Using Executive Functioning Frameworks to Improve Family Economic Mobility: Mobility Mentoring™ at CWU

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President and CEO
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

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Brief Description of CWU 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
Applying the Executive Functioning Lens to CWU Families
Applying the Executive Functioning Lens to CWU Families

- **Two Key EF Frames:**
  - Now ↔ Future (Time Frame)
  - Self ↔ Others (Personal Frame)

- **Three Key EF Skillsets:**
  - Inhibition
  - Working Memory
  - Shifting
What are the EF skill deficits CWU sees in many of our client families?

- Impulse control and self-regulation
- Social skills and "EQ"
- Future orientation in decision-making
- Contextualizing in decision-making
How does CWU’s Mobility Mentoring™ framework tackle these challenges?

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
Mobility Mentoring™ Framework:
1. Bridge to Self-Sufficiency™ Scaffolding

The Bridge to Self-Sufficiency™ creates the scaffolding necessary to reach economic independence.
# Crittenton Women’s Union Bridge to Self-Sufficiency™

## Starting Point

<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td><strong>Housing</strong></td>
<td><strong>Social Networks</strong></td>
<td><strong>Educational Attainment</strong></td>
<td><strong>Savings</strong></td>
<td><strong>Debts</strong></td>
</tr>
<tr>
<td>No subsidy, housing costs less than 1/3 household take-home pay</td>
<td>No subsidy, housing costs exceed 1/3 household take-home pay</td>
<td>Partial subsidy (shallow); Paying $200 or more towards rent</td>
<td>Full subsidy, permanent housing; Paying $200 or less towards rent</td>
<td>A. Homeless / co-housed with family or friends</td>
</tr>
<tr>
<td>Dependent needs met; serving as no barrier to parent/guardian school or work</td>
<td>Dependent needs meeting minimal disruption to parent/guardian school or work</td>
<td>Intermittent needs requiring support from parent/guardian school or work</td>
<td>Dependent needs serving as significant obstacle to parent/guardian school or work</td>
<td>Recently emergent or not yet addressed needs, requiring additional attention</td>
</tr>
<tr>
<td>Health / behavioral health issues serving as no obstacle</td>
<td>Developed Network: Consistent support and occasional leveraging connections</td>
<td>Emerging Network: Consistent source of support and occasional leveraging connections</td>
<td>Limited network: Occasional source of support</td>
<td>Regular and recurring disruptions to work, school, and/or family due to health / behavioral health issues</td>
</tr>
<tr>
<td>Advocate/Networker: Uses own and other resources and connections to advance the mobility goals of others</td>
<td>Developed Network: Consistent source of both support and leveraging connections</td>
<td>Developed Network: Consistent source of both support and leveraging connections</td>
<td>Developed Network: Consistent source of both support and occasional leveraging connections</td>
<td>Regular and recurring disruptions to work, school, and/or family due to health / behavioral health issues</td>
</tr>
<tr>
<td>Completed bachelor’s degree or higher</td>
<td>Completed associate’s degree or postsecondary job training or certificate program</td>
<td>Attending college or postsecondary job training program</td>
<td>Savings of at least one month and up to two months’ expenses</td>
<td>Structured payment plans in place and meeting minimum payments</td>
</tr>
<tr>
<td>Savings of three months’ expenses or more</td>
<td>Savings of more than two months’ expenses but less than three months’ expenses</td>
<td>Savings of at least one month and up to two months’ expenses</td>
<td>Savings of less than one month’s expenses</td>
<td>Savings of less than one month’s expenses</td>
</tr>
<tr>
<td>Current on all balances and no outstanding debt other than mortgage or educational and/or car loans</td>
<td>Current in payments and plans and paying more than minimum payments</td>
<td>Current in payments and plans and paying more than minimum payments</td>
<td>Current in payments and plans and paying more than minimum payments</td>
<td>Current in payments and plans and paying more than minimum payments</td>
</tr>
<tr>
<td>(If not calculated for specific family, use income ≥ $61,797)</td>
<td>(If not calculated for specific family, use income range of $40,573–$61,796)</td>
<td>(If not calculated for specific family, use income range of $20,598–$40,572)</td>
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</tr>
</tbody>
</table>

- **EDUCATION AND TRAINING**
  - Completed bachelor’s degree or higher
  - Completed associate’s degree or postsecondary job training or certificate program
  - Attending college or postsecondary job training program
  - Savings of at least one month and up to two months’ expenses
  - Savings of less than one month’s expenses
  - Structured payment plans in place and meeting minimum payments
  - Savings of less than one month’s expenses
  - Savings of less than one month’s expenses
  - Debts in excess of ability to pay, behind in payments

- **FINANCIAL MANAGEMENT**
  - 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
  - Savings of less than one month’s expenses
  - Debts in excess of ability to pay, behind in payments
  - Savings of less than one month’s expenses

- **EMPLOYMENT AND CAREER MANAGEMENT**
  - Job with earnings ≥ Mass. Index wage
  - Job with earnings of 66–99% of Mass. Index wage
  - Job with earnings of between 33%–65% Mass. Index wage
  - Job with earnings of less than 33% Mass. Index wage
  - Unemployed

- **WELL-BEING**
  - Health and Behavioral Health
  - Social Networks
  - 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
  - Developed Network: Consistent source of both support and leveraging connections
  - Emerging Network: Consistent source of support and occasional leveraging connections

- **FAMILY STABILITY**
  - Housing
  - Dependents
  - 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

- **Self-Sufficiency**
  - High school diploma or GED obtained
  - No high school diploma or General Equivalency Diploma (GED)
Adult Executive Functioning

Contextualized Decision-making

Starting Point

- Family Stability
  - No subsidy, housing costs less than 1/3 household take-home pay
- Well-being
  - Health and Behavioral Health
  - Social Networks
  - Advocate/Networker: Uses own and other resources and connections to advance the mobility goals of others

Mobility Mentoring™

- Education and Training
  - Completed bachelor’s degree or higher
- Financial Management
  - Savings of three months’ expenses or more
- Employment and Career Management
  - Job with earnings ≥ Mass. Index wage

Self-Sufficiency

- Full subsidy, permanent housing: Paying $200 or less towards rent
- Partial subsidy (shallows): Paying $200 or more towards rent
- No subsidy, housing costs exceed 1/3 household take-home pay

Future-oriented Decision-making
On your way . . . Goals and a Plan

Contextualized Decision-making
# Mobility Mentoring™ Framework:

## 2. Clear goal-setting and outcomes measurement

<table>
<thead>
<tr>
<th>Examples of goals</th>
<th>Immediate-Six months or less</th>
<th>Intermediate - (One-year)</th>
<th>Long-term- (program completion)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Career Family Opportunity (5-year program)</td>
<td>Apply for financial aid; take entrance exams</td>
<td>Complete a year of college- 5 classes (B avg.)</td>
<td>$50,000/yr. job and $10,000 saved</td>
</tr>
<tr>
<td>Abbot House (Multi-year supported housing program)</td>
<td>Identify smart start job; obtain credit report</td>
<td>Develop balanced budget and adhere for one year; start job-training</td>
<td>Exit into perm. housing with $smart start ($30K) job and 3 months'savings</td>
</tr>
<tr>
<td>Hastings House (1-year transitional shelter)</td>
<td>Begin housing applications; obtain credit report; enroll in financial mgt.</td>
<td>Develop balanced budget; save $200 or reduce debt; obtain job or enroll in school</td>
<td>Exit into perm. housing with budget, savings, and next Bridge goals</td>
</tr>
</tbody>
</table>
Mobility Mentoring™ Framework: 3. Tangible Rewards

- **Incentives** - cash, savings match, gift cards;
- **Recognition** - by mentors, peers, family, public;
- **Measurement** - of movement across the Bridge;
- **Personal Achievements** - e.g. diploma, savings, home ownership.
Mobility Mentoring™ Framework
4. EF Mentorship and Coaching

- **Impulse control** - Don’t hit the send button.
- **Discovering and weighing options** - You do have choices; you just don’t see them.
- **Pro-social behavior** - How do you think that makes them feel?
5. Developing Peer and Social Leverage Networks

- **Peer Community Groups** - cohorts with shared program goals

- **Peer Affinity Groups** - cohorts with shared personal goals within program

- **Leveraging Social Networks** - professional connections
Mobility Mentoring™
Outcomes Achieved in short-term programs

- **77%** of GED grads, **80%** of job-readiness grads, and **100%** of supported housing residents, were in school and/or working.

- **71%** of homeless housing guests had budgets and opened savings accounts.

- **99%** of homeless families retained their post-exit housing for ≥12 months.

- **83%** of supported housing, high-risk families had no rent arrearages.

- **100%** of supported housing high-risk families reported increases in their social network.

- Exiting working adults experienced **85%** increase in wages.
Mobility Mentoring™ Outcomes Achieved in 2012 in the five-year CFO Program

- **Pioneers** (those enrolled for 3 yrs.)
  - Monthly household earned income **up 26%** ($2,687/month)
  - Personal (non-matched) savings **multiplied by 10** (average $2,106/participant)

- **All CFOs** - Educational attainment at program start was **12.8** years; now **83%** have degree beyond HS; **21%** have BA or higher

- **21%** already have a job with MA Index earnings ($45-$50K)
- **96%** work or go to school
- **44%** work and go to school

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Mobility Mentoring™ Outcomes Achieved in 2012 in the five-year CFO Program

- 3 homes purchased; 1 pre-qualified and searching; 5 in home buying process
- 66 child-related goals achieved (e.g. school learning plans) in FY12
- $57,859 combined personal savings (not including match)
In Conclusion: 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. Improving EF skills improves all five pillars of the Bridge - family stability, wellbeing, education, finances and career management.
Questions?

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