

**Crittenton  
Women's  
Union  
Using Brain  
Science to  
Create New  
Pathways Out  
of Poverty**

***Region IX State &  
Territory TANF Technical  
Assistance Meeting***

September 16, 2014

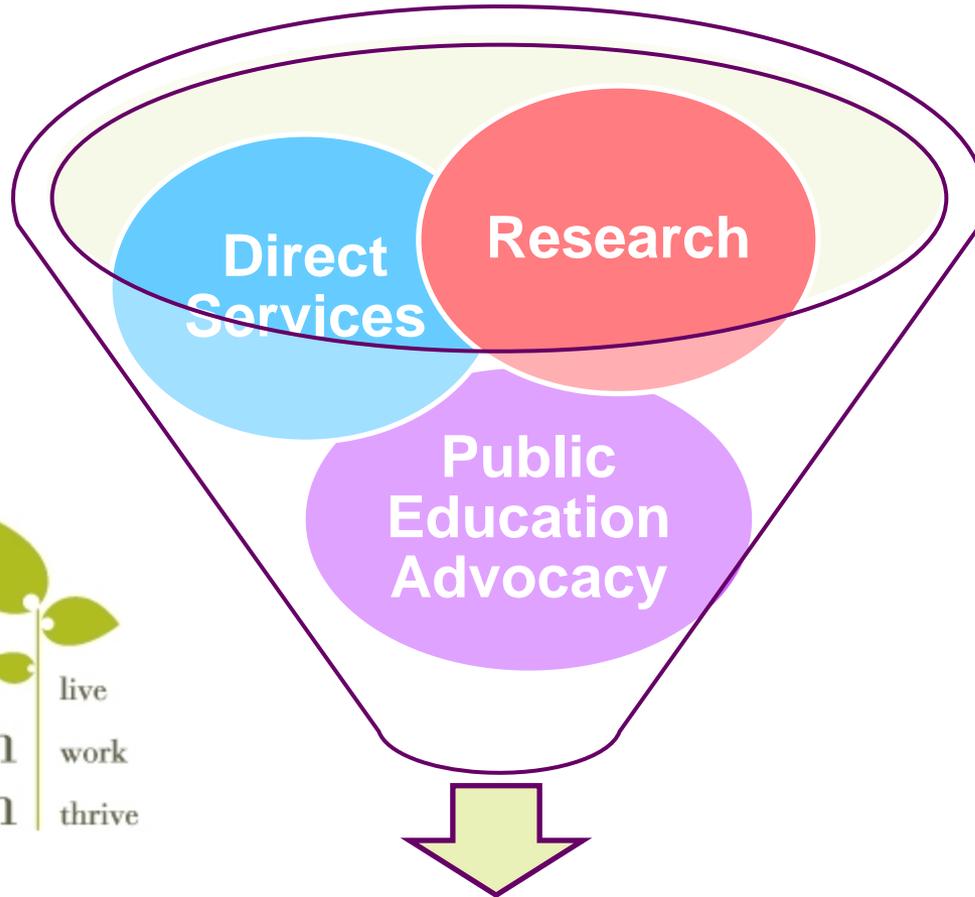
Judy Parks

VP Mobility Mentoring Programs/Services



# What is CWU?

## An Economic Mobility “Action Tank”



**New Pathways Out  
of Poverty**

# Being in Poverty Creates Stress Which Compromises Executive Functioning

## **Developmentally:**

Affecting development of pre-frontal cortex and limbic systems- decreasing inhibitory control, working memory, and mental flexibility.

## **Situationally:**

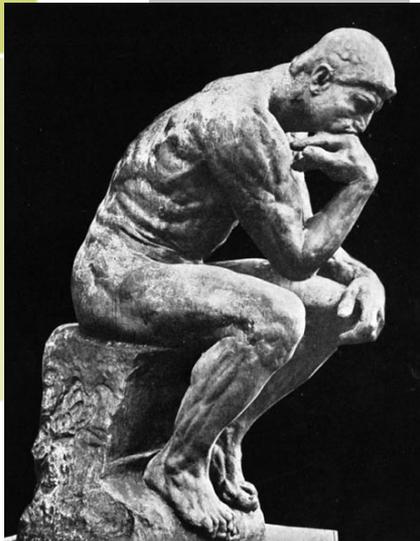
Creating “bandwidth tax” temporarily “hijacking” executive functioning



# Common Stress-Related Challenges

## Challenges Managing Thoughts, Organization, and Learning:

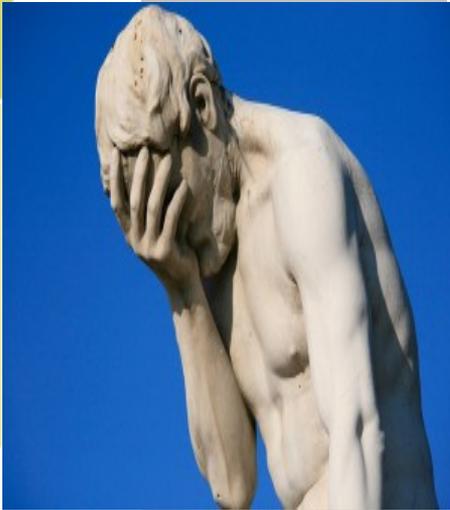
- Maintaining focus and attention; increased distractibility;
- Memory retention, including general retention of information and following multi-step instructions;
- Organizational skills, including keeping track of belongings or tasks;
- Following plans or goals through to completion;
- Thinking of logical alternatives to a particular course of action, surfacing choices/options;
- Juggling competing priorities and multi-tasking;
- Time management; organizing tasks to meet deadlines;
- Weighing future implications of current decisions;
- Taking tools or information learned in one setting and applying them in another;
- Spatial awareness and spatial memory; navigating to new locations using maps or written directions; reading tables or diagrams;
- Managing life changes and changes in rules or expectations.



# Common Stress-Related Challenges (cont'd.)

## Challenges Managing Behavior, Emotions, and Interpersonal Relationships:

- Developing and maintaining self-confidence, self-esteem, or agency;
- Controlling impulsive behaviors and regulating risk-taking;
- Delaying gratification;
- Controlling responses to perceived threats or anger;
- Calming down after dealing with stressful events or perceived threats;
- Maintaining a course of action in the face of new stimuli; persisting in the face of worry or despair;
- Understanding the behavior and motivations of self and/or others;
- Effectively working in partnerships, teams, or groups;
- Building, navigating, and using social networks;
- Internalizing recommendations; accepting and using feedback or advice;
- Maintaining equanimity when dealing with authority.



# Common Stress-Related Challenges (cont'd.)

## Challenges Managing Health and Well-being:



- Higher rates of major illnesses, such as heart disease, high blood pressure, atherosclerosis, diabetes, cancer, and obesity;
- Higher rates of anxiety, depression, addiction disorders, and other mental illnesses;
- Compromised immunity to diseases and elevated rates of auto-immune diseases;
- Higher rates of diagnosed disabilities;
- Slower rates of post-illness recovery.

# CWU Families Have Histories Indicative of Significant Life Stress

Avg. monthly earned income is \$592/month at program start.



- **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.

# Today, Getting Out of Poverty Is a Multi-tasking Process on Steroids=

*Caring for family + Staying out of Debt + Maintaining Public Benefits + Going to school + Working full time*

Over half of births are to single mothers;

Wage Gap Increasing: lowest quintile of earnings < 1/6<sup>th</sup> of median earnings and min. wage < 1/3 of self-sufficiency;

Less than 1/2 of poor have more than HS education; virtually all family sustaining jobs now require post-secondary education;

Public safety net inadequate for need- 85% of eligible childcare recipients on wait lists and waits for public housing years long.



## Challenge for TAFDC recipients and other low-income parents:

**Complex and strategic decision making** required to develop and maintain a course toward economic security.

Simultaneously:

- How to stretch limited resources to cover rent, transportation and other daily needs
- Keeping up with the paperwork and appointments necessary to remain in compliance with critical benefit programs
- Sort through conflicting information about training and education programs that will lead to family sustaining wages
- And take care of their family needs and themselves

# What can organizations do to help mitigate stress–related challenges?

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

- 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



# What can organizations do to help mitigate stress-related challenges?

Second- Provide participants with brain-science informed tools to help with program success:



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



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



FUTURE ORIENTED DECISION MAKING

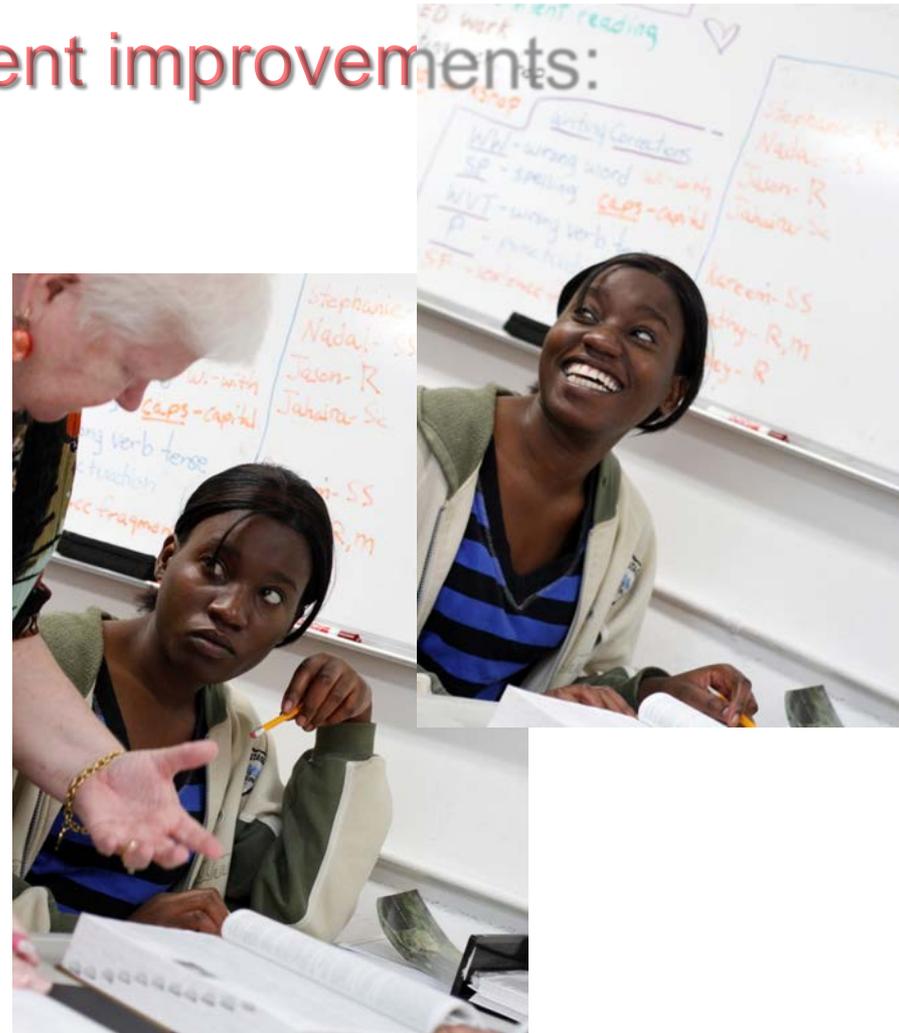
| FAMILY STABILITY   |  | WELL-BEING  |  | EDUCATION AND TRAINING  | FINANCIAL MANAGEMENT   |   | EMPLOYMENT AND CAREER MANAGEMENT  |
|--|--|---|--|---|--|---|---|
| Housing  | Dependents   | Health and Behavioral Health  | Social Networks  | Educational Attainment  | Savings  | Debts   | Earnings Levels   |
| 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<br><br>Health / behavioral health issues serving as no obstacle  | Advocate/ Networker:<br><br>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<br>(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:<br><br>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<br>(If not calculated for specific family, use income range of \$43,481 - \$65,879) |
| Partial subsidy (shallow):<br><br>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:<br><br>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<br>(If not calculated for specific family, use income range of \$21,741-\$43,480)     |
| Full subsidy, permanent housing:<br><br>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:<br><br>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<br><br>B. Homeless / transitional housing<br><br>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<br><br>High school diploma or General Educational Development certificate GED obtained<br><br>No high school diploma or GED | No savings   | Defaults or nonpayment on all or most loans and accounts  | Unemployed  |

CONTEXTUALIZED DECISION MAKING

# What can organizations do to help mitigate stress–related challenges?

## Finally- Coach for permanent improvements:

- 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's Recommendations for Massachusetts TANF —and Others

- *Create comprehensive career pathway programs for TAFDC.*
- *Develop an integrated and well-coordinated package of support services for TAFDC participants. The package of supports should include collaboration with and resources from other state agencies serving low-income families*
- *Set short- and long-term economic mobility goals with participants. All vendors and DTA local office staff should be trained in motivational interviewing and executive function coaching practices and be encouraged to use incentives to promote executive function skill building and goal attainment. (The State of Washington has!)*

## Cont'd Recommendations

- *Minimize complexity of TANF program requirements so they are easier to understand, require fewer steps for completion, and require less frequent verification. Improve coordination between the TANF program and other supporting systems.*
- *Create opportunities for TAFDC recipients to develop social networks both among participants and between participants and professionals and volunteers who can offer them career and education advice, guidance, and support.*

# 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><br>                   | 100% of participants in CWU's Career Family Opportunity (CFO) program were residing in subsidized housing                                    | 89% of CFO participants resided in subsidized housing<br>•9% have purchased homes<br>•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><br>                         | 20.3 Overall Quality of Life Score for CFO participants <sup>2</sup><br><br>66% of CFO participants scored above 19                          | 21.5 Overall Quality of Life Score for CFO participants<br><br>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><br>             | 32% of CFO participants had an AA degree or higher broken down as follows:<br><br>•14% Associates;<br>•14% Bachelors;<br>•4% Masters         | 52% of CFO participants have an AA degree or higher broken down as follows:<br><br>•27% Associates;<br>•14% Bachelors;<br>•2% graduate certificate;<br>•9% Masters     | Six-year college completion rate for low-income students is approximately 11%<br><br>46% of adults of any income level in Mass. have an Associates degree or higher |
| <b>Financial Management</b><br>               | \$0 saved into matched savings account by CFO participants<br><br>21% of adults entering shelter had any money saved                         | \$1,528 average saved into matched savings account by CFO participants<br><br>40% of adults in shelter saved at least \$150 or contributed at least \$150 towards debt | 76% of families in the bottom quintile have bank accounts. Of those with bank accounts, the median balance is \$600   |
| <b>Employment and Career Management</b><br> | 59% of CFO participants were employed: average wage \$14.82/hr.<br><br>0% of CFO participants were earning a family-sustaining wage at entry | 68% of CFOs are employed; average wage \$20.18/hr.<br><br>30% of CFO participants are earning a family-sustaining wage   | The median income for single mothers in Mass. is \$13.13/hr. <sup>3</sup>   |
|  | 45% of adults were either enrolled in school OR employed at program entry  | 80% of adults were either enrolled in school OR employed in FY13   | 64% of low-income families in Mass. are employed; 53% of the non-elderly, non-disabled HUD public housing authority-assisted households are employed                |

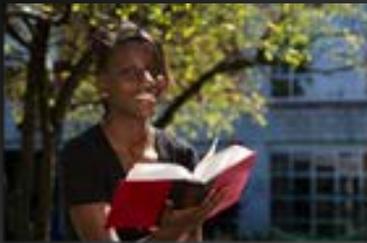
1. Results in grey are for short-term program delivery in CWU shelters in Boston and Cambridge with average participation of 12-18 months. Participation numbers (N) vary based on program type. Results in blue are for CWU's multi-year program delivery called Career Family Opportunity (CFO)(N = 44 participants). 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)

# Additional Helpful Resources

- CWU's *Using Brain Science to Create New Pathways Out of Poverty* and *Mobility Mentoring* research briefs and the Economic Independence Exchange at [www.liveworkthrive.org](http://www.liveworkthrive.org) website;
- Center on the Developing Child at Harvard University- research brief #11, *Building the Brain's "Air Traffic Control System"* and *Building Adult Capabilities* video at <http://developingchild.harvard.edu/>;
- CBPP- EF Shared Learning Group at [www.buildingbetterprograms.org/category/executive-function/](http://www.buildingbetterprograms.org/category/executive-function/).



# Better Lives Through Science



# Questions?

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