

# Using Brain Science to Create New Pathways out of Poverty

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presented by  
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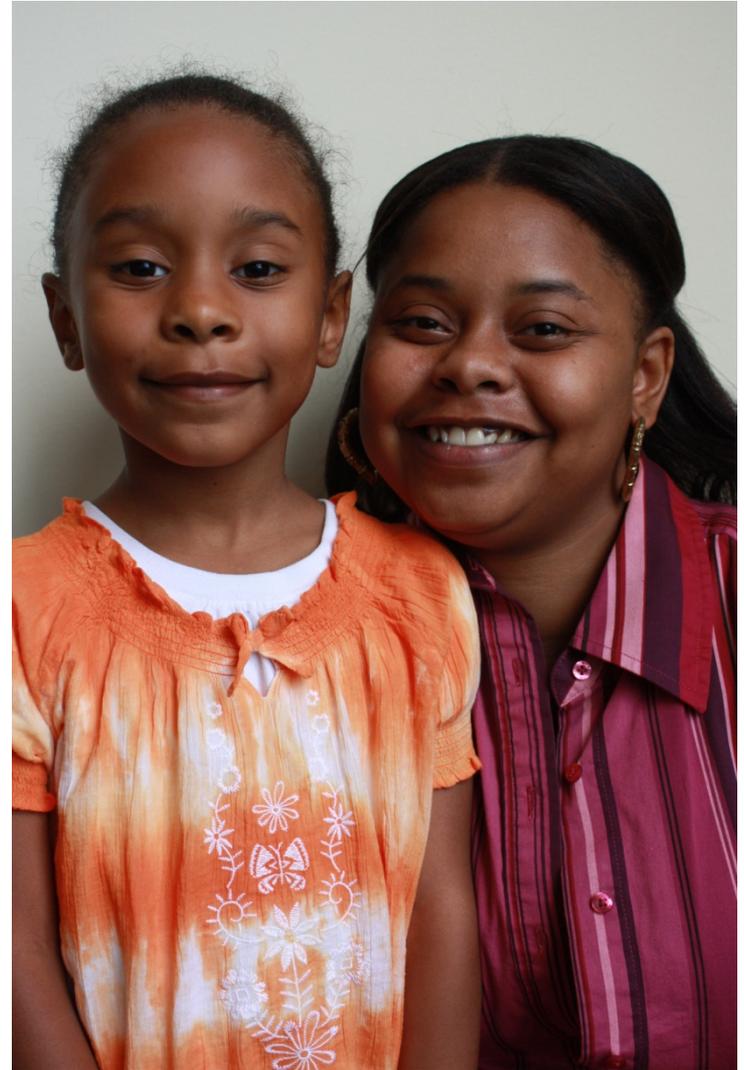


# What is CWU?

An innovative Boston-based action tank delivering:

- Programs (1,272 participants a year)
- Applied research
- Public policy

designed to help very low-income women and families reach economic independence.



# CWU Families Have Experienced Significant Poverty and Trauma



- Approx. **75%** are currently homeless or have recent history of homelessness;
- **40%** report a major MH diagnosis;
- **43%** report a history of abuse, violence, and/or trauma;
- **35%** report a physical, cognitive, and/or MH disability that serves as a barrier to work or school;
- **50%** have a least one child with diagnosed special needs.

# Childhood and Current Life Stresses Negatively Impact Decision-making Skills: Executive Functioning

Scientists now know that people living with, or with histories of, significant stress are more likely to have challenges with:

- Pausing before reacting to things;
- Surfacing and weighing options before taking next steps;
- Organizing and juggling tasks;
- Persisting on a chosen course in the face of worry or despair;
- Setting and attaining longer term goals;
- Maintaining equanimity in the face of authority.



# What can programs do to mitigate stress-related challenges and help low-income families get ahead?

*How am I ever going to pay all these bills?*

*How am I going to get to the benefits office without being late for work?*

*Why did that check just bounce?*



*What does my son's teacher want now?*

*Where did I put the kids' permission slip?*

*How am I ever getting out of this mess?*

# First- implement easy-to-use brain-science informed program design improvements to:

- **Environments-** noise and distraction reduction, friendly photos on walls;
- **Approaches-** serve and return content delivery, non-authoritarian affect;
- **Program materials-** limit tables, charts, jargon;
- **Program access-** readmission, bundled services;
- **Staff training-** about stress-related impacts & solutions



## Second- Provide participants with brain-science informed tools to improve program outcomes:



- Personal organization strategies and tools
- Reminders/prompts
- Goals contracts
- Incentives
- Impulse/distraction control strategies
- Automatic goal-attainment strategies
- Strong problem-solving and goal-setting frameworks



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



FUTURE ORIENTED DECISION MAKING

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
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 $\geq$ Mass. Index wage (If not calculated for specific family, use income $\geq$ \$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

# Finally- Coach for permanent improvements in EF-related decision-making skills:

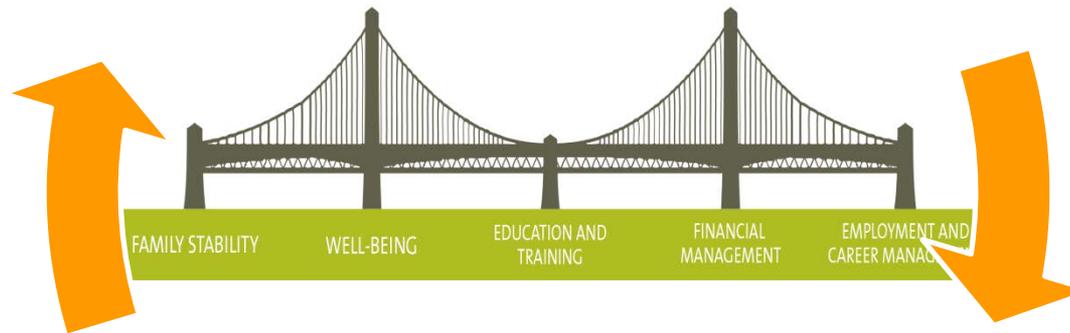
- Problem solving
- Surfacing and weighing options;
- Resistance against swamping, impulse control, and weighing current actions against future ramifications;
- Improved social skills and anticipation of others' point of view;
- Leadership and organization of groups and tasks.



# CWU Coaching Framework: Mobility Mentoring

**Celebrate and  
reward  
progress**

**Bridge  
Assessment**



**Regular  
coaching and  
outcomes  
measurement**

**Client-  
directed goal  
setting**

# MOBILITY MENTORING® OUTCOMES FOR ADULTS SERVED IN FY2013<sup>1</sup>

(July 1, 2012 – June 30, 2013)

By Bridge to Self-Sufficiency® Pillar			
BRIDGE TO SELF-SUFFICIENCY PILLAR	AT MOBILITY MENTORING® PROGRAM ENTRY	AS OF LAST FY13 OUTCOME MEASUREMENT	COMPARISON TO COMMUNITY BENCHMARKS
<b>Family Stability</b> 	100% of participants in CWU's Career Family Opportunity (CFO) program were residing in subsidized housing	89% of CFO participants resided in subsidized housing •9% have purchased homes •2% have moved to market-rate rental units	Nationally, 6% of homebuyers are single mothers and 4% of homebuyers are single mothers with an income of 0-80% of area median income (AMI)
	CWU served 158 families in housing stabilization, all of whom originated from emergency family shelter	100% of CWU families in stabilization for 12+ months maintained permanent housing after exiting shelter	75-91% of families participating in three Mass. Homelessness prevention efforts maintained housing stability after 12 months
<b>Well-Being</b> 	20.3 Overall Quality of Life Score for CFO participants <sup>2</sup>  66% of CFO participants scored above 19	21.5 Overall Quality of Life Score for CFO participants  89% of CFO participants scored above 19	Scores below 19 indicate a poor quality of life. A difference in two to three points in the overall score has been found to be clinically meaningful
<b>Education and Training</b> 	32% of CFO participants had an AA degree or higher broken down as follows: •14% Associates; •14% Bachelors; •4% Masters	52% of CFO participants have an AA degree or higher broken down as follows: •27% Associates; •14% Bachelors; •2% graduate certificate; •9% Masters	Six-year college completion rate for low-income students is approximately 11%  46% of adults of any income level in Mass. have an Associates degree or higher
<b>Financial Management</b> 	\$0 saved into matched savings account by CFO participants	\$1,528 average saved into matched savings account by CFO participants	76% of families in the bottom quintile have bank accounts. Of those with bank accounts, the median balance is \$600
	21% of adults entering shelter had any money saved	40% of adults in shelter saved at least \$150 or contributed at least \$150 towards debt	
<b>Employment and Career Management</b> 	59% of CFO participants were employed: average wage \$14.82/hr.	68% of CFOs are employed; average wage \$20.18/hr.	The median income for single mothers in Mass. is \$13.13/hr. <sup>3</sup>
	0% of CFO participants were earning a family-sustaining wage at entry  45% of adults were either enrolled in school OR employed at program entry	30% of CFO participants are earning a family-sustaining wage  80% of adults were either enrolled in school OR employed in FY13	

1. Results in grey are for short-term program delivery in CWU shelters in Boston and Cambridge with average participation of 12-18 months. Participation numbers (N) vary based on program type. Results in blue are for CWU's multi-year program delivery called Career Family Opportunity (CFO)(N = 44 participants). Participants enter this program on a rolling basis after an application process, and had achieved 2.5 years average program participation at the time these data were gathered.

2. The Ferrans and Powers Quality of Life Score measures both satisfaction and importance of various aspects of life. Scores are weighted in order to reflect an individual's satisfaction with areas of her life that she values most. Scores are calculated for psychological, social, economic and family satisfaction, as well as life satisfaction overall.

3. CWU publishes a cost of living measure called the Massachusetts Economic Independence Index (Mass. Index) which reports exactly how much income it takes for a family to make ends meet in Massachusetts without relying on public assistance. We use this data to determine family specific self-sufficiency wage goals in CWU programs. For more information go to [www.liveworkthrive.org](http://www.liveworkthrive.org)

# Useful Publicly Available Resources

- *Using Brain Science to Create New Pathways Out of Poverty* brief;
- Bridge to Self-Sufficiency® Assessment and Goal-setting framework;
- Mobility Mentoring® guide;
- Economic Independence Exchange (shared learning group)



All available at:

[www.liveworkthrive.org](http://www.liveworkthrive.org)

(Resources and Tools Tab)

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