

FY2024 IMPACT REPORT



EMPath
Economic Mobility Pathways



INTRODUCTION



EMPath

Economic Mobility Pathways

At EMPATH, we are dedicated to partnering with families as they work to climb the economic ladder. **This report shares the reach of our best-in-class economic mobility coaching model – Mobility Mentoring® – and the strides that families in our programs make as they engage in this transformative practice.**

Economic Mobility Pathways (EMPath) is a 200-year-old national nonprofit that dramatically improves the lives of people experiencing poverty through a multi-faceted approach:

We work LOCALLY



In the Greater Boston area, we support low-income families in housing-based and other economic mobility programs as they work towards economic prosperity. All of our program participants receive one-on-one coaching through our Mobility Mentoring model.

We work NATIONALLY, and even globally



We share what we've learned from our own programs with the 1,000+ organizations in our global learning network – the Economic Mobility Exchange™ – that adapt our Mobility Mentoring model in their own work with families.

We work SYSTEMICALLY



We grow and evolve our practice through evaluation and translate the latest research into action. We also use what we learn to advocate at the state and federal levels to advance policy change that will ultimately transform our systems.



WHO WE SUPPORT IN OUR PROGRAMS

EMPath's direct service programs fall into one of the following categories:

Short-Term Programs

Our family homeless shelter programs, and housing stabilization programs.

Long-Term Programs

For participants in permanent housing, including our Flagship Program, Career Family Opportunity (CFO).

1,142
individuals total

711
adults

431
children



680 households
impacted

89% identify as female

94% identify as BIPOC

45% have a primary
language other than English

56% of participants were
born outside the U.S.

38% reported having a
disability or chronic
health condition

39% of participants were
homeless at one point
during the year

OUR COACHING MODEL



The latest data from the U.S. Census found that 43.3 million people live in poverty.¹ 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 towards economic prosperity.

Our economic mobility coaching model – Mobility Mentoring® – was developed in acknowledgement that it is a stressful and complex journey out of poverty.

Our model creates an opportunity for families to work towards goals across all areas of their lives, with the support of an EMPATH mentor along the way. Our model is holistic, individualized, trauma-informed, and culturally competent.

What is Mobility Mentoring? 4 Essential Elements:



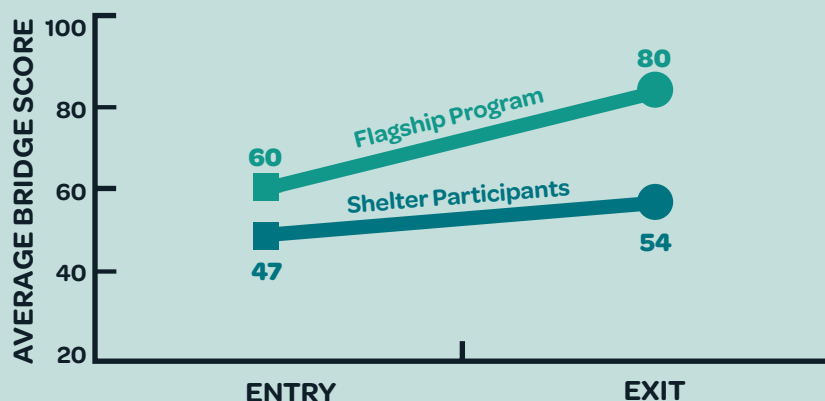
JOURNEY TO ECONOMIC PROSPERITY

Our Economic Mobility Bridge

Every person's economic mobility journey is different and can take time. Our Economic Mobility Bridge (on the next page!) is a multi-faceted tool that recognizes this complexity. It serves as both a conversation guide and a means for assessment and tracking progress.

A **participant's Bridge score** is a measure of their overall economic well-being. While in our programs, participants' overall well-being increased.

AVERAGE BRIDGE SCORE AT PROGRAM ENTRY AND EXIT



ECONOMIC MOBILITY TAKES TIME

75%

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.

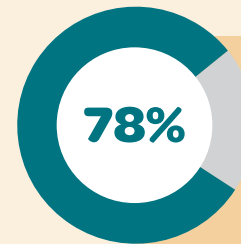


Average time in program:
51 months

Goal Setting

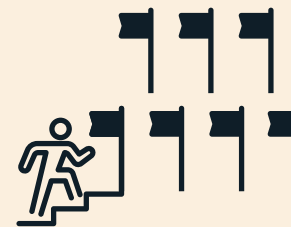
Setting and achieving goals related to all pillars of the Bridge is what moves our participants forward. For example, our analysis on goal setting² found that more goals set by each participant drove increases in income.

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



of goals set this year were achieved

Participants set goals in multiple pillars, highlighting the importance of a holistic approach to advancing economic mobility **65%** of participants set goals relating to at least 2 pillars of the Bridge



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

On average, participants **achieved 5 goals** for each year of enrollment during this year.

70% of participants said they had better goal-setting skills when working with their EMPATH mentor, according to our annual Participant Satisfaction Survey

"[EMPATH] encourages you to want to achieve goals and serves as emotional support because it transmits the desire to improve yourself. They help us grow. They motivate and encourage us to achieve our goals and guide us, teach us and encourage us to learn more." - **EMPATH PARTICIPANT FROM OUR AMP UP PROGRAM**



ECONOMIC MOBILITY BRIDGE®

THINKING ABOUT THE FUTURE ↑	FAMILY STABILITY		WELL-BEING		FINANCIAL MANAGEMENT		EDUCATION & TRAINING	EMPLOYMENT & CAREER	
	Housing	Family	Physical & Mental Health	Networks	Debts	Savings	Educational Attainment	Earned Income*	Job Quality
	At least four of the following are true: <input type="checkbox"/> I have good living conditions <input type="checkbox"/> My name is on a lease/mortgage <input type="checkbox"/> My home is unsubsidized <input type="checkbox"/> My home costs 30% or less of my income <input type="checkbox"/> I own my home	My family needs are supported enough for me to... ... fully engage in work, school, and home life <i>[Or I have no children or dependent family members]</i>	My physical and mental health needs are met enough for me to... ... fully engage in work, school, and home life	The networks I can rely on for resources, guidance, and support are... ... strong and diverse	I pay down all balances monthly and have no outstanding debt other than mortgage or education loans <i>[Or I have no debt balances]</i>	I have savings of more than 3 months' expenses; I am building for my future	I have earned a Bachelor's degree or higher and/or professional license	I earn more than 80% AMI Household Size of: 2: ≥ \$104,200 3: ≥ \$117,250 4: ≥ \$130,250	My (main) job offers: <input type="checkbox"/> benefits <input type="checkbox"/> predictable hours <input type="checkbox"/> opportunities to advance
	Three of the above are true	... mostly engage in work, school, and home life	... mostly engage in work, school, and home life	... good	I am current on all payments and am paying more than minimum on at least one account	I have savings of up to 3 months' expenses	I have earned an Associate's degree or industry-recognized credential	I earn 50-79% AMI Household Size of: 2: \$65,300–\$104,199 3: \$73,450–\$117,249 4: \$81,600–\$130,249	My job offers two of the above
	Two of the above are true	... partly engage in work, school, and home life	... partly engage in work, school, and home life	... adequate	I am current on all payments by paying the minimum on all my accounts	I have savings of 1-2 months' expenses	I have completed a job training or training certificate (after high school)	I earn 30-49% AMI Household Size of: 2: \$39,200–\$65,299 3: \$44,100–\$73,449 4: \$48,950–\$81,599	My job offers one of the above
	One or none of the above are true	... barely engage in work, school, and home life	... barely engage in work, school, and home life	... limited	I am behind on one or more payments by 1 to 3 months	I have savings of less than 1 month's expenses	I have earned a High School Diploma or GED/HiSET	I earn less than 30% AMI Household Size of: 2: < \$39,200 3: < \$44,100 4: < \$48,950	My job offers none of the above
↑	I am not permanently housed at this time	My family needs are not supported enough for me to engage in work, school, and home life at this time	My physical and mental health needs are not met enough for me to engage in work, school, and home life at this time	I feel alone and/or my networks are unhelpful at this time	I am behind on one or more payments by over 3 months <i>[Or I do not know my debt situation at this time]</i>	I have no money saved at this time.	I have earned less than a High School Diploma or GED/HiSET at this time	I do not have a job, or I am unable to work, at this time	
← MAKING DECISIONS IN CONTEXT →									



In FY25, our Bridge to Self-Sufficiency is evolving to become the Economic Mobility Bridge®. This Bridge includes several new updates, including a new focus on asset development and the addition of a new sub-pillar to capture the importance of job quality for upward mobility. Keep an eye out on our website in early 2025 for additional details and resources related to this latest iteration of the Bridge: EMPathways.org/Bridge





PILLAR 1

FAMILY STABILITY

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

The **Family Stability pillar** includes two core components: stable housing and family supports. Stable housing 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. Robust family supports are also critical as all of EMPATH's participants are parents and must juggle the needs of their families to ensure they can consistently and fully engage in work, school, and family life.

80%

of goals set in the Family Stability pillar were achieved

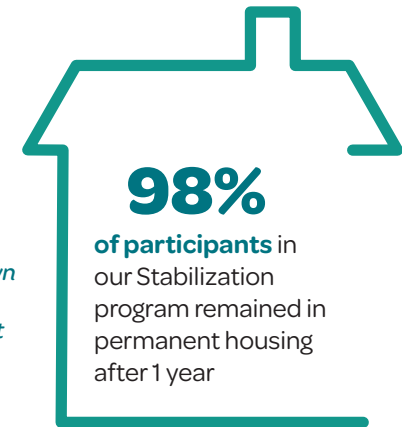


GOAL EXAMPLES

- ✦ Complete at least 5 housing applications by the end of the month
- ✦ Enroll youngest child in childcare by researching providers with space for infant, and securing spot by completing necessary paperwork



For context: nationally, 57% of families exiting shelter with a known exit destination went to permanent housing³



Percent of shelter participants who exited with adequate childcare increased

25

ENTRY

68

EXIT

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

44

ENTRY

73

EXIT

FLAGSHIP PROGRAM

68

ENTRY

96

EXIT



ADVOCACY CORNER!

As we continue to face a housing affordability crisis here in MA and nationwide, EMPATH and our partners continue to advocate for deeper investments in housing assistance for families. This housing assistance has become even more critical as Massachusetts implemented a statewide 9-month limit on stays for participants in shelters, starting in June 2024. While there's a long road ahead to transform our systems, including our shelter system, we were proud to help secure some of the biggest increases in housing assistance this past year, including a 54% increase in HomeBASE funding and a 22% increase in the MA Rental Voucher Program (MRVP).



PILLAR 2

WELL-BEING

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

Our **Well-Being pillar** includes two key components: physical & mental health, and networks. 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. In addition, 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.

79% of goals in the Well-Being pillar were achieved



GOAL EXAMPLES

- ★ Attend one recreational activity per month to do more activities outside of work and spend more quality time with my family/myself
- ★ For the next month, write all my appointments and to-do items in a daily planner to help me plan my day and reduce anxiety



Shelter participants rated mental health as excellent/very good/good:



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

SHELTER

78

ENTRY

85

EXIT

FLAGSHIP PROGRAM

79

ENTRY

90

EXIT



"My mentor helps me stay on track with my goals, teaches me new resources that I was unaware of, helps me in any way possible to make my stay here not feel like the worst thing in life, and so much more. She truly has been a significant help with my mental health and so much more."

- A participant in our shelter programs



PILLAR 3

FINANCIAL MANAGEMENT

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

While income is an important factor for economic well-being (and one we will explore in the Employment pillar), it's just one measure of financial stability. The **Financial Management pillar** looks at both savings and debt. Savings not only provide families with a safety net of stability during times of economic hardship, but also leverage and opportunity for long-term stability. Tackling harmful debt helps build credit and can unlock greater opportunities for families, such as owning a home.

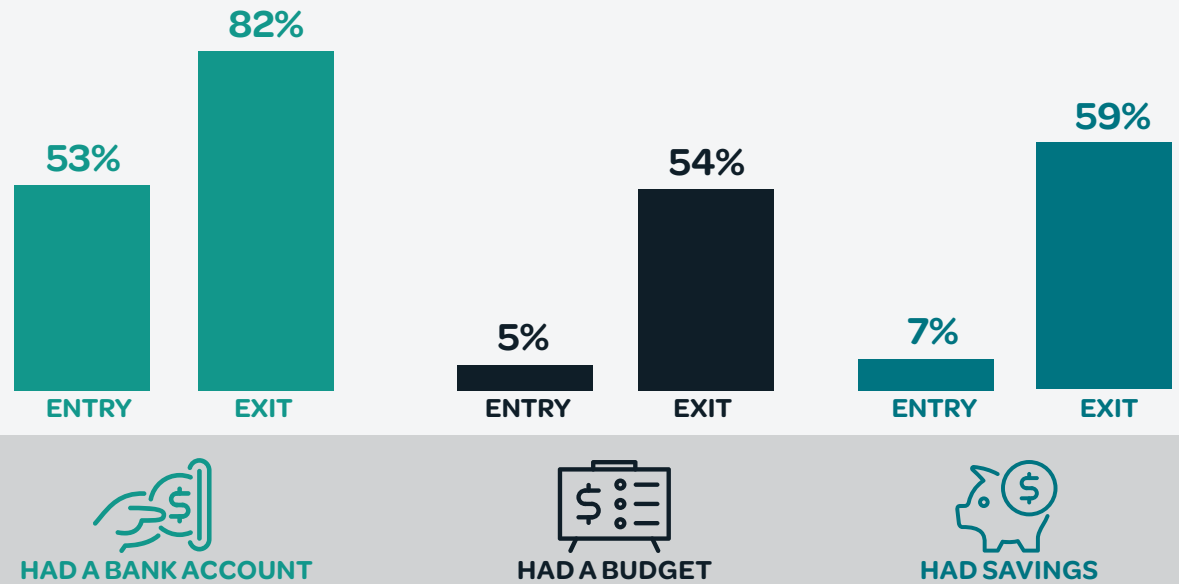
76%
of goals in the Financial Management pillar were achieved



GOAL EXAMPLES

- ✦ Create a monthly budget for the next three months
- ✦ Save 6 months of expenses by transferring at least \$500 of my paycheck to savings every 2 weeks

Shelter participants made big strides with their finances



For context: Only 51% of all Americans have savings of at least one month's expenses⁴

Flagship program graduates made progress tackling debt

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

FLAGSHIP PROGRAM



For context, 22% of all Americans have debt in collections⁵



"I have nothing but good things to say about EMPATH. I have cleared my debt, worked on my credit, and also managed to get a car - all things that I didn't think were possible. With some goal setting and some positive reinforcement, I realize anything is possible." - Participant in EMPATH's program that includes monthly cash assistance



PILLAR 4

EDUCATION & TRAINING

Pursuing educational and training opportunities to improve earning potential

In the **Education & Training pillar**, we look at the role of post-secondary education and training in a person's journey towards economic well-being. Education is oftentimes key to securing a career that will pay a family-sustaining wage. Because every individual's journey is unique, education can range from completing an educational training, to taking an ESOL (English for Speakers of Other Languages) class, to securing a certificate or license at a vocational or trade school, to the attainment of a four-year degree, and more.

75%

of goals in the Education & Training pillar were achieved



GOAL EXAMPLES

- ✦ Enroll in community college and obtain Associate degree in two years
- ✦ Complete Level 1 of ESOL classes in the next two months

51%



of participants in an EMPath program during the year participated in an education or training program—ranging from an ESOL program, to completing a certificate in a vocational school, to completing a bachelor's degree



Flagship program participants advanced their education % with a college degree (associate, bachelor's, or post-graduate)



For context, 55% of Massachusetts residents have an associate degree or higher⁶



ADVOCACY CORNER!

In Massachusetts, there's more than 20,000 people on the list waiting to get into English for Speakers of Other Languages (ESOL) classes.⁷ In our FY24 Annual Participant Survey, ESOL classes were among the most requested resources from our participants. To proactively address this need, EMPath's own staff have completed trainings to teach ESOL classes to participants in our shelters. EMPath also continues to advocate for greater state funding and access to ESOL classes.

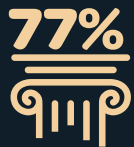


PILLAR 5

EMPLOYMENT & CAREER

Securing a wage to that fully supports their families and brings a family closer to economic prosperity

In many ways, income is the biggest driver of economic well-being. Being able to cover basic needs and invest in their future is what many of our participants strive for. As a person continues to increase their income, they open the door to 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.



77% of goals in the Employment pillar were achieved



GOAL EXAMPLES

- ✦ Complete a mock interview with the Career Specialist to help prepare for interviews
- ✦ Successfully complete one year of employment

55%

Despite barriers faced, **55% of participants** in an EMPath program were employed at some time during the year

Flagship program participants nearly tripled their income



**Adjusted for 2023-level inflation*

% OF SHELTER PARTICIPANTS WHO SECURED A JOB WHILE LIVING IN AN EMPATH SHELTER

21 ENTRY

41 EXIT

MORE PARTICIPANTS EXITED OUR FLAGSHIP PROGRAM WITH EMPLOYMENT

77 ENTRY

97 EXIT



ADVOCACY CORNER!

68% of participants exited their EMPath program with childcare in FY24

Accessible and affordable childcare has ranked among EMPath's policy priorities for several years. For our participants, it's a common barrier to employment and other goals. Our continued advocacy has contributed to greater access to childcare. While Massachusetts still ranks among the highest in childcare costs, we were pleased to see that this coming year, \$475 million will be invested in "C3 grants," which directly support childcare providers, ultimately benefiting families.

OUR GLOBAL LEARNING NETWORK

Overview of Exchange

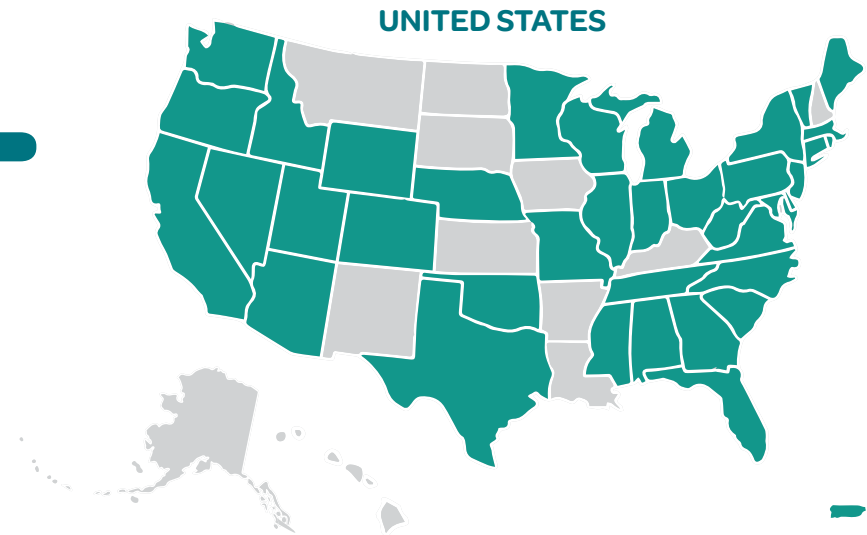
For a decade, EMPath's global learning network, which is now 1,000+ organizations strong, has adapted our Mobility Mentoring model and is working to re-envision the systems that support people experiencing poverty.

Types of Exchange members:

- ✦ Government agencies
- ✦ Housing providers
- ✦ Head Start & early childhood programs
- ✦ Child welfare organizations
- ✦ Colleges
- ✦ Healthcare providers
- ✦ Philanthropic organizations
- ✦ Workforce development organizations

1000+
organizations in our global
learning network in FY24

Exchange members are located
nationwide, and even globally.



400,000+ total individuals
served through the network since 2014

6,000+ individuals trained on our
Mobility Mentoring model in FY24

98% of organizations would
recommend the Exchange to others

INTERNATIONAL



Australia



Cameroon



El Salvador



Guatemala



Ivory Coast



Kenya



Nigeria



The Philippines



Singapore



Uganda



United Kingdom



EMPath

Economic Mobility Pathways

Support our life-changing work with families

Give today!



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