

Mobility Mentoring™

From Theory to Outcomes

Using Data to Strengthen Financial Capability Efforts

A Webinar Hosted by The Boston Federal Reserve Bank

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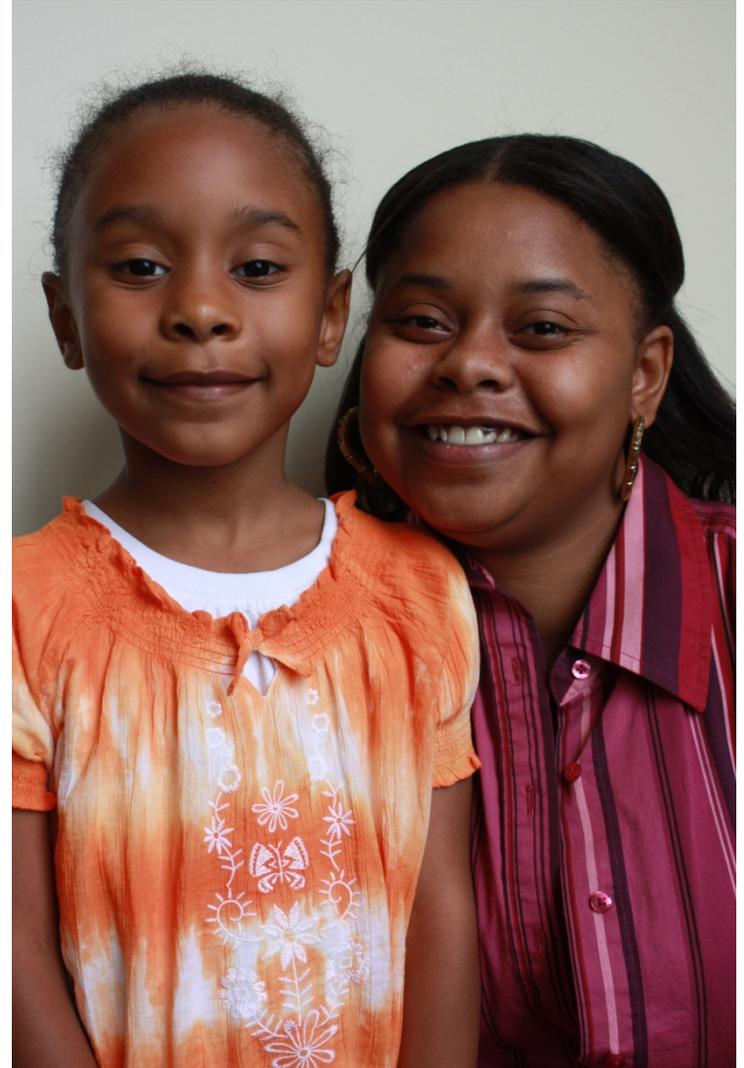


What is CWU?

An innovative Boston-based action tank delivering:

- programs
- applied research
- public policy

designed to help very low-income women and families reach economic independence.



CWU Programs

- Mobility Mentoring™ Programs and Services
- Transitional and Supported Housing for Homeless Families and Victims of Domestic Violence
- Job Readiness Training
- Parenting and Healthy Families

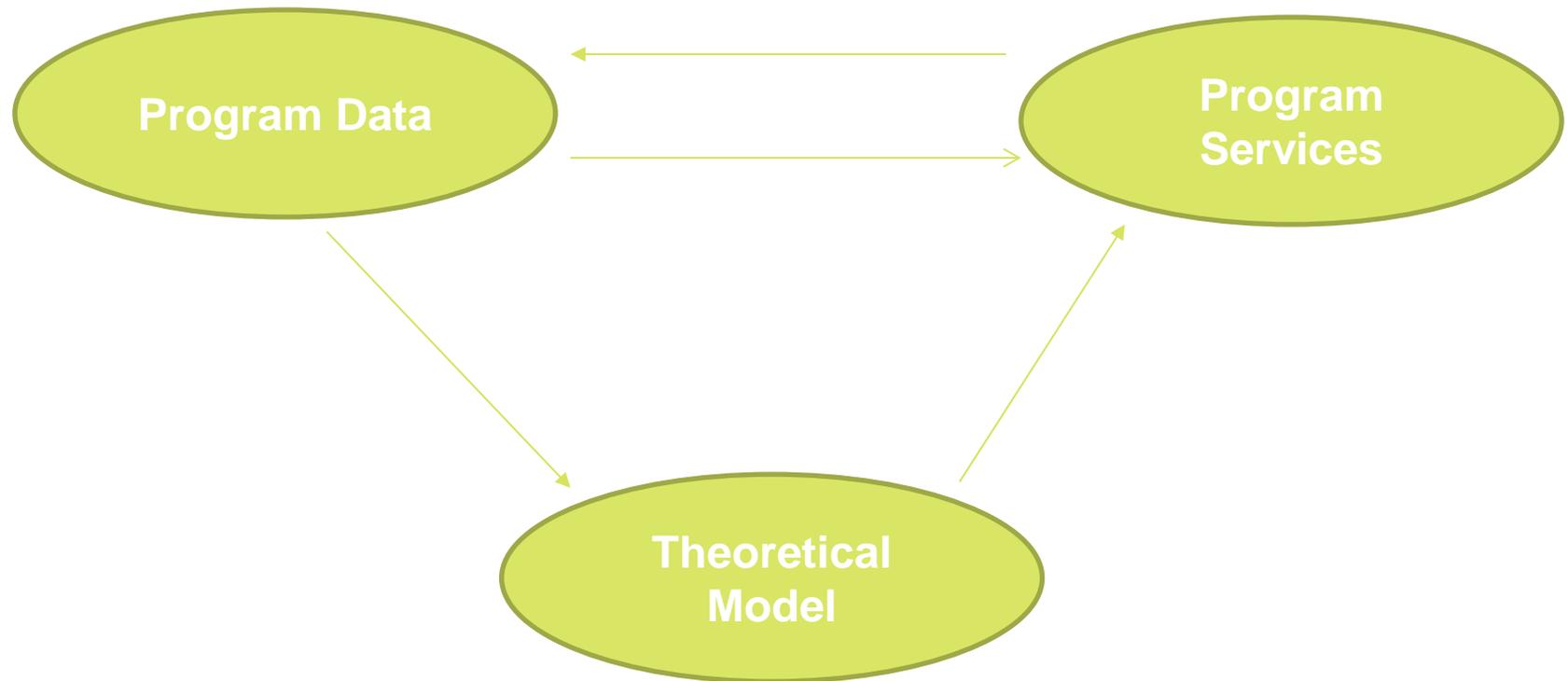


CWU's Clients

- 1,400 individuals served/year
- 78% have HS education or less
- Avg. family earnings at program start is \$592/mo.
- 96% of families headed by a single parent
- Race/ethnicity: 48% Black, 20% Caucasian, 32%Latina



Theory, Program & Data



Crittenton Women's Union Bridge to Self-Sufficiency™

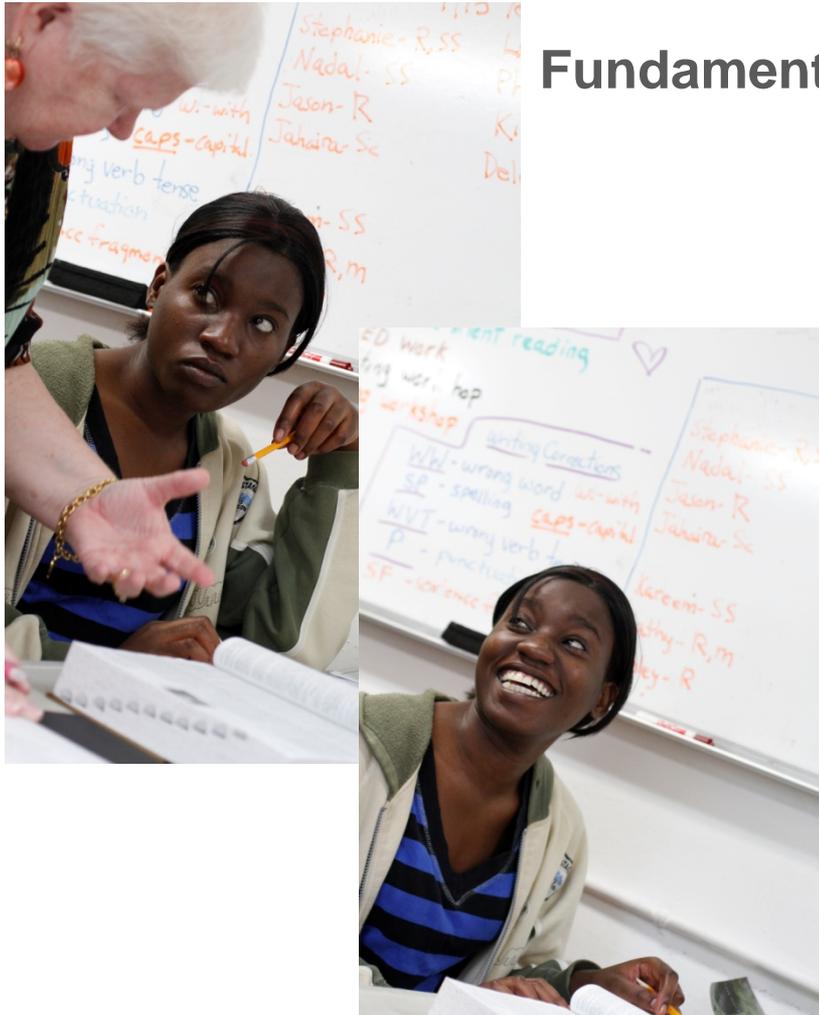


FAMILY STABILITY		WELL-BEING		EDUCATION AND TRAINING	FINANCIAL MANAGEMENT		EMPLOYMENT AND CAREER MANAGEMENT
Housing	Dependents	Health and Behavioral Health	Social Networks	Educational Attainment	Savings	Debts	Earnings Levels
No subsidy, housing costs less than 1/3 household take-home pay	Dependent needs met; serving as no barrier to parent/guardian school or work	Fully engaged in work, school, and/or family Health / behavioral health issues serving as no obstacle	Advocate/ Networker: Uses own and other resources and connections to advance the mobility goals of others	Completed bachelor's degree or higher	Savings of three months' expenses or more	Current on all balances and no outstanding debt other than mortgage or educational and/or car loans	Job with earnings \geq Mass. Index wage (If not calculated for specific family, use income \geq \$61,797)
No subsidy, housing costs exceed 1/3 household take-home pay	Dependent needs serving as minimal disruption to parent/guardian school or work	Minimal disruption to work, school, and/or family due to health / behavioral health issues	Developed Network: Consistent source of both support and leveraging connections	Completed associate's degree or postsecondary job training or certificate program	Savings of more than two months' expenses but less than three months' expenses	Current in payments and plans and paying more than minimum payments	Job with earnings of 66–99% of Mass. Index wage (If not calculated for specific family, use income range of \$40,573–\$61,796)
Partial subsidy (shallow): Paying \$200 or more towards rent	Dependent needs serving as intermittent disruption to parent/guardian school or work	Intermittent disruptions to work, school, and/or family due to health / behavioral health issues	Emerging Network: Consistent source of support and occasional leveraging connections	Attending college or postsecondary job training program	Savings of at least one month and up to two months' expenses	Structured payment plans in place and meeting minimum payments	Job with earnings of between 33%–65% Mass. Index wage (If not calculated for specific family, use income range of \$20,598–\$40,572)
Full subsidy, permanent housing: Paying \$200 or less towards rent	Dependent needs serving as significant obstacle to parent/guardian school or work	Regular and recurring disruptions to work, school, and/or family due to health /behavioral health issues	Limited network: Occasional source of support	Completed postsecondary remedial education classes, college preparatory program, or prerequisites for job training/readiness program	Savings of less than one month's expenses	Debts in excess of ability to pay, behind in payments	Job with earnings less than 33% Mass. Index wage (If not calculated to specific family, use income \leq \$20,597)
A. Homeless / co-housed with family or friends B. Homeless / transitional housing	Recently emergent or not yet addressed dependent needs, requiring additional attention	Severely limited engagement in work, school, and/or family due to significant health /behavioral health issues	Isolated or draining network	Attending postsecondary remedial education classes, college preparatory program, or fulfilling prerequisites for job training/readiness program	No savings	Defaults or nonpayment on all or most loans and accounts	Unemployed
Homeless / emergency shelter				High school diploma or GED obtained			
				No high school diploma or General Equivalency Diploma (GED)			

Mobility Mentoring™

- The professional practice of partnering with clients so that over time they may acquire the resources, skills, and sustained behavior change necessary to attain and preserve their economic independence
- Provided through a long term Economic Mobility Program, the ***Career Family Opportunity Program (CFO)*** and through shorter term, lighter touch models.

Mobility Mentoring™: Create “Agency”, Build EF Skills & Achieve Outcomes



Fundamental Components of Mobility Mentoring:

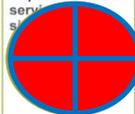
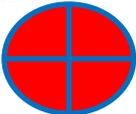
1. Bridge to Self-Sufficiency™ scaffolding
2. Clear goal-setting and outcomes measurement
3. Tangible rewards
4. EF skill-building coaching
5. Peer support and leveraging social networks



Data Informed Practice

- **Data Collection:**
 - Assessments
 - Participant feedback
 - Survey data
- **External Reporting**
- **Research/Program Collaboration**
- **Feedback Loops:**
 - Reports: Quarterly/Annual
 - Informing practice
 - program development
 - Informing research and advocacy initiatives

Where are you? . . . Assessment

Starting Point		Mobility Mentoring™		Self-Sufficiency					
FAMILY STABILITY		WELL-BEING		EDUCATION AND TRAINING		FINANCIAL MANAGEMENT		EMPLOYMENT AND CAREER MANAGEMENT	
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				High school diploma obtained					
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On your way . . . Goals and a Plan

Starting Point		Mobility Mentoring™		Self-Sufficiency					
FAMILY STABILITY		WELL-BEING		EDUCATION AND TRAINING		FINANCIAL MANAGEMENT		EMPLOYMENT AND CAREER MANAGEMENT	
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Full subsidy (deep): Paying less than \$200 towards rent	Dependent needs serving as significant disruption to parent/guardian school or work	Partial disruption to work, school, and/or family due to health / behavioral health issues	Consistent source of support and occasional leveraging connections	Completed postsecondary remedial education classes, college preparatory program, or prerequisites for job training/readiness program	Savings of less than one month's expenses	Debts in excess of ability to pay, behind in payments	Job with earnings less than 33% Mass. Index wage (If not calculated for specific family, use income range of \$10,299–\$20,598)		
A. Homeless / co-housing with family B. Homeless / co-housing with family C. Homeless / co-housing with family D. Homeless / co-housing with family	Recently emergent or not yet addressed dependent needs, requiring additional attention	Severely limited engagement in work, school, and/or family due to significant health / behavioral health issues	Isolated or draining network	Attending postsecondary remedial education classes, college preparatory program, or fulfilling prerequisites for job training/readiness program	High school diploma or GED	Defaults or nonpayment on all or most loans and accounts	Unemployed		
Homeless / co-housing with family Emergency shelter				No high school diploma or General Equivalency Diploma (GED)					

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Data Informed Learning

- Engagement Strategies
- Evolution of The Bridge
- Program Development and Expansion
 - Three levels of Service
- Debt Initiatives
- Focus on Children
- Use of specialists
- Annual goals & strategy



Mobility Mentoring™ Outcomes Achieved in Short-term (Level 1 & 2) Programs (FY'13)

- **60% of Level One** Mobility Mentoring Participants, were in school and/or working within 6 months of “Bridging”
- **71% of Level One** homeless housing guests had budgets and opened savings accounts (national comparison= 26%)
- **100% of Level One** formerly homeless families retained their post-exit housing for ≥ 18 months
- **25-30% of Level One** participants who had not been working or going to school started new jobs or enrolled in education
- **100% of Level 2** supported housing, high-risk families had no rent arrearages and had saved 2 month’s rent or reduced debts by equal amount.
- **100% of Level 2** supported housing residents were employed or going to school
- **18% of Level 2** supported housing residents graduated from an education program

CFO Outcomes



- 66 child-related goals achieved (e.g. school learning plans) in FY'12;
- Statistically significant improvements in Ferrans and Powers wellbeing scores;
- > \$67,270+ combined personal savings (not including match).
- Positive trending ROI.



CFO Outcomes (continued)

CFO Program Outcomes	Status at Program Start	Current Status (average participant tenure of 2.5 years)	Benchmark Comparisons
Educational Attainment	12.8 years	83% AA Degree or equivalent credits 27% BA or Higher	Avg. graduation rates for AA enrollees in Boston = 10%
Average Hourly Earnings	\$14.51/hour	\$19.72/hour (36% increase) 20% of CFOs have attained goal job (\$45-50K/year)	Female single parents' median earnings in MA = \$27,315/year (\$13.13/hr.) <30% of MA female-headed household earn more than \$45,000/yr.
Avg. Personal (unmatched) IDA Savings	\$0	\$1,529/household	Average total financial assets of MA very low income families = \$482
Home Ownership	0	10% of CFOs have purchased their own homes (10% more in early stages)	Nationally, less than 5% of all home owners are young unmarried women.

OUR SHARED SUCCESSES Building the Bridge to Self-Sufficiency™



Career Family Opportunity Successes

CFOs attain:

- A career paying a family-sustaining wage
- A savings account of \$10,000



70%

70 % of CFOs are enrolled in an education/training program. Of those, **8** participants have earned college degrees!

Active CFOs have saved **\$56,788** into IDA accounts as of the end of the fiscal year.

80% of CFOs were employed during FY12. Of those employed, **20%** are tracking towards Mass. Index earnings.

80%

OUR SHARED SUCCESSES Building the Bridge to Self-Sufficiency™



Housing Shelter Outcomes

CWU is one of the largest providers of family shelter services in Massachusetts, serving more than 350 families a year.



42%

42% of shelter participants were enrolled in an education program year to date, compared with 17%, who were enrolled at program entry.

65%

65% who engaged with Mobility Mentoring™ as a part of the Asset Match Opportunity received a match of up to \$200.

A total of \$8,120 has been distributed.

61% of adult participants are either enrolled in an education/training program or are employed.

61%

Main Lessons Learned to Date

1. Outcomes measurement organizational culture is crucial to goals attainment.
2. Meaningful change requires meaningful co-investment.
3. Working in silos works against low-income families.
4. Common frameworks and logic are necessary when collaborating.



Questions?

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