

The Science of Poverty:
Mobility Mentoring™ - From
Theory to Outcomes

Vermont Office of Economic
Opportunity

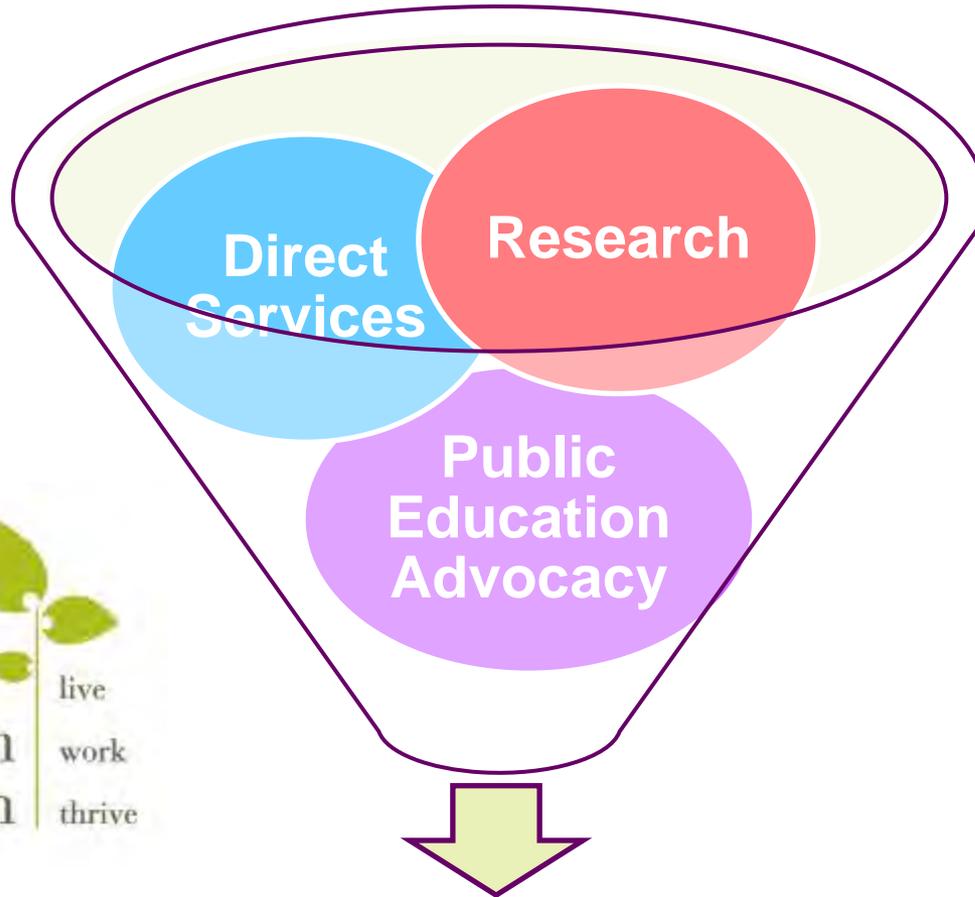
Poverty and Opportunity Forum

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What is CWU?

An Economic Mobility “Action Tank”



**New Pathways Out
of Poverty**

CWU Families Have Histories Indicative of Significant Life Stress

Avg. participant family
monthly income is **\$664**



- **75%** are currently homeless or have recent history of homelessness;
- **40%** report a major MH diagnosis;
- **43%** report a history of abuse, violence, and/or trauma;
- **35%** report a physical, cognitive, and/or MH disability that serves as a barrier to work or school;
- **50%** have a least one child with diagnosed special needs.

Implications

- For Adults:
 - Lack of Economic Mobility
 - Health Concerns
 - Limited Bandwidth & Executive Functioning
 - Challenges of low-wage jobs, lack of income
- For Children:
 - Poor children remain poor (Sawhill et al. 2012)
 - Growing up poor adversely affects children
 - Education
 - Physical and Mental Health
 - Adult achievement (Duncan, Morris and Rodrigues 2011)

Implications (cont.)

- For Parents:

- Low income parents often face barriers to work and school related to their children
 - Meeting children's needs takes time
 - Inflexibility and lack of benefits for many jobs
 - Time scarcity and lack of mobility
- Low income parents are more likely employ harsh parenting styles and to have fewer resources to support their children's development.

“Good parenting generally requires bandwidth. It requires complex decisions and sacrifice. Children need to be motivated to do things they dislike, appointments have to be kept, activities planned, teachers met and their feedback processed, tutoring or extra help provided or procured and then monitored. This is hard for anyone, whatever (his/her) resources. It is doubly hard when your bandwidth is reduced. At the moment, you do not have the freedom of mind needed to exercise patience to do the things you know to be right.”(Mullainathan and Shafir 2013)

Challenge of Escaping Poverty

Over half of births are to single mothers;

Wage Gap Increasing: lowest quintile of earnings < 1/6th of median earnings and min. wage < 1/3 of self-sufficiency;

Less than 1/2 of poor have more than HS education; virtually all family sustaining jobs now require post-secondary education;



Public safety net inadequate for need- 85% of eligible childcare recipients on wait lists and waits for public housing years long.

Today, Getting Out of Poverty Is a Navigation Process on Steroids

To Get Ahead, People Need To:

- Care for Family
- Manage Money and Stay Out of Debt
- Maintain Public Benefits
- Go to school
- Work full time



Stress Response



Being in Poverty Creates Stress Which Compromises Executive Functioning

Developmentally:

Affecting development of pre-frontal cortex and limbic systems- decreasing inhibitory control, working memory, and mental flexibility.

Situationally:

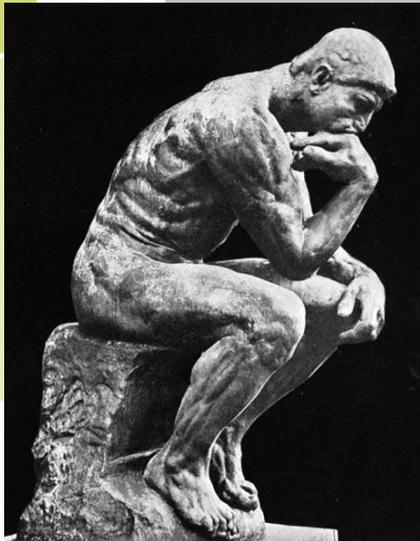
Creating “bandwidth tax” temporarily “hijacking” executive functioning



Common Stress-Related Challenges

Challenges Managing Thoughts, Organization, and Learning:

- Maintaining focus and attention; increased distractibility
- Memory retention, including general retention of information and following multi-step instructions
- Organizational skills, including keeping track of belongings or tasks
- Following plans or goals through to completion
- Thinking of logical alternatives to a particular course of action; surfacing choices/options
- Juggling competing priorities and multi-tasking
- Time management; organizing tasks to meet deadlines
- Weighing future implications of current decisions
- Taking tools or information learned in one setting and applying them in another
- Spatial awareness and spatial memory; navigating to new locations using maps or written directions; reading tables or diagrams
- Managing life changes and changes in rules or expectations



Common Stress-Related Challenges (cont'd.)

Challenges Managing Behavior, Emotions, and Interpersonal Relationships

- **Developing and maintaining self-confidence, self-esteem, or agency**
- **Controlling impulsive behaviors and regulating risk-taking**
- **Delaying gratification**
- **Controlling responses to perceived threats or anger**
- **Calming down after dealing with stressful events or perceived threats**
- **Maintaining a course of action in the face of new stimuli; persisting in the face of worry or despair**
- **Understanding the behavior and motivations of self and/or others**
- **Effectively working in partnerships, teams, or groups**
- **Building, navigating, and using social networks**
- **Internalizing recommendations; accepting and using feedback or advice**
- **Maintaining equanimity when dealing with authority**



Common Stress-Related Challenges (cont'd.)

Challenges Managing Health and Well-being



- **Higher rates of major illnesses, such as heart disease, high blood pressure, atherosclerosis, diabetes, cancer, and obesity;**
- **Higher rates of anxiety, depression, addiction disorders, and other mental illnesses;**
- **Compromised immunity to diseases and elevated rates of auto-immune diseases**
- **Higher rates of diagnosed disabilities**
- **Slower rates of post-illness recovery**

What is Executive Functioning Anyway?!

*“The terms “executive functioning” and “executive function skills” are, respectively, used to describe the **mental processes and skills** that include impulse control, working memory, and mental flexibility and govern such processes of strategic thinking as problem-solving, goal-setting, and goal attainment.”*

- *Using Brain Science to Design New Pathways Out of Poverty*, Elisabeth D. Babcock (2014)

Primary EF Skills

1. Impulse control (or inhibitory control)

The skills used to filter distractions, override impulses, resist temptation, maintain focus, pause and reflect before taking action, and maintain persistence in the face of worry or despair;

2. Working memory

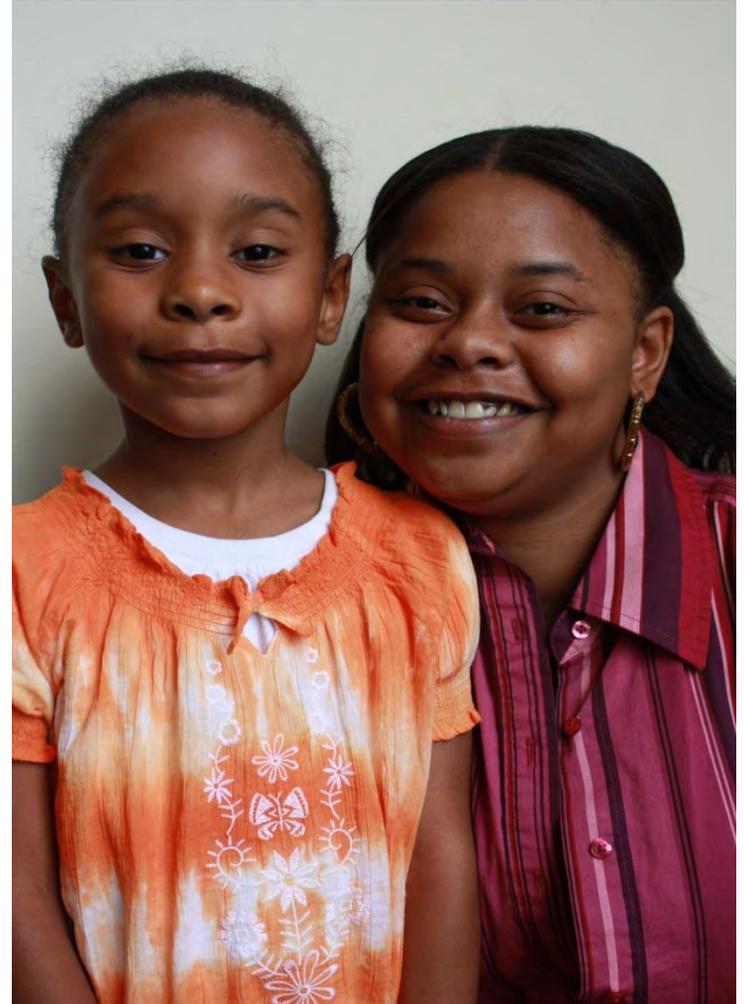
The ability to mentally hold and manipulate information over short periods of time, simultaneously think of multiple things, temporarily focus on something while retaining something else in the back of the mind, retain information from one place and connect it to information from another, follow multi-step instructions, and temporarily stop doing something and return to it later without confusion or loss of continuity;

3. Mental flexibility (or cognitive flexibility, mental shifting, set shifting)

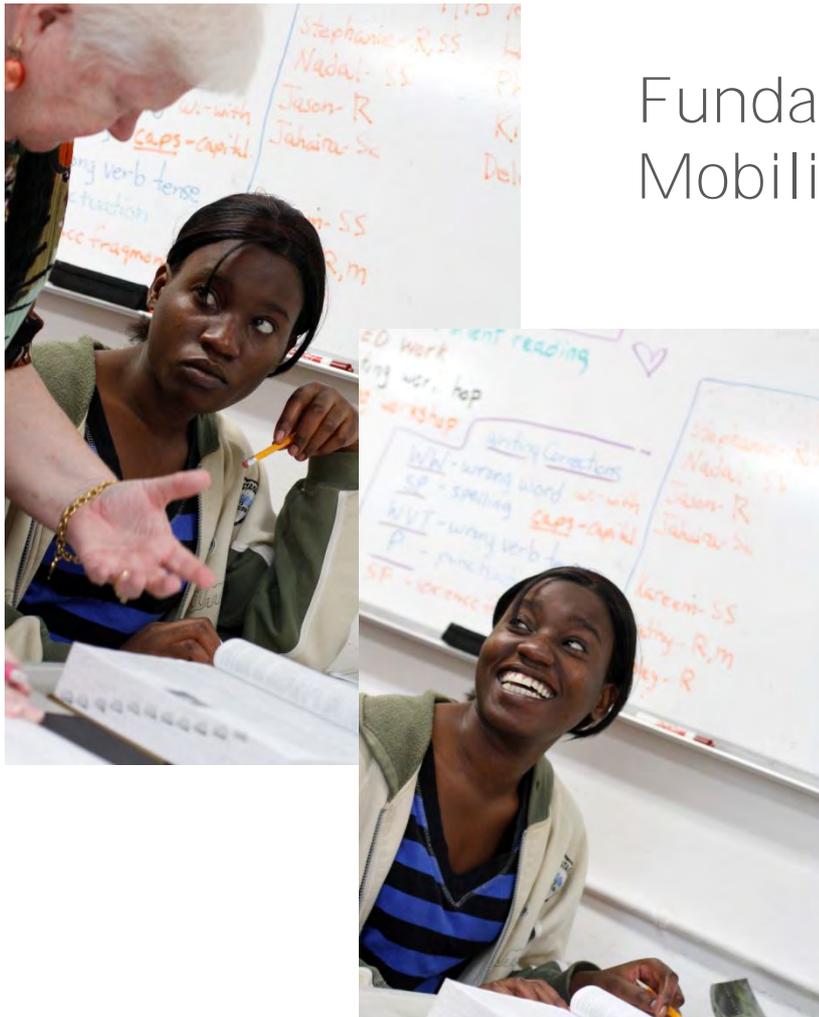
The ability to readily switch gears, multitask, adjust plans, re-establish priorities, apply different rules or social skills in different settings, translate between languages, alter strategies based on feedback, and innovate (Center on the Developing Child at Harvard University, 2011) (Carlock, 2011)

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.



Mobility Mentoring®: Key Elements



Fundamental Components of Mobility Mentoring®:

1. Bridge to Self-Sufficiency® scaffolding
2. Clear goal-setting and outcomes measurement
3. Incentives
4. Coaching

CRITTENTON WOMEN'S UNION'S THEORY OF CHANGE BRIDGE TO SELF-SUFFICIENCY®



FUTURE ORIENTED DECISION MAKING

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 \$65,880)
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 \$43,481 - \$65,879)
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 months' and up to two months' expenses	Structured payment plans in place and meeting minimum payments	Job with earnings of 33%-65% Mass. Index wage (If not calculated for specific family, use income range of \$21,741-\$43,480)
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 months' expenses	Debts in excess of ability to pay, behind in payments	Job with earnings less than 33% Mass. Index wage
A. Homeless / co-housed with family or friends B. Homeless / transitional housing Homeless / emergency shelter	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 General Educational Development certificate GED obtained No high school diploma or GED	No savings	Defaults or nonpayment on all or most loans and accounts	Unemployed

CONTEXTUALIZED DECISION MAKING

What can organizations do to help mitigate stress-related challenges?

First- Implement easy-to-use brain-science informed program design improvements:

- Environments- noise and distraction reduction, friendly photos on walls;
- Approaches- serve and return content delivery, non-authoritarian affect;
- Program materials- limit tables, charts, jargon;
- Program access- readmission, bundled services;
- Staff training- about stress-related impacts & solutions



What can organizations do to help mitigate stress-related challenges?

Second- Provide participants with brain-science informed tools to help with program success:

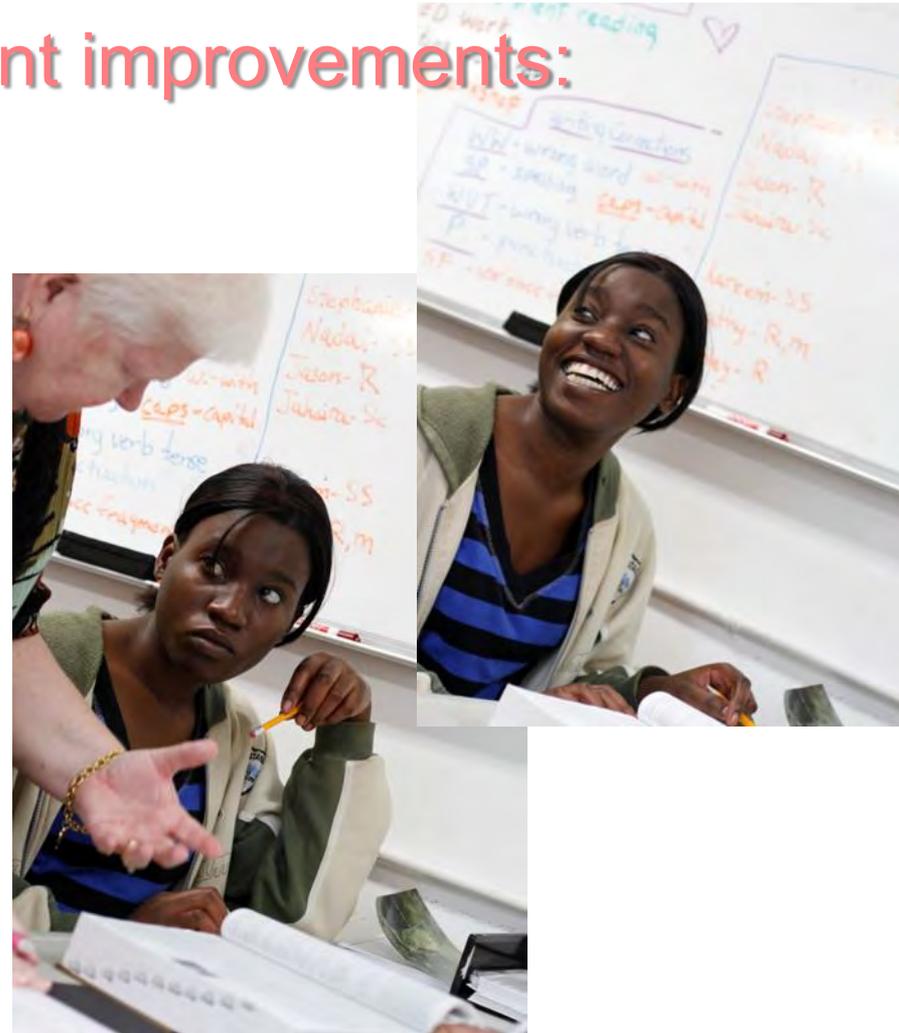


- Personal organization strategies and tools
- Reminders/prompts
- Goals contracts
- Incentives
- Impulse/distraction control strategies
- Automatic goal-attainment strategies
- Problem-solving, goal-setting frameworks

What can organizations do to help mitigate stress-related challenges?

Third - Coach for permanent improvements:

- Problem solving
- Surfacing and weighing options;
- Resistance against swamping, impulse control, and weighing current actions against future ramifications;
- Improved social skills and anticipation of others' point of view;
- Leadership and organization of groups and tasks.



What can organizations do to help mitigate stress-related challenges?

Finally, Take an Intergenerational Approach:

- Parent-Child interdependence:
 - Children's development and success is strongly influenced by their parent's
 - Parent-Child relationship
 - Home environment
 - Resources and supports
 - Parent goals and capacity is significantly influenced by children's qualities and needs
 - Motivation
 - Having the time to meet children's basic needs
 - Affect of unmet needs on parent time and bandwidth
 - Importance of children's qualities
- Alignment of child and parent goals facilitates success





Better Lives Through Science



MOBILITY MENTORING® OUTCOMES FOR ADULTS SERVED IN FY2013¹

(July 1, 2012 – June 30, 2013)

By Bridge to Self-Sufficiency® Pillar			
BRIDGE TO SELF-SUFFICIENCY PILLAR	AT MOBILITY MENTORING® PROGRAM ENTRY	AS OF LAST FY13 OUTCOME MEASUREMENT	COMPARISON TO COMMUNITY BENCHMARKS
Family Stability 	100% of participants in CWU's Career Family Opportunity (CFO) program were residing in subsidized housing	89% of CFO participants resided in subsidized housing •9% have purchased homes •2% have moved to market-rate rental units	Nationally, 6% of homebuyers are single mothers and 4% of homebuyers are single mothers with an income of 0-80% of area median income (AMI)
	CWU served 158 families in housing stabilization, all of whom originated from emergency family shelter	100% of CWU families in stabilization for 12+ months maintained permanent housing after exiting shelter	75-91% of families participating in three Mass. Homelessness prevention efforts maintained housing stability after 12 months
Well-Being 	20.3 Overall Quality of Life Score for CFO participants ² 66% of CFO participants scored above 19	21.5 Overall Quality of Life Score for CFO participants 89% of CFO participants scored above 19	Scores below 19 indicate a poor quality of life. A difference in two to three points in the overall score has been found to be clinically meaningful
Education and Training 	32% of CFO participants had an AA degree or higher broken down as follows: •14% Associates; •14% Bachelors; •4% Masters	52% of CFO participants have an AA degree or higher broken down as follows: •27% Associates; •14% Bachelors; •2% graduate certificate; •9% Masters	Six-year college completion rate for low-income students is approximately 11% 46% of adults of any income level in Mass. have an Associates degree or higher
Financial Management 	\$0 saved into matched savings account by CFO participants 21% of adults entering shelter had any money saved	\$1,528 average saved into matched savings account by CFO participants 40% of adults in shelter saved at least \$150 or contributed at least \$150 towards debt	76% of families in the bottom quintile have bank accounts. Of those with bank accounts, the median balance is \$600
Employment and Career Management 	59% of CFO participants were employed: average wage \$14.82/hr. 0% of CFO participants were earning a family-sustaining wage at entry 45% of adults were either enrolled in school OR employed at program entry	68% of CFOs are employed; average wage \$20.18/hr. 30% of CFO participants are earning a family-sustaining wage 80% of adults were either enrolled in school OR employed in FY13	The median income for single mothers in Mass. is \$13.13/hr. ³ 64% of low-income families in Mass. are employed; 53% of the non-elderly, non-disabled HUD public housing authority-assisted households are employed

1. Results in grey are for short-term program delivery in CWU shelters in Boston and Cambridge with average participation of 12-18 months. Participation numbers (N) vary based on program type. Results in blue are for CWU's multi-year program delivery called Career Family Opportunity (CFO)(N = 44 participants). Participants enter this program on a rolling basis after an application process, and had achieved 2.5 years average program participation at the time these data were gathered.

2. The Ferrans and Powers Quality of Life Score measures both satisfaction and importance of various aspects of life. Scores are weighted in order to reflect an individual's satisfaction with areas of her life that she values most. Scores are calculated for psychological, social, economic and family satisfaction, as well as life satisfaction overall.

3. CWU publishes a cost of living measure called the Massachusetts Economic Independence Index (Mass. Index) which reports exactly how much income it takes for a family to make ends meet in Massachusetts without relying on public assistance. We use this data to determine family specific self-sufficiency wage goals in CWU programs. For more information go to www.liveworkthrive.org

Gabriella

- Single mother, 2 children
- History includes DV, Homelessness and Depression
- Children experienced DV; Lived in shelter with mom
- Children struggle in school and at home; Have both learning and behavioral difficulties
- Gabriella has lost a job due to constant calls home from school
- Mentoring helped Gabriella identify and access supports for her children; also helped Gabriella structure time to spend with her children
- With supportive services, children are doing well at school – Gabriella has a good full time job

The Economic Independence 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.

Learn more at: <http://www.liveworkthrive.org>

Additional Helpful Resources

- CWU's *Using Brain Science to Create New Pathways Out of Poverty* and *Mobility Mentoring* research briefs and the Economic Independence Exchange at www.liveworkthrive.org website;
- Center on the Developing Child at Harvard University- research brief #11, *Building the Brain's "Air Traffic Control System"* and *Building Adult Capabilities* video at <http://developingchild.harvard.edu/>;
- CBPP- EF Shared Learning Group at www.buildingbetterprograms.org/category/executive-function/.

Questions?

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