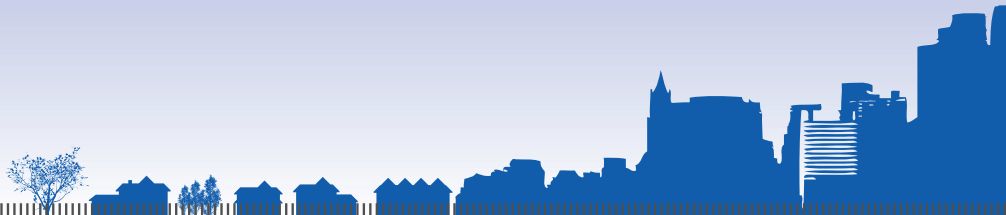


# The Bridge to Family Self-Sufficiency (BridgeFSS) Demonstration

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# PD&R Research Partnerships

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# **The Bridge to Family Self-Sufficiency (BridgeFSS) Demonstration**

## **Program Design**

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A joint initiative of MDRC and the Crittenton Women's Union

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## I. Overview

Housing subsidies, which help low-income families pay their rent and utilities in public housing developments or in the private rental market, are a vital component of the national social safety net. For many very low-income families, they stand directly between decent, stable housing and homelessness. They are also sometimes viewed as a “work support,” with the expectation that stable housing makes it easier to find a job and remain employed. Yet, several rigorous studies have found that housing subsidies *by themselves* (i.e., in the absence of a work-focused intervention) may not improve average employment rates and earnings for low-income adults, and may even worsen them somewhat under some conditions.<sup>1</sup> More encouragingly, a number of other studies show that housing subsidies can be used effectively as a “platform” for employment, in that certain work-focused interventions can improve labor market outcomes for individuals already receiving housing subsidies.<sup>2</sup> Still, such evidence is limited, and little proof exists of any interventions producing “transformative” effects – that is, helping large proportions and a diverse mix of participating tenants achieve earnings gains that are large enough to help them exit the housing subsidy system and other government transfer programs.

This paper describes an innovative self-sufficiency program that aims to achieve this ambitious goal. Called the *Bridge to Family Self-Sufficiency* (Bridge FSS), the program will be tested as part of a new research demonstration project intended to determine whether low-income families receiving government housing subsidies can, with the right supports, make large economic strides, reduce their reliance on a range of government transfer benefits, and improve their overall financial security and well-being. The demonstration is a joint initiative of the Crittenton Women’s Union (CWU), a service provider based in Boston, Massachusetts, and MDRC, a New York City-based not-for-profit social policy and education research organization.

Since 2006, CWU has been developing, implementing, and refining an approach called Mobility Mentoring<sup>®</sup> to help very disadvantaged families, including many living in homeless shelters, prepare for and obtain jobs that pay family-sustaining wages. The program works with participants to develop effective goal-setting and decision-making skills across several major domains of life that together can affect one’s success in the labor market. It uses a carefully honed and structured coaching model to try to help families take on progressively more demanding goals related to family stability and well-being; education, training, and job search;

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<sup>1</sup>These studies examined, respectively, the effects of housing vouchers offered to welfare recipients (Mills, et al. 2011); the effects of housing vouchers on labor market outcomes in Chicago (Jacob and Ludwig, 2008); and the effect of housing vouchers compared with public housing on labor market outcomes in the Moving to Opportunity (MTO) demonstration (Sanbonmatsu, 2011).

<sup>2</sup> Riccio (2008); see also Appendix 1 for a summary of some of this evidence.

and financial management and asset-building. It also combines that coaching with a broad array of financial (and other) incentives and peer support.

Aiming to promote *transformative* changes in participants' lives, and recognizing that many individuals will experience setbacks along the way, the program works with each family for up to five years. The program also relies heavily on a data-driven management and accountability system. To date, CWU's program has achieved impressive outcomes for many participants (which will be described later in this paper). Having demonstrated its feasibility and promise, it is now ready for testing in a rigorous evaluation.

MDRC and CWU have worked together to adapt the Mobility Mentoring model further, with the goal of using it to serve families receiving government housing subsidies. The modified model – called BridgeFSS – draws on more recent CWU operational experiences with Mobility Mentoring as well as emerging lessons from other carefully evaluated employment and anti-poverty programs, including some that exclusively focus on or include substantial numbers of recipients of government housing subsidies among their participants.

BridgeFSS stands as a potential enhancement or modified version of the federal government's current Family Self-Sufficiency (FSS) program funded by the U.S. Department of Housing and Urban Development. It shares some features in common with FSS, but also differs from it in several important ways. Like FSS, BridgeFSS is aimed at recipients of housing subsidies, allows for five years of participation, encourages human capital development, asset-building, and employment, and involves referrals to other services in the local community. However, as will be explained in this paper, BridgeFSS entails a substantially more structured and intensive approach to goal-setting and coaching and uses an extensive set of financial incentives tied to making progress on a wide range of mutually supporting goals representing important steps toward self-sufficiency. BridgeFSS's incentives contrast with the FSS program's rent-based escrow component, a form of "forced savings" in which the normal increases in rent paid by tenants when they increase their earnings are credited to escrow accounts, with the promise that the savings will be rebated to participants if they graduate from FSS (i.e., if they are working, not receiving cash welfare). Unlike the current FSS program, Bridge FSS will continue serving participants even if they exit the housing subsidy system during the five-year timeframe.

The BridgeFSS Demonstration will test the adapted Mobility Mentoring model primarily with families receiving housing assistance from the Boston Housing Authority, with a small satellite office serving families with subsidies from the Newton Housing Authority in the nearby suburb of Newton, Massachusetts. The families will include recipients of Section 8 Housing Choice Vouchers and residents of "place-based" subsidies living in public housing or Project-Based

Section 8 developments.<sup>3</sup> At this time, MDRC and CWU are attempting to build a broad public-private funding consortium to support the program and the evaluation. The evaluation will use randomized control trial (RCT) to measure the program's effects on a variety of self-sufficiency outcomes, including employment, earnings, receipt of housing subsidies, and receipt of other government benefits. If funding permits, a sample of at least 1,000 households will be recruited, with half (500) randomly assigned to BridgeFSS and a half assigned to a control group that does not receive any special services from the program. Evaluation plans also include implementation and cost analyses. The launch of the program and sample enrollment process is slated for the first quarter of 2015. The sample will be enrolled over the course of a year, and the evaluation will measure program's impacts over five years or more. If sufficient resources become available, the sample size may be increased, and the demonstration may expand to one or two other cities.

The Mobility Mentoring framework at the heart of BridgeFSS is applicable to a variety of low-income populations, not just subsidized tenants. It is a codified approach that can be replicated by other organizations. Thus, the findings from a careful study to determine its effectiveness should have broad relevance.

The remainder of this paper provides an in-depth description of and rationale for the BridgeFSS model and its Mobility Mentoring approach. A companion research design paper (in production) describes the random assignment design that will be used to assess the program's effects and the overall analysis plan for that evaluation.

Support for the design phase of the overall demonstration, including the production of this paper has been provided by the U.S. Department of Housing and Urban Development (HUD), the Food and Nutrition Service (FNS), the MacArthur Foundation, and the Annie E. Casey Foundation. The Laura and John Arnold Foundation has provided additional funds for the initial design of the demonstration, including the evaluation design and analysis plan. The Arnold Foundation is also providing anchor funding for operating BridgeFSS and conducting the evaluation.

## **II. Policy Background**

HUD's assisted-housing programs serve some of the lowest income families in America. HUD spends approximately \$19 billion per year to support over 2.2 million families with Section 8 Housing Choice Vouchers. It spends about another \$9 billion on Project-Based Section 8 subsidies (for 1.2 million families) and nearly \$7 billion on public housing operating subsidies and capital funds (for about 1.2 million families) – for a total of approximately \$35 billion per year for 4.6 million families. Roughly half of the families are working-age/non-

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<sup>3</sup> These are privately owned housing developments whose owners contract directly with the housing agency to provide units to qualifying households. Unlike mobile vouchers, the subsidy remains with the unit, not the household.

disabled families, most of whom are raising children. Many of these same families are also recipients of TANF, SNAP, Medicaid, and other government transfer benefits, and many are formerly homeless.<sup>4</sup>

Although roughly half of assisted tenants work, many work only part time, inconsistently, and/or in low-wage jobs. They are usually unable to “earn their way off” their housing subsidies. Thus, to the extent that the housing subsidy system can function more effectively as a springboard into work and independence, it may produce savings in housing subsidies that could then be used to serve more families in need, particularly more of those who are on long-waiting lists for housing assistance in many cities. And because assisted housing tenants are also heavy users of other public subsidies, substantially increasing their earnings could produce savings across a variety of government safety-net programs. For this reason, other government agencies, in addition to HUD and local housing agencies, have a natural stake in the subsidized housing population’s progress toward self-sufficiency.

### **Current Efforts to Increase Self-Sufficiency Among Subsidized Tenants**

Currently, FSS is the main federal program aimed at helping subsidized tenants (especially voucher holders) become self-sufficient. It is sometimes described as less of a “model” than a broad framework that allows for wide variation in service delivery approaches. The program includes service coordinators to link participants with local education, training, and social services. It also promotes asset-building through its “escrow account,” according to which the increased rent that tenants pay when their earnings increase is saved for them if they meet certain goals. As previously explained, participants receive the escrow funds if and when they complete the terms of an employment plan they develop with the program staff, are working, and are not receiving cash assistance. (In fact, many FSS participants never earn escrow payment or meet the conditions for disbursement.) In some cities, FSS focuses mostly on promoting the escrow account, with little case management beyond the referrals. In other cities, it includes more substantial amounts of case management. FSS is a five-year program, but extensions to seven years are permitted under certain circumstances.

Evidence on the effectiveness of FSS and other initiatives to help subsidized tenants improve their employment outcomes and reduce their need for housing subsidies and other government benefits remains quite thin. A rigorous national evaluation of the effectiveness of FSS is now

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<sup>4</sup> To qualify for a voucher, a family's income may not exceed 50 percent of the local area median income, and housing agencies must provide 75 percent of their vouchers to applicants whose incomes do not exceed 30 percent of the area median income. (In Boston, the area median income for 2014 is \$84,700 for a family of three; 30 percent of that amount is \$25,410.) To live in public housing, a family’s income must not exceed 80 percent of the local median income, and at least 40 percent of the new families that a housing agency admits each year must have incomes no greater than 30 percent of the local median. Localities may also give preference to certain types of applications, such as homeless families. Many families fall well below these income limits.



underway, but the initial results won't be available for a couple of years.<sup>5</sup> Still, some encouraging evidence does exist. As described in Appendix 1, a few impact studies have shown that employment interventions for assisted tenants *can* increase their employment and earnings relative to the performance of appropriate control groups. For example, the Jobs-Plus intervention for public housing residents, where the model was fully implemented, increased residents' earnings above the control group average by 16 percent over the 7-year follow-up period, with positive effects evident in three very different cities and across a variety of subgroups. However, other programs have not worked at all for assisted tenants, and some have produced labor market impacts for particular subgroups only, and that were modest in size, with little spillover effects on tenants' receipt of housing subsidies or other government transfers. Many tenants who benefitted from these programs still had a long way to go to reach self-sufficiency. It is possible that the national FSS evaluation will eventually show FSS to be an effective intervention, and one that even yields a positive return on investment. But as a generally light-touch intervention, it, too, is probably unlikely produce *transformative* effects for a large proportion of participants.

A broad public policy interest thus exists in finding innovative and potentially more effective ways to use the housing subsidy system as a "platform for employment" – helping its assisted tenants make big strides toward self-sufficiency, freeing up housing subsidies for other high-need families, and reducing safety net costs overall. Past results (see Appendix 1) help make the case for continuing to experiment with innovations that use subsidized housing as a platform for employment, but they also demonstrate the importance of attempting much bolder innovations. CWU's Mobility Mentoring<sup>®</sup> strategy represents one such approach.

### **The Challenge of Escaping Today's Poverty**

Mobility Mentoring was born out of the recognition that the process of moving out of poverty to economic independence has drastically changed since the 1960s when the nation's most significant anti-poverty programs were first instituted. Then, two-parent families were the norm and more low-income families were supported by one earner rather than two. The major public policy initiatives built at the time were designed to provide quick connections to jobs, even unskilled jobs, because in the economy of the 1960's, one adult worker in an unskilled manufacturing job could usually support a family. And where the earnings were not quite enough to do so, publicly funded housing, childcare, and food subsidy programs were there to fill many of the gaps.

Between 1965 and today, single-parenthood has gone from 7 percent to 41 percent of all births (and 53 percent of births to women under age 30)<sup>6</sup>; the knowledge-based economy has ensured that most jobs paying family-sustaining wages require post-secondary education, while the costs

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<sup>5</sup> For non-impact descriptive assessments of FSS and perspectives on the program's potential, see de Silva et al. (2011); Ficke and Piesse (2004); Lubell (2004); and Sard (2001).

<sup>6</sup> Hymowitz (2012).

of that education have vastly outstripped increases in earnings; and unemployment for those without post-secondary education is three to four times higher than for those who have it. Increased competition for jobs available to the less well-educated has actually driven wages at the bottom of the earnings scale down and the recovery from the 2008 recession has done little to reverse these dynamics.<sup>7</sup>

Today, low-income families, many headed by single parents, must be able to juggle caring for their children with limited public supports and wisely manage their limited resources, while working and trying to figure out how to improve their workforce credentials and get a job or a better job. This process is a multi-tasking and strategic thinking process of the highest order, and it must be sustained over many years. To be successful, it requires unusual discipline and persistence.

Yet, growing evidence from brain science research suggests that the stress and chaos of poverty may impair those kinds of decision-making skills that are essential to person's economic success.<sup>8</sup> That research suggests that the chronic stress and exposure to trauma that often accompany growing up in poverty may inhibit the brain's ability to develop what are known as "executive function" skills (impulse control, working memory, and mental flexibility) – skills related to problem-solving, goal-setting, and decision-making.<sup>9</sup> Furthermore, the constant stress and the numerous daily decisions that an adult faces when trying to make ends meet can also tax executive functioning, making it even harder for individuals in poverty to improve their circumstances.<sup>10</sup>

As described more fully in Section III, Mobility Mentoring explicitly attempts to address those problems by helping participants approach choices and decision-making through a structured goal-setting framework covering multiple domains that include family stability, well-being, education, and financial management, along with career development. Of course, not all poor families have executive functioning deficits. Many manage quite impressively under tremendous burdens. However, even those whose executive functioning skills are strong may benefit from the Mobility Mentoring approach, which supports all participants in setting and achieving individually tailored and staged goals with the ultimate objective of obtaining family-sustaining jobs.

### **A closer look at the types of families BridgeFSS aims to serve**

BridgeFSS will be a voluntary program, but it will aim to recruit a broad cross-section of working-age/non-disabled assisted tenants, not just those who are most motivated to attain self-

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<sup>7</sup> Youngblood et al. (2013).

<sup>8</sup> This review draws on Babcock (2014). As explained there, the term "brain science" is used to describe the array of scientific research on brain structures and functions emerging from such varied fields as the biological, behavioral, and social sciences.

<sup>9</sup> National Scientific Council on the Developing Child (2010).

<sup>10</sup> Mullainathan (2012); Mani, Mullainathan, Shafir, and Zhao (2013).

sufficiency or are actively pursuing it. In fact, those who do not most actively seek the program may be the ones that need it the most and may benefit from it the most.

Although the demonstration may be limited to the Boston area, national data help illustrate the kinds of families BridgeFSS is generally designed to serve. Those data portray a population with generally low or no earnings. For example, according to one analysis of national HUD data, approximately 55 percent of working-age/nondisabled households receiving Housing Choice Vouchers tend to have at least one household member who was working in a given year. Among those who are employed, earnings average only about \$16,800 per year. Employment rates are somewhat lower for Project-Based Section 8 residents (about 45 percent). About half of the households had received welfare income.<sup>11</sup>

Additional insights about the target population can be gleaned from data on voucher holders who participated in NYC's Work Rewards demonstration. Work Rewards tested labor market interventions both at the NYC Department of Housing Preservation and Development (HPD) and the NYC Housing Authority (NYCHA). Recruitment focused on voucher holders with income at or below 130 percent of the federal poverty level – the income eligibility guideline for SNAP (and therefore a common definition of a low-income household). The households in both samples were fairly similar. They faced numerous disadvantages, but they were also a fairly diverse group along some dimensions relevant to economic mobility.

At the time of entry into the study, most voucher holders in the NYCHA sample were female (84 percent), the majority of whom were single parents with one or two children. While 37 percent of all households had no children, 15 percent had three or more. About 67 percent of households had only one adult. About 87 percent of households had been receiving Section 8 assistance for four years or longer, and 42 percent had been receiving it for more than nine years.

Most households in the Work Rewards sample were receiving public benefits in addition to their housing vouchers at the start of the study. About 15 percent were receiving TANF at that time, 69 percent were receiving food stamps, and 85 percent were covered by public health insurance. Only 10 percent of the sample was not receiving any of these additional sources of public assistance. However, over the course of four years of follow-up (according to administrative records data), about 45 percent of the sample received TANF benefits, and 92 percent received SNAP benefits – striking levels, illustrating *the high rate of cross-subsidies for this population*.

Despite benefiting from housing subsidies, many families still reported high levels of material hardship. For example, 46 percent said they were unable to pay their rent or utility bills at some

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<sup>11</sup> These estimates are based on MDRC calculations using four years of HUD data covering 2009-2012 for all housing authorities in the country excluding those in the Moving to Work Demonstration. Data for public housing residents were not available for this analysis.

time within the prior 12 months; 26 percent said they were unable to pay phone bills; and 20 percent said they were unable to pay for food or prescription drugs.

The education levels and employment status of the sample point to significant labor market challenges. At the time of study enrollment, close to half (43 percent) did not have a high school diploma or GED certificate, while about 30 percent had some college experience. About five percent had a four-year degree or higher. Slightly over half of all NYCHA sample members (54 percent) were working; 37 percent all sample members were working full-time, and an additional 17 percent were working part-time. About 17 percent reported having a physical, emotional or mental health problem that limited their ability to work. Less than half (45 percent) had a bank account.

Without intervention, the earnings prospects for housing assistance recipients are often bleak. In a recent analysis of the NYC Work Rewards data, MDRC examined the change in earnings (based on Unemployment Insurance wage records) between the year ending with the quarter of enrollment into the study and the fourth year thereafter.<sup>12</sup> Among members of the *control group* who were unemployed at baseline, 73 percent experienced either no change in earnings or a decline in earnings over the subsequent four years – they were “left behind” in the authors’ terminology. Only 3 percent came out as “substantial winners,” that is managing to earn \$30,000 or more in the fourth year. The \$30,000 standard is, of course, arbitrary, but not unreasonable as a target, as the New York City Center for Economic Opportunity (CEO) placed the 2012 poverty threshold for a family of three in the city at \$25,763. Among those in the control group who were working at the time of random assignment, over half (55 percent) were “left behind.” Just 9 percent ended up as substantial winners.<sup>13</sup>

The Work Rewards *program group* that participated in the FSS program and were offered additional financial incentives that rewarded full-time work (see Appendix 1) did better, especially within the subgroup of persons not working at random assignment. Nevertheless, 65 percent of that initially non-working group and 57 percent of the group working at random assignment were “left behind.”

Data on the characteristics of subsidized tenants in the Boston area who will be eligible for BridgeFSS are not yet available. However, those tenants are likely to have similar characteristics and face similar challenges as the families in the national and New York City analyses described above.

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<sup>12</sup> This analysis was limited to sample members receiving vouchers from the New York City Department of Housing Preservation and Development.

<sup>13</sup> Data from the Employment Retention and Advancement (ERA) demonstration show that most of the study’s former welfare recipients (about 74 percent) did not advance, defined as being employed with higher earnings by the end of the three-year follow-up period, with or without the available programmatic interventions. (Miller, Deitch, and Hill, 2010.)

The upshot is that a program intended to help subsidized tenants make significant progress toward economic self-sufficiency must be able to address a diverse set of needs – moving tenants with little education and labor force attachment toward employment, as well as moving already-working tenants with low earnings onto pathways leading to higher earnings. Experience teaches that the task is extremely difficult. Success on a large scale requires something new.

### **III. Mobility Mentoring<sup>®</sup>: A Multi-Dimensional Approach**

Structural impediments, such as a weak labor market with stagnant wages and problems in the nation’s educational systems, contribute to persistently high rates of poverty. Still, some people who experience poverty climb their way out of it. However, escaping poverty today often requires more individual capacity and human capital than in the past in order to attain jobs paying family-sustaining wages. Work per se does not guarantee success, as the sizable population of “working poor” families attests.

New discoveries from brain science suggest that poverty itself can compromise the very strategic thinking and behavior management skills necessary to navigate one’s way toward economic advancement. This is not because of inherent incapacities of poor families; rather, it is because, at least in part, *poverty itself imposes extra hurdles to overcome*. Poverty undermines the brain’s executive functioning (EF) skills of problem-solving, organizing thoughts and tasks, goal-setting, and goal attainment/persistence – processes necessary to successfully juggle all the competing demands placed on the low-income adults trying to get ahead. In other words, the stresses of poverty affect people physiologically in ways that cause stress-related hormones to “swamp” the strategic decision-making executive functioning centers of the brain, making it harder to organize one’s thoughts and tasks, array and figure out best options, keep the future implications of decisions in the forefront of one’s thoughts, delay gratification, and resist being taken off one’s intended course of action.<sup>14</sup> These problems in goal-setting and persistence toward completion make it difficult to acquire and apply the human capital necessary for advancement and to navigate the labor market.

When CWU began in 2006 to develop new program approaches to help families with the difficult task of moving out of poverty, it concluded that its approach must address these kinds of executive functioning challenges, and do so within a broad vision of what it meant to be fully self-sufficient. CWU’s Mobility Mentoring tools and strategies are specifically designed to remediate these challenges and help families more effectively navigate the complex multi-year pathway to economic independence.<sup>15,16</sup>

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<sup>14</sup> Carlock (2011); Casey et al. (2011); Haushofer and Fehr (2014).

<sup>15</sup> Babcock (2012).

<sup>16</sup> Some of the underlying assumptions and intervention strategies of Mobility Mentoring are similar to those applied in an earlier program founded by Toby Herr called Project Match, which emphasized a “human development” rather a “removing barriers” approach to workforce development. As a report on that program explains, “When it comes

It is not assumed that Mobility Mentoring can help all participants achieve full self-sufficiency within the timeframe of the program – especially those participants who are starting very far behind. However, it aims to help all participants get on a trajectory toward such goals and make big strides toward accomplishing them during the period of the program.

### **Essential Elements of Mobility Mentoring**

Guided by this overall vision, Mobility Mentoring includes the following essential features:

- A. The Bridge to Self-Sufficiency® framework
- B. Continuous assessment, goal-setting and outcomes measurement across pillars
- C. Incentives to encourage and support mobility
- D. Coaching to support and build effective client-directed goal-setting and decision-making skills.

These elements, and how they will be applied in the BridgeFSS program, are further described below. To help illustrate how all the pieces fit together, Figure 1 presents a logic model that traces the general hypothesized pathways from the application of Mobility Mentoring to better family economic outcomes. As the model shows, Mobility Mentoring’s combination of ongoing coaching, incentives, specialist help, and peer support is expected to improve participants’ cognitive capacity and personal agency to plan and follow through on appropriate goals across interrelated spheres of life (family stability, well-being, education and training, financial management, and employment). These efforts are expected to lead to improved family well-being and human capital outcomes and, eventually, to better jobs, income, and economic security – which, in turn, are expected to have a reciprocating effect on family well-being. Improved family well-being is expected to have a reciprocating effect on participants’ decisionmaking and ability to follow through on the goals they have set. The constructs included in the logic model and the expected pattern of effects are more fully explained in the following sections.

#### **A. The Bridge to Self-Sufficiency® Framework**

Mobility Mentoring aims to help families succeed at *concurrently* assessing, problem-solving, and setting goals for their lives across *five key areas or “pillars”* believed critical to overall economic success. To help participants visualize this approach, CWU created a single-page illustration in the form of a “bridge” metaphor, called the Bridge to Self-Sufficiency® (the

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to workforce attachment, a human development lens shows us the importance of allowing participants to access services as needed over a period of many years; of offering both traditional and untraditional activity options to make sure there is an appropriate starting place for everyone; of breaking down big goals into manageable incremental goals; of basing decisions about sequencing of activities on the actual behavior of individuals from month to month; of differentiating the various roles a person plays and addressing each of them in relation to development of a stronger work identity; and of measuring progress based on where people start and how far they travel, not just where they end up.” (Herr and Wagner, 2007.) A variation of that program, called “Pathways to Rewards,” incorporated an incentives component that rewarded families for achieving goals that they set as part of a goals plan (Project Match, 2008).

**Figure 1: BridgeFSS Logic Model**

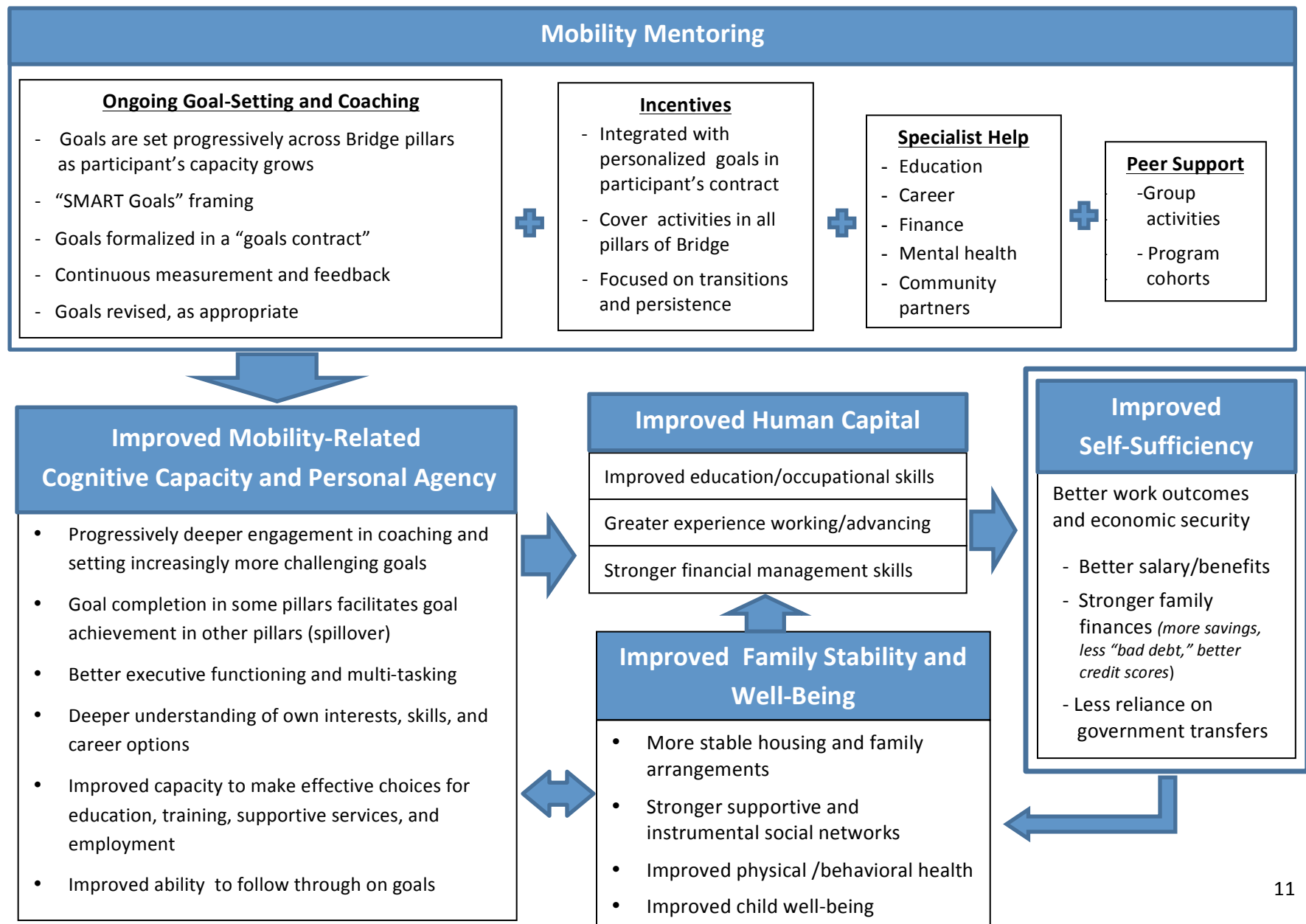


Figure 2

CRITTENTON WOMEN'S UNION'S THEORY OF CHANGE  
BRIDGE TO SELF-SUFFICIENCY®



Mobility Mentoring®

	FAMILY STABILITY		WELL-BEING		EDUCATION AND TRAINING	FINANCIAL MANAGEMENT		EMPLOYMENT AND CAREER MANAGEMENT
	Housing	Dependents	Health and Behavioral Health	Social Networks	Educational Attainment	Savings	Debts	Earnings Levels
FUTURE ORIENTED DECISION MAKING ↑	No subsidy, housing costs less than 1/3 household take-home pay	Dependent needs met; serving as no barrier to parent/guardian school or work	Fully engaged in work, school, and/or family  Health / behavioral health issues serving as no obstacle	Advocate/ Networker:  Uses own and other resources and connections to advance the mobility goals of others	Completed bachelor's degree or higher	Savings of three months' expenses or more	Current on all balances and no outstanding debt other than mortgage or educational and/or car loans	Job with earnings ≥ Mass. Index wage (If not calculated for specific family, use income ≥ \$65,880)
	No subsidy, housing costs exceed 1/3 household take-home pay	Dependent needs serving as minimal disruption to parent/guardian school or work	Minimal disruption to work, school, and/or family due to health / behavioral health issues	Developed Network:  Consistent source of both support and leveraging connections	Completed associate's degree or postsecondary job training or certificate program	Savings of more than two months' expenses but less than three months' expenses	Current in payments and plans and paying more than minimum payments	Job with earnings of 66-99% of Mass. Index wage (If not calculated for specific family, use income range of \$43,481 - \$65,879)
	Partial subsidy (shallow): Paying \$200 or more towards rent	Dependent needs serving as intermittent disruption to parent/guardian school or work	Intermittent disruptions to work, school, and/or family due to health / behavioral health issues	Emerging Network:  Consistent source of support and occasional leveraging connections	Attending college or postsecondary job training program	Savings of at least one months' and up to two months' expenses	Structured payment plans in place and meeting minimum payments	Job with earnings of 33%-65% Mass. Index wage (If not calculated for specific family, use income range of \$21,741-\$43,480)
	Full subsidy, permanent housing: Paying \$200 or less towards rent	Dependent needs serving as significant obstacle to parent/guardian school or work	Regular and recurring disruptions to work, school, and/or family due to health /behavioral health issues	Limited network:  Occasional source of support	Completed postsecondary remedial education classes, college preparatory program, or prerequisites for job training/ readiness program	Savings of less than one months' expenses	Debts in excess of ability to pay, behind in payments	Job with earnings less than 33% Mass. Index wage
	A. Homeless / co-housed with family or friends  B. Homeless / transitional housing  Homeless / emergency shelter	Recently emergent or not yet addressed dependent needs, requiring additional attention	Severely limited engagement in work, school and/or family due to significant health/ behavioral health issues	Isolated or draining network	Attending postsecondary remedial education classes, college preparatory program, or fulfilling prerequisites for job training/readiness program  High school diploma or General Educational Development certificate GED obtained  No high school diploma or GED	No savings	Defaults or nonpayment on all or most loans and accounts	Unemployed
← CONTEXTUALIZED DECISION MAKING →								

May 2014



“Bridge”). (See Figure 2.) This diagram simplifies the process of seeing and understanding the interconnections between the five pillars and the clear path between one’s current life circumstances and future economic independence.

The Bridge is designed to help mitigate problems with the three widely-recognized key components of executive functioning: the ability to hold multiple problems in one’s mind at the same time (short-term memory), the ability to understand the inter-relationships between different problems and the mental flexibility to switch attention across them (set-shifting), and the ability to do all this within a strong goals/future-focused orientation (impulse control and delay of gratification). It allows both mentors and participants to pursue a focused process of assessing needs, establishing goals, and tracking progress – and in repeating these steps over time – to become experienced at these skills to the point that habituated, stronger executive functioning and decision-making capacities are developed, and the participant no longer requires staff support.

An underlying Bridge premise is that progress or impediments in one pillar can promote or impede progress in the others; consequently, the intervention must attend to all of them. The five areas and their ultimate objectives are as follows:

1. The ***family stability*** pillar focuses on the goal of becoming independently housed (i.e., receiving no HUD or similar deep housing subsidies), and with rent or mortgage payments costing less than 30 percent of gross household income.<sup>17</sup> Family stability also means that dependent needs (such as affordable childcare) must be met and not serve as a barrier to a person’s education or employment responsibilities.
2. The ***well-being*** pillar includes physical, mental, and behavioral health goals, and social supports. All health issues, including those of the individual and dependents, must not serve as precluding employment. A person must be actively engaged in a support system and, because support systems are mutual, must be capable of being an advocate and social support to others, as well as being a recipient of support.
3. The ***education and training*** pillar focuses on post-secondary education or training, which includes on-the-job training, an associate’s degree, or certificate, leading to a career paying a family-sustaining wage. The education pillar acknowledges the fact that most jobs paying family-sustaining wages require at least two years’ post-secondary education in a career-relevant field.

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<sup>17</sup> HUD defines affordable housing as “housing for which the occupant(s) is/are paying no more than 30 percent of his or her income for gross housing costs, including utilities...,” but that “that this definition is intended solely as an approximate guideline or general rule of thumb.” ([http://www.huduser.org/portal/glossary/glossary\\_a.html](http://www.huduser.org/portal/glossary/glossary_a.html).)

4. The *financial management* pillar encompasses goals related to assets and debts. To achieve and sustain economic independence, liquid assets must be greater than three months' living expenses. Debts must be managed in balance with a person's income and should not serve as a barrier to progress in other pillars.
5. The *employment and career management* focuses on individuals eventually obtaining jobs that provide family-sustaining wages that would allow them to become economically independent and financially stable.

By addressing and succeeding in these five areas comprehensively, an individual can firmly occupy a stable and permanent position of economic independence. Serious vulnerabilities in any one area threaten this stability. Hence, an individual must focus on all pillars to make a successful transition out of poverty.

As the diagram in Figure 2 illustrates, each column (which should be read from bottom to top) provides a set of *staged goals* that help participants visualize and understand what “success” and progress toward success look like *within* each pillar and *across* all five pillars. This framework thus sets the broad agenda that structures the *coaching* that each Mobility Mentor engages participants in over the course of the program. With the assistance of their Mentors, participants must set and define their own particular goals within this framework. And while participants may begin by working on goals in only one or two pillars, and although not all will reach for or may be able to achieve the top outcomes within each pillar during the timeframe of the program (e.g., not everyone will aim for or achieve a bachelor's degree or attain a high-paying job within five years), the pillars illustrate the desired direction of travel.

The concept of a “bridge” with supporting “pillars” is appealing because it is easy to represent pictorially and easy for participants to grasp. The Bridge to Self-Sufficiency chart is thus given to participants on a sheet of paper so that they can see all five areas on one page. It is intended to serve as a tool that, with the coaching support of their Mobility Mentors, helps participants in arraying problems, exploring their interconnections and ramifications for the future, and setting goals to work on overcoming those interconnected problems, in ways that, when under stress, the brain cannot typically perform well. The more consistently participants use the Bridge framework, guided by their mentors, the more routinized the patterns of problem-solving and goal-setting become, until eventually participants internalize the analytic and goal-setting processes to the point that the program supports become less necessary and, like a scaffold for a building under construction, they drop away to reveal the new decision-making skills within.

## **B. Continuous Assessment, Goal-Setting, and Outcomes Measurement**

It is well-known that, even under the best of circumstances, individuals find it hard to stay on track to complete highly desirable tasks. However, for individuals contending with the stress of

poverty, completing tasks, especially multi-step and longer-term ones, such as a school or training program, can be even more difficult. Behaviorists suggest that in order to increase the likelihood of goal completion, it is important to create a strong goal-setting framework that begins with a strongly held desire for a very clearly specified and concrete goal, and then connects the *desire* and the *goal* with a realistic and believable set of clearly described *steps* to attain the goal.<sup>18</sup> This process is sometimes referred to as “channeling of intent.” Such goal-setting frameworks and processes, where intent is channeled toward concrete goals and highly specified steps to reach them, are what appear to hold the greatest promise in helping individuals stay on track to achieve their desired goals.

In Mobility Mentoring, goal-setting involves using tools and processes that reflect these principles. It frames all goals as “SMART Goals,” meaning that they are: S=Specific, M= Measureable, A= Attainable, R=Relevant, and T=Time-bound. The goals represent an agreement between the participant and the Mobility Mentor (and are eventually internalized by the participant) on the steps for resolving obstacles, acquiring new skills, and modifying behavior in ways that can help achieve the desired employment and financial outcomes. The agreement is codified in a *goals contract*, and through this contract, participants commit to a pathway of change, with the ultimate goal being obtaining and keeping jobs paying family-sustaining wages. Goals contracts specify the goals themselves, the intended timeframe for achievement, a verification and measurement plan, the responsibilities of the Mentor (if any) as well as of the participant, and incentives attached to successful completion of each goal.

Initially, the goals contract is a purely external document. However, as participants (with the guidance of their Mobility Mentors) practice techniques and strategies for crisis containment, problem-solving, priority-setting, building of mastery/expertise, and attaining increasingly difficult, multi-step goals, most develop a growing sense of their capacity to change and exert internal control over their lives. Such skill gains allow participants increasingly to set and attain goals without mentoring assistance.

- **Goals within the five pillars**

By design, Mobility Mentoring takes a comprehensive approach to goal setting. Over time, Mentors attempt to engage participants in setting goals across all five pillars of the Bridge.

#### *Family Stability Goals*

Problems in family life, such as unstable housing, conflict with partners, challenges with children or other dependents, and lack of reliable and affordable child care can make getting or keeping a job extremely difficult and undermine efforts to acquire the education or skills required for advancement to better jobs. Thus, problems in the family stability pillar can impede success in

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<sup>18</sup> Gollwitzer and Sheeran (2006); Laibson (2013).

the education and career pillars. At the same time, progress in the career pillar – e.g., earning more money – may be a stepping stone to improving one’s housing situation, which, in turn, may improve family circumstances, such as being able to move away from an abusive partner. Mobility Mentoring participants work with their Mentors to set goals that define ways of managing these types of problems. Family stability goals might involve, for example, a plan for relocating to a new home and neighborhood, entering a “bartering” relationship with a friend for child care help, or getting professional help for a child with behavioral problems that disrupt the participant’s work or schooling.

### *Well-Being Goals*

A person who struggles with physical, mental, and behavioral health issues may face a more difficult time achieving economic mobility. Problems such as depression, exceptional stress and anxiety, poorly managed medical conditions such as asthma or high blood pressure, can discourage individuals from looking for work and can cause high rates of absences from work or school, which can lead to job loss and educational failures. Participants work with their Mentors to set goals to address these problems so that they do not impede their economic mobility. These goals may include, for example, getting appropriate medical care for a particular condition, finding a therapist and a plan to pay for that care, beginning stress-reduction activities, and engaging in social groups or activities that may lead to involvement in supportive social networks that can be sources of assistance and reinforcement in a participant’s daily life outside of the program.

### *Education and Training Goals*

Training programs must be selected carefully, recognizing that in many cases formal training does not have a payoff in the labor market – sometimes because participants who start them do not complete them and do not obtain a qualification; or because employer demand for the skills imparted by the training is weak; or because the quality of the training is poor.<sup>19</sup> Similarly, many individuals who begin remedial education programs, including GED preparation classes, or community college Associate’s Degree programs, never complete them or do use them effectively as a stepping stone toward better employment.

To guard against “unproductive” education and training programs, Mobility Mentoring participants’ goals and contracts specify how the education or training will advance them along a path toward better-paying jobs than they could obtain without it. Where occupation training is sought, each contract will document that the training is for an occupation for which adequate employer demand exists.

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<sup>19</sup> See, for example, Hendra et al. (2011), which presents evidence from the UK ERA study showing that groups for whom the program produced a positive impact on education and training participation did not necessarily experience impacts on employment and earnings.

In weighing options, the participant and Mobility Mentor will be guided by CWU's ongoing analyses of labor market information that identify "Hot Jobs" and "Smart Start Jobs."<sup>20</sup> Hot Jobs are defined as positions that require two years or less of post-secondary education or training, have high vacancy rates, and pay wages that meet or exceed CWU's "Massachusetts Economic Independence Index." That index specifies the level of income it takes for a single-parent family with two children to make ends meet without public or private assistance.<sup>21</sup> The "MassIndex" wage was about \$67,200 in Boston in 2013. "Smart Start Jobs" are defined as jobs that position individuals not yet qualified for a Hot Job, but in need of immediate employment, for future career advancement.

### *Financial Management Goals*

Economic mobility encompasses building assets to help participants weather economic emergencies and potential job losses, and also managing debts that can ruin credit scores and make it impossible to make ends meet, obtain good jobs, and climb the economic ladder. Mobility Mentoring participants work with their Mentors to set goals to pay off high-interest loans or develop manageable re-payment plans, improve their credit scores, and save money to cover living expenses if they lose income or face unexpected expenses, such as for a medical emergency, a death in the family, a car repair, or a need for new appliance or household repair bill.

### *Employment and Career Management Goals*

For the Employment and Career Management pillar, Mobility Mentoring participants are encouraged to set employment goals (and pathways to get there) that would put their household income at a specified percentage of Area Median Income (AMI) by the end of the five-year program. (Median income for a family of three in the Boston area was \$76,250 in 2013.) In the BridgeFSS program, these goals will vary along two critical dimensions: education history and work history at the time of program enrollment. Although the exact goals will depend on a participant's circumstances, the general expectations are as follows:

1. **If no HSD/GED and not working:** The participant will seek employment in a job that has advancement potential and pays at least 30 percent of AMI (i.e., approximately \$28,250).
2. **If no HSD/GED and working:** The participant will seek employment in a "Smart Start"<sup>22</sup> job that has advancement potential and pays 31 percent to 50 percent of the AMI (i.e., about \$28,250 - \$42,350).

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<sup>20</sup> Youngblood et al. (2013).

<sup>21</sup> Ames et al. (2013).

<sup>22</sup> Youngblood et al. (2013).

3. **If HSD/GED (or higher) and not working:** The participant will seek a “Smart Start” job that has advancement potential and pays at least 50 percent of AMI (\$42,350).
4. **If HSD/GED (or higher) and working:** The participant will seek employment in a career track “Hot Job” that, at its 75<sup>th</sup> percentile, would self-sufficiency wage for that family, based on CWU’s Massachusetts Economic Independence Index report (approximately 50-75% of AMI) (about \$45,000 to \$57,000).

Generally speaking, but not always (see below), participants who are not already working when they enter the program (which may be about half of the group) will be encouraged to find jobs relatively quickly. Prior welfare-to-work research demonstrates that programs emphasizing quick job entry can help participants improve their earnings in the short-term while they prepare for future economic mobility.<sup>23</sup> However, BridgeFSS is far from a simple “work-first” job placement program (as the Bridge framework makes clear). An initial job is merely a starting point toward the ultimate goal of a job paying a family-sustaining wage, which is likely to require some post-secondary education. Mobility Mentors will subsequently help participants set goals and identify pathways for acquiring more education or skills training while they are employed. For some participants, this may mean working part-time while pursuing a GED degree or attending an occupational skills training program or community college.

In some cases, it may be feasible and advisable for participants to pursue education or training without working – for example, where participants have adequate income from transfer benefits or other sources (e.g. TANF work substitution rules that permit two years of education in lieu of the TANF work requirement) to allow them to do so. However, these education or training investments must be part of clear plan of action for completing the course of study and obtaining a qualification within a reasonable timeframe, and the plan must articulate how the course of study will function as a stepping stone for economic advancement. In making these decisions about work and education or training, participants and their Mentors will be guided by the previously described “SMART Goals” framework.

- **Goal tiers and timeframes**

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<sup>23</sup> Experiments testing alternative welfare-to-work approaches have found that emphasizing mandatory basic skills instruction over a quick employment strategy did not produce larger impacts employment or earnings impacts. Part of the reason may be because many participants did not complete the basic education programs or acquire GEDs, or because the enhanced basic skills or the GED credential did not by themselves make participants more competitive in the labor market. Some evidence suggests that programs following a mixed strategy, providing basic skills instruction in combination with strong support for employment may be more effective. (See Bloom and Michalopoulos, 2001; Bloom, Hill, and Riccio, 2003; and Hamilton, 2002.) These findings point to the importance of careful planning and support when making GED attainment part of a participant’s goals, and of looking beyond only the GED to post-secondary credentials to increase the potential for advancement.

As previously described, goals are set based on the priorities discovered through the Bridge Assessment process. All goals are *participant-driven* – but with information and advising provided by the Mobility Mentor, and with a clear focus on a pathway toward employment (or better employment) and overall economic security. In this manner, participant “intent” is ascertained, and the Mentor helps develop – within the framework of the Bridge – a clear set of rational steps that lead from the participant’s current status to the desired outcome – thus, “channeling” that intent toward appropriate actions.

In the beginning, when participants are still new to the process, their specified goals are likely to be fairly modest and achievable within a short time from being set. As participants become more practiced in the self-assessment and goal setting process, it is typical for them to set more goals at one time, and the goals become more challenging and more focused on the longer term.

Eventually, the set of goals on which a participant will focus at any given time will thus typically span different pillars of the Bridge. This cross-pillar approach promotes development of “multi-tasking” efforts toward mobility, but also the recognition that goals from across the pillars can be mutually supporting: working on a goal from one pillar may help with achieving a goal in another pillar.

In Bridge FSS, goals will be organized into a four-tier structure, with the tiers reflecting (roughly) increasing levels and duration of effort. Participants are expected to begin with easier and shorter-term goals and progressively take on more challenging longer-term goals.

**Tier 1: Exploratory goals.** These are small, one-time efforts set on one or two pillars of the Bridge and can be completed *within three months*. They are relatively easy to achieve and are designed to build engagement in the program and set a course of action for next steps.

**Tier 2: Short-term goals.** These goals are built on the success of exploratory goals and typically span more than two pillars of the Bridge. They require more action than exploratory goals and can be completed *within three to six months*.

**Tier 3: Medium-term goals.** These are multi-step goals, requiring *seven to 12 months* to complete and may encompass goals set in all pillars of the Bridge.

**Tier 4: Long-term goals** reflect major steps toward economic independence and often require *more than a year or several years* to achieve. They connect all pillars of the Bridge, and achieving them represents a significant change in the economic status and opportunities for the participant.

This framing of goals in terms of tiers helps participants to see how current steps have the potential to lead to highly desired future outcomes, and a path to those outcomes.

Table 1 provides some examples of staged goals used in participants' mobility plans.<sup>24</sup> It illustrates how progress toward some goals is supported by pursuing other goals, often in a different pillar of the Bridge.

- **Case study illustrations of goal setting**

For a fuller appreciation of the nature and scope of the goal-setting process, it is helpful to consider how various goals are set for particular individuals. Several examples, presented in the text boxes following Table 1, are drawn from cases of participants with whom CWU has worked in another Mobility Mentoring initiative. The examples illustrate how success with one goal is intended to help facilitate achieving other goals. (The relationships among particular goals will vary across individuals.) They also show that while some kinds of goals may seem unrelated to employment, they represent important stages in developing personal agency and the kinds of strategic, multi-tasking decision-making skills that participants need in order to make substantial strides toward better employment and self-sufficiency and, crucially, to continue advancing once they exit the program.

- **Continuous goal-setting and measurement**

Goal-setting is an ongoing process, not a one-time action as it is in many other programs. Goals are periodically reassessed as part of the Mobility Mentoring coaching process (described below). Progress toward goals set for a specific timeframe is periodically reviewed. When participants fall short of achieving those goals, Mentors help them explore the reasons why and how to get back on track. If appropriate, goals may be revised and goals contracts may incorporate new, short-term steps toward longer-term outcomes. If participants achieve a set of goals sooner than anticipated, the next stage goals and timeframes are reassessed and may be revised.

Measurement is fundamental to the process. Frequent measurement of participants' achievement of their goals and the repeat process of goal-setting are the mechanism through which participants' progress is identified, acknowledged, and reinforced. In addition, goals measurement is used to help assess individual staff performance and the quality of the coaching

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<sup>24</sup> The staged goals that get incorporated into participants' plans, with incentives attached, have been built from more than five years of experience at CWU. The process of developing these goals is deliberative, with a potential goal being presented to a group of coaches and the director. The goals and incentives are modified as the focus of the program dictates. The proposed goal must fit the SMART goal standard, and be integral to achieving economic mobility. Participants are encouraged to propose new types of goals that they believe will support their path to economic mobility, but the new goals must be "approved" by the mentor as well as other program staff who help review and advise on a participant's case.



**Table 1**

**Examples of Staged Goals Across Pillars of the Bridge**

**Tier 1: Exploratory Goals (Less than 3 months)**

1. Attend open house for degree or certificate program and take required placement tests
2. Complete and pass a HiSET course (alternative to GED in Massachusetts)
3. Complete a budget and spending plan
4. Attend a job fair and make three connections

**Tier 2: Short-Term Goals (3 to 6 months)**

- 1. Complete application, FAFSA, and enroll in course of study for certificate of degree**
  - 1a. Arrange child care for hours in school
  - 1b. Identify and apply for three summer internships in course of study
- 2. Complete Hi-SET diploma**
  - 2a. Develop a job search plan with Career Specialist to increase earnings
  - 2b. Research and develop a plan with Career Specialist for post-secondary education/training after Hi-SET is completed leading to skilled job
- 3. Develop plan to pay down a debt or enter into a payment plan for debt.**
  - 3a. Research and apply to charter school for child to enroll in with full day schedule to reduce after-school care and cost issues
  - 3b. Work with doctor to develop and follow a smoking cessation program for three months with verification by doctor that you have not smoked in three months.
  - 3c. Add savings from smoking cessation to debt payment plan
- 4. Follow up with three connections from job fair and arrange regular or informational interviews**
  - 4a. Develop a goal with therapist to work on job-related anxiety and complete with verification
  - 4b. With Career Specialist, create resume, cover letters, and get referral for work-appropriate clothing

*(Continued)*

**Table 1 (Continued)**

**Tier 3: Medium-Term Goals (6 – 9 months)**

**1. Complete a semester of college with at least 3 classes and a C+ average**

- 1a. Complete semester on dean's list
- 1b. Apply and obtain paid internship in career field

**2. Enroll in labor union pre-apprentice program**

- 2a. Study, apply and pass driver's test for union acceptance
- 2b. Attend 6-week course at Women in the Building Trades to decide on career/union to seek
- 2c. Establish plan to bring child to school to accommodate early work schedule

**3. Increase FICO score by 100 points**

- 3a. Complete certification course and pass test to increase rate of pay
- 3b. Complete first-time home buyer's course
- 3c. Identify and apply to charter school for middle and high school children

**4. Obtain job in career field**

- 4a. Develop new budget to reflect increased earnings
- 4b. Complete required financial education for auto purchase through More than Wheels program
- 4c. Research and attend anxiety support group for three months
- 4d. Obtain evaluation for child who is having difficulty in school

**Tier 4: Longer-Term Goals (1 or more years)**

**1. Obtain full time employment as a nurse**

- 1a. Complete BA in nursing
- 1b. Graduate with honors
- 1c. Obtain and complete internship in field
- 1d. Complete required financial education for auto purchase through More than Wheels program

**2. Obtain apprentice position in carpenters union**

- 2a. Complete required financial education for auto purchase through More than Wheels program
- 2b. Increase FICO score by 50 points
- 2c. Research and enroll in strength building course for three months

**3. Obtain job with self-sufficiency wages**

- 4a. Obtain compliance for child's Individual Education Plan by working with advocate and attorney
- 4b. Join professional organization in career field; attend meetings for 9 months to establish network
- 4c. Develop plan with physician to reduce medication for anxiety over 6 months

## **Karen**

Karen was living in the family congregate shelter with her two pre-school children. When she was in high school, her mother had dropped her off at a distant aunt's house and never returned. Her aunt was resentful and also a strict disciplinarian. Karen was not doing well in school and started to miss classes and fail. She met the father of her kids, who was 4 years older, when she was 15. He son was born when she was 17. She dropped out of school and worked at Dunkin Donuts, moving in with her boyfriend's family and staying with friends. Her boyfriend had finished HS but never consistently worked, selling enough marijuana for them both to get high.

After their daughter was born, Karen was asked to leave the home of the boyfriend's mother. Karen became homeless and moved to the shelter. She was coached by her shelter case manager to speak to a Mobility Mentor about enrolling in a mentoring program because she was interested in a medical career. With the mentor, she constructed a plan, although she did not always follow through on the goals that were set. She would need a GED, and, in compliance with her plan, she entered a GED program. She passed several of the tests, but regularly failed others. She could never accumulate enough points to pass. She was receiving welfare and food stamps, and was admitted to public housing. She continued to work with the Mobility Mentor, and was re-focused on obtaining employment. She obtained a part-time job at a drug store chain. She has become employed full time and her boyfriend found temporary work.

### Karen's **Family Stability** goals:

- Obtain child care voucher for children (*Her boyfriend was watching the kids while getting high and playing video games*)
- Enroll in and complete a parenting course

### Karen's **Well-Being** goals:

- Pass employment drug test (marijuana) by being drug-free for one month
- Get referral for testing for learning disability

### Karen's **Education and Training** goals:

- Research and enroll in GED program with tutoring help
- Work with tutor 3 times a week
- Investigate and visit Community College medical certificate programs

### Karen's **Employment and Career Management** goals:

- Create a resume and cover letter highlighting retail work experience at Dunkin Donuts, and participate in mock interviews
- Meet with job placement agency and follow up on three employment leads
- Obtain part-time job

### Karen's **Financial Management** goals:

- Open a bank account (and not allow boyfriend to cash checks at liquor store)

### **Janice**

Janice had three children and had moved to Massachusetts to escape a domestic violence situation in Florida. She had extremely poor credit due to medical expenses from a complicated birth with her last child. She was homeless and living in a shelter with her children. Her English was not proficient and she had not completed high school because she became pregnant. Her children were enrolled in public school and were doing well. Janice maintained a routine for her children as best she could and was active in her local church.

With the program's help, Janice got a housekeeping job with a janitorial company working in a hotel for 30 hours per week. The Mentor had discussed other goals with her like improving her English, but Janice wanted to focus on working for the immediate future. The Mentor will continue to coach Janice and attempt to engage her in additional goal-setting in other pillars of the Bridge in the future.

#### **Janice's Employment and Career Management goal:**

- Obtain letter of recommendation from pastor of church
- Follow up on referral to job placement agency and attend three workshops
- Complete applications for three jobs
- Obtain employment

### **Susan**

Susan is working part time and has a career goal of working full time in health care management at a Boston hospital. She has an associate's degree and is three semesters away from a Bachelor's Degree. The father of her daughter has made overtures that he wants to be supportive and involved with their daughter, and Susan wants to try to make it work. However, the father is verbally abusive, has damaged her car, and creates problems with her daughter and her mother. Susan failed her three classes and was given a warning at work for absences. In addition, her immediate supervisor is difficult. As he is living in the same housing development, her goal is relocate, but she is living in public housing and cannot easily find an alternative affordable apartment without a Section 8 voucher.

#### **Susan's Family Stability Goal:**

- Relocate to safer location with her daughter

#### **Supporting goals:**

- Obtain referral for therapist for daughter and attend three appointments
- Obtain restraining order against father of daughter
- Obtain Section 8 transfer due to domestic violence

**Susan's Well-Being Goal:** Obtain referral for therapist for self and attend appointment

**Susan's Education Goal:** Meet with college advisor to obtain academic probation and investigate opportunity to make up classes

**Susan's Employment Goal:** Seek other employment opportunities.

## **Lorna**

Lorna's 5-year-old son has been diagnosed with ADHD. He has been disruptive at school, and the school has been calling her at work due to his behavior. Because of the location of the school, Lorna is constantly late for work. Lorna has been in treatment for anxiety, but the added stress of having to leave work and address these issues with her son, along with being tardy, has worsened her anxiety. She is also taking online classes, but her son's behavior at home prevents her from completing her class work. She cannot take more time off of work to meet with her therapist more than every other week. She wants to find a better school for her son that will provide the help he needs and would be closer to her home. She and her Mentor have determined that stabilizing the situation with her son is critical to her being able to be successful at work and completing her classes leading to her career goal.

Lorna's anxiety also causes her to react instantly to situations. When this happens, she chain smokes and says that the smoking calms her down. She feels out of personal control. She is focused on her career, but knows this behavior is an impediment to her advancement as she has reacted to situations at work impulsively and the results have been negative. She cannot smoke on the grounds of her job. She wants to be in personal control and is working with her therapist. The therapist suggested yoga as a stress relieving activity and a way to connect mind and body. Lorna wants to quit smoking as she is concerned about her health and the health of her son, and it is expensive. She sees the connection of the yoga and the quitting of smoking as way to focus on her mental health.

**Lorna's Family Stability Goal:** Transfer son to appropriate school that can meet his needs

Supporting goals:

- Obtain an Individual Education Plan for son
- Join group of parents of children with special needs to work with child advocate for the group
- Develop and implement visitation schedule with father and his family that is consistent and monitor for three months
- Identify and complete application process for school transfer for next school year
- Arrange child care barter with friends of son to take him to school in morning so she is not late for work

**Lorna's Education Goal:** Develop and implement plan to salvage classes by obtaining extension to complete work

**Lorna's Well-Being Goal:** Find and attend yoga classes (as recommended by her therapist) during time son is visiting father

techniques and processes. Thus, in Mobility Mentoring, outcomes measurement is the very heart of the intervention itself. Aligned goal-setting and goals-measurement (e.g. educational attainment, earnings, and savings gains) at the participant, program, and organizational levels assures that all levels are staying on track to achieve and improve over time.

### **C. Financial and Other Incentives**

Research by psychologists and other scholars suggests that the likelihood of attaining a given goal is influenced by the value an individual places on the outcomes, the effort required to achieve the outcome, the time distance into the future when that value will be attained, and the expectations of success. For many families struggling with the daily stresses of poverty, the expectations of longer-term success may be sharply diminished, which may discourage setting and following through on longer-term goals. Individuals experiencing poverty-related stress are more likely than others to be derailed from achieving their intended goals. However, if the length of time before receiving even a partial “down payment” on the rewards of the positive outcome can be shortened, the likelihood of following through is increased.<sup>25</sup>

Incentives can help serve this purpose. For example, behavioral economists and others have suggested that financial incentives may help counteract a tendency among many low-income individuals to “discount the future” – that is, a tendency to undervalue investments in human capital development, such as education. New research suggests that the stresses of poverty substantively affect the “time discounting” processes individuals use to determine whether to invest time and material resources today for a perceived future payoff.<sup>26</sup> Financial incentives may help change the equation by providing tangible and more immediate rewards to families for taking steps that may advance their long-term interests, regardless of whether they fully recognize or believe in the long-term value of those efforts.<sup>27</sup>

Mobility Mentoring’s incentives – which are primarily monetary, but may also include some non-monetary rewards (e.g., tickets to special events) – are intended to reinforce the movement toward accomplishing established goals. Taking even small steps toward a longer-term goal, such as visiting a potential training program or obtaining a credit report, can seem a huge burden for some participants, and the potential downstream value of such steps virtually nil. Consequently, participants may have little intrinsic motivation to pursue those goals. One purpose of the incentives is thus to use extrinsic rewards to shorten the time horizon of an associated payoff from a behavior change, so that a current step receives a current reward, rather than a reward that is deferred for a long time.

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<sup>25</sup> Laibson (2013).

<sup>26</sup> Haushofer and Fehr (2014).

<sup>27</sup> Fiszbein and Schady (2009); Riccio et al. (2010) and (2013).

In Mobility Mentoring, incentives are used not only to reinforce attainment of a particular goal, but also as a way of providing financial resources to support additional behavior change beyond the immediate incentivized activity. For example, a participant who uses her previously earned incentive dollars to pay for a babysitter so that she can study to complete a class in school will eventually receive an incentive reward for class completion. Encouraging participants to use incentives to invest in themselves to achieve higher goals further reinforces the concepts of long-term goal attainment and mastery. This is intended to create a snowball effect, motivating participants to invest more deeply in themselves and their futures.

For BridgeFSS, the approach to incentives will differ for the Employment and Career Management pillar compared with the other pillars of the Bridge. The overall strategy builds on but also modifies work-incentive approaches that past studies have found to be effective for certain low-income groups. It also adapts CWU's approach of rewarding goal achievement for a variety of activities within each of the other pillars.

- **Incentives for the *Employment and Career Management* pillar**

In BridgeFSS, workforce incentives will reward achieving and then maintaining a given workforce goal. This builds on the practice of a number of past workforce programs, including the incentives components of the NYC Work Rewards and UK ERA programs (see Appendix 1), which, with the help of financial incentives, increased employment and earnings among some types of low-income populations with housing subsidies. However, recognizing the typically modest or narrow success of past approaches, the BridgeFSS strategy includes a number of important modifications in the way that workforce incentives are structured.

Table 2 presents the incentives schedule for the employment outcomes.<sup>28</sup> In contrast to earlier programs that relied primarily on incentives for full-time work, BridgeFSS adopts a *tiered* approach that rewards work *transitions* as well as *progression* up an economic ladder. For example, it rewards transitions from non-working to part-time work, from part-time to full-time work, and from an existing full-time job to a better-paying full-time job. No rewards are offered to a participant who begins the program in a particular work status (e.g., already working part-time or full time) but does not advance to another level. The program offers an added bonus when the transition to a full-time job is to a “better” job, which means a job that is a Smart Start job, or a job that has the potential to pay a MassIndex wage (\$67,200 in Boston in 2013). A separate bonus is paid for actually achieving a MassIndex wage.

Once a transition into a new work status is achieved (e.g., from not working to working part-time), an incentive payment will be made. In addition, to encourage persistence in work, a payment will be made if the new status is sustained for three consecutive months, and an

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<sup>28</sup> All jobs must be “on-the-books” and meet the criteria for the Earned Income Tax Credit (EITC).

additional payment is made for remaining employed for another three months. Thus, a participant who is not working at the start of the program but begins working part time and maintains part-time work for at least six months would receive an incentive payment of \$75 at the start, and \$150 for each of the next two three-month periods for remaining employed, or \$375 in total. A person who made the transition immediately from non-working to working in a full-time job, and kept that job for six months, would earn a total of \$700. If that job is a MassIndex track job (and sustained for at least six months), the person would receive an extra \$500 bonus, bringing the total payment during that period to \$1,200.

<b>Table 2 Employment Incentives</b>			
<b>Status Change</b>	<b>Job Change (Paid at Start)</b>	<b>3-Month Retention</b>	<b>Additional 3-Month Retention</b>
<b>Base incentive</b>			
Unemployed to part-time job	\$75	\$150	\$150
Unemployed to full-time job	\$200	\$250	\$250
Part-time job to full-time job	\$200	\$250	\$250
<b>One-time bonuses (added to base incentive)</b>			
Full-time Smart Start job		\$500	
Full-time MassIndex track job		\$500	
Attainment of MassIndex wages		\$1000	
<i>Notes: "MassIndex jobs" are jobs that pay wages that meet or exceed the "Massachusetts Economic Independence Index" developed by CWU. That index specifies the level of income it takes for a single parent family with two children to make ends meet without public or private assistance – about \$67,200 in Boston in 2013. "Smart Start Jobs" are defined as jobs that position individuals not yet qualified for a job that pays MassIndex wages but in need of immediate employment, for future career advancement.</i>			

- **Incentives for pillars other than employment and career management**

BridgeFSS will take a different approach toward incentives for meeting goals within the other four pillars of the Bridge, where the particular types of activities and goals that become part of participants’ plans are much more nuanced and personalized. The activities and outcomes to which incentives are attached must meet several important criteria:



1. They must be specified in the participant's *goals contract* and represent clearly articulated steps and capacities in an explicit strategy for increasing the participant's economic mobility. The incentives will thus be used to help motivate and sustain those new behaviors and transitions.
2. Incentives will *not* be used to reward pre-existing capacities or mobility-related activities and behaviors that were completed prior to enrolling in BridgeFSS.
3. The performance of the activity must meet a minimum standard of performance (where applicable).
4. Completion of the activity and satisfactory performance must be verifiable and verified, and means of verification are incorporated into the goals contract.

The incentives for non-employment goals will follow the tiered structure discussed previously, with higher payments offered for goals that are expected to require more effort and time to achieve. The value ranges are as follows:

<b>Tier 1</b> (Exploratory goals; less than 3 months):	<b>\$50 to \$100</b>
<b>Tier 2</b> (Short-term goals; 3 to 6 months):	<b>\$150 to \$250</b>
<b>Tier 3</b> (Medium-term goals; 6 to 9 months):	<b>\$300 to \$450</b>
<b>Tier 4</b> (Longer-term goals, 1 or more years):	<b>\$500 to \$1,000</b>

Participants can earn more incentive dollars by achieving more outcomes *within* but also *across* pillars. In this sense, the incentives structure is aligned with the overall Mobility Mentoring “multi-tasking” strategy of promoting progression in several critical areas of life at the same time.

Mobility Mentors will have a chart that classifies examples of activities that fall into each tier and that would be acceptable for a reward – *if those activities are specified as goals in a participant’s mobility plan*. New activities may be added to that chart over time (and others may be subtracted from it), as the Mentors and managers acquire more experience in operating the program.

The total value of *non-employment* incentives will be subject to a per participant annual cap. For participants who are not receiving their Mobility Mentoring services through a structured cohort service model (“cohort programs,” which are described more fully below), the cap will be \$1,000 per person per year. (The cap will not apply to the employment incentives.)

For participants who are enrolled in structured cohort programs, the maximum total non-employment incentive payments would be \$1,500 per person per year. (The cap is higher as a way of encouraging participation in a cohort program.) Of this amount, the last \$300 earned each year would be put toward a program bonus to be awarded at successful completion of the final cohort model goals (so-called “program completion bonus”), accruing to a maximum of \$1,500 at the end of five years. Another \$200 per participant would go into a “cohort group account,” which members of the cohort group would be allowed to use for group purchase of child-care services for group meetings, desired group speakers/advising specialists/ and activities, and also (with application and business plan) small-group goals-attainment proposals. The unused balance of the incentive (\$1,000 per person per year) would be allowed to accrue over multiple years for members of the cohort programs.

#### **D. Coaching to Build Effective Goal-Setting and Decision-Making Skills**

All Mobility Mentoring interventions rely upon a coaching dyad as the primary service delivery relationship. Professionally trained staff serve as personal mentors to every participant. Mentors help participants define their economic mobility goals, such as the types of jobs they will seek, how they will build their skills to obtain better jobs, how they will manage the money they earn in order to achieve financial stability, and how to manage their family life and social networks to ensure they have the support they need to succeed in the training and in the workforce. Mentors also help participants frame realistic steps for achieving those goals, connect with resources and organizations that will assist them (such as appropriate education or job training programs), find alternative approaches to attaining goals when the original plans fail, persist when feeling overwhelmed, and track progress.

Mobility Mentors are motivational and encouraging in their approach. For many people living in poverty, the stress and relative unpredictability of their lives makes it hard for them to optimally weigh the value of a current action against potential future gains. Partnership with a coach helps a participant establish an appropriate goals contract and then stay on track to achieve the goals – which may be difficult for the participant to manage alone.

The goal of coaching in the context of Mobility Mentoring is not just to help clients attain specific goals across the five pillars of the Bridge, but to help them acquire the problem-solving and goal-setting skills necessary to successfully manage their lives. In other words, the goal is to teach clients how to “mentor” themselves, so that they may better analyze their own problems, regulate their own behaviors, independently set short-term and long-term goals, build mastery and self-control, problem-solve, multi-task, and focus on a future in which they achieve economic independence.

For example, some participants may struggle with impulse control. The Mobility Mentor will work with them to help them reframe their reactions in particular situations, such as in dealing with conflict with a supervisor on a job, or with a classmate in an education program. The

Mentor will help the participants pause and reflect, refocusing their attention on “What do you really want to accomplish?” and how to manage the situation. In some cases, this may also involve helping participants understand how others may be viewing a situation and might react, and guiding participants on adopting socially appropriate behavioral responses. Some participants may feel stymied in their progress, with few opportunities for success. The Mobility Mentor will help them discover and weigh their options as they advance through the program.

When participants become overwhelmed by current life circumstances and resistant to accomplishing the goals they have set, Mentors help clients to do what they have come to call “hanging on to the Bridge.” In other words, Mentors push back against the abandonment of goals by coaching participants to surface alternatives, create and choose new options, and thereby develop a “Plan B” for their new life circumstances. For example, in such circumstances, the coach may focus on “creating resilience,” by helping participants understand that everyone feels overwhelmed sometimes and to find another way to reach their goals.

In this way, Mobility Mentoring is significantly different from certain case management practices that focus on the sequential elimination of obstacles that stand in the way of client goals completion. Mobility Mentoring assumes that significant obstacles will *always* arise in participants’ lives that could take them off track. Rather than seek to eliminate these obstacles, Mentors coach participants on how to contain, cope, work around, or minimize them long enough to maintain forward momentum toward life change. They coach clients to problem-solve, multi-task, and focus on the future in a manner that ultimately creates not just goals attainment, but true behavior change which can be used to achieve and maintain future economic independence. Given the complexity of escaping poverty in the United States today, these types of decision-making skills, social skills, and psychological capacities are essential for acquiring human capital, navigating the labor market, sustaining and advancing in work, and managing family finances to achieve and maintain economic mobility and independence.

- **Specialized services from internal consultants**

Mobility Mentors are supported by a team of internal consultants, called Mobility Specialists, who have more in-depth knowledge in the key areas of financial literacy, education and training, career pathways, and mental-health/family stability. Mobility Specialists consult with Mobility Mentors when they are grappling with complex areas of goal-setting. For example, a *Career Specialist* will be able to help Mobility Mentors answer which career paths are not suggested for a client with drug-related versus money-related criminal history; a *Finance Specialist* can answer how to best remediate educational debt serving as an obstacle to continued education or work; a *Higher Education Specialist* can advise on post-secondary opportunities and financial aid; and a *Clinical Specialist* can advise the Mentors on how to respond to mental health or psycho-social issues raised by certain participants. Specialists also run training programs in their respective areas and provide direct counseling to clients when more advanced specialty counseling is required than the Mobility Mentors can provide.

Specialty services are also routinely accessed through *community partnerships*. These include: housing specialists to assist with housing search and placement for homeless individuals, experts on special education, child advocates, and legal services.

In addition to Mobility Specialists and community partners, CWU has developed a network of preferred providers of Bridge services including job-training, education, scholarships, and others to which participants are referred. CWU also has engaged a group of volunteers who provide professional advising about specific careers and work, engage in developing interviewing skills and resume development, and offer workplace shadowing and internship opportunities.

#### **IV. Engaging Participants: Three Levels of Engagement**

Families will enter BridgeFSS with different levels of education and work experience, different personal circumstances and capacities, and different feelings about how deeply they wish to engage in Mobility Mentoring activities. Consequently, the program is structured to meet participants “where they are.” It will engage them at different levels of intensity, depending on those starting points and, over time, according to their progress in the program.

##### **Pre-Engagement: Building Interest in Economic Mobility**

When participants are referred to CWU for their potential interest in beginning to work on their economic mobility, it often takes persistent outreach on the part of staff to encourage participants to think about making changes in their life circumstances and to take the time to meet with staff to do so. In BridgeFSS, once a participant has agreed to join the program and has been referred, staff will proactively and persistently attempt to engage even the most reluctant and resistant participants.

The task of encouraging participants to engage in mentoring will be performed by Engagement Specialists. Their role will be to market engagement in Mobility Mentoring through one-on-one meetings, by holding program fairs, and by sending out marketing information in the mail and via text-messaging. Regular cell-phone messages will be sent to all participants in the pre-engagement phase, encouraging them to attend program-related events and also providing them with useful information about community-based resources, such as job fairs, child care opportunities, and housing lotteries that may assist them with their economic mobility.

Participants who engage in Mobility Mentoring and subsequently discontinue will also be tracked and encouraged back into active mentoring by the Engagement Specialists.

##### **Level 1 Engagement: Initial Steps Toward Economic Mobility**

Families are officially acknowledged as being “engaged” or having entered into Level 1 Engagement when they have completed a Bridge Assessment and have set at least one personal goal. Prior to this, they are defined as being in pre-engagement. The overarching goal for Level 1 is to engage the participants who, when they enter the program, are often not actively pursuing

economic mobility activities. For example, they are not employed, not participating in an education or training activity, and not actively seeking work or education/training. Given the minimal screening criteria to qualify for BridgeFSS, some participants are expected to enter with low levels of interest in economic mobility or in the program, and they may be very reluctant to devote time to it. For some participants, this lack of interest may reflect a variety of disadvantages, such as low education levels, significant executive functioning deficits, family problems, substance abuse problems, depression, or other impediments. Or it may be the case that other demands on their time, the difficulty and cost of travel to a program, child care responsibilities, and other practical barriers discourage them from following through on any interest they may have in the program.

The objective of the Level 1 stage of the program is to engage such participants in very basic goal-setting processes and help them achieve initial successes in at least one domain. The Mobility Mentors' main focus is to help participants develop motivation and personal agency and to think about steps they might take to help themselves get ahead. The following characteristics describe this level of participant engagement:

- Goals are shorter term and immediate in nature
- Participants typically set goals in any one or two priority pillars of the Bridge to Self-Sufficiency
- Participants have frequently scheduled appointments, often every two weeks and focusing on accomplishment of the action steps of goals.

Level 1 goals usually establish a platform for mobility as they resolve identified challenges that impede work or training. Examples of Level 1 goals include: finding childcare; creating a resume and mock interviews; following up on a referral to a mental health professional; or following up on a referral to a GED program. Participants can remain at this level and see a Mentor whenever they wish; however, the Mentors will consistently work to encourage participants to complete at least one goal and attain a deeper level of engagement. Level 1 seeks to achieve small successes with participants so that they begin to develop a sense of personal accomplishment and the value of planning toward completion.

### **Level 2 Engagement: Promoting Persistence**

Participants who successfully completed at least one goal and have established at least one additional goal are defined as having moved into Level 2 Engagement. By this point of engagement, they have experienced an initial cycle of analyzing their situations, setting goals (along with the related steps or “tasks” to achieve them), achieving success, experiencing the rewards of success, and thinking about how this success can lead to next steps of achievement. The goal of Level 2 engagement is to develop the more advanced problem-solving and goals-

attainment techniques that lead to *persistence* in work or education/training, once enrolled. The following characteristics describe this level of engagement:

- Usually multiple goals are established that are more demanding than Level 1 goals
- Participants set concurrent goals across multiple pillars of the Bridge
- Mobility Mentors help participants identify appropriate programs and jobs, using the framework of “Smart Start Jobs” and “Hot Jobs,” as appropriate, and line up CWU specialist assistance as necessary
- Mobility Mentors help participants follow through on completing job applications and interviews or completing the process of enrolling in a training program, and completing goals in the other pillars of the Bridge
- Mobility Mentors try to help improve participants’ executive functioning, particularly in building problem-solving skills, surfacing options, and weighing choices, and persisting in the face of challenges.

Level 2 participants are encouraged to join group workshops and trainings to begin to build a larger social network with other participants who are trying to move ahead. These trainings will support the goal setting in areas such as pathways to college, professionalism in the work place, and financial management.

### **Level 3 Engagement: Resilience and Advanced Decisionmaking**

Participants who have successfully completed at least three goals and have established at least one additional new goal are defined as having moved into Level 3 Engagement. They understand the ongoing process of assessing their current circumstances, establishing new goals (and intermediate steps leading to those goals), dealing with problems that arise along their pathway, persisting through challenges and creating alternative plans to remain on the goals plan, achieving success, and building next steps for further advancement.

The goal of mentors in Level 3 engagement is to broaden problem-solving frameworks so that goals are being concurrently set in all areas of the Bridge and within a multi-year timeframe. Within this Level, Mentors encourage participants to stretch their thinking and decisionmaking skills to encompass all the areas of the Bridge, pursue goals on multiple fronts, and lengthen the time-horizon of their future orientation.

The following characteristics describe Level 3 participant engagement:

- Goals are established within a multi-year timeframe with activities broken down into six-month increments
- Participants commit to a multi-month and a multi-year process of engagement
- Participants usually set goals in all five pillars of the Bridge

- As in Level 2, a primary focus of the Mobility Mentors during this stage is to improve participants' executive functioning and resilience, and this work is done most explicitly, where possible, through use of cohort-based programming
- Level 3 goals are planned to lead to overall program completion and participants' ability to set and attain goals on their own, without the aid of program support.

Participants can continue to pursue their goals at Level 3 through one-on-one mentoring, as they did in their prior stages of engagement, but they will also have the option to receive their mentoring as part of a cohort-based program. CWU has found that for participants who are ready, cohort-based mentoring programs are even more effective at creating mobility and goals-attainment. In Level 3 cohort programs, participants apply to be a part of a group of participants who are starting their mobility journey from a similar level of experience (for example, participants who already have a high school diploma or GED at program start would be in one cohort group, while those without a diploma or GED would join a different group). To join the group, the participant must commit to pursuing the same program goals as others in their group (for example, those entering with a high school degree and prior work experience commit to attaining a family-sustaining job and having saved more than one month's expenses within five years). They also agree to abide by the cohort group rules. These rules will include agreements such as attending group meetings regularly, providing support to other group members, and adhering to particular norms the group set for behavior within the meetings.

During Level 1 and Level 2 engagement, Mentors screen participants for potential readiness to engage in a Level 3 program, and if the participants seem ready and interested, will recommend that they apply to be accepted into the most appropriate and accessible cohort group. During the application process, participants are acquainted with cohort program processes, rules, and benefits and are interviewed to determine their readiness, challenges, and commitment to the deep engagement work with a cohort.

The explicit multi-year commitment made to attain the program goals, coupled with the commitment to the program's rules of participation and the powerful reinforcing and supporting peer support and modeling offered by cohort members has been shown to create powerful traction and achievement for participants who are ready to engage in such a model. However, because participating in a cohort requires additional time and commitment, it is necessary to provide incentives for participants to join such a group. CWU has found that additional incentives for successfully completing the cohorts' stated final outcomes goals (the so-called "program completion bonus"), along with potential to achieve a higher incentives cap and the allocation of cohort group budget that can be used by cohort members to support cohort activities, serve as both an effective incentive to recruit cohort members, but also as a tool to promote cohort achievement.

Participants in cohort programs usually meet with their assigned Mobility Mentors at least once per month. They also participate in additional meetings with their Mentors throughout the year in which review of progress and setting goals for the next six months are the primary focus.

Cohort participants always have at least six months of goals ahead of them. For example, suppose a participant without a high school diploma or GED sets a five-year goal of being employed as a Phlebotomy Technician. This career requires a diploma or GED and a certificate from a community college. The five-year plan includes goals to create the stability needed to engage in this process by resolving family stability or well-being issues, to find and enroll in a GED program, complete the GED, enroll and complete the certification, complete an internship for experience, gain some work experience, and find the phlebotomy technician job. This process requires mapping out the time needed to complete each phase and the lead time needed to commence the next steps, developing a budget to manage the process and to anticipate the changes once the participant begins employment, having adequate child care and back-up child care in place, and having a support system to help be successful.

Group meetings of cohort members provide peer support and social networking opportunities. In addition to the monthly meetings of the entire cohort (called the “Community Group”) cohort program participants also have opportunities to meet together in smaller focused groups (called “Affinity Groups”) with a common interest, e.g. parents with children with special needs, well-being groups, job search groups, etc. The goals of these “Mobility Mentoring Community and Affinity Groups” are to:

- Foster peer support toward individual and common goals
- Provide opportunities for building leadership, problem-solving, and social skills
- Offer an efficient vehicle for shared learning and activities
- Celebrate and reinforce participants’ achievements
- Provide community and networks of support that may extend beyond program completion.

Community Group meetings are typically held at least 10 times throughout the year. All participants are required to attend unless they are excused for a particular reason. Participants and mentoring staff attend these meetings, which are led by both participants and mentoring staff. The Community Group usually has a “check-in” as part of the meeting for all attendees and then a discussion of successes and challenges participants have experienced, and a training component. The training topics are generated by the participants. Past topics have included crisis management, mental health, financial topics, and parenting.

Experience with such peer support groups has shown them to be important and very meaningful to participants. Over time, most participants get to know and trust each other deeply. This fosters a willingness to ask for help and to offer support that does not exist in their other social networks where members are not all pursuing the same change-related goals. When surveyed, participants



speak positively of the shared identification they feel and their sense of empowerment from being part of the group.

## **V. Enrollment, Random Assignment, and Initiation into the Program**

The BridgeFSS program is envisioned as a program that will not select participants on the basis of pre-judgments about their motivation or their readiness to improve their self-sufficiency. Instead, it aims to serve a fairly representative group of working-age/non-disabled voucher recipients and public housing residents.

The rationale for casting the recruitment net widely is to determine whether the program can help a broad range of tenants advance, even though they enter the program at very different *starting points*. For example, can it help tenants who face multiple barriers and are deeply detached from the labor market *as well as* those who are already working in low-wage jobs and need to move to higher-wage and better-quality jobs?

The program is also envisioned as a way in which to link receipt of housing assistance to explicit efforts to promote self-sufficiency. This is because a goal of the program is to make reliance on housing assistance, as well as other government transfer programs, *transitional*, not a long-term benefit, or at least to help reduce the amount of subsidy that families need.

### **Random Assignment**

In order to secure such a representative population, CWU will collaborate with the Boston Housing Authority to recruit eligible voucher holders as they come to the housing authority's offices for their annual income recertification meetings required to renew their vouchers and public housing assistance (and possibly when tenants come in to request interim recertification meetings). At that time, tenants who express an interest in the program and complete an informed consent form will become part of the pool of tenants who will be randomly allocated to either the program or control group. Those in the control group will receive referral information about one-stop career centers and a list of other community-based resources. Individuals assigned to the program group will be subsequently contacted by CWU to begin their involvement in BridgeFSS.<sup>29</sup>

### **Initial Outreach to the Program Group ("Pre-Engagement" Outreach)**

Upon receiving the data files and contact information of the assigned tenants, CWU Engagement Specialists will immediately (no later than within two weeks of receipt) begin outreach efforts. Text messages, phone calls, and mailings will be sent to attempt to arrange an optimal time for a tenant's first meeting with a Mobility Mentor.

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<sup>29</sup> Detailed procedures for the random assignment process are still in development and will be presented in MDRC's forthcoming research and analysis plan for the demonstration.

If participants refuse this offer or cannot be reached, their data files will be analyzed for categories of potential interest/need for Mobility Mentoring services. They will be deemed to be at a Pre-Engagement stage of involvement in the program and will receive messages via their cellphones (supported by other sources of informational support such as mass phone calls and mailings) of potential engagement opportunities. Examples of such outreach will include:

- Invitations to attend CWU-hosted general community events (e.g. a Mobility Mentoring open house happening in their neighborhood where they could meet other participants)
- Training or resource opportunities specific to their presumed interests (e.g. parents of teen-aged children might be sent an invitation to attend a program on teen summer jobs opportunities; individuals who were not working might be sent invitation to job fairs)

Such outreach to the program group will place a priority on trying to get families to connect with CWU and Mobility Mentoring services, but if they remain uninterested in doing so, then on-going attempts will be made to connect families with resources likely to improve their family stability, well-being, financial management, education, and employment outcomes. Prior to engagement with a personal Mobility Mentor, all participants will be assigned an *Engagement Specialist* who will attempt to connect all participants to useful resources and optimize their engagement with CWU over the phone until they are ready to participate more fully in the Mobility Mentoring process and see a personal Mobility Mentor.

Pre-engagement outreach efforts will continue through the first three years after random assignment, as long as the participant is continuing to receive a housing subsidy. Efforts would not be made to engage participants after that time, but participants who subsequently come forward on their own would still be served.

### **Re-Engagement Efforts Post Assessment**

Some tenants who complete a Bridge Assessment with a Mobility Mentor may, for whatever reasons, not continue to engage in the program. The program will not give up on them. Staff will continue to attempt to contact them and convince them to return to the program. Outreach efforts will become more tailored to individuals, using the information they supplied to their Mobility Mentors during the initial Mobility Mentoring visits. For example, if the Mentor becomes aware that a participant has a tentative interest in, say, trade-related careers, this will be noted in the participant's file. The next time CWU received notices about such training opportunities, the Mentor would pass that information on to the participant, possibly via a text message, as a way of attempting to entice the participant to re-engage with the program.

## VI. Staffing and Accountability for Mobility Mentoring

Mobility Mentors are specifically trained to provide client services on the Mobility Mentoring platform, including Bridge to Self-Sufficiency Assessments, goal-setting, referrals to outside agencies, and performance outcomes. Mentors are required to have a Bachelor's degree in a related field and two years of full-time, or equivalent part-time, professional experience in social services, or some other equivalent combination of education and work experience. Senior Mobility Mentors or Mobility Mentor Coordinators need a Master's degree or equivalent experience. Once hired, staff are given a formal 40-hour training program provided over 13 weeks. The training curriculum has been certified by Brandeis University to provide 17 CEUs (continuing education units of credit for social work licensure).<sup>30</sup>

### Participant-to-Staff Ratios

Since Mobility Mentoring interventions are built on the one-on-one coaching framework, it is crucial that caseloads are established at a level adequate to provide appropriate personalized support. CWU practice suggests that required staffing ratios are likely to fall into the following ranges:

- **Pre-engagement:** 100+ participants to one Mobility Mentor or Engagement Specialist
- **Level 1:** 50-75 participants to one Mobility Mentor
- **Level 2:** 35-50 participants to one Mobility Mentor
- **Level 3:** 20-35 participants to one Mobility Mentor.

At each level, Mobility Mentoring caseloads are lower as participants are initiating services, but over time, as participants become more proficient and gain skills in problem-solving and goals attainment (and as they develop peer supports and begin to mentor each other), time required of Mentors within a given level typically declines and caseloads may increase.

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<sup>30</sup> All Mobility Mentors must have the following specific knowledge and capacities, which are also developed through the CWU's staff training and development processes:

- Knowledge of SMART goal setting principles and procedures
- Knowledge of psycho-social dynamics of poverty and impacts of poverty-related stress on decision-making and behavior
- Knowledge of coaching-based techniques for using decisionmaking and goal-setting tools and frameworks to improve problem-solving and goals attainment
- Knowledge of principles, procedures, techniques, trends, and literature of strengths-based and participant-driven program and coaching models
- Knowledge of principles of community organizing, service coordination, and advocacy to initiate/coordinate service delivery and follow-up services
- Knowledge of scope and activities of public and private health, social service, advocacy, educational, and workforce development agencies in order to enhance stability of participants and their families
- Knowledge of workforce development, economic literacy, education and career exploration.
- Knowledge of group facilitation techniques
- Ability to respond flexibly to a fluid and evolving program environment, to work collaboratively with participants to maximize self-determination, and to work as a member of an active team.

## **Staff Specialists**

As previously described, Mobility Mentors are able to draw on the assistance of a variety of staff specialists within the program, including Engagement Specialists and others that have substantive expertise in different pillars of the Bridge and can provide assistance with complex goal-setting issues. For example, Mobility Specialists may help with education planning for participants with existing outstanding educational debts or immigrant participants with credits from foreign institutions; career planning for those with criminal records or with interests in less routinely chosen fields; financial planning with those interested in improving poor credit and addressing “bad” debts.

## **Supervision and Teamwork**

When a Mobility Mentor works in a one-on-one trusting relationship with a participant over time, it is entirely natural (and clinically predictable) that the Mobility Mentor will begin to identify strongly with their participants and the obstacles they are facing in their daily lives. Mobility Mentors will often express feelings of compassion and understanding for their participants and the difficulties that beset them. In doing so, Mobility Mentors may be tempted to relax the rules, postpone deadlines, or otherwise weaken the achievement expectations that have been established to help the participant stay on track.

Having several staff members work together with a participant periodically and strategically in addition to the one-on-one engagement between the participant and Mobility Mentor mitigates the danger of “boundary creep,” whereby Mentors over-identify with their participants. The team approach also provides objective support for the Mobility Mentor and gives participants familiarity with other staff members who can provide backup for the Mobility Mentor in that mentor’s absence.

Weekly one-on-one supervision and team meetings are also held to discuss participants’ progress and collaboratively address difficult challenges some participants present. In addition, at a minimum, monthly consultation occurs with supervisors outside the team who bring a clinical expertise in order to obtain input about participant’s struggling to achieve goals.

Finally, program outcome reports are reviewed by the advisory team so that the entire program is held accountable to pre-established outcomes for participant success.

## **Performance Management**

Clear and consistent goal setting and outcomes measurement is one of the four essential elements of Mobility Mentoring. Without consistent systems for assessing participants, reviewing their goal-setting, and measuring their goals achievement, Mentors cannot effectively coach participants, and the Mobility Mentoring interventions cannot be evaluated for aggregate impact

and improved. Therefore, solid data management mechanisms are crucial to the operation of the Mobility Mentoring Interventions.<sup>31</sup>

## VII. The Expected Costs of BridgeFSS

BridgeFSS is a more intensive and expensive intervention than the typical FSS program operating today, and more expensive than many other employment or self-sufficiency programs. On average, over a five-year period (the timeframe also for the current FSS program), BridgeFSS is likely to cost an average of \$14,320 per enrollee in the program group. These estimates assume that participants will exit the program at various points, with 300 of the 500 people who begin the program (or 60 percent) remaining in the program for the full five years. (Some participants may achieve their goals sooner, and others may simply drop out.) Thus, the estimated total five-year cost to serve the 500 program group members is \$7,160,000. (Actual costs may be lower or higher, depending on participants' levels of actual engagement, receipt of incentives, and attrition patterns. Cost estimates will be revised after program operations begin and actually engagement levels become clearer.)<sup>32</sup>

It is important to put this cost into perspective. As previously discussed, because the assisted housing population is such a low-income population, it relies heavily on a variety of government safety net benefits that are expensive. One illustration of those expenditures comes from the New York City Work Rewards demonstration. On average, during just the four years of follow-up period available so far in that study, voucher holders received over \$57,000 in combined subsidies from housing assistance, SNAP, and TANF alone. (This does not include the costs of Medicaid, WIC, or other public benefit programs.) Moreover, many voucher holders had been receiving such benefits for years prior to that four-year period, and will continue do so for some years afterward.<sup>33</sup> Thus, a bigger investment than is normally made in self-sufficiency programs may be required in order to help such tenants make progress, but it may also make good

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<sup>31</sup> Participant data is entered into individual confidential electronic client records. Entered data includes: baseline data including participant individual and family demographics, housing history, work history, self-reported earnings, use of public benefits; Bridge assessment data including well-being scores, personal and dependent needs, more detailed career history, credit scores, assets and savings, criminal history, and detailed education history; record of program services and contact including records of all program participation by clients including attendance in classes, participation in Mobility Mentoring coaching sessions, and pre-engagement outreach efforts; goal-setting and attainment data including all goals set (by Bridge category), whether (and if so, when) they were achieved; employment, earnings, education, and savings data usually updated every six months.

All participants have a unified record (maintained with a single client identifier number) that contains all services provided that participant by any CWU staff, whether Engagement Specialist, Mobility Mentor, or Mobility Specialist. CWU's current client database is delivered using Apricot software customized for Mobility Mentoring. Data is input by staff directly into automated data collection templates and staff may access and reference client records at any time for purposes of participant support and coaching.

<sup>32</sup>Cost estimates will be revised once program operations are underway and actual participant engagement patterns can be observed. If projected costs exceed projected funding for the demonstration, Year 5 may be changed to a lower-cost transition year and/or the total number of participants enrolled in the study will be reduced.

<sup>33</sup>Based on MDRC calculations included in its second report on the NYC Work Rewards demonstration, to be published in late 2014.

economic sense: if successful, it might yield big savings in safety net expenditures across several government transfer programs.

## **VIII. Summary Assessment: Why We Expect Larger Effects**

As mentioned previously in this paper and discussed more fully in Appendix 1, prior careful evaluations have revealed three important patterns: first, that some work-focused interventions have succeeded in boosting the average employment rates and earnings of certain subgroups of tenants living in public or subsidized housing; second, that certain other employment or anti-poverty interventions have not produced any such effects for this population; and third, where positive effects have been achieved, many participants were still a considerable distance from self-sufficiency. BridgeFSS, applying Mobility Mentoring, aims to do better. It seeks to produce much larger positive impacts, and for a broader range of tenants.

Mobility Mentoring is expected to be more effective than past approaches because it will attempt to address a number of important shortcomings of prior interventions, and it will spend more money to do so. For example, in many workforce programs, job-coaching staff contend with large caseloads. They have limited time to provide deep and ongoing personalized attention, guidance, and support as individuals make a transition into work, or to help participants overcome setbacks that cause them to lose jobs. Post-employment support is minimal, and even in earlier demonstration projects that focused on it, such assistance was generally available only for one or two years after employment.

Most programs set fairly generic employment goals and do not develop detailed steps with participants to identify concrete stages of achievement leading to longer-term self-sufficiency outcomes that are tailored to their personal interests, capacities, and circumstances, and informed by labor market analyses to identify and target the most promising career paths. Most do not systematically attempt to help participants achieve goals in other areas that can affect their employment success and economic security, such as family stability and financial management. Most do not have the resources or trained staff to work intensively with participants who are most distant from the labor market and struggling to cope with the demands of daily living, *as well as* with higher-capacity individuals who are engaged in the workforce but need help setting and achieving advancement goals. Most also do not have the resources or trained staff to attempt systematically to strengthen executive functioning and decisionmaking skills.

Unlike many previous employment interventions (other than sector-focused programs), the Mobility Mentoring approach to education and training and career guidance is informed by sector-focused labor market information to identify “Smart Start Jobs” and “Hot Jobs,” making very explicit the most likely routes to family sustaining wages. When skills training is deemed

an appropriate goal, Mobility Mentors direct participants toward training for jobs that are in demand in sectors that offer the most promising advancement opportunities for participants.

Mobility Mentoring also takes a different approach to the use of financial incentives. Rather than offering incentives for achieving and sustaining a given outcome for an extended period of time (e.g., full-time work), it targets incentives on important *transitions* from an individual's starting point on a path toward better work outcomes, and, through the course of the program, it offers *further rewards* for *further upward progress*. Also, in contrast to past “make-work-pay” initiatives, it uses an array of incentives across multiple domains of activity related to self-sufficiency, not just work.

Mobility Mentoring also explicitly attempts to address the difficulty that low-income families have in charting and sticking with a longer-term strategy for economic mobility while they are also trying to contend with the demands of daily life with very little income. It attempts to teach participants who are overwhelmed by the challenges of poverty a strategic approach to goal-setting across multiple domains. It provides support for achieving multiple goals, and does so over a sustained period of time. It attempts to build the executive functioning capacities of participants who appear to need such assistance, and to help all participants become skilled at setting goals by themselves – and following through.

Mobility Mentoring also incorporates CWU's data-driven systematic internal accountability management practices. Participants, staff, and managers are all assessed according to participants' progress against a set of quantitative benchmarks that can point to where corrective actions are needed. This data-driven internal accountability system is uncommon among workforce programs, even those operating under performance-based contracts.

In sum, Mobility Mentoring's multi-domain approach, systematic and staged goal-setting with tailored financial incentives, explicit efforts to strengthen participants' goal-setting and decision-making skills and cognitive capacity, focus on training for occupations with advancement potential, low participant-staff ratios, long-term support, and data-driven management and accountability systems distinguish it from many others in the workforce field, including those serving subsidized tenants. These features may position it to achieve much greater levels economic mobility for low-income families than other programs have been able to achieve.

### **CWU Outcome Data**

CWU operates housing programs in the Greater Boston area that serve about 420 families a year, including emergency and transitional shelters for homeless families and supportive housing services for formerly homeless families living in permanent housing. CWU is one of the largest providers of emergency family shelter in Massachusetts.

Many families in these residences, along with other low-income families, participate in CWU's Mobility Mentoring services, which span a continuum of intensity. At one end of the continuum, CWU operates two Mobility Mentoring Centers that offer shorter-term and less intensive engagement. Its center at CWU headquarters in Boston served 266 participants in 2013, and its other center, located at the Cambridge Housing Authority, served 39 in that year. At the other end of the continuum is CWU's "flagship" Mobility Mentoring program, the Career and Family Opportunity (CFO) program, which began operating in 2009 and was serving 50 participants in 2013. Most of those who initially enrolled in the program are still participating in it. The BridgeFSS program is based primarily on the more intensive CFO approach, so it is helpful to consider some of the outcomes CFO has achieved so far.

Although all individuals who entered CFO had at least a high school degree, they faced big obstacles to economic mobility, including substance abuse, criminal histories, children with disabilities, histories of family trauma and domestic violence, and patchy work histories. All were residents of public housing or were recipients of housing vouchers at the time of enrollment in CFO.

They have made impressive gains so far. For example, according to CWU data, about 59 percent of participants were not working when they entered CFO. By mid-2014, 87 percent were employed, and 95 percent were either employed *or* participating in education or training. About 58 percent were both employed *and* enrolled in education or training courses. The average wage for all employed participants was about \$22 per hour (up from \$15 for those who were initially working), and 38 percent of working participants were earning \$28 per hour. The percent with an Associate's Degree or higher doubled, from about one-third to over half. Most participants were also fully engaged in setting and pursuing family stability, well-being, and financial management goals. And while all participants had been receiving government housing subsidies when they enrolled in CFO, about 11 percent have already moved into unsubsidized housing.

Although the number of participants is small and no control group against which to assess these outcomes is available, the indications of economic mobility so far are promising, especially in light of the limited effects on mobility achieved by earlier post-employment programs for already-working participants.

## **IX. Evaluation and Next Steps**

The BridgeFSS demonstration offers the opportunity to test Mobility Mentoring on a much larger scale, with a rigorous research design using a control group, and with a population of housing subsidy recipients that are likely to have a wide range of educational backgrounds, work histories, and personal circumstances and capacities. The evaluation will determine whether this



carefully crafted model succeeds in helping large numbers of low-income families achieve transformative economic gains, an outcome that has eluded other programs.

MDRC is preparing a separate research design paper that more fully describes the evaluation plan, but the general scope of that study summarize here. As previously discussed, the model will be evaluated with a randomized control trial involving 1,000 subsidized households, evenly split between program and control groups. The sample will be drawn primarily from tenants receiving housing subsidies from the Boston Housing Authority in the form of Housing Choice Vouchers, Project-Based Section 8 assistance, or public housing. A small satellite office will offer the program to similar tenants in the nearby suburb of Newton. Resources permitting, and depending on early performance, the sample size may be increased, and the program may also be tested in one or two other cities.

The final scope of the evaluation will depend on funding. At a minimum, the study will assess (using administrative records) the impacts of BridgeFSS on labor market outcomes, including employment rates, employment duration, average earnings, and levels of earnings, and on families' receipt of housing subsidies. It will also assess the implementation of the program – including how deeply it engages families; which types of individuals become more fully involved and persist through the end of the program, and which types are harder to engage and drop out; how staff apply the core principles of Mobility Mentoring; participants' responses to various aspects of the model; the patterns of incentives receipt; and so on. A basic cost analysis will also be conducted. Resources are also being sought to permit the evaluation to estimate impacts of the program on SNAP and TANF receipt using administrative records. (No survey of sample member is being planned at this time.)

Sample enrollment for the study will begin by early 2015 and will take up to one year to complete. Initial implementation findings from the study will be available in 2016.

## **APPENDIX I**

### **Evidence on “What Works” for Assisted Tenants**

A small number of rigorous studies have found that housing subsidies *by themselves* (i.e., in the absence of a work-focused intervention) do not improve employment outcomes for low-income adults, and even worsen them somewhat under some conditions.<sup>34</sup> An important lesson from that research is that increasing economic mobility among recipients of housing subsidies is likely to require interventions more directly focused on work.<sup>35</sup>

Encouragingly, as the studies summarized in this Appendix illustrate, the small but growing body of strong evidence on workforce interventions that either target subsidized tenants exclusively or that include such tenants among the people they serve shows that some interventions *can* make a difference: they produce statistically significant gains in tenants’ employment rates and average earnings. At the same time, in many cases the positive effects are limited to certain subgroups of tenants, are small or modest in size, and leave the majority of participants far from self-sufficiency. Thus, further innovation that can achieve bigger and broader success is essential.

#### **Welfare-to-Work Experiments**

A variety of welfare-to-work and other welfare reform experiments that began in the late 1990s included sizable numbers of families that also received federal housing subsidies.<sup>36</sup> This created an opportunity to assess whether the effects of the welfare reform differed for recipients with housing assistance and those without housing assistance. The reforms themselves varied. All included employment services such as job search help and participation mandates. Some also included financial incentives to work (in the form of higher earnings disregards in calculating welfare grant amounts) and/or time limits on the receipt of cash welfare. An assessment of the variation of impacts by housing assistance status revealed a striking pattern: In eight out of 10 experimental tests, welfare reform produced larger effects on the earnings of welfare recipients who were *also* recipients of housing subsidies (i.e., living in public housing or receiving Section 8 assistance) than on the earnings of welfare recipients with no housing subsidies. This was particularly noteworthy given that those receiving housing assistance were generally thought to be more disadvantaged and difficult to employ.<sup>37</sup>

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<sup>34</sup> See footnote 1.

<sup>35</sup> Riccio (2012).

<sup>36</sup> Verma, Riccio, Azurdia (2003); Wang et al. (2003); Gennetian, Miller, and Smith (2005).

<sup>37</sup> Verma, Riccio, Azurdia (2003). A study of housing assistance and welfare reform (including welfare time limits) in Indiana and Delaware, found some results consistent with this pattern and others inconsistent with the pattern (Wang et al., 2003).

## **Jobs-Plus for Public Housing Residents**

Jobs-Plus is a placed-based intervention that combines employment services, rent-based work incentives, and neighbor-to-neighbor outreach in public housing developments. As a “saturation” model, it targets all working-age tenants in a housing development. In the late 1990s through the mid-2000s, the model was subjected to a careful test in six cities. The evaluation included a random assignment research design involving two to three matched housing developments in each city, one of which was chosen at random to operate Jobs-Plus, and the other one or two were allocated to the control group. The study paired this cluster-based random assignment strategy with a long-term comparative-interrupted time-series analysis in each city. The evaluation found that in the sites where Jobs-Plus was fully-implemented, it produced substantial earnings gains for a broad cross-section of public housing residents over a seven-year follow-up period. The program group’s average earnings were about 16 percent higher than the control group average of about \$8,125 per year (an estimate that included zero earnings for residents who did not work), and that positive effect persisted through the end of data collection three years after the intervention ended.<sup>38</sup>

## **NYC’s Work Rewards Demonstration**

HUD’s Family Self-Sufficiency (FSS) program, established in the 1990s, continues to be the nation’s main work-focused intervention designed exclusively for subsidized tenants. It combines referrals to employment and other services with an asset-building “escrow account” component. Participants who increase their earnings and have their rent contributions (Total Tenant Payments) increased as a result, will have the cumulative value of those rental increases (which are held in escrow for them, with interest) rebated to them in a lump sum if they successfully complete the FSS program. To determine whether the program is effective, HUD has contracted with MDRC to conduct a national random assignment evaluation of FSS for recipients of Housing Choice Vouchers. That study is now underway in 18 cities, with the sample recruitment and random assignment process nearly completed.

In the meantime, evidence is accumulating from a separate study on the effects of New York City’s FSS program, and related interventions, as part of the Opportunity NYC—Work Rewards demonstration sponsored by the NYC Center for Economic Opportunity (CEO).<sup>39</sup> Work Rewards includes a test of the effects of the FSS program alone, as well as the effects of FSS combined with a set of special workforce incentives, or “reward payments.” In addition, the demonstration is testing the effectiveness of the same work incentives by themselves – that is,

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<sup>38</sup> Bloom, Riccio, Verma (2005); Riccio, 2010.

<sup>39</sup> Verma et al. (2012).

without an FSS component. All three interventions targeted voucher holders with household income under 130 percent of the federal poverty level.

Although the evaluation is ongoing, findings are now available on the effects of the various interventions during the first four years after random assignment.<sup>40</sup> FSS is designed as a five-year program, so the available results reflect only an interim assessment. So far, the study is showing that the FSS program alone has produced no overall gains in employment or earnings for the full sample of working-age/non-disabled participants. The same is true for those receiving the Incentives-Only intervention. In contrast, the combination of FSS services and work incentives produced large employment and earnings impacts, but only for participants who were not already employed at the time of random assignment. Within that subgroup, the cumulative four-year earnings of participants in FSS+Incentives group were \$17,995, which is \$5,726 (47 percent) larger than the \$12,269 average four-year earnings of the control group. Exploratory subgroup analyses suggest that the impacts of FSS+Incentives were even larger among participants who were both not working *and* receiving SNAP at the time of random assignment. Results from further exploratory analyses that focused on single mothers who had children under the age of 19 in the household *and* who were not working at the time of random assignment revealed were also encouraging. For that subsample, all three interventions (FSS-Only, FSS+Incentives, and Incentives-Only) produced large earnings gains.

### **UK Employment Retention and Advancement Demonstration (UK ERA)**

Launched in 2003 in a sample of Jobcentre Plus offices that administer the British government's cash benefits and employment services, the UK Employment Retention and Advancement program (UK ERA) was envisioned as a "next step" in British welfare-to-work policies. Participants in UK ERA had access to a distinctive set of "post-employment" job coaching and financial incentives, which were added to the job placement services that unemployed people normally received through Jobcentre Plus. Once employed, UK ERA participants were offered at least two years of advice and assistance from an employment adviser to help them continue working and advance in work. Those who consistently worked full time could receive substantial cash rewards, called "retention bonuses." Participants could also receive help with tuition costs and cash rewards for completing training courses while employed. UK ERA was targeted at three populations: (1) unemployed single parents receiving income support, (2) single parents working part-time and receiving the Working Tax Credit (similar to the US EITC), and (3) long-term unemployed participants over the age of 25 (mostly men). A substantial portion of each targeted population lived in social housing, which is roughly akin to public housing in the US.

A random assignment evaluation found that UK ERA produced short-term impacts on employment (particularly full-time work) and earnings for the two single-parent target groups.

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<sup>40</sup> These unpublished findings will be presented in second Work Rewards report to be released by MDRC in late 2014.

However, these effects generally faded after the program ended, largely because the control group caught up with the program group. More impressive were the results for the long-term unemployed participants (mostly men). For them, UK ERA produced modest but sustained increases in employment and substantial and sustained increases in earnings. These positive effects emerged after the first year and were still evident at the end of a five-year follow-up period. Moreover, most of these effects were concentrated in the subgroup of long-term unemployed participants living in social housing. For this subgroup, average earnings of UK ERA participants were about £3,313 (24 percent) higher over the follow-up period than the earnings of similar participants in the control group (£17,155 vs. £13,842, respectively). The earnings gains were accompanied by lasting reductions in benefits receipt, and the program proved cost-effective for the Government budget in addition to providing overall economic gains to participants.<sup>41</sup>

### **Other Studies**

A number of experiments with work-related services and incentives have not been aimed specifically at families with housing subsidies but have included such families within a broader research sample. Special subgroup analyses have examined the effects of these programs on housing subsidy recipients, and they reveal, at best, modest positive effects, and in some cases no positive effects at all.<sup>42</sup>

The U.S. Employment Retention and Advancement (ERA) demonstration included 13 projects across 11 sites in the early 2000s.<sup>43</sup> ERA projects included a variety of “post-employment” services targeted principally to current or former TANF recipients to help them stay employed and get better jobs. The proportion of sample members who were subsidized tenants varied across ERA sites: 17 percent of the non-working TANF recipients enrolled in ERA in Corpus Christi, Texas, reported living in subsidized housing, while only 7 percent of the employed TANF recipients targeted in Riverside County, California, were receiving housing assistance. The Corpus Christi and Riverside programs produced some small but positive effects for housing subsidy recipients, but, unlike the earlier welfare reform studies, there was no pattern of larger effects for participants with housing subsidies versus those without housing subsidies.

A related project from mid-2000s, known as the Work Advancement and Support Center (WASC) demonstration, provided post-employment services for low-wage workers plus assistance in helping those workers access any SNAP, EITC, and subsidized child care benefits to which they may have been entitled. The demonstration took place in one-stop workforce agencies in Dayton, Ohio; San Diego, California; and Bridgeport, Connecticut.<sup>44</sup> Among WASC

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<sup>41</sup> Hendra et al. (2011).

<sup>42</sup> See Wiseman and Riccio (2014) for a summary of results.

<sup>43</sup> Hendra et al. (2010).

<sup>44</sup> Miller et al. (2012)

sample members, 22 percent reported living in some form of subsidized housing. In none of the cities did the program have sustained positive effects on the housing subsidy subgroups.

New York City's Opportunity NYC—Family Rewards program provided cash incentives for sustained full-time employment in the context of a broader portfolio of incentives for various health, education, and employment-related accomplishments. The workforce incentives were similar to those offered in the Work Rewards demonstration, but no workforce services or case management.<sup>45</sup> Slightly more than half of all Family Rewards participants lived in subsidized housing, and about 42 percent of this group lived in households receiving vouchers. The results so far from that study show that the full package of incentives produced not overall impact on subsidized tenants. However, it produced a small but statistically significant *reduction* in employment and earnings for subsidized tenants who were not working at the time of program entry.

These findings reinforce the importance of continuing to search for better strategies to help subsidized tenants improve their labor market outcomes and self-sufficiency.

### **New Studies Underway**

HUD has contracted with MDRC to conduct two new randomized trials for voucher holders: one (as previously mentioned) is a multi-city test of the federal FSS program. The other is a test of an alternative rent policy.

- **The national FSS evaluation.** This study will test the effectiveness of the existing FSS program across 18 housing agencies that encompass the wide range of local circumstances in which FSS typically operates. No special enhancements are being made to the model, but the sites include some programs that provide a somewhat more enriched intervention than others, drawing on extra local resources and partnerships. The analysis will explore whether sites that are relatively better resourced and provide a more enriched intervention are more effective than more typical FSS programs.
- **The national Rent Reform Demonstration.** This study will test an alternative rent policy for non-elderly and non-disabled voucher recipients. One major goal of the policy is to promote tenant progress toward self-sufficiency with rent rules that are more supportive of work. The main way in which the alternative policy attempts to accomplish this is by extending the normal annual income recertification to a triennial review. During the three-year period before the next recertification, tenants' share of rent and utilities is held constant if their earnings increase. And during that period tenants are not required to report any increases to the housing authority. The policy

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<sup>45</sup> Riccio et al. (2010, 2013).

also includes a minimum rent feature (with hardship waivers) and a number of other provisions intended to help simplify the rent-setting process.

Both of these studies are underway and evaluation results will become available on a roughly similar schedule as the results from the BridgeFSS evaluation. This will make it possible to draw some insights (with the appropriate methodological caveats) several years from now about the relative effectiveness of these alternative types of interventions for low-income families receiving housing subsidies.

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