

YEAR THREE · APRIL 2019

# NORTHWEST PROJECT

Annual Report of the Northwest Project

## YEAR THREE ANNUAL REPORT

The Northwest Project (NWP) is a collaboration among Missouri State University, Drury University, and the Drew Lewis Foundation (DLF) working to address poverty in northwest Springfield. The goal is to pilot strategies over a five-year period to help families overcome the challenges that have contributed to living in poverty and sustain their long-term success in emerging from those circumstances. The NWP base operating costs are funded by a local grant from the Community Foundation of the Ozarks, the Musgrave Foundation, and the Stanley & Elaine Ball Foundation, managed by Central Trust. The NWP recently completed its third fiscal year of programming. This report outlines the NWP expansions, community investments, and various outcomes of the project for NWP members. Areas of research interest and Year Four program recommendations are provided at the end of the report.



Funded by the Community Foundation of the Ozarks, the Stanley & Elaine Ball Foundation, and the Musgrave Foundation

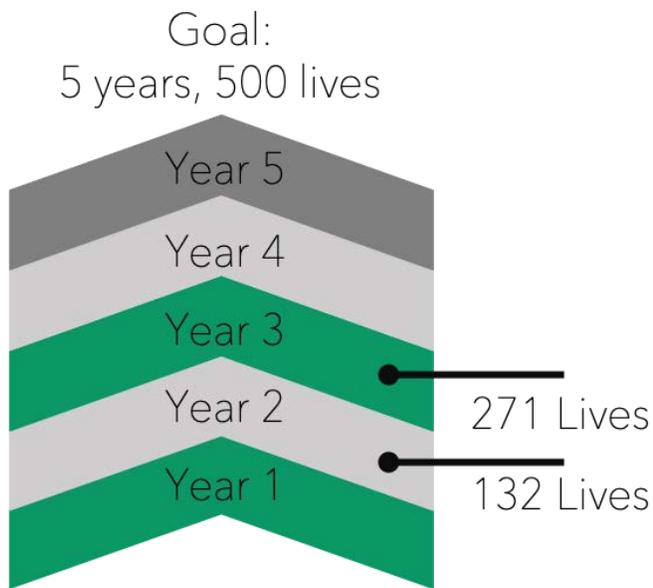
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# ABSTRACT

## YEAR THREE HIGHLIGHTS & MILESTONES

The total served through March 24, 2019, is 89 members within 69 households, impacting the lives of an estimated 271 individuals in 11 cohorts located in Springfield, Missouri.



A central objective of NWP project activities is to create a model that can be duplicated in other communities. A collaboration with another CFO initiative - Growth in the Rural Ozarks (GRO) - led to the development of Reaching Independence through Support and Education (RISE). Through RISE, Salem and Aurora have recruited cohorts. Under the two cohorts, 18 individuals within 14 households have been served, impacting the lives of an estimated 57 people.

The average NWP and RISE participant is a White female, with children, in her mid 30s; although other demographic groupings are represented. ACE scores among NWP and RISE participants are 25% higher on average than those reported by the general population.

Based upon data collected over the past three years, education, wage-related concerns within employment opportunities, housing quality, healthcare access and options, transportation, food security, and childcare have continually presented systemic barriers to members meeting specific household goals both in the NWP efforts and in rural RISE cohorts.

The NWP continues to change and enhance the resource structure of Zone 1 neighborhoods. Homes are being repaired and neighbors are gathering over community dinners weekly. Community members, service organizations, and universities are collaborating to provide additional programmatic and systemic value to the NWP. Over 90 organizations have contributed services, in-kind donations, or services, totaling over an estimated \$600,000 in value to project activities over the last 36 months.

In year three, the NWP staff piloted an incentive program to reward members who met the accountability requirements - monthly contact with Personal Development Managers, monthly contact with the Healthy Homes Educator, and attendance to three or four weekly classes. Funds were budgeted to provide incentives for items like food, gas, and family entertainment. The NWP also reached out to community partners to collect donations for the incentives. Currently, \$5,670 in gifts has been donated to the incentive program.

**Members increased monthly  
income by 32% or  
\$505 per household  
(\$6060 annually)**

# ABSTRACT

## YEAR THREE HIGHLIGHTS & MILESTONES

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NWP members continue to make significant improvements toward self sufficiency. For example, data collected from Cohorts 1-9 demonstrates an income increase of 32% or \$505/month per household (annual increase of \$194,088). Financial coaching continues to be one of the most significant activities for members achieving financial stability. Participants in Cohorts 1-9 also have made significant achievements in health and wellness, housing security, and social assets improving their lives and the lives of their families.  
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Additional grant funding has been received from the Darr Foundation, Missouri Foundation for Health, the Ozarks Health Advocacy Foundation, and the CFO Collective Impact grant program to address youth programming needs, healthy housing needs, mental health needs, and explorations into barriers facing those most likely to be unemployed or underemployed.

Springfield Metropolitan Bar Association (SMBA) provided services to members and the community through legal assistance and a community education series. The total number of volunteer hours include 30 hours of administration, legal education, and triage on site at The Fairbanks. An additional 30 hours of legal representation was provided through referred cases. In addition, the Show Me Prosperity: Legal Literacy Workshops provided 125 hours for project administration, 260 hours of attorney and SMBA staff at workshops and Legal Beagle Book Club, and 17 hours of other volunteer services for a total of 402 total hours contributed by SMBA staff, members and volunteers. The total value of the 462 hours of legal services and education is \$51,500.

Significant efforts have been undertaken to improve and streamline data collection and analysis efforts, as well as to customize and standardize NWP curriculum, [also discussed in the report].

Location and wrap-around support matter. Community Hubs make a significant impact on retention. The Fairbanks retention rate of NWP graduates is 68%, and The Dream Center rate is 76%. Non-hub based locations have a collective retention rate of 50%.

What Has NWP Taught You?

" I have learned what commitment means. The staff are committed to me and I have learned to be committed to myself, my marriage, my family, my faith, my NWP community, my career, and to my future. I have learned commitment is deepened when it is supported with honor, integrity and love for oneself. I am committed to leaving a legacy, even if that legacy affects few - that is enough for me."

# INTRODUCTION

## Community-Driven Development

The Northwest Project (NWP) is a collaboration among Missouri State University, Drury University, and the Drew Lewis Foundation (DLF) working to address upward mobility in Northwest Springfield. The goal is to pilot strategies over a five-year period to help families overcome the challenges that have contributed to poverty and sustain their long-term success in emerging from those circumstances. NWP base operating costs are funded by a local grant from the Community Foundation of the Ozarks, the Musgrave Foundation, and the Stanley & Elaine Ball Foundation, managed by Central Trust. The privately funded NWP is complemented by the City of Springfield's focus on improving public safety, infrastructure, and chronic nuisance properties, as well as other local collective impact efforts (such as Prosper Springfield) designed to increase self-sufficiency and reduce poverty. The DLF was selected for grant funding for its vision of using a model that couples family support with neighborhood development and sustainability. This type of community-driven development\* focuses on bridging the gap between community members and community resources. Community-driven development perceives people as assets and develops partnerships and social capital in the process. The NWP focuses on creating community access to information while developing an empowering environment within the neighborhoods served.

The NWP structure focuses on meeting individual household needs and enhancing neighborhood resource infrastructure, and improving opportunities for families and communities to sustain changes over the long term. Over five years, the NWP's objective is to impact the lives of 500 individuals. Originally, the objective of the project was to recruit approximately 40 new families into programming each year.

\* More information on "Community Driven Development" available at: <https://pdfs.semanticscholar.org/8022/08796f5d302545921f821c0cb2640553d551.pdf>

At the end of Year Three, the program has served 69 NWP households, representing 216 unduplicated individuals among nine cohorts in four different Springfield City Council Zone 1 neighborhoods (Grant Beach, Heart of the Westside, Robberson, and Woodland Heights). Two additional cohorts were added in January 2019, totaling 11 cohorts in Springfield. A West Central cohort was added on Jan. 8, 2019, and serves an additional nine members, representing seven households and 29 new individuals. A cohort was added at L&W Industries on Jan. 21, 2019, and serves an additional seven members, representing six household, and 14 new individuals. The total served through March 24, 2019, is 89 members within 69 households, impacting the lives of an estimated 271 individuals.

## Funding Provided By:



COMMUNITY  
FOUNDATION  
of the OZARKS

*Connecting passion to purpose.*

## Reaching Independence through Support and Education (RISE)

Another objective of the NWP is to create a model that can be replicated in other communities. To achieve this, staff determined that an updated curriculum and a new name were necessary. The staff worked in collaboration with another CFO initiative - Growth in the Rural Ozarks (GRO) - to develop Reaching Independence through Support and Education - or Project RISE. The Northwest Project created and adopted RISE for the new curriculum name and Project RISE is now the name for the expansion programs. RISE curriculum now replaces much of the Circles USA material. Because this title is not geographically specific, it can be adopted by future communities.



Through Project RISE, Salem and Aurora have recruited cohorts. There are nine individuals (eight households) who graduated from the initial Aurora Project RISE Cohort (of which eight are female and one is male). Thirty-three individuals were impacted or directly benefited from the services and activities in the Aurora Cohort. There are currently eight individuals (four duplicated households) who are part of the Salem cohort, of which 50% are female. Based on household size, 14 individuals have been impacted or directly served by the projects and activities in the Salem cohort. Under the two cohorts, 18 individuals among 14 households have graduated, impacting the lives of an estimated 47 people.

Each member included in the Northwest Project and Project RISE is served by a personal development manager. The personal development manager screens individuals for readiness, assesses capacity for change, and assists members and their families with connections to community resources and progression with their goals. Individuals interested in the NWP complete a one-page initial screening form and undergo a brief intake process. Intake information (and follow-up information) is entered into a customized data entry and management system tool developed by Dr. Shannon McMurtrey of Drury University.

The screening process includes an initial assessment of a family's eligibility. Minimal family eligibility requirements to join the program include: (1) a caregiver who is employable (but likely in a job with no long-term career opportunities); (2) a caregiver who possesses a high school diploma/HiSET certificate (or is HiSET eligible); (3) stable housing; (4) at or below 200% federal poverty level (FPL); and (5) demonstrates behavior indicative of contemplation to action and the ability to create change in the 10 program assets noted in NWP programming. These 10 assets are identified in the "Year Two Member Outcomes" section.

Personal Development Managers direct families determined ineligible for the program to community resources that can help them achieve the competencies to either be eligible for cohort admittance, or to exit poverty on their own.

**NWP members have 25%  
higher ACE scores than  
U.S. population**

# INTRODUCTION

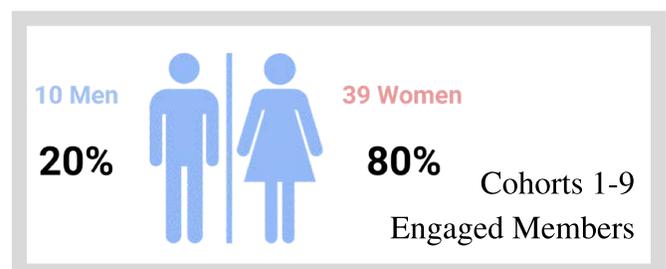
## YEAR THREE HIGHLIGHTS & MILESTONES

Once an individual has completed the screening process and has been accepted into the program, the personal development manager completes an initial intake with the participating individual. The assessment is based on the family's current strengths and unique needs. The intake process includes: an assessment of financial needs; demographic data collection; evaluation of family readiness for change; creating a plan for meeting immediate needs; and evaluating long-term goals.

Members begin their engagement by joining one of the RISE neighborhood cohort groups. RISE programming is offered in different neighborhoods in northwest Springfield multiple times per year. RISE is a 16-week personal development model of intensive programming led by the Drew Lewis Foundation and its staff. NWP cohort participation allows for intense interactions and begins building a support network for members as they start the program. All members complete the RISE curriculum and then continue to participate in personal and professional development in the maintenance and support program. As members progress through the program, DLF staff continue to evaluate the progress of individuals and neighborhood cohorts as they work toward achieving their goals. For example, staff will look at family progress through the stages of change and review completion of their action plans. As a support to the RISE material and model for change, the DLF personal development management team also works with members to refer them and their families to additional resources needed for their progression of goals and long-term stability. Resources include opportunities like Jobs for Life, Greene for Green, Change 1,000, CPO's Making Sense of Money programming and other agencies as needed. Individuals with criminal or legal issues are paired with the Springfield Metropolitan Bar Association and Legal Services of Southwest

Missouri for support. Families with youth are connected with quality child-care services, such as Life 360 Preschool, Lighthouse, Parents as Teachers, Boys & Girls Club, and the YMCA.

Members continue their engagement with coaching from the Personal Development Managers. Families receive in-depth personal and professional management services for four to eight months, and then less intense services for as long as needed to achieve goals. Personal Development Managers incrementally decrease their services as families make progress. The families, their team members, and their personal development manager meet as often as necessary to review, reassess, and modify action plans. The Personal Development Management team also develops emergency procedures and resources to help families avoid the "Cliff Effect"\* by increasing income enough to offset lost social-service benefits or budget/financial coaching to avoid potential regression (such as obtaining a payday loan). Individuals may be in the program for 18 to 36 months depending on need. On a monthly basis, Personal Development Management staff (as well as referral partners, where appropriate) meet to review case notes for individuals in the program. This group collectively works to address any unmet needs. Each month, key NWP stakeholders gather to discuss NWP neighborhood projects and community-based resources for both families and neighborhoods. Community dinners (open to all members of the community) occur each week at NWP sites, allowing for community conversation, relationship development, and neighborhood connection.



\* More information about the "Cliff Effect" can be found at: <http://www.circlesusa.org/cliff-effect/>.

# PROGRAMMATIC CHANGES & ENHANCEMENTS

## LANGUAGE AND CURRICULUM

Over the last three years, the Northwest Project staff have received constructive feedback from their members that have led to adaptations of the educational material and coaching approaches. The curriculum has been changed from “poverty-based” language to a more “solution-based” language that focuses on pathways towards upward mobility and self sufficiency. Simple changes include altering the terminology used to refer to the families as “participants” to now being referred to as “members.” This change reduces stigma, empowers families, and reminds members that they are electing to be part of a group where they are challenging each other to move forward. Although these changes may seem simple, NWP members report that it is more personalized and less institutional. Terminology for “case managers” has also changed. Instead of managing cases, we are coaching and supporting members to make life-changing decisions. The term “Personal Development Manager” has replaced the case manager model.

NWP staff also has developed 52 weeks of maintenance curriculum designed to be implemented after the initial 16-week RISE program is completed. The maintenance curriculum uses solution-based techniques and supports personal and professional development. This curriculum transitions members from the RISE curriculum to engaging, action-oriented material focused on moving members from simply surviving to thriving. RISE cohorts have also provided feedback on current NWP curriculum and have requested curriculum additions or edits that: challenge families to progress more rapidly; provide weekly challenges and activities that are aimed at encouraging specific goal-based actions; and online access to course material to allow for review through the week. Online access has also allowed rural groups to start programming faster and have immediate access to the material they need.

## YOUTH PROGRAMMING

Mentoring, modeling, and social-emotional education are becoming increasingly prevalent in conversations regarding children and youth that might be considered at-risk for educational or social difficulties based upon environmental or social challenges. Early interventions with children that teach healthy coping mechanisms that promote higher executive functioning and self regulation skills have proven to be beneficial for both children’s short- and long-term success. This includes higher likelihood of academic success, fewer behavioral problems, and positive social behavior.

Individual donations and additional grant funding focused on youth development have given the NWP the ability to develop and implement a children and youth focused curriculum for children of NWP members. The curriculum teaches social and life skills through literature, arts and crafts, and play. Not only are lessons based in the foundation of social-emotional learning, but they also mirror curriculum that parents and guardians are learning through RISE curriculum and supplemental programming. The NWP encourages families to attend weekly community dinners (provided by the NWP) followed by both youth and adult programming. Families now leave programming nights discussing what they learned and how it can be applied to their individual lives. Grant funding from the Darr Foundation in 2018 allowed the NWP to employ a Youth Development Coordinator for children and youth specific programming. This individual also assists in managing youth programming volunteers.



# PROGRAMMATIC CHANGES & ENHANCEMENTS

## DATA COLLECTION & INTEGRITY

Beginning in Fall 2018, significant efforts were made to ensure data integrity and to ensure that data collection was occurring according to best practices. This has included standardizing data collection time frames, a data audit that included going through all paper files and investigating missing data, and ensuring that scoring was consistent given changes in data collection forms. Data integrity and collection efforts also included working with the original database to standardize reporting and analysis options. This has resulted in a clearer procedure and process for what data is collected and when. This will streamline data analysis efforts for the remainder of the project. NWP staff and MSU Sociology contributors worked as a team to address these concerns and make the data collection process more efficient.

## ADDRESSING MENTAL HEALTH

In 2018, a grant from the Ozarks Health Advocacy Foundation provided on-site mental health resources at the Drew Lewis Foundation at The Fairbanks. This includes individual counseling and crisis planning, for families receiving intensive professional services through the NWP. Program data indicates that NWP participants have incidences of Adverse Childhood Experiences\* that are nearly 25% higher than the average score of the U.S. population. As a result, families served by the NWP often have significant lifetime mental and physical health problems that challenge their resiliency in overcoming life circumstances.

\*also known as ACE Scores, a 0-10 scale for assessing an individual's exposure to childhood trauma such as physical and sexual abuse, chronic neglect, and other types of maltreatment.

Members report Adverse Childhood Experiences (ACE), a scale for assessing an individual's exposure to childhood trauma such as physical abuse and chronic neglect, nearly 25% higher than the average score of the U.S. population. As a result, members often have significant mental and physical health problems challenging their resiliency.



During the grant period, a Licensed Professional Counselor served 15 NWP individuals through 115 visits, impacting the lives of 40 people, including 30 children. Funding has once again been requested from the Ozarks Health Advocacy Foundation for Year Four of NWP programming to continue and expand mental health efforts.

Families also receive mental health services at the Dream Center and Missouri State University's Center City Counseling Clinic. Although these resources are available, barriers that persist prevent some members from using these services. Affordable counseling remains an unmet need for members. The majority of NWP members do not have mental health insurance coverage or are not available during the free or reduced rate services.

# NWP AND RISE DEMOGRAPHICS

## SPRINGFIELD NWP MEMBERS

There are currently 81 individuals (72 unduplicated households) who have enrolled in the Northwest Project over the past 3 years. Eighty-five percent (N=69) of primary members identify as female. There are currently 54 individuals (49 unduplicated households) who have completed the curriculum (Circles/RISE) portion of the NWP over the past three years. Given the size of these households, 208 individuals are estimated to have been impacted or directly served by project activities in Cohorts 1-9. In addition, two new cohorts have been added since January 2019. Of those in Cohorts 1-11 (or at the completion of Year Three; N=49), 41 identified as Caucasian, 3 identified as African American, 2 identified as Hispanic, 1 identified as Native American, and 2 identified as multiracial. Of the 49 active members, 80% are female. The average age of active members in Cohorts 1-11 is 39. Twenty-six individuals from Cohorts 1-11 reported that they were born in Springfield (many noted that they were not born in Zone 1 and have not always resided in Zone 1). Of those who were not born in Springfield (N=50), nine noted that they were from an urban area (250,000+ population size), eight indicated that they were from a suburban area (50,000-249,000 population size), and 33 were from a rural area (less than 49,000 population size). Six individuals did not identify if they were originally from Springfield or from another location.

Graduate Cohorts 1-9	#
Total Graduate Individuals	54
Total Graduate Households	49
Total Individuals in Graduate Households	208
Cohorts 1-11	#
Total Individuals	81
Total Households	72
Total Individuals in Households	202
Total Active Individuals	49
Total Active Households	42
Total Individuals in Active Households	169

## AURORA PROJECT RISE

Currently, there are nine individuals (eight households) attending Aurora Cohort one. Originally, 11 people completed screening forms for the first Aurora cohort. Of those who started in the cohort, nine identified as Caucasian/White, one identified as African American, and one identified as Hispanic/Latino. Two members dropped within the first month of classes. Of the 11 people, 90% were female. Nine members graduated in March 2019. Of these nine members, eight are female. Thirty-three individuals have been impacted or have directly benefited from the services and activities in the Aurora Cohort one. The average age of the members is 40. Only one member reported that she grew up in Aurora. Of those who were not born in Aurora (N=9), five noted that they were from a rural area (less than 49,000 population size), two noted they were from a suburban area (50,000-249,000 population size), and two noted they were from an urban area (250,000-1 million population size). Two families moved shortly after graduation. Those retained for maintenance include seven members in six households, representing 25 lives.

## SALEM PROJECT RISE

There are currently eight individuals (four duplicated households) who are members in the Salem cohort. Of these eight people, 50% are female. Based on household size, 14 members have been impacted or directly served by projects and activities in the Salem cohort. Due to households originally reporting instead of individuals, there is a substantial amount of individual data that is not collected for five individuals. Of the three individuals that data is available for, all three identified as Caucasian/White. The average age of the eight individuals in the cohort is 32. Migration data for Salem is collected in a different manner than the NWP and Aurora Cohorts; they specifically ask how long members have lived in Dent County. Of the three members who responded, two grew up in Dent County and one moved to Dent County within the last 10 years.

# MIGRATION & BARRIERS

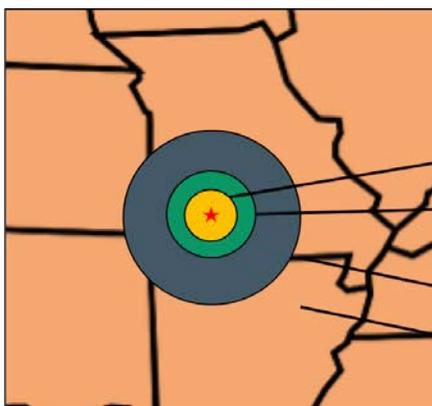
Migration of NWP Members									
Density	<2,000	2,001-9,999	10,000-49,900	Rural Total	50,000-99,999	Suburban Total	250,000-1M	Urban Total	Total Migrants
N (%)	21 (42%)	7 (14%)	5 (10%)	<b>33 (66%)</b>	4 (8%)	<b>8 (16%)</b>	9 (18%)	<b>9 (18%)</b>	N=50 (66%)

## RURAL/URBAN SPILLOVER

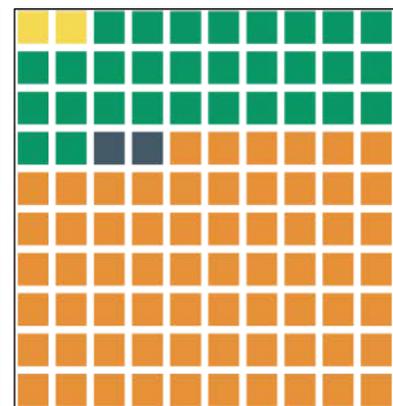
According to the Federal Office of Rural Health Policy and the U.S. Census Bureau, urban areas have a population of 50,000 or more people. The Northwest Project was asked by the Community Foundation of the Ozarks to study urban spillover. It has been hypothesized that a potential factor influencing increased poverty rates is rural migration to urban areas, as individuals seek education and employment opportunities. During the intake process, NWP members were surveyed about their place of origin and their migration to Springfield, Missouri. This rural spillover is noted in the data collected. Of the 76 members who completed the assessment, only 26 (34.21%) are native to Springfield. Thirty-three (66%) of the 50 members who migrated did so from communities with less than 50,000 residents. Twenty-one (42%) migrated from communities of less than 2,000 people. Thirty-three members (66%) migrated from areas more than 100 miles away from Springfield. Future research will evaluate patterns and causes of migration.

## BARRIERS FACING NWP MEMBERS

The NWP model of service and programming assumes that there are both structural (or community-based) barriers, as well as needs and factors specific to each individual, family, and household that may potentially impact pathways of upward mobility. Based upon the data collected over the past three years, education, wage-related concerns within employment opportunities, housing quality, healthcare options and accessibility, transportation, food security, and childcare have continually presented systemic barriers to members meeting specific household goals. These factors are not only of significant importance to Springfield, Missouri residents, but are continually identified in national research on challenges related to situational and inter-generational poverty. Individual factors may include experiencing trauma in childhood, specific legal or financial concerns, disability or health-related concerns, location and the availability of services and programs, and other factors unique to the household experience that may impact opportunities and outcomes. The NWP is addressing (where possible) both systemic and individual need.



Distance from Springfield	N (%)
Under 25 miles	1 (2%)
26-50 miles	15 (30%)
51-100 miles	1 (2%)
Over 100 miles	33 (66%)



# INDIVIDUAL EXPERIENCES

## ADVERSE CHILDHOOD EXPERIENCE (ACE) SCORES

In the first NWP report, some preliminary information was provided on the potential importance of exploring childhood experiences and possible correlations to adult economic stability. Research has shown that the impact of childhood experiences, whether positive or negative, has a direct impact on adult well-being and health. A seminal study conducted from 1995 to 1997, Adverse Childhood Experiences (ACE), proved a strong relationship exists between stressful and traumatic childhood experiences and adult health. The trauma of physical abuse, chronic neglect, sexual abuse and other types of maltreatment often lead to poor mental and physical health well into adulthood\*. High ACE scores contribute to major public health problems such as diabetes, cancer, stroke, and other fatal diseases. Other significant short- and long-term consequences include lower academic performance, depression, substance abuse, teenage pregnancy, lower self-esteem, and delinquency. In addition, the lack of care during childhood sharply increases the likelihood of adult poverty and homelessness. According to Metzler, Merrick, Klevens, Ports, and Ford (2017), “understanding the potential impact of early adversity across the life course is critical to breaking the intergenerational cycle of poverty.”

The average ACE score among 43 NWP members is 4.02 (see explanation in the following paragraph). This is slightly higher than the average ACE score reported in initial NWP cohorts. Originally, this score was calculated upon intake in the program. In 2017, it was determined that asking this question after several months of participation in the project--after trust had been established with program staff--would likely be more reflective of an individual's experience given that trauma and abuse can be difficult to disclose. Evaluators believe that this score is likely more representative than the scores initially reported among NWP cohorts, given this change in data collection time frames.

The more ACEs one has, the greater the risk for chronic disease, mental health concerns (such as depression and anxiety), violent behavior, and potential for being a victim of violence. ACE scores occur on a 1-10 scale. Each type of trauma counts as one, no matter how many times it occurs. According to the American Journal of Medicine (2009), those with an ACE score of 4 are twice as likely to smoke cigarettes and seven times more likely to develop alcoholic dependency. Having an ACE score of 4 increases the risk of emphysema or chronic bronchitis by nearly 400 percent, and suicide by 1,200 percent. Twenty-three (53.5%) NWP members had a score of four or greater. People with high ACE scores are also more likely to be violent, to have more marriages, more broken bones, more drug prescriptions, more depression, and more autoimmune diseases. People with an ACE score of 6 or higher are at risk of their lifespan being shortened by 20 years. Thirteen (30.2%) NWP members surveyed had a score of six or greater. One of the new cohorts is excluded from this data, as they have not reached the time collection period for ACE scores.

Among communities that have introduced trauma-informed practices (designed to address ACEs) on a community-based level, all have seen substantial reductions in substance abuse-related crimes and deaths, significant reduction in suicide and bullying, improved overall public health outcomes, less school behavioral disruptions, and greater academic achievement among youth. According to the research conducted by Metzler, et al. (2017), it is critical for communities that want their children to achieve their full potential to assure the healthy development of all children.

\* Center for Disease Control and Prevention. “Adverse Childhood Experiences.” Full content available at: <https://www.cdc.gov/violenceprevention/acestudy/index.html>

Metzler, Merrick, Klevens, Ports, & Ford (2017). Adverse childhood experiences and life opportunities: Shifting the narrative. Children and Youth Services Review. April, 2017. Pgs 141-149. Available at: <https://www.sciencedirect.com/science/article/pii/S0190740916303449>

# SELF-SUFFICIENCY

## STABILITY ASSETS

Originally, the NWP had planned to utilize the “10 Pivotal Assets” as benchmarks for success as outlined by the Jacksonville 1,000 in 1,000 model. These assets were predicated on providing members with: (1) Social Assets such as assets required for taking care of children and building productive relationships with others; (2) Human Assets, such as assets to attain knowledge, skills, and abilities to earn adequate income; and (3) Financial Assets like assets to effectively manage money and build wealth. The “10 Pivotal Assets” included: (1) Affordable Housing (housing representing no more than 30% of one’s total monthly budget); (2) Transportation (members have reliable transportation); (3) Quality Childcare (children are enrolled in quality child care, before-school, or after-school programming as needed for children over two years old); (4) Parenting classes (where members have not participated in other similar classes for 3 years. This includes Love & Logic, but also includes quality programming like Parents as Teachers, Pregnancy ABC’s, and Prenatal Classes by the Doula Foundation); (5) Resolution of Criminal Background (where applicable); (6) Accountability (such as attending required program and community resource meetings and engaging consistently in the program); (7) Job training; (8) Taking Advantage of the Earned Income Tax Credit (attainment of EITC benefit & application of benefit to personal plan where applicable); and (9) Monthly Budget management (adhering to a budget, reducing debt and working on a credit score of 650). In addition to the 9 Pivotal Assets of 1,000 in 1,000 assets, the NWP added a 10th pivotal asset, (10) Health and Wellness (including access to healthcare and insurance). These 10 NWP assets have been termed the “10 Sustainability Assets” needed for economic mobility, sustainability, and self-sufficiency. Through the collaborative efforts of Prosper Springfield, a shared case management system is being adopted by nonprofits and service providers.

A committee of service providers agreed upon additional data points to determine self-sufficiency. These include measures of mental health access or needs, the relative level of support a household may have within their social networks, food security, home safety, and relative integration or connection to community resources. The NWP data have adopted these additional measures, however, they have not been included in the determinants for upward mobility due to the limited amount of data collected to date. In summary, the 10 Sustainability Assets have been expanded to include a total of 16 measurements.

It is important to note that the original “10 Pivotal Assets” have been modified slightly over the past three years to reflect unique and local needs and to allow for alignment with existing and proposed community resources within these broad categories. For example, the RISE program provides skill-based training on a budget, parenting, and emotional health. Monthly budget management has also become an asset that could now be best termed “Financial Planning and Coaching” as the services provided are much more robust and comprehensive than simply budgeting best practices. The NWP also does not currently have the resources to address the many diverse needs of those with felonies or significant criminal records. As the project expands, the hope is to be able to begin to address these needs, as they pose significant challenges for economic mobility for formerly incarcerated individuals or those with criminal backgrounds. Where possible or applicable, members are connected with legal services through a collaboration through the Springfield Metropolitan Bar Association.



SPRINGFIELD  
Metropolitan Bar

# SELF-SUFFICIENCY

## SELF-SUFFICIENCY SCORES

The 10 Sustainability Assets are measured on a scale of 1 to 5, with 1 denoting a particular asset as nonexistent (Surviving) and 5 being a fully attained asset (Thriving). Below are pre-program and post-program mean self-sufficiency scores for those where follow up data has been obtained.

The focus on the Self-Sufficiency Score has increased during year three. Families respond well when they have a specific target to reach. The Self-Sufficiency Scores provide a tangible way to determine next steps for goal setting. For example, housing costs should not be more than 30% of a budget. Families can evaluate their income and determine how much they need to increase to improve from a score of 4 to a score of 5. The assessment also clarifies the areas on which families need to focus to create a thriving environment. In year two, education, employment, transportation and health-related needs were the areas reported as having the greatest need for improvement (Cohorts 1-7). In year two, housing and childcare were low priorities for families -- they either had or didn't need improvement in these two areas. This trend has continued. Housing has remained a mean score of 4.4. This is mostly likely because stable housing is a requirement of entry to the program.

Hernandez, D.J. & Napierala, J.S. (2014). Mother's education and children's outcomes: How dual-generation programs offer increased opportunities for America's families. Retrieved from: <https://files.eric.ed.gov/fulltext/ED558149.pdf>

Employment, education, and transportation are significant barriers to self-sufficiency and should be prioritized by programs focused on upward mobility. We have seen statistically significant improvement in employment, transportation, and other measures for active NWP members. An increase in education is possibly the single best indicator for upward mobility in multigenerational assessments. According to Hernandez and Napierala (2014), a mother's education has the greatest effect on a child's risk for poverty. Dual-generation programs like the Northwest Project should increase focus on post-secondary education.

“One in every eight children in the U.S. (12 percent) lives with a mother who has not graduated from high school. These children experience especially large disparities compared to children whose mothers have a bachelor degree. Disparities separating children whose (1) mothers had not graduated from high school, compared to those whose (2) mothers had a bachelor degree were, respectively: (1) 53 vs. 4 percent for the official federal poverty rate; \$25,000 vs. \$106,500 for median family income; (3) 48 vs. 11 percent for the rate of not having a securely employed parent in the home (that is, not having a parent who works full-time year-around).”

Children whose mothers had:		
	Not graduated from high school	A bachelor degree
<i>Federal Poverty Rate</i>	<b>53%</b>	<b>4%</b>
<i>Low-income rate (family income &lt;2x official federal poverty threshold)</i>	<b>84%</b>	<b>13%</b>
<i>Median Family Income</i>	<b>\$25,000</b>	<b>\$106,500</b>
<i>Rate of not having securely employed (full-time, year-round) parent in the home</i>	<b>48%</b>	<b>11%</b>

# SELF-SUFFICIENCY

## SELF-SUFFICIENCY SCORES

Two Sustainability Assets - Insurance and Physical Health - have decreased. Insurance mean measurement has decreased to a two rating, making it a critical concern. These measurements have decreased as members have lost Medicaid or lost employer insurance with changed employment. Members have access to free clinics for acute needs. This, however, does not provide much needed preventive services. It is hypothesized that the

Physical assessment scores have decreased due to changes in perceptions and increased education and awareness of chronic conditions. It is also important to note the questions ask about the health of the entire household, therefore not all physical ailments are of the member (see questions below). This type of questioning was chosen because the overall family health does affect the employability of the member. This area will be further explored in Year Four.

	Transportation	Employment	Education	Income	Parenting	Childcare	Food*		Insurance	Physical
n=	36	36	36	34	35	35	29	n=	36	34
Pre SSS	3.78	2.28	2.75	3.03	4.09	2.91	3.00	Pre SSS	3.03	3.74
Post SSS	4.36	3.11	3.22	3.59	4.46	3.83	3.48	Post SSS	2.94	3.64
% Change	15.44%	36.59%	17.17%	18.45%	9.09%	31.37%	16.09%	% Change	-3.06%	-2.75%
P-value	0.02	0.01	0.04	0.01	0.03	0.03	0.03			

\*Self-Sufficiency Score for food security was not asked in the initial cohort, resulting in reduced number of members.

## EXAMPLE OF SELF-SUFFICIENCY QUESTIONS

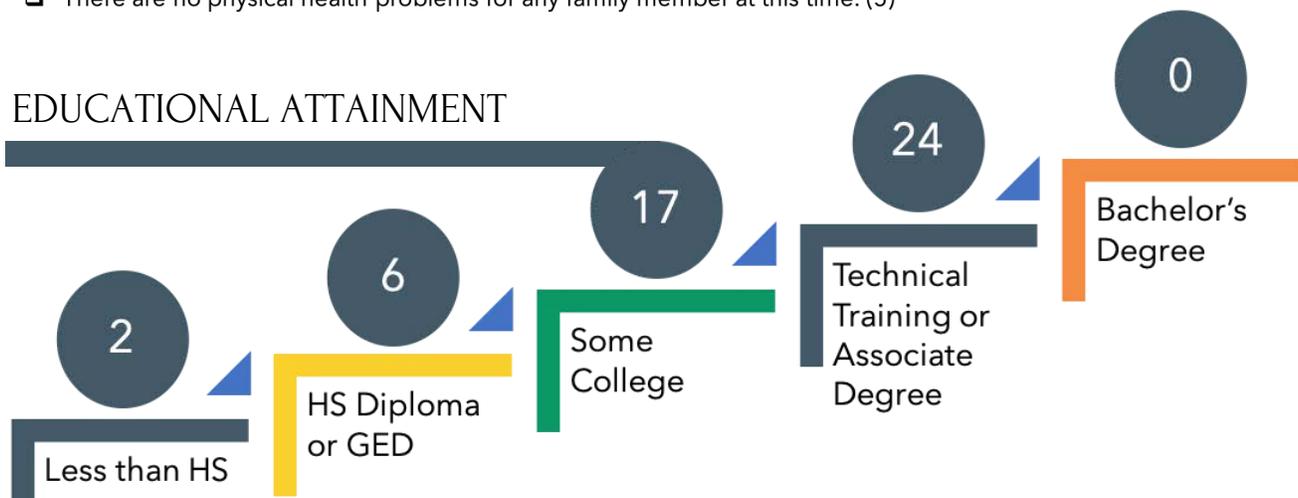
**HEALTH INSURANCE** Select which of the following best describes your family's current situation:

- No health insurance for any family member. (1)
- Not all family members are insured. (2)
- All family members are covered by government insurance. (3)
- All family members are insured, but the premiums and/or copays are unaffordable. (4)
- All family members are covered by insurance and the premiums and copays are affordable. (5)

**PHYSICAL HEALTH** Select which of the following best describes your family's current situation:

- A family member's health problem prohibits employment. Or, family member is in need of 24-hour care. (1)
- A family member's health problem regularly interferes with employment or other goal options. (2)
- A family member's health problem occasionally interferes with employment or other goal options. (3)
- A family member's physical health problem does not interfere with employment or other goal options. (4)
- There are no physical health problems for any family member at this time. (5)

## EDUCATIONAL ATTAINMENT



# STRUCTURAL BARRIERS & INDIVIDUAL PROGRESS

N=32 "Engaged" Households (36 members)	Dollar Amount	Annual Dollar Amount
Combined Cohorts Total Change in Income (monthly)	\$16,174.00*	\$194,094.00

## INCOME AND EMPLOYMENT MILESTONES

The Northwest Project (NWP) continues to evaluate its initiatives that focus on building self-sufficiency and income to increase mobility out of poverty. The project's efforts focus on socioeconomic stability and the structures and supports that must be present for a family to overcome the barriers to move to self-sufficiency. Recent U.S. economic growth has decreased unemployment and promoted increases in minimum wages. These changes have resulted in raises in NWP families. However, the mean income remains well below living wage.

It is important to note that Jobs With Justice, Ozarks Technical Community College, and The Drew Lewis Foundation received a Community Foundation of the Ozarks' Collective Impact grant in 2018.

This one-time infusion of funds will support community convening and data collection to direct existing community resources towards systemic processes, programming, and reduction of identified barriers that prevent individuals living in poverty from entering workforce development and education programs that could help them move into higher paying jobs and careers. It is expected that the results of these efforts will be incorporated, where appropriate, into NWP and RISE efforts moving into Years 4 and 5 of programming.

NWP members fill out progress data every 6 months during their participation in the program. Data collected from cohorts 1-9 demonstrates a total income increase of 32% which is a monthly increase of \$16,174 or \$505 per household. The total yearly increase in income is \$194,094.

200% FPL for family of four in 2018 = \$50,200

Year Three: 39 "Engaged" Households (45 members)**	n=	Percentage
Number of households 200% FPL	5	12.82%
Number of households 150-199% FPL	3	7.69%
Number of households 100-149% FPL	19	48.72%
Number of households below 100% FPL	12	30.8%
<b>Total</b>	<b>39</b>	
<b>N=32 "Engaged" Households (36 members)</b>		
Year Three Mean FPL Pre NWP		76%
Year Three Mean FPL Post NWP		107%
Year Three FPL % Change		+41%

\*\*Includes all engaged households Cohorts 1-11

# STRUCTURAL BARRIERS & INDIVIDUAL PROGRESS

## FINANCIAL LITERACY & BANKING



“Because of the commitment the Northwest Project makes to the families they serve, they are building not only stronger family units, but a stronger community. We are proud to be a partner with the Northwest Project in providing financial guidance, counseling, and assistance to these families with the hope that they will better their pathway to economic independence and financial dignity.”

Judy Hadsall, President/CEO of Multipli Credit Union



Over the last three years, 22 families have developed a banking relationship with Multipli Credit Union (formerly the CU Community Credit Union). The total loaned funds in past 3 years is \$60,316.25, of which only \$19,920.36 remains outstanding (total reduced debt \$40,394.89). These loans have been integral in improving cash flow in budgets through consolidating high-interest payday loans. The banking relationship has also helped many families improve their credit scores, allowing them to create a banking relationship outside the NWP-backed funds. Most importantly, Multipli reports there have been no defaults on these loans. The NWP members are the only subgroup of borrowers at Multipli with a 100% success rate with the debt program they offered in the community the past two years. The only losses Multipli had were on two checking accounts totaling \$871.06. These two losses were from members who were disengaged with NWP. Multipli has also issued nine credit cards to help members improve their credit score. The total limits on these cards are currently at \$3,000 and the current balance among all those cards is \$734.21.

Since the second year of programming, the NWP has provided financial coaching, which aims to reintegrate families into the local financial system by consolidating debt into lower interest financial products (thus increasing monthly cash flow) and encouraging new strategies to boost credit scores, to more than 60 people through consultation or direct services. To be eligible for the NWP financial coaching program families must have participated in the NWP Circles program for the full 12-week program and demonstrated promise for debt consolidation. Financial literacy and coaching continues to be a significant and valuable factor that is demonstrating benefit to NWP members. The ability to provide customized advice, direction, and guidance to NWP families, assist them in refinancing high-debt loans, and otherwise assist in goal planning, has proven to be exceptionally significant in NWP household reported income and financial milestone success. Dr. Erin Kenny, of the Missouri State University Sociology & Anthropology Department, is currently conducting research on the effectiveness and benefits of such a model.



Financial Health



Loan Consolidation



Budget & Savings

# WINNING THE FINANCIAL COACHING GAME

## OBSERVATIONS OF THE NORTHWEST PROJECT

As any pragmatist will tell you, most money advice is worthless when you are poor. Financial skills training classes typically ask members to save more, budget with color-coded tabs, or invest in mystical high-yield opportunities. Low-income people hear the message that any problems with money are their own fault because of disastrous, short-term thinking, but they are rarely given practical advice that actually allows them to see real changes in their bank account. They feel stuck.

To be effective, financial health training has to involve more than just an abstract exercise in budgeting. The main barriers to NWP families come from transportation, education, and employment, so effective programming has to allow families to develop the confidence to address these challenges that keep them feeling stuck. Sometimes, members report that their first set of problems were worsened when they took on high-interest loans or overpaid for a vehicle because they did not qualify for reasonable terms. To really move the needle on low wages and chronic debt, families must acknowledge that living in poverty is more than just a lack of money, but also involves making long-term plans

that give them more financial autonomy. They come to think differently about the possibilities open to them so they can adopt a mindset change.

[As mentioned earlier in this report,] over the last two years, small cohorts of program members have met weekly and worked through RISE training encouraging families to thrive instead of merely survive. The RISE training encourages members to gain the confidence that comes from articulating their own vision for a better financial life. Through RISE training, members become self-sufficient. Each week, members work through SMART goals, challenging themselves - and each other - to set and accomplish Specific, Measurable, Attainable, Relevant, and Timely goals towards their vision for the future.

The process is slow and requires hard work, but there are success stories. Facing patterns that keep people feeling stuck is hard work, and the programming also includes modules on identifying and improving healthy relationships and developing awareness of support networks for emotional, social, informational, and tangible growth.

## CASE STUDIES

Following are three cases studies of some recent members who are beginning to rethink their relationship to their money.

- One: Working with a budget: Planning for best use of the EITC
- Two: Consolidating high-interest loans: Investing in better borrowing
- Three: Gaining knowledge and confidence: Making the decision to walk away and get better terms



# WINNING THE FINANCIAL COACHING GAME

## CASE STUDY ONE

Erica is a single mother who began attending RISE programming in 2017. Through the NWP, Erica received assistance filing her taxes in early 2018. She works as an in-home health aid. For the first time, she was able to receive both the Earned Income Tax Credit (EITC) and the Child Tax Credit. The EITC was introduced in 1975 as a refundable tax credit for low- to moderate-income working parents. The amount of the benefit depends upon the amount of income earned and the number of children present in the household. The EITC was designed to repay the country's lowest-paid working people for the payroll taxes deducted from their paychecks throughout the year. In 2019, for a single head of household of four earning less than \$50,162, the amount of the EITC refund was \$6,557. Added to the Child Tax Credit for each child, and Erica was looking at a very healthy return.

Erica happily received her return, which was issued on something like a debit card and was accepted at stores all over town. Within a few weeks, Erica had spent her entire return. After all, Erica reasoned, it was her money to begin with. And she had worked hard all year. But in retrospect, it was hard to even remember where the money went. Shoes for the kids, dinner out, a parking ticket.

It went fast.

When Erica realized what she had allowed to happen, she was angry with herself. With the help of her RISE support group and personal development coach, she vowed not to allow the same thing to happen again. This year, when she received her refund, Erica paid it forward with her landlord, meaning that her rent is now completely covered through March 2020. Rather than having one big lump of cash, Erica's planning has now freed up about \$650/month to budget and to spend on other family needs as they arise.

## CASE STUDY TWO

Kathleen and her husband Jim have struggled for over a decade to achieve financial security. After they were married, she worked as a health-care assistant and he worked as a carpentry specialist. Jim was injured at work, and partially lost the use of one of his hands. Unable to continue carpentry, he found a new job at a call center, working nights for \$9/hour. Kathleen continued working as she was able, but was forced to take time off to accommodate a difficult pregnancy. With four children, medical expenses, and chronic problems with their rental homes, every paycheck was tapped out.

To try to keep from going under, Kathleen and Jim began a complicated dance with payday lenders and high-interest loans. Over the years, they borrowed eight or nine different times to get from one financial rough spot to the next. Their challenges have included everything from Christmas gifts to winter electric and gas increases, to traveling out of state to attend a funeral. Other day-to-day costs also got rolled into the original debt to cover vehicle repairs, moving costs, and ER visits for the children as the couple constantly tried to stay out of collections. Kathleen laughs that one of the lenders on West Chestnut knows her very well and treats her like family. But over time, their debt grew, and was harder and harder to repay. As their debt grew, so too did the rate of interest.

Last fall, Kathleen and Jim took out a \$3,500 loan at a 47% interest rate.

# WINNING THE FINANCIAL COACHING GAME

## CASE STUDY TWO CONTINUED

Because of their significant and consistent work history, Kathleen and Jim were excellent candidates for the financial coaching program offered through the NWP and Multipli Credit Union. The program was able to consolidate their debt into a lower interest loan. This means that each month, rather than paying to service a debt that has been accruing over the last decade, the couple can use the money they would have paid in interest to afford other household costs. Kathleen reports that she feels like a huge weight has been lifted from her chest. She feels generally less anxious and worried about the next thing to go wrong, which could kick off the crazy cycle all over again. She looks forward to continuing to improve their credit score, which will allow them to replace a car with unpredictable mechanical problems.

## CASE STUDY THREE

A single mother of adult children, Jan worked two jobs and tried to save, but often found that her money only lasted from one paycheck to the next. Through the financial coaching program offered by the NWP and Multipli, Jan consolidated some of her older debts and increased her credit score by 30 points.

After two years in the program, Jan finally felt well positioned to buy a new car, even though it meant taking on a monthly payment. She was driving a high mileage, older SUV-style vehicle that needed a lot of gas and was starting to have mechanical problems. When her father was diagnosed with leukemia, Jan realized it was time to get a more reliable, efficient car so that she could be available to provide car rides as needed. She researched cars for several weeks and decided on a compact car with a reputation for a smooth, comfortable ride, great gas mileage, and an affordable price point. She researched terms for loans, and consulted with the staff at Multipli. Jan knew her credit score was above 600 and she knew her income was adequate to qualify for favorable terms.

On a Saturday morning in January, she went for a test drive of her chosen vehicle at a dealer in Springfield. Happy with the car, she returned to the

dealership and began filling out paperwork to buy the new car. She sat with the loan officer, crunching numbers, until she was offered a contract that expected a monthly repayment of over \$400 for the car. Jan shook her head politely, and said, “No, I’ve done the research, and the monthly payment to borrow this amount should be no more than \$280/month.”

After more discussion, it became clear that the dealership was using different diagnostics, and could not meet Jan at the monthly repayment rate that she knew she was eligible for through another lender. She thanked the loan officer, stood up, and walked out of the dealership. The next week, she drove to a dealership outside of St. Louis, and bought her car there. “There has never been anything more satisfying than knowing that I had options,” Jan said. She loves her new car.



# AFFORDABLE HOUSING

## HOUSING STABILITY

It is important to note that although reported housing stability (Self-Sufficiency Score of 4 or 5) in Northwest Project households is adequate and improving (mean 4.39 to 4.44), the quality of housing remains low. The Healthy Homes Initiative has, through home inspections and assessments, found trends showing that home cleanliness, organization, and pest control are persistent issues. We see that in low-income households, low-quality possessions are often abundant. One hypothesis is that there is a logic that says, I can't afford nice things, but I can afford lots of things. And being able to buy things feels good. Thus, possessions accumulate, retain their assumed worth, and create stress in losing them.. Those possessions make cleaning and organizing difficult, create psychological stress, and in severe cases may harbor pests and create safety concerns (like fire or trip-and-fall hazards). These tendencies may also be correlated to psychiatric or mental health disorders like obsessive-compulsive, high ACE scores, or traumatic life events. Additionally, renters may be less likely to take care of their homes because of the inherent low value of their homes or apartments. Many area landlords don't repair or take care of their properties, so renters feel entitled to show the same care for them.

Samuels, J. F., Bienvenu, O. J., Grados, M. A., Cullen, B., Riddle, M. A., Liang, K., ... Nestadt, G. (2008). Prevalence and Correlates of Hoarding Behavior in a Community-Based Sample. *Behaviour Research and Therapy*, 46(7), 836-844. <https://doi.org/10.1016/j.brat.2008.04.004>



## BLUE HOUSE PROJECT

The Blue House Project has expanded to five houses in Grant Beach. Four of the homes were purchased in partnership with a private investor, and one home was purchased with Community Reinvestment Act funds through Oak Star Bank. Four additional homes are rented to families with potential for purchase through private landlords who are following the Blue House model. State Bank of Southwest Missouri provides monthly homeowner classes to prepare the nine households for the process of purchasing a home. Four families are applying for the City's Down Payment Assistance program to reduce the costs of closing on their homes in 2019. Two families have met with Multipli Credit Union and are preapproved for home loans.

The Evangel University Business Department has partnered with the Blue House Project to give students a hands-on experience. The students have expanded the Policy and Procedures, the marketing material, and a business plan that outlines the three ways the community can invest in the revitalization of Grant Beach neighborhood. The students toured a home and then volunteered during the renovation. The students reported that the project's impact on them was much greater after having a real hand in the process.

# AFFORDABLE HOUSING

## HEALTHY HOMES INITIATIVE

The Healthy Homes Initiative (implemented through Missouri Foundation for Health Funding in 2017) continues to grow and adapt with the introduction of new cohorts and the continuation of good faith with current Northwest Project members. Program Manager Jacob Showalter has developed a backlog of curriculum that is delivered on a monthly basis to NWP cohorts. This curriculum, which includes handouts, visual guides, learning objectives, and discussion topics serves as a supplemental education piece to the program.

Data gleaned from Year One of Healthy Homes was used in Mr. Showalter's Master's research project, and will be presented at this year's SOPHE (Society for Public Health Education) annual conference in Salt Lake City, Utah. The research suggested that the program (using Motivational Interviewing—a clinical style of conversation used for behavior change modification) was effective for reducing high-risk issues in the homes of NWP members.

The Healthy Homes Initiative helped NWP families decrease or eliminate numerous cases of safety concerns, infestations, and maintenance issues, including:

- Partnering with City Utilities of Springfield to deliver and install 23 weatherization and efficiency kits
- Collaborating with Care to Learn to provide 30 mattress and pillow encasements to families
- Making more than 150 home visits and consultations to educate, remediate, refer, and provide assistance and accountability
- Providing dozens of other services such as installing programmable thermostats, educating and replacing intake filters, providing lice treatments and other integrated pest management products, and installing child safety locks on doors and windows.

We also continue to work with families on home ownership--understanding what it entails, how to acquire loans or home repair assistance through programs for low- to moderate-income households, and even connecting legal counsel for the probate process.

Finally, Healthy Homes worked with the Project RISE group in Aurora--conducting visits and education sessions at their programming nights. We observed some unexpected and varying issues in rural Aurora: less upkeep on properties, fewer options for residents to relocate, and burning wood indoors for heat. We were able to assist and correct some issues, while others present challenges that will require solutions that may be more expensive in terms of time, staff, and fiscal resources.

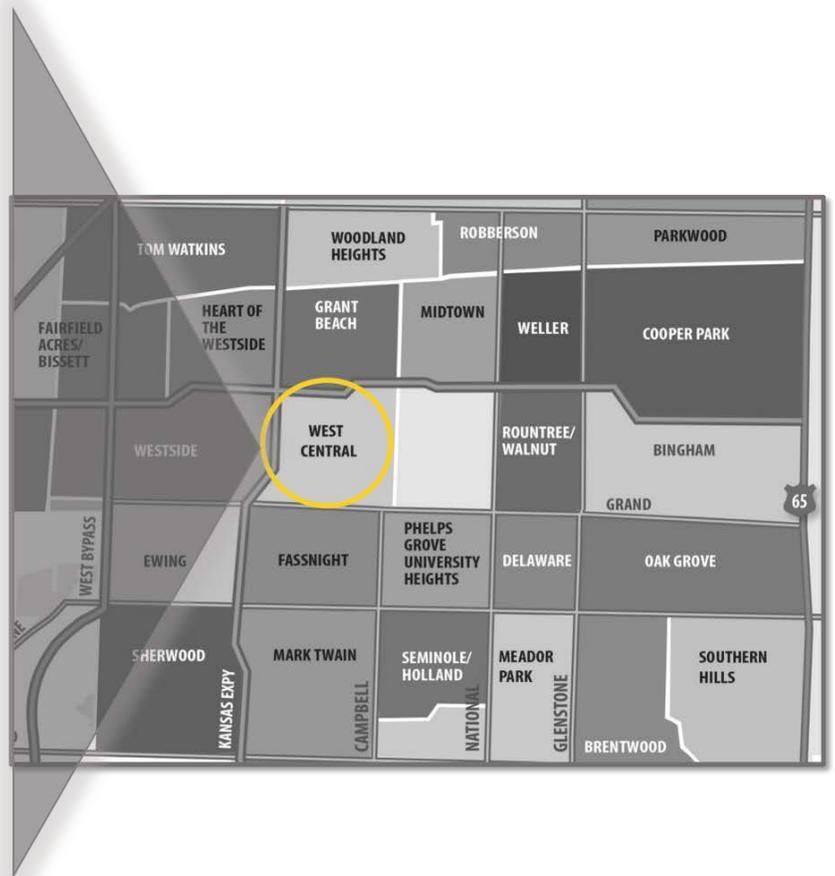
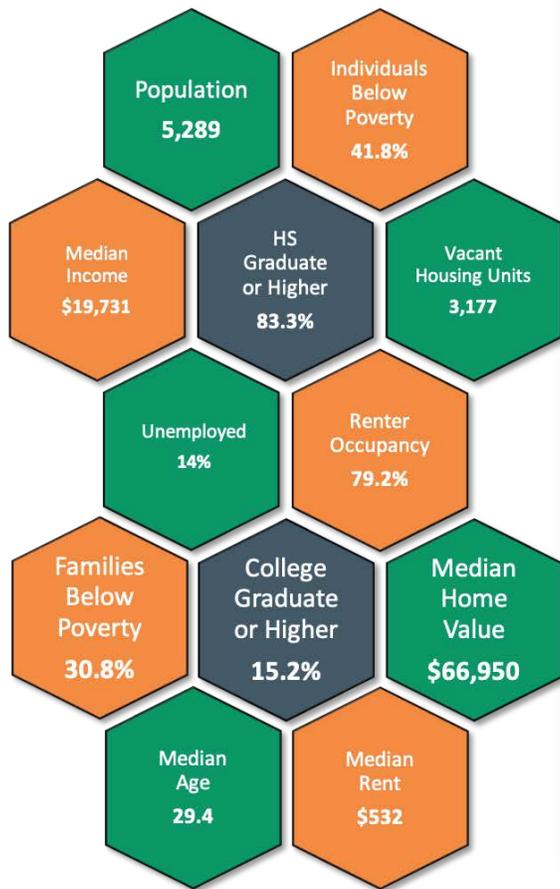


# SCALABILITY

## WEST CENTRAL NEIGHBORHOOD

Cohort 10 was started in West Central neighborhood. The West Central cohort has been a new and exciting addition to the Northwest Project. Consisting of 9 members representing 40 total individuals across 7 households, this cohort has already shown promise towards completing their long term goals. The consistent support and interaction the group engages in have been a beneficial element in encouraging forward progression. The cohort has experienced growth in a variety of areas which include employment, social capital, finances, and personal development.

One reason for the success of the West Central cohort is the support the YMCA facility provides to Northwest Project staff and families. The YMCA offers a community hub environment which has shown to have a greater impact on continued member success in previous cohort locations. The site has resources available to our members that will help them lead healthier lives. There is a plan in place for YMCA staff to deliver health and wellness curriculum and they have offered physical space for future cohorts. The active engagement with the YMCA is an example of how other neighborhood locations and rural communities can partner to provide a truly collaborative program.



# TRANSITIONS

## EMPLOYEE TRANSITIONS

During the initial three years of the pilot, part-time employment and graduate assistantships were used to reduce the staffing load of providing services. However, as the program expanded into additional neighborhoods and new communities, part-time staff was not adequate to provide quality services. The turnover through graduation of graduate assistants creating breaks in service. Understandably, the NWP members expressed the concerns related to trust and reduced confidence in the staff due to the revolving nature of the initial grant plan. The staff have received positive feedback regarding the transition from part-time graduate assistants to full-time professional staff. They note the change has provided consistency to current program members and allowed them to develop increased trust and a positive rapport with the new staff. Additionally, it has facilitated open and consistent communication between the parties. The stronger bond that now exists between program members and staff suggests a need for consistency and a stronger network to help members reach their goals.

## L & W INDUSTRIES PILOT

Cohort 11 was started with L & W to pilot working with employees directly after learning employees in Springfield are using their 401K to pay bills more often. A partnership with L&W industries, a local business that manufactures railroad signal products, marked a new venture for the organization and an opportunity to work with members making a liveable wage. This variation of the original pilot program allowed for any employee of the manufacturer, regardless of income or other demographic, to join the program. In addition, the program occurs at the L&W facility immediately after the employee work shift ends which alleviates the need for childcare, dinner, and volunteers. The L&W leadership team took a leap of faith in this partnership by placing the needs of the employees ahead of the organization. They accept the possibility that future educational endeavors of their employees may mean added expertise to their worksite but it could also mean a loss of current workforce as employees receive education in unrelated fields. The connection created with L&W has presented some challenges such as changes in the curriculum and replacing some of the language used for lower-income families. Regardless of the demographic differences the cohort is following similar goals and creating positive change in their lives.

## PROJECT RISE - RURAL EXPANSION

Of significance to researchers in Year Three and subsequently also in Year Four and Year Five of the NWP funding, is the scalability and replicability of the project model either into different neighborhoods outside of City Council Zone 1, or into other cities (other urban settings) and/or surrounding counties (particularly rural settings). As noted, the project has expanded into several areas that may be considered “rural.” Currently, data is available from the Salem and Aurora cohorts, both of which began in Fall 2018. Both communities have graduated members from RISE programming and are continuing case management and maintenance as of March 2019. Aurora will begin a second cohort in May 2019. Marshfield is currently planning to start a cohort in summer 2019.

# SCALABILITY & REPLICABILITY

## SALEM PROJECT RISE

As noted in the “Demographics” section, there are currently eight individuals (four duplicated households) who are members in the Salem cohort, 50% of which are female. Based on household size, 14 individuals have been impacted or directly served by projects and activities in the Salem cohort. Due to households originally reporting instead of individuals, there is a substantial amount of individual data that is not collected for five individuals. Of the three individuals that data is available for, all 3 identified as Caucasian/White. The average age of the eight individuals in the cohort is 32. Migration data for Salem is collected in a different manner than the NWP Cohorts and the Aurora Cohort; they specifically ask how long members have lived in Dent County. Of the three members who responded, two grew up in Dent County and one moved to Dent County within the last 10 years. The average ACE score among the eight Salem members is 4.57. Two (28.57%) Salem members surveyed had a score of six or greater. One of the eight members is not included due to not completing the form.

## SALEM SELF-SUFFICIENCY

The focus on the Self-Sufficiency Score is important in the Salem cohort. Salem adopted the Pivotal Assets that are currently being used by the Northwest Project. The Pivotal Assets allow families to evaluate where they are and simultaneously gives them an idea of what they need to reach their individual goals. Families respond well when they have a specific target to reach. The Self-Sufficiency Scores provide a tangible way to determine next steps for goal setting. For the initial scores for the Salem cohort, employment, income/budget, food, health insurance, and quality child care needs are the areas with the lowest average scores for all participants. These areas are seen as having the greatest need for improvement.

## SALEM DEMOGRAPHICS

	House size	Monthly Income	Annual Income	%FPG	Age	Gender	Housing	Transportation
Mean	3.5	\$1,201	\$14,412.00	64.5%	32.4		100%	100%
Range	3-4	\$750-1,354	\$9,000-18,000	35.8-86.6%	21-39	M=4 F=4	10/10	10/10
n=	n=4	n=4	n=4	n=4	n=8	n=8	n=8	n=8

## SALEM SELF-SUFFICIENCY SCORE MEANS

	Housing	Transportation	Employment	Education	Income	Health Insurance	Physical	Parenting	Childcare
Mean	3.63	3.63	1.75	2.75	2.38	2.5	3.63	4.75	2.71
	Legal Criminal	Legal Non	Mental	Psychosocial	Support	Food Security	Home Safety	Community	
Mean	4.25	4.75	3.57	3.25	3.13	2.13	4.63	3.50	

# SCALABILITY & REPLICABILITY

## AURORA PROJECT RISE

There are nine individuals (eight households) who completed the initial Aurora Cohort. Originally, 11 people completed screening forms for the first Aurora cohort. Of those who started in the cohort, nine identified as Caucasian/White, one identified as African American, and one identified as Hispanic/Latino. Two members dropped within the first month of classes. Nine members graduated in March 2019, of which eight are female, one male. Thirty-three individuals have been impacted or have directly benefited from the services and activities in the Aurora Cohort. The average age of the members is 40. One member reported that they grew up in Aurora. Of those who were not born in Aurora (N=9), five noted that they were from a rural area (less than 49,000 population size), two noted they were from a suburban area (50,000-249,000 population size), and two noted they were from an urban area (250,000-1 million population size). Two families moved shortly after graduation. Those retained for maintenance include seven members in six households, representing 25 lives. The ACE scores for Aurora have not been collected yet; data cannot be analyzed at the current time.

## AURORA SELF-SUFFICIENCY

The focus on the Self-Sufficiency Score is also important in Aurora cohort. The Aurora cohort also adopted the Pivotal Assets that are currently being used by the Northwest Project. As compared to the Springfield and Salem cohorts, income/budget, support system, food, and community involvement needs are the areas with the lowest average scores for all participants.

There may be a variety of reasons why the presenting needs may be different among the data collected in Springfield, Salem, and Aurora - including urban and rural differences as well as the possibility that the presenting needs of the cohorts reflect only those currently participating in the cohort at this time. In future reports, progress data will be investigated to determine the variables and factors impacting household progress, including the relative effectiveness of the project model to address these needs and with what impact for members.

## AURORA DEMOGRAPHICS

	House size	Monthly Income	Annual Income	%FPG	Age	Gender	HS	Housing	Transportation	Credit Score
Mean	4	\$2,057	\$24,686.40	100.00%	40.18		100%	100%	80%	551
Range	2-11	\$602-3,560	\$7,224-\$36,372	34.76-161.69%	29-54	M=1 F=10	10/10	10/10	8/10	504-602
n=	n=10	n=10	n=10	n=10	n=11	n=11	n=11	n=11	n=11	n=8

## AURORA SELF-SUFFICIENCY SCORE MEANS

	Housing	Transportation	Employment	Education	Income	Health Insurance	Physical	Parenting	Childcare
Mean	4.00	3.64	3.55	3.27	2.36	2.45	4.30	3.82	4.00
	Legal Criminal	Legal Non	Mental	Psychosocial	Support	Food Security	Home Safety	Community	
Mean	5.00	3.91	4.6	3.7	2.5	2.36	4.55	2.73	

# COMMUNITY INVESTMENT

## IN-KIND DONATIONS & CASH INVESTMENTS

The NWP includes a number of community agencies that provide resources to participants. These partners include organizations like Ozarks Technical Community College, the City of Springfield, Springfield Community Gardens, Springfield Public Schools, Life360 Family Services, Habitat for Humanity, Boys & Girls Club, Great Circle-Parenting Life Skills Center, Care to Learn, Volt Credit Unit, Ozarks Regional YMCA, and the Schweitzer United Methodist Church Jobs for Life Program, along with many others.

Partnering organizations and other groups, such as churches, doctors, dentists, and other businesses that have contributed time and resources work to bring stability and success to the community at large. They partner with the NWP to provide resources such as affordable housing, quality childcare, job training, and food security. The Rotary groups in Springfield also have been deeply committed to and connected to the project. These efforts from partnering organizations and the in-kind contributions of organizations and businesses are valued at over \$600,000 in Springfield alone.

Pettit Law Office in Aurora provided legal services to families in Aurora and in Springfield. The value of the legal services provided in Year Three was \$3,100.

It is significant to note that the Springfield Metropolitan Bar Association (SMBA) provides legal services and referrals for families in the NWP. Families can meet with a legal representative each month to determine if their concern is a true legal matter and if there are services for resolution. Lawyers who are members of the SMBA donate their time to assist in resolution. The most common need from members is resolution of non-criminal legal matters. SMBA provided \$55,100 in services to families in year three.

In order to ensure the sustainability of the NWP program and its ability to recruit families, strategic partnerships are being forged with businesses whose employees may benefit from programming. For example, businesses such as L&W Industries will provide NWP programming on site for their employees. The program continues to seek additional opportunities like this to provide NWP as an incentive to employers and a benefit to employees.

Grant requests over the past three years have been made to local and regional foundations to assist the NWP with additional participant resources and program and community-based initiatives, including home-health concerns, housing, mental health resources, building fundraising capacity, community dinner resources, and transportation. It is also significant to note that a grant strategy for 2019 has been established that attempts to garner additional federal, state, and foundation funds for project efforts, including large-scale federal collaborative opportunities available through the U.S. Department of Health and Human Services.



# COMMUNITY INVESTMENT

## INCENTIVE PROGRAM & DONATIONS

In year three, the NWP staff piloted an incentive program to reward members who met the accountability requirements - monthly contact with their Personal Development Manager, monthly contact with the Healthy Homes Educator, and regular attendance at weekly classes. Funds were budgeted to provide incentives for items like food, gas, and family entertainment. NWP also reached out to community partners to collect donations for the incentives. Currently, \$5,670 has been donated to the incentive program.

## VOLUNTEER HOURS

In Year Three, 196 volunteers participated in NWP activities on programming nights (including community dinners), resulting in 1,217 hours of volunteer service hours as of March 2019.

Additional support was provided at in-home and yard clean-up events with Mercy's Health Services Academy providing 75 hours of service; The Drury University Service Plunge provided 80 hours of service; Crosslines Food Pantry provided 180 hours; an Expedia work group provided 160 hours of service; and Rotary Club of Springfield Southeast provided 120 hours of monthly service at community dinners.

## WAYS TO PARTNER WITH THE NORTHWEST PROJECT

**Northwest Project Ally:** five to six hours a month - Serving as an intentional friend for a Northwest Project participant. Commitment includes reaching out to assigned participant weekly (through text, email, coffee, etc). An ideal candidate would attend a one-hour Northwest Project programming evening class twice a month.

**Northwest Project Mentor:** five to six hours a month - This involves working with children in our evening programming (ex. reading, art projects, character training, etc.). This could be tailored toward your passions and expertise.

**Springfield Connection:** two to three hours a month - This is a program that connects a specific family in our program and their specific needs with you (or your group) to help assist with unmet needs. List of family members, clothing sizes, and needs will be provided four times per year. By signing up for the program, you partner to meet the needs and wants of a family in whatever ways you are willing and able.

**Specialized Skills:** Hours Vary - If you have specialized skills you are interested in sharing (accounting, home repair, tutoring, lawn care, education/training, etc.) please let us know. These kinds of skills can often be a great fit into our programming if we know there is a desire to volunteer in a specialized way.

**Weekly Volunteer Opportunities:** three hours each - These volunteer opportunities happen weekly (four nights a week) and involve no ongoing commitment. Volunteers assist with programming setup, serving dinner, serving our youth in programming, and helping clean up. Volunteer opportunities can be found at [givepulse.com](http://givepulse.com) under the Northwest Project.

**Opportunities for Financial Contributions:** The NWP is always open to additional funding contributions to help expand the programming and its reach. If you have interest in financially contributing to this program and the work it is committed to, you are welcome to contact the Community Foundation of the Ozarks or the Drew Lewis Foundation to explore more details about contributing.

# AREAS OF RESEARCH & PROGRAMMING YEAR FOUR

## YEAR FOUR & YEAR FIVE

Moving into Years Four and Five of NWP program efforts, the following will be of central focus for NWP researchers and contributors:

- Researchers will continue to assess the ongoing status of NWP and RISE cohorts, their progress, and sustained improvement over time.
- Researchers will explore whether or not there are commonalities between those exiting programming or not electing to continue programming (a very small percentage) in various cohorts and those that are being retained, and choose to participate in services, including what might be influential for certain demographic groups. This data can inform the provision of services for cohorts in different locations or cohorts that target different demographic groups.
- Researchers will explore the differences (if any) between rural and urban cohorts related to both member outcomes and the relative effectiveness of the program/curriculum model. Data is not currently available to assess rural cohort improvement in self sufficiency measures.
- Researchers will also explore the hypothesis that self-reported “self sufficiency physical assessment” measurements have decreased due to changes in perceptions and increased education and awareness of chronic conditions.

Nearly \$1.5 million so far has been invested into NWP/RISE activities in three years through either cash, in-kind, or volunteer time donations.

Quantifying a return on investment for the varied NWP activities can be challenging. In the past, borrowing practices from business and economics has led to mistakes and inconsistencies in the measurement of the social value tied to monetary investments. Moving forward, the NWP is exploring the methodology for determining the program’s SROI (Social Return on Investment) to more accurately assess and capture the value created when community members participate in NWP programming. Efforts are underway to conduct qualitative sampling of participants, to understand how participation creates networks and opportunities that improve economic autonomy. Analysis surrounding the social return on investment tries to stimulate an outcome-oriented approach to community development projects. The common sense approach guiding the NWP research team is that poverty is expensive. When families lack the means for self-sufficiency, they are unable to meet basic needs or contribute productively to the larger community around them. However, when NWP members gain skills and capacity through participation in programming, they are better able to advocate for themselves, raising their incomes, reducing their debt loads, and creating independent and innovative solutions to chronic problems like transportation and flexible childcare.

## ADDITIONAL RECOMMENDATIONS FOR YEAR FOUR

Researchers recommend the following considerations for the program moving forward:

- While notable efforts have been made to streamline and customize curriculum, researchers would recommend an independent, peer review of the curriculum being developed through RISE to ensure its long-term reliability, validity, replicability, and sustainability.
- While the NWP team has made efforts in Year Three to conduct significant additional outreach to diverse racial and ethnic groups, NWP researchers would continue to encourage additional outreach efforts, given that diverse groups (racial/ethnic, age, among others) often suffer disproportionately from economic and structural challenges.

# CONTACT & CONTRIBUTIONS

## CONTACT INFORMATION

For more information on the Northwest Project, current data, and programming/research efforts, please contact Amy Blansit [info@drewlewis.org](mailto:info@drewlewis.org) or Christina Ryder at [cryder@missouristate.edu](mailto:cryder@missouristate.edu)



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## MENTAL HEALTH

When asked what the NWP can do to improve mental health resources, a member recently responded, "Nothing. Absolutely nothing. The Northwest Project saved my life. The consolidation of payday lending relieved my anxiety."

## EMPLOYMENT

"For the first time in my life, I am able to choose between jobs. It felt amazing today when I was offered a lead position at \$15 per hour with a great company, but I knew that another company with even higher pay and better benefits was also interested in offering me a position. The Northwest Project helped me build my confidence and they encouraged me to enroll in Greene for Green. I am so excited for a new chapter in my life."

## TRANSPORATION

"I am learning to drive. A car was donated to the Drew Lewis Foundation and the staff of the Northwest Project are teaching me to drive. I have built social capital with other Northwest Project families and they are also helping me get hours behind the wheel. I never thought this would happen for anyone in my family. No one in my family has their license. This change in transportation will transform our lives. I will be able to easily get to my college classes and take my mother to the grocery store. I will also be able to go to my doctor appointments - I have avoided those because the city bus makes it a four hour trip."

The Northwest Project