

Technical Brief: Strong Families, Strong Futures

Introduction

Strong Families, Strong Futures (SFSF) DC is a direct cash assistance program supporting new and expecting mothers residing in DC Wards 5, 7 and 8 during the pivotal first year of their child's life. Martha's Table implements the Strong Families, Strong Futures Program which invests directly in families. The program is supported by the D.C. Office of the Deputy Mayor for Planning and Economic Development (DMPED).

This brief summarizes the findings of three comprehensive assessments conducted to evaluate the Strong Families, Strong Futures program. The assessments utilized a combination of quantitative and qualitative methods to gain a thorough understanding of the circumstances faced by new and expecting mothers. These insights will be crucial for assessing the program's outcomes. Prior to implementing program interventions, Martha's Table conducted a baseline assessment to establish the initial status of new and expecting mothers. Then, Martha's Table conducted midterm and endline assessments, spaced six months apart, to evaluate the program's impact on the status of new and expecting mothers over time.

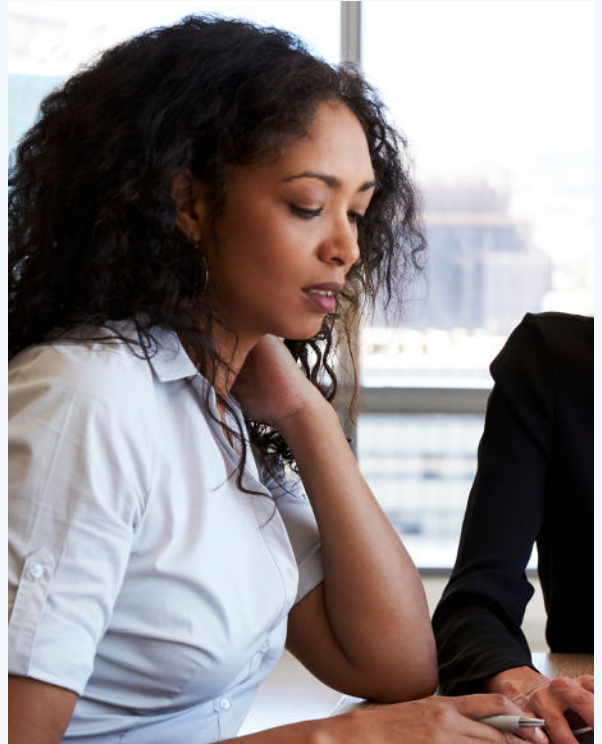
Martha's Table Learning, Evaluation, Research and the Economic Mobility teams conducted a data walk with 20 mothers (9 in-person and 11 virtually) who participated in the Strong Families, Strong Future (SFSF) Program. The data walk or data interpretation session highlighted the findings from the baseline, midterm and the endline evaluations of the program from the following areas: Food Security, Social Supports, Mental Health, Financial Well-being, and other Martha's Table programs and services. The goal of the Data walk was to interpret the data collected through the SFSF program evaluations, and to make recommendations and suggestions on how to improve the overall program. The session served as a valuable learning opportunity for all participants, providing insights into the program's impact and identifying areas for improvement.

Methodology

A mixed approach comprising of quantitative and qualitative methods was employed in the three evaluations. In-depth Interviews (IDIs) and Focus Group Discussions (FGDs) were conducted virtually among new and expecting mothers enrolled in the SFSF program. Quantitative data was collected using conventional and validated self-administered survey questionnaires through survey monkey.

To measure financial well-being among women enrolled in the Strong Families, Strong Futures (SFSF) program, a validated Financial Well-Being Scale (FWBS) was employed. The FWBS, developed and rigorously tested by the Bureau of Consumer Financial Protection (BCFP), measures financial well-being through 10 questions assessing financial security. Responses are converted into an overall financial well-being using scoring chart providing a standardized metric for comparison across individuals and over time. CFPB Financial Well-Being Scale score is a number between 0 and 100. A higher score indicates a higher level of measured financial well-being, but there is not a specific cut-off for a “good” or “bad” financial well-being score.

We adapted and used a validated Protective Factors Survey (PFS) tool to assess the existence of concrete support in times of hardships. The PFS is a publicly available instrument designed for use with programs. It was developed and validated in national field trials by researchers at the University of Kansas, Institute for Educational Research and Public Service, and the FRIENDS National Center for Community-Based Child Abuse Prevention.



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- **3 Evaluations (Baseline, Mid-term, Endline)**
 - **Validated Financial Well-Being Scale, developed and tested by the Bureau of Consumer Financial Protection, was employed.**
 - **In-depth Interviews (IDIs)**
 - **Focus Group Discussions (FGDs)**

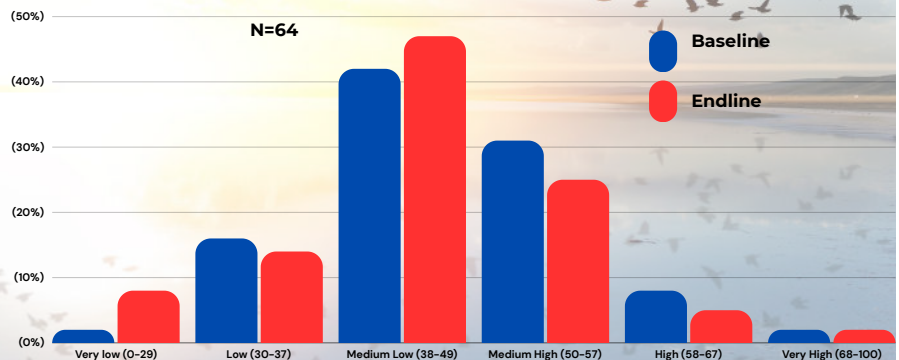
The PFS utilizes a family strengths framework that engages parents by identifying areas of strength and resilience. The data was analyzed using the guidelines from the data collection instrument to calculate financial well-being scores and evaluate the specific support variables. Statistical software SPSS 20 was used to perform descriptive analysis on the quantitative data. For the qualitative data gathered from In-depth interviews (IDIs) and focus group discussions (FGDs), thematic analysis was conducted based on the main themes identified during the evaluation process.

Key Findings



Financial Well-being

Data from 64 mothers who have participated in the baseline, midterm, and endline have been used to compute and compare the financial well-being status of program participants.



Looking at the comparisons between the baseline and endline findings in the face of other financially impeding factors over the span of the two periods, the Strong Families; Strong Futures program has had a positive impact on the financial well-being of new and expecting mothers. In the absence of this program's assistance, these mothers would have been more vulnerable to financial difficulties due to the occurrence of other compounding socioeconomic factors.

Prices in the District of Columbia area, as indicated by the Consumer Price Index for All Urban Consumers (CPI-U), have witnessed a 3.3 percent rise over the last 12 months. Specifically, food prices escalated by 4.2 percent, while the energy index experienced a decline of 1.4 percent. While inflation is not directly correlated, there is a prevalent belief that it contributes to an increase in the cost of living by rendering goods and services more expensive.

Analysis of the 64 moms below:

The SFSF program helped 42% (27) of the program participants to keep their financial well-being level that they had before the program intervention. The program has also supported 20% (13) of the program participants to improve their financial well-being level. Despite the support of the SFSF program, 38% (24) of the program participants were unable to keep their financial well-being level that they had before the program interventions, a decline in their financial well-being level.

In general, although there are positive impacts of the program, there is still room for improvement to effectively address the prevailing challenges, including the ongoing inflationary pressures that exacerbate financial strain.



Control over day-to-day-finances

- Some demonstrated resilience and determination in meeting their financial obligations.
- Majority expressed concerns about their ability to effectively manage their expenses.
- Unexpected expenses were especially concerning, posing a constant threat to financial security.



Capacity to Absorb Financial Shocks

- Most moms reported catching up with bills, housing costs, and credit card payments while striving to maintain a reasonable standard of living.



Financial freedom to make choices

- Many participants spoke about the financial stress they were under, which hampered their ability to pursue and progress towards their goals.

The qualitative findings from the focus group discussions (FGDs) revealed that some mothers demonstrated resilience and determination in meeting their financial obligations and highlighted the importance of financial literacy and budgeting skills in gaining control over their finances. However, mothers also faced financial challenges, particularly in managing their day-to-day and monthly expenses. They expressed concerns about paying bills, covering housing costs, managing credit card payments, and maintaining a desired standard of living. Unexpected expenses were a constant source of worry, threatening their financial security.

Mothers also emphasized the importance of having the financial resources and stability to afford the things they desired, as well as the freedom to make decisions that aligned with their goals. A mom said,

“I want to be able to pursue my dreams without being constrained by financial limitations.”

Despite experiencing financial stress, the majority of participating mothers reported that they successfully managed their expenses and maintained a reasonable standard of living.

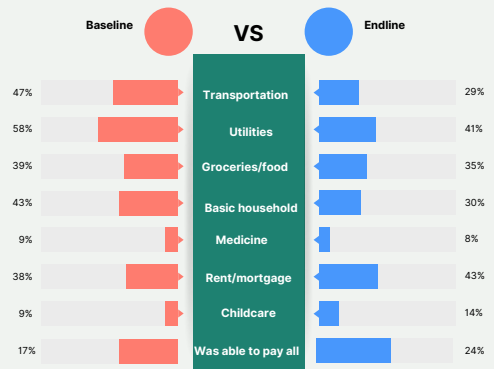
These mothers demonstrated proactive financial strategies, including establishing emergency funds and adopting consistent saving habits, which provided them with a sense of financial security. As one mom put it: *“I've established an emergency fund and have been saving consistently, which gives me peace of mind”*

Their ability to navigate financial challenges effectively highlights their resilience and serves as an inspiration to others facing similar difficulties. As one mother stated, *“We find creative solutions, adapting and making most of what we have, whether it's exploring side hustles or becoming resourceful in saving money.”* This adaptability and resourcefulness underscore their determination to overcome financial setbacks.



Expenses that moms were unable to pay (Baseline-Endline)

EXPENSES THAT MOMS WERE UNABLE TO PAY FOR IN THE PAST ONE MONTH



- Because of the Program, there were positive changes of participants in their ability to pay for expenses for transportation, utilities, groceries, and basic household over time.
- Some participants stated that financial stress puts a strain on their ability to meet their financial obligations.

There were positive changes in the ability to pay for various expenses over time. For instance, the inability to pay for transportation decreased from 47% in the baseline to 20% in the endline. Similarly, the inability to pay for utilities or bills decreased from 58% in the baseline to 41% in the endline. Additionally, the inability to pay for groceries/food decreased from 39% in the baseline to 28% in the midterm, and the inability to pay for personal hygiene items decreased from 43% in the baseline to 30% in the endline.

On the other hand, most mothers stated that the rising cost of living, particularly housing, utilities, and groceries, puts a strain on their ability to meet their financial obligations which necessitated sacrifices and adjustments in budgeting and lifestyle to manage expenses.

The program has seen a notable improvement in the ability of program participants to cover all expenses, with the percentage of participants able to do so increasing from 17% to 24%.

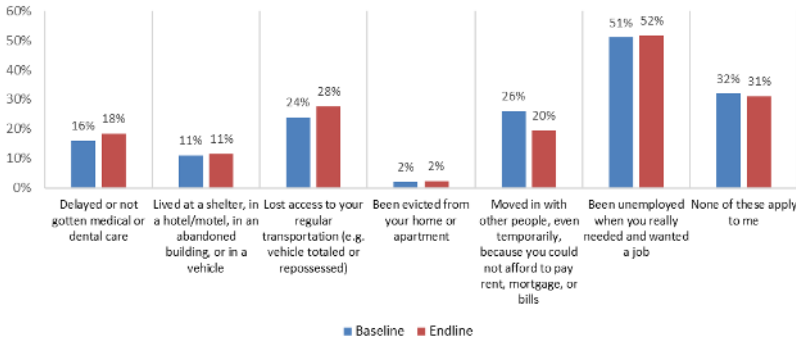
Housing emerges as a substantial portion of monthly budgets; rental costs are also substantial which has shown a rise over the last 12 months. Utility costs, encompassing electricity, water, gas, and cable, rank on the higher end in the District. Grocery and food costs in Washington, D.C. are notably high, with a score of 109.2 on the Council for Community and Economic Research's 2022 Cost of Living Index for grocery items. Transportation expenses for the District of Columbia-area households, accounting for 12.9 percent of their budget according to the U.S. Bureau of Labor Statistics, are characterized by their significant financial impact. Childcare expenses in the District of Columbia are also high, with typical monthly costs outlined for various childcare categories: \$2,043 for Infant Classroom and Toddler Classroom, \$1,372 for Preschooler Classroom, and \$1,404 for Home-based Family ChildCare, as per information from costofchildcare.org.



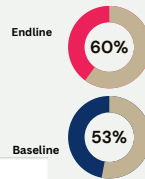
Unemployment and other challenges due to reduced income

- Mothers participating in the evaluation expressed difficulty meeting their financial obligations, such as monthly bills, housing costs, minimum credit card payments, and maintaining their desired standard of living.

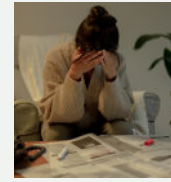
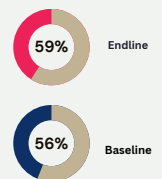
Unemployment and reduced income



Discontinued working since the birth of child



Had to reduce working hours since birth of child



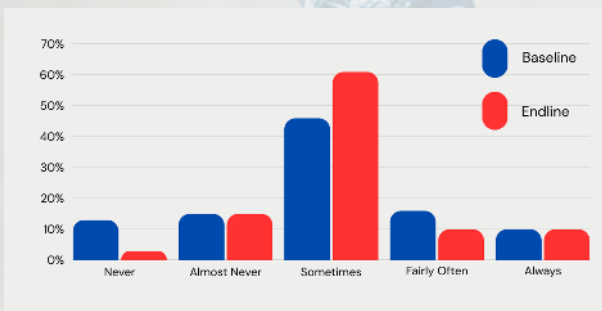
- Challenges related to employment persisted.
- The percentages for living in shelters, hotels/motels, abandoned buildings, or vehicles remain the same before and after intervention.
- Mom's discontinuing work since the birth of child showed an increase from 53% to 60%.

Overall, the findings suggest that financial barriers continue to pose challenges for mothers. While challenges related to medical or dental care and unstable housing remained relatively stable. There were increases in losing access to regular transportation and moving in with others temporarily. Additionally, challenges related to employment persisted.



Health Status

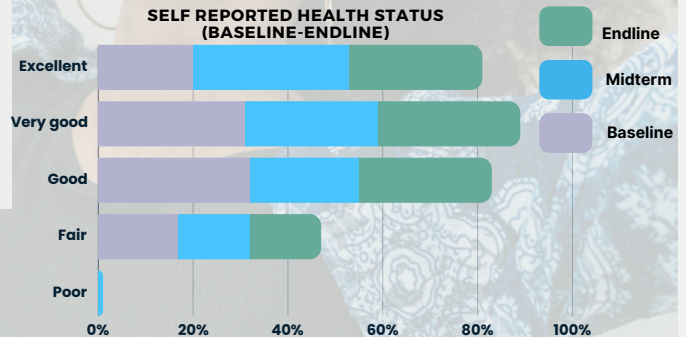
FELT UNABLE TO CONTROL IMPORTANT THINGS IN LIFE



- The percentage of individuals reporting excellent health increased from 20% in the baseline to 28% during the endline



SELF REPORTED HEALTH STATUS (BASELINE-ENDLINE)



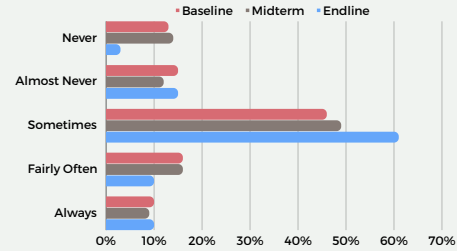
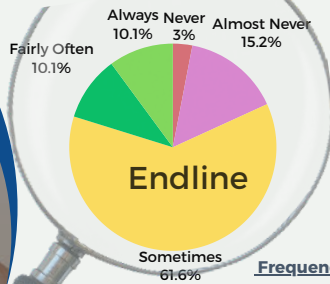
Overall, there was an improvement in the perceived health of program participants. This was evident from the increase in the percentage of participants reporting better health (Excellent, Very good, Good) from 83% to 86%.

Zooming in on the percentage of individuals reporting excellent health, it showed an increase from 20% in the baseline to 28% during the endline. This suggests that the program was particularly effective in promoting positive health outcomes among participants who initially reported lower levels of health.

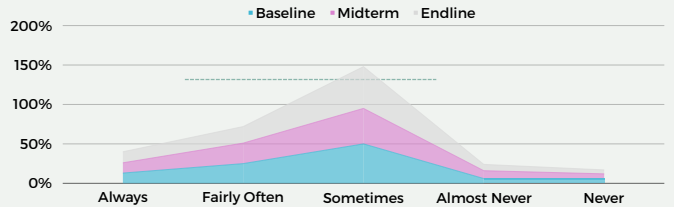


Mental Health

Frequency of Inability to Control Important Things in Life



Frequency of Nervousness and Stress Feelings



The endline evaluation revealed that vulnerability in mental health persists

Most mothers recognized that financial stress affected their overall well-being. The endline evaluation showed that mental health vulnerabilities remained prevalent. At the endline, eighty-one percent of respondents reported feeling unable to control important aspects of their lives in the past month, up from 74% in the midterm evaluation.

Mothers' stress levels have remained consistent over time, with approximately 58% of mothers reporting stress at both baseline and endline.

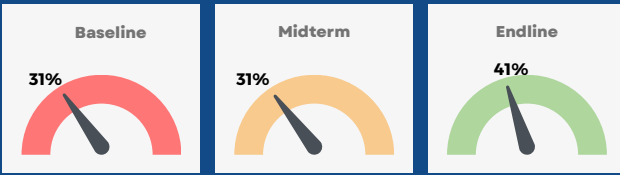
The findings of the in-depth interviews show that the impact of high inflation rates persist , and the majority of Program participants report that their mental health is suffering as a result of financial stress and uncertainty. Participants acknowledge significant mental health effects from the self-blame they felt that arose from their financial strain. These effects ranged from stress to anxiety and depression.

IDIs revealed that high inflation rates are persisting, and the majority of the mothers reported that their mental health is suffering as a result of financial stress and uncertainty.

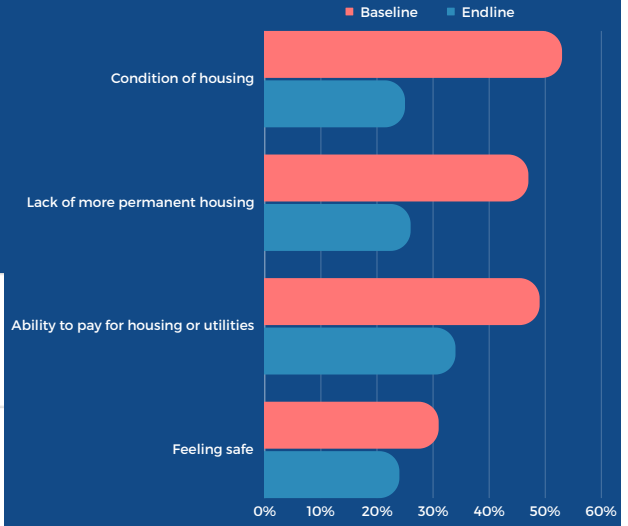


Housing Conditions

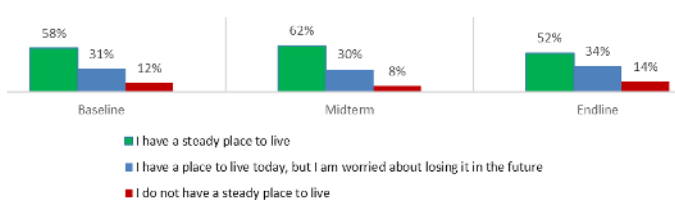
Less than half of the moms were worried that they may not have stable housing in the next two months



PERCENTAGE OF PROGRAM PARTICIPANTS WITH CONCERN ON HOUSING CONDITIONS



Living situation



In the endline evaluation, there was a decrease to 52% from 58% in terms of respondents having a steady place to live. Additionally, there was an increase from 31% to 34% among respondents who reported being worried about losing their place to live in the future.

Program participants' concern on the conditions of housing decreased showing improvements in concerns on housing conditions housing over time.

Concrete Support in Times of Crisis

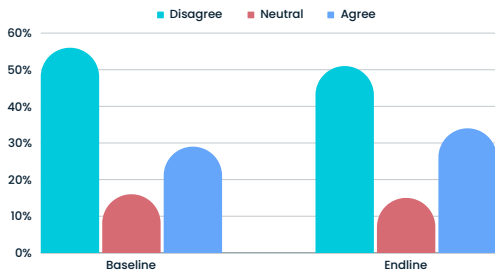


Adapted a validated Protective Factors Survey (PFS) tool to assess the existence of Concrete Support in times of hardships.

The PFS is a publicly available pre-post instrument designed for use with programs.

Most program participants still needed continued support and resources in food and housing assistance.

NO IDEA WHERE TO TURN IF FAMILY NEEDED FOOD OR HOUSING



Endline

51%

Moms would have an idea where to turn if their family needed food or housing

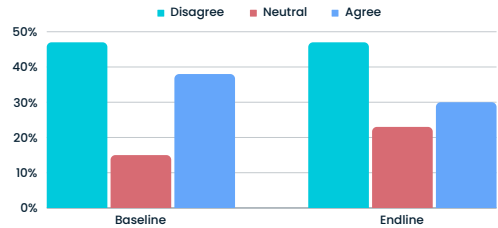
40%

Moms know where to go for help if they had trouble making ends meet

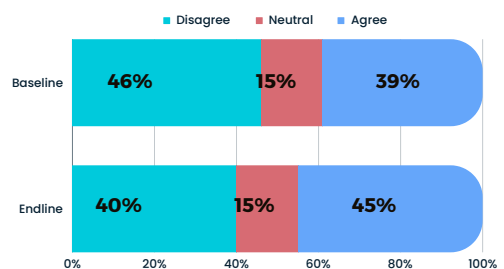
47%

Moms know where to go for help to find a job

DONT KNOW WHERE TO GO FOR HELP IN FINDING A JOB



WOULDN'T KNOW WHERE TO GO FOR HELP WHEN HAVING TROUBLE MAKING ENDS MEET

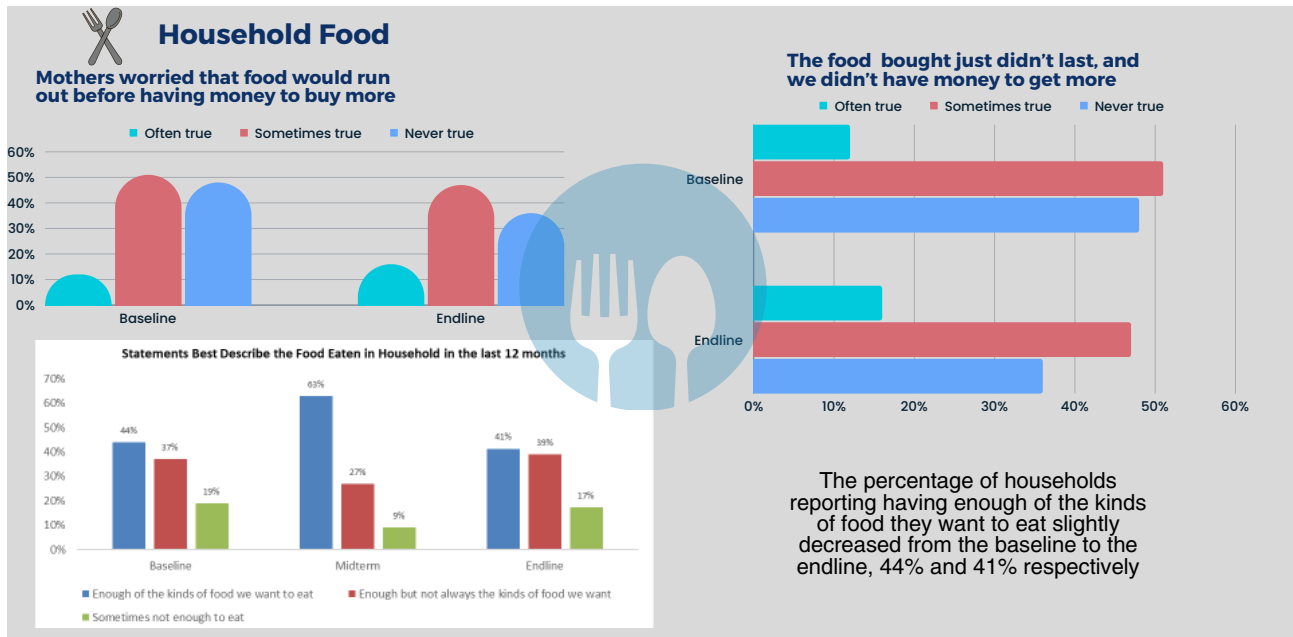


Results from the endline showed that half (51%) of the respondents agreed that they would have an idea where to turn if their family needed food or housing. However, this is a decline from 56% in the baseline. It's worth noting that most respondents still expressed some agreement with the statement, indicating a continued need for support and resources in food and housing assistance.

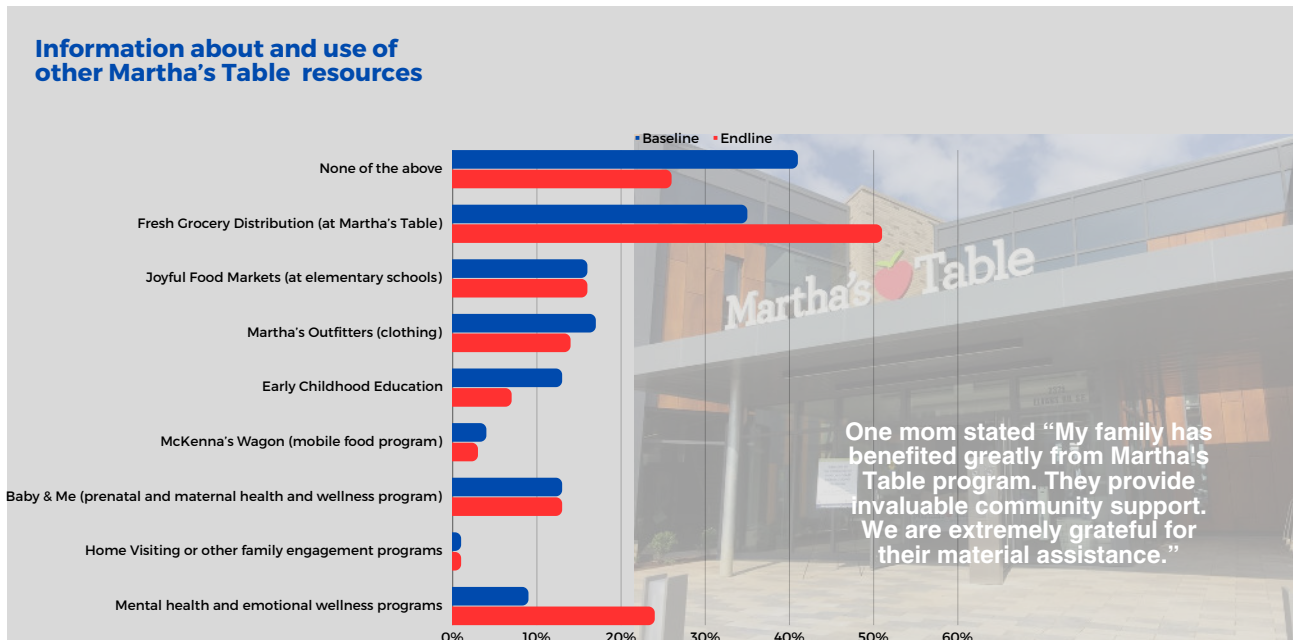
The percentage of respondents strongly disagreeing that they wouldn't know where to go for help if they needed assistance in finding a job showed a slight increase from the 28% baseline to the 30%

endline. This indicates that there is a modest increase in confidence about knowing where to seek help.

Many mothers still expressed some agreement with the statement, indicating a continued need for information and resources to assist individuals in managing their financial difficulties.

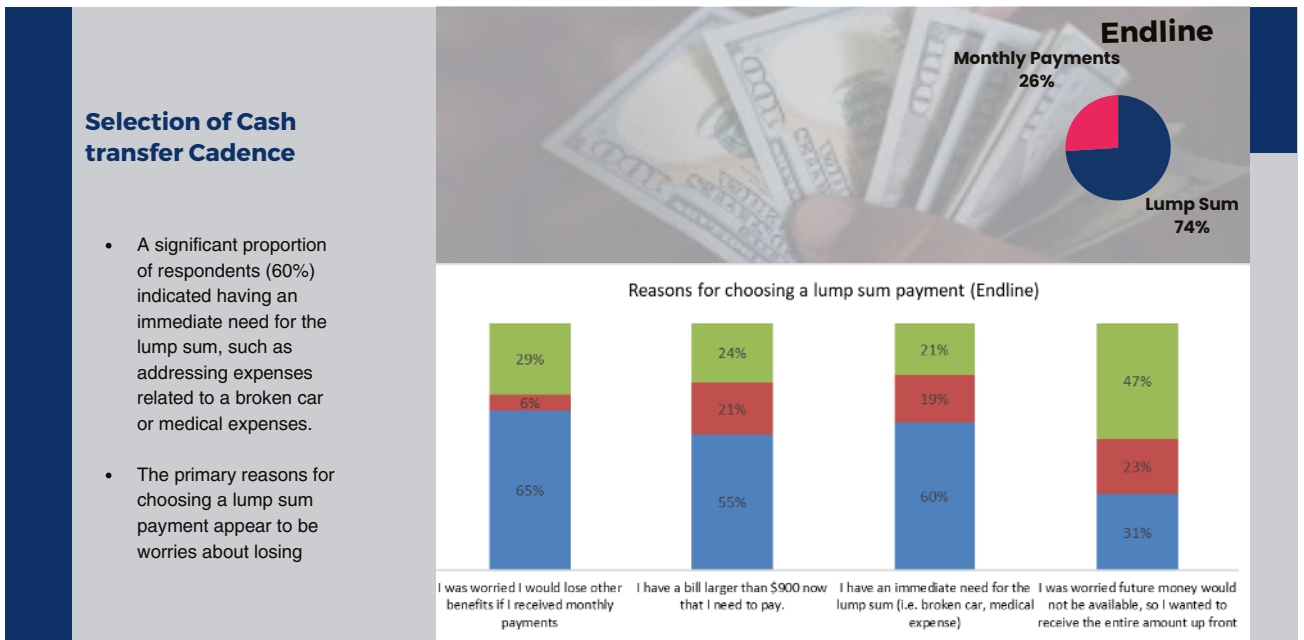


The endline evaluation showed that 41% of the respondents reported that they have had enough of the kinds of food they want to eat in the last 12 months, 39% reported that they have had enough but not always the kinds of food they want. Seventeen percent reported that they sometimes do not have enough to eat.



The following were the major findings related to use of other Martha's Table programs and services:

- The majority of mothers who participated in the FGD stated that they were familiar with Martha's Table programs and its offerings. They emphasized the value and significance of having access to the resources provided by Martha's Table.
- All participants praised the program for its ability to provide tangible assistance to individuals and families in need.
- The Fresh Grocery Distribution service experienced a consistent increase in usage throughout the three time periods, with a significant rise of 35% in the baseline, 43% during the midterm and 51% in the endline. This suggests a growing demand for fresh groceries provided by Martha's Table.
- The Mental Health and Emotional Wellness Programs experienced a substantial increase in usage, starting at 9% in the baseline, then rising to 13% in the midterm, and finally reaching 24% in the endline. This significant growth suggests an increasing recognition of the importance of mental health support and an increased utilization of these programs over time.

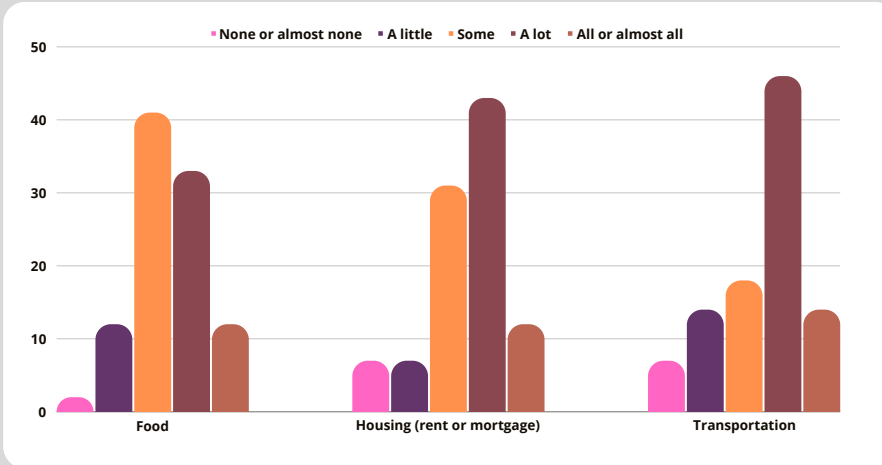


The majority of respondents (74%) preferred receiving their cash payments as a lump sum. This preference was primarily driven by concerns about losing other benefits (55%) and having immediate financial needs (60%). A smaller portion of respondents (31%) expressed concern about the availability of future money.

The timing and frequency of cash transfers are important considerations for ensuring their effectiveness. Mothers emphasized the importance of avoiding undue financial strain by not coinciding cash transfers with other major expenses or financial obligations.



Spending of Cash Transfer Funds



- During the endline, the bulk of cash transfer funds were allocated towards food, housing, and transportation. Approximately 75% of the participants utilized some or a lot amount of their cash transfers to cover these expenses.
- 47% of respondents highlighted building up of cash savings.

Approximately 25% of respondents in the endline evaluation utilized their SFSF cash assistance for childcare expenses. Meanwhile, 33% allocated the funds towards employment opportunities, and another 33% invested in educational pursuits. Healthcare expenses accounted for a mere 16%.

According to the findings from the FGD, the majority of the mothers are concerned about the continuity of the program and think that they will go back to the previous financial strain when the cash transfer ends.

Conclusions

The SFSF direct cash assistance has improved participants' financial stability and given them access to critical resources they need in their lives. Participants expressed gratitude for the financial assistance, emphasizing the positive impact it has had on their overall financial well-being status. Some participants' quality of life has improved because of the program's comprehensive approach in providing them the ability to obtain their essential services and resources they need in their lives .

Relying solely on cash transfers may fail to address the underlying systemic issues that contribute to participants' financial insecurity. Additional strategies, such as enhanced financial literacy education and job training, should be considered to provide participants with the tools and resources they need to achieve long-term financial stability. While optional financial literacy workshops were offered through a partnership with the Department of Insurance, Securities, and Banking (DISB) and Capital Area Asset Builders (CAAB), a more intensive approach where participation is required or incentivized may yield better results.

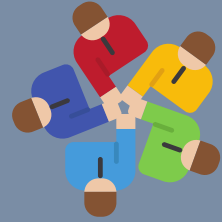
While the SFSF program has benefited some new and expecting mothers, there are significant challenges that must be overcome in terms of financial struggles and handling of expenses. By addressing these concerns, the SFSF program will be able to effectively meet the needs of new and expecting mothers in the District of Columbia.



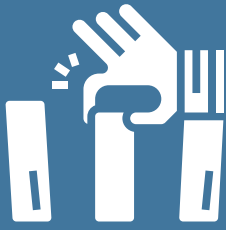
RECOMMENDATIONS

STRENGTHEN COLLABORATION AND NETWORKING

Ensuring the success of the SFSF program hinges on establishing strong partnerships with local organizations. By collaborating with local healthcare providers, childcare centers, and social service agencies, we can effectively address the multifaceted needs of the moms and provide comprehensive support services that go beyond financial assistance. Creating peer support networks or organizing group activities and working with local employers to create job opportunities and flexible work arrangements for moms need to be emphasized.



TAILOR INTERVENTIONS



Targeted interventions should be implemented within the SFSF program to address specific challenges faced by participants. This could include providing specialized support to mothers who are dealing with exceptional circumstances, such as mental health issues, domestic violence, or substance abuse. The program can provide more personalized assistance and ensure that participants receive the support they need to thrive by tailoring interventions to individual needs.

FURTHER PROGRAM EVALUATION AND COMMUNICATION

Further monitoring and evaluation are required to assess the SFSF program's long-term impact and identify areas for improvement. Employ longitudinal evaluation approach at various stages of the program and continuously adapt qualitative and quantitative data collection instruments to fill knowledge gaps from previous evaluations to track progress and measure outcomes. This will allow programs to make data-driven decisions, refine program strategies, and ensure that resources are effectively allocated. Improve communication strategies to ensure that program participants are informed about available resources, program updates, and opportunities for engagement.



BUILD FINANCIAL LITERACY

Further enhancing the financial literacy interventions of the SFSF program can better empower participants. Providing budgeting, saving, and financial planning workshops or resources can equip participants with the skills and knowledge needed to make sound financial decisions. The program can help participants achieve long-term financial stability and independence by promoting financial literacy.

ADVOCATE FOR POLICY CHANGES

Partner with network organizations to advocate for policy changes at the local and state levels to address systemic barriers and improve support for new and expecting mothers. This can include advocating for increased access to affordable housing, healthcare, childcare, and other essential services that can improve program participants' financial well-being.

