

Career Family Opportunity FY 2012 Outcomes Report

Career Family Opportunity (CFO) is Crittenton Women’s Union’s (CWU) groundbreaking pilot program that helps single parents achieve economic independence. Supported by the professional practice of Mobility Mentoring™, this innovative five-year initiative partners with program participants to create personalized plans that will lead to a stable future for themselves and their families.

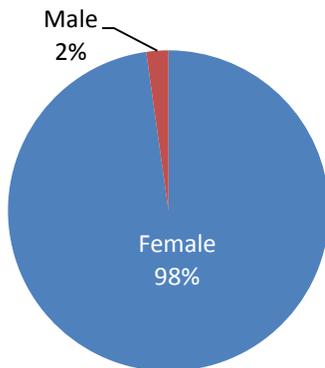
This report will highlight the FY 2012 (July 1, 2011 – June 30, 2012) outcomes of the first three years of participants - referred to as Year 4, Year 3 and Year 2 respectively - as they enter the next program year. The report is organized along the five pillars that support CWU’s theory of change, the Bridge to Self Sufficiency™. The five pillars include: Family Stability, Well-Being, Education and Training, Financial Management and Employment and Career Management. CWU’s theory of change asserts that for an individual to become economically independent they must optimize their lives in each of these five critical areas.

Key Metrics and Outcomes

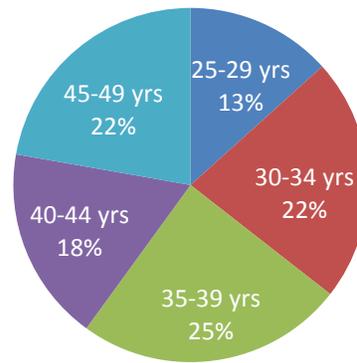
WHO WE SERVED

During FY12, the CFO program served **45** parents and their **82** children.

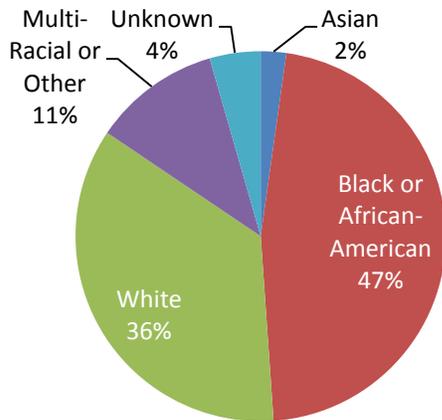
Demographics



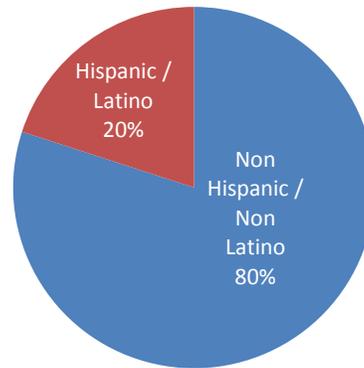
Gender



Age
(average age is 38)



Primary Race



Ethnicity

Retention

Over the course of fiscal year 2012, nine new CFOs joined the program while five exited. Of the five CFOs who left the program, two left due to health issues – their average length of stay in the program was just over two years (757 days). The remaining three left the CFO program because they didn't feel it was a good fit (ie. program goals were too demanding, not helpful) – their average length of stay was less than one year (240 days).

Early in the program, after experiencing high turnover among the initial cohort (Year 4) of CFO participants - a **57%** retention rate at end of FY12 - staff focused their efforts on increasing retention rates. They implemented a more precise screening process to determine which applicants would be the best fit for the program structure and demands. As a result of adjustments in the screening and intake process, retention rates have increased in later cohorts: **100%** for Year 3 and **88%** for Year 2.

FAMILY STABILITY

Housing

Over the course of the program, **40%** of CFOs have established **34 housing-related goals**, such as; 'buy a house', 'attend and complete home buyer certificate', 'advocate for a larger apartment', 'begin process of moving to a new apartment'. **44%** of these established goals have been achieved. Two CFOs ***moved out of publicly subsidized housing into the private housing market***: one participant became a first time homeowner and the other moved her family into a market rent apartment. An additional three CFOs have increased their knowledge on the home buying process by completing first time homebuyer workshops and receiving certification.

Dependents

“Early indications from emerging two generation approaches highlight the importance of ‘mutual motivation’ when both parents and children have access to opportunities. As noted earlier, a body of research highlights the impact of maternal work and education on outcomes for children. At the same time, children can serve as a motivating factor for adults, particularly mothers” (Ascend at the Aspen Institute “Two Generations, One Future” 2012). Over the course of the program, **98%** of CFOs have set **222 child-related goals**. **30%** of these established goals have been achieved, such as; ‘work on child’s behavior and get her enrolled in DDS services’, ‘support children throughout school year’, ‘support daughter in her college application process (resulting in daughter being accepted to college)’, ‘find childcare’, ‘get counseling for family’.

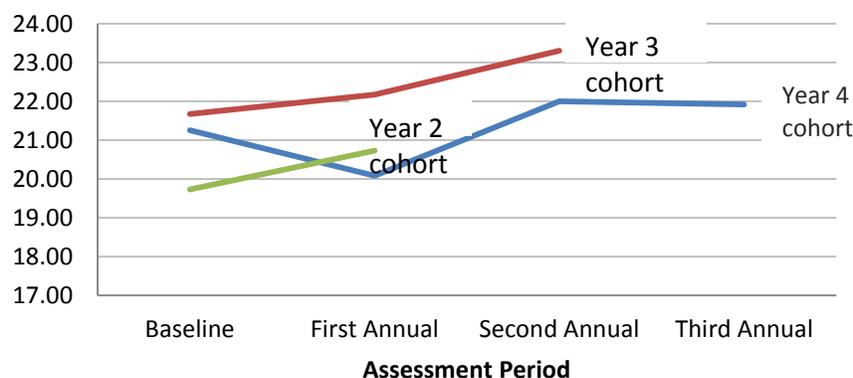
WELL-BEING

Health and Behavioral Health

Over the course of the program, **80%** of CFOs have established **124 physical and behavioral health related goals**. **31%** of these established goals have been achieved, such as; ‘reduce stress level by asking guests to move out of house’, ‘exercise three times a week with daughter’, ‘find new ways to control anxiety’, ‘improve health by managing chronic health conditions’, and ‘quit smoking’.

The CFO program monitors quality of life of participants using a variety of indicators – such as satisfaction with health, emotional support, control over life, faith, happiness, etc. Since beginning the CFO program, participants have experienced an average **increase of 6%** in scores indicating overall quality of life. For **22** participants, the increases in their overall scores are **clinically meaningful** and are *associated with significant improvement in overall quality of life, self-image, physical symptoms and general health*.

Quality of Life Scores



Social Network

Over the course of the program, **60%** of CFOs have established **81 social network related goals**. **32%** of these established goals have been achieved, such as; ‘meet with professional advisor’, ‘increase your support system’, ‘coordinate speaker for Community Group meeting’ and ‘represent CFO program at a Unity Day meeting in South Boston’.

Creating a Social Network for Parents of Children with Special Needs

Along CWU's Bridge to Self-Sufficiency™, social networks are seen as a critical component in supporting the journey. The goal is to develop a social network that can be relied upon as a consistent source of support toward one's mobility goals as well as to serve as a mentor and advance the mobility goals of others. This year, a CFO participant created and organized a group for parents of children with special needs, exemplifying what it means to reach this social network goal!

As a mother of a child with Autism Spectrum Disorder, one of the goals she established while in the CFO program was to meet other parents who have children with special needs to gain support and share resources. Although this mother found a support group in Boston, it wasn't a good fit since meetings occurred in a restaurant where she was unable to afford the meals. As a result, she felt out of place among the other parents and financially was not able to continue.

However, this mother was not deterred. Her CFO Mobility Mentor suggested that she begin her own support group and although it took a year, she did it! The group, which now consists of five women, has an advocate that helps parents understand the resources available within the Boston Public School system and helps parents advocate for their children. In addition, the group attended a training that taught them how to manage their children's behavioral issues.

Not only was this mother able to develop her own supportive network of parents, but in doing so, she became an organizer and advocate for others.

EDUCATION AND TRAINING

Post-secondary education is crucial to securing and maintaining a job that will pay a self-sufficient wage. Without post-secondary education, people are more likely to fall below the poverty line. In Boston, 27% of residents without a high school diploma were living in poverty compared to only 6% of those with a Bachelor's Degree or higher¹. Therefore, pursuing higher education in industries that pay a self-sufficient wage is emphasized during the goal setting process.

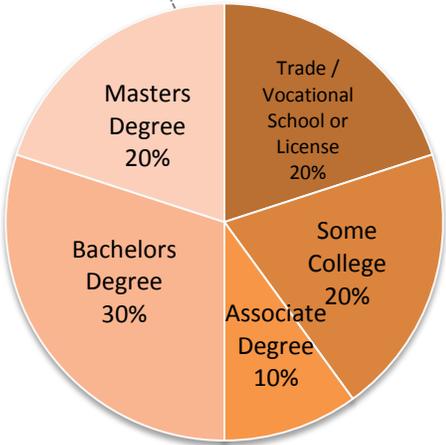
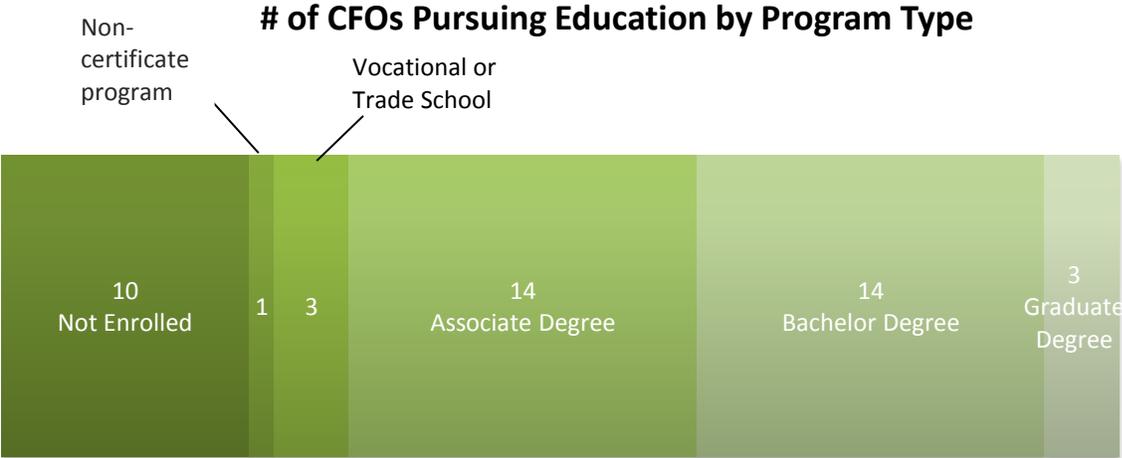
Over the course of the program, **96%** of CFOs have established **237 educational related goals**. **54%** of these goals have been achieved, such as; 'complete Associates Degree in Criminal Justice', 'complete Masters in Social Work', 'complete dental assistant certificate', 'make Dean's List', 'enroll in a nursing program', 'complete college semester with a minimum of C+ in two classes', 'receive scholarship from Pine Manor' and 'take and pass reading test'.

During FY12, **93%** of CFOs were enrolled in school or training programs *or* engaged in the labor market – strategies to advance toward their goal of attaining a career that pays self-sufficient wages. In fact, **78%** of CFOs were enrolled in an education or training program, **37%** (n=13) of whom enrolled in a new program during the fiscal year. As a result of their efforts, **four CFOs graduated from college** during FY12: two earned an Associate's Degree, one earned a Bachelor Degree and one earned a Master Degree in Social Work.

¹ "The Measure of Poverty: A Boston Indicators Project Special Report" (2011). The Boston Foundation.

² Black, Rachel and Mark Huelsman. "Overcoming Obstacles to College Attendance and Degree Completion:

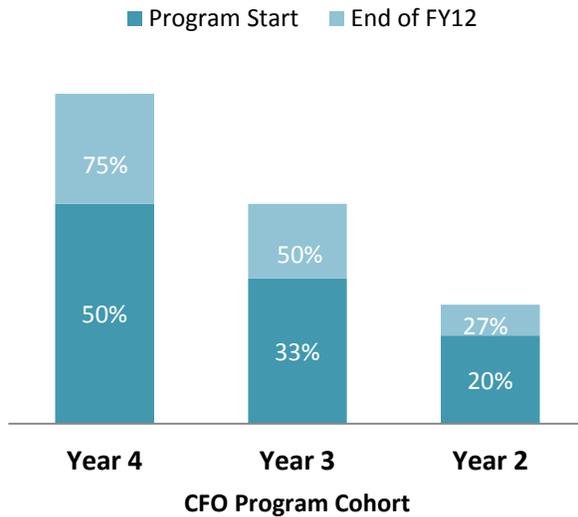
For those who are employed, someone with a bachelor's degree earns **\$1.44 for every \$1** earned by someone with only a high school degree².



← The chart to the left illustrates the educational attainment of the 10 CFOs who did not pursue education during FY12. **60%** of this group has already achieved at least an Associate Degree.

² Black, Rachel and Mark Huelsman. "Overcoming Obstacles to College Attendance and Degree Completion: Toward a Pro College Savings Agenda" (March 2012) New America Foundation.

**Gains in Education:
% of CFOs with *at least* an Associate Degree**



*The graduation rate among low-income students is **the lowest in 30 years** – the driving factor for this trend is the precipitous rise in the cost of college education (Black and Huelsman, 2012)*

*To buffer the cost of education and related expenses, **CWU has partnered with One Family Scholars**, a comprehensive scholarship program for low-income and formally homeless single parents. **40% of CFO students are One Family Scholars.***

FINANCIAL MANAGEMENT

CFOs have made considerable gains in increasing their financial stability – from increased savings and improved credit scores, to debt reduction and reductions in public subsidies.

Over the course of the program, **89%** of CFOs have established **120 financial management related goals**. **31%** of these established goals have been achieved, such as; ‘develop and follow debt reduction plan’, ‘increase credit score by 50-99 points’ and ‘attend financial literacy workshops’.

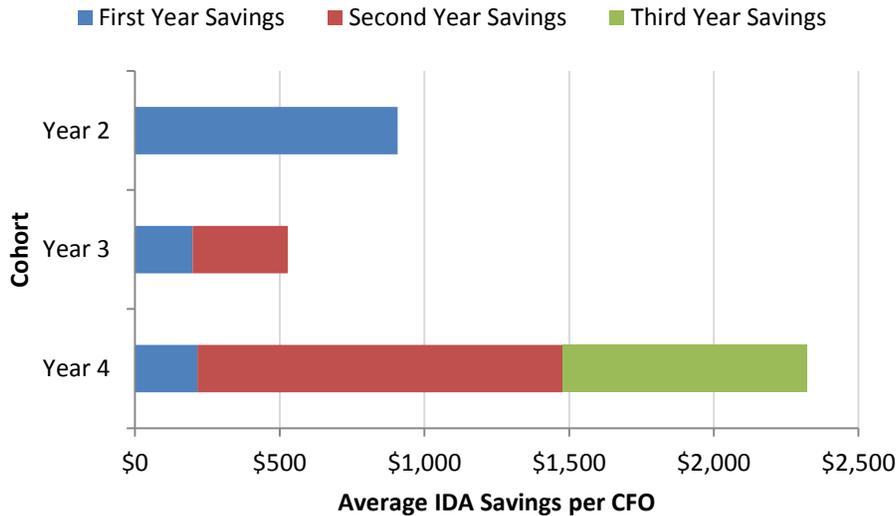
CFOs in the Year 4 cohort are meeting or exceeding the program’s savings expectations. As they move into their fourth program year, **17% have already exceeded the final program savings goal of \$3,425.**

Impacting the future generations ...

*Research has demonstrated that children of low-saving, low-income parents are significantly less likely to be upwardly mobile than children of high-saving, low-income parents. CFOs have saved a cumulative of **\$42,384.34** into their matched savings accounts. Upon program completion, this savings will be matched by CWU, creating a solid base of assets.*

While Year 4 CFOs are making strides in savings, they had a slow start – their first year in the program only saving an average of \$215 per person. Program staff quickly realized that CFOs needed more structured goal setting around financial management to be able to reach the program savings goal. Their programmatic response was to introduce conversations around savings earlier in the program and increase goal setting around personal finances. The trend reversed and Year 4 cohort is back on track to achieve their goal. This approach was applied to later cohorts – with positive results: by the end of

their first year, the Year Two cohort had saved an average of \$907.58 per person – distinguishing this group as the most aggressive savers during their first year.



In addition, CFO participants have experienced a **10.43 point average increase in credit scores** since joining the CFO program. Higher credit scores will allow participants to be eligible for more competitive rates for mortgages, car loans and educational loans.

To further support participants, the CFO program offered a *Financial Management for Professionals* mentoring group facilitated by a volunteer who brings a wealth of information and resources to the group from her career in the financial sector. This volunteer now meets individually with participants on a regular basis to support and coach them on their financial goals.

EMPLOYMENT AND CAREER MANAGEMENT

Over the course of the program, **80%** of CFOs have established **94 employment and career related goals**, such as; **47%** of these established goals have been achieved, such as; ‘research jobs in field’, ‘apply for citizenship’, ‘become employed’, ‘obtain a job in career field’ and ‘increase hours to increase salary’.

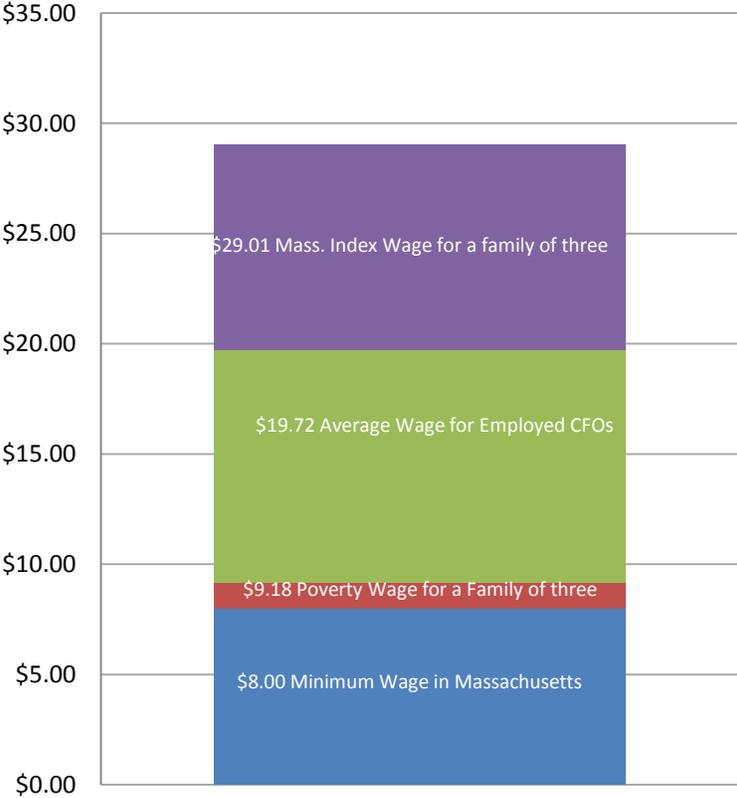
During FY12, **10** previously unemployed participants started new jobs, resulting in a total of **34 (76%)** employed participants. Moving into their fourth program year, **17% of Year 4 CFOs have reached their career goal** by becoming employed in a career that will achieve a Mass. Index wage. An additional **42%** are employed in their chosen career field.

Income gains

It is anticipated that as CFOs move through the program, they will experience fluctuations in their wages given many of their competing goals of advancing their education while also balancing new career opportunities and family life. These wage variations are illuminated in the data below:

CFOs in the Year 4 cohort have experienced earned income gains of **\$557.54/mo. (\$6,690 annual)** over the past three years. This reflects an overall **increase of 30% in average hourly wages** from \$14.51 at entry to \$18.86 at the end of FY12. Alternatively, employed CFOs in Year 3 have experienced a **\$391.08/mo. (\$4,692.96) decrease** in their earned income – primarily as a result of decreased hours. Surprisingly, some of the greatest income gains have been experienced by employed CFOs in the Year 2 cohort. On average, they **increased earned income by 31%** during their first year in the program – mostly as a result of a **32% increase in average hourly wage** from \$15.36 at entry to \$20.31 by the end of their first year.

CFO Wage Comparison



Means Tested Public Subsidies

As CFOs are experiencing gains in employment status and earned income, they are also experiencing fluctuations in public benefits. As discussed earlier in the report, two CFOs have already left publicly subsidized housing for homeownership and market rate rent. In addition to housing benefits, CFOs have also had notable changes in TANF and food stamps as outlined below:

TANF

While the number of Year 4 CFOs utilizing TANF **decreased from 4 to 3**, the average amount of benefit **increased 13%**. The one CFO in the Year 3 cohort receiving TANF experienced a **6% decrease** in subsidy. The number of Year 2 CFOs utilizing TANF has **increased from 0 to 2**.

Food Stamps

The number of Year 4 CFOs utilizing food stamps has remained the same, however their subsidy amount has **decreased by 18%**. The number of Year 3 CFOs utilizing food stamps has **decreased by one** CFO since program entry, with a **7% increase** in their average food stamp benefit. During their first full program year, there was no change in the number of Year 2 CFOs receiving food stamps, however they experienced a **slight decrease of 2%** in benefit amount.

Trends and Lessons Learned in FY12

- A key lesson learned over the years is that there is a need to set clear expectations with participants around programmatic goals and structure from program enrollment. For example, now a CFO applicant's Massachusetts Economic Independence Index is calculated and shared with them during the interview process so that they have an early understanding of the earnings goal they would need to achieve for their family to become economically self-sufficient.
- Despite making substantial wage gains, employed CFOs feel like they are “barely getting by” on their path to making Mass. Index wages. This feeling reflects a phenomenon referred to as ‘the cliff effect’ that many participants face as their earnings steadily increase while public subsidies sharply decline. According to CWU's 2008 report, *Fits and Starts: The Difficult Path for Working Single Parents*, “Those receiving work supports find that their net monthly resources—their after-tax income from earnings plus the value of work supports, minus the cost of all basic needs—do not rise in step with wage increases for full-time workers earning between \$11 and \$29 per hour.” It is not surprising then that with an average hourly wage of \$19.72, CFO participants are experiencing a sharp loss of work supports as they move closer toward economic self-sufficiency.
- The fear and anxiety associated with the loss of work supports is most expressed in conversations pertaining to affordable housing. While two CFO participants have already left subsidized housing for the private market since beginning the program, others have expressed a fear of leaving the safety net of publically subsidized housing, particularly given Greater Boston's expensive housing market.

Looking Ahead to FY13

- As CFOs enter their fourth year in FY13, staff will place more emphasis on employment gains and ensuring this cohort is prepared for careers that will earn a Mass. Index wage.
- The CFO program will continue to expand. Over the next two years, it's anticipated that at least 20 new CFOs will join the program. This expansion is made possible through housing subsidies provided by the Cambridge Housing Authority.
- During FY13, it's anticipated that the CFO Cambridge offices will be relocated to be embedded into a new Mobility Mentoring™ Center to be housed within a Cambridge Housing Authority public housing development. The Mobility Mentoring™ Center will house a continuum of CWU's newly expanded Mobility Mentoring work to be deployed within Cambridge.



EMPath

Economic Mobility Pathways

Economic Mobility Pathways (EMPath) is formerly known as Crittenton Women's Union (CWU).

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