The Veterans Metrics Initiative
Using Wave 1 Program Common Components for the Legal, Financial, and Housing Domain to Predict Study Outcomes, April 2018

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

PROCESS COMPONENTS
Process components capture how a program conveys information or teaches skills.
- Reading online: 14-24% of content
- Mentors or coaches: 5-21% of content
- Interactive online tool: 2-21% 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

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