

**U.S. House of Representatives
Committee on Agriculture
“Past, Present and Future of SNAP: Means to Climbing the Economic Ladder”**

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June 10, 2015

Chairman Conaway, ranking member Peterson and distinguished members of the committee, thank you for the opportunity to testify before you today. I have been the President and CEO of Crittenton Women's Union (CWU) since our founding in 2006 from the merger of two of Massachusetts' oldest organizations serving low-income women (The Crittenton, founded 1827, and The Women's Education and Industrial Union, founded 1867). The merger brought together the direct services expertise of the Crittenton and the research and advocacy work for which The Women's Educational and Industrial Union was best known to form CWU. We have since grown into one of the largest and most respected human service organizations in Massachusetts. Annually, CWU serves approximately 1,400 individuals in the Greater Boston area through the following:

- **Housing:** CWU is one of the largest providers of emergency and transitional shelter in Massachusetts. We serve about 420 families a year at our homeless and domestic violence shelters, and through supportive housing services for formerly homeless families in permanent housing. CWU's holistic approach to delivering services helps families simultaneously attain stable housing and reach for economic independence.
- **Mobility Mentoring® Services (MMS):** Programs in this service area provide opportunities to think and plan long-term so that participants can take steps toward an economically secure future. Skill building workshops and one-on-one meetings with staff help participants master basic job readiness and life skills; learn personal financial management techniques; enroll in education/training programs; and/or land entry-level jobs on career tracks that will put them closer to earning a family sustaining wage.
- **Career Family Opportunity (CFO):** CFO is CWU's most comprehensive economic independence program. Piloted in 2009, this program requires a 5-year commitment, but promises that women will come out on the other end with both \$10,000 in personal savings and a job paying a family sustaining wage.
- **Research & Advocacy:** CWU conducts rigorous research into the barriers disadvantaged women face in their efforts to gain economic security. With this knowledge, CWU creates tools, identifies best practices, develops programs, and makes policy recommendations. An understanding of low-income women's struggles, combined with extensive research and knowledge of best practices, make CWU a powerful advocate for legislative initiatives to remove obstacles to economic independence.

CWU's participants are low-income individuals, mostly single mothers. They have an average monthly income of \$674, and a median annual income of \$7,968, well below the federal poverty level of \$19,000. In addition, 75 of families served are homeless or have a recent history of homelessness, and 60% of adults are unemployed. Approximately 45% are Black, 21% Latino(a), 10% White, 2% Asian.

The CWU "action-tank" model integrates direct services, research and advocacy in a manner that allows us to develop and test new programmatic pathways out of poverty, then share these tools with the field, and use our learning to improve public policies. CWU is like a teaching hospital where, in addition to delivering direct services, we invent new approaches informed by research and best practices, evaluate their effectiveness, and create added value by taking our learning public.

Moving out of poverty is no longer a process of following a simple roadmap to a good job. It is a complex, multi-year process that requires families to:

1. maintain stability,
2. optimize money management,
3. gain post-secondary education and/or training,
4. find their way into a family-sustaining career– all at the same time.

Such a task is difficult under the best circumstances, but new brain science shows that the inherent stress of living in poverty negatively impacts a low-income individual's capacity to deploy the problem-solving skills, multi-tasking, and behavioral persistence necessary to journey to economic independence and create better lives for themselves. Research shows that brain development is not just a result of genetic inheritance, but is also strongly affected by environmental risk factors, including exposure to toxins, poor nutrition, prenatal drug use, low social status, stress, and violence, all of which are more prevalent in low-income households. In addition, the constant struggle to make ends meet, deal with social bias, and protect against trauma also place extraordinary demands on cognitive bandwidth.

At the same time, federal and state budgets get tighter, leaving fewer resources for single mothers, homeless families and low-income women who together comprise CWU's target population. According to the Massachusetts Budget and Policy Center, over the past decade, funding has been reduced for adult education, job training, child care subsidies and many other programs that help those in poverty cover basic expenses while pursuing the education and training needed to become economically secure. Since these services are mostly used by women, women and children bear the brunt of the budget cuts.

In 2013, CWU's proprietary research, the Massachusetts Economic Independence Index, revealed that a single parent with two children in Massachusetts needs an annual income of almost \$66,000 – more than three and a half times the Federal Poverty Level – to pay for an apartment, childcare, health care, and other basic living expenses without government support. This reality disproportionately affects low-income women. In fact, women are the heads of household for 72% of the poor families in Massachusetts (2010 American Community Survey, US Census). Poor single mothers often rely on a combination of low-wage work, public housing, employment training, child care subsidies and other public services to make ends meet. Yet, waitlists for subsidized housing and childcare are often years' long. Given these complexities, the work of social service organizations has never been more important. CWU helps women

chart an individualized pathway out of chronic, systemic problems that prevent them from leading economically secure lives without public or private assistance.

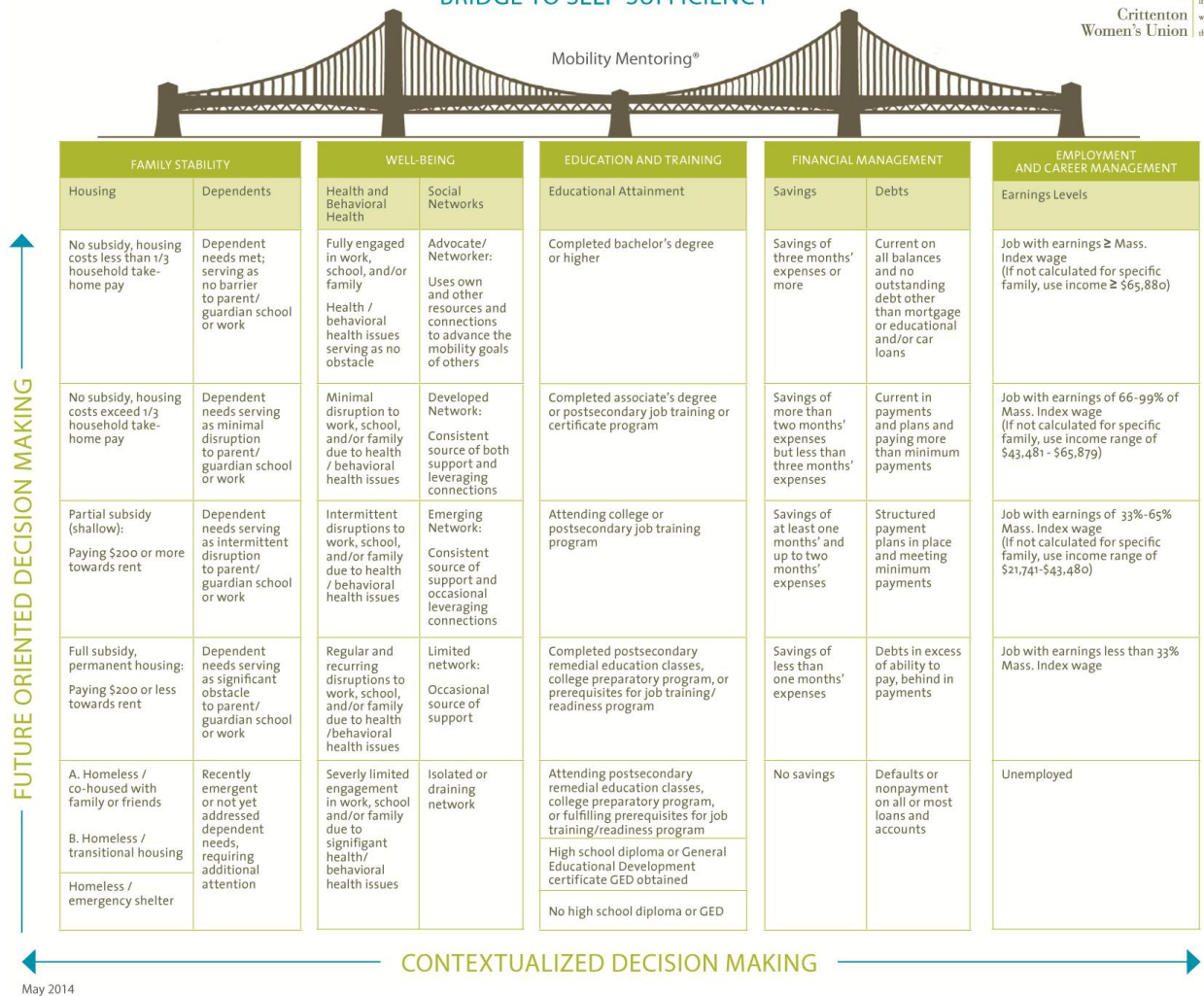
CWU defines economic independence as being able to afford a fair standard for housing, healthcare, nutrition, and child care while avoiding dependence on supports such as subsidized housing or nutrition assistance. The shift to a knowledge-based economy has meant that virtually all family-sustaining wage jobs require post-secondary education. However, less than half of those under the poverty level have such education. Recognizing that this is a high standard to achieve for many families, it is nevertheless an important goal to aim towards. In order to achieve this standard of living, low-income families must navigate complicated challenges for years because there are no short-term career paths to the family-sustaining jobs of today.

Through applied research and development, CWU has developed a new more effective pathway for economic mobility called **Mobility Mentoring™**. Mobility Mentoring is the professional practice of partnering with participants using a strength-based model so that over time they may acquire the resources, skills, and sustained behavior changes necessary to attain and preserve their economic independence. This unique client-case worker dynamic is the core of our work. It is this partnership that empowers participants to acquire set long and short term goals and develop the resources, skills, and sustained behavior changes necessary over time to attain and preserve their economic independence.

The central tool in for Mobility Mentoring is the Bridge to Self-Sufficiency™ (the Bridge). The Bridge is a brain science-informed scaffold that positions a person's advancement from poverty to self-sufficiency as a journey across a bridge supported by five pillars: family stability, well-being, education and training, financial management, and employment and career management. Not only is each pillar individually critical to supporting the Bridge as a whole, but the pillars are also mutually connected and reinforcing. When one falls, the others often do as well.

Mobility Mentors work with participants to help them create practical, achievable plans to attain their long-term goals. They then meet with participants regularly track the completion of goals and their progress along the five pillars of the Bridge to Self-Sufficiency, offer guidance, and direct them to valuable resources. They also conduct annual in-depth evaluations and bi-annual meetings to help participants set new short-term goals.

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



May 2014

Mobility Mentoring™ has four essential elements:

1. The Bridge to Self-Sufficiency™ scaffolding: The Bridge (see above) is a brain-science informed “scaffold” that builds decision-making, allows participants to organize and achieve positive steps, and aids in the development of these skills—as an adaptive device that supplements decision-making skill deficits and as a coaching tool for improving the participant’s executive functioning (EF) skills. The basic EF skills are: working memory, impulse control, and mental flexibility; these are the primary decision-making skills necessary for the problem solving, goal setting, and goals attainment necessary to achieve and sustain economic independence. Mobility Mentoring requires use of the Bridge as both an assessment tool and a framework within which a participant can chart their path to economic mobility and independence.
2. Clear individualized goal setting and outcomes measurement: Mobility Mentoring uses the SMART (Specific, Measurable, Attainable, Realistic, Time-bound) goals format to set economic mobility goals and collect data to measure both individual client and program progress and effectiveness.

3. **Coaching:** A mentor-led process designed to improve decision-making, persistence, resilience. Through practice, the process becomes internalized, enabling participants to mentor themselves.
4. **Incentives:** A system of positive rewards, both tangible and intangible, supports goals achievement. Incentives are based on the difficulty and complexity of the goals achieved. Some participants are also eligible for an IDA matched savings program, enabling them to build up reserve funds faster. This not only motivates participants, but also eliminates a significant barrier to sustaining economic independence – the inability to develop assets when struggling to make ends meet.

Initial results of Mobility Mentoring have been very strong. Hundreds of participants from public housing and shelters have been graduating from college, saving money, and increasing earnings at rates three times higher than average.

Overall participant achievements

- **74%** in school and/or working
- Current earnings **\$12.60/hr.**
- **74%** banked; **57%** have savings

Those in the program three years

- **31%** achieved living wage jobs of **\$44,138**
- **65%** attained new technical certificate or college degree
- Savings of **\$2,085/pp**
- **60%** improved credit score

Outstanding Outcomes

Education & Training	Employment	Financial Management
2009: 1% of all CWU adult participants started a new education or training program.	2009: 3% of CWU participants started new employment.	2009: 20% of all residents in CWU emergency housing programs developed a household budget, and <1% maintained the budget by ↑ savings & making debt repayment.
		<small>Between 2010 & 2011 CWU began measuring this indicator in all programs.</small>
2014: 45% of all CWU participants started new education or training program.	2014: 23% of all CWU participants started new employment.	2014: 70% of participants have developed and maintained a balanced spending plan, and 57% have money saved or set aside.

The current system of public assistance can help poor families survive but is not designed to bring families to economic self-sufficiency. Based on our work, we believe it is possible to move some people to become fully self-sufficient but it takes significant, time, well-trained staff, and a program model that recognizes the complexity of people's lives. While our goal is to help people become as independent as possible, the safety net plays a critical role in stabilizing families so that they can begin the process of setting short and long-term goals that will lead them to a place where they can survive independent of safety net programs and supports.

Thank you for the opportunity to testify. Please free to contact me with questions or for more information at Ebabcock@liveworkthrive.org or 617) 259-2950.

Further Resources:

Babcock, Elisabeth, D. *Stanford Social Innovation Review* (Fall 2014). "Rethinking Poverty." http://www.liveworkthrive.org/site/assets/docs/SSIR_Fall_2014_Rethinking_Poverty.pdf.

Babcock, Elisabeth, D. Using Brain Science to Design New Pathways Out of Poverty. (2014) Boston: Crittenton Women's Union. <http://www.liveworkthrive.org/site/assets/Using%20Brain%20Science%20to%20Create%20Pathways%20Out%20of%20Poverty%20FINAL%20online.pdf>.

Liberman, Ruth, J. *A Plan for Building Skilled Workers And Strong Families Through the Massachusetts TAFDC (Transitional Assistance To Families With Dependent Children) Program*. (2014). Boston: Crittenton Women's Union. http://www.liveworkthrive.org/site/assets/docs/OnlineSkilled_Workes_Strong_Families_Through_MATAFDC.pdf.