



# **Economic Mobility | What Works: Moving from Poverty to Independence**

**Moderated by Melissa Johnson, GBPI**



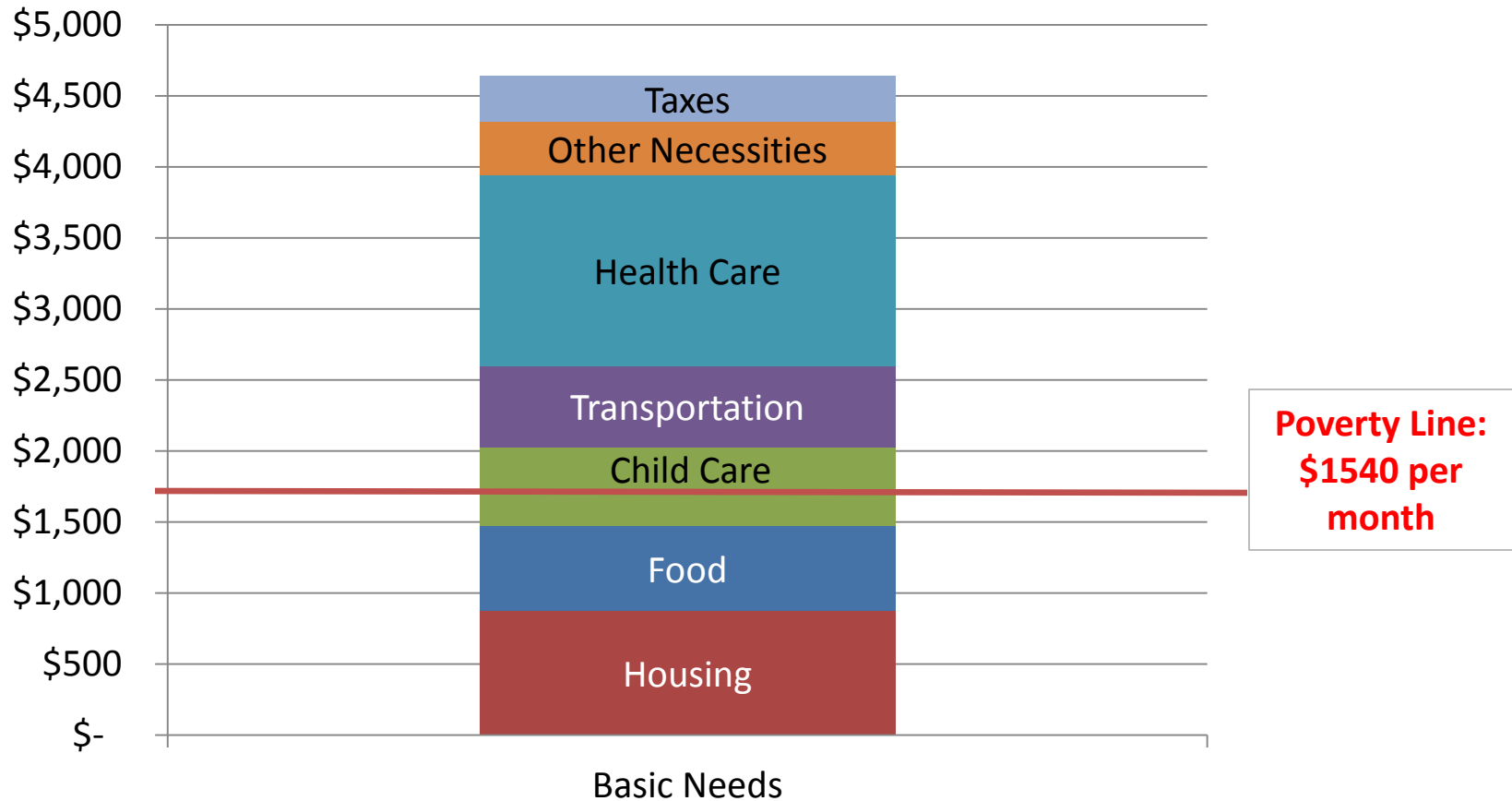
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# Nearly One Out of Five Georgians Lives in Poverty

- Georgia is the sixth poorest state, at a rate of 19.2%
- Georgia is the sixth worst state for child poverty, at a rate of 27.2%



# Big Gap Between Poverty and Meeting Basic Needs



\*Based on monthly expenses for a family of three in Atlanta.



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**Natallie Keiser, Interim Executive Director  
The Center for Working Families**



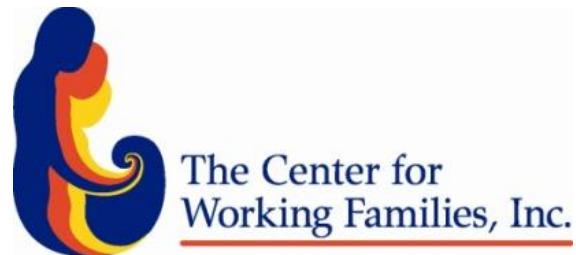
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THOUGHTFUL ANALYSIS, RESPONSIBLE POLICY



# TCWFI Overview | 2013 Programs and Services

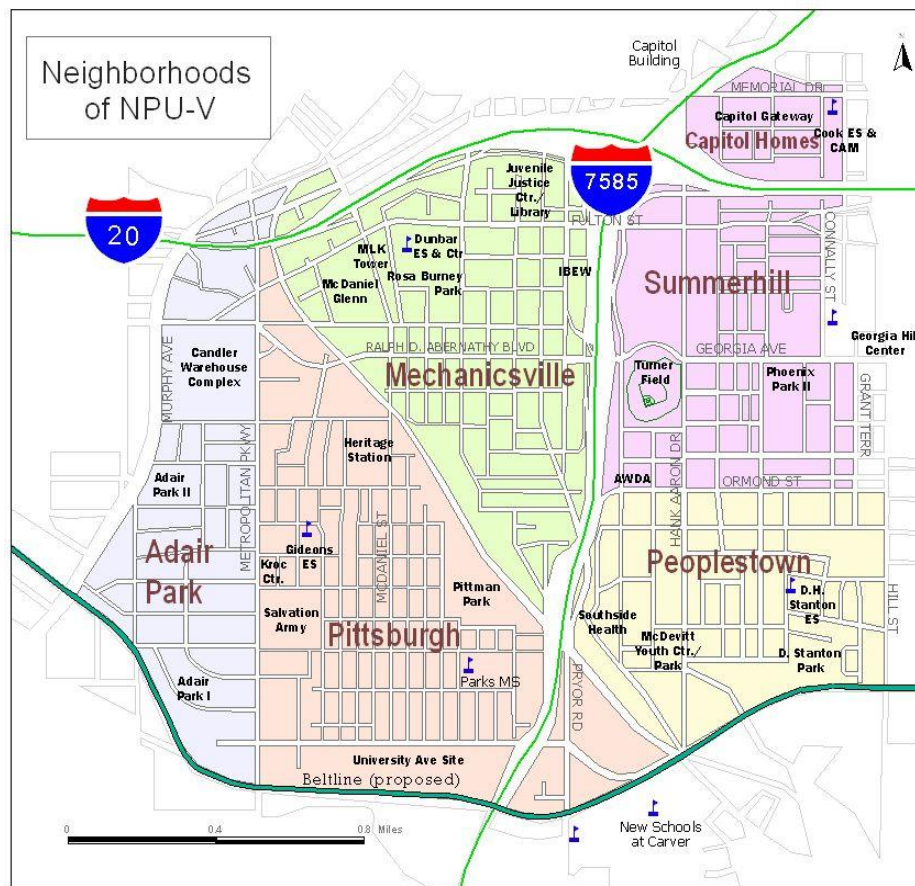
## Georgia Budget and Policy Institute



# Our Neighborhoods

Atlanta's NPU-V neighborhoods are located just south of Atlanta's downtown and consist of:

- Adair Park
- Mechanicsville
- Peoplestown
- Pittsburgh
- Summerhill
- Capitol Homes



# NPU-V at a Glance

## Population

- **Approximately 16,000 residents**

## Income

- **26% households income below \$15,000**
- **Unemployment rate of over 18%**
- **41% households receive food stamps**

## Housing

- **Pittsburgh ground zero for foreclosure**
- **40% homes in Pittsburgh foreclosed**
- **30% of lots are vacant**

# TCWFI Participant Challenges

## Education

- **32% do not have high school diploma or GED**
- **TABE scores are often at a 5<sup>th</sup> Grade level**

## Record

- **75% that are background checked have a record**
- **77% with a record are multiple offenders**

## Housing

- **Over 90% are renters**
- **Many are cost burdened by their rent**



# TCWFI Programs



**JOB READINESS**

**CAREER ADVANCEMENT**

**GED PREPARATION / WORKFORCE LITERACY**

**MOVING TO ENTREPRENEURSHIP**

**COACHING**

**GHHI & TCWFI SOCIAL ENTERPRISE**

# 2013 Performance

| 2013 Key Targets  | Results |
|---|---------|
| <b>350 residents attend orientation</b>                             | 394     |
| <b>200 residents complete soft and hard skills training classes</b> | 269     |
| <b>125 family supporting job placements</b>                         | 193     |
| <b>75 participants completed financial education classes</b>        | 157     |
| <b>850 residents receive income enhancing benefits</b>              | 1165    |
| <b>150 residents receive Earned Income Tax Credit (EITC)</b>        | 410     |

**TCWFI prepared over 1,000 federal and state returns through our VITA campaign, resulting in over \$1.5 million returned to the community.**



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**Mike Leach, Director of Center for Student Success  
Arkansas Association of Two-Year Colleges**



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THOUGHTFUL ANALYSIS, RESPONSIBLE POLICY



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**Ruthie Liberman, Vice President for Public Policy  
Crittenton Women's Union**



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THOUGHTFUL ANALYSIS, RESPONSIBLE POLICY

1. Bridge to Self-Sufficiency™ scaffolding
2. Clear goal-setting and outcomes measurement
3. Tangible rewards
4. EF skill-building coaching

# Crittenton Women's Union Bridge to Self-Sufficiency™

Starting Point

Mobility Mentoring™

Self-Sufficiency

| 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>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>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>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>Consistent source of support and occasional leveraging connections                      | Attending college or postsecondary job training program   | Savings of at least one month and up to two months' expenses                   | Structured payment plans in place and meeting minimum payments                                      | Job with earnings of between 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>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>Occasional source of support   | Completed postsecondary remedial education classes, college preparatory program, or prerequisites for job training/readiness program            | Savings of less than one month's expenses                                      | Debts in excess of ability to pay, behind in payments   | Job with earnings less than 33% Mass. Index wage<br>(If not calculated to specific family, use income $\leq$ \$21,740)                  |
| A. Homeless / co-housed with family or friends<br>B. Homeless / transitional housing | 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 | No savings   | Defaults or nonpayment on all or most loans and accounts  | Unemployed  |
| Homeless / emergency shelter   |  |  |  | High school diploma or GED obtained   |  |   |   |
|  |  |  |  | No high school diploma or General Equivalency Diploma (GED)   |  |   |   |

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