buying a home or new car, paying for higher education, starting a business, and creating an emergency fund. A participant reported:

> “Eventually, I do want to purchase a townhome and I also have aspirations to buy my own business in the next few years. But there are steps before that – I have to get my credit at a better score before I can do either one of those things.”

Convenience was a key reason why some employees chose to sign up for the program. They could access these services at their workplace without having to travel to another location after work. The modes of communication that counselors used, including email and text messaging, were also convenient for employees.

Additionally, employees appreciated the fact that the program was offered through their employer and felt it lent more legitimacy to the service. Some were wary of other credit counseling programs in the market; they expressed concerns about identity theft and predatory fees. Employees felt confident that their employer would not offer a program that was untrustworthy. One person reported that the fact that the service was offered by a non-profit organization inspired more trust in the advice that they would receive.

Finally, some employees indicated that the incentive for the present study (a $50 gift card) motivated them to give the program a try. Others were already planning to seek credit counseling elsewhere when they heard about their employer’s new program and decided to use it instead.

## Program Engagement

On average, study participants had one counseling session and one successful email contact (where the employee replied to a counselor). Employees also exchanged text messages and phone calls with their counselors (Table 3).

### Communication following counseling sessions

Many employees reported that they had received texts, emails, or phone calls from their counselors, such as follow-up messages asking if they were

Table 3. Engagement with Credit-Building Counseling (N=63)

| | Mean (SD) |
|---|---|
| Total engagements with counselors | 2.73 (2.10) |
| In-person counseling sessions | 1.21 (0.54) |
| Emails | 1.16 (1.72) |
| Phone calls | 0.21 (0.48) |
| Text messages | 0.16 (0.37) |
| # of successful contacts between counselor and employees | |
| One successful contact | 37% |
| Two successful contacts | 27% |
| Three or more successful contacts | 37% |

Note: totals do not equal 100% due to rounding

making progress on their plans (e.g., disputing credit report errors or using a budgeting app).

Some employees contacted their counselors after their sessions to ask questions. One participant contacted her counselor in real-time for support:

"[My counselor is] always there to answer questions, too. She answers you right back, just like when I was at the car dealership. I was thinking about the percentage rate [the dealership was offering on a car loan] and all that. I texted my counselor and she said, 'Yeah, well, that's about right for your credit score.' Sometimes you just have to be comfortable doing things, especially when it comes to money."

## Counselor recommendations

Study participants indicated that their counselors offered suggestions tailored to their personal needs, although some recommendations were common across employees. For instance, many employees noted that their counselors recommended that they prioritize paying bills on time, use a budget to avoid overspending, and consider obtaining a secured credit card as a way to build their credit.

Counselors sometimes recommended specific financial products, such as Mint, a budgeting app. One respondent explained:

> "I asked [my counselor] if she could tell me exactly what secured credit cards were. She said, 'You know, I was just getting ready to tell you about that and how that would be a different option.' We just kind of agreed that was the better solution for me. It was not as intimidating as I thought it would be. It was real easy to do. I was just able to sign up for a Capital One card online."

Some individuals with significant amounts of debt reported that counselors recommended taking out personal loans with lower interest rates to consolidate debt. Interviewees reported that they were discouraged from using payday loans due to high interest rates and were instead advised to use conventional credit cards and to build emergency savings.

Other employees noted that they were encouraged to continue with their existing habits, such as consistently paying bills on time. In some cases, employees reported that they chose not to follow the suggestions received from their counselors. Several of these employees said they were wary of taking on new debt by taking a personal loan or opening a credit card account, despite the potential benefits. Others noted that personal circumstances, such as a change in the number of earners in their home, kept them from following suggestions. In some cases, employees explained that they did not follow their counselors' suggestions to communicate directly with creditors and credit bureaus because they felt it would not produce results, although other employees did choose to communicate directly despite potential frustration.

## Program Outcomes

Based on interviews with employees, the following program outcomes were identified:

- Degree of satisfaction with the credit building program;
- Credit and financial outcomes;
- Increased knowledge levels;
- Improved feelings about their financial circumstances; and
- Employment-related outcomes.

### Degree of satisfaction with the credit building program

Participants often expressed that they found the program helpful. Many spoke about the benefits of follow-up from the counselors. Several others thought the most helpful aspect was learning about financial topics such as credit cards, credit reports, savings accounts, and student loans. One respondent explained:

> "I think it was a great help to me. 'Cause I didn't know where to start or how to proceed with it. I went through this once before, years before, in trying to obtain information from the credit people. It was just to no avail. Sometimes they'll send me a letter, sometimes they wouldn't."

Overall, study participants had positive impressions of their counselors. They remarked that their counselors were helpful and informative, and that they were able to offer new information in a comprehensible way. Counselors were seen as non-judgmental and understanding regarding financial concerns, which made employees feel comfortable talking about sensitive subject matter. Participants also reported that they felt confident that the counselor was keeping the session confidential, which helped build trust. One remarked:

> "Things were great in my session. The person that I saw – she loves her job, you could tell that.  She has a lot of information. She know a lot about credit and I trust her. She understood where I was in life, how things can happen, non-judgmental. So it went good. She was easy to talk to. Credit is a touchy subject. So, I just felt comfortable speaking with her."

A few employees appeared to have been knowledgeable about the credit system prior to attending the workshop. One participant explained:

> "It was a little bit like Credit 101 and there are people who could use maybe the next step…a little bit more muscle."

At the same time, other employees felt they did not have enough information about credit unions or credit card options to complete the actions suggested by the counselors.

### Credit and financial outcomes

During their initial sessions, counselors found credit report errors for several employees, including an instance of identity theft. Several other employees said their counselors discovered items on their credit reports that they had already paid in full that were reflected as unpaid. One employee explained:

> "I knew I paid for the vehicle, but I didn't know they still had a balance on there, which shouldn't have been. But [my counselor] took care of it. She pointed that out

> and it would have still been on there if she didn't let me know that."

Participants also reported that their counselors helped them resolve other errors on their credit reports. At times, counselors investigated incorrect items on behalf of employees and ensured that disputes were filed with the credit bureaus if needed. Counselors also helped employees remove themselves as authorized users on accounts that were incorrect or that were unnecessarily bringing their credit scores down. One respondent noted:

> "[My counselor] knows a lot about credit and I trust her. So, she showed me some things I could do to improve my credit. Like, she took my name off as an authorized user on a few things. She followed up and I got a new credit report – it was a few scores higher."

Additionally, counselors coached employees on how to investigate issues and self-advocate with third parties including insurance companies, credit bureaus, bankruptcy lawyers, payday lenders, and banks. One participant noted:

> "I had a car that was repossessed, a voluntary repossession. I couldn't afford it. And so it wasn't showing up on my bankruptcy. And so she told me that because of that, my credit is not going up. I should be going up. It should be advancing, but because [the repossession] wasn't showing up, she told me how to look into that. So, I did that."

When providing employees with resources and recommendations, counselors sometimes provided them with needed paperwork, such as inquiry letters, or helped them make phone calls as part of the process. Some employees mentioned budget spreadsheets provided by their counselors helped them learn to budget.

## Increased knowledge levels

Many employees reported learning about methods to improve their credit reports. They reported that counselors explained how to read a credit report, helped them identify which bills to pay off first, explained how to dispute incorrect reports, made suggestions regarding how to manage student loan payments, and recommended actions they could take to add positive items to their credit reports. One respondent explained that they learned how long items remain on credit reports and how credit scores are determined:

> "[My counselor] was just telling me about how, as far as the bills that I thought were bringing down my credit score, how it wasn't that! It was basically that I didn't have anything positive on my credit score."

In addition to learning about credit in general, employees gained a better understanding of their personal financial circumstances. Counselors walked employees through each item on their credit reports and demonstrated how to use budgeting tools to pay bills on time. One respondent noted:

> "I've gotten good pointers of what I can do to improve my credit score. I put that to use and my credit score actually improved, I believe by 12 points."

## Improved feelings about their financial circumstances

Employees indicated that their counselors were able to offer much needed reassurance by helping them recognize things that they were already doing well in their financial lives and providing them with advice that could help them improve their situations. One participant explained:

> "It's nice to talk about [finances] with someone else other than my husband, with someone who is professional, who has maybe an understanding of things that I

> might not feel like I'm very confident in."

Participants often said that they felt better about their financial situations after meeting with a counselor. For example, many employees worried that they had low credit scores due to their financial concerns, but did not actually know their scores. A large portion of these employees were pleasantly surprised and relieved to discover that their scores were better than they anticipated, which resulted in newfound positivity about their financial situations. One respondent noted:

> "I was really surprised, I thought my credit was going to be really, really bad and I thought it was beyond repair. But as it turned out, I didn't have a credit score and [my counselor] told me it was a very easy thing to fix. It kind of gave me a sense of relief, that I wasn't really as bad off as I thought I was."

Even some employees who discovered that their scores were low reported feeling relief from stress after working with their counselors to establish an action plan to improve their credit.

When asked about whether they were sticking with the plan they made with their counselor, many employees replied that they were following the plan. A few expressed the belief that sticking with the action steps their counselors had recommended would lead to eventual success, even if it took some time. One respondent explained:

> "I got a secured card, so I'm seeing how that works. I'm sure I won't see any result, like, right now, but I'm hoping by like maybe next summer I'll see some of the results that I want."

## Employment-related outcomes

When asked whether the credit building counseling had made an impact on their work, most did not feel there had been any change. At the same time, one respondent said they felt more motivated to work overtime because they better understood the importance of paying off their debt. Additionally, several participants felt that the decrease in financial stress they experienced helped them feel more focused at work. One participant explained:

> "I guess from a stress standpoint, having that plan of attack and having someone who knows what they're doing, it takes one piece of stress off of your plate from everyday life and I feel like it can make you a better employee. Like, you don't have to go to work worrying about bills or your credit. You can just focus on the job, which is stressful in itself."

There was a clearer connection with respect to employees' perceptions of their employer. Many said they were impressed that their employer was offering this program as a benefit. Some thought the program expressed that their employer genuinely cares for their employees. One respondent stated:

> "I'm so happy that my company decided to provide this workshop. I had all these personal goals and now because my company provided the workshop, I'm able to proceed and have assistance and counseling with it."

While some employees said they wished that their employer could do more to increase wages and benefits for employees, others who had some supervisory responsibilities explained that state Medicaid reimbursement rates were the main reason why the employer did not raise wages. One skeptical employee was initially put-off when the employer announced the program, explaining:

> "I think it's a nice thing. When we first got the letter about it, my initial opinion was, 'Oh, so I guess we're not getting any raises or anything like that or any bonuses because they're just going to tell us that we should manage our finances instead.' So, I

guess I was really cynical at first. But after the presentation, she changed my mind."

## Discussion

In this brief, we present results of an assessment of program take-up, engagement, and outcomes among LMI employees who received workplace credit building counseling. From our findings, we arrive at three key conclusions.

First, LMI employees at this organization generally had low levels of financial well-being and had a real need for the credit building program. Employees stood to benefit greatly from improved credit scores and the associated savings on interest rates and fees that achieving prime scores confers.

Second, the program was successful in raising employees' knowledge about the workings of the credit system and in helping some employees find and resolve credit report errors. Participants indicated that they were satisfied with the assistance the credit building counselors provided and that they had confidence in the recommendations they made, in part because the program was employer-sponsored.

Third, counselors succeeded in gaining employees' trust by demonstrating expertise and non-judgmental attitudes, which helped employees face financial fears and unknowns. As a result, employees indicated that the program helped reduce the stress they experienced due to credit concerns. Caregiving jobs such as these are inherently stressful and it is possible that reducing employees' overall stress levels may contribute to better care for the people served by this non-profit provider. Further research is needed to test this proposition.

This workplace credit building counseling program targets LMI employees who need assistance improving their credit health. We find evidence that the program reached its intended audience, raised employees' awareness of the workings of the credit system, and helped them begin to improve their credit situations. It was appreciated by those who used it and some indicated that using the program reduced the stress they experienced due to concerns about their credit.

## References

1. Prudential. (2017). *The state of financial wellness in America.* [Brief]. Retrieved from https://www.prudential.com/corporate-insights/financial-wellness-findings-employee-self-assessments

2. MetLife. (2019). *Financial wellness programs foster a thriving workforce.* [Report]. Retrieved from https://www.metlife.com/content/dam/metlifecom/us/ebts/pdf/MetLife_Financial_Wellness_Programs_Foster_a_Thriving_Workforce.pdf

3. Based on the authors' calculation using data from the FINRA Foundation 2015 National Financial Capability Study.

4. Hsieh, H.-F., & Shannon, S. (2005). Three approaches to qualitative content analysis. *Qualitative Health Research, 15*(9), 1277-1288.

5. Miles, M., Huberman, A., & Saldaña, J. (2014). *Qualitative data analysis: A methods sourcebook* (3rd ed.). Thousand Oaks, CA: SAGE Publications, Inc.

6. Consumer Financial Protection Bureau. (2017). *Financial well-being in America*. [Report]. Retrieved from https://files.consumerfinance.gov/f/documents/201709_cfpb_financial-well-being-in-America.pdf

7. Figure of 699 was the average FICO score in the US as of April 2016. Retrieved from https://www.fico.com/blogs/average-u-s-fico-score-hits-new-high

8. Includes divorced and separated.

9. Includes living with partner and widowed.

## Reports in this Series Include:

1. Despard, M., Zeng, Y., & Fox-Dichter, S. (2019). *Financial counseling for low- to moderate-income employees: An assessment of engagements and outcomes.* (SPI Research Report No. 19-03). St. Louis, MO: Washington University, Social Policy Institute.
2. Frank-Miller, E., Fox-Dichter, S., Wolter, S., Hampton, J., Despard, M., & Germain, G. (2019). *Employer-sponsored small-dollar loans: An assessment of take-up, engagement, and outcomes.* (SPI Research Report No. 19-04). St. Louis, MO: Washington University, Social Policy Institute.
3. Frank-Miller, E., Fox-Dichter, S., Wolter, S., & Hampton, J. (2019). *Financial counseling for low- and moderate-income home health care employees: An assessment of take-up, engagement, and outcomes.* (SPI Research Report No. 19-05). St. Louis, MO: Washington University, Social Policy Institute.
4. Frank-Miller, E., Fox-Dichter, S., Wolter, S., Hampton, J., & Zeng, Y. (2019). *Financial counseling for low- to moderate-income employees: An assessment of engagement, and outcomes.* (SPI Research Report No. 19-06). St. Louis, MO: Washington University, Social Policy Institute.
5. Zeng, Y. & Despard, M. (2019). *Credit building services for employees: An assessment of engagement and outcomes.* (SPI Research Report No. 19-07). St. Louis, MO: Washington University, Social Policy Institute.

## Acknowledgements

The Social Policy Institute at Washington University in St. Louis gratefully acknowledges the W.K. Kellogg Foundation, which provided support for this brief series.

## Authors

**Ellen G. Frank-Miller**

Senior Scientist

**Sophia R. Fox-Dichter**

Data Analyst

**Sloane Wolter**

Graduate Research Assistant

**Jenna Hampton**

Graduate Research Assistant

**Yingying Zeng**

Doctoral Research Assistant

## Suggested Citation

Frank-Miller, E., Fox-Dichter, S., Wolter, S., Hampton, J., & Zeng, Y. (2019). *Financial counseling for low- to moderate-income employees: An assessment of engagement, and outcomes.* (SPI Research Report No. 19-06). St. Louis, MO: Washington University, Social Policy Institute.