



EMPath

Economic Mobility Pathways

www.empathways.org

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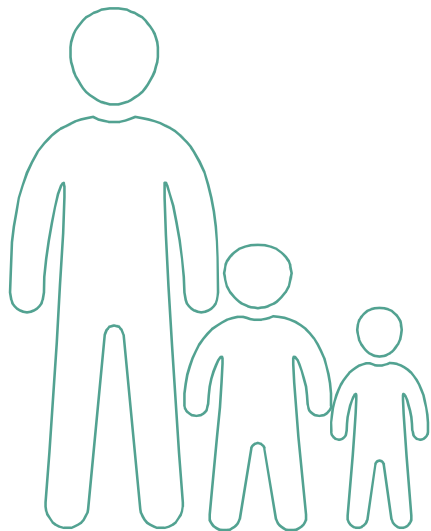
Programs

Research

Advocacy



Who We Serve

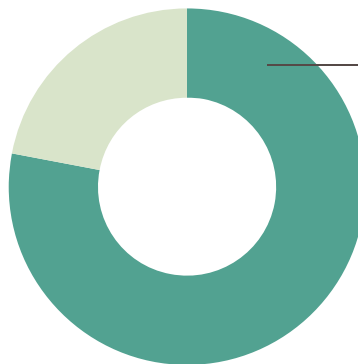


674 adults

481 children

467 families

1,162 Total number of participants



78%
Single parent
households



75% Female

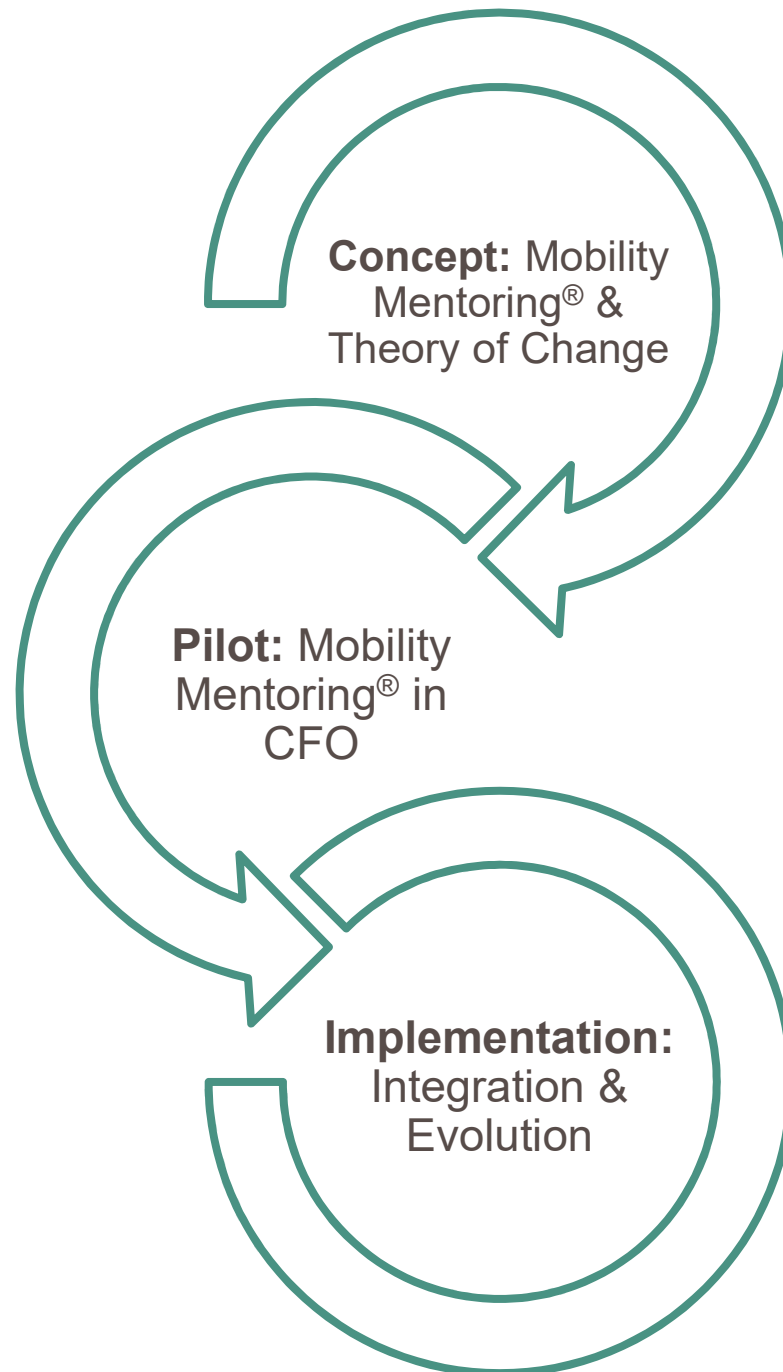
25% Male





Mobility Mentoring[®] **Background and Theoretical Basis**







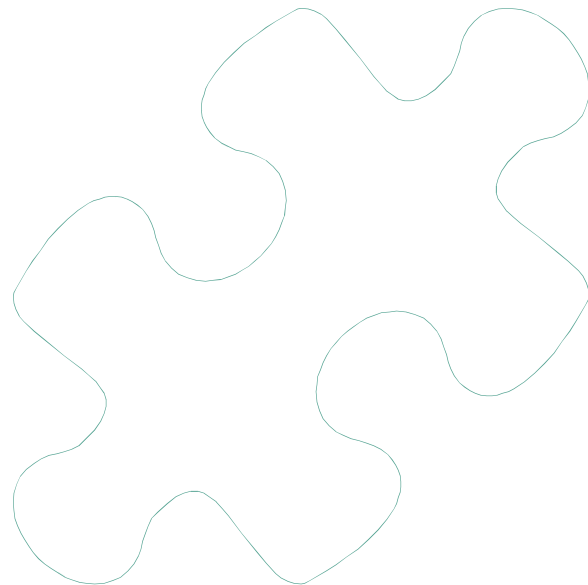
“Being able to focus, hold, and work with information in mind, filter distractions, and switch gears is like having an air traffic control system at a busy airport to manage the arrivals and departures of dozens of planes on multiple runways.”

Statement on executive functioning, Center on the Developing Child at Harvard University



Key Executive Functioning Skills

- Working memory
- Mental flexibility
- Impulse control



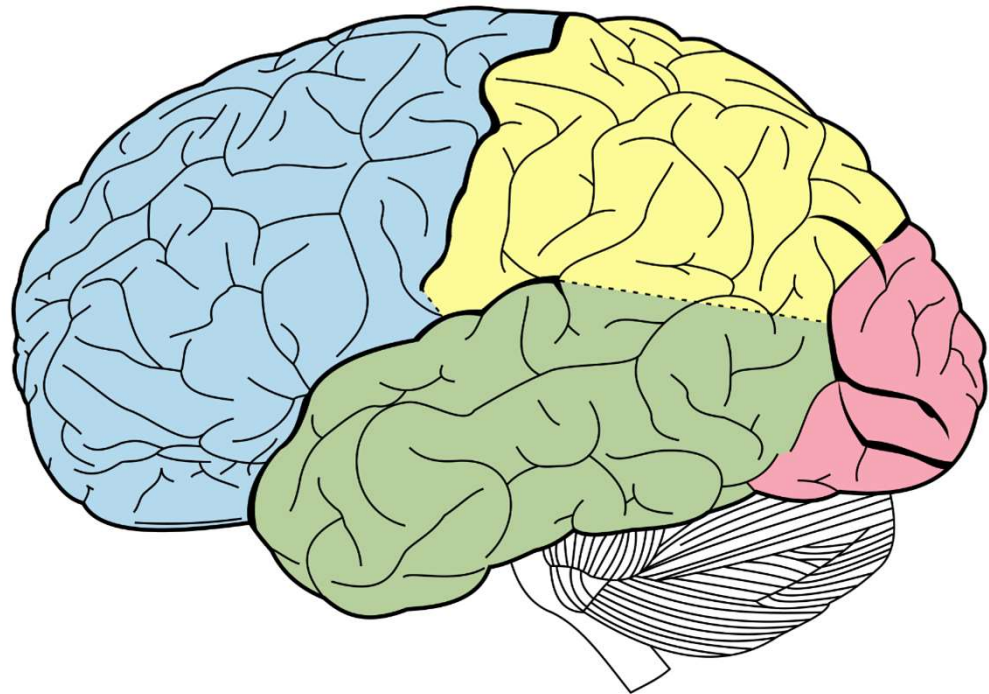
Brain Structure Overview

Brain Stem

Limbic System

Cortex

Pre-Frontal Cortex



Hand Model of the Brain: Daniel Siegel, PhD from UCLA Department of Psychiatry



Stress Response



Fight

Flight

Freeze



Significant Life Stressors

living in poverty

**major mental health
diagnosis**

**physical, cognitive,
and/or mental health
disability that serves
as a barrier to
work/school**

**One rent check away
from homelessness**

**history of abuse,
violence, and/or
trauma**

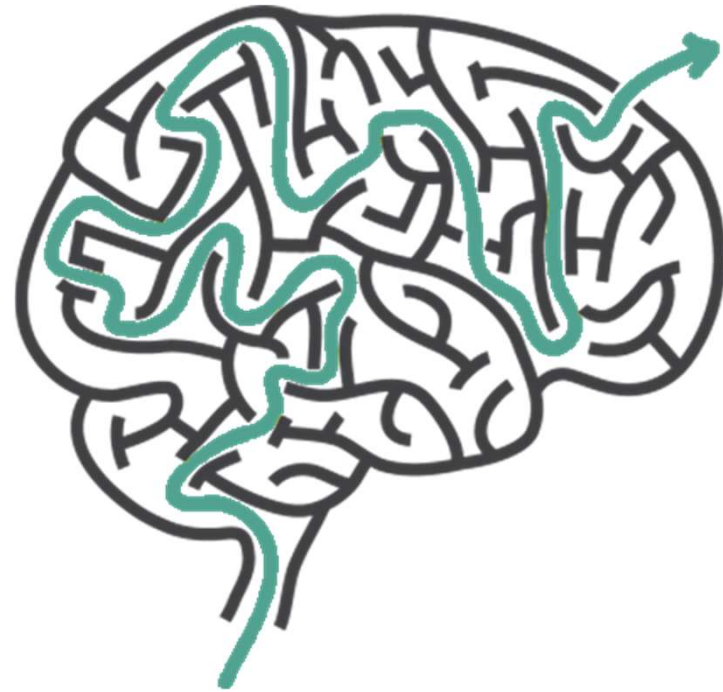
**at least one child with
diagnosed special
needs**



Complexity of Poverty

To get ahead, people need to:

- Care for their family
- Manage money and stay out of debt
- Go to school
- Work full time





Mobility Mentoring[®]: Four Essential Elements



What is Mobility Mentoring®?

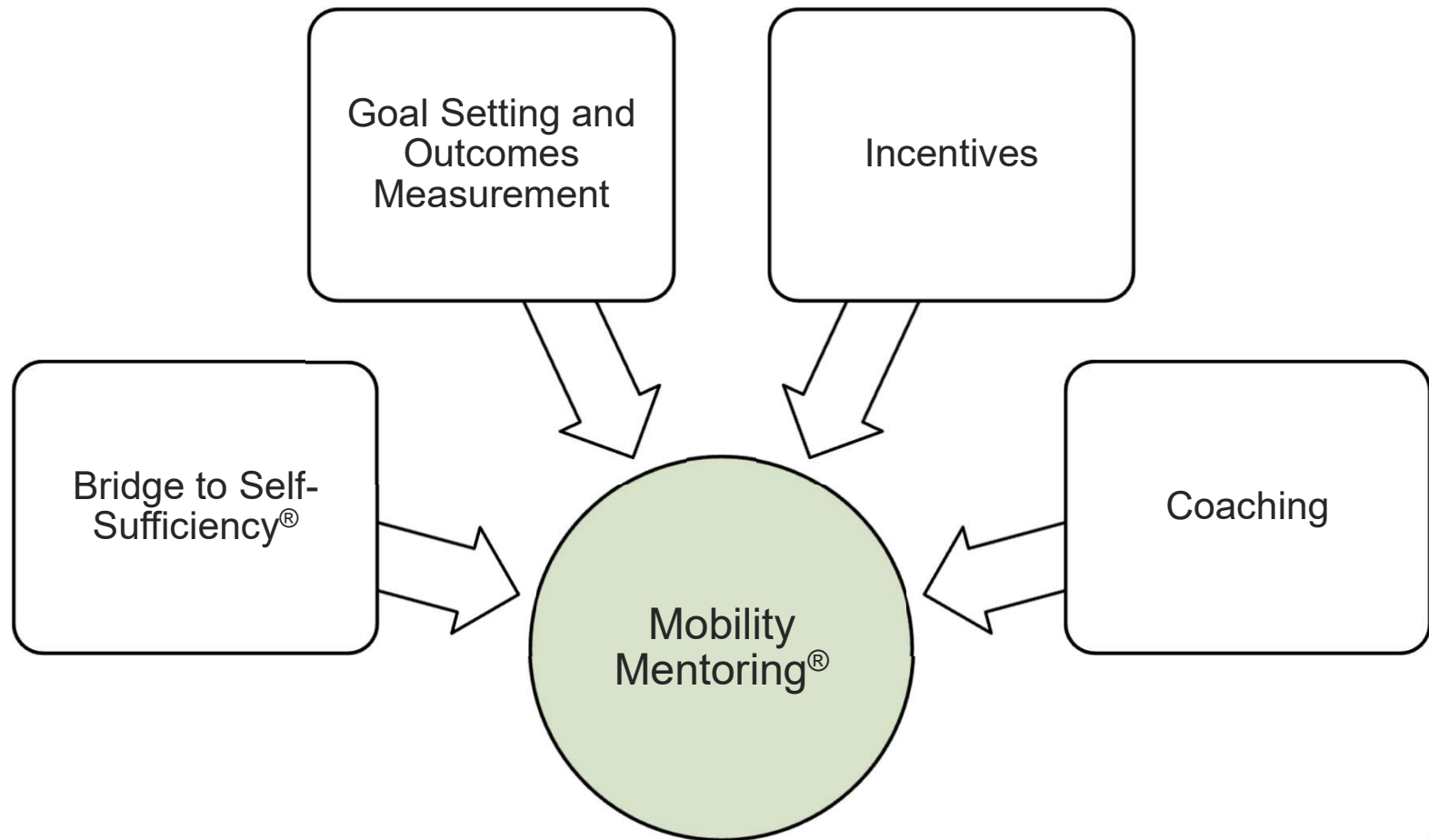
Mobility Mentoring® is the professional practice of partnering with clients so that over time they may acquire the resources, skills, and sustained behavior changes necessary to attain and preserve their economic independence.



@DisruptPoverty
#MobilityMentoring



Mobility Mentoring®: Essential Elements



BRIDGE TO SELF-SUFFICIENCY®

Mobility Mentoring®

	FAMILY STABILITY		HEALTH & WELL-BEING		FINANCIAL MANAGEMENT		EDUCATION & TRAINING	EMPLOYMENT & CAREER
	Housing	Family	Physical and Mental Health	Networks	Debts	Savings	Educational Attainment	Earnings Levels*
↑ THINKING ABOUT THE FUTURE ↑	No subsidy, housing costs 1/3 or less of household gross pay	Fully able to engage in work, school, family life; children or family needs don't get in way (OR) No child or dependent family members	Fully able to engage in work, school, family life; health & mental health needs don't get in the way	Can always rely on networks to provide useful advice, guidance, and support; advocates for others	No debt other than mortgage, education, and/or car loans, and current in all debts	Savings of 3 months' expenses or more	Bachelor's degree or higher complete	Earnings = 80%+ AMI (Family-sustaining wage) Household size of: 2: \$62,550+ 3: \$70,350+ 4: \$78,150+
	No subsidy, housing costs exceed 1/3 household gross pay	Mostly able to engage in work, school, family life; children or family needs rarely get in way	Mostly able to engage in work, school, family life; health & mental health needs rarely get in the way	Can often rely on networks to provide useful advice, guidance, and support	Current in all debts and making more than the minimum payment on 1 or more debts	Savings of more than 2 months' expenses, but less than 3 months' expenses	Associate's degree or professional certificate complete	Earnings = 50% - 79% AMI Household size of: 2: \$41,400 - \$62,549 3: \$46,550 - \$70,349 4: \$51,700 - \$78,149
	Subsidized housing - Pays \$300+ toward rent	Somewhat able to engage in work, school, family life because of children or family needs	Somewhat able to engage in work, school, family life because of health & mental health needs	Can sometimes rely on networks to provide useful advice, guidance, and support	Making minimum payments on all debts	Savings of at least one month's and up to 2 months' expenses	Job training or certificate complete (beyond high school)	Earnings = 30% - 49% AMI Household size of: 2: \$24,800 - \$41,339 3: \$27,900 - \$46,549 4: \$31,000 - \$51,699
	Subsidized housing - Pays \$0 - \$299 towards rent	Barely able to engage in work, school, family life because of children or family needs	Barely able to engage in work, school, family life because of health & mental health needs	Can rarely rely on networks to provide useful advice, guidance, and support	Behind in payments of 1 or more debts and making payments on at least 1 debt	Savings of less than one month's expenses	High School Diploma or GED/HiSET complete	Earnings = < 30% AMI Household size of: 2: <\$24,800 3: <\$27,900 4: <\$31,000
	Not permanently housed	Not able to engage in work, school, family life because of children or family needs	Not able to engage in work, school, family life because of health & mental health needs	Can never rely on networks to provide useful advice, guidance, and support	Has debts; currently not making any payments	No savings	Less than High School Diploma or GED/HiSET	Not currently employed *Income ranges are for Suffolk County, MA. Data from HUD's 5/14/17 AMI tables

← MAKING DECISIONS IN CONTEXT →



Science tells us that we are much more influenced by environmental cues than was previously thought.

Three important examples of this include:

- **Priming-** human responses influenced by related external cues;
- **Stereotype Priming-** human responses to societal cues about groups of people with shared characteristics such as race, gender, or social status;
- **Primed Mentor Expectations-** mentors can be “primed” to have differing expectations for participants based on environmental cues and stereotypes.



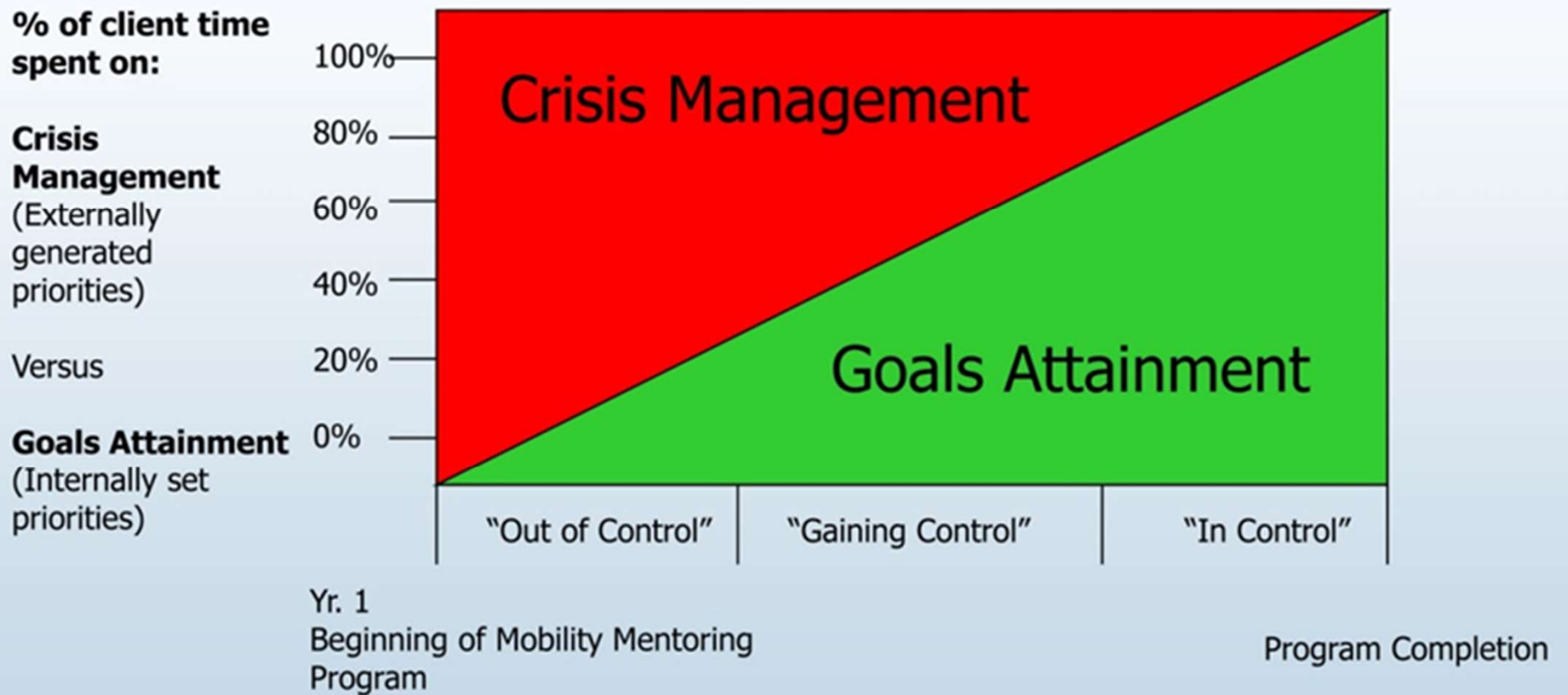
Mentor expectations are really important- they are the Coaching Superpower

When Mentors believe their participants can achieve high outcomes, it changes how they interact with their participants in critical ways:

1. Mentors' behavior is warmer and more encouraging, and they provide more frequent feedback;
2. They convey a growth mindset message ("skills and accomplishments can be achieved by anyone with hard work");
3. They encourage participants to set more challenging goals.



The Green Edge of the Wedge



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Mobility Mentoring®

FAMILY STABILITY		HEALTH & WELL-BEING		FINANCIAL MANAGEMENT		EDUCATION & TRAINING	EMPLOYMENT & CAREER
Housing	Family	Physical and Mental Health	Networks	Debts	Savings	Educational Attainment	Earnings Levels

↑ THINKING ABOUT THE FUTURE ↑	<u>Housing</u> Spending less than 30% of gross pay on housing. No subsidy.	<u>Physical & Mental Health</u> Fully engaged in work and family, and no physical or mental health issues prevent participant from pursuing schooling or employment.	<u>Debt</u> Has good credit and is managing debts in balance with income.	<u>Has achieved a level of post-secondary education and/or training that has prepared participant for a job paying enough to support their family.</u>	<u>Earnings from job are greater than the real costs of basic living expenses for their family.</u>
	<u>Family</u> Children and family needs are being met and do not prevent participant from engaging in schooling or work.	<u>Networks</u> Part of a strong social network, serving as an advocate, organizer, and support to others	<u>Savings</u> Has savings equal to three months' worth of living expenses.		

MIT's Living Wage Calculator: Los Angeles County

Hourly Wages

1 Adult, 2 Children

Living Wage	\$34.51
Poverty Wage	\$9.00
Minimum Wage	\$11.00

Annual Expenses

1 Adult, 2 Children

Food	\$7,893
Child Care	\$19,562
Medical	\$6,604
Housing	\$18,540
Transportation	\$8,373
Other	\$6,395
Required annual income after taxes	\$60,263
Annual taxes	\$11,520
Required annual income before taxes	\$71,783



GOAL SETTING

S

SPECIFIC

M

MEASURABLE

A

ATTAINABLE

R

RELEVANT

T

TIME-BOUND





Mobility Mentoring Multi-Year Plan

Participant Name: JL

Date: 7.15.2017

Baseline Date: <u>7/15 /2017</u>	Month 1–2 Date: _____	Month 3–4 Date: _____	Month 5–6 Date: _____	Month 7–8 Date: _____	Month 9–10 Date: _____	Month 11–12 Date: _____
Family Stability	Research affordable childcare Visit childcare centers Enroll child into center	Communicate with childcare providers to learn how child is adapting to the new center		Participate in childcare activities at center <div>→</div>		
Education		Research available HiSet programs in the area Attend HiSet orientation and take test	Enroll in HiSet program	Attend HiSet classes on time. <div>→</div> Study and practice taking the online test <div>→</div>		Complete HiSet program and take the tests.



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Mobility Mentoring[®]

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	Housing	Family	Physical and Mental Health	Networks	Debts	Savings	Educational Attainment	Earnings Levels
Level 1 Goal (\$)	Set long term housing goal of getting larger apartment Enroll child in program at local YMCA		Attend doctor/therapist appointment Join support/social group at xxx		Open bank account at \$\$\$ Bank; save 10% of income Meet with finance specialist at XXX. Contact all creditors		Enroll in a program at LA Community College	Update resume and cover letter At XXX agency Attend job fair at XXX.
Level 2 Goal (\$\$)	Apply for transfer of unit. Explore other housing options at XXX Child's attendance 80% + for 3-6 mo		Develop plan with provider at XXX to manage condition Attend support group for 3-6 m.		Save at least 5% of income for 3-6 months at XXX Make payments on debts for 3-6 months		Maintain at least 80% attendance in a program Explore internships at XXX	Apply to at least X jobs per week for 1 – 3 months
Level 3 Goal (\$\$\$)	Complete first time homebuyer's course at XXX Child obtains good grades or report for		Follow plan and successfully manage health/mental health condition		Save 10% of income for 3-6 months; other major savings target		Complete semester or program with minimum average of C+	Obtain employment and maintain for 3 months



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Mobility Mentoring®

FAMILY STABILITY

WELL-BEING

FINANCIAL MANAGEMENT

EDUCATION & TRAINING

EMPLOYMENT &
CAREER MANAGEMENT

Housing

HOU

American City
Coalition TAC

Dependents

Nurtury

ABCD

First Teacher

Whittier Health
Center

Boston Public
Health Commission

Dana Farber

City of Boston Office
of Workforce
Development

Boston Home
Center

DSNI/BPI

Roxbury CC,
Northeastern U

SkyLab/Venture
Cafe

Ellis Memorial

ABCD

Tenacity, Girl
Scouts

Madison Park Dev
Corp, Latino STEM
Alliance

ABCD

Best Corp

Boston Private
Industry Council

Building Pathways

Epicenter

Youth Build Boston

What Makes an Incentive an Incentive?

- Tied to goal setting process
- Communicated early on in goal setting process
- Encourage engagement and enhance motivation



Why Incentives?

Give a clear sense of achievement

Build a sense of self-efficacy

Highlight a positive identity

Develop a sense of momentum: “I can keep going and do even more”

Provide a “down payment” on longer-term goals

Provide an emotional connection to the accomplishment



Subsidized Housing Communities

Advantages

Provides stability and manageable rent

Safety net

Supportive environment and management

Challenges

Rent structure discourages economic gain

Dependency often follows children

Discourages movement

Resident Services often serve problems, not staffed to focus on economic mobility

Lack of supply



Challenges in Running a Mobility Mentoring Program

Everyone here is already doing this!

“My people can’t do this”

Boundaries

Learning how to be honest and supportive

“Green Edge of the Wedge”

Hiring



EMPath Program Outcomes from FY14-FY17

48%
enrolled in
school

602 participants were not enrolled in school when they started at EMPATH. 290 became enrolled during their time in the program.



55%
started
working

469 participants were not working when they started at EMPATH. 259 started working during their time in the program.



67%
opened a
bank account

310 participants did not have a bank account at program start. 207 opened a bank account before exiting the program.



65%
started
saving

509 participants did not have savings at program start. 329 started saving before exiting the program.

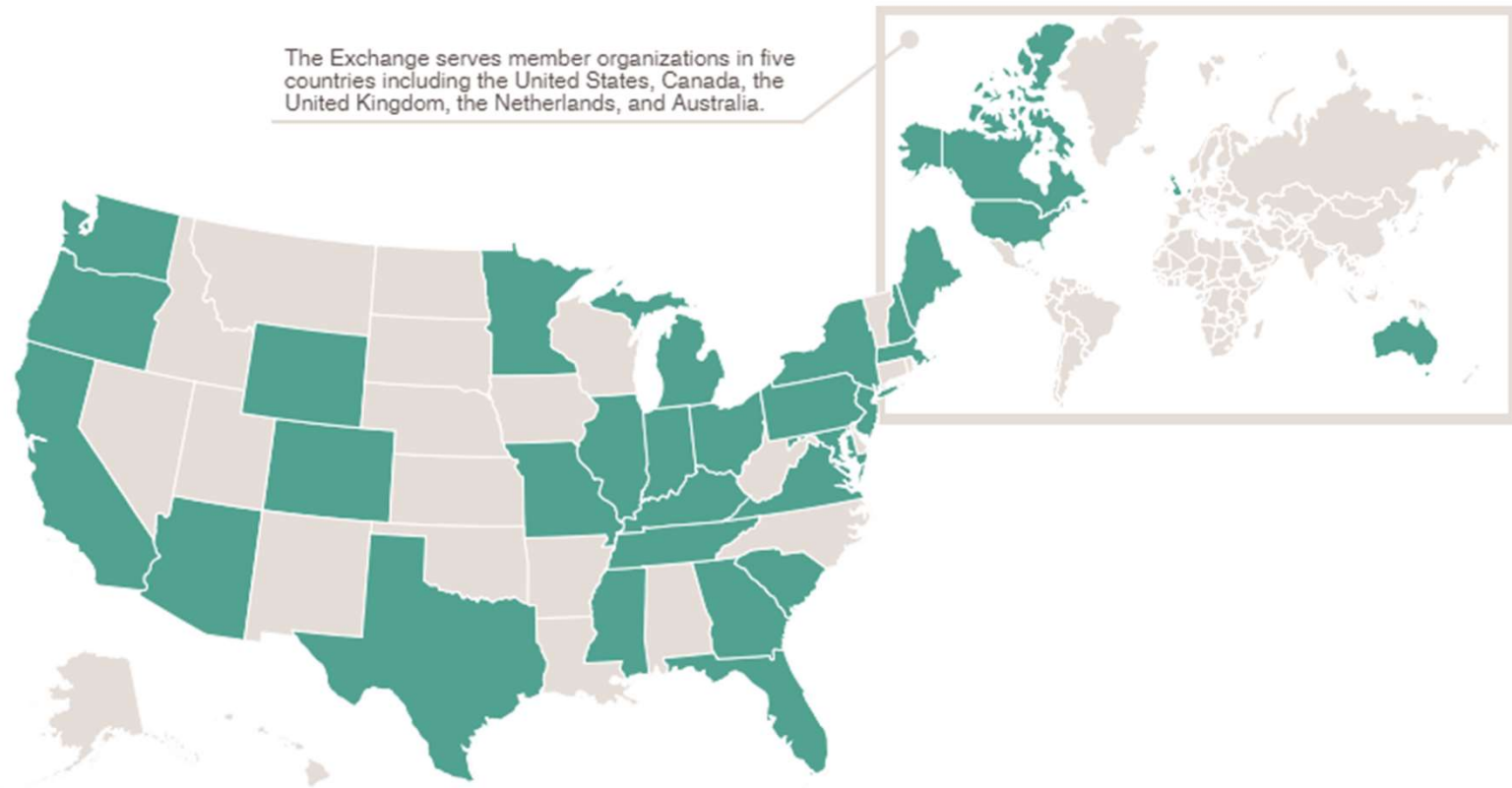


62%
developed a
budget

570 participants did not have a budget at program start. 355 developed a budget before exiting the program.



The Economic Mobility Exchange



... a membership-based community of organizations that want to learn about Mobility Mentoring®, improve their own practices, and exchange ideas about ways to help individuals and families reach self-sufficiency.



iDEAS WITH!MPACT

DISRUPTING THE POVERTY CYCLE **Conference 2018**

NOVEMBER 1 & 2, 2018

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Paul Francisco

*Chief Diversity Officer & Head of Workforce
Development Program, State Street Corporation*



Dr. Michelle Derr

*Senior Researcher,
Mathematica Policy Research*



Claude Steel, PhD

*Social Psychologist, Professor of
Psychology at Stanford University*



Chuck Collins

*Director, Program on Inequality
Institute for Policy Studies*



Thank You!

