REFERENCES


About Economic Mobility Pathways

Economic Mobility Pathways (EMPath) is a global leader in helping low-income people reach the middle class and beyond through its science-based approach to mentoring. The approach helps families achieve dramatic gains in income, housing, education, family life, and career. EMPath uses the approach in its direct service work to support families in Greater Boston and through its Economic Mobility Exchange™, a partnership with non-profits, governments, and human service providers nationally and across the globe.

@disruptpoverty empathways.org

Introduction

Mobility Mentoring® is the professional practice of partnering with clients so that they may acquire the resources, skills, and sustained behavior changes necessary to attain and preserve their economic independence. This innovative approach is integrated throughout EMPath services. This report shares the reach of Mobility Mentoring and its effects on the families and individuals engaging in this transformative practice at EMPath’s program sites in Greater Boston.
EMPath’s legacy of empowering low-income people dates back to 1800’s Boston. Staying true to the mission, EMPath has developed an approach that meets the challenges of poverty today. Program types vary: emergency shelter, transitional housing, and long-term coaching once families are permanently housed. Mobility Mentoring was developed with our Greater Boston participants, and is now shared widely around the world.

**Short-Term Programs**

EMPath’s short-term programs include our shelter and stabilization services. These programs focus on identifying immediate barriers and needs, introducing participants to the Bridge to Self-Sufficiency and Goal Setting, and laying a strong foundation for achieving long-term goals such as obtaining permanent housing and increasing earned income.

**Long-Term Programs**

EMPath’s long-term programs facilitate participants’ continued progress towards economic self-sufficiency. Participants who have long-term or permanent housing are able to pursue educational and employment goals that will support and strengthen their families going forward.

**Integrated Services**

Our integrated services provide additional support to our other programs. With this expanded Mobility Mentoring practice, participants are able to more deeply engage with goal setting in crucial areas or increase family involvement in the Mobility Mentoring process.

In FY19, we served 1,325 participants (706 adults and 619 children) from 413 families.
An essential tool used by Mobility Mentoring programs is the Bridge to Self-Sufficiency®. The Bridge to Self-Sufficiency is a multi-faceted tool, serving as a conversation guide as well as a means for assessment and tracking progress. Bridge assessments identify strengths and obstacles to success in each of the five pillars: Family Stability, Well-Being, Financial Management, Education & Training, Employment & Career. Throughout FY19, 497 participants had at least one Bridge conversation with their mentor.

A participant’s Bridge score is a measure of their overall self-sufficiency; higher scores indicate higher self-sufficiency. Of those participants active in FY19 with a valid, comparable Bridge score at least one year apart, 77% experienced an increase in score. The average change in score for exiting participants is 10 points, out of a total possible score of 100.

In our Flagship Program, we get the opportunity to work with families for five years as they work towards Economic Self-Sufficiency. In the chart on the right, you can see the change in Bridge Score that our participants experience, on average.

Includes CFO Participants who have been active for at least one year and have a valid yearly Bridge Assessment. Y1 N=54, Y2 N=47, Y3 N=39, Y4 N=26, Y5 N=23
## BRIDGE TO SELF-SUFFICIENCY®

<table>
<thead>
<tr>
<th>FAMILY STABILITY</th>
<th>WELL-BEING</th>
<th>FINANCIAL MANAGEMENT</th>
<th>EDUCATION &amp; TRAINING</th>
<th>EMPLOYMENT &amp; CAREER</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Housing</strong></td>
<td><strong>Physical &amp; Mental Health</strong></td>
<td><strong>Debts</strong></td>
<td><strong>Earnings Levels</strong></td>
<td></td>
</tr>
<tr>
<td><strong>No subsidy, housing costs 1/3 or less of household gross pay</strong></td>
<td>Fully able to engage in work, school, and family life; children or family needs don't get in the way (OR) No children or dependent family members</td>
<td>Can always rely on networks to provide useful advice, guidance, and support for others; no debt other than mortgage, education, and/or car loans, and current in all debts</td>
<td>Savings of 3 months’ expenses or more</td>
<td>Bachelor’s degree or higher complete</td>
</tr>
<tr>
<td><strong>No subsidy, housing costs exceed 1/3 household gross pay</strong></td>
<td>Mostly able to engage in work, school, and family life; health or mental health needs rarely get in the way</td>
<td>Can often rely on networks to provide useful advice, guidance, and support</td>
<td>Current in all debts and making more than minimum payments on one or more debts</td>
<td>Savings of more than 2 months’ expenses, but less than 3 months’ expenses</td>
</tr>
<tr>
<td><strong>Subsidized Housing - pays $300+ towards rent</strong></td>
<td>Somewhat able to engage in work, school, and family life because of children or family needs</td>
<td>Can sometimes rely on networks to provide useful advice, guidance, and support</td>
<td>Making minimum payments on all debts</td>
<td>Savings of at least one month’s and up to 2 months’ expenses</td>
</tr>
<tr>
<td><strong>Subsidized Housing - pays $0 - $299 towards rent</strong></td>
<td>Barely able to engage in work, school, and family life because of health or mental health needs</td>
<td>Can rarely rely on networks to provide useful advice, guidance, and support</td>
<td>Behind in payments of 1 or more debts and making payments on at least 1 debt</td>
<td>Savings of less than one month’s expenses</td>
</tr>
<tr>
<td><strong>Not permanently housed</strong></td>
<td>Not able to engage in work, school, and family life because of health or mental health needs</td>
<td>Can never rely on networks to provide useful advice, guidance, and support</td>
<td>Has debts; currently not making any payments</td>
<td>No savings</td>
</tr>
</tbody>
</table>

**Making Decisions in Context**

- **THINKING ABOUT THE FUTURE**
- **MAKING DECISIONS IN CONTEXT**

*Data from HUD’s 5/14/17 AMI tables.*
What kinds of goals were our participants achieving in FY19?

Goal Examples

**Educational Attainment Goal**
“Schedule and attend an appointment with my advisor to determine the steps needed to graduate”

**Debt Goal**
“Enroll in Income-Based Repayment plan for student loans to get them into good standing by 5/31/2019”

**Career Goal**
“Revise resume and send out to at least 3 potential employers per week”

Goal Achievement

One metric we pay careful attention to is our Goal Achievement Rate. Our mentors strive to support our participants in achieving the goals they set during their time in our programs.

In FY19, our overall goal achievement rate for adult goals was 68%. One study on goal achievement found a 32% goal achievement rate among university students. Below are the goal achievement rates for our individual pillars. This graph shows the number of goals set in each pillar, as well as the percent achieved.
In addition to measures of economic mobility, this year we focused on measuring the impact of mobility mentoring on participants’ well-being. We utilized the Cantril Self-Anchoring Scale to classify whether participants were thriving, struggling or suffering in their overall well-being. We saw that compared to entering participants (only 38% thriving), exiting participants have a higher likelihood of thriving (48%) and a lower likelihood of struggling in their overall life situation.

**Community Comparison - Housing**

67% of homeless participants in the US Homeless Prevention and Rapid Re-housing Program were stably housed at program exit. Of the 136 participants who exited our shelter programs in FY19, 82% (111) exited to stable permanent housing.
KEY OUTCOMES: Financial Management

Participants without a budget who developed a budget: 76%
Participants without savings who started saving money: 78%
Participants without a bank account who opened a bank account: 78%

Finance can be a challenge for many of our families, but in FY19, families managed to make strides in areas of income, savings, and debt.

AVERAGE AMOUNT IN SAVINGS

$98 at start
$540 at exit

Includes participants from our shelter and stabilization programs who were active for at least 6 months.

Community Comparisons - Finance

In 2016, 32% of US adults had obtained a credit report.4
In comparison, 45% of our adult participants obtained a credit report in the past fiscal year.

32%
45%

In 2017, 69% of US households making <$15,000/year had a bank account.5 In comparison, 80% of our active participants had a bank account at the end of FY19.6

69%
80%

63% of participants experienced an increase in credit score of 43 points on average
KEY OUTCOMES: Educational Attainment

As a crucial component of increasing wages and achieving economic self-sufficiency, we encourage and support participants in their educational endeavors. Below is a breakdown of the types of education that EMPath participants completed in FY19.

Flagship Program Graduates

WITH COLLEGE DEGREES

- 38% at entry
- 75% at exit
KEY OUTCOMES: Employment & Career

- Participants unemployed at start who were employed at exit: 59%

Average Earned Income at Entry and Most Recent

<table>
<thead>
<tr>
<th></th>
<th>Baseline</th>
<th>Most Recent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average Hourly Wage</td>
<td>$12.58</td>
<td>$15.54</td>
</tr>
<tr>
<td>Average Annual Earned Income</td>
<td>$17,662.09</td>
<td>$26,059.63</td>
</tr>
</tbody>
</table>

Of participants who were active in FY19 with income information at comparable income assessments.

Community Comparison - Income

- One study of current/former TANF recipients in the early 2000s found that 25% had a significant increase (>10%) in earned income in 3 years. Of our FY19 participants who had two valid income assessments more than 6 months apart, 66% had a 10% or greater increase in earned income.

Flagship Program Graduates

<table>
<thead>
<tr>
<th>EMPLOYED</th>
<th>ANNUAL INCOME</th>
</tr>
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<tbody>
<tr>
<td>67% at entry</td>
<td>$16k at entry</td>
</tr>
<tr>
<td>98% at exit</td>
<td>$46k at exit</td>
</tr>
</tbody>
</table>

178% increase in annual income among flagship program graduates.
The Economic Mobility Exchange™

EMPath’s human services network boosts economic mobility across the country and around the world. The Exchange shares EMPath’s coaching approach, fosters learning, and enhances existing human service programs.

Network Members

- Nonprofits
- Schools
- Colleges
- Healthcare providers
- Child care centers
- Human service programs
- Government agencies

Individuals served with a Mobility Mentoring®-informed approach:

- 258 organizations trained in Mobility Mentoring
- 3,000 individuals trained in Mobility Mentoring
- 200,000 individuals served with Mobility Mentoring-informed approach
EMPath Cares

In addition to the outcomes our participants experience during the time in our programs, there are also some intangible effects. This year, our EMPath Participant Feedback Survey asked our participants to tell us how we’re doing. Here are just some of the inspiring and heart-warming results.

“I personally loved my mentor, because I never felt judged. I had a lot of stress, trauma, and emotional issues. I have grown so much during my time with EMPath that I really would not change a thing.”

“She makes me feel like I can be something and be a part of the world.”

“Overall, I love being part of EMPath, and I feel so lucky and blessed to have been chosen to be in this cohort. All of my full-time real job opportunities have been through networking via EMPath. I am forever grateful for this network of wonderful, intelligent women who are all striving to be better.”

ACKNOWLEDGEMENTS

Thank you to our staff and our participants for such an exciting and inspiring year at EMPath. We appreciate your hard work and dedication and look forward to FY19 and beyond with you all.

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