



The Veterans Metrics Initiative

Using Wave 1 Program Common Components for the Legal, Financial, and Housing Domain to Predict Study Outcomes, April 2018 Menu 2B

BACKGROUND



- Wave 1 participants nominated employment programs they used since they discharged from the military or deactivated from Active Duty. 54% reported using a program in the employment domain.
- Programs with verified URLs (n=388) and nominated by three or more Veterans were coded in Summer 2017-Winter 2017 using the common components analysis technique.
 - Of the programs coded, 74 programs were in the legal, financial, and housing domain.
 - Information presented below reflects the proportion of programs with each component.

CONTENT COMPONENTS

Content components describe what a program teaches or what information it provides.

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|--------------------------------|----------------------------------|
| • Accessing benefits - 31% | • Home ownership education - 22% |
| • Financing an education - 25% | • Asset protection - 21% |
| • Household budgeting - 24% | • Debt management - 20% |
| • Financial investments - 22% | • Credit score information - 19% |



PROCESS COMPONENTS

Process components capture how a program conveys information or teaches skills.

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|--|---|
| • Reading online: 14-24% of content | • Interactive online tool: 2-21% of content |
| • Mentors or coaches: 5-21% of content | • Direct instruction: 1-19% of content |

EFFECTS OF COMPONENTS ON OUTCOMES

We used logistic regression to determine the likelihood of experiencing the following outcomes compared to component non-users.

- Those who experienced increased financial satisfaction Wave 1 to Wave 3 were more likely to have learned how to access their benefits through self-paced online reading, via direct instruction, or from a mentor or coach.
- Veterans who purchased a house between Wave 1 and Wave 3 were more likely to be currently serving and use the VA home loan program at Wave 2.



- Veterans who purchased a home between Wave 1 and Wave 3 were more likely to use the following components at Wave 1:
 - Financial investment content taught via self-paced online reading, interactive online tools, or a mentor/coach
 - Household budgeting content taught via self-paced online reading or interactive online tools
 - Home ownership education content taught via interactive online tools or a mentor/coach
 - Debt management content taught by self-paced online reading or interactive online tools
 - Asset protection content taught by self-paced online reading