Implementation of Career STREAMS: An Integrated Employment and Healthy Relationship Program for Young Adults

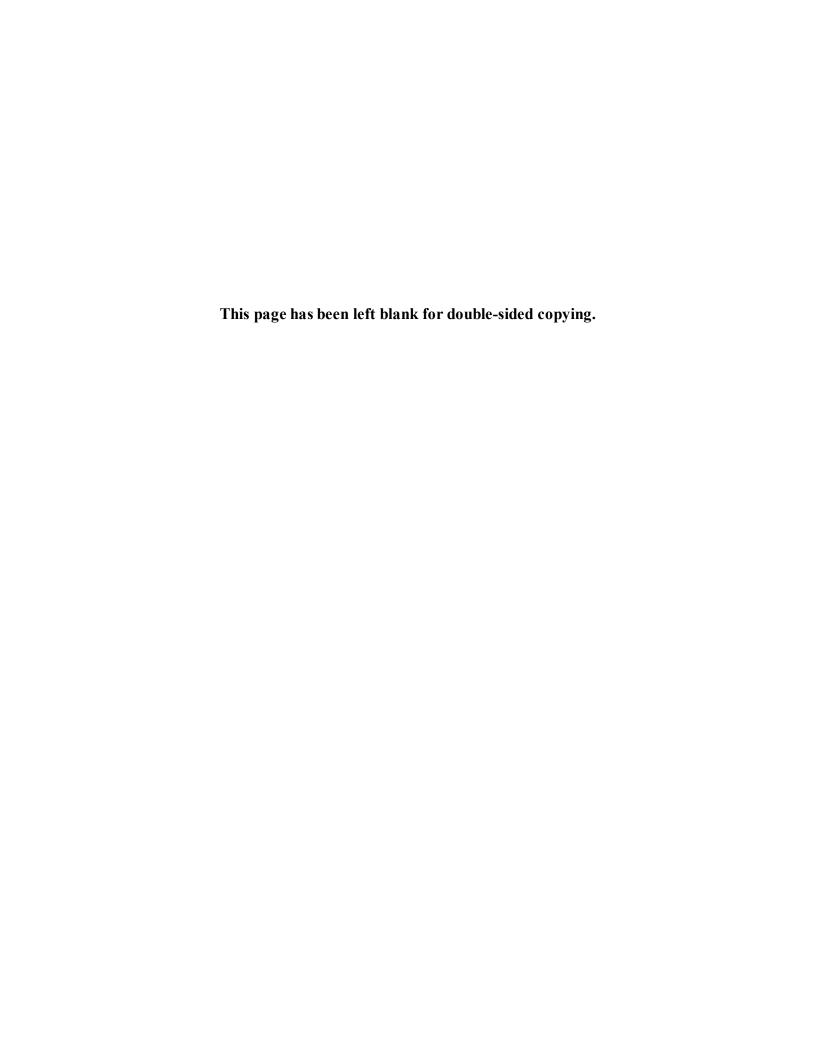


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Implementation of Career STREAMS: An Integrated Employment and Healthy Relationship Program for Young Adults

Report

July 2020

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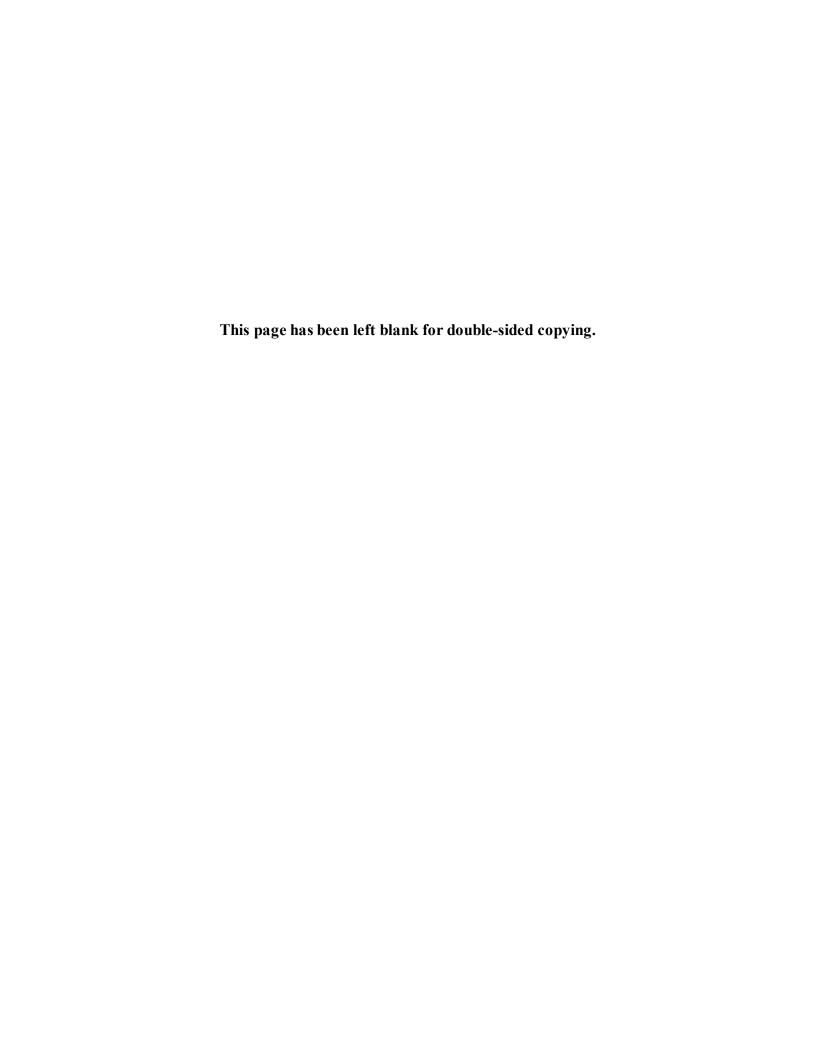












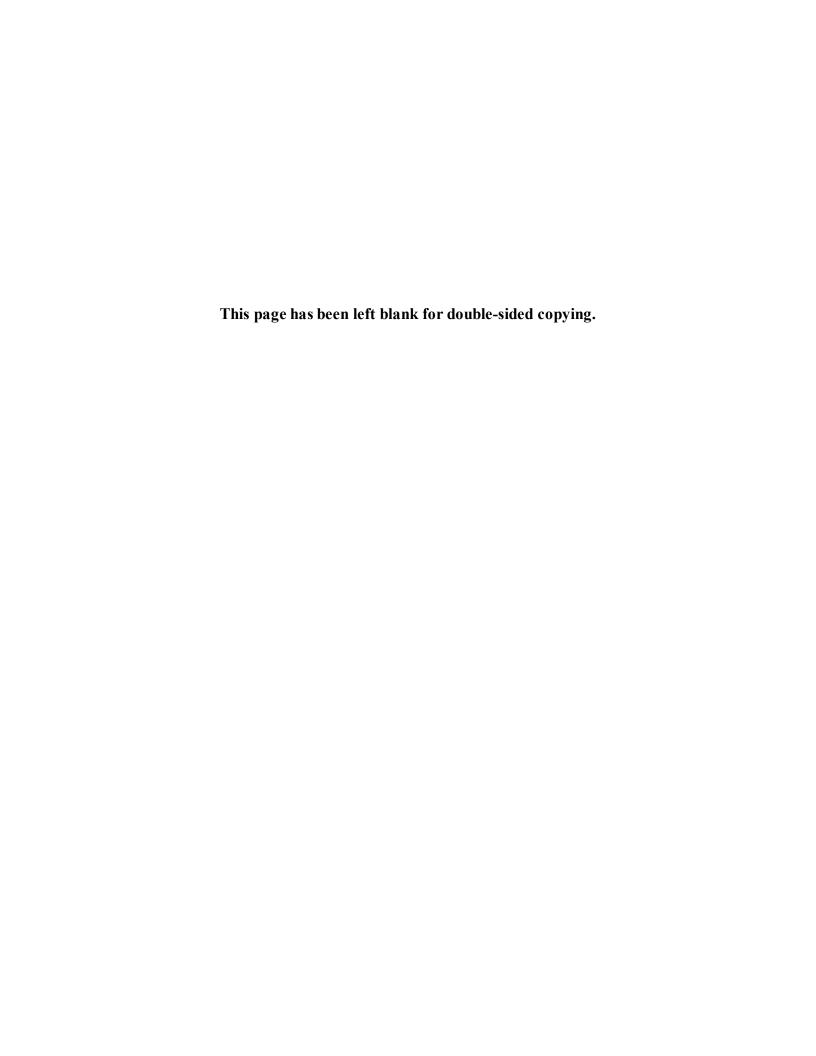
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The STREAMS evaluation is directed by Rob Wood and Diane Paulsell. Brian Goesling is the principal investigator. Katie Bodenlos is the project manager. Our partner on STREAMS, Public Strategies, is led by Mary Myrick. We are especially grateful to Patricia Del Grosso for her invaluable feedback on the organization and structure of the report. We appreciate John Kennedy for his diligent editing; Colleen Fitts for her efficient formatting; and Laura Watson-Sarnoski for her graphic design expertise.

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OVERVIEW

The Strengthening Relationship Education and Marriage Services (STREAMS) evaluation is a random assignment impact study and in-depth process study of five Healthy Marriage and Relationship Education (HMRE) grantees funded by ACF's Office of Family Assistance (OFA). To maximize its contributions to the evidence base and to inform future program and evaluation design, STREAMS is examining the full range of populations served by HMRE programs, including adult individuals, adult couples, and youth in high schools. Each STREAMS site functions as a separate study within the larger evaluation, with each addressing a distinct research question.

This process study report presents findings on the development and implementation of Career STREAMS, an integrated HMRE and employment program designed to serve young adult individuals, ages 18 to 30, in St. Louis Missouri. Career STREAMS includes three primary components: (1) a two-week full-time workshop that integrates the *Within My Reach* curriculum with content from a Department of Labor funded job and career advancement (JCA) program; (2) individualized case management and job development; and (3) a series of five weekly booster sessions after the end of two-week workshop.

Developed by Family and Workforce Centers of America (FWCA), Career STREAMS builds on Pathways, an existing Department of Labor-funded pre-employment training program. To develop Career STREAMS, FWCA integrated material from *Within My Reach*, a popular HMRE curriculum for individual adults who may or may not be in romantic relationships, with Pathway's pre-employment training curriculum. Career STREAMS participants receive case management and job development services from Pathways' staff.

The STREAMS impact evaluation is investigating the effectiveness of Career STREAMS. Key outcomes of interest include participants' communication and conflict management skills, the number of romantic and sexual partners, incidents of intimate partner violence, unplanned pregnancies, employment and earnings, and mental health and well-being. The process study examines (1) preparations for program implementation (including documenting the process for integrating the HMRE curriculum and JCA program); (2) procedures for hiring, training, and supervising frontline staff; (3) the extent to which *Within My Research* was implemented with fidelity; and (4) participants' engagement with and responsiveness to the program.

This report is based on analysis of data from the following three sources, collected to document Career STREAMS's first year of operation (August 2016 – September 2017).

- 1. **Semi-structured interviews, focus groups, and observations.** We conducted a three-day site visit in October 2017. We interviewed 10 Career STREAMS and partner staff, observed two sessions of Career STREAMS, and held two focus groups with a total of 10 participants who had attended the workshop.
- 2. **Information, Family Outcomes, Reporting, and Management (nFORM) data.** nFORM was the client management system that OFA provided to Career STREAMS and the other OFA grantees. Career STREAMS staff entered workshop and case management attendance records in the system. After each workshop session, Career STREAMS facilitators completed a short self-assessment about their ability to deliver

- that day's planned content and engage participants. We analyzed nFORM data on 207 participants who enrolled from August 2016 to September 2017.
- 3. **STREAMS baseline survey.** Participants completed a baseline survey administered during their intake appointment. We analyzed survey responses from 412 participants who enrolled and completed the survey from August 2016 to September 2017.

Findings from this process study will provide context and help interpret impact evaluation findings. Key findings are:

- By targeting job seekers, FWCA could recruit individuals in need of both employment services and HMRE programming. FWCA targeted low-income, young adult job seekers interested in employment services and education and training opportunities. Although potential Career STREAMS participants did not typically come seeking HMRE services, nearly all participants reported being in a relationship at the time of enrollment or in the prior year. Moreover, more than half had children, indicating a potential co-parenting relationship with a current or former partner. During interviews, staff reported that initially some participants expressed apprehension about the HMRE content, but many found it valuable after a few sessions. Focus group participants described similar sentiments.
- Participants found the HMRE content relevant for a wide range of family, workplace, and romantic relationships. Within My Reach was well suited to Career STREAMS' target population. The curriculum's focus on equipping individuals to develop healthy relationships, recognize relationship danger signs, and understand how relationship choices affect other spheres of life was highly relevant to young adults making important decisions about careers, education, and other life choices. Because most participants were not in serious romantic relationships at the time they participated in the program, an HMRE curriculum that required participation with a partner would not have been appropriate. Focus group participants reported using the new communication and conflict management skills they developed in a variety of relationships.
- Career STREAMS' young adult participants needed substantial support to complete the two-week workshop. FWCA enrolled a high-need population of young adult, low-income job seekers who needed substantial support to attend workshop sessions. Just over 60 percent of participants completed the majority of two-week workshop sessions (at least 8 out of 10 sessions). Focus group participants reported that their relationships with the facilitator and peers significantly motivated them to attend the workshop sessions. Nevertheless, many needed the transportation and child care supports offered by the program to attend. Opportunities to make up missed sessions were critical for helping participants complete the workshop. Although the program offered make-ups sessions to any participants who missed a session, the data suggest that those participants who attended more sessions in the first week were more likely to take advantage of the make-up opportunities.
- The timing of the booster sessions yielded low participation in that portion of the program. In contrast to the two-week workshop, attendance at booster sessions was relatively low. Only 38 percent of Career STREAMS participants attended at least four of the five booster sessions offered. Moreover, almost half of the participants did not attend any booster sessions. For some participants, the schedule for the booster sessions (switching

from daily to weekly sessions offered at various times of day) limited their ability to participate regularly. Focus group participants reported finding the content valuable, but said the schedule sometimes conflicted with work, school, or child care responsibilities. For these participants, booster sessions conflicted with other obligations. Career STREAMS staff and the TA provider noted that participants seemed to believe the booster sessions were optional, which contributed to low participation.

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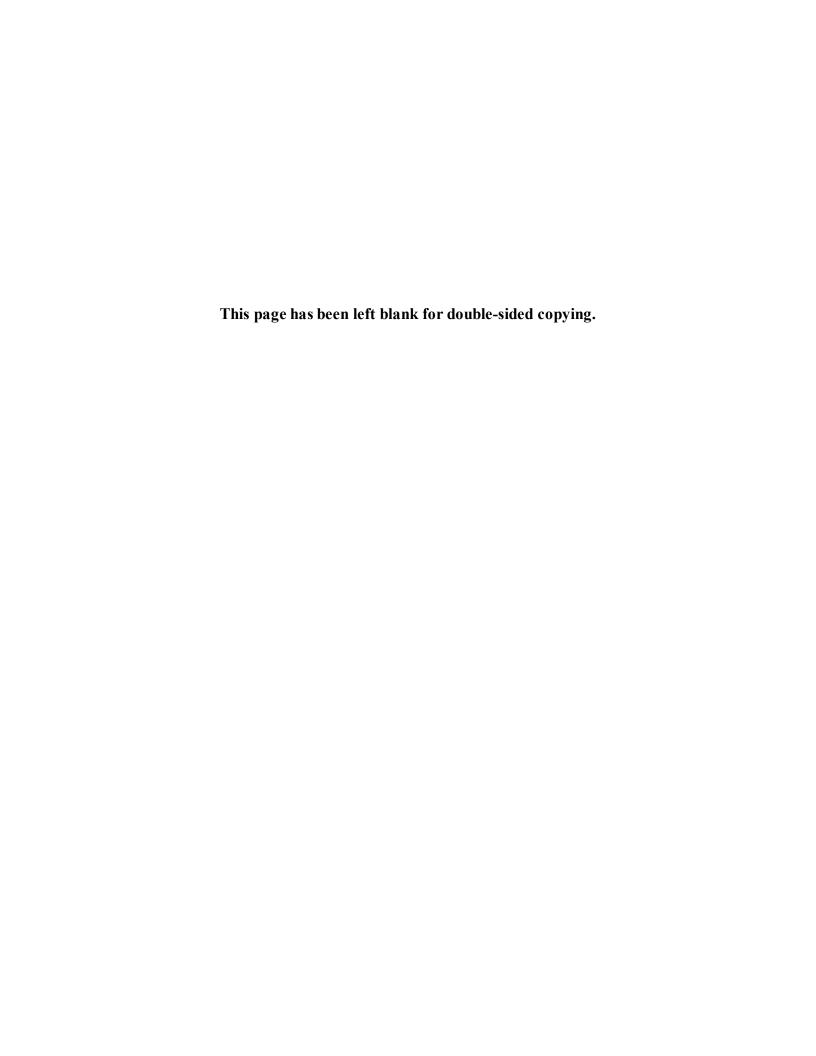
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I. INTRODUCTION

Since the passage of welfare reform in 1996, the federal government has promoted programs and policies to strengthen healthy relationships and marriage, based on research showing that children fare better when they are raised in stable, two-parent families (Amato and Keith 1991; Biglan et al. 2012). Beginning in the mid-2000s, the Office of Family Assistance (OFA) within the Administration for Children and Families (ACF) at the U.S. Department of Health and Human Services (HHS), has provided grants to agencies implementing healthy marriage and relationship education (HMRE) programming for a range of populations, including couples, adult individuals, and youth. ¹ In recent rounds of HMRE grant funding, ACF has placed a growing emphasis on integrating HMRE services with services to promote economic stability through job and career advancement (JCA) activities, such as employment services. Integrating HMRE and employment services can pose challenges because commonly available curricula typically address either healthy relationships or employment issues, but not both.

To help build the knowledge base for this emerging policy area, OFA, in collaboration with ACF's Office of Planning, Research and Evaluation (OPRE), funded Mathematica and its partner, Public Strategies, to rigorously evaluate Career STREAMS, an innovative program that integrates relationship education into a pre-employment training program for low-income job seekers. The study is part of the Strengthening Relationship Education and Marriage Services (STREAMS) evaluation, a five-site random assignment evaluation of HMRE programs and strategies conducted by Mathematica and funded by OFA. Family and Workforce Centers of America (FWCA), a community-based social service provider, operates Career STREAMS (which uses the acronym from the larger evaluation).

FWCA developed Career STREAMS by adding HMRE content to its Career Pathways Bridge program (Pathways), a pre-employment training program for low-income young adults funded by the U.S. Department of Labor (DOL). Findings from the Parents and Children Together (PACT) evaluation showed that participating OFA grantees integrated JCA services into their existing HMRE programs. However, those programs found that many participants did not use the JCA services offered, perhaps because they did not need employment services (Zaveri and Baumgartner 2016). In contrast, all Career STREAMS participants applied seeking employment services and were then offered a version of the pre-employment training program enhanced with HMRE content.

Career STREAMS serves young adult individuals, a population for which rigorous research on the effectiveness of HMRE programs is limited. Unlike HMRE programs for couples, participants may or may not be in a romantic relationship when they attend the program and do not attend group sessions with a partner (Rhoades and Stanley 2011). Programs for adult individuals cover topics such as choosing a partner wisely, recognizing unhealthy relationships and leaving those relationships safely, improving communication skills, and managing conflict

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¹ In 2005, Congress passed the Deficit Reduction Act (P.L. 109-171), which first authorized funding for HMRE programs. The funding, a dministered through OFA, supports grants for programs to offer one or more of eight allowable activities, including relationship education for high school students. The funding was reauthorized in 2010, through the Claims Resolution Act (P.L. 111-291). Following passage of the Deficit Reduction Act, there have been three rounds of grants made to HMRE programs across the country (in 2006, 2010, and 2015).

effectively (Rhoades and Stanley 2009; Rhoades and Stanley 2011; Visvanathan et al. 2014), A small number of studies of HMRE curricula for individuals found high levels of satisfaction among participants and increased knowledge and skills when they complete the programs (Antle et al., 2011; Carlson et al., 2017; Sterrett-Hong et al., 2018). However, these studies do not measure long-term changes in participant behavior or other outcomes. None of these studies used a random assignment research design.

This process study of Career STREAMS will document FWCA's experience with implementing this novel approach to offering HMRE and employment services within one program. It relies on multiple data sources, including semi-structured interviews with program staff, focus groups with participants, observations of program services, and program data on participation (Box I.1). It will examine (1) preparations for implementing the program including documenting the process for integrating the HMRE curriculum and JCA program); (2) procedures for hiring, training, and supervising program staff; (3) the extent to which programs implemented the HMRE curriculum (specifically, *Within My Reach*, described further below) with fidelity; and (4) participants' engagement with and responsiveness to the program.

Box I.1. The STREAMS evaluation of Career STREAMS

The evaluation of Career STREAMS has two components: (1) an impact study; and (2) a process study.

The impact study uses a random assignment research design to examine the effectiveness of Career STREAMS, a pre-employment job training program enhanced with HMRE content for young adults, relative to Pathways, a traditional pre-employment job training program. FWCA, a nonprofit social service provider in the St. Louis area, operates both programs. Eligible applicants to FWCA's pre-employment services who agreed to participate in the study were randomly assigned to one of the two programs. The study uses surveys of participants administered at two time points: (1) during their intake appointment; and (2) about a year later. It also uses administrative records on employment and earnings. The impact study will examine the relative effectiveness of the two programs by comparing the relationship, employment, and other outcomes of the two groups.

The process study, which is the focus of this report, is based on three sources of data collected during Career STREAMS's first year of operation:

- 1. Semi-structured interviews, focus groups, and observations. We collected qualitative data during a three-day site visit in October 2017. We interviewed 10 Career STREAMS and partner staff, including 2 Career STREAMS facilitators, the intake staff, the program coordinator, 2 case managers, 2 program directors, the chief executive officer, and a technical assistance provider. We observed two sessions of Career STREAMS and held two focus groups with a total of 10 participants who had attended the workshop.
- 2. **nFORM data.** nFORM was the client management system that OFA provided to Career STREAMS and other 2015 grantees. Career STREAMS staff entered workshop and case management attendance records in the system. After each *Within My Reach* workshop session, Career STREAMS facilitators completed a short self-assessment about their ability to deliver that day's planned content and engage participants. We analyzed nFORM data on 207 participants who enrolled from August 2016 to September 2017.
- 3. **STREAMS** baseline survey. Participants completed a baseline survey administered during their intake appointment. We analyzed survey responses from 412 participants who enrolled and completed the survey from August 2016 to September 2017.

Mathematica is conducting this study in conjunction with a rigorous impact study of Career STREAMS. As part of the impact study, applicants to FWCA's pre-employment job training services for young adults were randomly assigned to one of two groups: (1) a treatment group that was offered an enhanced version of the job training program that supplemented the employment services with HMRE content (Career STREAMS); or (2) a control group that was

offered the standard version of the program (Pathways). The impact study will measure the relative effectiveness of these two programs in improving the relationship, employment, and other outcomes of participants. (Table I.1 presents the key differences between the Career STREAMS and Pathways programs.) The information presented in this report will help to interpret these impact study findings.

Table I.1. Comparison of Career STREAMS and Pathways

	Career STREAMS	Pathways
Two-week, daily workshop covering employment content only		✓
Two-week, daily workshop covering employment and HMRE content	✓	
Five, one-hour booster sessions covering employment and HMRE content	✓	
Employment case management	✓	✓
Job development services	✓	✓
Participation supports and incentives	✓	✓
Funding for employment training and education upon program completion	✓	✓

FWCA and Career STREAMS

The Metropolitan Education and Training (MET) Center, a large employment and training center located just outside the western border of the city of St. Louis, houses FWCA. In addition to housing FWCA's offices and programming, the MET Center also hosts a jobs center funded by DOL, an adult basic education program, and vocational training programs in fields ranging from nursing and life sciences to carpentry and heating and air conditioning services. As part of its employment-related service offerings, FWCA offered the DOL-funded Pathways program. This pre-employment training initiative provided low-income, young adult job seekers with an intensive two-week job readiness workshop and individualized case management. FWCA used its HMRE grant to enhance the Pathways program with healthy relationship services.

With support from the STREAMS technical assistance (TA) team, FWCA developed Career STREAMS by integrating the Pathways curriculum with additional content from three other curricula (Table I.2): (1) Within My Reach (WMR); (2) Money Habitudes; and (3) Winning the Workplace Challenge. WMR, designed for adult individuals who may or may not be in romantic relationship, aims to provide tools and skills needed to make informed and healthy decisions about personal and romantic relationships (PREP Inc. 2018). Money Habitudes is a three-hour financial planning curriculum that examines attitudes toward money and finances as well as spending and saving habits (LifeWise Strategies 2018). Winning the Workplace Challenge, created by the same developer of WMR, uses two lessons to apply relationship-building skills in a work environment (PREP Inc. 2018).

FWCA designed Career STREAMS to improve the lives of young adults in the St. Louis area. The program aimed to improve job readiness and to empower participants to make informed decisions about relationships and other life choices, including employment and career decisions. The Career STREAMS program had three primary program components:

- 1. Integrated HMRE and employment workshop. The core workshop integrated relationship, financial, and employment skills content. A facilitator delivered the content to participants for two weeks. Participants met daily for 7 hours, with a one-hour lunch break during that period, for a total of 60 hours of content (15 hours of WMR, 3 hours of Money Habitudes, and 42 hours of employment content).
- 2. Booster sessions. FWCA offered Career STREAMS participants five weekly, one-hour sessions (which FWCA staff dubbed booster sessions) after they completed the integrated workshop. These sessions reviewed *WMR* content covered in the two-week workshop and provided some additional content from *WMR* and the *Winning the Workplace Challenge* curriculum. This curriculum teaches communication and conflict management skills in an employment context (PREP Inc. 2018).
- **3.** One-on-one employment services. Each Career STREAMS participant had the opportunity to receive individual support from an employment case manager and job developer from the Pathways program. These staff provided needs and barriers assessments and referrals, additional soft skills and resume training, and job placement and retention services.

Career STREAMS participants also received participation supports including child care, meals, transportation, and financial incentives linked to participation milestones.

Table I.2. Components of the integrated Career STREAMS curriculum

Curriculum name	Description	Hours included
Pathways	Employment content from a DOL-funded pre-employment program, including topics such as resume development, job search strategies, interviewing and other soft skills, and work place behavior	42
Within My Reach	Healthy relationship content, including topics such as making healthy relationship decisions, identifying negative relationships, and conflict management and communication skills	15
Money Habitudes	Financial planning content, including topics related to attitudes toward money and finances as well as spending and saving behaviors	3
Winning the Workplace Challenge	Content focused on applying relationship-building skills in a work environment	2

Road map to the report

This process study report presents findings on Career STREAMS in its first year of operation, from August 2016 to September 2017. The report is informed by and follows the structure of an implementation framework (Figure I.1). Chapter II describes the context for implementation. Chapter III describes the program design. Chapters IV and V describe the implementation system. Chapter VI discusses early findings on service delivery and participant responsiveness. Chapter VII summarizes the main findings about Career STREAMS's first year of operation. The outcomes shown in the implementation framework are the focus of the impact study of Career STREAMS, which enrolled sample members through 2018.

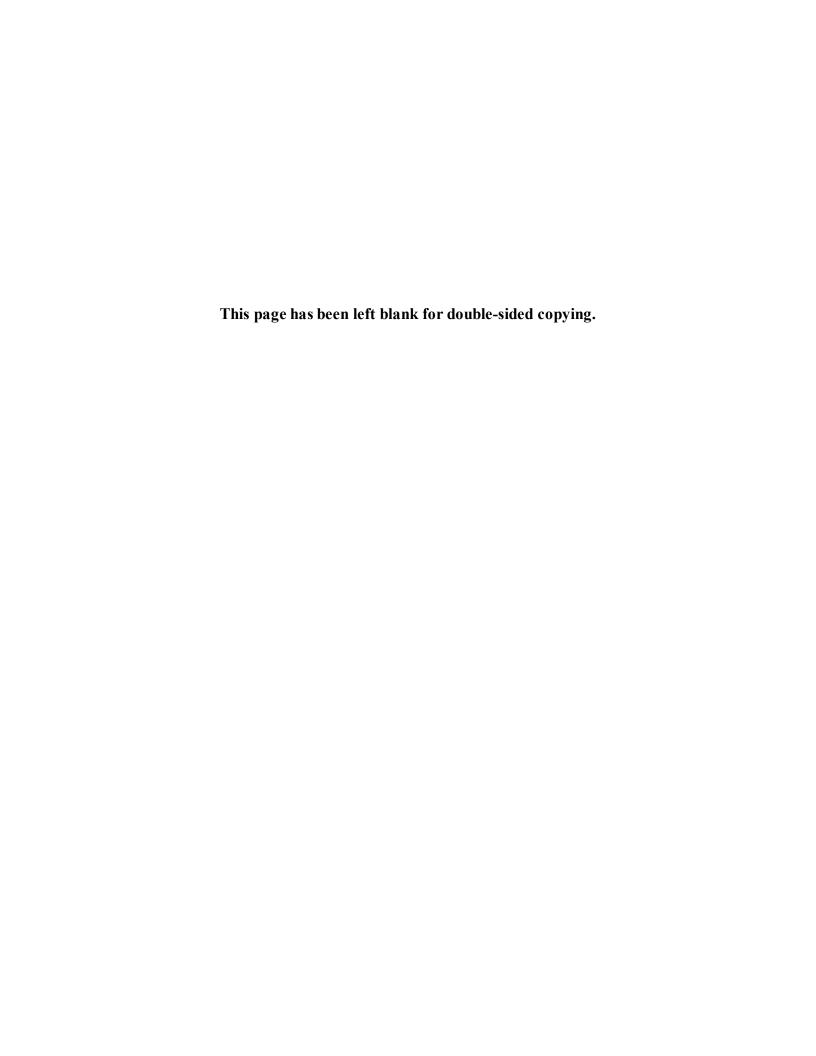
FWCA PROCESS STUDY REPORT

MATHEMATICA POLICY RESEARCH

Figure I.1. Implementation framework for Career STREAMS in St. Louis, Missouri

Inputs to implementation		Implementation outputs	Outcomes
Program design	Implementation system	Staff	Changes in knowledge and attitudes
 Target population: Low-income unemployed or underemployed young adults (18–30) in St. Louis Curricula: Integrated curriculum that included Within My Reach, Money Habitudes, Winning the Workplace Challenge, and an FWCA-created employment curriculum Core workshop: Meets daily for 7 hours for two weeks Booster session: Reviews content covered in the two-week workshop and 	understanding of the needs of the target population and have prior education or facilitation experience understanding of the needs of the target population and have prior education or facilitation experience Train all staff on integrated curriculum, trauma-informed care, and other staff roles at FWCA monitor curriculum delivery through live observations, checklists, and coaching workshop: Meets daily for 7 hours observations weeks supervise staff through regular staff meetings and observations	 Knowledge and skills to deliver the curriculum Satisfaction with and commitment to the program model 	 Increased knowledge of characteristics of healthy relationships Increased knowledge of child development and infant care More positive attitudes about healthy relationships Healthier attitudes about intimate partner violence Increased understanding of the effects of relationship choices on child well-being Increased soft skills Increased in job search skills
provides new content from Winning the Workplace Challenge through five weekly	Center and referrals from community	Services (content, dosage, fidelity)	Short-term outcomes
one-hour sessions. Employment case management (DOLfunded): Conducts needs and barriers assessments, goal development, and training and education referrals Job developer (DOL-funded): Provides additional soft and interview skill training, job search, application and resume assistance, and job retention services Participation supports: Include transportation, meals, child care, and participation incentives	partners and other programs operating at the center • Use data systems to track recruitment, enrollment, program participation, service contacts, and referrals	Sessions provided at intended dosage Sessions cover required content and activities Case management provided at intended frequency Participants' needs assessed and addressed Participation supports and incentives provided	Improved relationship skills Improved communication and conflict management skills Reduced exposure to intimate partner violence Improved satisfaction with relationships Fewer relationship transitions Reduced depressive symptoms Better co-parenting Increased father involvement Increase in income
Grantee		Participants' responsiveness	Long-term outcomes
 Resources: OFA funds Career STREAMS, and DOL grant funds employment-related activities Program leadership: FWCA founders Partnership: The MET Center 		 Enroll at expected pace Attend group sessions regularly and complete program Meet with case managers regularly Access other community services as needed Satisfied with program services 	 Improved relationship and family stability Improved personal well-being Improved child well-being Improved economic self-sufficiency

Context: Community (socioeconomic conditions and family structures), relevant policies (tax incentives to marry and public assistance rules), availability and accessibility of other services



II. IMPLEMENTING CAREER STREAMS IN ST. LOUIS

The location of a program influences who it serves and how it is implemented. The characteristics (for example, race and ethnicity or income levels) of those living in a program's service area drive selection of the target population. In addition, community characteristics, such as availability of jobs or training programs, shape the need for and types of services a program offers. This chapter describes the community context for FWCA and its implementation of Career STREAMS.

FWCA operates in St. Louis, a diverse city with substantial poverty

FWCA is located in St. Louis, Missouri (Figure II.1), a city with slightly more than 300,000 residents. In 2018, 46 percent of the city's residents were white and 48 percent were black; small percentages of residents were Asian (3 percent) and Hispanic or Latino (4 percent; U.S. Census Bureau 2019). Census data also suggest that most adult residents have completed high school (86 percent), with about one-third receiving a bachelor's degree or higher (34 percent). The median

Figure II.1. St. Louis County, Missouri



income for the city is \$38,664, about 25 percent lower than the rest of the state, and nearly 40 percent lower than the rest of St. Louis County (U.S. Census Bureau, 2019). The

city's poverty level is higher than the federal average (12.3 percent) at 25 percent. However, the poverty rate for black residents was much higher (47 percent; U.S. Census Bureau). As of December 2018, the unemployment rate in the city of St. Louis was 3.4 percent, with black residents reporting higher rates of unemployment at 7 percent (Bureau of Labor Statistics 2018). This rate is very low by historic standards; the city's average unemployment rate was 8.3 percent in 2013, indicating a strengthening of the local labor market over the past five years, mirroring national trends.

Most participants were black young adults with unstable employment

Most individuals who enrolled in Career STREAMS were black and in their early 20s, with levels of educational attainment and income well below the average for St. Louis (Table II.1).² More than half (58 percent) were women. Nearly 60 percent of participants had worked in the month before enrolling, but they reported low earnings. Of the participants who worked in the past month, average reported monthly earnings were about \$660, equivalent to slightly less than \$8,000 over a full year—well below the federal poverty level for a single-adult household (\$13,064 per year; U.S. Census Bureau 2019), and less than one-tenth of the median income in St. Louis County. Most participants reported actively looking for work during the month before enrollment. Involvement with the criminal justice system was common; 41 percent reported

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² As Chapter III will discuss in more detail, the eligibility criteria for Pathways *and* Career STREAMS included an age range of 16 to 30 years. However, only those 18 and older could enroll into Career STREAMS. Although there was no strict income requirement, the program targeted enrollees who were unemployed or working part-time.

being on probation or parole. Slightly more than half of the participants accessed at least one government benefit in the month before enrollment, such as the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) or Temporary Assistance for Needy Families (TANF).

More than 90 percent of participants reported having romantic partners in the past year, indicating that the HMRE content would be relevant for most participants. Slightly more than half were in a relationship when they enrolled in the study. Of those, most lived with their romantic partner at least some of the time (84 percent). Just under 40 percent of participants were parents, suggesting that they had potential co-parenting relationships with current or former romantic partners.

Table II.1. Select characteristics of participants enrolled in Career STREAMS

Characteristic	Percentage (unless otherwise indicated)
Female	58
Race and ethnicity Black, non-Hispanic White, non-Hispanic Other, non-Hispanic Hispanic	93 1 4 1
Age at enrollment 18 or 19 years old 20 to 24 years old 25 to 30 years old	22 51 26
Highest education level Less than high school High school diploma or equivalent Vocational, technical degree, or associate's degree Some college or college degree	15 60 5 20
Monthly income earned (for those who had worked in past month)	\$660
Actively looking for work	85
On parole or probation	41
Receipt of government benefits SNAP TANF WIC Any of these	44 8 16 53
Relationship status Romantically involved on a steady basis Involved in on-again, off-again relationship Not in a romantic relationship	39 14 46
Number of romantic partners in last year None One Two or more	9 53 38
Number of children None One Two or more	60 19 20

Characteristic	Percentage (unless otherwise indicated)
Cohabitation of those in romantic relationships (n = 222) Living together at least some of the time	84
N	412

Source: STREAMS baseline survey.

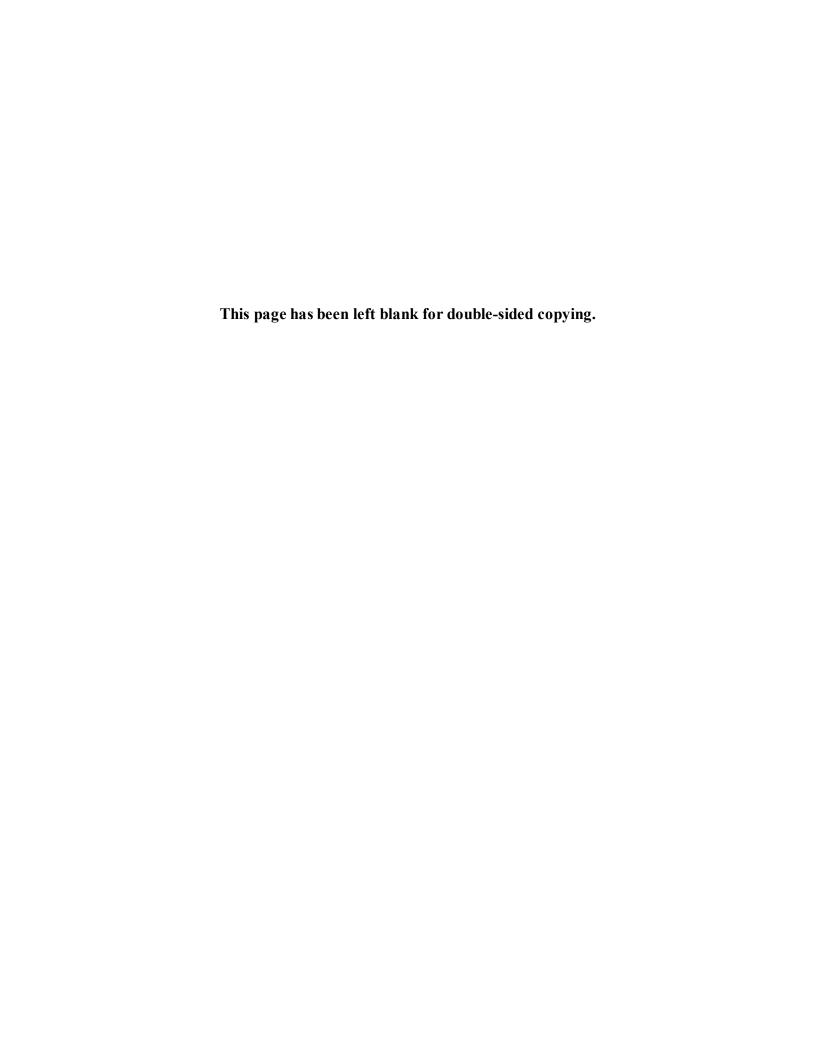
Note: This table includes all participants (program and nonprogram) enrolled through September 30, 2017. Not all percentages add to 100 percent due to multiple items being endorsed or missing responses.

SNAP = Supplemental Nutrition Assistance Program; TANF = Temporary Assistance for Needy Families; WIC = Special Supplemental Nutrition Program for Women, Infants, and Children.

Employment services are widely available through the MET Center, but HMRE services are scarce

According to staff at FWCA, the MET Center is the largest and most comprehensive provider of employment services in the area. In addition to FWCA's Pathways and Career STREAMS programs, the MET Center hosts a variety of partners providing on-site services ranging from academic institutions such as St. Louis Community College to government agencies to private organizations. It provides adult education and vocational training services and it hosts various social services, such as food and nutrition assistance and cash assistance programs. Participants in Pathways and Career STREAMS receive similar employment services through two-week pre-employment workshops, employment case management, referrals to training, and other services offered at the MET Center. We provide more details about the design of Pathways in Chapter III.

In contrast, there are relatively few opportunities to receive HMRE services in St. Louis. The Father's Support Center receives OFA grant funding to provide responsible fatherhood services and operates in the St Louis area and at the MET Center. Although it offers include healthy relationship services, its target population is fathers and its programming is focused on responsible fatherhood, co-parenting, and employment. FWCA's leadership reported that only a few faith-based organizations offered HMRE programming, and none provided an integrated program like Career STREAMS.



III. CAREER STREAMS PROGRAM DESIGN

FWCA received its HMRE grant from OFA in October 2015 to develop and implement Career STREAMS. All OFA grantees engaged in a nine-month planning and program development period before beginning implementation. This chapter describes how FWCA built on its existing employment program, Pathways, to develop an integrated HMRE and JCA program tailored to the needs of unemployed or underemployed young adult job seekers in St. Louis and the surrounding communities.

The Pathways program served as the foundation for Career STREAMS

In April 2015, FWCA began operating a pre-employment training initiative called Pathways, funded by a grant from DOL. The Pathways program provided low-income job seekers ages 16 to 30³ with individualized case management and an intensive two-week job readiness workshop. Upon enrolling in Pathways, each participant was assigned a case manager, who worked with the participant to develop an individualized employment and service plan. The plan included shortterm or temporary employment goals as well as longer-term employment and career goals and incorporated needs of and barriers to employment. Depending on the participant's longer-term goals, the plan could include referrals to education or skills-based training programs offered at the MET Center or through outside partners. Participants also had access to a job developer who provided additional resume and soft-skills training, generated job leads, formed relationships with potential employers, and implemented job retention services. The two-week job readiness workshop, led by a trained FWCA staff member, met daily and focused on pre-employment training topics such as resume writing, job search strategies, and interviewing skills. Some lessons featured a guest speaker to address related topics, such as money management and financial literacy. After completing the two-week workshop, participants continued contact with their case manager while searching for employment and pursuing education or training programs identified in their individualized employment plans. In addition, Pathways funded specific job training or education needs identified by participants after they completed the workshop.

To create Career STREAMS, FWCA integrated HMRE content into Pathways

Past efforts to integrate HMRE and JCA services began with an existing HMRE program and added employment services (Zaveri and Baumgartner, 2016). FWCA took the opposite approach and integrated HMRE services into its existing employment program. To develop Career STREAMS, FWCA staff worked closely with the STREAMS TA team to integrate WMR content into the Pathways employment curriculum. A curriculum specialist and master WMR trainer from Public Strategies, Inc. led this effort as the lead TA provider. As a first step, he observed the full two-week Pathways program. He also met with FWCA leadership, case managers, and facilitators to understand the core components of the employment content and the priorities for Career STREAMS. The TA provider used this information to develop a draft of the integrated curriculum and then worked with FWCA leadership to finalize it.

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³ Only those ages 18 and older could enroll in Career STREAMS and participate in the STREAMS evaluation.

The TA provider merged the existing Pathways two-week employment curriculum with WMR and the financial literacy curriculum, Money Habitudes. The new curriculum for the Career STREAMS two-week workshop still emphasized employment, offering 42 hours of content from Pathways. This included many of the same topics covered in Pathways (for example, resume writing, job search strategies, and interviewing skills). In addition, the integrated curriculum included 15 hours of WMR content and 3 hours of Money Habitudes content (Appendix A provides a full overview of Career STREAMS content topics and sources). The TA provider also developed a set of five weekly, one-hour booster sessions that integrated content from WMR and the Winning the Workplace Challenge curriculum. FWCA also offered participation supports, including child care and transportation, as well as incentives to encourage participation. In addition, FWCA assigned each Career STREAMS participant an employment case manager from Pathways, and participants had access to a job developer and funding for education and/or training needs after they completed the booster sessions. Figure III.1 shows the typical flow of services for those receiving Career STREAMS and Pathways.

Pathways

Two-week,
JCA workshop

Booster sessions

Employment case management

Job developer

Career STREAMS

Two-week, daily integrated HMRE and JCA workshop

Funding for job training or education

Figure III.1. Flow of services for Career STREAMS and Pathways

Most of the content focused on employment, but the two-week workshop front-loaded WMR content relevant to all types of relationships. To connect WMR and employment content, the TA provider reordered the presentation of WMR lessons to cover content on communication and conflict management skills early in the workshop. These topics are highly relevant to both romantic and nonromantic relationships. When covering these topics, facilitators

emphasized applying these skills to all types of relationships, such as those with coworkers, supervisors, family, friends, and romantic partners. For example, the workshop introduced intentional decision-making (known as "sliding versus deciding") in relationships as a foundational concept in the first session, which it later applied to making intentional decisions about career paths. As the TA provider explained, "You can make different choices and be intentional about deciding to take a career path, versus sliding into what you have always done in the past." WMR topics introduced in early sessions included speaker—listener techniques (structured communication technique), warning signs of bad communication, intentional decision making (sliding versus deciding), and taking a time-out (Figure III.2). Beyond workplace relationships, the adapted content emphasized that healthy relationships with family, friends, and romantic partners can create stability and support for staying employed. The later sessions covered topics more specific to romantic relationships, such as intimate partner violence, fatherhood, and parenting.

The integrated curriculum blended the original Pathways job readiness content and new material so that each session included a cohesive and unified set of lessons from the various curricula. For example, a typical day in the two-week workshop (shown in Table III.1) included one or two *WMR* lessons, several pre-employment training activities, and a guest speaker or interactive activity from *Money Habitudes*. To provide time for the new content in the existing workshop schedule, the integrated curriculum streamlined existing employment content. For example, Pathways showed a film for several hours, and some activities spanned several days. Career STREAMS cut the film from the program and condensed the activities into shorter time frames (hours instead of days).

Career STREAMS featured booster sessions to engage participants and cover additional content. To reinforce content presented in the two-week workshop and deliver some new content, the FWCA and the TA provider developed five one-hour, weekly meetings referred to as booster sessions (Figure III.2 and Appendix A). Booster sessions enabled Career STREAMS to cover all of the WMR content. According to the TA provider, some of the WMR topics covered in the booster sessions were harder to directly link to the employment content. These included lessons on infidelity, distrust, and forgiveness, which are specific to romantic relationships. These topics are also more sensitive, so the TA provider planned them for later in the program when participants had developed more trusting relationships with the facilitator. Booster sessions included content from Winning the Workplace Challenge. These lessons focused on developing positive, professional relationships in the workplace.

In addition, the booster sessions aimed to keep participants engaged after the two-week workshop ended. These sessions intended to have participants return to the MET Center, where they could gain additional assistance from FWCA staff or take advantage of the employment services (for example, meetings with the job developer).

Figure III.2. Progression of topics in Career STREAMS Winning the Workplace Within My Reach **Pathways Money Habitudes** Challenge WEEK 1 Monday Tuesday Wednesday **Thursday** Friday House rules Searching for a job Workplace expectations Resume development Interview skills Workplace expectations •3-minute speeches Orientation Resume development Searching for a job TABE Assessment 3-minute speeches Filling out applications 3-minute speeches Knowing yourself first Resume development Searching for a job Sliding versus Powerful influence of deciding Problem discussion Making your own family of origin versus problem solving Communication decisions Speaker-listener danger signs Smart communication techniques Budgeting and goal setting Banking and credit management WEEK 2 Monday Tuesday Wednesday **Thursday** Friday Dressing for success Interview skills Workplace expectations Job versus career Wrap-up activities Interview skills and etiquette How to quit a job Workshop evaluation Smart love Interview skills 3-minute speeches Graduation Healthy relationships Making touch decisions Dangerous patterns in Where conflict begins Making new families Approaches to relationships work handling money The significance Influence on spending of fathers habits Speaker–listener techniques •Problem solving in the workplace

BOOSTER SESSIONS

Session 1 Session 2 Session 3 Session 4 Session 5 · Eliminate misunder-Infidelity Commitment: Why it Reaching into your ■The 3 Keys The Vector Principle standings on the job Distrust and matters to adults and future forgiveness children Bringing your A-game Sliding versus deciding. Closing activities Sliding versus deciding job scenario

Table III.1. Example Career STREAMS workshop session agenda

Time	Activity
9:00 – 9:10 a.m.	Welcome activity
9:10 – 10:15 a.m.	Problem discussion versus problem solving (WMR)
10:15 – 10:45 a.m.	Speaker-listener technique (structured communication technique from WMR)
10:45 a.m. – 12:00 p.m.	Money Habitudes: Budgeting and goal setting; banking and credit management
12:00 – 12:30 p.m.	Lunch
12:30 – 1:15 p.m.	Searching for a job; developing a resume; drafting your 3-minute speech
1:15 – 2:00 p.m.	Videotaped practice answering interview questions (3-minute speech)
2:00 – 2:15 p.m.	Break
2:15 – 3:50 p.m.	Guest speaker from local bank: Understanding savings and credit
3:50 – 4:00 p.m.	Key takeaways and preview of tomorrow's session

WMR = Within My Reach.

Career STREAMS included program elements designed to encourage participation.

FWCA supported participation by offering meals, child care through the MET Center, and public transportation vouchers. In some instances, FWCA staff reported using their own vehicles to provide participants with transportation support. Career STREAMS also offered up to \$75 in gift cards as participation incentives^{4, 5}. To receive the gift cards, participants had to achieve specific program completion milestones, such as attending one week of workshop sessions or attending all of the booster sessions.

Career STREAMS participants could also make up missed sessions. FWCA staff provided these make-ups in one-on-one or group formats before or after the daily sessions. Make-up sessions typically lasted 30 to 90 minutes, depending on the level of content delivered on the day missed. For example, FWCA's make-up policy stated that if a participant missed the first day of Week 1, facilitators would provide a 30- to 45-minute individual session before or after class on Day 2 during that same week. If a participant missed the second day of Week 1, facilitators would provide a 60- to 90-minute individual session before and/or after class on the third day of that same week.

Career STREAMS participants also had access to Pathway's case managers and a job developer, as well as funding for education and training courses after completing the booster sessions. Career STREAMS participants received the same employment case management and job development services as Pathways participants. FWCA staff assigned an employment case manager (employed by the Pathways program) to each Career STREAMS participant. Most participants met their employment case manager and the Pathways job developer during the first few days of the two-week workshop. Participants with immediate

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⁴ These incentives fell within the guidelines OFA established for using incentives in the HMRE grant program.

⁵ Pathways participants received some but not all of these participation supports. FWCA provided similar child care and transportation supports to the participants assigned to Pathways, but Pathways participants did not receive meak or gift card incentives.

needs could begin using these services then, or even at enrollment if needed. Other participants typically began using these services after completing the two-week workshop.

When they had completed the two-week workshop and five booster sessions, Career STREAMS participants became eligible to receive funding for training and education. As with Pathways, completing the program resulted in payment for specific job training or education needs identified by the participant. However, in contrast to Pathways, Career STREAMS participants had to complete *both* the two-week workshop and the booster sessions to receive this financial support.

IV. RECRUITMENT AND ENROLLMENT INTO CAREER STREAMS AND PATHWAYS

Developing effective outreach strategies for reaching a target population is essential for implementing programs as intended. Previous research on HMRE programs has documented the challenge of recruiting people into voluntary programs (Dion et al. 2010; Gaubert et al. 2010; Zaveri and Baumgartner 2016). FWCA faced a unique challenge because it focused its recruitment strategies on those seeking employment services. For the Career STREAMS evaluation, FWCA recruited young adults seeking employment services. When these young adults came in to enroll in JCA services, FWCA offered them the option of participating in a research study that would randomly assign them into either the regular pre-employment services program (Pathways) or one that integrated content on healthy relationships (Career STREAMS).

Recruitment in the context of a rigorous impact study presented an additional challenge for FWCA. Because program applicants were randomly assigned to either Career STREAMS or Pathways, FWCA had to recruit twice the number of participants it aimed to serve in Career STREAMS. This chapter describes the strategies FWCA used to recruit participants into the program and the enrollment trends over time.

FWCA recruited participants through employment-focused outreach and marketing materials

FWCA's initial recruitment efforts built on the strategies from the Pathways program. When eligible applicants came into the MET Center to enroll in Pathways, FWCA staff told them about the opportunity to participate in a research study and possibly receive an enhanced version of the employment program that also offered HMRE services (Career STREAMS). Therefore, FWCA's outreach and marketing materials initially focused only on the employment services offered by Pathways, not the additional HMRE services offered by Career STREAMS.

FWCA used several strategies to recruit participants for Pathways and Career STREAMS. The MET Center hosted open enrollment sessions twice per week that introduced all of the education and employment opportunities available at the center, including Pathways and Career STREAMS. FWCA also reported some specific advertising for the Pathways program. At the time of the site visit, FWCA contracted with a marketing firm to conduct a public advertising campaign for Pathways. The campaign included flyers, social media, radio advertisements, and advertisements on public transportation and in transit stations. The campaign encouraged applicants to enroll through the MET Center open enrollment sessions. Because marketing and outreach focused on employment services, most applicants enrolled into the study through the following steps:

• Step 1: Attend an open enrollment session. Potential participants first attended a MET Center open enrollment session. During these meetings, FWCA staff described both Career STREAMS and Pathways and informed attendees that completing either program would result in the cost of their job training or education being subsidized. According to staff, this training subsidy motivated many participants to attend open enrollment. One Career STREAMS intake specialist said, "They'll come in and want to have their training paid for, construction, CNA [certified nursing assistant], certified medical technician, business office

- administration ... in order for them to get those paid for, they have to complete our program."
- Step 2: Meet with an FWCA intake specialist. After attending open enrollment, potential participants met with an FWCA intake and assessment specialist. The specialist provided more detailed information on FWCA's programming and, if the applicant was interested, completed an enrollment packet and initial skills assessment with them. Staff then discussed the possibility of enrolling in the STREAMS evaluation and explained the random assignment to either Pathways or Career STREAMS. Applicants younger than 18 were not eligible to participate in the study and were only offered enrollment in Pathways.
- Step 3: Meet with a Career STREAMS intake specialist. Following this meeting, the intake workers referred all eligible individuals to a Career STREAMS intake specialist. This intake specialist provided information about Career STREAMS and the STREAMS evaluation. According to FWCA staff, relatively few participants chose not to take part in the evaluation. Those who were not interested in participating in the study were enrolled in Pathways, but not included in the Career STREAMS evaluation.
- Step 4: Complete baseline survey and random assignment. Participants who agreed to participate completed the evaluation's consent process and a baseline telephone survey. When these were complete, the intake staff member conducted random assignment and informed the participant whether he or she had been assigned to Career STREAMS or Pathways.

Low enrollment led FWCA to try new recruitment strategies and form new partnerships specifically for the Career STREAMS evaluation

During the first year of program implementation, enrollment into the Career STREAMS evaluation was lower than expected. FWCA enrolled 22 participants a month on average, compared to its goal of 40 (Figure IV.1). FWCA worked with the TA providers to identify and develop new recruitment partnerships that emphasized the value of the program's HMRE component and the employment services. To accomplish this, FWCA sought community organizations interested in referring potential participants for *both* HMRE and employment services. For example, FWCA worked with social service programs at the MET Center, such as food and nutrition services, to cross-refer participants. FWCA also reached out to other employment agencies inside and outside of the MET Center (such as Job Corp or the American Jobs Center) to establish partnerships. These employment agencies were not providing services that were as comprehensive as those offered by FWCA and none had an employment program that also addressed healthy relationship issues. Applicants referred by these partners then attended the MET Center open enrollment sessions and followed the enrollment process described previously.

Number enrolled January 2017 February POU Nay Month

Figure IV.1. Monthly participant enrollments for the Career STREAMS evaluation

Source: STREAMS baseline survey.

Note: Includes both Career STREAMS and Pathways group members.

Referrals from FWCA's summer jobs program for youth and other community agencies helped increase enrollment in summer 2017

Enrollment increased during summer 2017. FWCA exceeded its monthly enrollment target by an average of 26 people per month across the three-month period (Figure IV.2). Staff attributed this increase to new referrals from FWCA's summer jobs programs and partnerships with local community employment agencies such as the St. Louis Job Corp Center. Enrollment tapered off again in September 2017 with the end of the summer jobs programs. By the end of that month, FWCA achieved 79 percent of its cumulative enrollment target for the 13-month period, enrolling 410 of 520 planned participants. On baseline surveys, participants reported learning about the program through word of mouth, community or government organizations, program or school staff, or media (Figure IV.2).

How did you hear about the program? Word of mouth Community or government organization 26 Program staff or event 11 Media (print, electronic, social) 7 School staff 6 Other 21 0 5 10 15 20 25 30 35 40 45 50 Percentage

Figure IV.2. Recruitment sources for the Career STREAMS evaluation

Source: STREAMS baseline survey; n = 410.

Note: Figure includes all participants enrolled through September 30, 2017. Not all percentages add to 100

percent due to multiple items being endorsed or missing responses.

Most participants enrolled to find a job

During interviews and focus groups, FWCA staff and participants reported that most participants enrolled for help with employment, training, or education. Because FWCA focused its recruitment efforts on finding job seekers and advertising the employment aspects of the program, it is unsurprising that few participants reported enrolling to improve personal relationships (Figure IV.3). In fact, according to staff, many participants were initially a bit skeptical about the HMRE content (as discussed in further detail in Chapter VI).

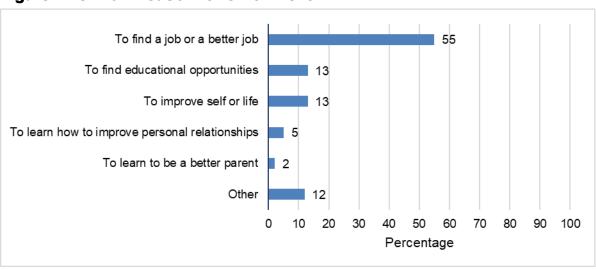


Figure IV.3. Main reason for enrollment

Source: STREAMS baseline survey; n = 410.

Note: Figure includes all participants enrolled through September 30, 2017.

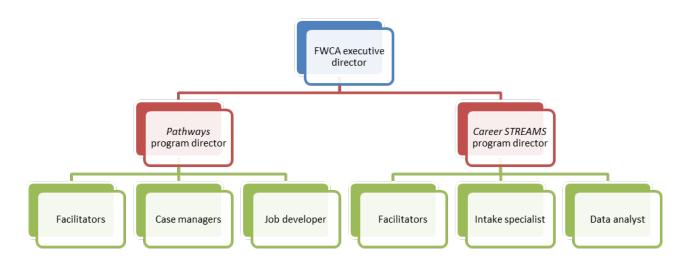
V. SUPPORTING THE IMPLEMENTATION OF CAREER STREAMS

In its most recent HMRE funding opportunity announcement, OFA emphasized the importance of selecting curricula with evidence of effectiveness and implementing with fidelity. OFA urged grantees to strive to adhere to the curriculum's guidelines for delivering content. To implement a curriculum with fidelity, grantees must have systems in place to hire, train, and support staff (Fixsen et al. 2005). Implementing with fidelity posed particular challenges for FWCA and Career STREAMS because of the new and unique context in which the HMRE curriculum was being implemented. In addition, FWCA had to implement two different preemployment programs—Pathways and Career STREAMS—and clearly distinguish between the services offered by the two programs. This chapter describes FWCA's system for supporting implementation, including its organizational structure and hiring processes and trained and supported facilitators.

Career STREAMS and Pathways operated with a small staff with well-defined roles

Career STREAMS operated with a small number of staff overseen by both the executive director and program director. The OFA HMRE grant for the Career STREAMS program exclusively funded several staff members. The DOL grant for Pathways funded the employment staff. Figure V.1 shows the organizational chart for the program.

Figure V.1. Organizational chart for staff involved in Career STREAMS and Pathways



The FWCA executive director had been with the organization since its inception and helped to shape the agency. She played a central role in developing both the DOL grant that funded Pathways and the OFA HMRE grant that funded Career STREAMS. The executive director had few direct responsibilities for Career STREAMS. She supervised the Career STREAMS program director, assisted with staff hiring, and served as the main point of contact for partner development (including recruitment partners) and management. She also led overall

fund-raising for FWCA, managed fiduciary responsibilities, and communicated closely with federal project officers and the evaluation team.

The Career STREAMS **project director** managed the day-to-day operations of the OFA HMRE grant. He oversaw and supervised all Career STREAMS staff members. He also ensured the program met its goals, which included working with the data analyst to monitor program performance and communicate progress to the executive director.

The Career STREAMS program had 3.5 full-time equivalent staff responsible for implementing the two-week program and booster sessions:

- An intake specialist who explained the program to participants and conducted additional assessments, the baseline survey, and random assignment; this staff member also completed reminder and follow-up calls regarding workshop participation
- One full-time and one part-time **facilitator** who delivered the integrated two-week workshop and booster sessions and provided make-up sessions⁶
- A data analyst who collected and reviewed performance monitoring data and produced reports for the project director

Career STREAMS also relied on sharing a small number of Pathway's staff, funded by the DOL grant, to provide employment-related services. **Case managers** and a **job developer** from Pathways provided services to both Pathways and Career STREAMS participants. The case manager aimed to reduce employment barriers, scheduled assessments and training, and provided job retention services. The job developer provided additional soft-skills and resume training, created relationships with potential employers, and offered retention services. The **director of the Pathways program** supervised these staff. Career STREAMS and Pathways participants received the same case management and job development services.

FWCA faced challenges in hiring and retaining Career STREAMS facilitators

The Career STREAMS facilitators had the most direct contact with program participants. Staff in this role needed experience providing services to low-income or at-risk populations and an understanding of their needs, as well as experience delivering employment and/or healthy relationship curriculum similar to those in the integrated program. The executive director and Career STREAMS program director reported challenges finding candidates with this combination of experience. Some candidates had experience with the target population, but no experience with facilitating groups or delivering services similar to Career STREAMS. Moreover, although many candidates had teaching experience, they lacked experience delivering curricula of this kind. Facilitators had to deliver both employment and HMRE content, which is not a typical combination of skill sets. The executive director reported looking for people who had a passion for the goals of the program. She noted, "We want to make sure that the individuals that we bring on board, that they have that same passion and same vision for this work."

 $^{^6}$ These facilitators were for Career STREAMS only. Pathways employed its own facilitators to deliver the program.

Both the FWCA executive director and the Career STREAMS program director reported high turnover in the facilitator position. According to the directors, a primary contributor to turnover was better job opportunities at other organizations, particularly for facilitators with higher levels of education. For example, FWCA had hired a facilitator with a doctoral degree who left for a university position.

Staff reported that cross-training was valuable

All Career STREAMS staff received training on the integrated curriculum, trauma-informed care, and intake and data entry procedures during two week-long trainings. The primary focus of these trainings was the integrated curriculum. A staff member from the *WMR* curriculum developer, PREP, Inc., led the first training and focused on *WMR* delivery. During this training, staff went through the curriculum as participants and learned about delivering content. The second training focused on the integrated curriculum and facilitation skills. The TA provider from Public Strategies who helped to develop the integrated curriculum led this training. Staff went through this training as instructors, each teaching several lessons with the TA provider observing and conducting teach-backs (in which the staff teach the information they just learned to the TA provider).

All staff reported that they found the trainings valuable. The executive director felt the training on trauma-informed care was particularly useful based on her anecdotal reports of staff satisfaction and knowledge gains. Facilitators described the two curriculum trainings as helpful. They appreciated the sequence of the trainings, finding value in first experiencing the curriculum

as a participant and then as a facilitator. This sequence provided facilitators with varying perspectives on the content and the types of issues they could encounter. Facilitators also reported that the hands-on nature of the second training helped them refine their facilitation skills and boosted their confidence as facilitators.

The second curriculum training was great! It really helped me identify and strengthen my weak spots. I got a lot of help with the content I found challenging to teach and it gave me more tools and boosted my confidence as a facilitator.

- Career STREAMS facilitator

Staff discussed implementation challenges during frequent meetings and communications

Staff reported receiving implementation support from the Career STREAMS program director and discussing their challenges during regular meetings and ad hoc, one-on-one communications. All staff attended a weekly meeting with the Career STREAMS program director that focused on program administration (for example, classroom scheduling), recruitment, retention, and client issues. Staff also had impromptu meetings with the program director as issues arose. Facilitators reported that the program director helped to address real-time issues with participants, such as absenteeism, tardiness, or occasional disruptive behavior. In addition, staff noted that the program director was solution-focused and helpful in solving clients' problems and implementation challenges. For example, a facilitator reported going to the program director with concerns regarding a participant's disclosure of trauma during a session. She reported working together with the program director and others to find resources for this participant. The Career STREAMS program director also met weekly with FWCA's executive director to discuss program milestones and staff issues. For example, the program director

reported regularly discussing enrollments numbers and participation trends during these meetings.

Career STREAMS staff also communicated often with the Pathways employment case managers and the job developer. These staff members received regular updates about attendance at the workshop and booster sessions and participants' needs related to program participation. For example, the job developer recalled the facilitator connecting him to a participant who needed to obtain part-time temporary employment that enabled him to attend the workshop series and provide for himself financially. According to staff, the communication between the two facilitators and job developer enabled the participant to remain in the program.

We constantly talk with the [Career STREAMS] staff. I'll see a facilitator and they'll give me updates on participants. We work together to even up those lines of communication because they [the facilitators] develop a little connection with different people. So then, we work across the lines and make sure to follow up with what's going on with them.

- Employment job developer

The program director supervised all staff and monitored fidelity with support from the data analyst

The Career STREAMS program director supervised all Career STREAMS staff. Supervision for the intake specialist and data manager occurred mainly during weekly staff meetings. He provided intensive supervision for facilitators. For example, the program director observed several workshop sessions each week for both the two-week workshop and the booster sessions. Although he did not use a specific observation tool or checklist, his observations focused on facilitators' performance and how well they engaged participants. He provided feedback immediately following the observed session or during regularly scheduled meetings with facilitators. He also provided written feedback, as needed, on areas for improvement. He aimed to highlight areas in which facilitators excelled and provide strategies to address areas needing improvement. For example, he reported seeing several participants who were less engaged than others during one observation. He described discussing this with the facilitator, providing some suggestions, and then following-up on their discussion over email.

The Career STREAMS program director also reviewed fidelity checklists completed by facilitators as part of supervision. The FWCA data analyst created this checklist to document fidelity to both the employment and HMRE content. ⁷ Career STREAMS facilitators completed the fidelity checklist after every session to document the content they delivered. The data analyst compiled these checklists at the end of each two-week workshop cycle and reviewed the data with the program director. To create the checklist, the data analyst went through the instructor's manual and logged every major topic area activity, video, or other content listed. The Career

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⁷ The STREAMS evaluation team also created a different fidelity checklist focusing on *WMR* and incorporated it into the nFORM system. We discuss the analyses of these checklist data in Chapter VI. The STREAMS evaluation team did not have a ccess to the FWCA-created checklist data.

STREAMS program director then provided feedback to facilitators based the checklists during staff meetings between workshop cycles.

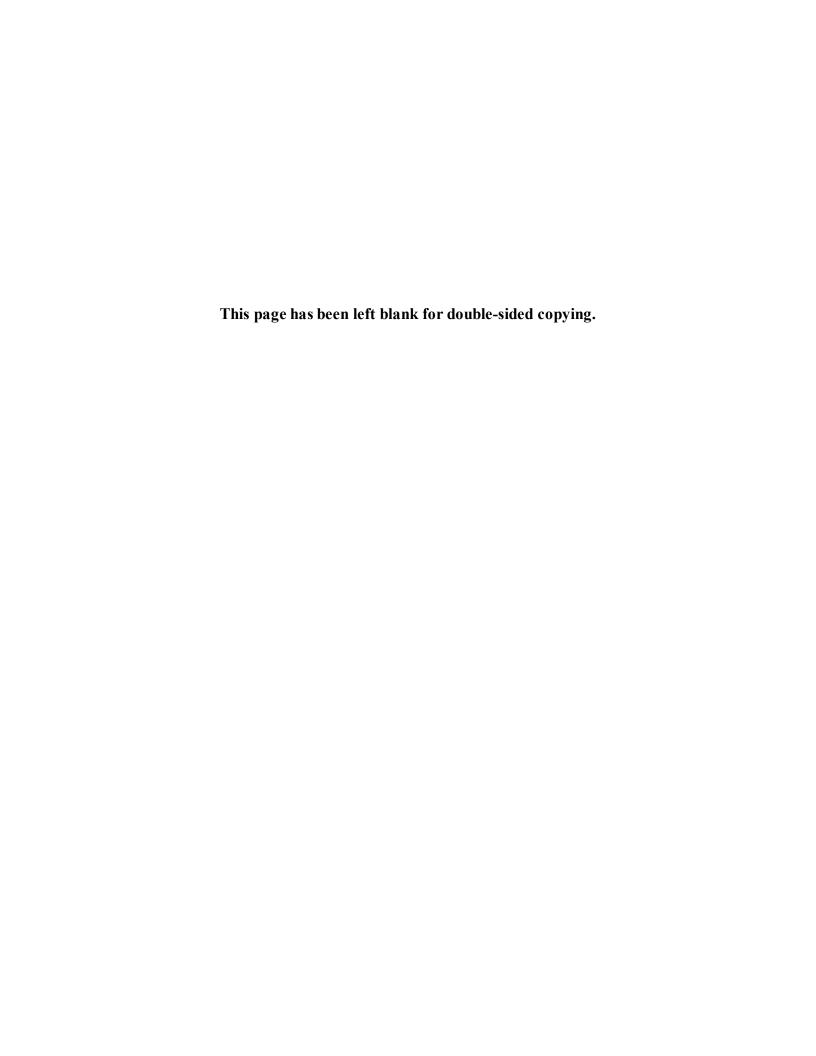
The TA provider coached facilitators to enhance their skills and improve fidelity

The TA provider, who helped develop the integrated curriculum, regularly coached the facilitators to help them improve their fidelity to and delivery of the integrated curriculum, including the job readiness and HMRE content. Using a webcam in the workshop classroom, the TA provider observed the facilitator delivering the curriculum two or three times during each workshop series, with each observation lasting about one hour. He varied the timing of observations from week to week to obtain a varied sample of the facilitators' curriculum delivery. At the end of each two-week cohort, the TA provider met with the facilitator to review the observations and discuss fidelity to the curriculum (both the HMRE and the pre-employment content), the facilitator's perceptions on their curriculum delivery, and participant engagement.

Facilitators valued the feedback and coaching they received from the TA provider. For example, facilitators reported learning new ways to present material that seemed less engaging to participants or to modify activities to reengage participants who seemed fatigued, such as by building in more small-group activities. Facilitators also reported gaining skills to address sensitive issues brought up by participants, particularly related to intimate partner violence.

We go in here, and we sit, and we'll talk, and he'll [the TA provider] say, how was class? What did you get out of it? And we start discussing the different things that happened in class, whether it be an example of a student who had a bad experience with a relationship, an abusive relationship. And then he would say, yeah, what you would need to do with that is ... and he would tell us, don't single her out. You know what she's going through, but don't let the class know. Don't push her to talk about it. Let her just gradually bring that out.

- Career STREAMS facilitator



VI. DELIVERING SERVICES AND ENGAGING PARTICIPANTS

In addition to developing systems that support fidelity, programs must deliver the planned dosage of services and engage participants to achieve the intended outcomes (Fixsen et al. 2005). This chapter presents findings on the amount and content of programming offered, disruptions experienced during the workshop sessions, attendance and exposure to the curriculum's content areas, and delivery of one-on-one services. This chapter also discusses engaging participants in programming based on facilitators' reports and participant focus groups.

Initial engagement in Career STREAMS was high

Program staff aimed to engage participants as soon as possible after enrollment. Participants typically received their first individual contact at enrollment in the form of a needs and barriers assessment. Cycles of the two-week workshop began twice per month. The weekly booster sessions began immediately after the two-week workshop. Participants attended booster sessions on a drop-in basis. Because these sessions were drop-in, participants could have attended with participants from their own two-week cohort or from other cohorts.

Of the participants who enrolled in Career STREAMS from September 2016 to September 2017, 99 percent engaged in at least one program activity within four months of enrolling⁸ (Figure VI.1). Nearly all participants (96 percent) completed a needs assessment with the intake specialist after being randomly assigned. Most participants attended at least one session of the two-week workshop (84 percent) and slightly more than half attended at least one booster workshop session (52 percent). According to staff interviews, engagement in the booster workshop sessions was lower than staff anticipated.

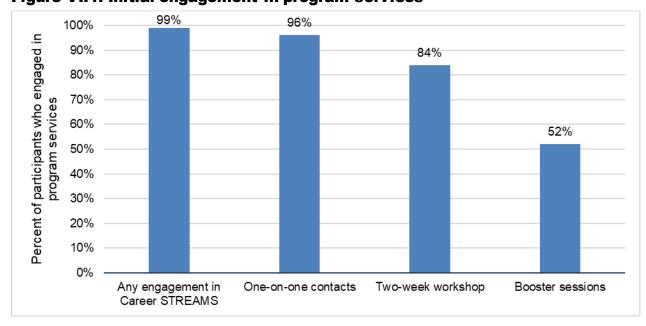


Figure VI.1. Initial engagement in program services

27

⁸ We chose a four-month cutoff to allow a mple time for participation in all program components, including the two-week workshop and five subsequent weekly booster sessions.

Source: nFORM data as of March 2018.

Note: N = 207. This includes all participants who enrolled from September 2016 to September 2017 and who had

four months in which to participate in services.

Participants received slightly more than two-thirds of the Career STREAMS content, on average

Based on data entered into nFORM (the management information system provided to all grantees by OFA), facilitators offered participants the full 65 hours of workshop content over 15 sessions, including 10 sessions during the two-week workshop (60 hours) and five booster sessions (5 hours). Participants received slightly more than two-thirds of the intended Career STREAMS workshop content, or 45 hours (including make-up sessions), on average (Figure VI.2).

100% 90% STREAMS workshop hours Average percent of Career 80% 43 of 60 hours 45 of 65 hours 70% 60% eceived 50% 2 of 5 hours 40% 30% 20% 10% 0% Percentage of total workshop Percentage of two-week Percentage of booster session hours received workshop hours received hours received

Figure VI.2. Proportion of Career STREAMS workshop hours received

Source: nFORM data as of March 2018.

Note: N = 207. This includes all participants who enrolled from September 2016 to September 2017 and who had four months in which to participate in services.

Attendance at the two-week workshop was high, but many participants needed make-up sessions

Slightly more than 60 percent of participants enrolled for at least four months received a majority (at least 8 of 10 sessions) of the two-week workshop sessions. For the two-week workshop, participants had the option of completing a make-up session with the facilitator to cover any content that the participant missed. More than one-quarter (27 percent) of participants completed at least 1 make-up session. Participants who used make-up sessions received about 2 make-up sessions on average (1.70 sessions), ranging from 1 to 5 sessions. Make-up sessions increased the percentage of participants attending all 10 sessions from 32 to 49 percent (Figure VI.3). Facilitators reported generally providing make-up sessions to participants who arrived late or had planned absences. For example, staff recalled several instances in which participants were ill and had to see a doctor or appear in court for a traffic violation and missed all or a significant

portion of a session. Facilitators provided make-up sessions to these participants one on one or in a group setting either before or after the daily sessions.

49% 50% Percent of Career STREAMS participants 45% attending workshop sessions 40% 35% 32% 29% 30% 25% ■ Make-ups excluded 19% 20% ■ Make-ups included 16% 16% 15% 12% 12% 11% 10% 4% 5% 0% 1-4 5-7 None 10 Number of sessions attended (of the 10 offered)

Figure VI.3. Attendance at workshop sessions with and without make-ups included

Source: nFORM data as of March 2018.

Note: N = 207. This includes all participants who enrolled from September 2016 to September 2017 and who had at least four months in which to participate in services.

Several staff members noted that participants less committed to the program dropped out in the first few sessions. Staff felt that these participants realized Career STREAMS was not a good fit for their needs or that the daily schedule did not fit with their lifestyles or work schedules. In fact, among participants attending four or fewer sessions, none completed make-up sessions, suggesting that they might have been less committed to the program. Staff reported that these participants were often unresponsive to attempts to reengage them in the program. However, staff noted that participants who had attended at least half the sessions seemed more invested in the program and more willing to make up missed material.

Participants attended few booster sessions

When the two-week workshop was complete, Career STREAMS offered participants one-hour, weekly booster sessions for five weeks. These sessions introduced new *WMR* content and

reinforced the lessons learned in the core workshop. Attendance at these sessions was lower than the two-week workshop. Only half of participants attended a booster session (52 percent), and less than 40 percent attended at least four of the five sessions (Figure VI.4). Participants, on average, received 1.7 make-up booster sessions ranging from 1 to 4 sessions. Data

I only came to one ... maybe two ... of those boosters. They started after 3:00 p.m. and I couldn't make that work with my new work schedule.

- Focus group participant

from nFORM indicated an increase in the percentage of participants who attended all five sessions when accounting for make-ups (12 to 18 percent; Figure VI.4). Focus group participants reported that although the booster sessions provided new content and reinforced skills learned during the two-week workshop, the schedule made attending them difficult. For example, focus groups participants reported scheduling conflicts with work or child care schedules. Staff also reported that some participants stopped attending because they found jobs or had a change in their work schedule. Focus group participants said they would have preferred to incorporate the booster session content into the two-week format, and potentially increase the number of full-day sessions.

50% 48% Percent of Career STREAMS participants 45% 45% 40% attending booster sessions 35% 30% 25% Make-ups excluded 20% 20% 20% 18% ■ Make-ups included 15% 12% 10% 8% 7% 6% 6% 4% 4% 5% 0% 2 3 5 None Number of sessions attended (of the five offered)

Figure VI.4. Attendance at booster sessions with and without make-ups included

Source: nFORM data as of March 2018.

Note: N = 207. This includes all participants who enrolled from September 2016 to September 2017 and who had four months in which to participate in services.

FWCA staff and the TA provider identified challenges persuading participants to attend the booster sessions in the early stages of implementing the program. Staff attributed this in part to the language used by the program to describe the booster sessions. At the end of the two-week workshop, participants participated in a graduation ceremony. According to staff and the TA provider, this made the booster sessions feel optional, as participants felt they had "graduated" from the program. Staff attempted to rectify this and tweaked the program language in late 2017, near the time of the site visit. At the end of the graduation, participants now receive a silver-level certificate. To obtain a gold-level certificate (and receive funding for their training or education goals), they must attend the booster sessions.

Facilitators reported delivering most content from WMR as intended

The Career STREAMS workshop included 15 hours of content from the WMR curriculum. Through their self-reports recorded in nFORM and during interviews conducted during site visits, facilitators indicated that they delivered the majority of the planned WMR content as intended. The main deviation from the intended WMR content was to vary the time used to cover lessons. For example, Career STREAMS covered the unit on decision-making (called sliding versus deciding in WMR) during two sessions, but facilitators often reported using some time in additional sessions to cover this material, increasing the total time spent on this content to slightly fewer than three sessions. Facilitators observed that participants were highly engaged in the sliding versus deciding content and often wanted to spend more time discussing this concept and how they could apply the skills across various contexts (for example, work and their romantic relationships). In contrast, other topics, such as personal development (also called knowing yourself first in WMR), seemed less interesting to the participants and did not lead to as much discussion. Across both HMRE and employment topics, the flexibility to cover some material in less time likely provided the time needed to cover content that took longer to cover, such as sliding versus deciding.

Facilitators reported being comfortable delivering the WMR content and they made few changes to the planned material. Facilitators attributed this to the quality of WMR instructor's manual and the training and coaching they received from the TA provider. During both the two-week workshop and the booster sessions, facilitators reported using planned material and following the curriculum as described in the instructor's manual during nearly all of the sessions. In addition, facilitators reported that topics introduced within the HMRE context, such as good communication skills, easily applied to and helped support employment topics such as interviewing techniques or making career choices. Staff reported that the curriculum training and pacing of the material enabled facilitators to build their confidence in presenting the integrated curriculum.

Overall, facilitators reported strong engagement among participants and few disruptions during the sessions. In more than 90 percent of the sessions, facilitators reported connecting with and engaging all participants on the workshop content and activities. Facilitators reported disruptions in 5 percent of all sessions. Disruptions included participants arriving late or leaving early, difficulty managing participants (for example, participants having side conversation during the sessions), and the presence of children at the session.

Nearly all participants received one-on-one contacts, and most focused on employment

On average, clients received two to three individual contacts (excluding any make-up sessions described previously). The intake specialist or Pathways employment staff delivered most one-on-one contacts during the first two months after enrollment. One-on-one contacts typically lasted about half an hour and most of them addressed two topics: job and career advancement and employment assessments. More than 90 percent of individual services addressed job and career services, and slightly less than 50 percent were for assessments. Program participants completed employment assessments such as the Test of Adult Basic Education (TABE), developed career profiles, and attended meetings with employment staff. Intake and employment staff also conducted a needs and barriers assessment during that time. In

addition, slightly more than 50 percent of the participants received referrals to other community-based organizations to address other needs, such as health or assistance with utilities or food.

Participants found the workshop content valuable and reported bonding with their peers and the facilitators

Many Career STREAMS participants were initially skeptical of the HMRE content, but participants valued the relationship skills and communication content provided, viewing this content as applicable to all types of relationships. In focus groups, participants reported gaining knowledge and skills related to communication and conflict management. They described learning about warning signs of poor communication and practicing communication skills, such as the structured communication technique called speaker-listener, with family members. Focus group participants also understood how they could apply communication and relationship skills

I use that speaker-listener [technique] with everyone! I even used it with my mom the other day.
- Focus group participant

to romantic, work, and family relationships, which facilitators discussed during workshop sessions. One focus group participant said, "I really didn't want to take this relationships class. I almost didn't show up on the first day, but I wasn't working and didn't have anything better to do. That first day I learned a lot ... and realized that I was stressed out with my girl and was figuring out why."

Facilitators also reported participants being engaged with the content related to healthy relationships. For example, facilitators reported that clients often reflected on past relationships, highlighting what they and their romantic partners might have done differently. They also reflected on how they might have handled disagreements with their co-workers or supervisors differently in light of new skills. Facilitators noticed that participants' comfort with using the techniques increased over the two weeks of the workshop. One facilitator said, "At the midpoint of the course, when some report trying the techniques with their current partner or family and being met with skepticism, I encourage them to keep trying. By the end [of the workshop], they tell me that they use the techniques without even thinking about and many of their loved ones do as well."

Focus group participants also reported gaining valuable relationship skills. Many discussed specific skills during the focus groups, such as good decision-making strategies (referred to as sliding versus deciding in the WMR curriculum), deciding to end a relationship, and identifying characteristics of healthy relationships. Facilitators agreed that the relationship skills discussed during the workshop were important for participants, and felt that content on intimate partner violence and stepfamilies also resonated with them. One facilitator noted that the intimate partner violence content is challenging to deliver (both in presenting it and leading a discussion about it), but that participants had a clearer understanding of the topic and sometimes made decisions to seek help after the session.

Incentives helped participants to stay engaged, but relationships with facilitators and other participants motivated them to return. Focus group participants reported that transportation supports, meals, and child care provided during the two-week workshop encouraged them to begin and continue attending the workshop. These participants noted that without this support, they would have had a difficult

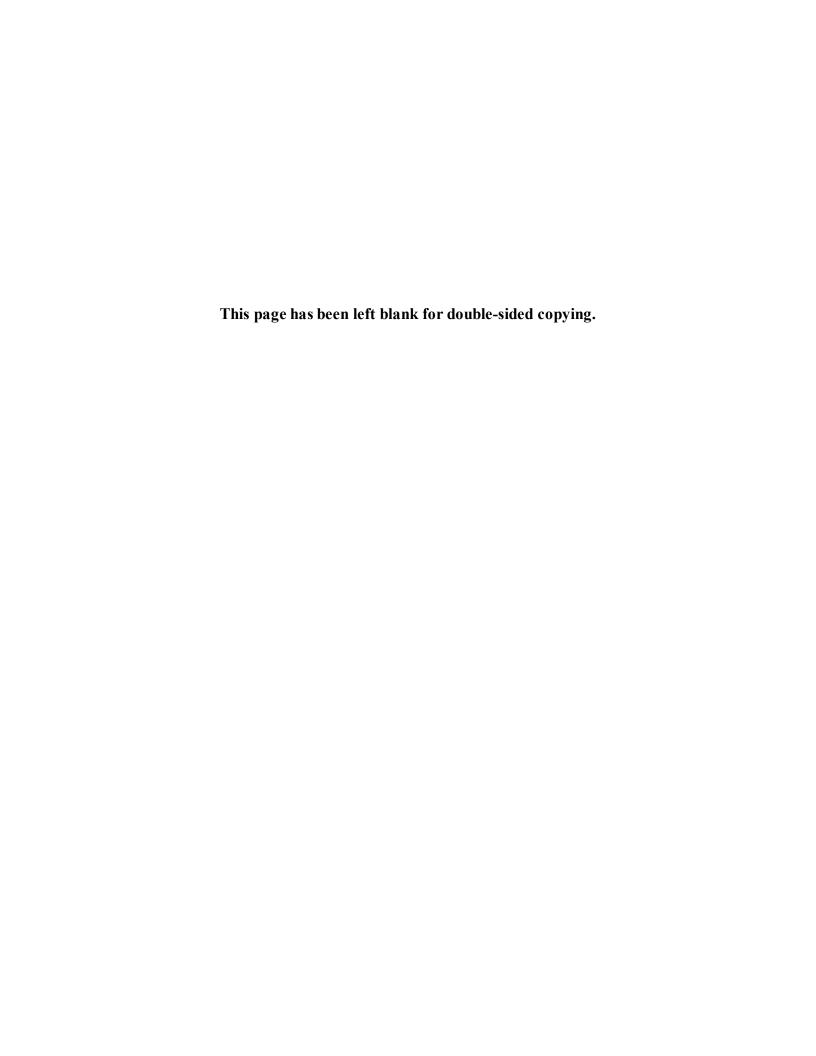
The incentives helped, but I came back every day to see everyone and knew [the facilitator] was counting on me to be there.

- Focus group participant

time attending. Many focus group participants did not think the participation-based gift cards were needed to encourage continued attendance. Instead, after a certain point, the relationships participants formed with facilitators and peers kept them motivated to finish the two-week workshop. In particular, focus group participants spoke very positively of their facilitator, describing her as knowledgeable and promoting an open and judgement-free environment. Focus group participants also enjoyed the personal stories shared by facilitators and peers and felt this, coupled with small-group activities, built comradery among the participants.

Focus group participants appreciated the employment content, but mentioned that the program could include more content about employment topics and skills. In particular, focus group participants appreciated the content on job readiness, interviewing skills, and workplace behaviors, but most participants desired more employment content. They would have liked to have more guidance on career choices and how to choose a profession, including guest speakers representing different professions. They also expressed interest in more content on navigating relationships when one partner within a romantic relationship is employed and the other is not.

Focus group participants reported liking the daily format of the core workshop. Many expressed wanting the core workshop to be longer than two weeks. However, some focus group participants would have preferred more options for completing the two-week workshop, such as options for an evening or weekend format.



VII. CONCLUSIONS

FWCA, an employment-oriented social service agency, developed Career STREAMS to improve the lives of young adults in the St. Louis area by improving healthy relationship and conflict management skills and enhancing JCA outcomes. The design of the integrated curriculum supported these objectives by combining content from *WMR* and FWCA's Pathways job readiness curriculum. FWCA took a novel approach to developing the program. Programs involved in PACT integrated JCA programming into an existing HMRE program (Zaveri and Baumgartner, 2016). In contrast, FWCA added HMRE programming into its existing Pathways employment program. This report presents findings about implementation of Career STREAMS during its first year of operation.

Little research or best practices exist about how to integrate HMRE and employment programming effectively. Furthermore, there is a dearth of research on HMRE programs that serve young adults as individuals, rather than as part of a couple in which both partners participate in program sessions together. The STREAMS evaluation is testing whether Career STREAMS succeeded in its goals to increase participants' knowledge of healthy relationships, improve their communication and other relationship skills, enhance their relationship and family stability, and improve their employment outcomes and earnings. The STREAMS evaluation will advance the field of HMRE programming for individuals by providing guidance about tailored services for young adults that integrate HMRE and JCA services. This process study sought to assess how closely Career STREAMS followed the implementation framework introduced in Chapter I, Figure I.1. This chapter highlights four key findings about implementing Career STREAMS and its fit with the target population.

By targeting job seekers, FWCA could recruit individuals in need of *both* employment services and HMRE programming

FWCA primarily targeted young adult individuals not explicitly seeking HMRE services, who may or may not have been in a romantic relationship. FWCA's main source of recruitment was through the MET Center's weekly orientation sessions. Most people attending these sessions were low-income, young adult job seekers interested in JCA services and education and training opportunities. Other referral sources included community employment programs for youth and young adults. Although potential Career STREAMS participants did not typically come to the MET Center seeking HMRE services, nearly all participants reported being in a relationship at the time of enrollment or in the prior year. Moreover, more than half had children, indicating a potential co-parenting relationship with a current or former partner.

After meeting with FWCA's intake specialist, staff encouraged applicants to enroll in Career STREAMS, even if they were initially skeptical about the HMRE portion of the program. During interviews, staff reported that initially some participants expressed apprehension about the HMRE content, but many found it valuable after a few sessions. Focus group participants described similar sentiments. One facilitator noted that she felt it was her job to convince skeptical participants to stay in the workshop. She reported that by the last day some did not want it to end, with many asking if the workshop could be longer.

Participants found the HMRE content relevant for a wide range of family, workplace, and romantic relationships

WMR, the HMRE curriculum, was particularly well suited to Career STREAMS' target population. The curriculum's focus on equipping individuals to develop healthy relationships, recognize relationship danger signs, and understand how relationship choices affect other spheres of life was highly relevant to young adults making important decision about careers, education, and other life choices. Because most participants were not in serious romantic relationships, an HMRE curriculum that required participation with a partner would not have been appropriate.

Focus group participants reported using the new communication and conflict management skills they developed in a range of romantic, workplace, family, and friend relationships. For example, they recounted reflecting on prior or current romantic relationships and realizing their or their partner's behavior was unhealthy. Participants in focus groups also discussed using the speaker-listener technique with their family members and co-workers, and facilitators noticed that participants became more comfortable using the techniques during the two-week workshop. Focus group participants also expressed a desire for more employment-focused content not covered in the current Career STREAMS curricula. For example, focus group participants said they would have benefited from more information about various careers.

Career STREAMS' young adult participants needed substantial support to complete the two-week workshop

FWCA enrolled a high-needs population of young adult, low-income job seekers who needed substantial support to attend workshop sessions. Just over 60 percent of participants completed the majority of two-week workshop sessions (at least 8 out of 10 sessions). Focus group participants reported that their relationships with the facilitator and peers significantly motivated them to attend the workshop sessions. Nevertheless, many needed the transportation and child care supports offered by the program to attend. Focus group participants also appreciated the meals and the gift cards offered as an incentive for completing the sessions.

Opportunities to make up missed sessions were critical for helping participants complete the workshop. Make-up sessions increased the percentage of participants receiving all 10 sessions of the two-week workshop by 17 percentage points. Although the program offered make-ups sessions to any participants who missed a session, the data suggest that those participants who attended more sessions in the first week were more likely to take advantage of the make-up opportunities. None of the participants who attended 4 or fewer sessions completed a make-up, suggesting that they might have been less engaged and less committed to completing the program. Staff reported participants often needed to make up sessions because they arrived late or missed an entire session. They noted that participants were usually absent due to medical appointments, such as prenatal care, or legal reasons, such as court proceedings.

The timing of the booster sessions yielded low participation in that portion of the program

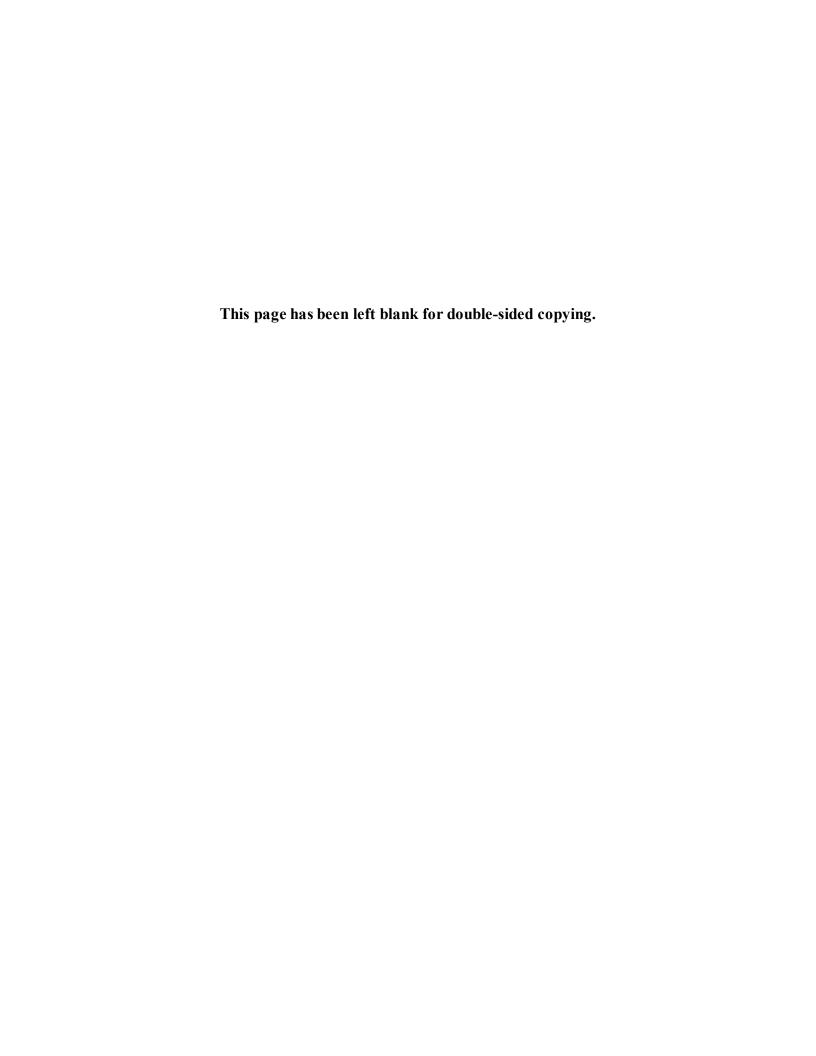
In contrast to the two-week workshop, only one-third of Career STREAMS participants attended most of the booster sessions offered (at least four out of five sessions). Moreover, almost half of the participants did not attend any booster sessions. For some participants, the

schedule for the booster sessions (switching from daily to weekly sessions offered at various times of day) limited their ability to participate regularly. Focus group participants who attended one or more of the booster sessions reported finding the content valuable, but said the schedule made attending difficult. For these participants, booster sessions conflicted with other obligations. For example, some focus group participants reported that when they obtained employment, they could not attend the booster sessions. Some also reported a conflict with their child care schedules. Several reported that they would rather have an extended workshop, such as for two-and-a-half weeks, than shift to weekly boosters. Future integrated programs might consider extending the daily program hours for several sessions (for example, one or two sessions lasting from 9:00 a.m. to 6:00 p.m.) to cover the content of the booster sessions.

Career STREAMS staff and the TA provider noted that participants seemed to believe the booster sessions were optional, which contributed to low participation. They determined that this was due to the "graduation" ceremony held at the end of the two-week workshop, which signaled to some participants that their involvement in the program was complete. In an effort to increase attendance and encourage participation in the booster sessions, FWCA staff changed the booster sessions' messaging to the participants.

Next Steps

This study of implementing Career STREAMS from August 2016 to September 2017 took place in conjunction with a rigorous impact study with a random assignment research design. The impact evaluation will assess the effectiveness of the Career STREAMS program on a range of outcomes one year after random assignment. The report on the impact evaluation will provide new evidence on the effectiveness of an integrated HMRE and employment program for adults. Findings from the process study will help to interpret the impact study findings and document program operations to support future replication if the programming is shown to be effective.



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APPENDIX A CAREER STREAMS CONTENT AREAS AND SOURCES

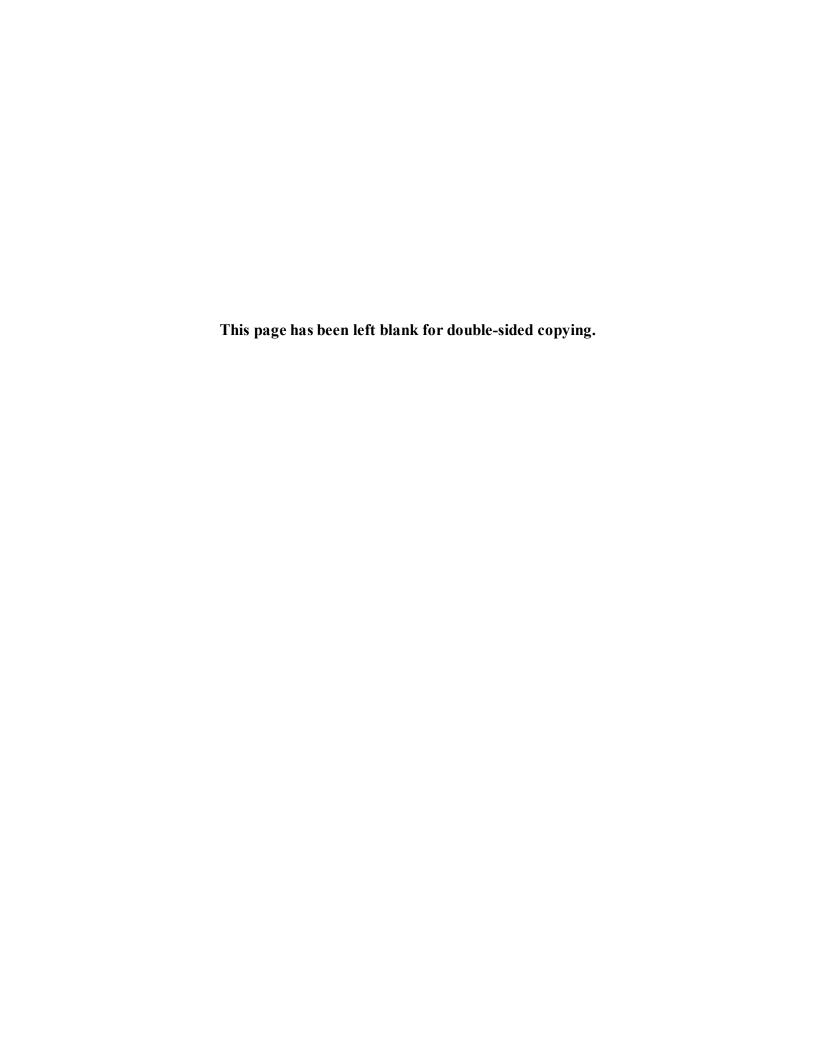


Table A.1. Career STREAMS content areas

Content area: Healthy relationships

Source: Within My Reach

- Sliding versus deciding: Participants learn about making active, mutual choices (deciding) instead of passively or impulsively making relationship decisions (sliding).
- Making your own decisions: This content focuses on managing and dealing with expectations in relationships.
- Knowing yourself first: Participants learn about their personalities and identifying their strengths and weakness.
- Powerful influence of family of origin: Participants examine their own backgrounds and examine how their families might shape their current relationships.
- Smart Love: This content focuses on how sliding into relationships can happen and how to make good relationship decisions.
- Making tough decisions: Participants learn about the stressors and challenges relationships face, how to end
 relationships, and the importance of interpersonal and personal factors in relationships.
- Making new families work: This unit focuses on blended families or stepfamilies and the challenges that arise for parents and children.
- The significance of fathers: Participants learn about the importance and positive impact fathers can have on their children and discuss what makes a good father and how mothers can support father involvement.
- Commitment: Why it matters to adults and children: Participants learn about the components of commitment and its importance in relationships.*

Content area: Dangerous relationships

Source: Within My Reach

- Danger patterns in relationships: Participants learn the signs of destructive conflict management patterns and intimate partner violence.
- Healthy relationships (what they are and what they aren't): Participants learn about physical, emotional, commitment, and community safety.

Content area: Communication and conflict

Source: Within My Reach

- Communication danger signs: Participants learn about communication strategies that lead to poor conflict management.
- Smart communication: This unit describes effective and ineffective communication techniques.
- Problem discussion versus problem solving: Participants learn the difference between a problem discussion (for example, working to understand a problem) versus problem solving (discussing potential solutions)
- Speaker-listener technique: Participants learn techniques for effective communication to address problems.
- Where conflict begins: Participants learn common reasons for relationship conflict and the effect of conflict on children.
- Infidelity, distrust, and forgiveness: This unit focuses on infidelity and/or loss of trust in a relationship, and when and how to apply forgiveness to the situation.*

Content area: Soft-skills training

Source: Pathways, Within My Reach, and Winning the Workplace Challenge

- Three-minute speeches: Participants practice describing themselves and their long- and short-term goals.
- Interview skills: Participants learn to answer common job interview questions, prepare for a job interview, use nonverbal language, and review videos of them during mock interviews.
- Dressing for success: Participants learn how to dress appropriately for job interviews and the workplace.
- Decide versus slide: Participants apply the Within My Reach concept of decide versus slide to employmentrelated decisions.
- Workplace expectations and etiquette: Participants learn about workplace culture and etiquette, and supervisors' expectations.
- Problem solving in the workplace: Participants learn how to handle workplace disagreements, including how to use the speaker-listener technique in the workplace.
- The three keys: This unit highlights three keys to success: decision making, making others feel safe in relationships, and putting effort and focus into the areas one can control.*
- The vector principle: This unit highlights the magnitude a small shift away from a goal can have over time.*
- Eliminate misunderstandings on the job: Participants apply speaker-listener techniques to work scenarios to avoid or manage conflicts.
- Reaching into your future: Participants learn about the differences between coasting and stepping up toward the important goals in their life.*

Content area: General employment skills

Source: Pathways and Winning the Workplace Challenge

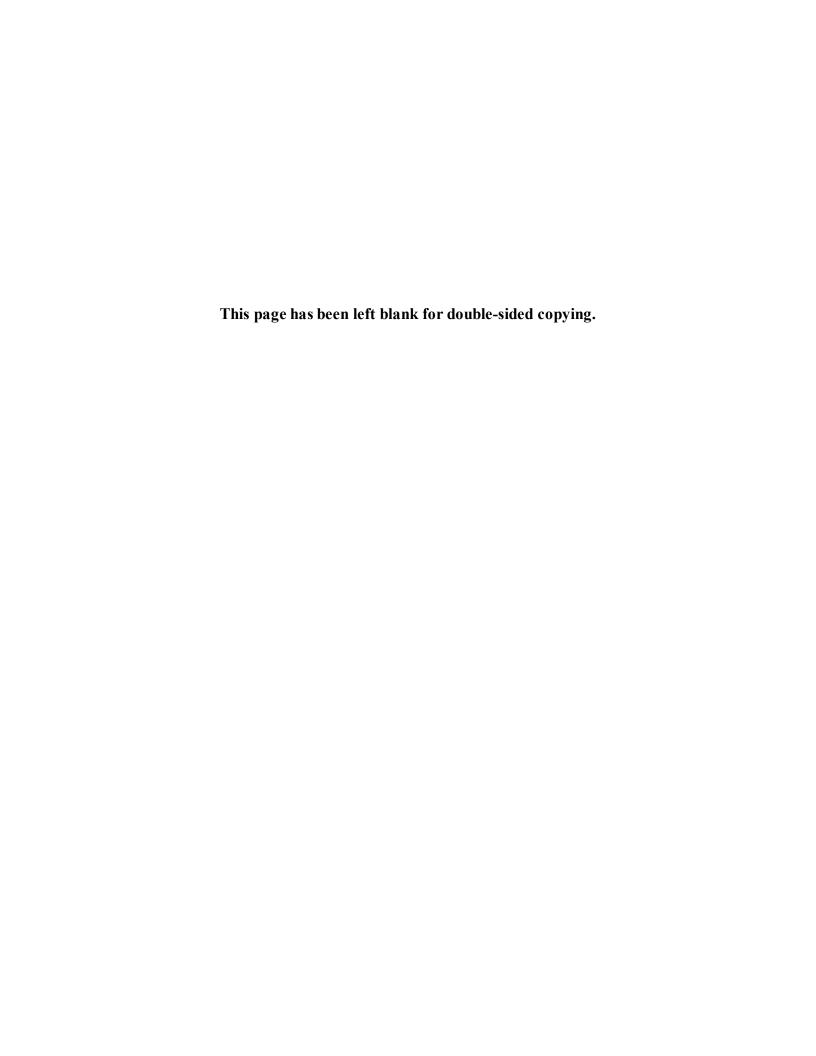
- Test of Adult Basic Education (TABE) Assessment: Participants complete a diagnostic test of basic skills (for example, math, vocabulary, reading, and so on) needed to succeed in the workplace.
- Searching for a job: Participants learn how to look for jobs, including identifying where to find potential job postings and reviewing and selecting relevant job postings.
- Resume development: Participants learn about the design and format of quality resumes, review examples of high and poor quality resumes, and develop personal resumes.
- Filling out applications: Participants learn to fill out job applications by reviewing sample applications and answering questions related to criminal background.
- Job versus career: Participants identify long-term employment goals and how to achieve them, and learn to differentiate between employment opportunities that meet career goals versus immediate needs.
- How to quit a job: Participants learn how to leave a job and maintain relationships for employment references.
- Bringing your A-game: Participants brainstorm about what characteristics they would have if they were the best version of their job role.*

Content area: Financial management

Source: Money Habitudes and Pathways

- Budgeting and goal setting: Participants develop financial goals and learn to create, monitor, and adhere to a budget.
- Banking and credit management. Participants learn about obtaining and managing checking and savings
 accounts and maintaining, monitoring, and repairing credit history and credit scores.
- Approaches to handling money: Participants discuss spending and financial habits and how habits affect other aspects of one's life.
- Influence on spending habits: Participants learn how family, friends, media and culture influence views on money and spending.

^{*} Indicates content covered only during booster sessions.



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