About EMPath

Economic Mobility Pathways (EMPath) is a national non-profit that dramatically improves the lives of people struggling to make ends meet. Because creating economic opportunity is multifaceted, our approach is too. We offer a unique combination of direct service, learning exchange, research and advocacy for what works. This “virtuous circle” allows each part of our work to inform what we know, do, and share with others to seed systemic change.

• Using our research-backed method for one-on-one support (Mobility Mentoring®), we work directly with people living in poverty to help them climb the economic ladder.
• We lead a network of human service organizations (the Economic Mobility Exchange, or the Exchange) to help them get better results and re-envision the systems that serve people experiencing poverty.
• We do research to inform our practice and advocate to take what works to scale.

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.

Our Programs

Unless otherwise stated, metrics in this report cover participants across all of EMPath’s programs in Greater Boston:

• **Short-Term Programs** include our family homeless shelter and stabilization programs.
• **Long-Term Programs** include those for participants in permanent housing, including our Flagship Program, Career Family Opportunity (CFO).
• **Integrated Services** include additional specialized supports that are integrated into our other programs.

REFERENCES

The FY2021 Impact Report

Fiscal year 2021 (July 2020 to June 2021) was a challenging time for the people EMPath serves. As the pandemic wore on, those who were already struggling encountered new challenges: largely single parents, our participants had to take on virtual schooling responsibilities for older children, and lost childcare for younger children. They also experienced increased mental health symptoms. Many ended up losing jobs, or having to reduce their engagement at school or work.

In FY21, we served 1,337 individuals: 700 adults • 637 children • 576 families.

34% of households were homeless at some point during the year.
90% of the adults with children were single parents.

Impacts of Pandemic reported by Program Participants:

- Reduced or lost childcare: 45%
- Increased mental health symptoms: 40%
- Lost or reduced employment or income: 38%
- Reduced savings or increased debts: 30%
- Reduced engagement at school/ work due to family needs: 30%

And yet, engaging in EMPath’s programs left participants better off at the end of the year than they were when they entered our programs, on the average: making more money, attaining more education, and building significant savings. Our signature economic mobility coaching approach, Mobility Mentoring, proved to be an effective intervention to help people weather some of the most challenging times they’d encountered.

“I really love EMPath and am looking forward to the things I can accomplish. Thank you all so much. It’s been a difficult few months but I feel with EMPath I can make my dreams come true.”

—EMPath Participant

Race/ethnicity of adults served in FY21

- Hispanic/Latix, any race: 45%
- Black or African-American *: 35%
- White *: 6%
- Asian, American Indian or Alaskan Native, Multi-racial *: 2%
- No data: 12%

*non-Hispanic/Latinx
Overall 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.

A participant’s Bridge score is a measure of their overall self-sufficiency; higher scores indicate higher self-sufficiency. Of those participants active in FY21 with a valid, comparable Bridge score at least one year apart, 74% experienced an increase in score. The average change in score for participants who exited in Fiscal Year 2021 was 10 points, out of a total possible score of 100.

74% of participants improved their overall economic self-sufficiency as measured by the Bridge to Self-Sufficiency
**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>No subsidy, housing costs 1/3 or less of household gross pay</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>Fully able to engage in work, school, and family life; health and mental health needs don't get in the way</td>
<td>Can always rely on networks to provide useful advice, guidance, and support; advocates for others</td>
<td>No debt other than mortgage, education, and/or car loans, and current in all debts</td>
</tr>
<tr>
<td>No subsidy, housing costs exceed 1/3 household gross pay</td>
<td>Mostly able to engage in work, school, and family life; children or family needs rarely get in the way</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>
</tr>
<tr>
<td>Subsidized Housing - pays $300+ towards rent</td>
<td>Somewhat able to engage in work, school, and family life because of children or family needs</td>
<td>Somewhat able to engage in work, school, and family life because of health or mental health needs</td>
<td>Can sometimes rely on networks to provide useful advice, guidance, and support</td>
<td>Making minimum payments on all debts</td>
</tr>
<tr>
<td>Subsidized Housing - pays $0 - $299 towards rent</td>
<td>Barely able to engage in work, school, and family life because of children or family needs</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>
</tr>
<tr>
<td>Not permanently housed</td>
<td>Not able to engage in work, school, and family life because of children or family needs</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>
</tr>
</tbody>
</table>

**Earnings Levels***

- Earnings ≥ 80%+ AMI (Family-Sustaining Wage)
  - Household Size of:
    - 2: ≥ $72,550
    - 3: ≥ $81,600
    - 4: ≥ $90,650

- Earnings = 50% - 79% AMI
  - Household Size of:
    - 2: $51,200 - $72,549
    - 3: $57,600 - $81,599
    - 4: $63,950 - $90,649

- Earnings = 30% - 49% AMI
  - Household Size of:
    - 2: $30,700 - $51,199
    - 3: $34,550 - $57,599
    - 4: $38,350 - $63,949

- Earnings < 30% AMI
  - Household Size of:
    - 2: < $30,700
    - 3: < $34,550
    - 4: < $38,350

- Not currently employed

*Income ranges are for Suffolk County, MA. Data from HUD’s 7/1/20 AMI tables

**Making Decisions in Context**

- 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
- Mostly able to engage in work, school, and family life; children or family needs rarely get in the way
- Somewhat 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 children or family needs
- Not able to engage in work, school, and family life because of children or family needs
- More than minimum payments on one or more debts
- Making minimum payments on all debts
- Behind in payments of 1 or more debts and making payments on at least 1 debt
- Not making any payments
- Savings of 3 months' expenses or more
- Savings more than 2 months' expenses, but less than 3 months' expenses
- Savings of at least one month's and up to 2 months' expenses
- Savings of less than one month's expenses
- Behind in payments of 1 or more debts and making payments on at least 1 debt
- Savings of at least one month's and up to 2 months' expenses
- Savings more than 2 months' expenses, but less than 3 months' expenses
- Savings of at least one month's and up to 2 months' expenses
- Savings of less than one month's expenses
- Not currently employed

For more information, please visit www.empathways.org.
GOAL ACHIEVEMENT

What types of goals are participants achieving?

Goal Examples

Financial Management Goal:
Organize bills by completing monthly and weekly budget sheets.

Education Goal:
Contact X College to find out the status of my application, which credits I can transfer, and whether I will be able to attend full time.

Career Goal:
Obtain full time pharmacy tech position at X Hospital.

Goal Achievement Rate

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 FY21, our overall goal achievement rate for adult goals was 76%. 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.
Stable housing is the primary goal for the majority of EMPath's participants, who are living in our family homeless shelter programs. Even during the pandemic, the vast majority were able to exit to permanent housing—way more than the average across the U.S. And for those who are stably housed, far more were able to pay their rent on time than the norm.

A key piece of well-being is feeling safe. As can be seen here, EMPath improved its ability to help participants feel safe in the second year of the pandemic, compared to 2020, with 92% of participants saying they felt satisfied or very satisfied with the organization’s efforts.

How satisfied are you with EMPath’s efforts to keep you safe during the COVID-19 pandemic?

<table>
<thead>
<tr>
<th>Year</th>
<th>Very Satisfied</th>
<th>Satisfied</th>
<th>Neither satisfied nor dissatisfied</th>
<th>Dissatisfied</th>
<th>Very Dissatisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>2021</td>
<td>79%</td>
<td></td>
<td>13%</td>
<td>5%</td>
<td></td>
</tr>
<tr>
<td>2020</td>
<td>59%</td>
<td></td>
<td>31%</td>
<td>5%</td>
<td></td>
</tr>
</tbody>
</table>

Of the 162 participants who exited our shelter programs in FY21, 94% exited to stable permanent housing.

Community Comparison - Housing

67% of homeless participants in the US Homeless Prevention and Rapid Re-housing Program were stably housed at program exit.2

Rent paid on time:

- Stabilization: 95%
- Abbot: 90%
- US Renters3: 78.7%
Financial Management

Financial management is key to moving out of poverty: people must maximize savings while paying down debts and building credit. In FY21, despite the challenging environment, EMPath participants were able to make big strides with their finances.

EMPath Participants Build Savings
(Average amount in savings for shelter and stabilization participants)

<table>
<thead>
<tr>
<th>at start</th>
<th>$123.72</th>
</tr>
</thead>
<tbody>
<tr>
<td>at exit</td>
<td>$1,248.32</td>
</tr>
</tbody>
</table>

- **79%** of participants without a bank account opened one
- **83%** of participants without a budget developed one
- **84%** of participants without savings started saving money

Community Comparison - Finance

In 2020, 63% of households making less than $25,000 a year had a bank account. In comparison, 79% of our active participants had a bank account at the end of FY19.

- 69%
- 79%

- **71%** of participants experience an increase in credit score of 140 points on average.
Education & Training

Education is oftentimes key to getting a career that will pay a family-sustaining wage. In FY21, more participants invested in their own education than the previous year. And in our flagship program, an impressive number of participants completed college degrees.

30% of participants newly enrolled in an educational or training program

Compared to FY20: 22%

FLAGSHIP PROGRAM PARTICIPANTS

37% flagship program participants with college degrees at entry

72% flagship program participants with college degrees at exit

“I want to thank the whole EMPath team and all of my mentors for being a part of my journey. You all supported me and believed in me when I didn’t have enough of a push and belief in myself. Thank you so much.”

(Participant)
Employment & Career

Effects of the Pandemic

One of the biggest impacts of the pandemic has been on the earnings increases of our participants. The percent of participants who increase their incomes significantly (>10%) is not as high as it has been in recent years. The pandemic seriously impacted this number in both FY20 and FY21, as can be seen in the graph to the right.

However, participants still increased their income by almost 10% on average, across all programs. This is impressive during a time when, across the country, people’s wages fell. Low-income workers and workers of color were even harder-hit, and millions became unemployed. Black or African Americans had an unemployment rate of 14.4% in July 2020 and 8.2% in July 2021, compared to 9.2% and 4.8% for whites and 11.9% and 5.3% for Asians.

Community Comparison - Wages

EMPath participants: Increased

US population as a whole: Decreased

-1.2%

Flagship Program Graduates’ Average Annual Income

168% increase in income among flagship program graduates

at entry

$18,120

Expected growth rate for this level of income, based on Boston-area income growth

at exit

$48,576

Average Annual Earned Income at Entry and Most Recent

Of our FY21 participants who had two valid income assessments more than 6 months apart, 23% had a 10% or greater increase in earned income.

<table>
<thead>
<tr>
<th>Year</th>
<th>Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY19</td>
<td>66%</td>
</tr>
<tr>
<td>FY20</td>
<td>44%</td>
</tr>
<tr>
<td>FY21</td>
<td>23%</td>
</tr>
</tbody>
</table>
EMPath Cares

In addition to the outcomes our participants experience during the time in our programs, there are also some intangible effects. Each year we conduct a Participant Satisfaction Survey to see what our participants think about our services, and to see how we can improve.

During the pandemic, participants seem to be growing even more appreciative of EMPath’s support, with a whopping 96% saying they would recommend EMPath to others in similar situations—compared to 89% before the pandemic.

Would you recommend EMPath to others in similar situations?

<table>
<thead>
<tr>
<th>Year</th>
<th>Yes, definitely</th>
<th>Yes, probably</th>
<th>Maybe</th>
<th>No, probably not</th>
<th>No, definitely not</th>
</tr>
</thead>
<tbody>
<tr>
<td>2021</td>
<td>89%</td>
<td>7%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2020</td>
<td>88%</td>
<td>6%</td>
<td>4%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2019</td>
<td>78%</td>
<td>11%</td>
<td>9%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

“EMPath is amazing and very supportive and they empower women of all backgrounds to better ourselves.”

(EMPath Participant)

“She listens and is very attentive and empathetic to the things I have going on. You can tell she is sincere and caring. Listens, I think that is the most important but also helps me see the light at the end of the tunnel when I don’t.”

(Stabilization Participant)
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

The Impact of the Exchange:

- 145 member organizations
- 474 organizations trained in Mobility Mentoring
- 4,300 individuals trained in Mobility Mentoring
- 310,000 individuals served with Mobility Mentoring-informed approach