



EMPath

Economic Mobility Pathways

*Mobility Mentoring<sup>®</sup>*  
**2019 IMPACT REPORT**



# EMPath

Economic Mobility Pathways

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## 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](http://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.*

**230** adults received services in more than one program during FY19

**44%** of households were homeless at some point during the year

**87%** of adults with children were single parents



# 77%

*of participants  
experienced  
an increase in  
Bridge score*

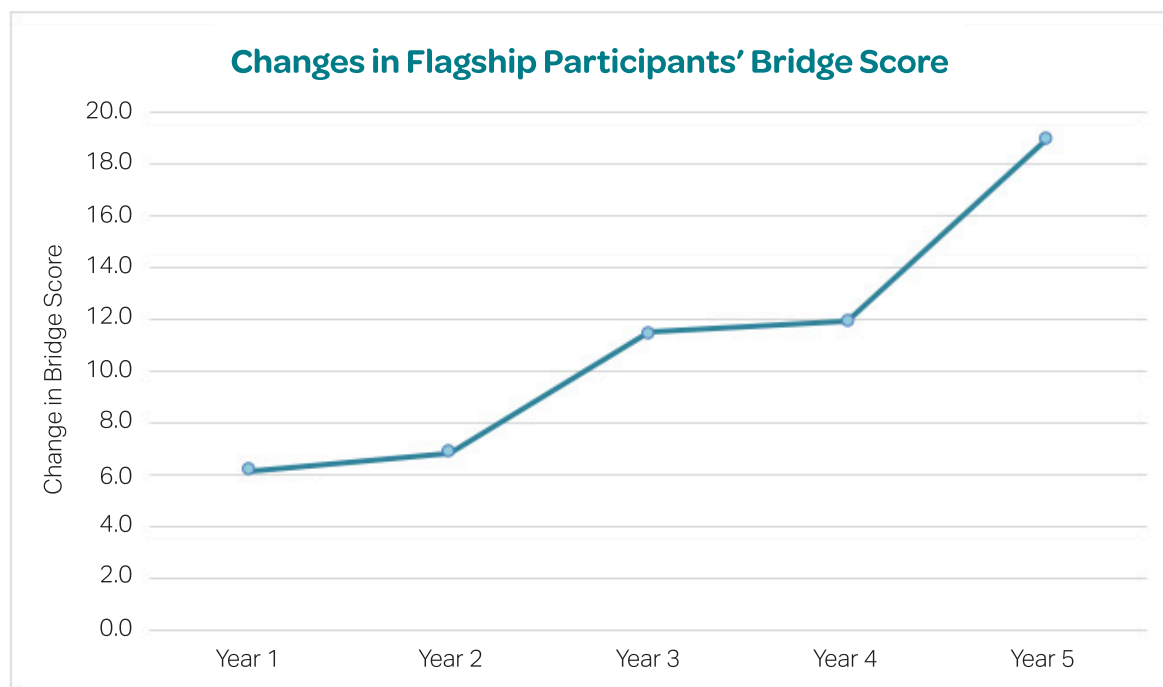
## Progress Over Time

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.

## Bridge to Self-Sufficiency®

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.



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®

↑

THINKING ABOUT THE FUTURE

↑

FAMILY STABILITY		WELL-BEING		FINANCIAL MANAGEMENT		EDUCATION & TRAINING	EMPLOYMENT & CAREER
Housing	Family	Physical & Mental Health	Networks	Debts	Savings	Educational Attainment	Earnings Levels*
No subsidy, housing costs 1/3 or less of household gross pay	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	Fully able to engage in work, school, and family life; health and mental health needs don't get in the way	Can always rely on networks to provide useful advice, guidance, and support; advocates for others	No debt other than mortgage, education, and/or car loans, and current in all debts	Savings of 3 months' expenses or more	Bachelor's degree or higher complete	Earnings = 80%+ AMI (Family-Sustaining Wage)  Household Size of: 2: \$62,550+ 3: \$70,350+ 4: \$78,150+
No subsidy, housing costs exceed 1/3 household gross pay	Mostly able to engage in work, school, and family life; children or family needs rarely get in the way	Mostly able to engage in work, school, and family life; health or mental health needs rarely get in the way	Can often rely on networks to provide useful advice, guidance, and support	Current in all debts and making more than minimum payments on one or more debts	Savings of more than 2 months' expenses, but less than 3 months' expenses	Associate's degree or professional certification complete	Earnings = 50% - 79% AMI  Household Size of: 2: \$41,400 - \$62,549 3: \$46,550 - \$70,349 4: \$51,700 - \$78,149
Subsidized Housing - pays \$300+ towards rent	Somewhat able to engage in work, school, and family life because of children or family needs	Somewhat able to engage in work, school, and family life because of health or mental health needs	Can sometimes rely on networks to provide useful advice, guidance, and support	Making minimum payments on all debts	Savings of at least one month's and up to 2 months' expenses	Job training or certificate complete (beyond high school)	Earnings = 30% - 49% AMI  Household Size of: 2: \$24,800 - \$41,399 3: \$27,900 - \$46,549 4: \$31,000 - \$51,699
Subsidized Housing - pays \$0 - \$299 towards rent	Barely able to engage in work, school, and family life because of children or family needs	Barely able to engage in work, school, and family life because of health or mental health needs	Can rarely rely on networks to provide useful advice, guidance, and support	Behind in payments of 1 or more debts and making payments on at least 1 debt	Savings of less than one month's expenses	High School Diploma or GED/HiSET complete	Earnings = < 30% AMI  Household Size of: 2: <\$24,800 3: <\$27,900 4: <\$31,000
Not permanently housed	Not able to engage in work, school, and family life because of children or family needs	Not able to engage in work, school, and family life because of health or mental health needs	Can never rely on networks to provide useful advice, guidance, and support	Has debts; currently not making any payments	No savings	Less than High School Diploma or GED/HiSET	Not currently employed  *Income ranges are for Suffolk County, MA. Data from HUD's 5/14/17 AMI tables

## MAKING DECISIONS IN CONTEXT



# 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"

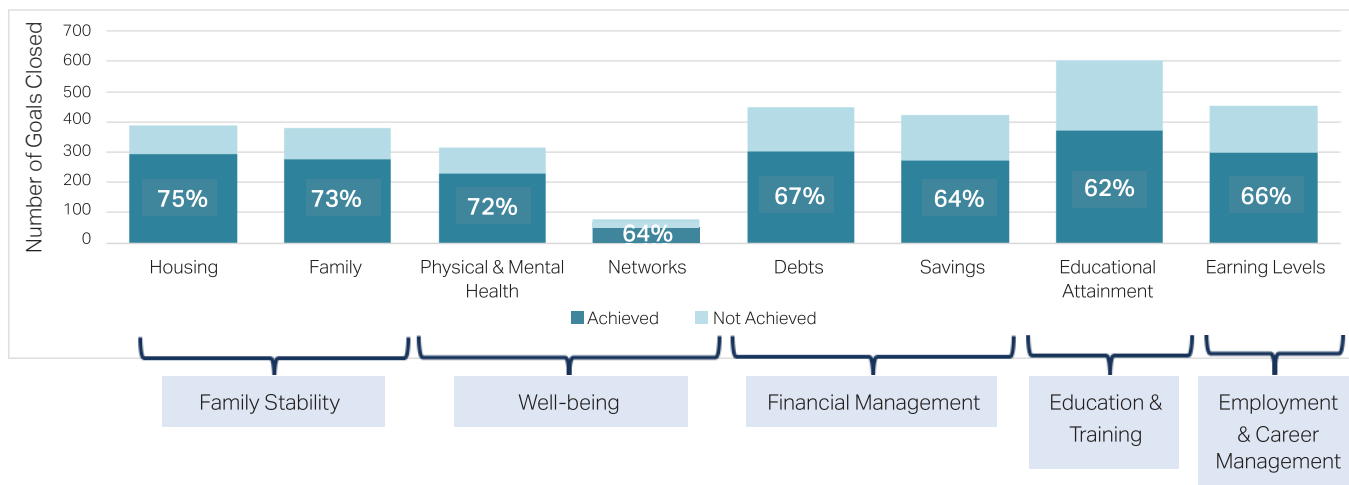
### Career Goal

"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.<sup>1</sup> 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.



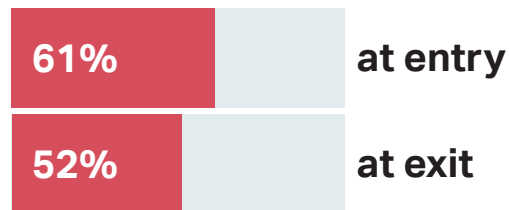
## KEY OUTCOMES: Family Stability & Well-Being

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<sup>2</sup> 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.

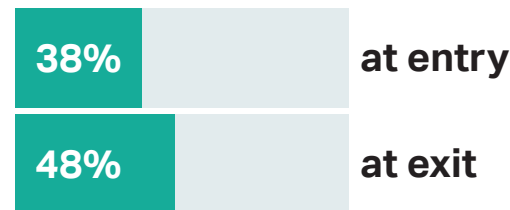


### Overall well-being among entering and exiting participants

#### STRUGGLING

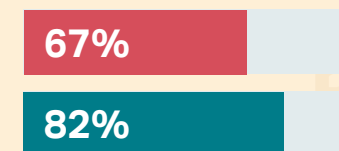


#### THRIVING



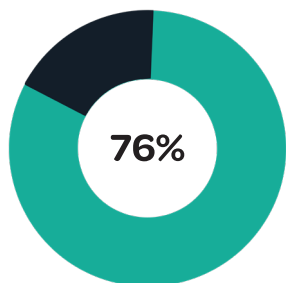
### Community Comparison - Housing

67% of homeless participants in the US Homeless Prevention and Rapid Re-housing Program were stably housed at program exit.<sup>3</sup>

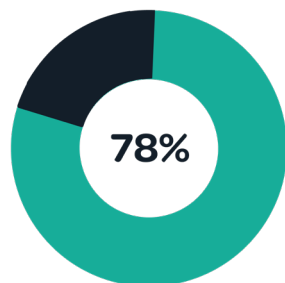


Of the 136 participants who exited our shelter programs in FY19, 82% (111) exited to stable permanent housing.

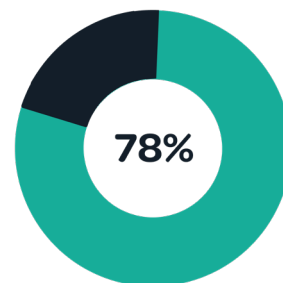
## KEY OUTCOMES: Financial Management



Participants without a budget who developed a budget



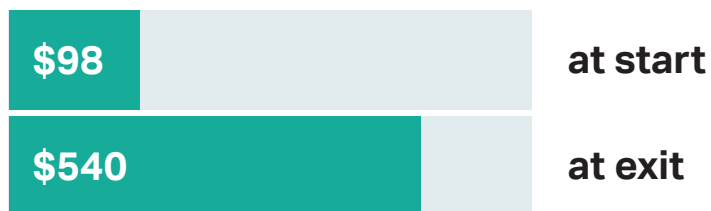
Participants without savings who started saving money



Participants without a bank account who opened a bank account

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



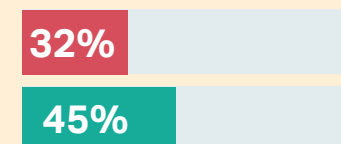
Includes participants from our shelter and stabilization programs who were active for at least 6 months.

# 63%

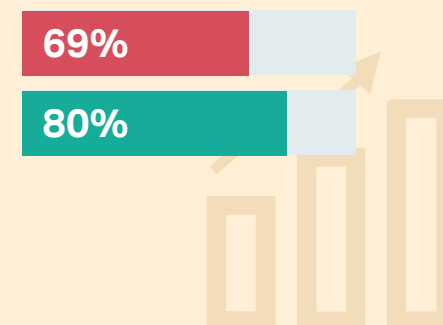
*of participants experienced an increase in credit score of 43 points on average*

## Community Comparisons - Finance

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



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

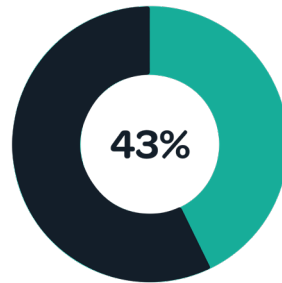




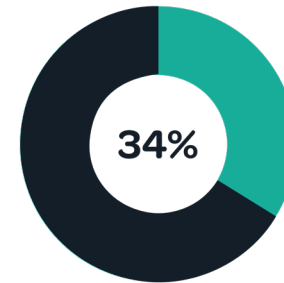


## KEY OUTCOMES: Educational Attainment

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.



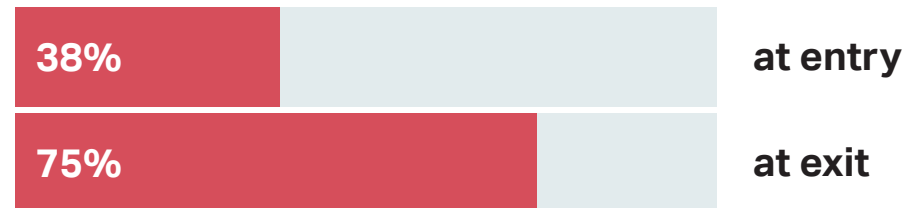
participants who newly enrolled in an educational or training program



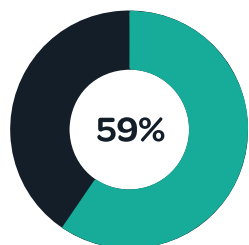
participants completed an education program in FY19

## Flagship Program Graduates

### WITH COLLEGE DEGREES



## KEY OUTCOMES: Employment & Career



Participants unemployed at start who were employed at exit

### Average Earned Income at Entry and Most Recent

	Baseline	Most Recent
Average Hourly Wage	\$12.58	\$15.54
Average Annual Earned Income	\$17,662.09	\$26,059.63

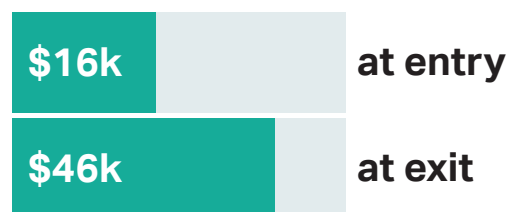
Of participants who were active in FY19 with income information at comparable income assessments

### Flagship Program Graduates

#### EMPLOYED

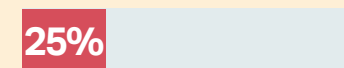


#### ANNUAL INCOME



## 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.<sup>7</sup>



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.










**178%**  
increase in annual  
income among flagship  
program graduates

## The Economic Mobility Exchange™

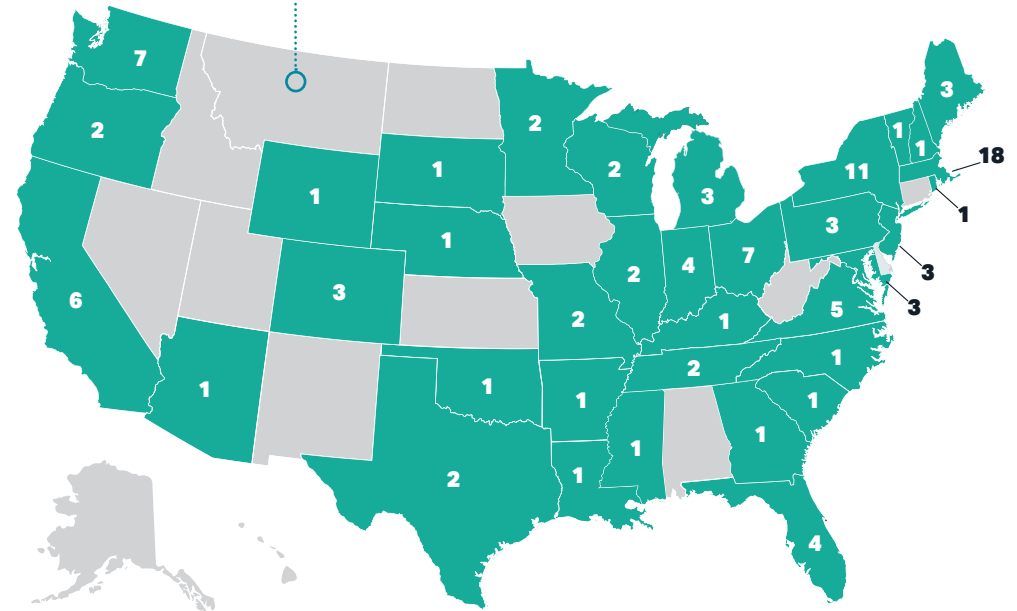
EMPath's human services network boosts economic mobility across the country and around the world. The Exchange shares EMPath's coaching approach, fosters learning, and enhances existing human service programs.

### Network Members

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

134

member organizations



Individuals served with a Mobility Mentoring®-informed approach:

258

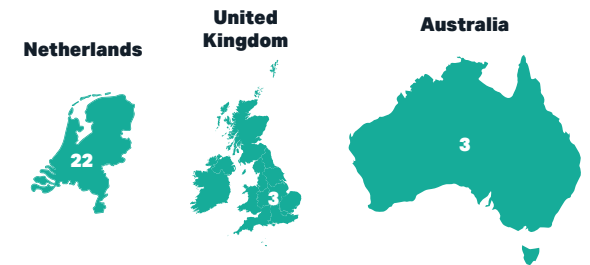
organizations trained  
in Mobility Mentoring

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."

# 92%

of participants surveyed agreed:  
"I trust that, as an organization,  
EMPath is here to help me"

# 86%

of participants surveyed agreed:  
"I feel that I am listened to"

# 89%

of participants surveyed  
agreed: "EMPath staff treat  
me with respect"

## 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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