New Strategies for Fishing: Coaching for Economic Mobility in the 21st Century

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Key Points

- The twin forces of increased automation and the coronavirus pandemic are rapidly eliminating family-sustaining jobs in key sectors that have traditionally provided upward mobility for low-wage workers.

- These forces are also creating increased labor market demand for the 21st-century skills (e.g., high-level strategic thinking and interpersonal skills) most difficult to automate and challenging for low-wage workers to deploy.

- To maintain robust pathways to the middle class for low-wage workers and sufficient numbers of well-qualified workers to meet labor market demand, we need to create new pathways for low-wage workers that include training in 21st-century skills. But such skills are not best taught through traditional one-size-fits-all job-training or job-search programs.

- This report provides evidence from Economic Mobility Pathways’ Mobility Mentoring Program on how shifting from such traditional models to more individualized and holistic coaching incorporating 21st-century skills can create breakthrough gains for low-wage workers in education, employment, earnings, debt reduction, savings, wellness, and family stability.

It has long been said that if you give a man a fish, you feed him for one meal, but if you teach a man to fish, he will eat for a lifetime. In today’s world, that aphorism no longer holds true. The world of work is changing so rapidly that people must complete significant postsecondary training to obtain a job that can reliably feed a family, their skills must be consistently upgraded to retain relevance in the marketplace, and they often must accomplish all this while caring for their families with minimum supports. Today, to feed a family for a lifetime, we must not only train workers how to fish but also coach them in the navigational skills that will enable them to successfully optimize their changing education, career paths, and family needs, for the rest of their lives.

These navigational skills—the ability to think creatively and strategically; solve problems; be a resilient, motivated, and self-directed learner; and have the strong self-regulation and interpersonal skills necessary to work effectively with and lead others—are sometimes called “21st-century skills.”
The terminology is apt because they are among the core skills in greatest demand by employers today. However, acquiring these skills poses special challenges for people most in need of family-sustaining jobs because, as scientific research has unequivocally shown, the special stresses of poverty, trauma, and discrimination directly compromise such skills. And the traditional education and training programs available to those in poverty are still primarily training them for a job (usually those jobs with the shortest training pathways) and not for the 21st-century navigational skills that would allow them to get and keep jobs with family-sustaining wages. Such skills require coaching and practice, especially for people living under the stresses of poverty.

Emerging evidence from a new coaching program, Mobility Mentoring, designed by the global nonprofit Economic Mobility Pathways (EMPath), suggests that incorporating coaching for 21st-century skills into traditional human services programs can create breakthrough improvements in earnings for low-wage workers. It also suggests that such coaching can be incorporated into many different types of programs, can be delivered at scale, and may also have positive effects on other family members.

The World of Work Is Changing Rapidly and Disruptively

The world of work is changing rapidly and disruptively and in ways that disproportionately hurt people of color, women, and those in poverty.

On December 10, 2019, an 18-wheel trailer drove 2,800 miles from Pennsylvania to California, through snow and rain, and safely delivered a load of Land O’Lakes butter completely autonomously, without any human intervention. Current estimates are that in the future, driverless deliveries are likely to put 2.5 million drivers out of work. Changes such as these are obvious manifestations of the much larger and less visible ways that automation is shifting the nature of work. Susan Lund et al. predict, “What lies ahead is not a sudden robot takeover, but a period of ongoing, and perhaps accelerated, change in how work is organized and the mix of jobs in the economy.” They estimate that 40 percent of Americans are employed in job categories likely to be affected by automation and shrink substantially in the next decade, and the Federal Bureau of Labor Statistics shows that the jobs with greatest projected 10-year automation-driven declines will be in manufacturing and administration, thereby mostly affecting low-wage workers.

The full impact of how automation is changing the work landscape really hits home when we consider that in 1960, the two largest US companies were AT&T and GM. Together they employed 1,169,000 workers, and their combined annual corporate revenue was (adjusted for inflation to 2017 dollars) $32 billion. These were primarily union-represented jobs, requiring minimal education, that paid solid family-sustaining wages. By 2017, the two largest US companies were Apple and Google. Together they employed only 16 percent (189,992) of the workers of their 1960 counterparts, and their combined revenue was $1.479 trillion, or 46 times that of AT&T and GM. Apple’s and Google’s jobs were nonunion and predominantly office based, requiring a college degree, and although well compensated, overall workers’ share of corporate revenues was less than 50 percent (the lowest percentage since 1929).

The shifting nature of work has affected the entire economy, causing significant problems matching workers to jobs and a decrease of 23 percent, between 2007 and 2017, in the overall rate at which vacant jobs could be filled. But the impacts have disproportionately affected low-wage workers and those with less than four-year degrees by eliminating low- to mid-paying jobs and opportunities for upward mobility.

The changing jobs landscape has had a direct and significant impact on worker earnings. While US economic growth has been strong, median wages have remained relatively flat, low-income workers’ earnings have declined, and most of income growth has been captured by those at the top of the earnings scale. Median household income since 2000 has grown under 3 percent, and the mean (inflation-adjusted) earnings for the bottom fifth of workers went down 7.2 percent between 2000 and 2018 (from $14,852 to $13,775), while those for the top 5 percent of earners went up by 12.8 percent (from $369,068 to $416,520).

As Massachusetts Institute of Technology (MIT) futurists, Erik Brynjolfsson and Andrew McAfee have written, “There’s never been a worse time to
be a worker with only ‘ordinary’ skills and abilities to offer, because computers, robots, and other digital technologies are acquiring those skills and abilities at an extraordinary rate.”

Automation is decreasing the time that companies, the jobs within them, and the skills required to get and keep those jobs last. In 1960, the average company in the S&P 500 had been in business for 60 years; the average for those companies today is 20 years. And beyond the churn in companies, we see major changes in job requirements.

A new study by David Deming at Harvard’s Kennedy School points out that “the rate of technological change increases the optimal study for general vs. vocational education because general education facilitates the learning of new technologies” and that “countries emphasizing apprenticeships and vocational training have lower youth unemployment rates at entry, but higher rates later in life.” So, companies are challenged to maintain the value of their workforce’s skills, while workers who train to attain specific applied skills employers need often find those skills become less relevant over time.

The coronavirus pandemic has only accelerated such trends. Economists estimate that as many as 42 percent of recent pandemic-induced layoffs will result in permanent job loss. This prediction is not surprising given that in the past 35 years, 88 percent of all jobs permanently lost were eliminated within the three 12-month periods (1991, 2001, and 2009) surrounding official recessions.

Throughout all these disruptive shifts in the economy, one consistent pattern appears to be emerging: Automation is increasingly taking over routine analytic work functions, and this is accelerating workforce demand for the “uniquely human” 21st-century skills that computers cannot readily duplicate.

The National Research Council of the National Academies of Science describes 21st-century skills as encompassing the following domains of competence:

- Cognitive competencies, including problem-solving, interpretation and analysis, adaptive learning, creativity, and innovation;
- Intrapersonal competencies, including intellectual openness, adaptability, perseverance and resilience, self-regulation, and personal agency; and
- Interpersonal competencies, including communication, collaboration and teamwork, empathy/perspective taking, leadership, and social influence with others.

There is rapidly increasing marketplace demand for such skills. Review of O*Net, the federal database of job listings, shows an upward trend in the education and skills required in all jobs, consistent demand for 21st-century skills across all jobs, and the greatest increases in skill demand for social and character skills, machine learning, and artificial intelligence.

In fact, employer demand for 21st-century skills has grown so significantly that digital job-search platforms such as Indeed now offer prospective employers the ability to screen job applicants for not only technical skills, such as written communications or facility with certain types of software, but also “critical thinking, memory, problem-solving and organization” skills and personal characteristics such as “self-discipline, conscientiousness, and agreeableness.”

So, what we see in the workplace today is a rapid convergence of loss of lower-skilled jobs that pay family-sustaining wages, increasing demand for higher-level skills and credentials (sometimes called upward “skill bias”), and increasing demand, in particular, for mastery of 21st-century skills. Together these factors create a potent set of forces for the downward mobility of low-wage workers.

**Poverty Creates Special Challenges to 21st-Century Skills**

There are 53 million low-wage workers in the US today, 30 percent of whom live below 150 percent of the federal poverty level ($38,625 for a family of four in 2019) and nearly 40 percent of whom have a high school diploma or less. These low-wage workers have median hourly wages of $10.22 and median annual earnings of $17,950. Such low compensation leaves little money or time for postsecondary education, and the stresses created by life as a low-wage worker severely tax the
21st-century skills necessary to obtain the education and navigate the career pathways necessary to get ahead.

Much has been learned from fields as diverse as behavioral economics, psychology, education, neuroscience, medicine, developmental sciences, and genetics about the significant ways that the stresses of poverty, trauma, and discrimination affect human behavior, decision-making, development, and health. Research in these fields paints a well-evidenced and convergent picture that stress compromises the development and deployment of 21st-century skills. Individuals vary, but overall, we know a child born into extremely stressful circumstances (so-called “toxic stress”) will be less likely to develop the strong 21st-century skills necessary to optimize life outcomes.

Research in these fields paints a well-evidenced and convergent picture that stress compromises the development and deployment of 21st-century skills.

There are many reasons for this, but chief among them appears to be the special ways that stress affects the development and functioning of the brain systems, located in the amygdala and the prefrontal cortex, that control our responses to stress. The amygdala assesses the threats in the world around us and reacts immediately to those threats with the well-known responses of “fight, flight, or freeze,” and the prefrontal cortex is responsible for the skills that allow us to problem-solve, think creatively, compare current to future implications, and more carefully interpret the data that our instincts provide.

These brain-based systems are the biological home of our 21st-century skills, and when the systems are well-developed and well-balanced, they allow us to deploy all the problem-solving, strategic and creative thinking, persistence, and strong interpersonal skills that the workplace seeks and that are necessary to successfully navigate life.

The more challenging the life, the more necessary the skills.

However, extreme environmental stress changes the development of these systems in ways that are adaptive to such stress. They make the amygdala more vigilant and quicker to respond to perceived threats and the prefrontal cortex less likely to analyze and think creatively beyond current life circumstances. Such adaptations may be useful for lives that are often unstable or unsafe, but they can also lead to diminished development of 21st-century skills. Optimal development of such skills requires both brain systems to grow in balance with each other and within stable environments that create rich opportunities for practice.¹⁸

Even when one is not born into poverty, situational stresses can cause challenges to the deployment of such skills. Brains under stress experience a so-called “bandwidth tax” that compromises brain systems in ways similar to those who have been raised in stressful circumstances.¹⁹ Therefore, it is not surprising that research consistently shows a direct correlation between individuals’ socioeconomic status (SES) and their proficiency in 21st-century skills. The lower people’s SES, generally the lower they will score on measures of 21st-century skills.²⁰

We also know that having the motivation to overcome life challenges and optimally deploy our 21st-century skills requires foundational beliefs that change is possible and that the hard work necessary to create it is likely to pay off. Positive self-perception and mindset are the necessary foundation to successfully develop 21st-century skills. Meta-analysis of multiple studies shows that “believing one can meet the demands of a given task is a prerequisite to putting forth sustained effort. Given this, self-efficacy beliefs appear to be an essential precursor to enhancing other non-cognitive (21st century) skills.”²¹

Here, too, poverty has a direct effect. Research shows that personal agency and mindset are highly correlated with SES. People living in poverty consistently score lower in measures of personal efficacy and locus of control. They express lower sense of their ability to control their own lives and give a higher weight to external factors, rather than personal reasons for their failures or successes.²²
People living in poverty also are more likely to hold the belief or mindset that most individuals are born with an inherent set of abilities that cannot be altered, no matter how much they try (known as a “fixed mindset”), as opposed to believing that people are born with significant abilities to learn and improve and the degree to which they succeed is largely based on how much they invest in building their skills (known as a “growth mindset”).

Having the fixed mindset that people are either born with a skill (such as the ability to do math) or not and that working hard to develop skills they were not born with is unlikely to pay off has huge consequences. It inhibits the striving, resilience, and practice that is at the heart of developing strong 21st-century skills and leads to lower workforce participation rates and even higher deaths of despair. Americans living in poverty have much lower belief that their hard work will pay off than their more well-resourced fellow citizens do. Strikingly, the gap between the mindset beliefs of US low-income and high-income citizens is among the greatest in the world—20 times greater, for example, than is found in Latin America.

Overall, 21st-century skills are crucial to getting ahead in the world of work today, but these same skills (and the personal agency and mindsets that actuate them) are significantly compromised by the stresses of poverty itself.

In the past, people living in poverty could, with limited education, get into a job that paid family-sustaining wages and, once in that job, could often remain there for life. But today those jobs are rapidly being eliminated, the world of work is churning, and workers face a lifetime of needing to learn new skills, find new jobs where they can apply those skills, and manage caring for their families in a complex environment of limited and confusing public supports. All these factors increase the need for and the challenges to developing and deploying 21st-century skills and cause the economic opportunity gaps between those at the bottom and the top of the earnings scales to become more intractable.

An obvious response to these factors might be introducing the training of 21st-century skills into education and job-training programs. There is ample evidence that the brain systems that govern our 21st-century skills are not fully developed until well into adulthood and can be strengthened long after that. But evidence shows that these skills are not best built through typical classroom learning or didactic training, but rather through coaching and practice.

Here again, current practices of education and job training work against low-income workers. As Andrew McAfee, codirector of the Institute on the Digital Economy at MIT, summarized it well:

“Our education system is in need of an overhaul. It is frustrating that our primary education system is doing a pretty good job at turning out the kinds of workers we needed 50 years ago. Basic skills, the ability to follow instructions, execute defined tasks with some level of consistency and reliability.”

What is needed, he said, are people who can do “things like negotiate, provide loving and compassionate care, motivate a team of people, design a great experience, realize what people want or need, [and] figure out the next problem and how to solve it.”

What is needed are mechanisms for building 21st-century skills—meta-cognitive skills such as goal setting, planning, problem-solving, self-monitoring, and self-awareness—within a context of significant personal relevance to the student or worker. Such interventions have been shown to be consistently more successful than traditional didactic training.

There are also indications that they may be cost-effective. For example, one large randomized control trial of more than 2,700 female garment workers showed that workplace-based coaching and practice of 21st-century skills created significant increases in worker productivity, with a one-year net return on investment (ROI) to the company of 124 percent above the program’s costs. By 20 months from program start, that ROI had increased to 420 percent.

To be effective, interventions must be structured in a way that provides a caring and supportive mentoring relationships over time. In this way, workers can repeatedly practice analyzing personally relevant problems, thinking strategically about...
how to solve them, setting specific goals for getting ahead, recalibrating their strategies when unsuccessful, and creating higher goals when success is attained. They can also practice analyzing how they and others will think and feel under new circumstances and altering their behaviors to elicit better outcomes.

In other words, to really build 21st-century skills, workers need to be able to practice, in a way that is personally relevant and meaningful, the basic decision-making and behavioral skills that the stresses of poverty, trauma, and oppression most compromise:29

• The ability to think about more than one thing at a time (as opposed to only thinking about the crisis of the moment) and weigh decisions in context,
• The ability to think about the future (and not just what will immediately resolve current stresses), and
• The ability to understand one’s own motivations and behaviors and those of others.

**EMPath’s Mobility Mentoring Approach**

One organization that has been consistently integrating coaching for 21st-century skills into human services and training programs (through its unique coaching platform, Mobility Mentoring) is EMPath. Beginning in 2006, EMPath launched a three-year design period to create a new evidence-based economic mobility coaching model that creates substantive earnings gains for unemployed and low-wage workers. Based on emerging evidence from brain science about how poverty, trauma, and oppression affect human behavior and decision-making, staff created the Mobility Mentoring approach, an intervention that interwove 21st-century skills and economic mobility coaching. Mobility Mentoring is defined as “the professional practice of partnering with participants so that over time they may acquire the resources, skills, and sustained behavior changes necessary to attain and preserve their economic independence.”30

Mobility Mentoring was designed with the understanding that every individual comes to the journey out of poverty with differing life experience, strengths, challenges, and motivations. However, common across all participants are both the stresses of poverty and the need to simultaneously optimize their family stability, well-being, money management, education, and careers.

To create a consistent framework that could serve as the foundation for individuated coaching, EMPath designed the Bridge to Self-Sufficiency (the Bridge). The Bridge is a brain-science-informed framework that permits all coached participants to assess where they are on their journey to self-sufficiency, think about their individual strengths and challenges, and assess how various issues in their lives are interconnected and how to set goals in a way most likely to help them get ahead (Figure 1). In other words, through the process of tackling the real-world issues that matter most to them, the Bridge helps participants routinely practice 21st-century skills such as problem-solving, strategic thinking, future orientation, goal setting, perspective taking, and self-assessment.31

Mobility Mentoring is the coaching process designed to optimize participant analytic and goal-setting practices that come with using the Bridge. It is based on a key set of assumptions:

• The power of decision-making must rest in the participant’s hands.
• Although the degree of impact varies, the stresses of poverty affect all people similarly. Therefore, knowledge of the brain science of poverty must be incorporated into all aspects of coaching.
• The personal agency and growth mindsets participants need to build 21st-century skills are scaffolded through the coaches’ unconditional positive regard and high expectations.
• Coaching processes should allow for participants to practice 21st-century skills in achieving goals that are personally compelling and relevant to them.
• Substantive skill building and economic mobility gains depend on the duration and frequency of coaching; there are no shortcuts to substantive gains.

The Mobility Mentoring coaching process begins with participants talking with their coaches about their aspirations and then assessing themselves on the Bridge. Coaches encourage participants to
explore not only where they are situated on each Bridge pillar but also why they are situated there. Participants are coached to think about the causal connections between Bridge pillars.

Once they have assessed where they are, participants are asked to contemplate the future and the most important things they could achieve to make their lives meaningful and successful. They are encouraged to think strategically about the next steps they could take to achieve their aspirations. After all these steps are completed, participants make written SMART (specific, measurable, achievable, relevant, time-specific) goals contracts with their coaches.

Coaches regularly check in with participants to reinforce the commitments and specific steps outlined in the goals contracts and the personal motivations the participants expressed in wanting to achieve them. When the participants’ plans do not work out, coaches help participants recalibrate their plans to get back on track; when plans succeed and goals are completed, coaches recognize participants’ achievements in ways likely to reinforce future progressive goals achievement and mastery of skills.

Because of the key differences outlined in Table 1, the outcomes Mobility Mentoring achieves are different from traditional case management. For example, before instituting Mobility Mentoring, EMPath case managers in workforce readiness programs would normally meet with a participant when the participant had difficulties attending a class or other issues that could jeopardize program retention and completion. Case managers would
review participant cover letters and applications for jobs to ensure they were complete and participants were following through on required steps in job searches and interviews. The nature of the work was primarily transactional and designed to be sure that the participant successfully completed the program and got a job.

In workforce readiness with Mobility Mentoring, coaches (also called “mobility mentors”) meet participants at the program start and ask them to talk about the kind of jobs and other life goals to which they aspire. Often the response to such initial questions is “No one ever asked me that before,” and framing an answer requires time and support. However, establishing that desired future state has been shown to be essential in creating the personal agency and motivation necessary to successfully overcome challenges and achieve goals.32

After these initial questions, mobility mentors ask participants to analyze themselves using the Bridge. What usually emerges from Bridge prompts are a unique constellation of strengths and challenges, such as those explained by a prototypical participant, whom we will call Diane.

I have a son. He is my world, and I would do anything to help him. I really want to get a better job and make a better life for us, but we are staying with my aunt until we can find a place. Things aren’t good there because my son has asthma, and sleeping on the couch with all her cats around makes it hard for him to breathe. His coughing wakes my aunt up in the night, and I know she’s getting sick of it.

I’ve been working at CVS to try and get money to get our own place, but my hours are crazy, and I can’t always find someone to watch my son. I’m worried I’m going to lose my job because I lost my last one when I had to take my son to the ER. I haven’t been able to save any money, my credit cards are maxed out, and I’m behind on my bills. I’m afraid they’re going to cut off my phone, and I really need it! I’m stressed out all the time and can’t seem to get anywhere in anything I do. I feel paralyzed.33

In assessments such as these, the mobility mentor can see the array of challenges that will likely pose significant obstacles to successful engagement in the workplace and can also understand the participant’s motivations for change. Instead of merely creating a transactional plan revolving around completing program steps such as job applications, the mentor can partner with the participant to think about and address underlying problems and ensure necessary program steps are being met.

In Diane’s case, she, with her mentor’s prompting, might come to see that her son’s untreated asthma had made it hard for her to work and destabilized her living circumstances. In addition to making goals for filling out job applications, she might also make a goal to get her son into primary care for his asthma. Once his asthma was better controlled,
she might make a goal to set up a realistic budget that would allow her to begin making modest payments on her debts. Both her child’s health and her finances are likely to serve as barriers for her successful engagement in the workplace, and so addressing them can lead to greater long-term gains.

Seeing the connections between problems and thinking about consequences for the future is challenging for the brain on stress, and having the personal beliefs and agency to overcome the paralysis that stress induces is equally challenging. Participants like Diane can typically only focus on the crisis of the moment. In Diane’s case, that crisis happened to be a fight she had with her aunt that morning and worries about possibly being evicted. Because of this, Diane’s ability to overcome her “brain freeze,” analyze all the challenges she was facing, and figure out a good sequence of steps that might help her improve her situation was almost impossible.

However, with repeated coached practice, thinking differently about oneself, analyzing problems, strategically analyzing options and solutions, establishing goals, and achieving them become habituated. Such practice builds the very 21st-century skills that are needed for success in creating family stability and successful parenting, completing higher education and training, obtaining and keeping family-sustaining jobs, and navigating the rapidly changing workplace.

EMPath originally piloted Mobility Mentoring in 2009 with 20 families living in public housing in a program called Career Family Opportunity. Program participants met with their mobility mentors on average three-plus times per month at program start, tapering down to one or two times a month as they progressed through the program.

An evaluation of the program by a team from Brandeis University found that by program completion in 2015 (average program length five years), participants had increased their earnings by 72 percent (earning approximately $30,000 a year in 2015 dollars), and almost 90 percent had new postsecondary credentials. The study found that by the program’s last year, the annual combined gains in earnings and taxes paid, coupled with reductions in public subsidies measured, exceeded program costs by $8,000 per participant per year.

Because of these successes, EMPath introduced Mobility Mentoring throughout its organization to the approximately 1,300 people served in its transitional housing for homeless families, stabilization and supported housing for previously homeless families, workforce readiness, and economic mobility coaching programs. Within the first year, Mobility Mentoring created significant increases in the outcomes seen by these programs, including program engagement and retention, participant satisfaction, employment rates, earnings, savings, debt reduction, rates of housing placement from shelter into permanent housing, housing retention, and education attainment.

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As word about EMPath’s outcomes began to spread, other organizations asked for access to the Mobility Mentoring approach, and in 2014, EMPath founded the Economic Mobility Exchange (the Exchange), a learning network and community of practice designed to share and improve the Mobility Mentoring approach with other organizations. When it opened, the Exchange had 14 organizational members, and over its first 18 months, Exchange members used the Bridge and Mobility Mentoring approaches to coach 3,500 people. The Exchange continued to grow rapidly, and by 2020, it numbered more than 145 organizations in 37 states and four other countries, which together had Bridged and coached more than 200,000 people using Mobility Mentoring–informed approaches.

Although all Exchange member organizations share a common mission to help low-income families move out of poverty, the organizations in the network vary widely and include community colleges, housing organizations, health care institutions, multiservice agencies, child-serving agencies, state and municipal agencies, and foundations. Exchange members are not required to use the Mobility Mentoring tools and approaches in a
highly prescribed way. EMPath provides recommendations on their use but encourages member organizations to adapt tools and processes to improve on them in ways that better reflect the particular needs of their program, locale, and participant population.

Exchange member organizations pay a fairly low annual membership fee and agree to annually submit data about how they are implementing Mobility Mentoring, the adaptations they have made to tools and processes, and their program outcomes. Because of this robust knowledge sharing, EMPath can assess which member organizations are struggling in their implementation and offer suggestions as to how the organizations might strengthen their work.

Mobility Mentoring processes produce rich data about participants’ challenges, the goals they are setting, whether they are achieving those goals, and the outcomes their achievements are producing. This creates a powerful evidence base for improving coaching practices and outcomes, and all these data are available at the individual, coach, program, organization, and, increasingly, Exchange network levels.

**Mobility Mentoring Outcomes**

EMPath has been evaluating Mobility Mentoring processes and outcomes since its initial pilot in 2009. The most recent evaluation, in fiscal year (FY) 2019, of the impact of Mobility Mentoring in its flagship five-year coaching intervention, Career Family Opportunity (N = 48), showed that at entry 67 percent of participants were employed and their annual earned income averaged $16,000 per year; at program exit, 98 percent of participants were employed, and their annual income averaged $46,000 per year (a gain of more than 187 percent). At program entry, 38 percent of these participants had a postsecondary credential or degree, and at program completion, 75 percent of participants had a postsecondary credential or degree.

Participants in EMPath’s other programs receive Mobility Mentoring coaching in transitional housing for homeless families, supported permanent housing, stabilization for formerly homeless families, and community-based economic mobility coaching programs. During FY19, on average, EMPath participants in all programs who were mentored for one year (N = 311) showed an average increase in their total Bridge score of 10 points (equivalent to advancing five sub-pillar rungs).

At program entry, 38 percent of these participants had a postsecondary credential or degree, and at program completion, 75 percent of participants had a postsecondary credential or degree.

A 10-point gain in Bridge score is not inconsequential. For example, a 10-point increase in the Bridge score could be obtained by a participant moving out of shelter into permanent housing, completing their GED, going from having no savings to having modest savings of less than one month’s expenses, and improving their health status to be able to nominally engage in work, all in the same year. Another participant could increase their Bridge score by 10 points by going from being employed in a job that paid under $24,800 to one that paid up to $41,399, while getting a new job-training certificate or credential and making timely minimum payments on all debts if they had been behind on debt payment—again, all in the same year.

Of the 3,089 goals completed by all EMPath participants in FY19, 68 percent were completed successfully. On average, it took participants three action steps and 96 days to achieve an individual goal. EMPath’s successful goals completion rate is at least double that of most other published reports on goals achievement associated with personal savings, education attainment, weight loss, and smoking cessation, especially in low-income populations.36 Outcomes of the entire EMPath FY19 participant population (of whom 43 percent were homeless and most of the rest had a history of homelessness) receiving Mobility Mentoring for at least six months before exit include:
82 percent of participants previously without a budget developed one,
78 percent of participants without savings started saving money,
The average amount saved by each participant was $540.20,
59 percent of participants unemployed at the start were employed at exit, and
43 percent of participants not previously enrolled in an education or training program became enrolled.

All these achievements led to an average (program entry to program exit) annual earned income increase in FY19 by all participants (including those in shelter) of $8,555.63 per person.

**Mindset and Risk Aversion of EMPat Participants and Staff and Exchange Staff.** To learn more about mindsets and goal-setting expectations of Mobility Mentors and their participants, in 2018, EMPat conducted a survey of its own mentoring staff (n = 46) and participants (107), as well as the mentoring staff of member organizations in the Exchange (n = 119). Those surveyed were asked five questions (Figure 2). The first four questions were based on standardized mindset evaluation survey instruments. A fifth question, which assessed goal-setting preferences and risk aversion, asked respondents to show their degree of agreement with the statement “It is worse to set goals too high than too low,” which was designed to measure risk aversion.

For the four mindset questions, a response of zero indicates a very strong growth mindset (i.e., the predominant belief that skills are built through hard work), and a response of six indicates a very strong fixed mindset (i.e., the predominant belief that one is born with a fixed set of skills that cannot be changed). For the one goal-setting question, a response of zero indicates a very strong preference for setting goals too high (suggesting high expectations and low risk aversion), and a response of six indicates very strong preference for setting goals too low (suggesting low expectations and high risk aversion).

Results of the survey (Figure 3) showed that EMPat staff had an average score of 0.92 (very strong growth mindset) to mindset questions and an average score of 1.76 (high goal-setting preference and low risk aversion) to the goal-setting question.

Exchange staff had an average score of 1.35 (strong growth mindset) to mindset questions and an average score of 2.26 (somewhat high goal-setting preference and low risk aversion) to the goal-setting question. There was a strong correlation (p < 0.001) between Exchange members’ mindset and preferences for goal setting, indicating that the stronger their organization’s growth mindset, the more likely the organization’s staff was to prefer setting high goals.

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**Figure 2. Growth Mindset and Goal-Setting Questions**

Please tell us how strongly you agree or disagree with the following statements.

(0 = strongly disagree, 1 = disagree, 2 = somewhat disagree, 3 = neutral, 4 = somewhat agree, 5 = agree, 6 = strongly agree)

<table>
<thead>
<tr>
<th>Questions</th>
<th>Rating 0–6</th>
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<tbody>
<tr>
<td>1. People’s basic abilities are things that they can’t change very much.</td>
<td></td>
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<tr>
<td>2. There are some things people are not capable of learning.</td>
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<tr>
<td>3. If people are not naturally good at something, they will never do it well.</td>
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<td>4. Challenging yourself won’t change your basic abilities.</td>
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<td>5. It is worse to set goals to high than too low.</td>
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Results of EMPath Mindset and Goal Risk Survey. Comments of Exchange survey respondents add to the understanding of how growth mindsets and preferences for high goal setting affect staff’s thoughts about their work with participants. Exchange staff with the strongest growth mindset and goal-setting scores offered comments about their work, such as:

I can’t speak for every individual, but the organization’s pillars are based in service that empowers, and in order to do so, participants are treated as though they have the ability to learn and change. On my team in particular, we believe that participants have untapped potential, and that all the strengths they seek are already there. It is only a matter of learning what they need in order to enhance their innate strengths.39

Whereas, those with the weakest growth mindset and goal-setting scores said things such as:

A person’s capacity of learning may limit their ability to do and/or learn certain things. Most people have a certain capacity and forcing people into situations that exceed that capacity will frustrate that person.

People are who they are at the core and we can’t change that. I have heard this all too often at [my] office. Most staff don’t believe people can change nor want to. Very sad.40

Survey responses showed a noticeable (although not statistically significant) positive relationship between the length of time member organizations had been in the Exchange and using Mobility Mentoring and the strength of their organization’s growth mindset and high expectations. There was also a statistically significant ($p < 0.05$) correlation between the length of time EMPath’s participants had been exposed to Mobility Mentoring and the tendency to have a growth mindset.

Participant Outcomes from the Exchange. Members of EMPath’s Exchange network are also reporting significant improvements in their participants’ outcomes. In a recent randomized control trial of 250 participants in the Bridges to Success Program of the Catholic Family Center of Rochester, New York (which is being evaluated in a randomized control trial by Notre Dame’s Lab for Economic Opportunity), first-year outcomes of the two-year evaluation are already showing significant promise. Families receiving Mobility Mentoring–informed services saw year-one increases in employment of 110 percent, and average earned household income increased from $447 to $975 a month.41 Final results of this evaluation will be available in 2021.

One of the largest Exchange member organizations implementing Mobility Mentoring has been
the Department of Children Youth and Families of Washington state. Since 2015, the state has tested and expanded Mobility Mentoring for all parents and children receiving Early Childhood Education and Assistance Program (ECEAP) services. These services include preschool education and home visiting to children in low-income and at-risk families.

The most recently published evaluation (covering 2017–18) shows the outcomes of 3,089 families receiving Mobility Mentoring coaching for at least one year. In this intervention, Mobility Mentoring was incorporated into existing early learning programs. Direct service staff in these programs were trained in Mobility Mentoring by EMPath and ECEAP staff.

Evaluation of parental outcomes in these programs showed statistically significant ($p < 0.001$) gains in 17 areas of family functioning (all areas measured) in comparison to families that had not received Mobility Mentoring services. Domains of reported gains included improved housing stability, decreased parental stress, decreased family conflict, improved earnings, and decreased debts. In addition to these outcomes, families receiving Mobility Mentoring were 26 percent more likely than the comparison group to be able to “slow down and think my problems through to a solution.”

Nascent data are also emerging on the impacts of Mobility Mentoring on the children of parents who were coached through ECEAP. An evaluation of child outcomes currently pending for peer-reviewed publication looked at the impact of parental Mobility Mentoring coaching on their children’s outcomes on the test used as a standard child development and school readiness screen for all 3- to 4-year-old children in ECEAP programs. Results showed that when controlling for differences in factors such as demographic risk and program differences, Mobility Mentoring parental coaching was associated with significantly greater likelihood of children meeting or exceeding Teaching Strategies GOLD widely held expectations on five of the six learning domains measured: social and emotional, cognitive, language, literacy, and numeracy. Sensitivity tests supported the robustness of these findings. These results are still quite preliminary, and researchers recommend continuing evaluation of the results to determine if findings will hold as the intervention is spread across all sites.

In addition to individual evaluations, the Exchange has been directly gathering increasing amounts of information on member organizations’ coaching processes and outcomes. Member organizations annually provide survey data to the Exchange on factors such as the status of their implementation processes, the numbers of families being served and the services they are provided, the areas in which they wish to receive training and assistance, and satisfaction with and recommendations for evolution of Mobility Mentoring tools and processes. In 2018, the most experienced member organizations designed a shared database to capture Mobility Mentoring participant outcomes across the membership.

To qualify for data submission to this comparative database, member organizations had to have been practicing Mobility Mentoring for at least two years and also have the ability to collect the data as specified. The first cross-organizational report was produced in 2019 and contained data submitted by 16 programs from 13 member organizations across the US. All data submitted covered one year of services (FY19).

The first report from this dataset shows that participating programs varied widely in the number of households they served using Mobility Mentoring (from a low of seven households served per program to a high of 12,120 and a program average of 87). The participants served were predominantly female people of color who were under 34 years of age. The total number of Mobility Mentoring goals set by participants in each program ranged from a low of 20 per program to a high of 14,103 per program, with a program average of 1,305 goals set.

Of the goals closed within the year, the successful goals completion rates ranged from a low of 41.18 percent to a high of 100 percent, with a program average rate of 74.46 percent. For those participants receiving Mobility Mentoring services and who had an increase in annual earned income, the average individual income gains (per participant per year) range from $2,923 for the lowest-achieving program to $10,243 for the highest-achieving program, with an average of $5,295 across organizations.
Organizations reporting data included medical outpatient, sheltering, welfare to work, early education and care, and economic mobility coaching programs.

**Conclusion**

This report highlights that the world of work is changing rapidly and disruptively in ways that are particularly destructive to low-wage workers. Automation is systematically eliminating routinized middle-skilled jobs. If economists are correct, many of these jobs will never be replaced, and those that are will be replaced by jobs requiring higher levels of postsecondary training and 21st-century skills (the problem-solving, strategic thinking, and interpersonal skills most difficult to automate).

These workplace demands create a vicious catch-22 for low-income workers because evidence shows that the stresses of poverty compromise the development and deployment of 21st-century skills, and without these skills, it is hard, if not impossible, for workers to get the education and the jobs that would lift them out of poverty.

To remedy this, it would seem logical that we should increase access to traditional postsecondary education and training for low-wage workers and also training in 21st-century skills. But research demonstrates that 21st-century skills are not best built through traditional classroom training, but through applied practice in which developing these skills can help solve the individual real-life problems and create the real-life gains most important to low-income workers.

Since 2009, EMPath and its partner organizations have been doing just this: incorporating the coaching of 21st-century skills into traditional human service, health, and education programs and improving family stability, well-being, money management, education, and career outcomes. Through EMPath’s brain-science-informed coaching model, Mobility Mentoring, families in poverty are making much larger earnings gains than those produced by traditional job training alone. In fact, families in comprehensive Mobility Mentoring programs consistently obtain the education and 21st-century skills necessary to get and keep jobs with family-sustaining wages.

In today’s world, it is not enough to give fish to people living in poverty or even to teach them to fish. Instead, we must coach people to develop the 21st-century skills necessary to navigate the constantly changing demands of family, education, and career throughout a lifetime. It would seem a tall order, but families in Mobility Mentoring are showing that with the right supports, it can be done.

**About the Author**

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**Notes**


31. The Bridge is scored in a manner that each block is worth a set number of points adding up to 100. Because every person is different, each will have higher and lower scores in different areas, but the consistent scoring system allows participants’ progress to be tracked over time and allows progress of cohorts of participants to be aggregated. In this way, although every journey out of poverty is different, the consistency of progress of a given participant, program, organization, or group of organizations can all be measured and compared.


33. This is a composite of participant responses and is meant to be generally descriptive. It is not a direct quotation from one particular participant.

34. Daminger et al., Poverty Interrupted.


38. Kahneman, Thinking, Fast and Slow.


40. Babcock, Harnessing the Power of High Expectations.


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