Over the past fiscal year, Crittenton Women’s Union (CWU) has made significant advancements in its implementation and refinement of Mobility Mentoring® services and in its expansion with partner organizations. This report begins with an overview of Mobility Mentoring activities and outcomes during fiscal year 2013 – addressing who engaged in Mobility Mentoring services, which services they engaged in, and detailing the positive steps they made toward achieving economic self-sufficiency. Beginning on page six of this report, there is an expanded section on the impact of Mobility Mentoring within CWU’s Career Family Opportunity (CFO) program, currently CUW’s most comprehensive Mobility Mentoring program.

MOBILITY MENTORING
Grounded in CWU’s theory of change, the Bridge to Self-Sufficiency®, Mobility Mentoring is the long-term developmental partnership between trained staff and program participants through which participants acquire the resources, knowledge, and skills necessary to attain and preserve their economic independence. Through Mobility Mentoring, staff supports a person’s progress through each of the Bridge’s five pillars—family stability, well-being, education and training, financial management, and employment and career management—to become fully economically self-sufficient. Additional information on the Mobility Mentoring approach and practices can be found in CWU’s 2012 publication, Mobility Mentoring.

A continuum of Mobility Mentoring services are offered by CWU. Mobility Mentoring is fully deployed in CWU’s innovative pilot program, Career Family Opportunity (CFO); deployed to a lesser extent in a three year residential program, Abbot House; and within the Mobility Mentoring Centers located in Boston and Cambridge where Mobility Mentoring tools and techniques are introduced through short term engagement.

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1 Through CWU’s Supporting Opportunity Achieving Results (SOAR) program implemented within the Cambridge Housing Authority community and through Heading Home’s Family Opportunity Subsidy (FOS) program.

2 Beginning FY14, the Abbot House program model evolved into a supportive permanent housing program.
MOBILITY MENTORING CENTERS (MMC)

Mobility Mentoring tools and techniques are applied at CWU’s Mobility Mentoring Centers, located in Boston and Cambridge. Within each center, low-income families and individuals receive assessments, one-on-one counseling, and referrals to community resources to help them and their families get ahead.

Boston: The Boston Mobility Mentoring Center (MMC-B) is located at CWU’s downtown office. Staff members with special expertise in career management, financial literacy, higher education, and other skills help low-income families set and attain individualized goals that will help them get moving along the path to economic independence. In FY13, MMC-B served 266 participants. The Woman to Woman (WTW) program operates within MMC-B. The WTW program, which is offered in twelve week sessions, provides computer training, career development, and life skills training to low-income women entering or returning to the workforce. During FY13, the WTW program served 34 women.

Cambridge: The Cambridge Mobility Mentoring Center is located in the office of the Cambridge Housing Authority (CHA) as part of SOAR (Supporting Opportunity, Achieving Results)—an economic mobility program conceived in 2010 and launched in December 2012 with the partnership of CHA and Heading Home. SOAR is based on CWU’s Bridge to Self-Sufficiency™ and uses Mobility Mentoring to provide a continuum of supportive services and resources from CHA, CWU, and Heading Home. These services are offered to low-income families living in Cambridge public housing or receiving housing subsidies through CHA and who are invested in advancing their economic mobility. During the program’s start up in FY13, SOAR served 39 participants.

ABBOT HOUSE

Located in the Dorchester neighborhood of Boston, Abbot House is an innovative supportive transitional housing model for eleven young families moving out of homeless shelters. The multi-year residential program partners with families to create personalized economic self-sufficiency plans to ensure families move from poverty along the path to economic self-sufficiency. During FY13, Abbot House served 13 families, which included 13 adults and 19 children. Beginning in FY14, through Massachusetts Rental Voucher Program (MRVP) housing subsidies provided by the Commonwealth of Massachusetts, the Abbot House model will transition to a supportive permanent housing program, offering families permanent affordable housing with Mobility Mentoring services offered on site.

CAREER FAMILY OPPORTUNITY (CFO) PROGRAMS

Mobility Mentoring was first fully implemented in the CFO program. Career Family Opportunity is CWU’s groundbreaking pilot program designed to help low-income single parents achieve full economic independence within five years. CFO participants create personalized plans laying out the steps they need to take to acquire the skills, knowledge, and strategies for a stable future. During FY13, the CFO programs served a total of 44 participants.
ENGAGING CWU’S COMMUNITY IN MOBILITY MENTORING

During FY13, 39% of adults participating in CWU programs engaged in the continuum of Mobility Mentoring services offered throughout the organization. Serving a total of 266 participants, the MMC-B team engaged the largest number of participants – effectively reaching 31% of adults served by all of CWU.

How do these numbers compare to last fiscal year? Compared to FY12, the most notable change is found in the increased number of participants served by MMC-B staff. Reaching 266 participants, this team expanded their reach by 56% compared to last fiscal year. In part, this significant increase is due to staff outreach efforts including developing strong relationships with colleagues, and increasing CWU staff awareness and understanding of what Mobility Mentoring services are and how participants can benefit.

GETTING ON THE BRIDGE:

An essential tool used by Mobility Mentoring programs is the Bridge Assessment. The Bridge Assessment is designed to identify strengths and obstacles to success in each of the five areas (eight sub-areas) of the Bridge to Self-Sufficiency. Throughout fiscal year 2013, CWU staff engaged 160 participants in conversation around strengths and challenges and jointly assessed along the Bridge.

Where do participants fall along the Bridge when they first engage in Mobility Mentoring services? The ‘Baseline Bridge Scores’ illustration below displays the average mean scores of where Mobility Mentoring participants were initially assessed along each pillar of the Bridge.

As the ‘Baseline Bridge Scores’ graph illustrates, upon initial engagement, on average, participants identify the areas of employment, assets, and housing as most challenging, and the areas of dependents, health and behavioral health, and social networks as areas of strength. This fundamental activity, the conversation that occurs between staff and participants during the administration of the Bridge Assessment, serves as the foundation for the next step in the Mobility Mentoring process; goal setting.

3 n=342 out of 868 adults
CREATING AND ACHIEVING GOALS

After participants are assessed along the Bridge, staff jointly set long and short term goals. During FY13, throughout CWU, **165 participants created 645 self-sufficiency goals**. Goals are established along each area of the Bridge, each designed to support the journey to economic self-sufficiency. Below are some examples of the short term and long term goals created in each area during FY13:

<table>
<thead>
<tr>
<th>Bridge Area</th>
<th>Examples of Goals CREATED⁴</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family Stability: Housing</td>
<td>Advocate to get rent lowered; Apply for subsidized housing; Buy first home</td>
</tr>
<tr>
<td>Family Stability: Dependents</td>
<td>Research, identify, and enroll child into school; Support son in increasing his reading level; Meet with child’s doctor</td>
</tr>
<tr>
<td>Well-Being: Health and Behavioral Health</td>
<td>Quit smoking for three months; Lose 10 lbs. in three months; Obtain health insurance</td>
</tr>
<tr>
<td>Well-Being: Social Networks</td>
<td>Establish a strong support system;</td>
</tr>
<tr>
<td>Education and Training</td>
<td>Enroll in college; Apply for (Free Application for Federal Student Aid) FAFSA; Complete and pass college course</td>
</tr>
<tr>
<td>Financial Management: Assets</td>
<td>Save $30 a week into savings account; Create a budget; Save 25% of paycheck</td>
</tr>
<tr>
<td>Financial Management: Debts</td>
<td>Increase credit score by 50 points; Develop and follow debt reduction plan for 6 months; Complete payment plan within debt consolidation</td>
</tr>
<tr>
<td>Employment and Career Management</td>
<td>Create a resume; Complete trainings for work; Attend job fair; Develop job search plan and get hired; Obtain job in desired career field</td>
</tr>
</tbody>
</table>

During the course of the year, **70** participants successfully achieved their established self-sufficiency goal/s. Some of the highlights include:

<table>
<thead>
<tr>
<th>Bridge Area</th>
<th>Examples of Goals ACHIEVED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family Stability: Housing</td>
<td>Move into new apartment; Buy first home</td>
</tr>
<tr>
<td>Family Stability: Dependents</td>
<td>Enroll child in extracurricular activity; Register child for summer camp; Assist child in their future educational and employment plans</td>
</tr>
<tr>
<td>Well-Being: Health and Behavioral Health</td>
<td>Attend physical therapy; Improve physical health</td>
</tr>
<tr>
<td>Well-Being: Social Networks</td>
<td>Form a support group for women who have experienced trauma; Met with professional advisor for guidance in career and health issues</td>
</tr>
<tr>
<td>Education and Training</td>
<td>Identify, apply, and receive scholarship for college; Return to college; Complete college semester on Dean’s List;</td>
</tr>
<tr>
<td>Financial Management: Assets</td>
<td>Develop a budget and reduce spending; Save $600</td>
</tr>
<tr>
<td>Financial Management: Debts</td>
<td>Increase credit score 50 points; Begin paying off debt</td>
</tr>
<tr>
<td>Employment and Career Management</td>
<td>Start a business; Join a professional organization; Receive a promotion at work</td>
</tr>
</tbody>
</table>

⁴ For confidentiality, some of the specific identifying language in goal examples has been removed in this report.
KEY OUTCOMES FOR MOBILITY MENTORING PROGRAMS
Beyond the successful achievements of individual goals, Mobility Mentoring programs track programmatic outcomes aligned with the Bridge areas. Below are examples of key programmatic outcomes achieved within the continuum of Mobility Mentoring services found at CWU:

MOBILITY MENTORING CENTERS- BOSTON AND CAMBRIDGE

- Mobility Mentoring Centers Boston and Cambridge reached 305 participants.
- 18 participants enrolled in an education or training program within six months of engagement.
- 14 participants started working within six months of engagement.
- 24 participants completed Student Loan Debt Counseling; 42% are making progress towards their loans or applied for consolidation; 21% obtained a deferment or forbearance; 8% got out of default from their student loan.
- 79% of the 135 Matched Savings Opportunity participants received an asset match; resulting in a total contribution of $21,319 during FY13.

ABBOT HOUSE

- 100% of adult residents are either enrolled in an educational or training program or employed.
- 71% of adults previously not enrolled in school, enrolled in an education or training program during FY13; Two adults graduated from vocational/trade programs earning a trade certificate or license.
- 100% of previously unbanked adults opened a bank account; resulting in 100% of participants being banked and having a budget. 92% of adults were able to maintain their budget over the course of the year.

CAREER FAMILY OPPORTUNITY (CFO)

- By the end of FY13, CFOs have personally accumulated $67,271 into their matched savings accounts. This represents an individual average savings of $1,564.
- 100% of CFOs were either working and/or enrolled in an education or training program.
- 30% of CFOs are already employed in a career that will pay their Mass. Index wage.
- 9% of CFOs have moved out of publically subsidized housing and are independently housed.

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5 The Massachusetts Economic Independence Index (Mass. Index) is the amount a family needs to earn to make ends meet without relying on public or private assistance. (Ames, Michael W., et al. *Massachusetts Economic Independence Index 2013*. Crittenton Women’s Union, Boston. March 2013.)
FAMILY STABILITY: DEPENDENTS

During FY13, the CFO program served 44 households which included 83 children. The average number of children per CFO household was 1.9. The graph below illustrates the distribution of number of children residing in households by program location. As shown, the range is between 0 and 4 children in each household.

During FY13, 75% of CFOs (33 of 44) created 127 goals related to their children / dependents. 31 CFOs achieved their child/dependent related goals during FY13. Examples of established goals include:

- Develop a parenting plan with family center to co-parent with son's father
- Enroll son in new high school
- Support daughter in finding a part time job
- Research, find and register daughter in extracurricular activities
- Son is readmitted in college
FAMILY STABILITY: HOUSING
To be initially eligible for the CFO program, families need to be residing in publicly subsidized housing. Over the course of the program, as CFOs’ income increases, their housing subsidy will decrease proportionately – thereby lessening their reliance on state and federal subsidized housing. For some CFOs, their goal is to move from publicly subsidized housing into either a private market rate unit or by purchasing their own home. Since the program’s inception in 2009, 4 CFOs, or 9%, have purchased their own home and 1 has moved to a market rate rental unit. Nationally, only 4% of homebuyers are single mothers with income below 80% of the AMI.
WELL BEING: HEALTH AND BEHAVIORAL HEALTH

General well-being for CFOs is measured using the Ferrans and Powers Quality of Life Index at program entry and annually thereafter. The index provides an overall well-being score, with four subscales in the following areas: Family, Health and Function, Psychological and Spiritual, and Social and Economic. A difference in 2-3 points in the overall score has been found to be clinically meaningful and associated with significant improvements in overall quality of life. Overtime, CFOs are trending upwards, exceeding the mean general population overall score of 22.1. Scores of below 19 indicate a poor quality of life.
EDUCATION AND TRAINING

Education is a critical piece to being competitive in the labor market and positioning yourself to earn a family sustaining wage. Therefore, CFOs strategically map out an educational plan with their Mobility Mentors to help them achieve their career goals. As the graphics below illustrate, educational attainment has increased dramatically – while only 32% of CFOs had a college degree at program entry, at the end of FY13 50% report having a college degree.

Since starting the program, CFOs have advanced their educational status by earning: 9 Associate Degrees, 3 Bachelor Degrees, 2 Master Degrees, 1 Graduate Certificate, 5 Trade / Vocational Certificates or License, and 1 completion of a Job Training program.

At the end of FY13, 50% of CFOs were enrolled in an educational program. Of the 50% who were not enrolled, 95% had already earned a college degree or completed advanced training!
EMPLOYMENT AND CAREER MANAGEMENT

One of the goals CFOs have for successful completion of the CFO program is to attain a career that pays a family sustaining wage, based on CWU’s Massachusetts Economic Independent Index (Mass. Index). To reach this goal, CFOs need to find the right mixture of work experience, higher education, and job networks to make them competitive in the labor market. With advice from their Mobility Mentors, CFOs create a career plan and establish annual goals to ensure they are on track to reach their target.

As illustrated in the chart below, CFOs have already made considerable strides in their career advancement – gains have been made in employment status, hourly wage, and annual earned income. In fact, by the close of FY13, 30% of all CFOs (43% of employed CFOs) have achieved their goal of attaining a career that will pay their Mass. Index wage.

<table>
<thead>
<tr>
<th>% of CFOs who are employed</th>
<th>Baseline</th>
<th>End of FY13</th>
<th>% Change</th>
<th>Comparison</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>59%</td>
<td>68%</td>
<td>+ 9%</td>
<td>64% of low-income families in Massachusetts are employed (^6)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Average hourly wage for employed CFOs</th>
<th>Baseline</th>
<th>End of FY13</th>
<th>% Change</th>
<th>Comparison</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$14.82</td>
<td>$20.18</td>
<td>+ 36%</td>
<td>The median income for all single mothers in Massachusetts is $27,315 (^7)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Average annual earned income for employed CFOs</th>
<th>Baseline</th>
<th>End of FY13</th>
<th>% Change</th>
<th>Comparison</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$22,332</td>
<td>$26,616</td>
<td>+ 19%</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>% of employed CFOs in a career that will pay their Mass. Index Wage</th>
<th>Baseline</th>
<th>End of FY13</th>
<th>% Change</th>
<th>Comparison</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0%</td>
<td>43%</td>
<td>+ 43%</td>
<td></td>
</tr>
</tbody>
</table>


Throughout the course of the five year CFO program, CFOs work together with program staff to build the foundation of financial stability for their family. One indicator of financial stability is a credit score, a score that represents an individual’s credit history and is widely used by lenders to assess future credit risk. Attaining and maintaining a prime credit score will position CFOs to leverage the best rates available from lenders. 47.6% of Massachusetts consumers have subprime credit, meaning a credit score at or below 700. In comparison, 89% of CFOs currently have a subprime credit score, however they are making gains: The average baseline credit score for current CFOs was 586, and current score is 617 – an overall increase of 5.2% since program start.

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BANKING AND SAVINGS
One of the program goals of CFO is to accumulate $10,000 in matched savings. To achieve this, each individual CFO must personally save $3,425 in a savings account, which will be matched at a progressive rate by CWU to achieve the $10,000 goal.

While only 79% of Massachusetts households have a savings account\(^9\) and nationally only 60% of working age poor families have a bank account\(^10\), 100% of CFOs have a savings account in which they actively save toward their program goal. They are well on their way – having already accumulated a personal combined savings of $67,271.12. The chart below illustrates the average annual personal savings in each program.

CFO PROGRAM RETENTION RATES

One of the early programmatic learnings experienced by the CFO staff was how to appropriately assess CFO applicants to determine whether the program is the right fit for each applicant given their self-sufficiency goals and their ability to actively commit to a long term program. As the chart below illustrates, the program’s overall retention rate improved from 72.88% to 97.67% as staff became better at assessing which applicants would make the right fit for the program.
YEAR END: WHO WE SERVED

44 CFO's were served during Fiscal Year 2013

AGE DISTRIBUTION

ETHNICITY DISTRIBUTION

RACE DISTRIBUTION

98% FEMALE
2% MALE
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