

Mobility Mentoring™

From Theory to Outcomes

Using Data to Strengthen Financial Capability Efforts

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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

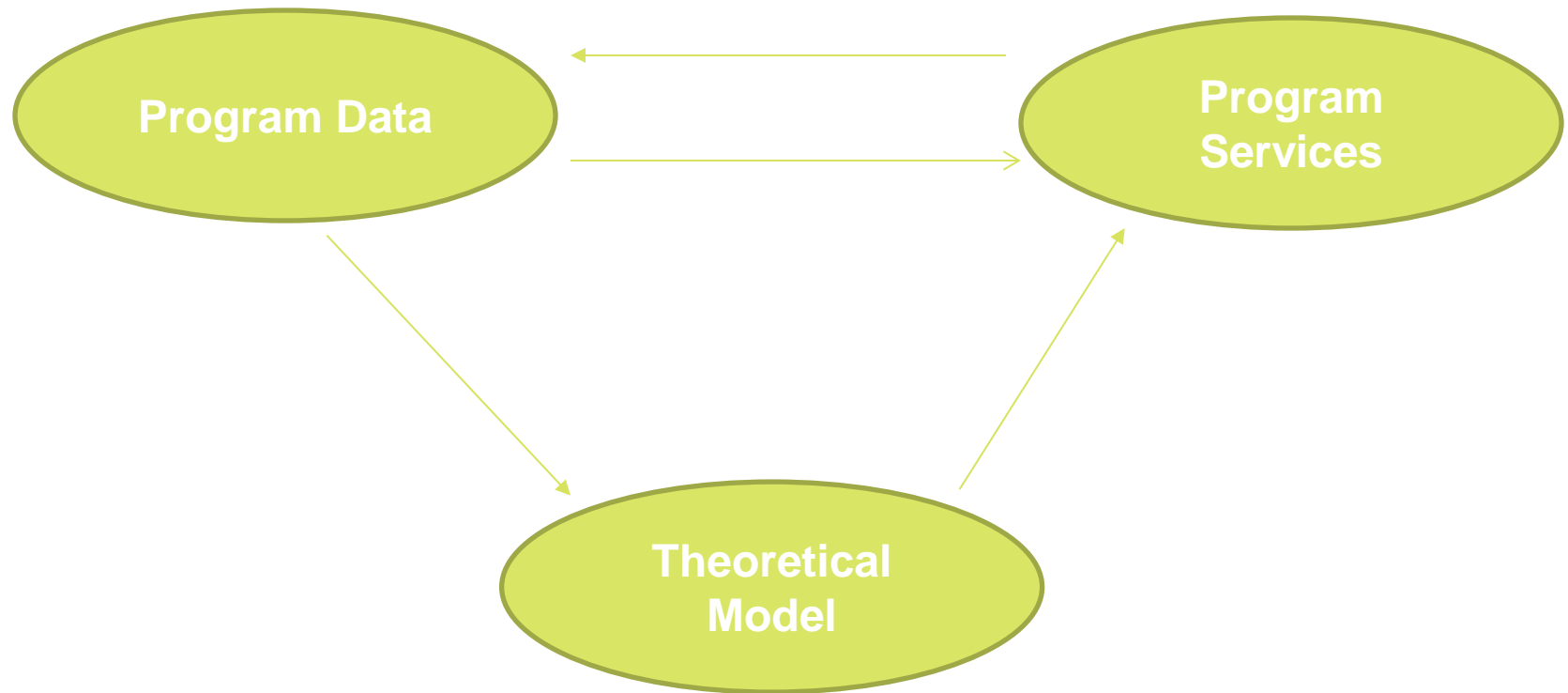


CWU's Clients

- 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™

Starting Point

Mobility Mentoring™

Self-Sufficiency

FAMILY STABILITY

Housing

No subsidy, housing costs less than 1/3 household take-home pay

No subsidy, housing costs exceed 1/3 household take-home pay

Partial subsidy (shallow):
Paying \$200 or more towards rent

Full subsidy, permanent housing:
Paying \$200 or less towards rent

A. Homeless / co-housed with family or friends
B. Homeless / transitional housing

Homeless / emergency shelter

Dependents

Dependent needs met; serving as no barrier to parent/guardian school or work

Dependent needs serving as minimal disruption to parent/guardian school or work

Dependent needs serving as intermittent disruption to parent/guardian school or work

Dependent needs serving as significant obstacle to parent/guardian school or work

Recently emergent or not yet addressed dependent needs, requiring additional attention

WELL-BEING

Health and Behavioral Health

Fully engaged in work, school, and/or family

Health / behavioral health issues serving as no obstacle

Minimal disruption to work, school, and/or family due to health / behavioral health issues

Intermittent disruptions to work, school, and/or family due to health / behavioral health issues

Regular and recurring disruptions to work, school, and/or family due to health / behavioral health issues

Severely limited engagement in work, school, and/or family due to significant health / behavioral health issues

Social Networks

Advocate/ Networker:
Uses own and other resources and connections to advance the mobility goals of others

Developed Network:
Consistent source of both support and leveraging connections

Emerging Network:
Consistent source of support and occasional leveraging connections

Limited network:
Occasional source of support

Isolated or draining network

EDUCATION AND TRAINING

Educational Attainment

Completed bachelor's degree or higher

Completed associate's degree or postsecondary job training or certificate program

Attending college or postsecondary job training program

Completed postsecondary remedial education classes, college preparatory program, or prerequisites for job training/readiness program

Attending postsecondary remedial education classes, college preparatory program, or fulfilling prerequisites for job training/readiness program

High school diploma or GED obtained

No high school diploma or General Equivalency Diploma (GED)

FINANCIAL MANAGEMENT

Savings

Savings of three months' expenses or more

Savings of more than two months' expenses but less than three months' expenses

Savings of at least one month and up to two months' expenses

Savings of less than one month's expenses

No savings

Debts

Current on all balances and no outstanding debt other than mortgage or educational and/or car loans

Current in payments and plans and paying more than minimum payments

Structured payment plans in place and meeting minimum payments

Debts in excess of ability to pay, behind in payments

Defaults or nonpayment on all or most loans and accounts

EMPLOYMENT AND CAREER MANAGEMENT

Earnings Levels

Job with earnings \geq Mass. Index wage
(If not calculated for specific family, use income \geq \$61,797)

Job with earnings of 66–99% of Mass. Index wage
(If not calculated for specific family, use income range of \$40,573–\$61,796)

Job with earnings of between 33%–65% Mass. Index wage
(If not calculated for specific family, use income range of \$20,598–\$40,572)

Job with earnings less than 33% Mass. Index wage
(If not calculated to specific family, use income \leq \$20,597)

Unemployed

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:

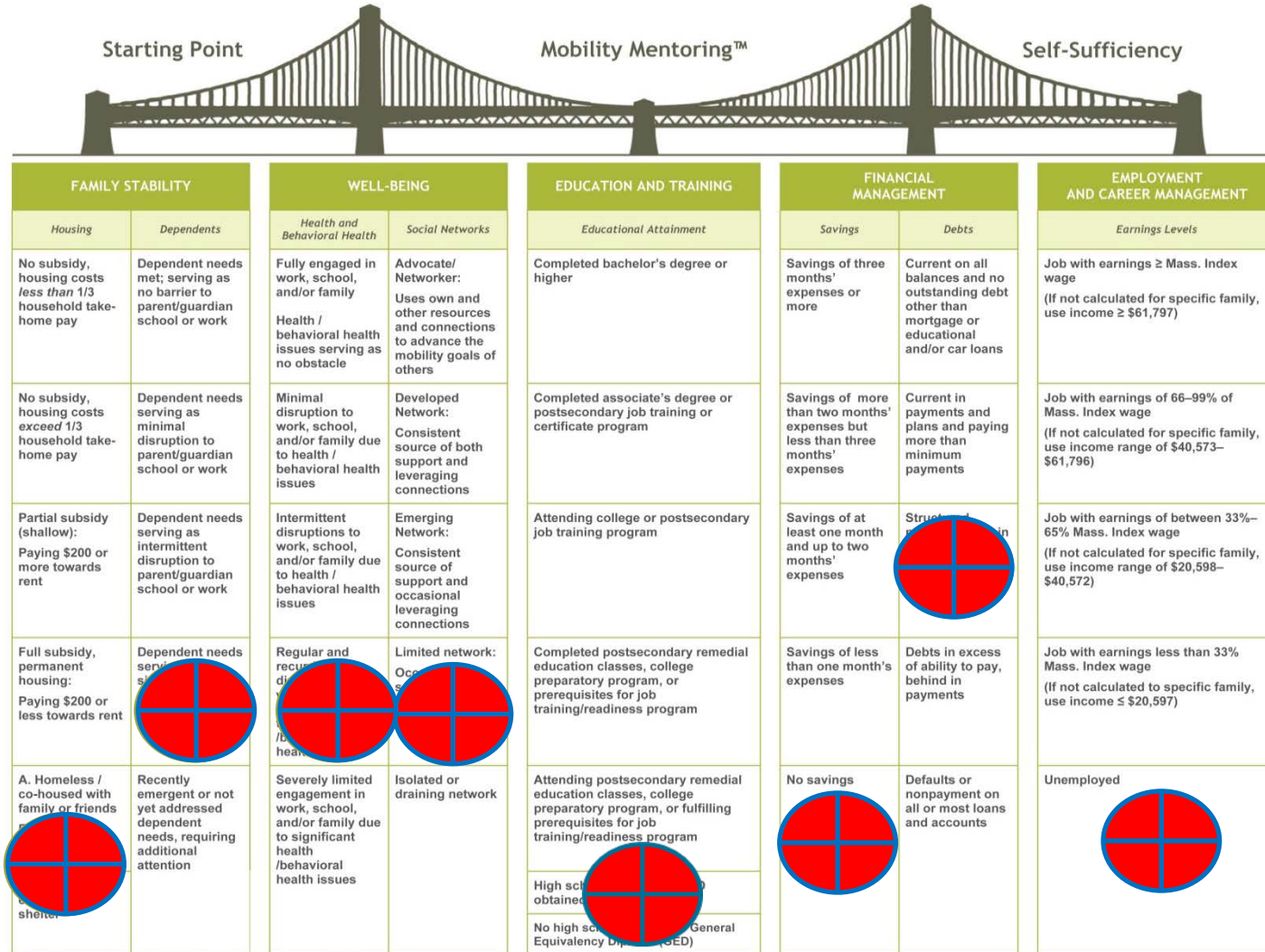
1. Bridge to Self-Sufficiency™ scaffolding
2. Clear goal-setting and outcomes measurement
3. Tangible rewards
4. EF skill-building coaching
5. Peer support and leveraging social networks



Data Informed Practice

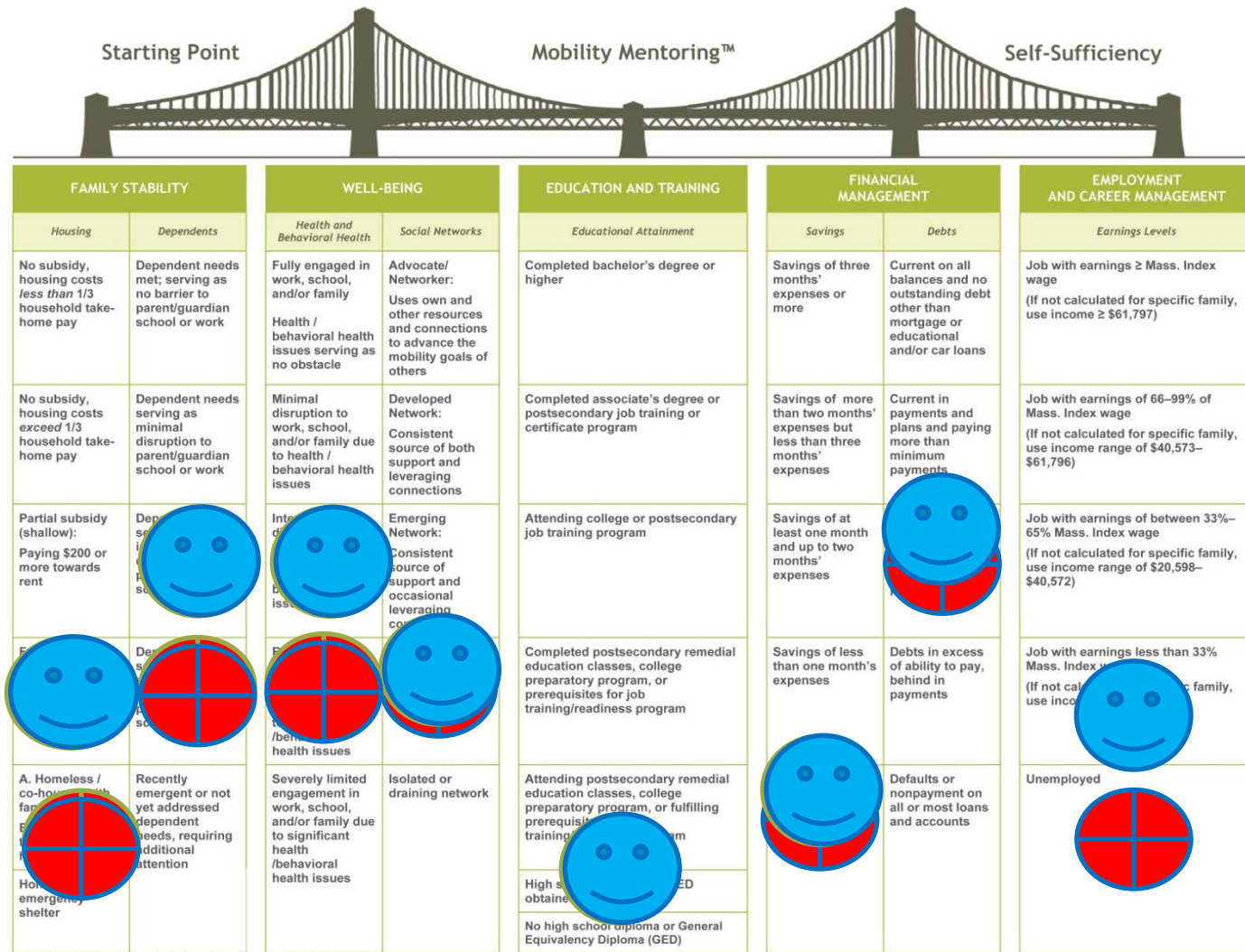
- **Data Collection:**
 - Assessments
 - Participant feedback
 - Survey data
- **External Reporting**
- **Research/Program Collaboration**
- **Feedback Loops:**
 - Reports: Quarterly/Annual
 - Informing practice
 - program development
 - Informing research and advocacy initiatives

Where are you? . . . Assessment



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On your way . . . Goals and a Plan



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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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