



EMPath

Economic Mobility Pathways

Mobility Mentoring[®]

FY2023 Impact Report



INTRODUCTION



EMPath

Economic Mobility Pathways

At EMPath, we are dedicated to partnering with families as they work to climb the economic ladder. At the core of all of our work is our Mobility Mentoring® approach, a research-backed economic mobility coaching model that supports families to acquire the resources, skills, and sustained behavior changes necessary to attain and maintain economic stability.

This report shares the reach of Mobility Mentoring and the strides families and individuals in EMPath's programs are making as they engage in this transformative practice.

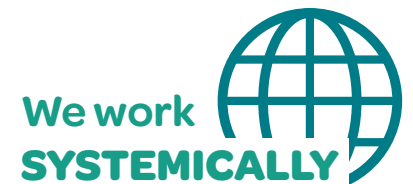
Economic Mobility Pathways (EMPath) is a nearly 200-year-old national nonprofit that dramatically improves the lives of people experiencing poverty. Because creating economic opportunity is multifaceted, our approach is too. We offer a unique combination of direct services, learning exchange, and research and advocacy for what works:



In the Greater Boston area, we support low-income families in a number of housing-based and other economic mobility programs. All of our program participants receive one-on-one coaching through our Mobility Mentoring approach, a research-backed method for helping people in poverty climb the economic ladder.



Across the U.S., we share what we've learned with others who work directly with families experiencing poverty. Through our global learning network, the Economic Mobility Exchange™, organizations adapt our Mobility Mentoring model in their own work. Our members include publicly- and privately-funded nonprofits, human service agencies, educational institutions and more. The common thread is our shared commitment to moving people out of poverty towards a place where they're thriving.



We refine our practice through evaluation and translate the latest research into action. Then we use what we've learned to advocate at the state and federal levels to advance policy change that will ultimately transform our systems.

OUR PROGRAMS & WHO WE SUPPORT

EMPath provides several housing-based and other economic mobility programs throughout the Greater Boston area. We are one of the largest providers of family homeless shelter in Massachusetts. Each of our programs falls into one of the following categories:



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).

1,030

individuals total

608

adults

422

children



575 households impacted

90%

of adult participants identify as female

EMPath participants come from diverse backgrounds

93%

of participants identify as BIPOC

42%

of participants have a primary language other than English

66%

of participants were born outside the U.S.

42%

reported having a disability or chronic health condition

66%

of participants were homeless at one point during the year

OUR ECONOMIC MOBILITY COACHING MODEL: MOBILITY MENTORING

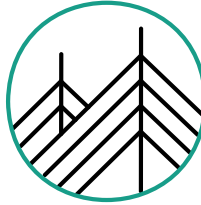


The reality is that families are struggling. A housing crisis, burdensome student loan debt, and staggering levels of inflation put strain on everyday working people and hit those with the fewest resources hardest.

To best support families, we must look at long-term solutions to help families move beyond just meeting their basic needs to truly thriving. We all need a mentor in life: to help set goals, strategize around how to achieve them, and tackle roadblocks. Our work at EMPATH has shown that families desire individualized support on how to leverage additional resources to move themselves forward.

Our approach to economic mobility coaching – Mobility Mentoring – was developed in acknowledgement that it is a stressful and complex journey out of poverty. The model helps participants deal with all the stresses that come along with trying to get out of poverty and provides them with the support they need to persevere in the journey. The model is holistic, individualized, trauma-informed, and culturally competent.

What is Mobility Mentoring? 4 Essential Elements



The Bridge to Self-Sufficiency® Framework

Our Bridge framework is the foundational self-assessment tool for all of our participants. This tool helps them to understand where they are currently, where they want to go, and how different domains of their lives impact each other. (See illustration p. 6)



Coaching for Economic Mobility

EMPATH approaches coaching as a participant-directed one-on-one partnership. Coaches, or what we call Mobility Mentors, work with participants to strengthen their decision-making, persistence, and resilience over time.



Goal Setting

Mentors support participants in prioritizing what goals they'd like to work on within the pillars of the Bridge, strategizing around potential barriers and challenges, and thinking through options for additional resources and support. Mentors offer encouragement, facilitate reflection, and help refocus if necessary.



Recognition

Recognition acknowledges and celebrates a participant when they are working toward and when they accomplish a goal. Types of recognition may include cash or cash-equivalent incentives, along with celebrations of success, certificates, and supportive messages.

THE JOURNEY TO ECONOMIC WELL-BEING

Poverty is complex, and for families to truly move forward, it's important to understand: **Every person's economic mobility journey is different. Economic mobility also takes time.**

An essential tool used in our Mobility Mentoring model is the Bridge to Self-Sufficiency. The Bridge to Self-Sufficiency recognizes the complexity and time it takes in each person's economic mobility journey. It's a multi-faceted tool, serving as a conversation guide as well as a means for assessment and tracking progress.

When our mentors use the Bridge to assess where a participant is at in their journey, they identify strengths and obstacles to success in each of the five pillars: Family Stability, Well-Being, Financial Management, Education & Training, and Employment & Career.

A participant's Bridge score is a measure of their overall economic well-being. As individuals make significant, holistic progress towards their goals, this score increases. **Ultimately, a higher Bridge score indicates stronger economic well-being ranging from a minimum of 20 points to a maximum possible score of 100 points.**

Economic Mobility Takes Time:

66%

of participants exiting shelter this year increased their Bridge score from entry to exit.



Average time in program: **17 months**

96%

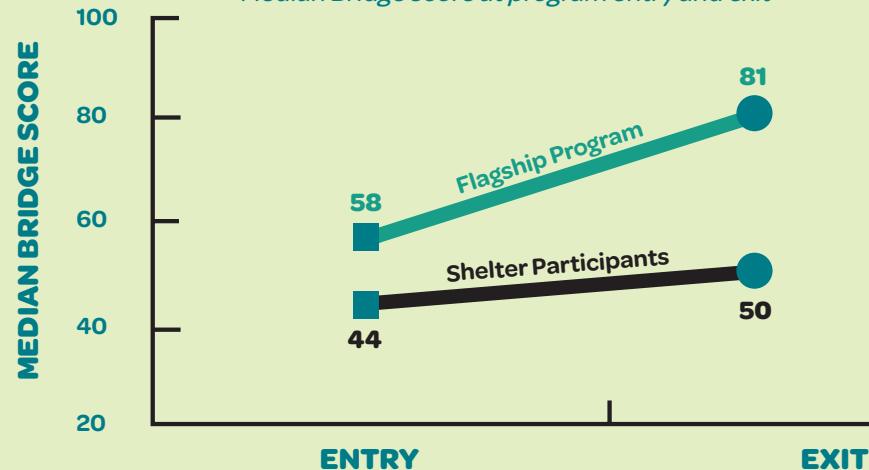
of flagship program graduates have increased their Bridge scores from entry to exit.



Average time in program: **50 months**

Participants' overall economic well-being increased during their participation in EMPATH's programs

Median Bridge score at program entry and exit





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: 1: ≥ \$82,950 2: ≥ \$94,800 3: ≥ \$106,650 4: ≥ \$118,450
	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: 1: \$51,950 - \$82,949 2: \$59,400 - \$94,799 3: \$66,800 - \$106,649 4: \$74,200 - \$118,449
	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: 1: \$31,150 - \$51,949 2: \$35,600 - \$59,399 3: \$40,050 - \$66,799 4: \$44,500 - \$74,199
↑	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: 1: < \$31,150 2: < \$35,600 3: < \$40,050 4: < \$44,500
	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 from HUD's FY2023 Income Limits for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area

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

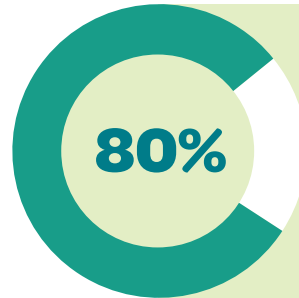
MAKING DECISIONS IN CONTEXT

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GOAL SETTING & WHY IT MATTERS

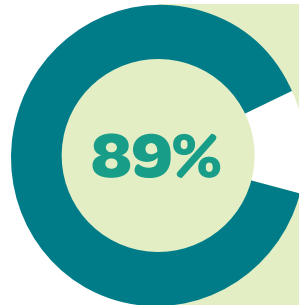
Setting and achieving goals related to all pillars of the Bridge is central to Mobility Mentoring. We know that setting goals is what moves our participants forward: In our recent analysis on what works in goal setting¹, we found that the number of goals set by each participant drove increases in income, and hastened exits to permanent shelter for participants in our family homeless shelters.

One metric we pay careful attention to related to goal setting is our Goal Achievement Rate, which tells us how many goals have been achieved of the ones participants set for themselves. We look at goals achieved in individual pillars, as well as across the full Bridge.

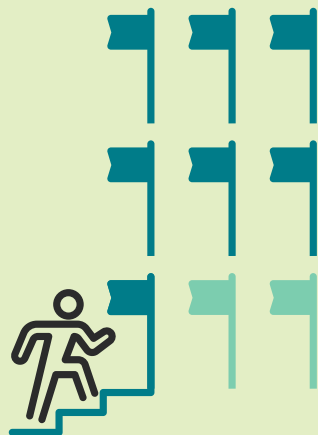


of goals set this year were achieved

For context, research on the difference between what people intend to do and what they actually do, found that, very broadly, people tend to achieve **about half** of their intentions.²



of participants set goals relating to at least 2 pillars of the Bridge



On average, participants **set 9 goals** for each year of enrollment during this year.

On average, participants **achieved 7 goals** for each year of enrollment during this year.

PILLAR

1

FAMILY STABILITY

Working towards stable housing and meeting the needs of children and family members

In order to work towards economic well-being, an individual needs family stability. A core piece of the Family Stability pillar is stable housing; it's the primary goal for the majority of EMPath's participants who are living in our family homeless shelter programs. It is not only a basic human right, but it also lays the foundation for families to work towards other goals in their lives – whether completing a degree or securing a good-paying job.

In addition, most of EMPath's participants are parents, and so they must also juggle the needs of their children and/or other family members to ensure they can consistently and fully engage in work, school, and family life. For example, if children don't have adequate and reliable childcare or if a family member has unmet medical needs, a participant could have unplanned absences from work or school – potentially jeopardizing employment or grades.



GOAL EXAMPLES

- ✦ Enroll son into summer camp/programs to increase social skills and continue learning over the summer
- ✦ Apply for a public library card and explore the wide range of services offered by the local public library
- ✦ Gather information about first-time homebuying programs that I am eligible for in preparation for home buying



PILLAR 1: FAMILY STABILITY

GOAL ACHIEVEMENT RATE

83%

of goals set
in the Family
Stability pillar
were achieved.

Percent of participants who are fully or mostly able to engage in work, school, and family life; children or family needs don't or rarely get in the way



SHELTER

40%



FLAGSHIP PROGRAM

68%



65%



97%



91%

of participants
who exited an
EMPath shelter went
to stable housing

In 2021,
roughly
72% of U.S.
families
exiting shelter
went to
permanent
housing.³

100%

of participants
who exited shelter
to stable housing
maintained their
housing 1 year later

Advocacy Corner!



In FY23, EMPATH was excited to expand its advocacy efforts to the federal level. A priority federal bill we're supporting is the Family Stability and Opportunity Vouchers Act, which will increase rental assistance for low-income families with young children by creating more housing vouchers. To support families in the long-term, the bill will pair the vouchers with 1:1 economic mobility coaching, much like Mobility Mentoring.

PILLAR

2

WELL-BEING

Working towards strong physical and mental health as well as building supportive networks

Well-being is an important piece of the economic mobility journey. An individual must be able to maintain a quality of physical and mental health that doesn't interfere with or distract from their ability to consistently and fully engage in activities that lead to economic well-being, such as work and school.

Having a supportive network as individuals work towards their goals is also essential. Research has demonstrated that large, heterogeneous, interclass networks are essential to achieving upward economic mobility.⁴ Our social networks, meaning the people and organizations we are connected to, support us in our everyday lives and also have the potential to introduce us to new resources and opportunities for career advancement and higher education.



GOAL EXAMPLES

- ✦ Call and schedule my physical therapy appointments for three times weekly and attend all my appointments for three months in a row
- ✦ Take at least one hour for at least three days a week to recharge as part of new self-care routine
- ✦ Schedule and attend an intake assessment with my community health center to begin therapy and address my mental health concerns

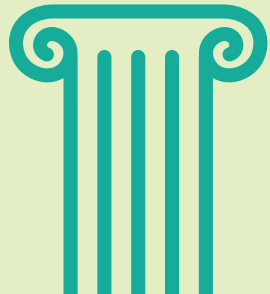


PILLAR 2: WELL-BEING

GOAL ACHIEVEMENT RATE

80%

of goals set in the Well-Being pillar were achieved.

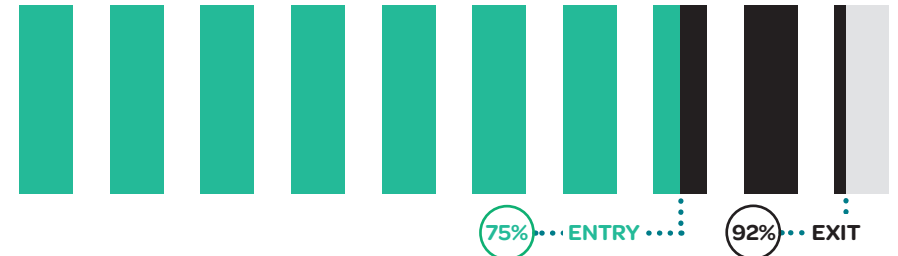
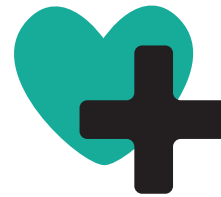


"[My mentor] helps me set and achieve attainable goals, which is especially useful when I'm overwhelmed or dealing with anxiety/depression. Having the accountability and support definitely gets me to set and complete goals I wouldn't otherwise set."

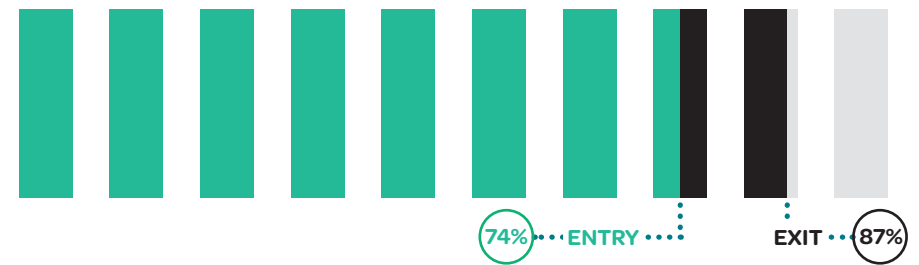
- EMPATH participant

IN OUR SHELTERS, PARTICIPANTS:

Rated **physical health** as excellent/very good/good

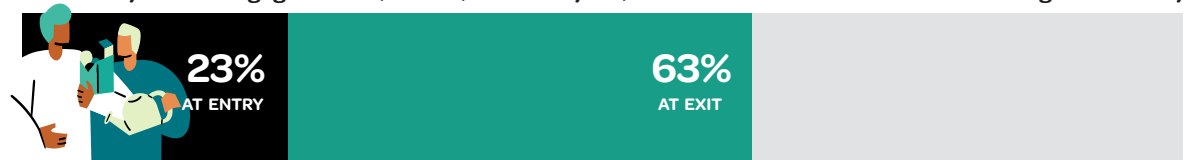


Rated **mental health** as excellent/very good/good

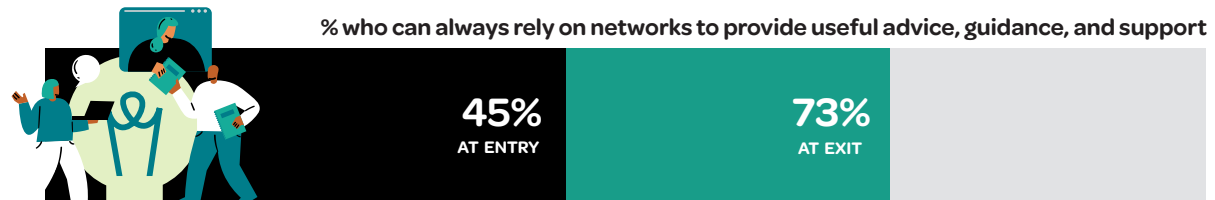


IN OUR FLAGSHIP PROGRAM:

% fully able to engage in work, school, and family life; health and mental health needs don't get in the way



% who can always rely on networks to provide useful advice, guidance, and support



PILLAR

3

FINANCIAL MANAGEMENT

Building a strong financial foundation and working towards financial goals that will unlock greater opportunities for their families

While income, which we will explore in the Employment pillar, is an important factor for economic well-being, it's just one measure of financial stability. In addition, families need to build assets for long-term goals. The Financial Management pillar includes both savings and debt to help participants set goals that will move them toward financial stability and a more secure future.

Savings provides families with a safety net of stability during times of economic hardship, such as periods of unemployment or illness. Savings also provides families with leverage and opportunity for economic mobility and long-term stability. Tackling harmful debt helps build credit and can unlock greater opportunities for families, such as owning a home. At EMPATH, mentors provide participants with individual coaching and financial education to understand the composition of their debt, strategize how to effectively manage it, and create budget and payment plans to mitigate further consumer debt.



GOAL EXAMPLES

- ✦ Pay off credit card balance in three months by increasing monthly payment each month
- ✦ Look into other credit card options that are available to me so I can increase my credit utilization and improve my credit score
- ✦ Track all my income and expenses on the Budget Worksheet for the next month; check the Budget Worksheet with mentor every two weeks



PILLAR 3: FINANCIAL MANAGEMENT

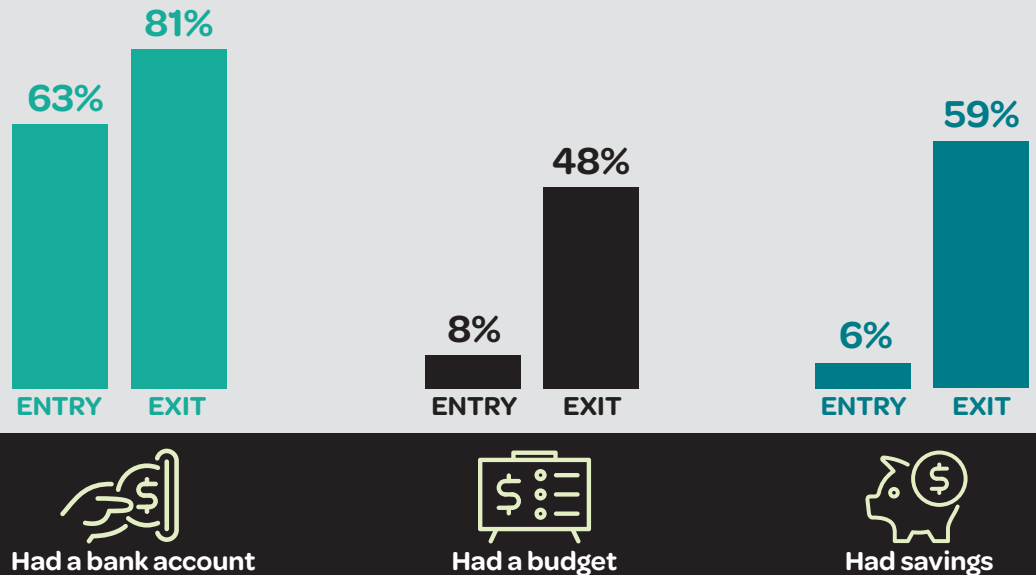
GOAL ACHIEVEMENT RATE

76%

of goals set in the Financial Management pillar were achieved

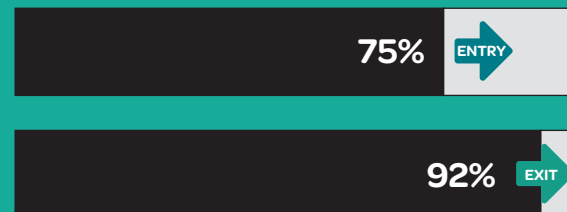


SHELTER PARTICIPANTS MADE BIG STRIDES WITH THEIR FINANCES



Flagship program graduates made progress tackling debt

% of flagship program graduates with no debts or current on all debts



For context:

The Urban Institute estimated that, in August 2021, 28% of all Americans had debt in collections on their credit report.⁵

PILLAR

4

EDUCATION & TRAINING

Pursuing educational and training opportunities to improve earning potential

Education is oftentimes key to getting a career that will pay a family-sustaining wage. While research supports the attainment of a four-year degree or higher for economic mobility and sustained income gains⁶, every individual's journey to economic well-being is unique. Ultimately, the goal is to attain whatever educational and/or training is needed to secure a career that will pay a self-sustaining wage.



GOAL EXAMPLES

- ✦ Enroll and register for class in Medical Coding Program
- ✦ Research alternative career choices/occupations that I find rewarding
- ✦ Research and learn how to better use Microsoft Excel to increase my employability



PILLAR 4: EDUCATION & TRAINING

GOAL ACHIEVEMENT RATE

75%

of goals set in the Education pillar were achieved.



43%

of participants in an EMPATH program during the year participated in an education or training program

Enrollment during the year by type of education program:

Non-certificate job training / ESOL program / college prep:	19%
Vocational / trade school (i.e., certificate or license):	14%
Associate Degree program:	8%
GED / Hi-SET / High School diploma program:	6%
Bachelor Degree program:	5%
Continuing Education / Professional Development:	3%
Graduate Degree program:	2%
Graduate Certificate program:	1%

Flagship program participants advanced their education

% with college degree (associate, bachelor's, or postgraduate):

39%

ENTRY

72%

EXIT

54% of Massachusetts residents aged 25 or older have an associate degree or higher.⁷

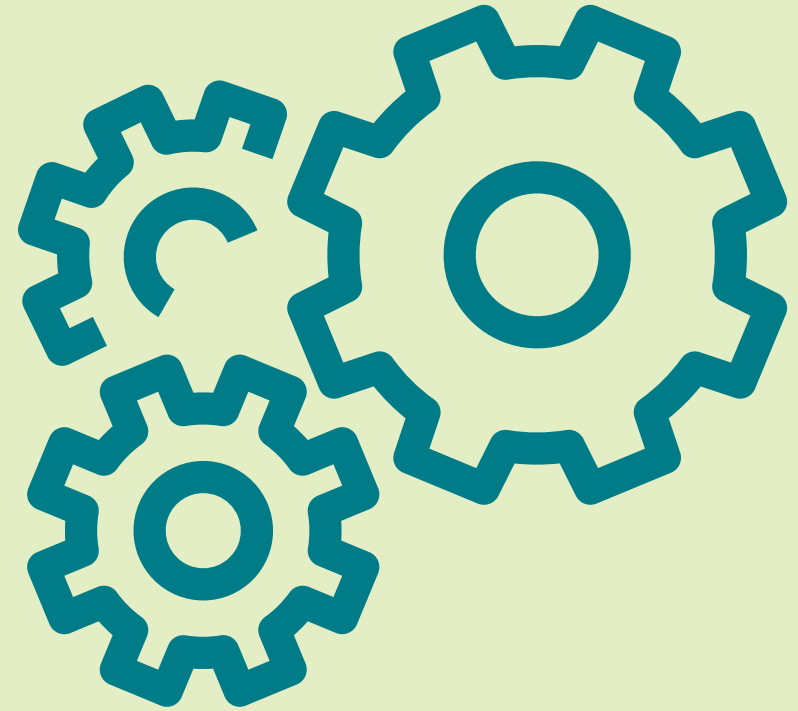
PILLAR

5

EMPLOYMENT & CAREER

Working to achieve a wage to that fully supports their families and eventually ensures they can thrive

In many ways, income is the biggest driver of economic well-being. Being able to cover basic needs, and have a bit leftover for extras, is what many of our participants strive for. As a person continues to increase their income, they unlock opportunities to access stable housing, save money, and more. Increased income also improves mental health for people with very low incomes, taking a huge amount of stress away.



GOAL EXAMPLES

- ✦ Complete series of career exploration assessments within the next month to narrow my idea of a future career
- ✦ For one month, apply for three education positions per week that are a good fit for me
- ✦ Complete job search portfolio, including resume, sample cover letter & professional references



PILLAR 5: EMPLOYMENT & CAREER

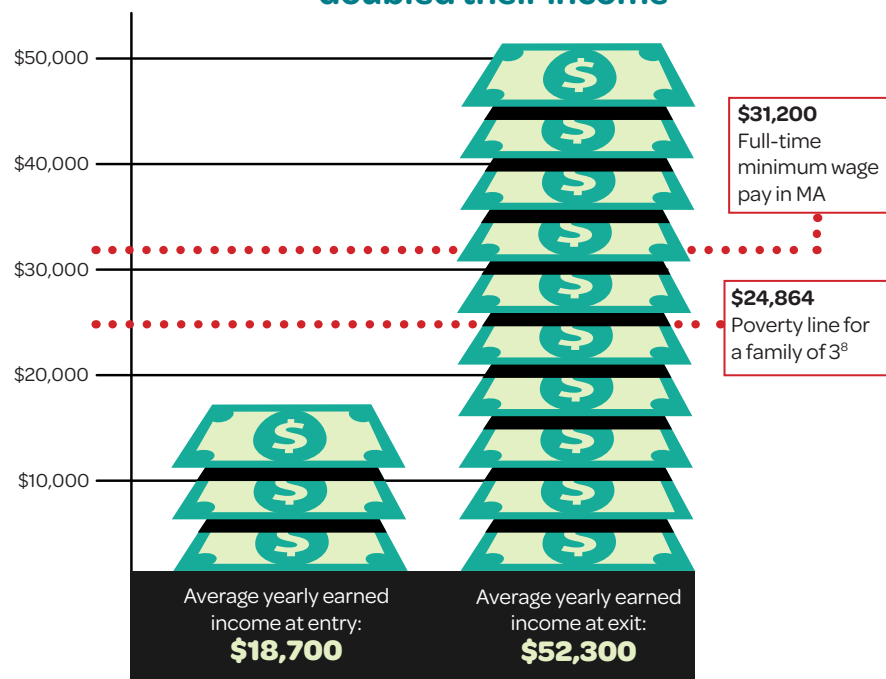
GOAL ACHIEVEMENT RATE

82%

of goals set in the Employment pillar were achieved.

Despite the barriers they faced, **51%** of participants in an EMPath program during the year were employed at some point during the year.

Flagship program participants more than doubled their income



64%

of participants experienced at least one significant barrier to employment, such as lack of childcare, primary language other than English, disability, no work authorization, or no high school education

Participants who lacked childcare:
38%

Advocacy Corner!

To disrupt poverty and create economic mobility, EMPath advocates for policies that eliminate barriers to success and promote racial equity. One common barrier to employment and other goals is affordable, accessible child care – which is why it continues to be an advocacy priority of ours. We advocate for key legislation at both the state level in Massachusetts as well as at the federal level.

EMPath CARES

HEARING DIRECTLY FROM OUR PARTICIPANTS



In addition to the outcomes our participants experience during their 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 how we can improve.

91% of participants surveyed would definitely or probably recommend EMPath to others in similar situations

95% of participants surveyed agree or strongly agree that the goals they set with their mentor help them move forward in their life

Participants found the support of their mentors valuable in many ways:

"My mentor's attention to detail and preparation for our meetings—including sending a recap of our previous meeting and restating goals and a proposed agenda for the next meeting—is the most helpful tool in keeping me accountable to myself and on track with goal accomplishment. [My mentor] has been incredible and super supportive!"

"I have nothing but great things to say about EMPath. The mentors and staff really care about the participants and want them to succeed. My mentors have been supportive in all the decisions I've made."

"My program mentor is very motivating. She keeps me focused on achieving my goals and really believes in me. I can be myself with her."

"A sentiment that I have expressed in past conversations and one which I will continue to emphasize, is the exceptional manner in which your organization meets us where we dare to dream. The unique support and opportunities that you and your colleagues have extended to me and my loved ones leave me with immense gratitude, and I would wholeheartedly recommend your organization to any individuals in similar circumstances."

EMPath's global learning network: the Economic Mobility Exchange

Overview of Exchange

For nearly a decade, EMPath has convened a global learning network, the Economic Mobility Exchange. Members adapt our Mobility Mentoring model for their own programs and are working to re-envision the systems that support people experiencing poverty.

Types of Exchange members:

- ✦ Nonprofits
- ✦ Colleges
- ✦ Healthcare providers
- ✦ Early childhood programs
- ✦ Human service programs
- ✦ Government agencies
- ✦ Housing providers

700+

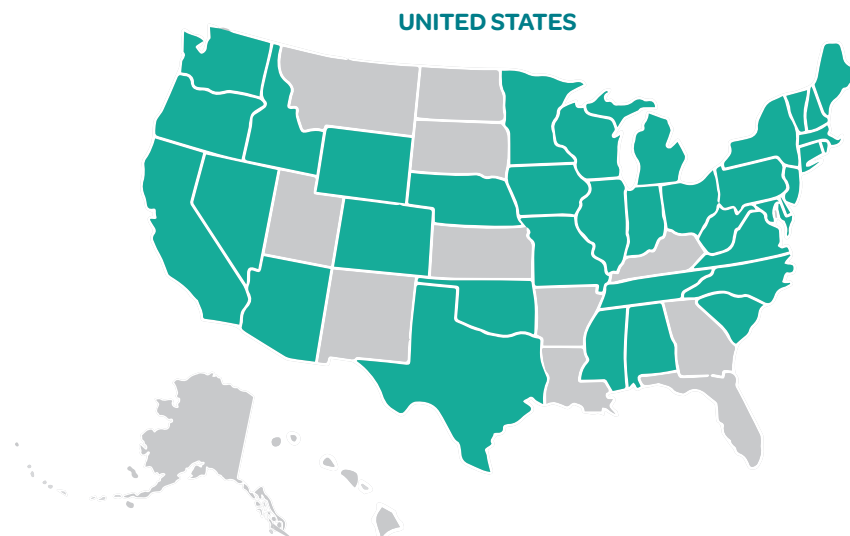
network organizations in FY23

Exchange members are located
nationwide, and even globally.

360,000+ total individuals
served since 2013

2,000+ individuals
trained in FY23

98% of organizations would
recommend the Exchange to
others



INTERNATIONAL



Australia



Cameroon



El Salvador



Guatemala



Ivory Coast



Kenya



Netherlands



Nigeria



Phillippines



Uganda



United Kingdom

REFERENCE & NOTES

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