

Workforce Solutions Borderplex Support Services Card Program Effectiveness Evaluation



Background

Workforce Solutions Borderplex implemented MasterCard into our support services program to provide Workforce program participants with financial assistance by further allowing them to gain financial literacy and stability by breaking barriers to employment and training. Historically, program participants face financial hardship when they come through our doors. Their needs must be addressed quickly to remove barriers and ultimately lead them to become self-sufficient.

The evaluation of the program occurred in December 2022, one year after its inception. The evaluation was conducted to assess whether the Support Service Card has provided participants with the intent of the program's objective, which is to empower them with independence in managing their finances and making better financial decisions, as well as eliminating barriers to employment by ending dependence on public assistance.

Data Analytics



66 out of 661 tested

Sample vs. Population



92%

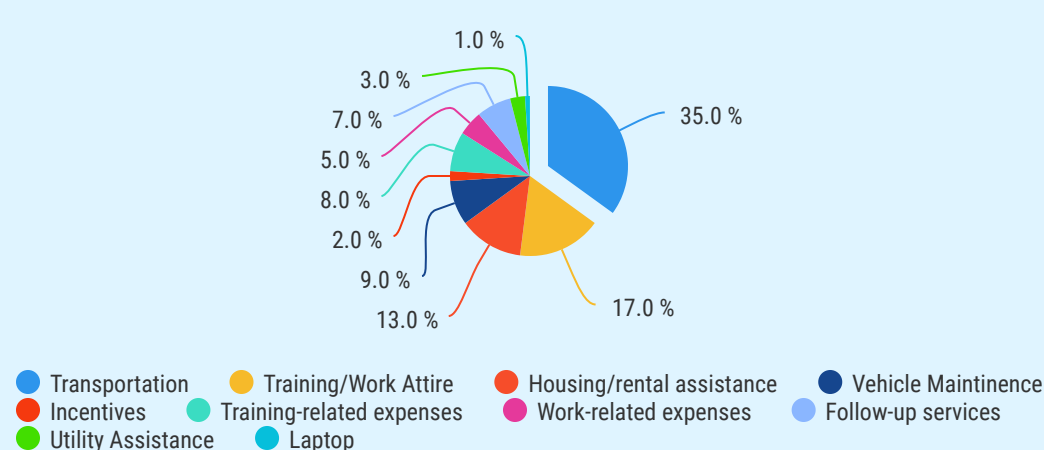
Accuracy rate of sample selected



\$42,161

Total support services tested

Support Services Issued



Participant Impact

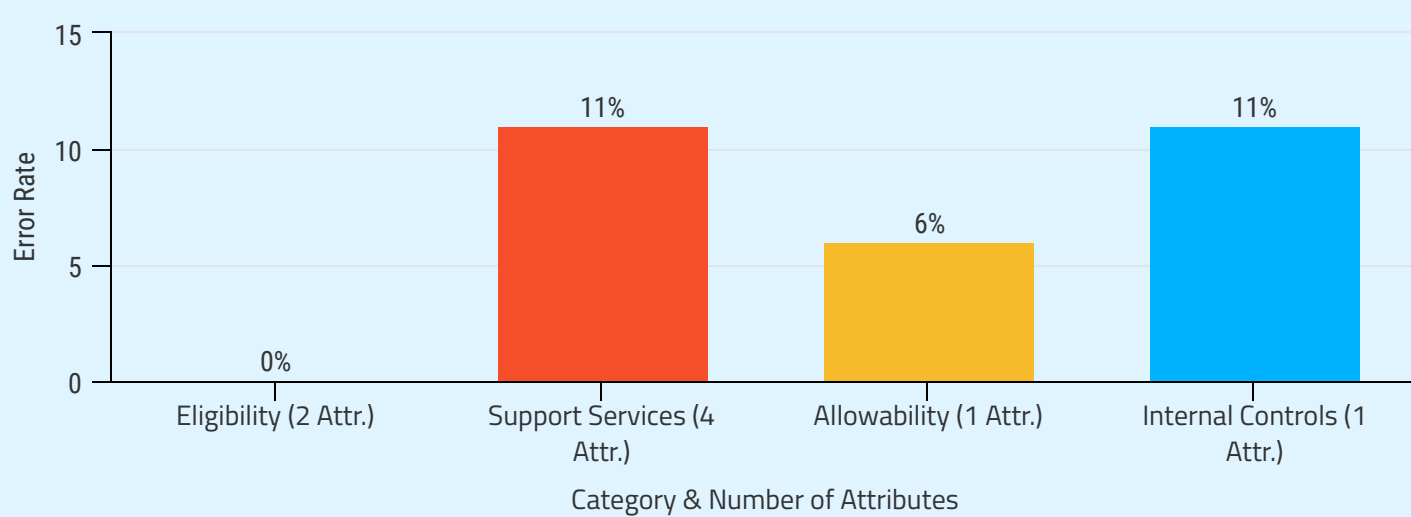
- The Support Service Card has created a more seamless process. An example is utility assistance. The prior process involved issuing checks directly to the gas and water companies which caused delays due to internal processes. At times, this caused participants to lose utility service.
- Once support services are approved, reloading is quick, which provides the participant with funds in real time.
- The Support Service Card assists clients that do not have the means to come into the center, and it helps save time for the participants who are attending school or work and parenting.

Internal Impact

- Previously used gift cards did not allow for MC code restrictions which can put the organization at greater risk for the misuse of funds by participants.
- Gift cards previously used were in increments of \$25, making internal processes harder because staff would have to process up to 4 cards in cases when participants need \$100 in support services. If the client needed \$78 in support services, staff would have to issue \$100 in gift cards which would tie up unused funds.
- Support Service Card has shortened processes, allowing staff to be more efficient with time.

Compliance Outcomes

Average Error Rate % by Category



Evaluation & Recommendation

Evaluation results indicate the Support Service Card Program has led program participants to become independent in managing their finances and making better financial decisions, with 87% of program participants using funds for their intended use. The Organizational Effectiveness Unit found a structured process has been developed to mitigate potential risks on support services loaded to the Support Service Card. No eligibility findings were noted, classifying disallowed costs related to eligibility as low risk. However, improvements and considerations are needed in the participant's file, TWIST system maintenance, and the participant's usage of support services for its intent. The improvement in participant's usage of support services for their intent and allowability must be looked into further, and preventative controls must be developed.

The Organizational Effectiveness Unit will develop strategies for improvements with Grant Associates to respond to the identified risks. The Effectiveness Unit recommends that WSB develop and define its risk appetite and tolerance for the Support Service Card program. Risk appetite is the level of risk that an organization is willing to accept while pursuing its objectives before any action is necessary to reduce the risk. Risk tolerance is the acceptable deviation from the organization's risk appetite. Once that is defined, processes and controls must be developed to mitigate risk.

Furthermore, the Organizational Effectiveness Unit found our higher-risk participants enrolled in Choices, SNAP, and Youth did not use support services for their intended use. We recommend developing services on financial literacy to guide them in managing their finances correctly and making better financial decisions. In addition, career navigators must counsel participants who struggle with managing their finances and making better financial decisions.

Support Service Card Effectiveness

43 out of 66

Are exited participants, with 23 actively participating

59 out of 66

Assisted participant to complete program activities

48 out of 56

Participants enter employment or enrolled in training