Learning What Works
Evidence from SRDC's Social Experiments and Research

Understanding the Early Years

Using Research Data to Engage Communities

What happens when organized community groups become aware of research on the school-readiness of children in their communities? How would the communities use such research? What actions would community members take to promote healthy child development and improve children's readiness to begin school? Can research engage individuals and motivate them to make a difference in their communities? These are some of the questions that led Social Development Canada (formerly Human Resources Development Canada (HRDC)) to implement the six-year pilot research initiative Understanding the Early Years (UEY), which ran from 1999 to 2005.

Social Development Canada selected southwest Newfoundland; Prince Edward Island; North York, Ontario; Winnipeg, Manitoba; and Prince Albert, Saskatchewan as sites for the first round of the UEY pilot (UEY1).[1] Each UEY1 site was given funding to employ a full-time community researcher and project coordinator to carry out projects involving a multi-sector coalition of community groups focused on early childhood development. A local school board or non-profit group acted as project sponsor at each site. (The sponsor for each

UEY pilot site was determined during the contracting process.)

UEY was originally implemented in pursuit of two complementary federal government policy goals: first, to increase the use of research evidence in building community interest in early years and healthy child development; second, to develop a better understanding of the role that research can play in promoting evidence-based community action. In 1999, HRDC published *Understanding the Early Years — Community Impacts on Child Development*, a literature review by Connor and Brink, and in September 2001 the Caledon Institute of Social Policy published *From Information to Application: How Communities Learn* (Torjman, Leviten-Reid, Camp, & Makhoul). These two discussion papers addressed the role of communities in children's development and set the stage for the Understanding the Early Years pilot project.

Each of the UEY pilots had two phases: During the two years of Phase 1, site coordinators and coalition members were involved with KSI Research International Inc., McMaster University, and the HRDC Applied Research Branch to produce two sets of reports about the school-readiness of kindergarten children in their

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respective communities. The first set of reports, the early childhood development reports (see Human Resources and Skills Development Canada, 2005), represented findings from several measures taken from a representative sample of each community's children that had been selected as part of the National Longitudinal Survey of Children and Youth, augmented with data from the Early Development Instrument (EDI), which kindergarten teachers completed for each child in their classroom. The EDI assesses children's development in five domains: physical health and well-being, social competence, emotional maturity, language and cognitive development, and communication skills and general knowledge. In addition, direct measures of the children were taken on several standardized tests, and an interview of about two hours was conducted with each child's parent.

During Phase 1 each UEY site developed a second, "community mapping," report (see Human Resources and Skills Development Canada, 2005). Using a format developed by HRDC and KSI, UEY site staff presented findings from a study of the available resources for families of young children in their home communities. Both of the UEY reports relied extensively on "mapping" as a visual tool to illustrate research results.

During Phase 2 the UEY coalitions at each site developed and implemented information dissemination, mobilization, capacity building, and community action. Coalitions developed action plans to outline their goals and planned activities. The project coordinators developed presentation packages of the research evidence that would best meet the goals of these plans. The UEY sites created a variety of presentation formats and other materials to make research findings accessible to their audiences. These presentation formats reflected each coalition's philosophy, strategic plans, and type of audience.

SRDC conducts the Community Process Research Study

Social Development Canada engaged the Social Research and Demonstration Corporation to conduct a qualitative process study of Phase 2 in the UEY1 pilot sites. This type of study focuses on showing *how* UEY was implemented in each of the pilot sites and describes some of the factors that contributed to this process.

Specifically, the Community Process Research Study (CPRS) addressed two research questions:

1. Does the provision of research evidence to a multi-sectoral local coalition and funding for a full-time resource person provide a catalyst to action?

2. What factors seem to make a difference in how the UEY initiative was implemented across the five communities?

SRDC researchers made five visits to each of the five pilot sites over a two-year period, from the spring of 2002 through the spring of 2004 — a total of 25 visits. They conducted interviews with site coordinators, representatives from local government, staff of community-based organizations, and school personnel and community residents; held focus groups with the UEY coalitions; and observed any UEY-related meetings or events that occurred during the visit. Analysis of data gathered at each visit drew a fascinating picture of how groups of people increased their awareness of available research that described the school-readiness of the children in their community and how they engaged in the complex task of determining how best to use these data to improve outcomes for children in their communities.

UEY: A catalyst to action

Each of the UEY pilot sites promoted activities to increase access to a relatively new body of research concerning the importance of the early years in healthy childhood development. During the project period the government of Canada began to disseminate results of the National Longitudinal Survey of Children and Youth (NLSCY), the first longitudinal Canadian survey to include the collection of data on young children and their families. Also, the popular media focused on the surge of available research on early brain development and the importance of early childhood development. At the same time, research was no longer considered the exclusive domain of the academic community; instead researchers were looking for ways to promote the use of research within public discourse, particularly in areas of public policy.

In the literature review prepared by the Caledon Institute of Social Policy as background for the UEY project, the authors describe the knowledge exchange process as one in which "learning takes place . . . through two-way interaction in which the potential users of information are actively involved in exploring a given challenge . . . [and] information cannot really be considered knowledge until it is applied" (Torjman, Leviten-Reid, Camp, & Makhoul, 2001, pp. 1, 3).

UEY put the ideas described in the Caledon Institute paper into practice with the focus on an interactive communication process. Sites raised aware-

ness of the importance of the early years by making data accessible and promoting "knowledge exchange." Audiences grew to understand the value of research as a tool and worked with others to determine how best to use this research to strengthen their communities.

Since my involvement with UEY, I have come to understand my community a lot better and also the surrounding communities. People are starting to find out we can do this working together as a community, and we are going to get things done. Most people I know will sit around and say, "I don't think I can do that by myself," or maybe two or three of us, "we can't do that." But now seeing this and saying, "Oh yeah, we can do that," we can get together and start to get stuff on the go for the kids.

(Stakeholder, southwest Newfoundland)

In all sites, UEY was a catalyst to bring individuals and groups together to learn about the available research evidence. Audiences received copies of the UEY reports and saw PowerPoint presentations by the UEY coordinator. They engaged in discussions that focused on their own community's issues and concerns. Within this process, the contribution of the research evidence and the contributions of the audience were equally valued. In some communities this process led to the organization of public events such as "family fairs," while others developed community resources such as new playgrounds and new programs. Still others engaged stakeholders in systemic change to address substance abuse and poverty in the community.

Well, I think because we are seeing results that it's making everybody feel better as a parent, as a community member, you know, as a person . . . . Everybody in the community felt pretty proud they had a part in building the new playground. We have surpassed our goals.

(Stakeholder, southwest Newfoundland)

Sites also maintained that, for knowledge exchange to be sustained in the community, it was necessary to develop and maintain a strong coalition of committed organizations and individuals. To this end, all of the UEY projects worked to include a broad range of stakeholders, to link with other organizations in the community, and to strengthen the internal administrative procedures so crucial to the effective functioning of a group.

Context, approach, people, and products made a difference

Program development theory identifies that even very structured programs are rarely implemented in the same way in different sites. Typically, personnel and structural factors of the program are cited as having varying degrees of impact on program delivery. The CPRS focused on gaining some understanding of these "program" factors as well as "community" factors that influenced the UEY1 pilot projects. Our study identified four general factors that formed an interwoven fabric that likely determined the process and the success of the project in each of the sites. We saw an interplay rather than a hierarchy of factors, and the relative importance of these factors varied across sites. These factors were the community

context (environment), the approach, the people, and the product (data, reports, and presentations) the project offered.

I think all those things sort of contributed, but I would say a lot of it has to do with the coordinator's personality, the people that she knows, and how she can pull people together. But I do think it's partly UEY and the whole concept. How could you fault the concept of it? It just makes sense. So I think it was a whole bunch of combinations that have made it work so well.

(Stakeholder, Prince Albert)

The community context of UEY played an important role in all of the projects. Generally, communities that were ready to change were more likely to be receptive to an initiative like UEY. As a starting point, there needed to be some sense of community identity — a shared history and sense of collective purpose. In addition, having some people in the community who felt they were capable of effecting change was also important. The presence of organizations that were enthusiastic about UEY provided immediate access to key networks in the community.

The importance of the political context also became evident as UEY unfolded. Sites differed in their target audiences. Some focused on key government decision-makers with a view to influencing policy. Others focused on grassroots mobilization in order to involve a wide spectrum of community members pushing for change. In several sites, the broader governmental focus on early years issues resulted in complementary initiatives being undertaken at the local, regional, and provincial levels.

Ultimately, all sites saw the value of an inclusive, multi-pronged approach. Finally, a range of environmental conditions, such as population size, geography, climate, and the local economy, were realities that UEY coalitions factored into their overall organization and implementation of UEY.

> *The timing of the Healthy Child Manitoba Parent–Child Coalitions initiative led to the establishment of mutually beneficial structures. The Parent–Child Coalitions became an ideal "program vehicle" for UEY to disseminate research evidence and, in turn, the PCCs could use UEY evidence to achieve their goals.*
>
> (Stakeholder, Winnipeg)

One key to success appeared to be engaging a broad spectrum of the community in a "data-driven dialogue" that gave people a sense of ownership of the process and of their community's story. UEY promoted a process of knowledge exchange that brought together the principles of information sharing, reciprocity, and equity of access. Together these factors had a laddering effect, wherein information, capacity building, and action were reinforced and promoted.

> *The point that we got on board with the data is the point where our team began to understand it and to understand where to put it and what it meant. The hardest part is getting to that point in understanding the data and getting a sense of how they want to integrate the data into some kind of action.*
>
> (Stakeholder, North York)

Having broad sectoral representation in the coalition afforded an excellent opportunity both for sharing information and for broadening the vision of coalition members and partners. Building a strong mobilizing structure, including both paid staff and volunteers, played an important role because of the need to sustain energy over a considerable period of time. This was most effective when UEY was part of an existing organizational structure that increased its own reach by expanding its membership for the purposes of the UEY project.

> *I don't think we would be as successful at our strategy if we didn't have UEY, and UEY wouldn't be as successful without us. So you know whether it's our UEY work or our Children's Secretariat work or our work at the college or all the different hats we wear, we are getting people to a similar page.*
>
> (Stakeholder, PEI)

Leadership from key groups and individuals was a significant determinant of the extent to which a community embraced UEY. "Movers and shakers" — influential people who "got things done" — played an important role. These leaders motivated and inspired others to be involved. As forward-looking people with a sense of purpose, they were optimistic that their efforts could make a difference.

Municipal and provincial government representatives often had considerable influence on the direction of the project. They were instrumental in convincing community members that the UEY project was worthwhile, providing ideas for how best to implement the project, and, where necessary, "rescuing" the project when organizational challenges arose.

In several sites the coordinator and certain members of the coalition were the driving force behind the project on a day-to-day basis. Designing, directing, and overseeing the implementation of a project like UEY requires considerable time, energy, as well as a broad knowledge and understanding of the data. Coalitions could not imagine trying to do this work without having someone who could be devoted full time to the tasks involved and be a "champion" for UEY.

> *You know we talk lots about the data and everything, but just the individual's ability to commit time to that process . . . it was a real bonus for us because they bring an expertise to the coalitions in the UEY sites that we don't have elsewhere.*
>
> (Stakeholder, Winnipeg)

In some sites these individuals were well known and had high credibility with stakeholders based on their previous involvement in the community. In all cases, these individuals were known for the contribution they could make to the group process but, in particular, also for their ability and commitment to make the UEY information accessible to others.

> *I think the coordinator is probably the key element of all of it. As much as one likes to think that you can design a program that runs itself, the fact is that the success of a program often depends on the people involved. Her drive and her personality and that she is held in such high esteem among the people in this community that she wants to influence is what has made this project such a success.*
>
> (Stakeholder, Prince Albert)

UEY sites had full control over the format of the presentation of the research data. Sites created a variety of products that reflected the coalition's philosophies, strategic plans, and the conditions at the site. Overall, sites considered the data provided to them in the two UEY reports to be of high quality and thus credible. This perception provided the foundation for sites to "repackage" the information to make it accessible to their audiences.

> *The coalition's role is to make sure that the results that are coming out are meaningful and presented in a meaningful way. We tried to sift and sort and pull out some of the pertinent information. It was very challenging, but we had to pick and choose or it would have been too much for people to take in. And we also suggest areas for further discussion and more research.*
>
> (Stakeholder, PEI)

In some sites the credibility of the product was increased by the fact that it confirmed tacit community knowledge, which gave people a sense of confidence and provided an impetus to action.

> *Some things were surprises, but I think overall it rang true that this is what PEI looks like. The fact that the community cohesion measures were pretty high, that rang true, people know our communities are strong. So it gave them a comfortable context to look at how kids are doing and what we need to work on.*
>
> (Stakeholder, PEI)

Did UEY work?

UEY was a success in meeting its primary goal to disseminate research evidence as a catalyst for community action. In each site UEY provided data, engaged community members, and provided the scaffolding for building a broad range of community learning processes and program initiatives.

UEY played an important role in the popularization of research findings and in the process of increasing capacity to use research as a vehicle to pursue community-level initiatives. As individuals became more knowledgeable, they increasingly requested the ongoing provision of quality research products that would allow for a deeper understanding of their communities and would address emerging community issues.

There was no single "best" UEY model. Many local variations were observed but, ultimately, UEY "worked" when sites used a collaborative, inclusive approach to working in the community and when the project was supported by a pre-existing organization or coalition. By piggybacking on an existing organization or network of organizations, UEY gained credibility in the community and had access to an established, experienced resource base.

The UEY information mattered to people because it painted a picture of "their kids." The project brought individuals and groups together for a common purpose and used the principle of knowledge exchange as the basis for the work they did together. In this way, UEY raised the bar considerably in terms of general awareness and understanding of the positive role that research can play and sparked or supported local initiatives to improve early childhood development.

UEY was a time-limited pilot project and this element instilled a sense of urgency. However, despite the fact that stakeholders lost no time in implementing UEY, one of their most consistent messages to the CPRS was that knowledge exchange and community change take time. Building relationships, identifying leaders, and strengthening organizational capacity require ongoing nurturing and support and are best approached as long-term endeavours. At the same time, UEY showed that the provision of credible, accessible, localized data within a process that values the inclusion of community members has the potential to make a lasting contribution to the early childhood development of a community's children.

References

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[1]UEY1 originally included a site in the Fraser North area of the lower mainland of British Columbia, but the participation of this site ended prior to engaging in Phase 2 activities, and it is not included in the process study. Moreover, in January 2001 seven additional communities were selected for the second round of the UEY pilot (UEY2). These are also not part of the process study conducted by SRDC. ◆

Matched-Saving Programs: If You Build It, Some Will Come

Evidence From the Implementation of learn$ave

Saving plays a crucial role in determining how people cope with adversity. The availability of resources that can be converted into cash help in circumstances such as household disruption, sickness, or job loss, which can have a major impact on one's financial resources and obligations. Savings increase individuals' ability to take risks and make important decisions that can broaden their range of opportunities. It can help finance the acquisition of a house or a car, or it can help fund human capital investments such as going back to school, engaging in various forms of lifelong learning, starting a business, or paying for children's higher education.

Instruments to promote saving have had limited success among the lower-income population. In Canada contributions to savings plans for retirement, education, lifelong learning, and home ownership receive preferential tax treatment. However, lower-income individuals generally take little advantage of these measures partly because they often face low or even zero tax liability and thus can only derive small benefits from them.

In recent years programs of matched savings have been introduced to encourage lower-income parents to save. The Canada Learning Bond (CLB) program is the most recent initiative introduced in this area by the federal government. The CLB provides an endowment of $500 at birth for children in low-income families. Children can qualify for additional payments of $100 each year, and total funds accumulated must be used for post-secondary education. The CLB is paid into a registered education savings plan (RESP) and thus includes elements of a matched-savings plan. Parents can receive up to $40 for every $100 they save on their own into an RESP. The provision of a $500 minimum endowment for children's education is certainly good news for low-income parents, but how likely will the matched-saving component of the CLB encourage them to save? Is a 40 per cent matching rate providing sufficient incentive to overcome the various institutional and financial difficulties poor people face saving?

Evidence from the *learn*$ave project indicates that the offer of generous matched savings may not have widespread appeal among low-income Canadians but has the potential to fill a niche market for certain segments of this population. This is one of the conclusions from *Design and Implementation of a Program to Help the Poor Save: The* learn$ave *Project*, a report published by SRDC in August that documents in detail the implementation of *learn*$ave and presents some of the initial lessons learned.

learn$ave is a test of an Individual Development Account (IDA) sponsored by Human Resources and Skills Development Canada (HRSDC) and administered by Social and Enterprise Development Innovations (SEDI). Eligible individuals are generally offered a 300 per cent matching rate on their savings; that is, three dollars for every dollar they save in their IDA towards their own education or retraining or for starting a small business. Participants must save for at least one year before they can receive any of the matching credits, but they can save for up to three years. A maximum of $1,500 in savings is eligible for matched credits of $4,500 in government funds, allowing participants to use up to $6,000 of total savings. To be eligible, participants must be between 21 and 65 years of age (with some exceptions for individuals 18 to 20 years of age) and not be in school full time, and they must have a pre-tax income below 120 per cent of the low income cut-off and have financial assets that do not exceed the lesser of 10 per cent of annual income or $3,000. Only one person per family can seek participation in *learn*$ave.

The potential benefits associated with *learn*$ave are being evaluated by SRDC through a demonstration project taking place in 10 cities across Canada. This includes about 3,600 participants who were recruited in Halifax, Toronto, and Vancouver to take part in a random assignment experiment. Eligible applicants in these three sites were randomly assigned to one of three groups: one group receiving matched credits only or "*learn*$ave-only," another group receiving the matched credits plus financial training sessions and case management services or "*learn*$ave-plus," and a third group or "control group" receiving none of these new benefits. By study design, any differences that are observed over time between the program and control groups in terms of their ability to save; the extent to which savings help them continue their education, start a small

business, or yield improved earnings; and their employment prospects can be attributed to *learn*$ave.

Participants in the seven non-experimental sites of Digby, Fredericton, Montreal, Kitchener–Waterloo, Grey–Bruce counties, Winnipeg, and Calgary receive matched credits, financial management training, and case management. In total, 1,000 participants were enrolled at these secondary sites. The program design in each of the secondary sites has one main variation from the common design in the three experimental sites (for example, the matching rate ranges from 200 per cent in Kitchener–Waterloo to 500 per cent in Montreal). Less than 25 per cent of participants in the non-experimental sites were in receipt of income assistance when they applied, and a total of 225 participants in Halifax, Toronto, and Vancouver were also income assistance recipients although they are not part of the experimental study. With more than 4,800 participants and 75 per cent of them involved in an experimental study, *learn*$ave is currently the world's largest experimental study of IDAs.

Broad outreach, narrow response

As is the case with other IDA projects, the *learn*$ave sample differs in many ways from a broader population of low-income, low-asset individuals. When compared with potentially eligible individuals in Halifax, Toronto, and Vancouver, *learn*$ave participants are younger and more likely to be living alone and to not own their home. They are more educated

and more likely to be working (see the table below). Differences in educational attainment are striking. Only 2.5 per cent of the *learn*$ave sample has less than a high school education compared with 11 per cent in the general eligible population, and they are more than twice as likely to have com-

pleted a university degree. Another key difference is immigration status: While a quarter of the eligible population are recent immigrants (the majority of whom are in Toronto and Vancouver), this group comprises more than 50 per cent of *learn*$ave sample, most of whom were born in China.

Comparison Between *learn*$ave Participants and the Eligible Population

Characteristics	*learn*$ave Sample	Eligible Population
Gender (%)		
Female	51.0	48.9
Age (mean)	33.5	41.0
Household type (%)		
Unattached individuals	45.5	23.1
Couples with children	13.7	23.1
Couples without children	27.8	31.5
Lone parents	7.4	4.2
Other	5.6	18.1
Recent immigrant (%)	55.4	25.4
Highest level of education (%)		
Less than high school	2.5	11.0
High school graduate	6.9	14.3
Some post-secondary education	15.7	10.3
Non-university certificate or diploma	19.8	21.0
University degree	55.1	19.3
Don't know or refused	0.0	24.1
Dwelling tenure (%)		
Owned by household	4.4	44.4
Employed (%)	65.8	54.5

Note: The sample profiles represent the characteristics of the samples that would exist if each of the three experimental sites had enrolled the same proportion of the available eligible population. By weighting the samples in this manner, the *learn*$ave sample can be compared with the respective eligible population.

Sources: *learn*$ave application form, participant information form, baseline survey, and custom tabulations from Statistics Canada's Survey of Labour and Income Dynamics (SLID), 2002 reference year.

Participants from the American Dream Demonstration (ADD), the first large-scale test of IDAs, also have characteristics that are quite different from those of the broad eligible population. ADD, which began in 1997, enrolled 2,400 participants over four years in programs providing matched-savings accounts that could be used for the purchase of a home, for the establishment of a micro-enterprise, or for post-secondary education. Match rates ranged from 100 to 700 per cent, but the average matching rate was 200 per cent. Compared with the US low-income population, ADD participants were also better educated, with more than two thirds of participants having some post-secondary education. Most participants were female (80 per cent) and almost half of them identified themselves as African-American.

It is not surprising that the sample of those who signed up for *learn*$ave or other IDAs does not resemble a random sample of people who meet all eligibility criteria. Not only did participants have to meet eligibility criteria, but they also had to hear about the offer and then voluntarily choose to accept it, most likely because they expected to benefit from enrolling in such a project. Characteristics of *learn*$ave participants therefore reflect both explicit and implicit targeting of the project to those whose means and motivations fit best with *learn*$ave's key features — that is, people with low-incomes who have sufficient resources and interest in saving with the goal of improving their future economic prospects. The particular sample of participants is also reflective of the population that could be reached through the various methods of recruitment that were undertaken.

In this regard, *learn*$ave recruitment proved to be more difficult than expected, especially in the three experimental sites. Staff from service delivery agencies found that in order to reach their recruitment goal, they had to implement a multifaceted campaign including advertisements in newspapers and on transit systems, media interviews, and brochures. From August 2001 to May 2003 media awareness helped stimulate promotion of the project and, as the recruitment period progressed, word of mouth gained momentum and became an important recruitment method. Mainly due to difficulties with recruiting participants in Halifax, the initial recruitment figures and schedule had to be adjusted and the end of the recruitment period was postponed from May 2003 to the end of the year. Overall, even after many months of recruitment, only a small percentage of the low-income population accepted the offer and became *learn*$ave participants. (For more detailed information on recruitment, see *Helping People Help Themselves: An Early Look at* learn*$ave*, published by SRDC in May 2004.)

With 3,600 individuals taking up the offer in Halifax, Toronto, and Vancouver compared with an estimated 284,000 families living in these cities who had at least one member who was eligible, the *learn*$ave take-up rate is only slightly over one per cent. However, not all of these 284,000 families knew about *learn*$ave. What would have happened if all potential enrollees had heard about *learn*$ave and were invited to apply? To answer this question, SRDC interviewed people in low-income areas in Toronto and Vancouver. About 1,300 of eligible respondents were given some basic information about *learn*$ave and asked for their feedback. Their initial reaction was very positive: less than five per cent of respondents had a negative impression of *learn*$ave, three per cent of eligible respondents had already applied to *learn*$ave before they were contacted, and 70 per cent of those who had not already applied said that

they wanted to attend one of the application sessions. After they heard about the project, an estimated further two per cent of respondents applied within 30 days following the survey interview, raising the estimated take-up rate to five per cent among eligible respondents who were aware of *learn*$ave's features and of their eligibility to participate.

learn$ave implemented successfully

The primary goal of the *learn*$ave project is to rigorously test and evaluate whether this particular model of IDA could provide sufficient financial incentives, encouragement, and education to motivate low-income Canadians to save for education, training, or the funding of a new small business. The good news is that *learn*$ave was successfully implemented and constitutes a valid test of an IDA of this kind.

For *learn*$ave to provide compelling evidence about its effectiveness, it is important that there be no major differences at the start between the three groups of analysis — *learn*$ave-only, *learn*$ave-plus, and the control group — so that differences that may occur over time between the groups can be legitimately attributed to the *learn*$ave program itself. Random assignment of enrollees did indeed ensure that this was the case, as there were no statistically significant differences between the three groups of *learn*$ave participants except for four characteristics: one indicator of a health problem, the highest level of education achieved by the participant's mother, the type of certification expected from continuing studies, and the duration of unemployment for those who were unemployed.

In addition, the screening process was effective, resulting in enrollees meeting the income and net worth eligibility criteria. Less than one per cent of enrollees had an income above 120 per

Historical Perspectives on Helping the Poor Save

Although IDAs are relatively new, they are not the first attempt to support saving by the poor. The late 18th century and early 19th century saw the emergence of a new approach to the question of relieving want and improving the lot of the poor. Social reform "activists" of this era articulated the notion that while man was corruptible by nature, he was also perfectible through moral instruction and discipline. The idea of savings banks as institutions intended to relieve the material distress of the poor *and* inculcate thrift and improve morals began to take shape.

The first savings banks came into existence in Britain early in the 19th century. They featured several common operating principles. First, they were generally run by trustees — philanthropically minded people who volunteered their time, and sometimes their money, to the cause of advancing thrift. Second, they were regulated so that deposits would pay interest but not be subject to the vagaries of the market. Therefore, in order to provide the prospect of financial stability, trustees were encouraged to invest deposits in government debentures that paid an attractive rate of interest. Third, accessibility was paramount, so regulations ensured access by everyone, regardless of religion, craft, or residence. Physical location and business operations of the bank were such that depositors coming from working class neighbourhoods and with limited institutional banking experience would feel comfortable using it. Finally, specific depositor groups would be prescribed to encourage the use of this new institution and make clear who was to use — and, just as importantly, not to use — the savings banks.

Early in the 19th century, trustee savings banks had appeared in United States as well as in British North America. The original conception and operation of savings banks drew heavily on ideological tenets concerning individual thrift and personal industry, self-help, and moral education, as was the case in Britain. Equally important was the politico-business elite's preoccupation with early state-sponsored industrial development and the financing of capital projects. Savings banks provided access to capital with potential to support state borrowing for infrastructure projects. Early on, the activities of the state extended beyond simply providing assistance to the accumulation of savings to include the use of those accumulated savings to fund capital projects undertaken by governments.

When the federal government began closing Dominion Government Savings Banks branches in 1885, the direct role of the state in Canada's thrift banking sector declined. During the late 19th and early 20th century, churches and schools fostered the creation of "penny savings banks" in response to a perceived need for an institution that would reach the poor, and the poor alone. They catered especially to children in poor families and to the "deserving poor." Penny banks accepted very small deposits — or "mites" — and they were often located in the heart of poor districts. Like their early saving bank predecessors, penny banks were trustee-run, but the aristocratic governors and the office-holding elite who had sponsored the early savings banks were now replaced by a middle-class elite. Penny savings banks proliferated as part of the social purity and scientific charity movements, and the ideology upon which those banks operated was very similar to that prevalent at the beginning of the century.

Just as the trustee savings began as modest undertakings that relied on amateur, volunteer help, so too did the penny savings banks of the 1870s and 1880s. In 1900 the clerical work at the Fred Victor 5 cent Association was done by a "corps of young ladies," but by 1905 the penny savings banks in Toronto merged into one large bank. Existing penny banks became branches of the new consolidated bank, with a head office staffed by professionals. Success had prompted "professionalization," but it had also pushed the penny savings banks away from the "street" and into the milieu of middle-class institutions.

cent of Statistics Canada's low income cut-off in the 12 months prior to joining the project, and enrollees' financial net worth was about $2,900 on average. Higher amounts of net worth were found among recent immigrants because some assets were exempt from calculation in order to allow them to have sufficient funds in their bank accounts to cover six months of living expenses, starting from the date of their entry into Canada.

learn$ave is a large and complex research project that requires many working partnerships. SEDI organized partnerships with a network of agencies and financial institutions that are exceptionally efficient in delivering services to participants and meeting operational challenges as they arise. Participants understand key project rules, and the majority of them navigate relatively smoothly into the program when it comes to opening their *learn*$ave bank accounts, making deposits, receiving monthly account statements, and obtaining matched credits. During site visits, observers found that the key *learn*$ave messages were delivered clearly in such a way that all participants could understand its benefits and requirements.

Looking ahead

The *learn*$ave project has now moved from implementation to impact research. Data from a first follow-up survey conducted 18 months after participants from the three experimental groups enrolled in the project have now been analyzed to assess early impacts of *learn*$ave on participants' savings behaviour and education, training, or self-employment activity. Data from *learn*$ave account activities and participants' experience with the program are also being used to examine variations in project design and delivery among the non-experimental sites. At this point, we have a good idea of who would sign up for a matched-savings program like *learn*$ave. We will soon learn more about whether *learn*$ave can make a difference. ◆

Improving Access to Post-secondary Education

New Pilot Projects Now Underway

The economy of Canada, as in other industrialized countries, demands an educated and skilled workforce. The ability of each Canadian to benefit from this economy depends to a large degree on their ability to participate in it, which in turn is strongly associated with their level of education. Two new projects are being implemented by a partnership between the Canada Millennium Scholarship Foundation and three provinces — and being evaluated by SRDC — in an attempt to find out what works in improving access to post-secondary education (PSE). The outcomes should be of great interest to policy-makers concerned with improving equity in access to the knowledge economy.

On a global scale, Canada has a good record of educating its youth. Over the last 50 years levels of educational attainment in Canada have risen steadily, and the enrolment rate in post-secondary education is one of the highest among OECD countries. However, not all Canadians have similar educational opportunities. The chances of pursuing post-secondary education differ by socio-economic and ethnic group. Students who come from low-income families, who have Aboriginal ancestry, or whose parents have had little exposure to PSE are less likely to further their education after high school. For these groups, PSE is too rarely seen as an option to be considered.

Perhaps surprisingly, there is no clear answer to the question "What is the best way to increase access to post-secondary education?" One of the main reasons is that there has been little rigorous research on the topic, especially in a Canadian context. Barriers to accessing PSE are many and there are many calls for different remedies to address them, so the problem is far from simple. Several of the remedies are expensive and so there is a risk if policy assumes the wrong answer. Financial barriers will most probably not be tackled in the same way as a lack of academic preparation.

1 goal, 2 projects, 3 provinces

The evaluation of *Future to Discover* (FTD) taking place in New Brunswick and Manitoba and of *Advancement via Individual Determination* (AVID) taking place in British Columbia will build evidence to help policy-makers decide how best to target funds towards the support of participation in post-secondary education in Canada.

While they share a common goal, the two projects test programs addressing different types of barriers to PSE access (see Box 1).

Despite differences in the barriers the projects address, and thus in the student populations they target, both are being introduced at a point during high school when it is still possible for students to change their educational orientations and pathways. Both projects are based on the assumption that barriers to PSE manifest themselves early in students' academic careers and need to be resolved before the option to pursue PSE has been ruled out. For example, students often have to select the right courses in high school in order to be able to register for the program that best meets their needs in college or university.

Researching students' futures

Until at least 2010, SRDC is following the paths of more than 6,000 youths attending 70 high schools. In spring 2004, through its research partner Statistics Canada, SRDC recruited 2,391 Grade 9 students in New Brunswick. In spring 2005 it added another 1,992 in New Brunswick and 1,044 in Manitoba. Also this year, with the assistance of POLLARA, SRDC recruited 975 Grade 8 students in British Columbia. These students all became volunteer participants in either

Box 1: Program Components

Future to Discover (FTD) is testing two programs:

- *Explore Your Horizons* is intended to overcome a lack of information or misinformation about the availability, cost, and advantages of PSE. It is designed to raise participating students' awareness of the options available in post-secondary education, labour-market trends, and the economic and social advantages of post-secondary certification. The program is also intended to equip students with the skills required to make use of this information. This "information and career development strategy" is intended for all students, across all income groups.

- *Learning Accounts* is intended to overcome high school students' expectations of having insufficient funds to pursue PSE. It provides substantial financial support to students after they are accepted into a recognized PSE program. This "financial strategy" is being offered to students from families with below median income.

The BC AVID Pilot Project is testing the AVID program, a PSE preparatory program that assists students to take full advantage of high school while getting ready for PSE. The program was established in the United States in 1980 to support students achieving only average grades. It selects students who might have the potential to go on to PSE but who tend to be overlooked in existing college preparatory programs. AVID operates in 1,900 schools in the United States and (prior to the pilot project) in just one school district in Canada (Chilliwack, British Columbia).

The goal of AVID is to support students who are "academically in the middle" and to motivate them to pursue PSE. The program is intended to help students acquire aptitudes that promote academic success (e.g. good work habits, better management of study time, the confidence to ask questions) and gain the necessary skills to cope with the demands of post-secondary educational institutions. It combines placement in advanced courses with an elective class focused on writing, inquiry, collaboration, organization, study, and test-taking skills. AVID programs are coordinated by the non-profit AVID Center in San Diego, which supports and certifies AVID sites worldwide.

With the expansion of the AVID program to 19 additional schools in British Columbia, the impact of the program on PSE enrolment will be rigorously evaluated to determine whether the program can increase the probability that students — all selected during Grade 8 — will enrol in post-secondary academic programs following high school graduation.

FTD or the BC AVID pilot project. A second cohort of AVID participants will join in 2006. Details of the circumstances of the students and their families at the beginning of the pilot projects have been collected though baseline surveys of students and their parents. The students will all be followed through surveys and administrative data until at least 15 months after they are due to leave high school.

Both Future to Discover and the BC AVID pilot project use ambitious and complex research designs. Not all the students being recruited receive the programs under test. SRDC randomly assigned some members of each cohort at each school to a comparison group. In the BC AVID pilot project, a "waitlist" group was also created from which students might enter the program if vacancies arise. The experiences of the groups experiencing the different programs under test will be compared with those of comparison group members in order to evaluate the impact of the programs. Such an experimental evaluation design is the most reliable approach to measure the

impacts of an intervention in many circumstances. It has been used by SRDC in previous social policy evaluations and is common also in medicine, criminology, and psychology. However, the use of random assignment designs to evaluate education or school-based interventions is less common. Most existing examples of randomized experiments in education are in the United States. SRDC has thus put considerable effort into briefing government officials, school staff, parents, and students about the role of random assignment, its importance to the evaluation, and its consequences for individuals. The hope is that through these efforts the projects will be implemented well. In turn, effective implementation will mean the Future to Discover and AVID projects will build more conclusive evidence than has been available previously on which interventions are successful in improving access to post-secondary education in Canada.

The complex research design is reflected in the project recruitment and allocation to programs (see Box 2). Having multiple program groups that can be compared over time greatly enhances the value of the experiment to future policy-makers.

- The Future to Discover project in Manitoba and New Brunswick will determine what impact Explore Your Horizons has on student access to PSE in general as well as for specific subgroups such as those from low-income families or whose parents do not hold PSE qualifications.

- The Future to Discover project in New Brunswick will also determine what impact Learning Accounts has on access to PSE for students from low-income families. It will determine the relative effectiveness of this strategy compared with Explore Your Horizons and the effect that combining the two strategies has relative to offering each strategy on its own.

Box 2: Project Recruitment

For the Future to Discover project, students are being recruited as follows:

In New Brunswick among low-income families (income below provincial median)

- 546 are being offered only the financial strategy,
- 598 are being offered only the information / career development strategy,
- 547 are being offered both the financial and information / career development strategies, and
- 602 are allocated to the comparison group.

In New Brunswick among high-income families (income above provincial median)

- 610 are being offered only the information / career development strategy and
- 1,479 are allocated to the comparison group.

New Brunswick students are split evenly between the Francophone and Anglophone sectors.

In Manitoba

- 575 are being offered only the information / career development strategy and
- 469 are allocated to the comparison group.

For the BC AVID pilot project, students are being recruited only in British Columbia as follows:

- Approximately 830 are offered a place in the program group.
- Approximately 500 are allocated to the comparison group.
- Additional recruits are allocated to a program "waitlist" group.
- Another 110 are in the program and 64 on waitlists at four "case study" sites.

The first cohort of Future to Discover students in New Brunswick will graduate from high school in 2007, while the second cohort — together with Manitoba students — will graduate in 2008. The evaluation will observe these participants' early PSE enrolment by 2008 and 2009 respectively. The first cohort of AVID students will graduate high school in 2009; the second cohort in 2010. Early observation of these students' PSE enrolment will be in 2010 and 2011 respectively.

- The BC AVID pilot project will determine whether the AVID program can increase the probability that students — selected as academically "in the middle" — will enrol in post-secondary academic programs following high school graduation.

The projects focus on determining the impacts of the new interventions on interim and long-term outcomes that include high school course selection, attendance, and graduation as well as PSE program selection, program financing, student persistence, and program completion.

For both projects, the analysis of the programs' impacts on final outcomes will be accompanied by implementation research to determine whether each program had a fair test and by a benefit–cost analysis. In the BC AVID pilot project, up to four sites where random assignment is not possible will be used as case studies to determine implementation challenges for AVID in rural and remote schools.

Since students must be tracked from high school through into post-secondary education, these are necessarily long projects. The projects will report on early implementation of FTD in late 2006 and the BC AVID pilot project in late 2007. Interim impact reports are due in 2009. SRDC looks forward to reporting the final impacts of FTD in 2011 and AVID in 2012. ◆

CEIP Program Operations Come to an End

In July 2005 a major milestone for the Community Employment Innovation Project (CEIP) was reached when the final participant's eligibility period ended. This marked an official close to the operations phase of CEIP, which began in July 2000 with the start of participant recruitment.

CEIP is a long-term research and demonstration project designed to test an alternative form of income support for the unemployed, which aims to encourage employment while supporting local community development.[1] CEIP is sponsored by Human Resources and Skills Development Canada and the Nova Scotia Department of Community Services and is being managed by SRDC.

Five-year program operations phase

CEIP began in 1999 with the engagement of communities to take on the responsibility of organizing and developing projects, which would provide the employment opportunities for program participants. Five communities — New Waterford, Glace Bay, North Sydney, Sydney Mines, and Whitney Pier — agreed to take part and completed the required steps to organize representative boards, prepare strategic plans, and begin to develop community projects that would create jobs for CEIP participants while providing valued services to communities.

Concurrent with the efforts of communities in the study, recruitment of participants took place over a two-year period from July 2000 to June 2002. In total, 1,522 individuals — 1,006 Employment Insurance (EI) beneficiaries and 516 income assistance (IA) recipi-

ents — joined the study. Half were randomly assigned to the program group and were eligible for CEIP jobs, while the other half were assigned to the control group to serve as the counterfactual and were not eligible. Of the 761 program group members who were eligible for CEIP, 661 individuals chose to complete their enrolment and became active paid participants at some point over their three-year eligibility period.

With a two-year recruitment window, this translated into a five-year program operations phase, which lasted from July 2000 to July 2005. Throughout this period, participating communities mobilized more than 260 "third-sector" sponsoring organizations, which generated a total of 300 CEIP projects with specific community-oriented objectives. These projects created over 1,800 job opportunities for CEIP participants, allowing most participants to work in multiple jobs over the course of their eligibility. Though nearly half of the 661 participants worked for close to their full three-year eligibility, the average was 123 weeks of paid CEIP work. This translated into a total of $26,788,086 that was paid out in wages and benefits to CEIP participants over the life of the project in lieu of the EI and IA payments that they would have received.[2]

Research with CEIP participants and communities continues

CEIP is foremost a research and demonstration project that is studying the effects of an alternative form of income transfer and community-based employment on participating individuals and communities. By taking part, individuals may acquire new skills and work

experience while also developing stronger social networks. This may lead to improved outcomes for participants, increasing employment and income while reducing reliance on EI and IA, both during and possibly after the program. For communities, the process of organizing, planning, and mobilizing community resources to develop projects may lead to improved capacity on many fronts. Further, the products and services that projects provide, using CEIP workers, may have tangible benefits for the community.

To measure effects on individuals, CEIP uses an experimental participant impact study with a random assignment design. The experiences of those in the program and control groups are assessed through a series of follow-up surveys and administrative data sources on EI and IA receipt. The first in a series of participant impact reports will be completed early next year, which will review the "in-program" impacts based on the 18-month follow-up survey that all participants have now completed. To measure "post-program" impacts, a 40- and a 54-month follow-up survey are currently being administered, with the latter to be completed in 2007.

Community effects are assessed through a multiple-methods research design that uses both a "theory of change" approach and a quasi-experimental comparison community design. A range of data collection methods are being used, including a three-wave longitudinal community survey administered in both program and comparison communities. The first report on communities will also be completed early next year, which will lay out a detailed theory of how community effects may arise due

to CEIP. Drawing on qualitative data and the first wave of the community survey, it will evaluate the early stages of this theory, reviewing how communities organized, planned, and began to mobilize their resources. To measure longer-term effects of CEIP on communities, administrative indicators, a third-sector audit, and follow-up waves of the community survey will be utilized. Administration of the third wave of the survey has just begun and will continue until mid-2006.

CEIP is a long-term research study. Though the operational phase has ended, the complete story of the post-program effects on participating individuals and communities will not be written until 2008.

[1]For more information about the design and implementation of CEIP, see *The Community Employment Innovation Project: Design and Implementation* by John Greenwood, Claudia Nicholson, David Gyarmati, Darrell Kyte, Melanie MacInnis, and Reuben Ford, published by SRDC in December 2003.

[2]The CEIP wage was initially set at $285 per week and was indexed to the provincial minimum wage in Nova Scotia. It increased several times throughout the operations phase, up to $325 per week as of April 1, 2004. In addition to CEIP wages, the total of $26,788,086 includes payments for Canada Pension Plan contributions, EI premiums, Workers' Compensation Benefit contributions, and employer-paid premiums for an optional Blue Cross health plan. ◆

SRDC Randomly Assigns 30,000th Research Participant

In July 2005, SRDC reached a milestone in its research when it randomly assigned its 30,000th project participant. Since its establishment in December 1991, SRDC has been pioneering in Canada the use of randomized field trials in social policy. To this point, SRDC has six large-scale randomized studies either completed or underway:

- Between November 1992 and March 1995 the Self-Sufficiency Project randomly assigned 6,029 lone parents who had been on welfare for at least a year in British Columbia and New Brunswick and an additional 3,465 new applicants for income assistance in British Columbia.

- Between March 1995 and June 1996 the Earnings Supplement Project randomly assigned 8,144 displaced workers applying for Employment Insurance (EI) in Granby, Oshawa, Toronto, Winnipeg, and Saskatoon and 3,414 frequent EI beneficiaries in St. John's, Halifax, Moncton, and Lévis.

- Between July 2000 and May 2002 the Community Employment Innovation Project randomly assigned 1,006 EI beneficiaries and 516 income assistance recipients in the Cape Breton Regional Municipality.

- Between August 2001 and February 2004 the *learn*$ave project randomly assigned 3,601 individuals from low-income families in Vancouver, Toronto, and Halifax.

- In August 2004 the *Future to Discover* project randomly assigned its first cohort of participants — 2,390 Grade 9 students in New Brunswick.

- Between April and June 2005 the evaluation of the *Advancement Via Individual Determination* (AVID) pilot project randomly assigned 801 Grade 8 students in British Columbia (a second cohort of AVID participants will be enrolled next spring).

- In July 2005 the second of two cohorts was randomly assigned in the Future to Discover project — 1,992 students in New Brunswick and 1,044 in Manitoba.

The 30,000th participant to be randomly assigned by SRDC was a 14-year-old, female Grade 9 student living in Rivière-Verte, New Brunswick. She was randomly assigned to the *Explore Your Horizons* program group in the Future to Discover project.

A random assignment design — often referred to as the "gold standard" in evaluation research — provides a powerful tool for determining the effectiveness of new policy ideas. To know what difference an intervention makes, you have to know what people would have done on their own without the program. This is typically done by comparing the outcomes of those who participate in a program with the outcomes of those in a comparison group. And the best way to create a comparison group is by assigning potential participants at random either to a group that is eligible to take part in the program or to a group that is not eligible. Random assignment with adequate sample sizes ensures that there will be no systematic pre-existing differences between the people in the two groups; they will be, on average, the same in terms of all characteristics — observed and unobserved, measured and unmeasured. Consequently, a random assignment design is the only approach from which you can be certain of deriving unbiased estimates of program impacts. ◆

Bulletin Board

Publication

Design and Implementation of a Program to Help the Poor Save: The learn$ave Project *by Paul Kingwell, Michael Dowie, Barbara Holler, and Carole Vincent, with David Gyarmati and Hongmei Cao*

This report is the second to be published on the *learn*$ave project, a research and demonstration project that provides matching grants to individuals who save for education and training. Written after enrolment in the project had been completed, this report presents a detailed description of the *learn*$ave design and evaluation strategy and also documents how *learn*$ave was implemented and who enrolled in the project.

Events

SRDC presents new research on SSP at the *Making Work Pay* symposium

SRDC held a *Making Work Pay* symposium on November 15 and 16 in Ottawa. The symposium presented the latest research from the Self-Sufficiency Project, a project that offered a generous earnings supplement to long-term welfare recipients who left income assistance (IA) and found full-time employment. Human Resources and Skills Development Canada funded the symposium, and Andrew Treusch, HRSDC's Assistant Deputy Minister, Strategic Policy and Planning, provided opening remarks. Those attending the symposium heard presentations from provincial governments about how their IA programs encourage work among IA recipients. International context was provided by Charles Michalopoulos from MDRC, who talked about trends in American programs designed to "make work pay," and by Glenda Quintini from the Organisation for Economic Co-operation and Development (OECD), who spoke about efforts across OECD countries to deal with high marginal tax rates. In addition, there were presentations from a number of distinguished academics, including Robert Moffitt, Johns Hopkins University, who spoke about the difficulties inherent in trying to "scale up" pilot projects.

SSP influences decision on new low-income tax benefit

On November 14, in his economic and fiscal update, the Minister of Finance announced his intention to work with provinces to implement a new Working Income Tax Benefit (WITB), and he initially set aside $2.2 billion for this purpose. Although details remain to be worked out, the example provided by the Finance Minster would see low-income families receiving a benefit of 30 cents for each dollar they earned in excess of $3,000 up to a maximum benefit of $1,000 a year.

The benefit would be reduced for families with incomes in excess of $18,000, and no benefit would be paid to families with annual incomes of $28,000 or more. The WITB was described by the Minister as a strategy to help "make work pay." At the *Making Work Pay* symposium organized by SRDC and held later that same week (see above), a Finance Canada official stated that the lessons from SRDC's Self-Sufficiency Project (SSP) were integrated into the policy briefings that informed the decision-making on the WITB.

SRDC presents at the national conference on Community Economic Development and the Social Economy

In May 2005 David Gyarmati and Darrell Kyte of SRDC presented multiple sessions at the national CCEDNet conference entitled "Building an Inclusive Movement." Their sessions reviewed the status of the Community Employment Innovation Project (CEIP), focusing on the background and implementation of the community dimension of the study. They provided details on the types of projects developed as well as a review of key lessons learned through the process of community engagement and mobilization. The sessions were well attended and received by a range of researchers, policy-makers, and community development practitioners.

SRDC presents at the 12th biennial Canadian Social Welfare Policy Conference

In June 2005 Darrell Kyte of SRDC presented at the 2005 Canadian Social Welfare Policy Conference entitled *"Forging Social Futures."* The presentation discussed lessons learned about local governance in the Community Employment Innovation Project (CEIP) and reviewed the various avenues of effect through which CEIP may lead to improved social inclusion. This included a discussion of the relevant definition and measures of social inclusion used in CEIP as well as the related concepts of social capital and social cohesion.

SRDC presents to Brazilian delegation

SRDC Executive Director John Greenwood took part in roundtable discussions organized as part of the Brazil–Canada Technology Transfer Project on Human Resource Development funded by the Canadian International Development Agency. The roundtable on the evaluation of public policies and programs took place during the September visit to Ottawa of a delegation from the Secretariat of Employment and Labour Relations of the State of Sao Paulo. Mr. Greenwood's presentation focused on the uses of field demonstrations, particularly social experiments, to generate evidence to guide social policy development. ◆