

# Emerging Lessons from the MyGoals for Employment Success Program

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## Abstract

*MyGoals for Employment Success (MyGoals) is an employment program that combines executive skills coaching with financial incentives to help recipients of government housing subsidies increase their economic mobility and security. It was tested in two housing agencies in Baltimore and Houston as part of a random assignment demonstration. This article describes the MyGoals model and the rationale behind its approach. It also presents emerging findings on the operation and effects of this 3-year program mid-way through participants' enrollment. Those findings show that coaches and participants alike viewed the MyGoals coaching approach more favorably than other forms of case management, and that participants' engagement was steady and sustained. The impact analysis, covering the first 21 months of followup after random assignment, shows that MyGoals had positive effects on participants' goal-setting and attainment skills and their likelihood of participating in education and training programs. However, the program had not affected participants' levels of earnings or economic hardship during that interim period. The article considers how these lessons and future findings can inform program improvement for the Family Self-Sufficiency program.*

## Introduction

This article describes an innovative approach called MyGoals for Employment Success (hereafter, MyGoals) that, like the Family Self-Sufficiency (FSS) program, aims to help recipients of government housing subsidies increase their employment and earnings, achieve economic security, improve their personal and family well-being, and reduce their need for safety net supports, including housing assistance. MyGoals has some features similar to those of the FSS program, but it also departs from that model in important ways. The evaluation of MyGoals is relevant to the

FSS program because MyGoals could be envisioned as an alternative to it, or elements of MyGoals could be incorporated into its design and operation—if justified by the longer-term study results. Those results were not available in time for this publication.

The typical 5-year FSS program funded by the U.S. Department of Housing and Urban Development (HUD) helps participants set employment goals, connects them with relevant services, and includes a financial work incentive. The case coordination and service guidance offered by FSS staff typically is relatively “light touch.” Staff commonly have to contend with high caseloads and tend to meet infrequently with participants—sometimes only in response to participants’ requests. The incentive operates through an escrow savings component that rebates tenants the amount that their rent increases because of increases in their earnings while participating in the FSS program. Participants receive the payment in a lump sum if and when they graduate from the program (usually after 5 years) if certain other conditions are met.

The idea for trying an approach that differed from the FSS program but focused on the same long-term goals grew out of concerns and early suggestive evidence that the light-touch case management approach and long-term financial incentives of the FSS program might not produce substantial improvement in participants’ outcomes. At the time that MyGoals was conceived, a test of FSS in New York City (NYC) as part of MDRC’s Work Rewards evaluation had not found evidence that the regular FSS program led to improved economic outcomes for Housing Choice Vouchers (HCV) recipients.<sup>1</sup> However, the study’s 3-armed randomized trial did find that a modified approach that combined FSS with a financial reward for achieving and sustaining full-time employment (referred to as “FSS+Incentives”) showed promise, particularly for voucher recipients who were not employed at baseline. Individuals in this subgroup randomly assigned to the FSS+Incentives group experienced sizable and statistically significant improvements in employment rates and earnings compared with individuals assigned to the regular FSS program and also compared with individuals assigned to a control group who did not receive any form of FSS support. Later, MDRC conducted a national HUD-funded evaluation of the FSS program, with a randomized controlled trial design that involved programs operated by 18 public housing agencies (PHAs) across the country. This rigorous, large-scale evaluation also bore out the concern that the regular FSS program may not lead to substantial improvements in participants’ economic outcomes. That study found that the FSS program did not produce statistically significant improvements in labor market outcomes for voucher recipients during a followup period of 6 to 7 years after random assignment.<sup>2</sup> In part, this outcome may have resulted because many FSS participants in the national and NYC trials did not sustain program engagement, with substantial drop-off occurring by the second year after enrollment. In the national study, only 20 percent of all

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<sup>1</sup> The Work Rewards evaluation, which began in 2007, was a demonstration project the New York City Mayor’s Office for Economic Opportunity sponsored during the mayorship of Michael R. Bloomberg. The New York City Department of Housing Preservation and Development operated the FSS program incorporated into the study. See <https://www.mdrc.org/work/projects/work-rewards> for more information.

<sup>2</sup> See Verma and Vermette (2025) in this volume for a summary of these findings.

participants graduated from the program, and about 18 percent received an escrow disbursement by the end of the 6- to 7-year followup period (Freedman, Verma and Vermette 2024).<sup>3</sup>

MyGoals was inspired by innovations pioneered by Economic Mobility Pathways (EMPath), a Boston-based nonprofit and leader in applying lessons from neuroscience and cognitive behavioral psychology to a workforce program. Drawing on those innovations, MDRC, in collaboration with neuropsychologist Richard Guare, designed the MyGoals model to focus on participants' executive functioning skills (also referred to as executive skills) as a core component of a carefully structured workforce coaching process. MyGoals combines this coaching process with a set of financial incentives that participants can receive much more quickly than FSS escrow disbursements, which are not part of the MyGoals model.<sup>4</sup>

MyGoals is being tested in a randomized controlled trial focusing on nonemployed housing subsidy recipients—mostly voucher recipients but also some public housing residents. Two PHAs—Housing Authority of Baltimore City and Houston Housing Authority—operated the program between 2017 and 2022. MyGoals was a voluntary program. Participants could receive services for 3 years and could remain in the program even if they stopped receiving housing subsidies during that time. In partnership with MDRC, Mathematica is evaluating MyGoals as part of a federally funded study of four innovative coaching programs for individuals with low incomes, including the Employment Coaching for TANF and Related Populations study sponsored by the Office of Program Research and Evaluation of the U.S. Department of Health and Human Services (HHS), slated to conclude by the fall of 2026.

In addition to the MyGoals evaluation, a Harvard University-led team is testing an adaptation of EMPath's Mobility Mentoring® program, called AMP Up Boston, with tenants who are receiving rental subsidies through the Boston and Cambridge, Massachusetts, housing authorities.<sup>5</sup> In the coming years, these randomized trials will add considerable new evidence on the implementation and effectiveness of economic mobility programs for subsidized tenants and other populations struggling with low incomes. In doing so, the studies may provide guidance or insights on ways to strengthen or more fully transform the FSS program.

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<sup>3</sup> Since MyGoals launched, a quasi-experimental study conducted by Abt Global of the Compass Working Capital program, a version of FSS, has found more encouraging results. The Compass program offered much more substantial coaching on financial management and asset building and employment than the typical FSS program. Although the study did not follow participants or the matched comparison group members after they exited the voucher program, it reports impressive effects on the earnings and other outcomes while participants were receiving vouchers. The authors cite a number of additional methodological limitations, but the study offers suggestive evidence that the Compass Working Capital approach is promising and deserves more rigorous testing. See Moulton, Freiman, and Lubell (2021) for a description of the methodological approach and findings.

<sup>4</sup> See Castells and Riccio (2020) and Riccio and Wiseman (2017) for more details on the rationale, origins, and launch of the MyGoals model and demonstration. MDRC developed the MyGoals demonstration with initial support from Arnold Ventures and additional support from other private funders (the JPB, Kresge, and Weinberg Foundations and the Houston Endowment) to launch a small trial in two locations. Earlier planning work was supported with funding from the John D. and Katherine T. MacArthur Foundation and HUD. After the project began, MyGoals became part of a multisite evaluation funded by the U.S. Department of Health and Human Services and led by Mathematica to test several employment coaching programs for recipients of Temporary Assistance for Needy Families and other low-income populations.

<sup>5</sup> See <https://empathways.org/direct-services/amp-up-boston>.

## Escaping Today's Poverty: Perspectives From Behavioral Psychology

As EMPath has written, its efforts to achieve more transformative effects for the low-income populations it served grew out of a recognition that the process of moving out of poverty to economic independence has drastically changed since the 1960s, when the nation's most significant antipoverty programs were first instituted (Babcock, 2012). The growth of single-parent families, the stagnation of wages for noncollege-educated adults, and the difficulty of making ends meet on just the earnings of a single breadwinner make the escape from poverty more difficult. For adults living in poverty, and especially those who are single parents, the challenge is daunting. It can entail navigating a competitive job market that increasingly demands post-secondary credentials, learning how increased earnings affect eligibility for and receipt of benefits from a patchwork of government safety-net programs, and identifying, affording, and completing education and training programs that can lead to middle-income jobs. All this effort requires persistence, the capacity for multitasking, and strategic thinking, yet, as EMPath has written, the stress and chaos of poverty may impair exactly those kinds of skills that such navigation requires (Babcock, 2014). Consequently, economic self-sufficiency interventions might be more effective if they directly address such skills and capacities.

There is a growing literature on this perspective of poverty that has roots in neuroscience and behavioral psychology. Mullainathan and Shafir (2013) summarized much of that literature in their book *Scarcity*, which considers the ways in which severely limited resources among adults can affect mental processes related to decisionmaking.<sup>6</sup> This research has drawn attention to the processes by which humans make decisions and how the circumstances in which many people with low incomes live can affect those processes. The “scarcity” literature emphasizes that the constant stress and the numerous daily decisions that adults face when trying to make ends meet on very little income impose a heavy cognitive load (or “bandwidth tax”) that affects attention, cognitive capacity, and executive functioning. In other words, the difficulty that many people experience with escaping poverty is *not* due to some inherent weakness in these capacities. Instead, the intense focus on—and worry about—“getting by” can drain cognitive resources away from the kinds of planning, managing, and sustaining actions that are required for “getting ahead.”

This perspective suggests that employment interventions that primarily focus on “removing barriers”—such as providing a childcare referral, making referrals to occupational training courses, and possibly offering financial incentives to encourage action, although critically important—may be insufficient to accomplish substantial change because they may be missing part of the problem. The drain on cognitive resources (from survival demands) may be undermining participants’ ability to take full advantage of those services and to use them to make progress toward their

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<sup>6</sup> Also, see Mani et al. (2013). See Joyce and McConnell (2019) for another summary of literature in this field.

goals.<sup>7</sup> Moreover, a reward deferred for a long time (as is the case for the FSS escrow account) may not sustain focus through the long slog from start to intended finish because severe resource constraints and stress may make focusing beyond the here and now difficult.<sup>8</sup>

The mental skills that may be compromised by the constant stress and overwhelming decisions that need to be made on a day-to-day basis while living in poverty are referred to as executive skills (also referred to as executive function skills, executive functioning, or self-regulation skills). They can most simply be defined as the mental skills “required for humans to execute or perform tasks” (Dawson and Guare, 2009).<sup>9</sup> They include self-regulation processes such as stress tolerance, emotional control, time management, organization, mental flexibility, persistence, and others—or, roughly, the capacity to manage, cope, plan, and follow through. When these skills are compromised, a person may have more difficulty navigating the labor market, acquiring occupational credentials, performing well at a job, and advancing in work. This observation has important implications for workforce programs that aim to help adults with low incomes achieve economic mobility. It suggests that explicitly focusing attention on participants’ executive skills may improve program effectiveness, yet little evidence exists to support such a conclusion.

## **The MyGoals Model**

The MyGoals model combines executive skills focused employment coaching with a set of financial incentives to support participants in making step-by-step progress toward economic mobility over a three-year period. This section describes the core features of the program model.

### **Taking Executive Skills Into Account**

The MyGoals employment coaching process offers systematic guidance and support that include a focus on participants’ executive skills. The MyGoals model focuses on 12 specific executive skills, as exhibit 1 shows. It is important to note that everyone has certain executive skills strengths and weaknesses regardless of income. However, as Mullainathan and Shafir (2013) point out, those with higher incomes have more “slack” to avoid negative consequences that may be associated with weaknesses.

MyGoals coaches were trained to discuss their own executive skills strengths and weaknesses with participants to help participants feel comfortable opening up about theirs and to consider whether certain types of jobs, education, or training programs would be a good fit for them,

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<sup>7</sup> People with housing subsidies have an important advantage. Being unable to afford decent housing is a major source of stress, and subsidies help put the mind at ease on that front. However, even with this advantage, subsidized tenants on very low incomes struggle to make ends meet. For example, a baseline survey from the Rent Reform Demonstration of nonelderly, nondisabled HCV households in four PHAs found that, sometime in the previous year, 46 percent of households were unable to pay the cost of utilities, 34 percent were unable to pay their telephone bills, 28 percent were unable to pay for food, 23 percent were unable to see a doctor or pay for prescriptions because of the cost, and 20 percent were unable to pay their (subsidized) rent (Riccio, Deitch, and Verma, 2017).

<sup>8</sup> As Michael Wiseman observed, “Studies of lives of families with low incomes are replete with examples of ambition thwarted by events that divert attention from activities that might lead to long-term economic achievement. Repeated experience of such ‘shocks’ creates a sense of lack of control over life and the wherewithal for change-of-course, or what might be termed ‘personal agency’” (Riccio and Wiseman, 2017).

<sup>9</sup> See NSCDC (2010), Mullainathan and Shafir (2013), and Mani et al. (2013) for further discussions of executive skills.

given the demands and expectations associated with those positions. If specific executive skills challenges were “getting in the way” of achieving the goals participants set, the coaches were to help participants develop behavioral strategies to address those problems. The intent was not to “fix” participants’ executive skills challenges in a global sense. Instead, the focus was more context specific. If such problems were not interfering with participants’ goal achievement (not “getting in the way”), then there was no need to address them in MyGoals.

Exhibit 1

| Executive Skills Examples |   |
|---------------------------|---|
| Executive Skill           | What Is It?   |
| Response inhibition       | <ul style="list-style-type: none"><li>• Thinking before speaking or acting.</li><li>• Reflecting on making decisions.</li></ul>   |
| Working memory            | <ul style="list-style-type: none"><li>• Keeping track of things.</li><li>• Remembering what to do.</li><li>• Learning from past experience.</li></ul>                         |
| Emotional control         | <ul style="list-style-type: none"><li>• Maintaining cool.</li><li>• Handling criticism or correction.</li><li>• Controlling temper.</li></ul>                                 |
| Task initiation           | <ul style="list-style-type: none"><li>• Getting started right away.</li><li>• Not procrastinating.</li></ul>  |
| Sustained attention       | <ul style="list-style-type: none"><li>• Finishing tasks.</li><li>• Persisting at jobs.</li><li>• Staying focused.</li></ul>   |
| Planning/Prioritization   | <ul style="list-style-type: none"><li>• Seeing the path to a goal.</li><li>• Deciding what is important to focus on first.</li><li>• Deciding what can be ignored.</li></ul>  |
| Organization              | <ul style="list-style-type: none"><li>• Keeping things neat and tidy.</li><li>• Knowing where things are.</li></ul>   |
| Time management           | <ul style="list-style-type: none"><li>• Being able to estimate how long things will take.</li></ul>   |
| Goal-directed persistence | <ul style="list-style-type: none"><li>• Following through to completion of goals.</li><li>• Not being put off or distracted.</li></ul>  |
| Flexibility               | <ul style="list-style-type: none"><li>• Going with the flow.</li><li>• Revising plans in the face of obstacles, setbacks, new information, or mistakes.</li></ul>             |
| Metacognition             | <ul style="list-style-type: none"><li>• Stepping back and taking bird’s-eye view of yourself in a situation.</li><li>• Being able to monitor and evaluate yourself.</li></ul> |
| Stress tolerance          | <ul style="list-style-type: none"><li>• Taking in stride when things change unexpectedly.</li></ul>   |

Source: Guare, Dawson, and Guare (2017)

Multiple Domains, Nondirectiveness, and Incentives

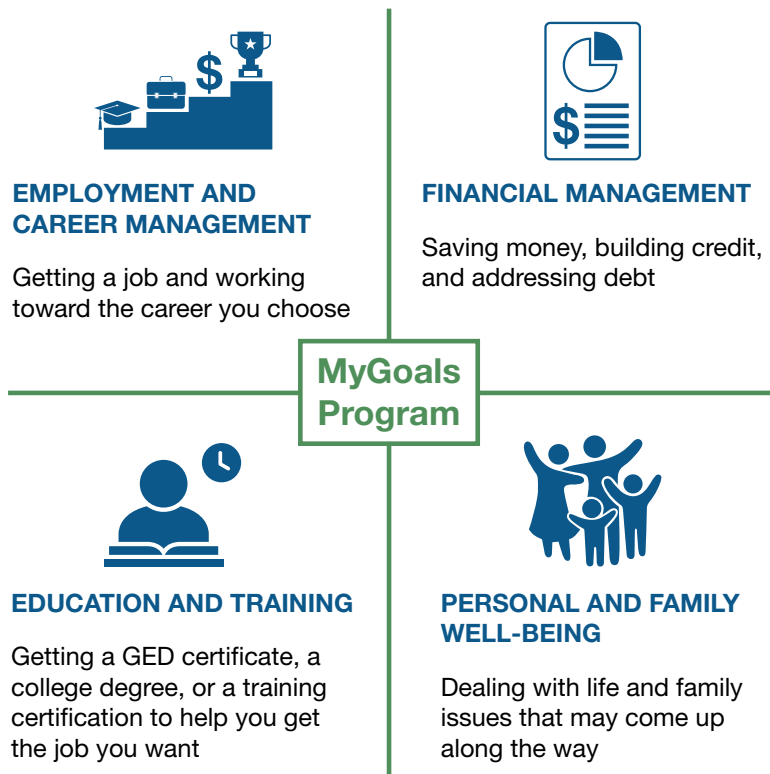
A focus on executive skills is central to the MyGoals approach, but it is intended to work within an economic mobility framework that also emphasizes goal setting across multiple domains of life, a nondirective coaching style, and financial incentives tied to program engagement and the achievement of employment goals.

**Multiple Domains.** As in EMPath’s Mobility Mentoring model, a premise of MyGoals is that progress or impediments in one domain of life can promote or impede progress in the others. Consequently, during the course of the MyGoals program, coaches were expected to help

participants set and achieve goals related to (1) employment and career management, (2) education and training skills, (3) financial management, and (4) personal and family well-being (exhibit 2). Employment is the primary focus, but the framework acknowledges the interconnectedness of these domains. For example, a family, health, or savings outcome (positive or negative) may affect progress toward education or employment goals.

## Exhibit 2

### MyGoals Domains



Source: MDRC MyGoals program document

It was expected that although participants would begin by working on goals in only one or two domains, many participants will have worked on goals in three or four domains by the end of the 3-year program, with the scope and timing determined by the participant in collaboration with the coach.

**Nondirectiveness.** In the MyGoals model, coaches help their assigned participants frame realistic steps for achieving their goals, connect with resources and organizations that would assist them (such as appropriate education or job training programs), find alternative approaches to attaining goals when the original plans are unsuccessful, persist when feeling overwhelmed, and track progress. Throughout this process, however, the participants decide what paths they want to take. This approach is the essence of nondirective coaching, and it is at the heart of the MyGoals

approach. The coaches are expected to guide the process, help participants identify service and job options and alternative courses of action and tradeoffs, and help participants learn about alternative sources of information that could inform their choices, but the decisions always remain in the participants' hands.

The goal of coaching is not only to help participants attain specific goals but help them acquire problemsolving and goal-setting skills, resourcefulness, and habits that could help them continue on a path of upward mobility even after completing MyGoals. In other words, through attention to executive skills and the process of setting goals, planning next steps, assessing progress, and revising plans, the intent is to teach participants practices they could carry with them into the future as they continue to work toward economic independence.

**Channeling of Intent Through a Multistep Process.** Staying on track to complete demanding tasks necessary for reaching goals can be challenging for anyone. However, for individuals contending with the stress of poverty, completing tasks can be even more difficult, especially if the task is long term and multistep. Cognitive behavioral psychologists suggest that to increase the likelihood of goal completion, an important component is to create a strong goal-setting framework that begins with a strongly held desire for a concrete goal and then connect the desire and the goal with a realistic and believable set of clearly described steps to attain the goal (Gollwitzer and Sheeran, 2006; Laibson, 2013; Oettingen, 2014).

In the MyGoals program, participants specify incremental and increasingly demanding goals and steps (i.e., the smaller subgoals or staged goals) that would help them make progress toward increased self-sufficiency. This incremental approach represents “breaking down goals into manageable pieces,” a core feature of executive skills coaching. As part of this process, the coaches engage participants in cognitive rehearsals to increase their chances of task completion. This activity entailed eliciting “implementation intentions”—that is, commitments to take *concrete steps* within *specific timeframes*. For some participants, this task might involve identifying steps to take within days or weeks (e.g., a commitment to contact the one-stop employment center “*by next Thursday*”) and reviewing progress quickly. For others, a longer period would be appropriate. Cognitive rehearsals also involve specifying ways to respond if certain situations arise (“*If x happens, then I will do y.*”) With their coaches' guidance, participants revise their goals and plans on an ongoing basis, as appropriate (Dawson and Guare, 2016).

**Financial Incentives.** MyGoals uses financial incentives to support engagement in the coaching process, most directly through monthly stipends to encourage and facilitate engagement. It also offers rewards tied to getting and remaining employed. The use of incentives linked to work outcomes builds directly on evidence from Work Rewards, which found that adding incentives to the regular FSS program (that is, FSS+Incentives) produced better labor market outcomes than FSS alone or no FSS services for a nonemployed subgroup of voucher recipients (Freedman, Verma, and Vermette, 2024).

**Continuous Support for a 3-Year Period.** Participants are expected to meet with their coaches at least monthly throughout the 3-year program to set goals, discuss progress and challenges toward their goals, and identify resources that could support their journeys. MyGoals coaches



are also expected to tap into their local networks of service providers to make referrals as needed. In addition, the MyGoals program developed two formal partnerships—one with a labor market information provider and one with a financial education provider—to help provide concrete information that may be useful to MyGoals participants in setting employment, education, training, or financial management goals.

**Caseload Sizes.** To contain program costs and allow participants to receive coaching during a 3-year period within the budget available for the demonstration, a 50-to-1 participant-to-staff ratio was set. This number includes participants who would become inactive during the course of the program, lessening staff burden, although staff continue to make periodic attempts to reach all disengaged individuals. The caseloads would ideally be lower, resources permitting.

## **Evaluating MyGoals**

The MyGoals model is being evaluated using a randomized control trial through a demonstration that operated the program at two housing agencies from 2017 to 2022. This section describes the study sample and timeframe.

### **The Study Sample and Enrollment Timeframe**

From March 2017 to November 2019, nearly 1,800 adults were enrolled in the MyGoals study. MyGoals coaches working in collaboration with other housing agency staff members recruited them to the study. To be eligible, individuals had to be an adult member of a household receiving federal housing assistance (through the HCV program or living in public housing) and either not working or working less than 20 hours per month. They also had to demonstrate that they were legally able to work in the United States and were not already participating in the FSS program. All consenting eligible adults were randomly assigned either to the MyGoals program or to a control group, which could not participate in MyGoals. Both groups were free to access other services in the community on their own.

### **Background Characteristics of the Study Sample**

Most individuals (80 percent) who enrolled in the study were receiving housing subsidies through the HCV program, but 20 percent were living in public housing. The sample consisted largely of Black, female, single parents; 95 percent identified as Black, non-Hispanic; 88 percent identified as female; and 70 percent lived in households without another adult. On average, study participants were aged 38 and lived with 1.6 children.

Although about one-half of the study participants reported that they had worked at some time in the 12 months before they enrolled in the study, only 2 percent said they were working at the time of study enrollment. Individuals were eligible for MyGoals only if they were not working or were minimally employed—that is, working less than 20 hours per month—at the time of study enrollment. Only 35 percent of the sample had any earnings reported to the state unemployment insurance (UI) agency in the quarter before study enrollment. Those who were employed made

an average of \$980 per month during that quarter.<sup>10</sup> Thirty-eight percent of study participants had received housing subsidies for 7 years or longer.

## The Study Timeframe

Most of the findings presented in this article are from a period before most participants had a chance to complete the full 3 years they were allowed to participate in the program, with the exception of the participant engagement measures, which cover the full 3-year period. In addition, most participants experienced at least some disruptions in the program's operations because of the COVID-19 pandemic. The pandemic especially affected those who entered MyGoals during the middle or latter part of the enrollment period, which ran from 2017 to 2019. For the earliest enrollees, the 21-month findings reported here cover a period before the pandemic, whereas for late enrollees, the pandemic was underway for a large part of their 21-month followup period.<sup>11</sup>

## Putting the MyGoals Model Into Practice

This section describes how the key elements of the model were operationalized. It also discusses MyGoals coaches' early reflections on implementing the MyGoals program and MyGoals participants' perspectives on their early experience in the program.

## Training the Coaches

Coaching and case management approaches can vary widely across employment and other social service programs but also within the same program. Sometimes, what happens in one-on-one meetings between a staff member and a participant is heavily idiosyncratic—varying with staff members' backgrounds, skills, beliefs, and community connections. One feature that sets MyGoals apart from many other programs, including FSS, is that the coaching approach follows a structured methodology with a common orientation and a set of principles, steps, and strategies that all coaches are trained on and supported in implementing. Although the specific content of the coaching sessions varies greatly among participants because the content must reflect each participant's situation and goals, the general methodology is intended to remain the same.

To try to ensure that the coaches would implement this methodology consistently and with fidelity, MDRC and its expert consultants who designed the coaching process provided a robust training program that was sustained for the full operational phase of the program. Some parts of this training were delivered in person, and other parts were delivered remotely. The coaches participated in multiday, in-person training sessions at the start of the program, generally after completing an online motivational interviewing training course. Refresher training sessions followed these in-person sessions that sometimes included additional multiday training during the course of the demonstration. Training sessions were also supplemented with ongoing technical assistance to assess coaches' experiences with the model, answer their questions, troubleshoot

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<sup>10</sup> To put this fact in context, if a three-person household had no additional income from other sources, monthly earnings of \$980 would represent approximately 55 percent of the federal poverty guideline (\$1,778 per month in 2019).

<sup>11</sup> An exploratory analysis suggests that the effects on earnings and Temporary Assistance for Needy Families benefit receipt did not differ during the 12 months after the start of the COVID-19 pandemic compared with the 12 months before the start of the pandemic (Moore et al., 2024).

problems, and continuously improve their practice. To make sure that the guidance went beyond discussions of general principles to the application of those principles in real time, with real cases, the trainers regularly conducted individual and group case conferences with the coaches from each site. As part of this process, the coaches discussed their experiences in applying the coaching strategies with selected participants, and the trainers provided guidance on each of those cases.

## **Implementing a Nondirective Coaching Approach and Developing Trust**

Nondirective coaching means that the coach does not steer the participant in one direction or another, but rather, the participant is in charge of deciding what goals to pursue and how to pursue them. This approach is based on the belief that participants must choose their own goals if they are to be truly energized and motivated to work hard toward a goal and stick with it, even when it becomes difficult. The MyGoals model intends for coaches to build strong, trusting, collaborative relationships with participants, and an important element of such relationships is that the coach has to believe in the capacities of the participants and honor their autonomy and self-direction. Through open-ended questions, listening without assumptions, and reflecting on what the participant is saying, the coach tries to elicit the participant's interests, priorities, strengths, and challenges. These coaching elements stem from the basic principles of motivational interviewing, a method for helping people resolve ambivalence they may have about pursuing the goals they want to achieve (Guare, Dawson, and Guare, 2017). All MyGoals coaches took an online motivational interviewing training course as part of the training for executive skills coaching.<sup>12</sup>

One special consideration in using a nondirective approach in the context of an employment program is not to let it cause the coaches—out of fear of crossing the line into directiveness—to refrain from offering useful, practical options. For example, a coach may have important content to share, such as specific information on a potentially suitable job opening that might interest participants or information about an educational opportunity or other helpful community resources. In MyGoals, the coaches are expected to share such information but in a way that does not simply steer the participant toward a path that the coach favors without that path being fully embraced by the participant. To maintain a participant's agency in a situation like this one, the coach is expected to share information about a specific opportunity in a “multiple-choice” framework—that is, as one option alongside a range of other options. For example, instead of saying to the participant, “Here's an opening for a job I think would be great for you,” the coach would first ask, “Would you like to hear about some job openings?” and then (assuming a positive response) say, “Here are some options that might interest you.” In presenting a particular opportunity, the coach would make clear that other options may exist beyond the one mentioned. In this way, the participant maintains control over what options to pursue, but the coach offers concrete information about a real opportunity.

About midway during the period when MyGoals operated, Abt Global and Mathematica studied the implementation of the program. That study found that, as intended, the coaches generally were taking a nondirective stance in their interactions with participants, which participants appreciated. This evidence comes from recordings of individual coaching sessions and in-person interviews with

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<sup>12</sup> Coaching expert Stephen Andrew (2015) offered this course.

staff and participants.<sup>13</sup> A number of participants who were interviewed explained that MyGoals allowed them to work on goals they chose and at their own pace, that the coaches were flexible and accommodating of life situations that might arise and disrupt activities, and that coaches were available to help them succeed and provided advice and guidance. One participant highlighted the nondirective nature of coaching as the best part of MyGoals:

*The absolute best thing about MyGoals is they don't force you to do anything that you don't want to do. They allowed you to make your own decisions and they don't, they—it's not strict. It's not strict. It's not rigid. To me, the main thing is they allow you to go at your own pace. Never mind you're in the program for 3 years, so at some point you need to pick up your pace. I'm picking up my pace now because this year and next year, I need to pick up my pace in my last 2 years.*  
—Baltimore MyGoals participant

It is not to say that maintaining a nondirective coaching stance was easy. Coaches described scenarios in which being nondirective was more difficult, including when a participant was not making progress, and the coach had ideas about next steps. In training coaches to be nondirective, one supervisor focused on getting coaches to feel comfortable with silence when a participant was not engaging in the conversation—an example of coaches learning to improve their own response inhibition.

Coaches also reported that some participants expected them to be directive. This expectation may stem from participants' experience with case management in other public assistance programs, in which participants were not expected to be proactive. For example, one coach reported the following:

*A lot of our clients have been part of the system and used to not doing something until someone tells them to do something. They have a mindset that the coach will tell them when to come in and what the consequence will be. We don't dictate what we're going to talk about, what you're gonna bring, and what you're gonna do. Not having that structure—me saying, "Can you come in this week?" "What day is good for you?" And they say, "I don't know. Can you tell me what day is good for me?"* —Houston site visit interview participant

Participants spoke positively about their coaching experiences and described strong, positive relationships with their coaches. During interviews, most participants reported that they connected with their coach on a personal level, and several noted that their coach had their best interests in mind. Participants also described the coaches as "loving and caring," "uplifting," "helpful," "good listeners," and "nonjudgmental." Some participants described their coaches as "religious" or "spiritual," which helped them connect with their coach. Several participants described their coach's relationship with them as akin to a "mother," "aunt," "big sister," or "like a friendship." A few participants described their relationships as being more "professional," like a student-teacher or client-therapist relationship.

At the same time, some participants thought that more direct employment assistance would have been helpful. Participants reported that they received referrals to workshops, events, and

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<sup>13</sup> Sections of this article include findings from the implementation study (Saunders et al., 2022).

community resources. However, when asked for suggested program improvements, nearly one-half indicated that the program should offer more concrete job-search resources, such as interviewing skills training, job fairs, and job placements, including “warm” referrals to a hiring manager.

## **Applying Staged Goal Setting**

The MyGoals coaching process involves 12 steps, beginning with a “Getting-to-Know-You” discussion through which the coach seeks to get a well-rounded picture of the participant’s life, background, circumstances, interests, and ambitions.<sup>14</sup> The model emphasizes the importance of figuring out the prerequisites for achieving a longer-term goal—such as entry into a specific profession or job—and determining the important stepping stones along the way to achieving it. This process entails breaking down long-term goals into shorter-term, more manageable “SMART” goals—where “SMART” stands for specific, measurable, achievable, relevant, and time-bound. In MyGoals, “time-bound” means not simply within a specified timeframe, it refers to the very near term—within a matter of *days* or *a few weeks*. In turn, SMART goals are broken down into even smaller and more immediate action steps (Guare, Dawson, and Guare, 2017). For example, a SMART goal might be obtaining and completing an online application form for a training program or a job, and action steps may include setting up an online account for the application, writing down a list of the application requirements, obtaining required documentation, and completing required forms.

The implementation study found that coaches viewed the MyGoals goal-setting process as generally valuable, and they believed that it helped participants learn to set and achieve goals. However, they also reported challenges applying the hierarchy of goal types (long-term goals, milestones toward those goals, more immediate SMART goals and action steps, and so on). Some coaches described this hierarchy as “clunky,” and one supervisor noted that some coaches were unclear about how to differentiate milestones from long-term goals. During interviews, coaches mentioned (and supervisors confirmed) that they sometimes got mired in the order of the steps, especially when the order of the steps did not align with the participant’s current situation. They noted that some participants were not ready to set a long-term goal early in the coaching relationship. For example, some participants needed to address an immediate crisis, such as a health issue or domestic violence, whereas others needed time to explore their interests and skills before identifying a long-term goal. Still, others wanted to focus on just getting a job quickly because of an urgency to increase their income before turning their attention to setting long-term goals. In these situations, participants preferred to focus on shorter-term goals and action steps. These findings were consistent with the observations made by MDRC’s technical assistance staff and its coaching consultants. Coach training was modified in 2018 to address these circumstances. Those modifications clarified that the goal-setting hierarchy need not be executed in a linear fashion and should be tailored to each participant’s situation and that it was okay for long-term goals to emerge over time rather than be set at the beginning.

Preliminary data from the program tracking system used by the MyGoals staff show that 88 percent of participants were working toward one or more long- or short-term goals during the full period

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<sup>14</sup> The 12 steps are (1) begin with the Getting-to-Know-You phase, (2) set a long-term goal, (3) discuss prerequisites, (4) assess goodness-of-fit, (5) identify obstacles, (6) review long-term goal and revise if necessary, (7) set milestones, (8) set SMART goals, (9) set action steps, (10) discuss strategies for goal completion, (11) review and assess action plan, and (12) decrease coaching gradually (Guare, Dawson, and Guare, 2017).

of program operations. Approximately 80 percent set goals in the employment domain, 70 percent set goals in the education and training domain, 52 percent set goals in the financial management domain, and 66 percent set goals related to personal or family well-being.

## **Helping Participants Understand Their Own Executive Skills**

In MyGoals, a focus on executive skills is threaded throughout the coaching process. The coaching model is based on the premise that if participants have a good understanding of their own executive skills strengths and challenges, they could use that knowledge to set goals that align with their executive skills profiles, leverage their executive skills strengths to accomplish their goals, and develop strategies to overcome problems their executive skills challenges may present on the way to accomplishing their goals.

Participants make an initial assessment of their own executive skills strengths and challenges during their first Getting-to-Know-You session. Coaches ask the participants to complete a questionnaire called the Executive Skills Questionnaire, but before doing so, the coaches show them the results of their own Executive Skills Questionnaires, emphasizing their own challenges and strengths. This exercise is meant to put participants at ease by illustrating that all people have challenges to overcome and strengths they can use to achieve goals. The questionnaire is not intended to be a diagnostic tool. Rather, it is simply a starting point in the coaching relationship through which the participants learn about the concept of executive skills, and the coaches and participants get initial insights into the participants' executive skills profile.

As the individual coaching sessions proceed, certain potential executive skills challenges may sometimes be revealed that the participant did not identify during the initial assessment. For example, a participant with a high self-rating on emotional control may get fired from a job after a heated argument with the boss. Such an incident would prompt a discussion between the coach and the participant about this executive skill and would lead to the coach supporting the participant in developing strategies to prevent this situation from recurring. Also, a coach may notice certain behaviors after a few coaching sessions—such as a participant frequently arriving late to sessions or not showing up and giving no prior notification—that could also expose previously unrevealed time management challenges that may have been affecting the participant in other areas of life and might impede progress toward the participant's goals if left unaddressed.

A participant's executive skills profile is an important consideration when determining the appropriate fit of a long-term goal, or what the model refers to as goodness-of-fit. The coach and the participant collaboratively assess whether the goal is a good fit with the participant's interests, experience, and training—and where a gap exists, whether the participant has the supports in place to make bridging that gap feasible. For example, a participant who is strong on flexibility and stress tolerance and has a goal of becoming a hospital nurse will recognize that those strengths will be valuable in this high-pressure environment with a high level of unpredictability. Conversely, a participant who struggles with response inhibition and emotional control may think twice about the ability to thrive in a conflict-ridden customer service job, where customers are constantly confronting customer service representatives with complaints.

## **Helping Participants Apply Strategies to Overcome Executive Skills Challenges**

MyGoals coaches were also trained in specific strategies that they could use to help participants overcome executive skills challenges that they faced when trying to make progress toward certain goals, such as a particular type of job. Such challenges do not necessarily mean that participants have to abandon a goal entirely. Instead, the coach could support the participant in thinking through scenarios in which such a challenge may arise in the context of that job and in developing strategies to work around the problem. If the coach or participant becomes aware of an executive skill challenge that presents problems in multiple scenarios, the coach could support the participant in developing more general workarounds so the participant would be more prepared to address the challenge effectively whenever it arises.

MyGoals coaches were trained to use cognitive behavioral rehearsals as the primary strategy for addressing executive skills challenges. This technique can help participants mentally prepare for situations that they anticipate may tax certain executive skills (Guare, Dawson, and Guare, 2017). Using this strategy, participants first specify how they plan to behave in a particular situation or complete a task—an “implementation intention.” Next, the participants visualize completing a task and the positive consequences of doing so and then imagine what obstacle might get in the way of completing the task—“mental contrasting.” Then they rehearse or walk through verbally, with their coach, the beginning-to-end process of setting out to complete the task, encountering the obstacle, overcoming the obstacle, and successfully completing the task—“mental simulation.” For example, participants who struggle with punctuality might use a cognitive rehearsal to help them get to a job interview on time, such as verbally walking through the steps to leave their house an hour earlier than necessary, envisioning getting into their car and the car not starting, then walking to the bus stop and taking the bus instead, arriving at the interview early, unrushed, and prepared.

MyGoals coaches were also trained in two additional techniques: environmental modifications and situational incentives (Guare, Dawson, and Guare, 2017). Environmental modifications involve changing the situation or the task to make it easier to accomplish. For example, a participant who has difficulty sustaining attention when working on certain tasks could assess the environment to determine whether any distractions could be eliminated, such as finding a quieter place to work. Situational incentives are rewards that participants choose for themselves after completing a task as a boost to their motivation. For example, a participant might set watching television as the reward for completing a job application—and not watch it until the application is submitted.

In the early implementation research on MyGoals conducted by Abt Global and Mathematica, coaches reported that referring to executive skills during monthly sessions helped participants identify and practice workarounds for challenging areas. For example, if a participant identified working memory challenges, the coach and participant might discuss how notetaking could help address that barrier to goal attainment. During an interview, a participant discussed how her coach helped her by teaching breathing techniques to use in stressful situations—an example of a strategy to improve response inhibition and emotional control. Other participants interviewed mentioned working on motivation, patience, time management, organization, and anger management.



Financial Incentives to Support Program Engagement

The MyGoals program offers financial incentives in the form of cash bonuses to participants both to support program engagement and to support and encourage transitions to employment and remaining employed. The use of incentives is consistent with behavioral science literature that emphasizes the potential importance of rewarding progress for intermediate steps as part of a process to help people succeed in accomplishing long-term goals. Rewards also can help to offset the tendency to focus attention on current problems at the expense of taking steps that ultimately lead to substantive improvement of their situations when living with scarcity.

MyGoals includes two types of engagement incentives. First, participants could earn a \$50 “Getting Started Bonus” for completing the initial Getting-to-Know-You session. Second, they can earn an ongoing monthly stipend for substantive participation in coaching sessions. Participants are expected to meet with their coaches at least monthly throughout the 3-year program to discuss and review goals and progress. Participants can earn a \$30 stipend every month in which they have had at least one substantive meeting with their coach—defined as a coaching meeting in which goals and progress are discussed and reviewed. Status updates or scheduling calls or emails do not count as substantive meetings. This monthly stipend could help offset costs that may be associated with participation in coaching meetings, such as transportation or childcare costs.

According to preliminary data from the MyGoals program tracking system, 90 percent of participants received at least one participation stipend, 67 percent received 10 or more, and 46 percent received 20 or more during the full period of program operations.

Financial Incentives Tied to Work

MyGoals also offers financial incentives tied to work. Participants could earn stipends both for employment transitions (from not working to working part time, from not working to working full time, from working part time to working full time) and employment retention (initially for sustaining work for at least 3 months, then at 6-month retention increments). Exhibit 3 shows the employment incentive schedule in MyGoals. Through the program engagement and the employment incentives, participants could potentially earn up to a maximum of \$5,000 in financial incentives.

Exhibit 3

| Employment Incentives       |       |
|-----------------------------|-------|
| Employment Transitions      |       |
| Not employed → part time    | \$70  |
| Not employed → full time    | \$150 |
| Part time → full time       | \$150 |
| Employment Retention        |       |
| 3 months (up to 2 stipends) |       |
| Part time                   | \$210 |
| Full time                   | \$450 |
| 6 months (up to 5 stipends) |       |
| Part time                   | \$420 |
| Full time                   | \$900 |

Source: MyGoals Participant Manual



Preliminary data from the MyGoals program tracking system show that about 48 percent of participants never received any workforce incentive during the full period of program operations. Approximately 28 percent received a cash reward for moving to part-time work, 36 percent received a reward for moving to full-time work, and 35 percent received one or more employment retention bonuses.

Staff and participants who were interviewed for the implementation study midway through the program's operating period expressed a range of opinions regarding the effects of the incentives on the consistency of participants' engagement in the program and their employment decisions (Saunders et al., 2022). Some viewed the incentives as more influential than did others. Incentives may have had a reinforcing effect on some participants, but they were clearly not all that mattered to participants.

## **Additional Services in MyGoals**

The MyGoals program offers some additional services to participants beyond the coaching and financial incentives described previously.

**Community Referrals, With a Goal-Setting Approach.** Although the MyGoals coaches help participants with researching occupations, reviewing resumes, and preparing for job interviews, they also refer participants to local providers for services that fall outside the scope of the coach's role, such as mental health services, education services, childcare assistance, and health care. However, the coaches are expected to go beyond making referrals and tracking participants' takeup and completion of these services. Coaches are expected to apply the same goal-setting and supporting processes central to the MyGoals model. For example, if a participant identifies a desire for mental health services, the coach would help identify service options from which the participant might choose. The coach would then help the participant develop SMART goals and action steps focused on efforts to obtain information on the mental health service provider. Subsequent coaching sessions would address any executive skills challenges getting in the way of the participant receiving those services, such as time management, task initiation, persistence issues, or any other impediments to obtaining the desired treatment.

**User-Friendly Labor Market Information.** The MyGoals program partnered with the New York City Labor Market Information Service (through the City University of New York) to provide participants with current local labor market information scraped from the web that could help inform their employment and career decisions.<sup>15</sup> These data included information about top employers hiring in the area, skills employers desired, and the education and experience necessary for those jobs. Coaches use occupational profiles to show information about occupations known to be of interest to MyGoals participants. Some examples were customer service representatives, construction foremen, health information technicians, and warehouse workers. Job profiles included average salaries, demand (based on the number of online ads posted by top employers hiring in the area), and the education level required for a specific occupation. Profiles also outlined which skills employers were seeking in each occupation and included the names and websites of

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<sup>15</sup> See <https://www.gc.cuny.edu/center-urban-research/new-york-city-labor-market-information-service> for information on this organization.

the largest employers in the area that were hiring for those specified positions. MyGoals coaches used these profiles either to start or inform ongoing conversations with participants on the basis of their expressed interest in specific fields or jobs.

**Financial Education and Guidance.** The MyGoals program also partnered with the Creating Assets, Savings and Hope Campaign of Maryland to provide training for coaches and workshops for participants on select financial topics.<sup>16</sup> This provider also offered tools—such as online fact sheets and worksheets—for coaches and participants to use and specialized training for coaches on building financial stability and financial management skills. Topics included building assets and savings, daily money management, credit and credit scores, and using the Earned Income Tax Credit. Although MyGoals coaches are not expected to be financial experts themselves, these sessions were intended to equip coaches with the basic knowledge and tools needed to support participants' financial management goals. Coaches could refer participants who needed more expert financial assistance to appropriate community resources.

## The Per-Participant Cost of MyGoals

Preliminary estimates of the cost of MyGoals indicate that it likely costs approximately \$7,000 per participant, including the cost for coaches and the incentives. The bulk of costs was devoted to the coaching component, and about one-tenth was for financial incentives.<sup>17</sup> This preliminary estimate is somewhat higher but in the vicinity of the average per-person cost of the FSS program, which was estimated to be approximately \$6,000 per participant among programs in the national FSS evaluation. The escrow disbursements accounted for approximately \$2,000 on average, or one-third of the total FSS cost, in those PHAs.<sup>18</sup> The preliminary MyGoals cost is less than the \$9,800 per-person cost of the Compass Working Capital program, which represents an enhanced variant of the FSS program.<sup>19</sup> In addition to providing employment assistance, the Compass program offers much more substantial coaching on financial management and asset building than the typical FSS program. Part of the way the MyGoals designers tried to contain program costs relative to the FSS program was to limit each participant's access to the program to approximately 3 years compared with the FSS limit of 5 years or more.

## Participant Engagement in the MyGoals Program

Participants cannot fully benefit from the assistance a program offers if they do not regularly engage with it. However, sustaining participant engagement is a common challenge in economic self-sufficiency programs, including FSS. One important finding from the MyGoals demonstration is that the program was able to sustain participant engagement at a relatively high level throughout the full 3-year program.

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<sup>16</sup> See <https://cashmd.org/> for information on this organization. During an early phase of the demonstration, another organization—The Financial Clinic, now known as Change Machine—performed this function.

<sup>17</sup> The data for this estimate come from financial records of MDRC payments to PHAs to operate MyGoals and to contractors providing services related to financial management, labor market information, or technical assistance.

<sup>18</sup> See Freedman, Verma, and Vermette (2024) for details on these cost estimates.

<sup>19</sup> See Moulton, Freiman, and Lubell (2021) for details on this cost estimate.

This finding contrasts with those from both the national FSS evaluation and the evaluation of the NYC Work Rewards FSS program. As those studies found, FSS case management was typically light touch, and participants generally did not meet frequently with their case managers, especially after the first 2 years in the program. For example, according to the national FSS study, 50 percent of all enrollees had never had contact with their case managers by the third year of the 5-year program. In addition, among those who were still enrolled at the end of the third year, approximately one-half had had contact with their case managers in only 1 to 3 of the months of that year, and nearly one-third had had no contact at all with their case managers that year (Verma et al., 2021). Some individuals stopped participating because they left the voucher program. The Work Rewards evaluation of the NYC FSS program found that within the first 4 years of entering the program, about 40 percent had not met with their FSS case manager at all, and only about one-third had received any program-related service or achieved a program milestone after year 2 of the program (Nuñez, Verma, and Yang, 2015).

MyGoals participants engaged with coaching at higher levels. In the first year after enrolling in MyGoals, 68 percent of participants had had at least some communication with their coaches in at least 6 months of that year, 57 percent in the second year, and 54 percent in the third year.<sup>20</sup> In addition, about one-half of all participants had completed multiple substantive coaching sessions each year. These were sessions in which, at a minimum, participants spoke about their goals and progress, and for which they earned a monthly engagement incentive. In the first year, 54 percent of participants had had substantive coaching sessions in at least 6 months of that year, 52 percent in the second year, and 50 percent in the third year.<sup>21</sup> Exhibit 4 illustrates the patterns of engagement month by month. The dashed line represents any two-way contact with the MyGoals coach, and the solid line represents substantive engagement that earned a stipend. These results showing sustained engagement compare favorably with the previously cited findings on engagement in FSS programs.

An analysis of MyGoals participants who, according to program records, entered employment within the first 2 years of followup shows that participants generally did *not* stop engaging in coaching meetings after they gained employment. In the month before starting work, about two-thirds of participants had a substantive meeting with their MyGoals coach. This percentage remained relatively steady during the 12 months after participants began working.

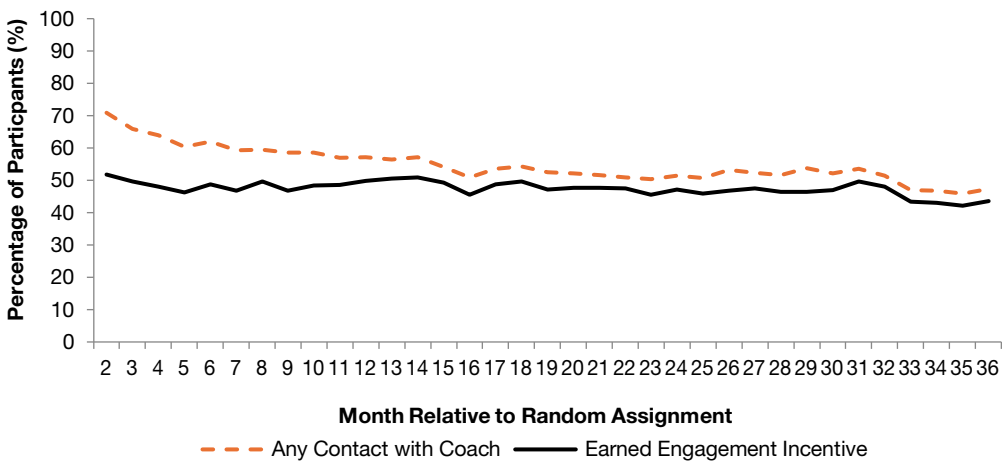
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<sup>20</sup> MDRC obtained the findings in this section on participant engagement in the MyGoals program by using program management information system data. The MyGoals program uses a customized version of Tracking-At-A-Glance, developed by Designing Success, as its management information system.

<sup>21</sup> Study participants randomly assigned to the MyGoals group were able to continue to participate in the MyGoals program even if they left the housing subsidy program during the 3-year program period. However, attrition from the subsidy program was relatively low. Ninety-five percent of study participants were still receiving housing subsidies at the end of their first year in the program, and 89 percent were still receiving housing subsidies at the end of their second year in the program. These subsidy receipt patterns were very similar across the program and the control group.

Exhibit 4

Participant Engagement Through 36 Months of Followup



Source: MyGoals management information system data

# The Effects of MyGoals in the First 21 Months After Study Enrollment

When completed, the MyGoals impact analysis will show the effects of the program on a range of outcomes covering 5 years of followup with administrative data and at least 4 years of followup with survey data on individuals in the study sample. As of this writing, findings were available for the first 21 months after random assignment—a period during which participants were still enrolled in the program. Data for the MyGoals impact analysis come from four main sources: (1) a baseline information form administered just before study enrollment and administrative records from PHAs that collected data on characteristics of the study participants; (2) two followup surveys conducted at 12 and 21 months after study enrollment that collected data on study participants' outcomes;<sup>22</sup> (3) the National Directory of New Hires (NDNH), a database maintained by Administration for Children and Family's Office of Child Support Services (within HHS) that provides data on earnings reported by state UI agencies and data on new hires and receipt of UI benefits; and (4) program administrative data on receipt of Temporary Assistance for Needy Families (TANF) benefits and Supplemental Nutrition Assistance Program (SNAP) benefits, commonly known as food stamps.

Although the study examines MyGoals' effects on a broad set of outcomes, it gives priority to a few key outcomes that MyGoals is expected to change, referred to as confirmatory outcomes. The main tests of the program's effectiveness are based on whether the program had a favorable effect on these confirmatory outcomes, which include measures in three domains:

<sup>22</sup> A third survey wave collected data 4 to 6 years after study enrollment. The results were not available at the time this article was written.

1. **Self-Regulation and Goal-Related Skills.** Setting goals and working to attain them requires executive skills, sometimes referred to as self-regulation skills. The study uses an eight-item scale on goal-setting and -attainment skills designed to measure participants' ability to set and work toward attaining employment goals.
2. **Labor Market Outcomes.** The study uses earnings as the confirmatory measure of labor market success. Employment coaching could influence participants' earnings if it increased their likelihood of obtaining a job or led them to work more regularly, work more hours, or earn higher wages. Data on earnings come from the followup survey and NDNH administrative records. Earnings reported on the survey cover all jobs the study participant may have had, but these data may be subject to error if study participants remember jobs incorrectly. NDNH records are not subject to this error, but they exclude jobs that are not reported to UI agencies, such as self-employment or gig work, which are becoming more common.
3. **Economic Well-Being.** MyGoals is intended to improve economic well-being, which may be accomplished through improved labor market outcomes, access to other material supports, such as assistance programs, or better financial management. A 6-item economic hardship scale is used to assess the extent to which scarce economic resources affect key aspects of material well-being, such as food, housing, and medical care.

The study also examines the effects of MyGoals on other outcomes, such as participation in and completion of training and education programs and job quality. Although not deemed confirmatory measures, these outcomes are important because they also align with program goals or pathways presumed to be associated with those goals.

The effectiveness of the MyGoals program was assessed on the basis of differences in average outcomes between the MyGoals group and control group members. With random assignment, the MyGoals and control group members had similar characteristics and experiences on average before participating in the program, so any differences in observed outcomes can be attributed to MyGoals. The effects on each outcome are estimated using a statistical model to control for baseline characteristics and improve the precision of the impact estimates. The analyses also determined whether each impact estimate is statistically significant—that is, whether a high degree of confidence exists that the true effect of the program on the outcome measure is greater than zero and that the observed difference between the MyGoals group and the control group is not due to chance. For the effects on earnings and economic hardship, a complementary Bayesian analysis approach is used to estimate the likely magnitude of the effect on an outcome measure—that is, the probability that the program's effect exceeds a specified threshold amount. The following sections present the study's main findings.

### **MyGoals Increased Self-Reported Receipt of a Range of Services Aligned With the Program Model**

MyGoals group members reported receiving one-on-one job assistance at some point during the 21-month followup period at higher rates than the control group (72 versus 41 percent), with greater frequency (12 versus 5 times), and for more months (8 versus 2 months; exhibit 5). All these differences were statistically significant. At the time of the 12-month followup survey, the effects on service receipt were similar.

**Exhibit 5****Impact of MyGoals on Service Receipt From Study Enrollment Through the Time of the 21-Month Followup Survey**

| <b>Outcome</b>  | <b>Program Group</b> | <b>Control Group</b> | <b>Estimated Impact</b> | <b>Effect Size</b> |
|---|----------------------|----------------------|-------------------------|--------------------|
| <b>One-on-One Job Assistance</b>  |                      |                      |                         |                    |
| Ever received one-on-one job assistance (%)   | 72                   | 41                   | 30***                   | 0.77               |
| Number of times received one-on-one job assistance                                    | 11.9                 | 4.5                  | 7.5***                  | 0.48               |
| Number of months received one-on-one job assistance                                   | 7.7                  | 2.0                  | 5.6***                  | 0.70               |
| Whether received one-on-one job assistance focused on the following (%):              |                      |                      |                         |                    |
| Setting long-term goals   | 65                   | 29                   | 37***                   | 0.93               |
| Setting short-term goals  | 66                   | 31                   | 35***                   | 0.89               |
| Planning to achieve goals   | 67                   | 29                   | 37***                   | 0.96               |
| <b>Other Job Assistance</b>   |                      |                      |                         |                    |
| Ever received group job assistance (%)  | 59                   | 42                   | 18***                   | 0.44               |
| Took a career assessment (%)  | 64                   | 38                   | 27***                   | 0.66               |
| Received job leads from a program (%)   | 63                   | 30                   | 33***                   | 0.83               |
| <b>Additional Services</b>  |                      |                      |                         |                    |
| Whether has received the following service from a program since study enrollment (%): |                      |                      |                         |                    |
| Tuition assistance  | 13                   | 8                    | 4**                     | 0.28               |
| Assistance with finding stable housing  | 29                   | 24                   | 5**                     | 0.15               |
| Assistance with budgeting, credit, banking, or other financial matters                | 22                   | 9                    | 13***                   | 0.63               |
| Assistance expunging a criminal record or other legal assistance                      | 9                    | 5                    | 4***                    | 0.37               |
| Help with marital and other family relationships                                      | 10                   | 5                    | 4***                    | 0.38               |
| Cash or a gift card   | 66                   | 31                   | 34***                   | 0.87               |
| <b>Sample Size</b>  | <b>678</b>           | <b>669</b>           |                         |                    |

\*\*\*/\*\* Estimates were statistically significant at the 1- and 5-percent levels, respectively, using a two-tailed t-test.

Note: Because sample sizes vary by outcome, the largest sample size in each research group is reported.

Source: 12- and 21-month followup surveys

MyGoals also had favorable effects on several specific dimensions of service receipt that aligned with its model. Compared with the control group, MyGoals group members were more likely to report receiving one-on-one job assistance focused on setting long-term goals (65 versus 29 percent, setting short-term goals (66 versus 31 percent), or planning to achieve goals (67 versus 29 percent). All three differences were statistically significant. These three areas were elements of the planned MyGoals coaching sessions. In line with the program's financial incentive structure, members in the MyGoals group reported higher rates of receiving cash or gift cards from a service provider than the control group (66 versus 31 percent) and receiving help with financial matters (22 versus 9 percent). MyGoals also had statistically significant impacts on the receipt of other services that could align with some participants' goals. The percentage who received group job assistance, completed career assessments, received job leads, received tuition assistance, received

assistance with finding stable housing, had a criminal record expunged, and received relationship assistance. MyGoals also had statistically significant impacts on these service receipt outcomes during the 12-month followup period.

## MyGoals Had a Persistent Positive Effect on Goal-Setting and Attainment Skills

MyGoals had a positive effect on goal-setting and attainment skills—a measure pertaining to executive functioning—at the 12-month followup survey and again at the 21-month followup survey (exhibit 6).<sup>23</sup> The surveys asked study participants how much they agreed with eight statements about setting goals and working to meet those goals. Scores on this measure indicate an average response across the eight statements and range from 0 (strongly disagree) to 3 (strongly agree). At 12 months after study enrollment, MyGoals increased how high people scored on this measure by a statistically significant 4 percent (2.27 for the MyGoals group versus 2.19 for the control group). At 21 months after study enrollment, MyGoals increased how much people scored on this measure by 5 percent over the control group mean (2.23 for the MyGoals group versus 2.13 for the control group), a statistically significant difference.

### Exhibit 6

Impact of MyGoals on Goal-Setting and Attainment Skills at the Time of the 12- and 21-Month Followup Surveys (confirmatory analysis)

| Outcome   | Program Group | Control Group | Estimated Impact |
|---|---------------|---------------|------------------|
| Value on goal-setting and attainment skills scale |               |               |                  |
| 12-month followup survey                          | 2.26          | 2.19          | 0.07**           |
| 21-month followup survey                          | 2.23          | 2.13          | 0.10***          |

\*\*\*/\*\* Estimates were statistically significant at the 1 and 5-percent levels, respectively, using a two-tailed t-test.

Notes: The goal-setting and attainment skills scale indicated participants' average level of agreement with eight statements about their goal-related skills. Scores ranged from "strongly disagree" (0) to "strongly agree" (3).

Source: 12- and 21-month followup surveys

## MyGoals Improved Some Education and Training Outcomes

MyGoals group members were 7 percentage points more likely than the control group members to be participating in either an education or training program at the time of the 21-month followup, a statistically significant difference (exhibit 7). MyGoals group members were more likely than the control group members to have completed a training program 21 months after study enrollment (11 versus 8 percent), an impact that was statistically significant at the 10 percent level. However, MyGoals did not have a significant impact on completing an education program by the time of the followup survey.<sup>24</sup>

<sup>23</sup> Goal-setting and attainment skills are measured by an eight-item survey scale that includes items such as "I set employment goals based on what is important to me or my family," "I set specific short-term goals that will allow me to achieve my long-term employment goals," and "Even when I face challenges, I continue to pursue my employment goals."

<sup>24</sup> Training programs were defined in the survey as programs focused on developing skills for a particular job or occupation, not including programs offered by one's employer. Education programs included English as a second language, online courses, and college or other types of school.

Exhibit 7

Impact of MyGoals on Education and Training From Study Enrollment Through the Time of the 21-Month Followup Survey

| Outcome (Percentage, Unless Otherwise Specified)            | Program Group | Control Group | Estimated Impact |
|---|---------------|---------------|------------------|
| Completion of an education program                          | 8             | 9             | 0                |
| Currently participating in an education program             | 11            | 5             | 6***             |
| Completion of a training program                            | 11            | 8             | 3*               |
| Currently participating in a training program               | 7             | 3             | 4***             |
| Completion of an education or training program              | 17            | 14            | 3                |
| Currently participating in an education or training program | 14            | 7             | 7***             |
| Sample Size   | 706           | 687           |                  |

\*\*\*/\* Estimates were statistically significant at the 1- and 10-percent levels, respectively, using a two-tailed t-test.  
Note: Because sample sizes vary by outcome, the largest sample size in each research group is reported.  
Source: 12- and 21-month followup surveys

MyGoals Likely Had a Small, Positive Effect on Self-Reported Earnings, but the Impact Was Not Statistically Significant

Based on survey data, average monthly earnings were \$30 higher for the program group than the control group during months 13 to 21 after study enrollment (\$613 versus \$583, or a 5-percent difference; exhibit 8). However, the difference was not statistically significant. Further analysis suggests MyGoals had a 71-percent chance of having a positive effect on average monthly earnings during months 13 through 21 after study enrollment but only a 10-percent chance of exceeding \$50.

Exhibit 8

Impact of MyGoals on Average Monthly Self-Reported Earnings and Average Monthly Earnings Reported to a UI Agency During Months 1 to 12 and 13 to 21 Months After Study Enrollment (confirmatory analysis)

| Outcome  | Program Group | Control Group | Estimated Impact |
|--|---------------|---------------|------------------|
| Self-reported earnings during months 1 to 12 after study enrollment (\$)     | 411           | 378           | 33               |
| Self-reported earnings during months 13 to 21 after study enrollment (\$)    | 613           | 583           | 30               |
| UI-covered earnings during months 1 to 12 after study enrollment (\$; NDNH)  | 380           | 421           | – 41             |
| UI-covered earnings during months 13 to 21 after study enrollment (\$; NDNH) | 570           | 573           | – 3              |

NDNH = National Directory of New Hires.  
Estimates were not statistically significant using a two-tailed t-test.  
Sources: 12- and 21-month followup surveys; NDNH

MyGoals Did Not Have a Statistically Significant Effect on Earnings UI-Covered Jobs

In addition to obtaining survey data on self-reported earnings, the study team collected data on quarterly earnings reported to the UI agency. These data exclude earnings from self-employment, gig work, and other jobs that are not reported to the UI agency. The data also exclude any earnings that employers are required to report to the UI agency but may not have reported. During months



13 to 21 after study enrollment, MyGoals and control group members had similar earnings reported to a UI agency (\$570 versus \$573). Further analysis suggests a 77-percent chance that the impact during months 13 to 21 was between a \$25-per-month decrease and a \$25 increase.

## Other Employment Impacts

MyGoals did not affect employment or employment in jobs offering benefits. However, it increased job search activities and some measures of job quality, although these features were not the study's main measures of program effectiveness. During months 13 to 21 after study enrollment, MyGoals and control group members were employed for about the same number of months and quarters, on the basis of both survey reports and administrative records (exhibit 9). They were also not more likely to report holding a job that offered fringe benefits, such as health insurance and paid leave for vacation, holidays, or illness—which are elements of job quality. However, MyGoals group members reported having searched more intensely for jobs and being more satisfied with their employment. They were also more likely to report being employed in a job with a high likelihood of promotion (10 versus 7 percent), a statistically significant difference.

### Exhibit 9

Impact of MyGoals on Other Labor Market and Job Quality Outcomes During Months 13 to 21 After Study Enrollment

| Outcome   | Program Group | Control Group | Estimated Impact | Effect Size |
|---|---------------|---------------|------------------|-------------|
| <b>Labor Market Outcomes</b>  |               |               |                  |             |
| Followup months employed during months 13 to 21 after study enrollment (%)  | 40            | 39            | 1                | 0.02        |
| Followup quarters employed during quarters 5 to 7 after study enrollment (%; NDNH)  | 43            | 40            | 3                | 0.06        |
| Followup months employed in a wage or salary job during months 13 to 21 after study enrollment (%)                                  | 29            | 27            | 2                | 0.06        |
| Followup months employed in a nonregular job during months 13 to 21 after study enrollment (%)                                      | 7             | 9             | – 1              | – 0.06      |
| <b>Job Quality</b>  |               |               |                  |             |
| Followup months employed in a job offering fringe benefits during months 13 to 21 after study enrollment (%)                        | 17            | 19            | – 2              | – 0.05      |
| Employed in a job with high perceived likelihood of promotion in the next 12 months at the time of the 21-month followup survey (%) | 10            | 7             | 3*               | 0.20        |
| Employed and very satisfied with their current job at the time of the 21-month followup survey (%)                                  | 15            | 11            | 4**              | 0.21        |
| <b>Job Search Outcomes</b>  |               |               |                  |             |
| Number of types of job search activities conducted between enrollment and the 21-month followup survey (range: 0 to 5)              | 3.6           | 3.3           | 0.3***           | 0.22        |
| <b>Sample Size (survey)</b>   | 741           | 714           |                  |             |
| <b>Sample Size (NDNH)</b>   | 881           | 883           |                  |             |

NDNH = National Directory of New Hires.

\*\*\*/\*\*/\* Estimates were statistically significant at the 1-, 5-, and 10-percent levels, respectively, using a two-tailed t-test.

Notes: Outcome variables were drawn from followup survey data unless otherwise noted. Because sample sizes vary by outcome, the largest sample size in each research group is reported.

Sources: 21-month followup survey; NDNH

## **MyGoals Did Not Reduce Economic Hardship**

The surveys asked respondents whether they faced six specific economic hardships, such as going without medical care because of cost or not being able to afford enough food. On average, during the 21-month followup period, MyGoals group members reported experiencing 3.10 out of 6 hardships included in the measure compared with 3.05 for the control group, a difference that was not statistically significant. Further analysis of this impact confirmed that the difference between the groups was likely near zero.

## **Conclusion**

Like HUD's FSS program, the MyGoals program was designed to help housing subsidy recipients achieve economic mobility through a combination of personal guidance and financial incentives. It is still too early to draw definitive conclusions about the overall effectiveness of the MyGoals program. At the time of this writing, findings on the program's effects were only available for a followup period of less than 2 years after random assignment, when participants were still in the program. For many participants, that period also encompasses a time when the pandemic was in full force, disrupting the program and the participants' coaching journey. Eventually, the evaluation will include 4 years of followup survey data and 5 years of outcome data from administrative records.

The findings available so far show that MyGoals had a positive and sustained effect on participants' goal-setting and -attainment skills, a primary target of the intervention. These encouraging results emerged in the first year of followup and were sustained into the second year. MyGoals also increased participation in education and training programs, and it increased the likelihood of completing a training program by the end of the 21-month followup period. The effects of MyGoals on participants' earnings were small and not statistically significant. However, the program had some positive effects on participants' job satisfaction and the likelihood of being in a job that they believed offered promotion opportunities.

It is too soon to say whether aspects of the model are worth incorporating into the FSS program as part of efforts to strengthen that model—for which little strong evidence of effectiveness exists—or whether to consider MyGoals as an alternative to FSS. However, the results so far suggest that the MyGoals coaching and financial incentives strategies, if incorporated into the FSS program, may help rectify an important limitation of the program that may have diminished its effectiveness—the difficulty of sustaining participant engagement. A large proportion of participants engaged substantively in the coaching process, and their engagement was sustained during the full 3 years they remained in the program, which contrasts favorably with the typical pattern in the FSS program.

MyGoals coaches and participants mostly viewed the program favorably. They valued the nondirective approach, and they developed strong and trusting relationships with each other. Most MyGoals coaches had some previous experience with case management, and many said that the MyGoals coaching approach felt meaningfully different from their past experiences.

Perspectives that coaches and participants offered already suggest that MyGoals could have benefited from including additional direct employment services as part of the model. In designing the MyGoals program, the designers had considered adding a job developer to each MyGoals team—a service typically absent from FSS as well but common in many other employment programs. In the face of resource constraints, that added feature would have meant increasing caseload sizes for the coaches. In retrospect, whether that tradeoff was wise is difficult to know. Nonetheless, including more direct job development assistance may have strengthened the program and may have helped participants achieve better employment outcomes. A future version of MyGoals would also likely benefit from some simplification of the goals hierarchy that the model initially included but modified over time.

Is MyGoals a scalable model on par with the FSS program or an enhanced version of it, such as Compass Working Capital? Preliminary and rough cost estimates suggest that it may be, in terms of the per-participant resources that would be required. In MyGoals, a bigger share of total program expenses would likely be spent on coaching than on financial incentives compared with the typical FSS program. Given the greater complexity of the model, MyGoals would require a more substantial investment in coach training and monitoring. Still, the model was intended to be operated by staff with similar qualifications as those serving as FSS coordinators, ideally with previous coaching or counseling experience. There is no reason to believe that the MyGoals approach to coaching could not be incorporated into the FSS program with proper staff training, although doing so would add to the program's overall costs. In fact, some TANF programs have already incorporated the type of executive skills coaching model that is used in MyGoals.<sup>25</sup> The MyGoals financial incentives component could also be operated on a much larger scale with an appropriate tracking and payment system.

The evaluation of MyGoals is ongoing, and much remains to be learned. Longer-term findings should be available by 2026, within about a year of this publication. In addition, with a grant from the National Institutes of Health, researchers from Columbia University and MDRC will assess whether MyGoals produced effects on selected health outcomes, as determined using data from a health survey and biospecimens obtained through a supplemental survey administered by Mathematica. Together, those analyses will provide a more comprehensive picture of the effectiveness of the MyGoals program across a broader array of outcomes. As such, they promise to add substantially to the growing body of evidence on efforts to improve the economic mobility and well-being of housing subsidy recipients.

## **Acknowledgments**

The authors thank Arnold Ventures, the Harry and Jeanette Weinberg Foundation, Houston Endowment, Inc., the Kresge Foundation, The JPB Foundation, and the U.S. Department of Health and Human Services for their support that made the MyGoals demonstration and the research that this article was based on possible. The authors are also grateful for their collaboration with Richard Guare, who developed the executive-skills-based coaching model used in MyGoals, and Colin

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<sup>25</sup> For example, the Ramsey County Department of Workforce Solutions in Minnesota implemented a coaching model with some similarities to the MyGoals coaching approach in a pilot program for TANF recipients (Martinson and Cook, 2018).

Guare, who along with Richard Guare worked with coaches to ensure the model was implemented with fidelity. The authors are also deeply grateful for the staff at the Housing Authority of Baltimore City and the Houston Housing Authority who brought MyGoals into their communities, and for the individuals who participated in the MyGoals program and the control group, who allowed us to learn from their experiences. The authors also gratefully acknowledge the many contributions of their colleagues at MDRC, Mathematica and Abt Global to the design, technical assistance, implementation analysis, and impact analysis of the MyGoals program. We are deeply appreciative of staff at the Office of Planning, Research, and Evaluation who provided support and advice throughout the study.

The views expressed herein are those of the authors and do not necessarily reflect the views of the U.S. Department of Health and Human Services.

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