



# **Baseline Report**

**December 2016**

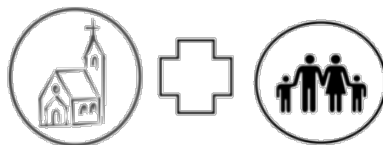
## Project Progression

The Northwest Project (NWP) officially kicked off programming at the Fairbanks in Grant Beach on May 19, 2016, with its first cohort of participants. This **first cohort group graduated** from the intensive 16-week program, Circles®, on September 8<sup>th</sup>, 2016. The first cohort **experienced significant progress in finances, communication, job training and advancement, and personal relationships**. They have continued to make changes and pursue goals in the months following their graduation, **committed to attending programming at least every other week for the next 18 months**, and continue receiving support from NWP social workers and working on their SMART goals. Many of the first cohort graduates are now paired with family members in the second cohort, providing support and encouragement to the new second cohort participants.



A second cohort of participants was added in September. This cohort included three of the spouses of the first cohort of participants. So far the NWP has **reached 57 individuals in 12 families**. We have found our participants' **highest needs often revolve around finances, dental, and employment assistance**. We now include intensive one-on-one financial education for our participants, assisting them with short-term consolidation, as well as long-term support with their credit scores. We have made connections with dentists and grant assistance for dental care. Partnerships with Life 360 and Schweitzer United Methodist offer Jobs for Life training for our participants and parenting training is hosted at the Fairbanks weekly. After receiving several requests from churches to get involved with the NWP a new initiative, **One Church One Family**, was successfully launched.

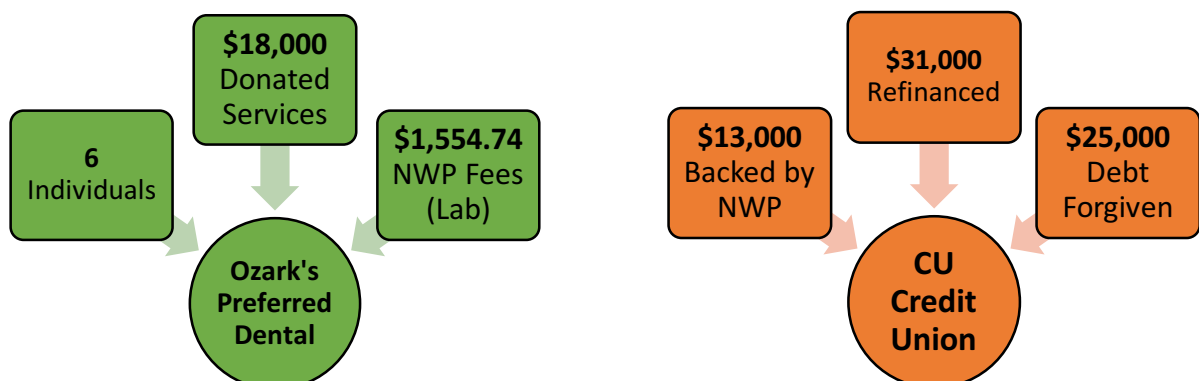
**One Church  
One Family**



**\$7,703**

(Estimated donated goods value)

Through the program, we partnered with churches to meet specific physical needs of our families five times a year. Participating churches are asked to make a 2-5 year commitment by adopting a family (or families) and becoming a strong support. Each NWP family creates a wish list profile four times a year, which is then shared with participating churches. To date, six churches have committed to assisting 10 NWP families and 4 families outside the NWP program. In addition, 8 individuals, independent of a church are adopting a family for the Christmas season. **To apply or for information: 417-720-1890 or SGFNWP@gmail.com**. We have also seen big changes through our partnership with **Ozark's Preferred Dental Care and CU Community Credit Union (CUCCU)**.





The Northwest Project is now finding success with is GivePulse, a **nation-wide online platform that centralizes volunteer opportunities**. The program allows community members to locate details of various opportunities in Springfield, including the NWP. Community members interested in volunteering at the NWP can log onto GivePulse and find ways to get involved (like volunteering to serve at our weekly evening community dinners). GivePulse also assists the NWP leadership team in accurately tracking and managing volunteers' time and contributions. Hundreds of students have accessed this program to volunteer at the NWP this fall.

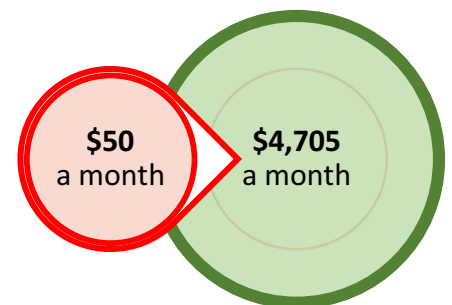
## Cohort Groups

### 10 Stability Asset Attainment

<b>Affordable Housing</b>	<ul style="list-style-type: none"> <li>• Cohort 1: 80% (Began) 80% (Current)</li> <li>• Cohort 2: 70% (Began)</li> </ul>
<b>Quality Childcare</b>	<ul style="list-style-type: none"> <li>• Cohort 1: 60% (Began) 100% (Current)</li> <li>• Cohort 2: 70% (Began)</li> </ul>
<b>Transportation</b>	<ul style="list-style-type: none"> <li>• Cohort 1: 80% (Began) 100% (Current)</li> <li>• Cohort 2: 60% (Began)</li> </ul>
<b>Monthly Budget</b>	<ul style="list-style-type: none"> <li>• Cohort 1: 0% (Began) 100% (Current)</li> <li>• Cohort 2: 30% (Began)</li> </ul>
<b>Earned Income Tax Credit</b>	<ul style="list-style-type: none"> <li>• Cohort 1: 20% (Began) 40% (Current)</li> <li>• Cohort 2: 10% (Began)</li> </ul>
<b>Resolved Criminal Issues</b>	<ul style="list-style-type: none"> <li>• Cohort 1: 100% (Began) 100% (Current)</li> <li>• Cohort 2: 90% (Began)</li> </ul>
<b>Parenting Class</b>	<ul style="list-style-type: none"> <li>• Cohort 1: 0% (Began) 40% (Current)</li> <li>• Cohort 2: 10% (Began)</li> </ul>
<b>Job Training</b>	<ul style="list-style-type: none"> <li>• Cohort 1: 0% (Began) 20% (Current)</li> <li>• Cohort 2: 10% (Began)</li> </ul>
<b>Accountability</b>	<ul style="list-style-type: none"> <li>• Cohort 1: 100% (Began) 100% (Current)</li> <li>• Cohort 2: 80% (Began)</li> </ul>
<b>Health &amp; Well Being</b>	<ul style="list-style-type: none"> <li>• Cohort 1: 100% (Began) 100% (Current)</li> <li>• Cohort 2: 60% (Began)</li> </ul>

All 5 of Cohort #1 Graduates were unemployed or underemployed when they started the program.

**Three participants are now employed full-time** bringing wages for the cohort from **\$50 to \$4,705 a month!**



## Comparison of Cohorts

Grant Beach:

### Cohort #1 Graduates

(Initial Intake: April 2016)

Lives Impacted  
**26**

**10** Adults  
**16** Children

**5** Families

Average Monthly  
Income  
**\$1,489**

Average Family  
Size  
**5.4**

Median  
Participant Age  
**40**

Average Yearly  
Income  
**\$17,863**

Average # of  
Children under 6  
**2.2**

Participants  
Employed  
**20%**

Grant Beach:

### Current Cohort #2

(Initial Intake: September 2016)

Lives Impacted  
**45**

**23** Adults  
**22** Children

**10** Families

Average Monthly  
Income  
**\$1,444**

Average Family  
Size  
**4.5**

Median  
Participant Age  
**48.9**

Average Yearly  
Income  
**\$17,331**

Average # of  
Children under 6  
**1.5**

Participants  
Employed  
**20%**

Grant Beach:

### Current Totals of Cohorts

(As of December 2016)

\*\* 3 Families were in  
both Cohort #1 and  
Cohort #2

Lives Impacted  
**56**

**30** Adults  
**26** Children

**12** Families

Average Monthly  
Income  
**\$1,476**

Average Family  
Size  
**5**

Average Median  
Participant Age  
**44.5**

Average Yearly  
Income  
**\$17,597**

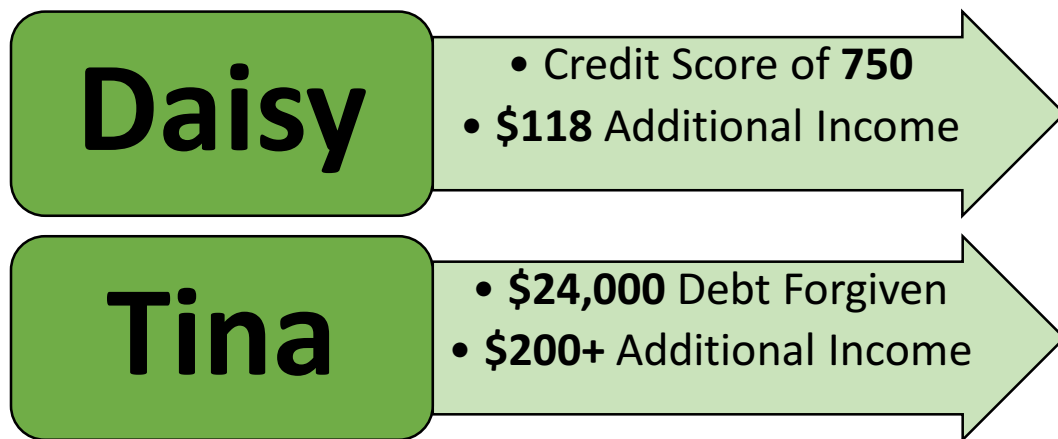
Average # of  
Children under 6  
**1.7**

Participants  
Employed  
**26.7%**

## Success Stories

### DAISY:

Daisy, a participant in the second cohort of NWP, has experienced major financial successes. Daisy began the program with a payday loan, a consolidation loan, and an auto loan. Since beginning the program, Daisy has paid the remainder of her payday loan off on her own with no financial assistance, just encouragement and budgeting assistance. With the assistance of Todd Parnell, Daisy met with CUCCU in regards to refinancing her consolidation loan that had an interest rate of 38%. Daisy learned that she had an outstanding credit score of 750. The bank refinanced at a much lower interest rate without the backing of the NWP. The bank was also able to add her auto loan in with the consolidation, giving her just one payment. The refinanced loan is saving Daisy \$118 a month. The NWP has also assisted Daisy with setting clear and realistic goals for obtaining her real estate broker's license.



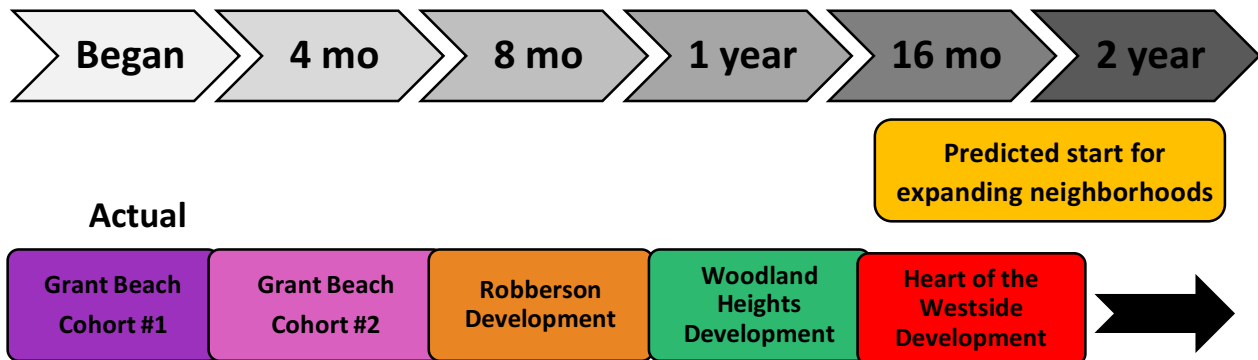
### TINA:

Tina, also a participant in cohort #2 of the NWP, began the program with a substantial amount of debt. When Tina began the program, she did not even want to discuss her debt and even debated dropping out of the program to avoid bringing it up. Through encouragement of the NWP staff, Tina stayed engaged and agreed to dive into finding a solution for her debt. Most of the debt was medical, totaling around \$40,000 of her total \$60,000 debt. The NWP assisted Tina in applying for financial assistance through Cox and Mercy charity funds. Cox approved Tina for the maximum assistance, a 95% forgiveness program, and wrote off around \$24,000 of her medical debt. The NWP connected Tina with Consumer Credit Counseling Services and they are considering her options regarding her remaining debt. With replacement donations from One Church One Family, she was also able to return her rent-to-own stove and toddler bed, saving her over \$200 a month.

## New Neighborhoods

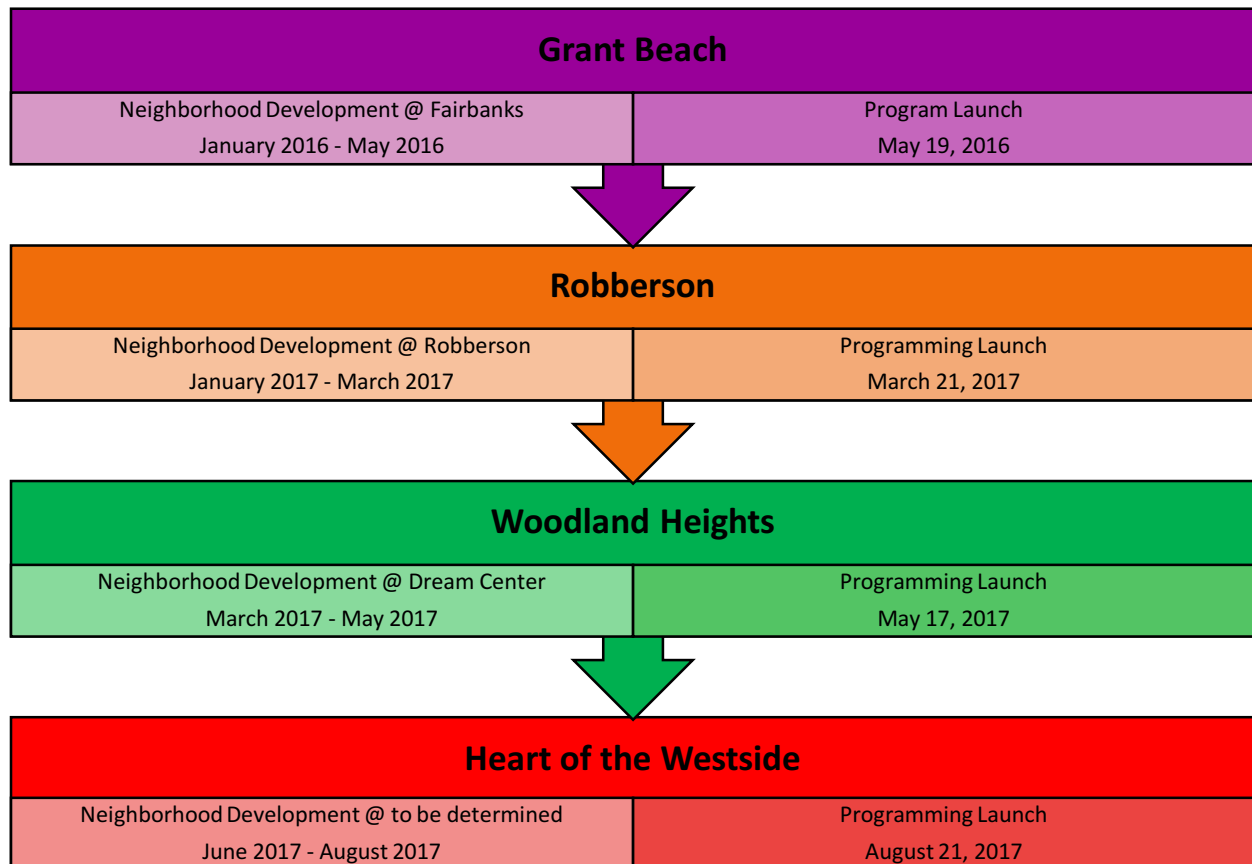
Initially, we planned to start cohort groups every six months. Instead, we found that we were ready to start a second group four months after the first group started. We were also planning to move to a second neighborhood in 18-month, but found that we have hubs ready to support programming in early 2017, months ahead of our initial plan.

### Program Timeline

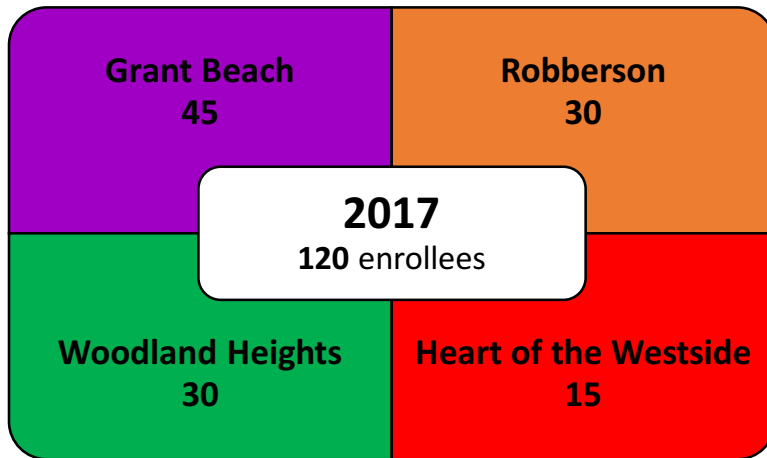


As the NWP wraps up Cohort #2 in the Grant Beach neighborhood, new neighborhoods have been identified. The graphic below displays the timeline of implementation for upcoming neighborhoods:

### Neighborhood Expansions Plan



## Expansion Numbers



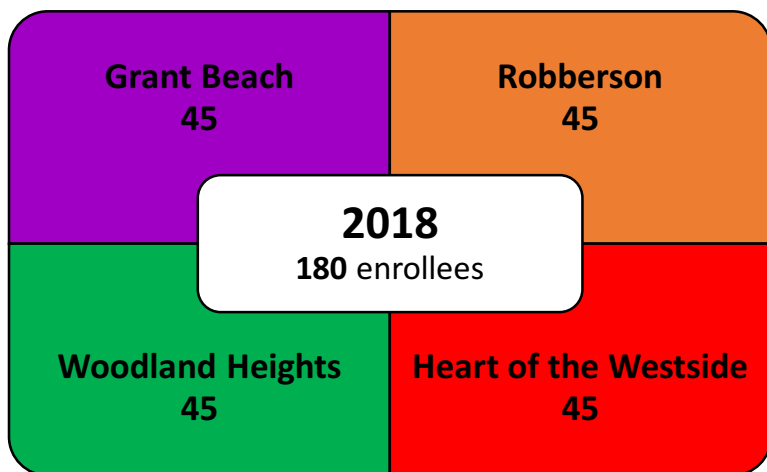
### 2017: 120 enrollees

Grant Beach - 3 cohorts (45)

Robberson - 2 cohorts (30)

Woodland Heights - 2 cohorts (30)

Heart of the Westside - 1 cohort (15)



### 2018: 180 enrollees

Grant Beach - 3 cohorts (45)

Robberson - 3 cohorts (45)

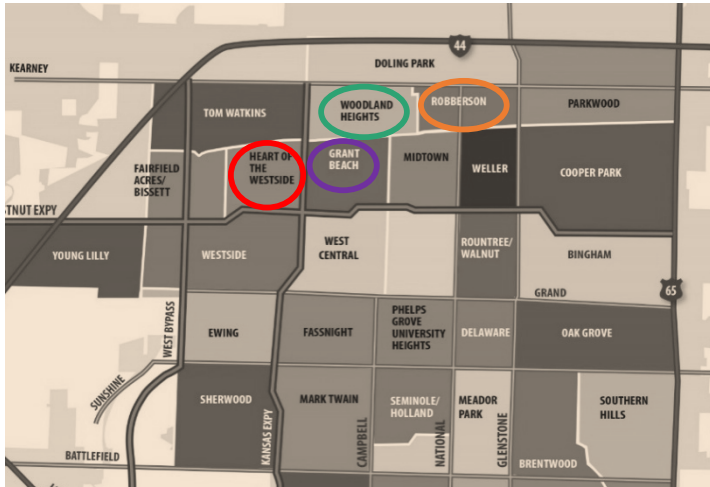
Woodland Heights - 3 cohorts (45)

Heart of the Westside - 3 cohorts (45)

Moving forward, we will add three neighborhoods in 2017: Robberson (at Robberson Community School), Woodland Heights (at the Dream Center), and Heart of the Westside (location to be determined). In the first months of programming, we have seen increased excitement and involvement in our community through engagement with businesses, schools, and churches seeking to partner and join forces with the NWP.

New cohorts begin every four months in each neighborhood. Each cohort will enroll up to 15 adults. Each neighborhood will serve up to 45 enrollees per year. Four neighborhoods will exist by the end of 2017. At this rate, we will be significantly ahead of our initial predictions.

# Neighborhood Information



## General Stats for NWP Neighborhoods

### Population -----Experiencing Poverty

Grant Beach = 4,330 -----1,485 (34%)  
 Woodland Heights = 3,134 -----1,222 (39%)  
 Heart of the Westside = 7,238--1,694 (23.4%)  
 Robberson = 4,330 ----- 1,251 (28.9%)

**Total Population = 19,032**

**Total # Experiencing Poverty = 5,652**

**Total % Experiencing Poverty = 31.3%**

### Median Income

Grant Beach = \$24,277

Woodland Heights = \$21,231

Heart of the Westside = \$29,724

Robberson = \$20,056

**Average of Median Incomes = \$23,822**

