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YEAR FIVE APRIL 2021
NORTHWEST PROJECT/RISE

FINAL REPORT

YEAR FIVE ANNUAL REPORT

This report concludes a five-year pilot study that began with a vision for change through a model that included family support and a concentration on neighborhood development and sustainability. This type of community-driven development focused on bridging the gap between community members and community resources. People are the greatest assets to our community and can thrive when provided with the support and opportunities to achieve selfsufficiency. The success of this program is due to the vision of our funders. The Community Foundation of the Ozarks, the Stanley and Elaine Ball Foundation, and the Musgrave Foundation provided support to allow the Northwest Project team to deliver holistic services. Reaching Independence through Support and Education (RISE), a program developed through the grant identifies an individual's strengths and focus on solution-based steps that have proven to be effective in moving families out of poverty.





FOUNDATION

R†SE

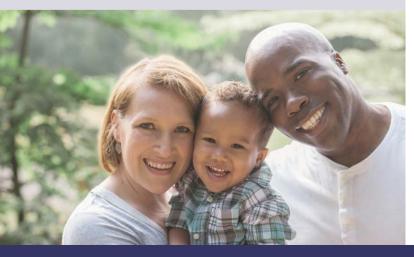
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In just five years, the Northwest Project (NWP) influenced 464 lives in southwest Missouri through a program called Reaching Independence through Support and Education (RISE). Seven households moved above 200% of the Federal Poverty Guidelines. 70% of all active households moved above 100% of the Federal Poverty Guidelines. Monthly household income increased by an average of \$568 per month (\$6,821 annually) for all households. Members who remained active in the program for 36 months had an average monthly income increase of \$798 (\$9,577 annually). The average credit score for participants increased 48 points (initially 574, currently 622), which greatly changes their bankability, access to lowinterest loans, and even health outcomes. Tracking credit scores is important to understand both financial health and physical health outcomes, as credit scores are also predictive of health.

Within just six months of joining the RISE program, the average household income increased \$477 per month. Considering 102 households have completed six months of RISE, the total annual increase in income at six months is \$583,848. At 36 months the household income increased \$798 per month for active members. The RISE retention rate of 62% was used to determine the annual return on investment (ROI) per 100 households at the three-year mark. The predicted annual increase in household income of 62 families equals \$957,600. This value compared to the annual investment of \$240,000 is an investment gain of \$717,600, or an ROI of 299%.



The original \$1.2 million was leveraged to secure an additional \$850,000 in funds for residents in our community. This included the Missouri Foundation for Health's Healthy Homes Initiative grant (\$205,000), RISE Expansion grant (\$255,000), local resource and mental health grants (\$50,000), the CARES Act, and local donors like Heart of America Beverage (\$340,000) in direct community support between 2017 and 2021. When consideration is given to in-kind donations from the partners — Drew Lewis Foundation, Missouri State University, and Drury University — as well as community volunteers, legal services (Springfield Metropolitan Bar Association), banking education, and other community resources, the grant total value grew to an estimated \$6,050,000.

To meet the original grant goal of developing outreach to new communities and sustainability after the initial grant cycle, a new curriculum — that spans a full year of education — and a training program for communities interested in expansion were developed and implemented in two cities. An additional five communities are planning to launch RISE programming in spring of 2021. A fee-based program has been launched for future communities who wish to access the curriculum and training modules, creating sustainability through social enterprise.

While other organizations were forced to shut down or reduce services during the COVID-19 epidemic, the NWP team was able to quickly adjust and implement online services and education as well as provide other much needed resources. A new cohort was recruited and launched virtually. This group continues to reach and exceed the same self-sufficiency markers as the traditional seated cohorts.

To assist with food security concerns, the Drew Lewis Foundation partnered with Ozarks Food Harvest, community volunteers, and the National Guard to organize a food distribution that helped deliver resources to 1,000 lives each week, totaling a quarter million pounds of food (valued at \$822,500) since April 2020.

INTRODUCTION YEAR FIVE HIGHLIGHTS & MILESTONES

Poverty remains a significant issue in Springfield, Missouri, and in most of the state. As expressed by the Missouri Community Action Network and Missourians to End Poverty in the "2020 Missouri Poverty Report," nearly one million Missourians are food and shelter insecure. Poverty is often a result of many intersecting concerns, including wage issues, healthcare issues, and safety concerns. The report continues that communities need to provide economic opportunity, education, food resources, healthcare, and quality housing for citizens to develop thriving lives. The City of Springfield has adopted those elements and added a sixth element public safety — to reduce poverty through multiple efforts, including the Prosper Springfield initiative, the Zone 1 Blitz initiative, and the collaborative efforts of numerous other civic and local nonprofit organizations. Five years ago, the Community Foundation of the Ozarks (CFO) created the Northwest Project (NWP) to address poverty in Springfield. The Musgrave Foundation and the Stanley and Elaine Ball Foundation joined CFO to fund the \$1.2 million pilot program.

In 2016, The Drew Lewis Foundation, Missouri State University, and Drury University were awarded the fiveyear grant. As the NWP has grown, the model and curriculum have been replicated in other Missouri communities, including Salem and Aurora. The title "Northwest Project" referred to the project's focus on Springfield's northwest quadrant, otherwise known as Zone 1. When other communities began implementing the program, the educational curriculum was renamed

- 36% IMPROVEMENT FPL
- INCREASE OF \$568 PER MONTH
- INCREASE OF \$6,821 ANNUALLY
- 48 POINT INCREASE CREDIT SCORE

Reaching Independence through Support and Education (RISE). The NWP/RISE structure focuses on meeting individual household needs and enhancing neighborhood resource infrastructure, improving opportunities for families and communities to sustain changes over the long term. The RISE curriculum consists of group education classes in financial literacy, health and wellness, parenting, and other key topics; individual case management (personal development); and financial coaching (with partners such as Multipli Credit Union). This report provides a description and analysis of this curriculum. The NWP/RISE program has had significant success in assisting participants with increasing credit scores, refinancing and reducing debt, and making sustainable progress towards education and employment goals. A summary of outcomes in Year 5 is provided in this report, as well as summative outcomes and the impact throughout the pilot project. The program's objective was to impact the lives of 500 individuals. Although setbacks were experienced in Year 5 due to COVID-19, the project was still able to impact 464 lives (123 households). Two new cohorts have started, increasing the total lives impacted to 512. However, the data reported includes members who have two data cycles; therefore, the new members are not included in the data of this report. A discussion of RISE scalability, replicability, and future consideration as the project continues into year six is also provided in the report.

^{*}includes rural expansion

The report demonstrates that RISE members:

- Mean household income increased \$568.44 per month or \$6,821 per year for all households
- Federal Poverty Guideline improved 36% for all households
- 7 households moved above 200% FPG
- 46 households (62.2%) are above 100% FPG
- Almost 70% of active households are above the poverty threshold
- Within 6 months of joining the program, 66 households increased annual economic impact of \$377,823 through improvements in employment
- Retention of Active members at 6 months is 78.64%; and 62.7% at 12 months
- 45 of 144 (31%) dependents are ethnically/racially diverse





Year 1: Year 1 of the project began to show significant outcomes for participants, particularly with financial management/literacy coaching and partnerships made with banks. The addition of the Blue House project and the implementation of the Healthy Homes model also provided important outcomes in participants' lives. The NWP model consisted of Circles® education and coaching, case management, mentorship, community dinners, and added resource supports in housing and finances. Fifty-seven community organizations agreed to support project activities through referrals and/or other in-kind resources. Springfield Public Schools, located in City Council Zone 1, also deepened its commitment to programming by expanding the NWP into the neighboring Robberson School District. The Robberson School District is currently ranked 770th of 865 elementary schools in the state. The need for additional support for under-resourced families in this neighborhood was evidenced by a free and reduced-cost lunch eligibility rate of approximately 86%. The data management system, created by Dr. Shannon McMurtrey, was also created and implemented. A total of three cohorts (approximately 100 people) were impacted or participated in project activities.

Year 2: In Year 2, homes were being repaired and neighbors were gathering for community dinners weekly at various NWP sites. Community members, service organizations, and universities were collaborating to provide additional programmatic and systemic value to the NWP. Over 75 community service groups (including businesses, universities, churches, and individuals) invested and partnered in NWP activities. There were 606 individuals who contributed 2171 hours of service with an estimated economic impact equivalent of over \$46,000. Year 1 and Year 2 participants also continued to make significant progress toward economic sustainability and self-sufficiency. Four Grant Beach cohort groups completed Circles® programming and remained involved in NWP activities. Four more cohorts were added in Zone 1, in the neighborhoods of Robberson, Woodland Heights, and Heart of the Westside. Of active participants within the seven cohorts at the end of Year 2, the employment rate doubled, credit scores improved, and average monthly income rose an average of \$200 per month per household.

Year 3: The total served through Year 3 was 89 members within 69 households, impacting the lives of an estimated 271 individuals in 11 Springfield NWP Zone 1 project cohorts. Inkind and financial donations provided \$600,000. A collaboration with another Community Foundation of the Ozarks initiative — Growth in the Rural Ozarks (GRO) — led to the development of RISE. Through RISE, the Missouri towns of Salem and Aurora recruited cohorts. Under the two cohorts, 18 individuals within 14 households have been served, impacting the lives of an estimated 57 people. As was the case then and is the case now, the average NWP and RISE participant was/is a White female in her mid-30s with children, although other demographic groupings were/are represented. Among NWP and RISE participants, Adverse Child Experience (ACE) scores were 25% higher on average than those reported by the general population.

Based upon the data collected through Year 3, 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 Zone 1 NWP efforts and in rural RISE cohorts. These barriers were also noted in Years 4 and 5. However, NWP members continued to make significant improvements toward self-sufficiency. For example, data collected from cohorts one through nine demonstrated a total income increase of 32%, which is a monthly increase of \$16,174 or \$505 per household. Financial literacy and coaching continued to be one of the most significant project activities in helping members achieve financial objectives. Participants in these same cohorts also made significant achievements in health and wellness, housing security, and social assets during Years 1–3 of programming. RISE youth programming (for children of RISE participants) was also introduced.

Year 4: In Year 4, the RISE curriculum was created and implemented to address factors related to self-sufficiency and social mobility, and expansion into rural communities began. Through March 20, 2020, the program served 426 members within 111 households, impacting the lives of an estimated 426 individuals in 18 cohorts located in Springfield, Aurora, and Salem. The median increase in household income of RISE members was 25.4% (\$7,596) during Year 4. This increase in income was reflective of 41 active households. Increased RISE household income was associated with several factors, including increased hours worked, new employment for members previously unemployed, and an overall increase in hourly wages. Participants reported raises were received as a result of minimum-wage increases and meeting employment milestones that included automatic raises.

The project exceeded the number of participants anticipated to be served at project start.

Each year of the pilot, the RISE program team — with the contributions of outside researchers — has provided reports on outcomes. Annual reports outlining the project's progress and successes can be found on the Community Foundation of the Ozark's website. The following Year 5 report outlines program highlights. In the last year of the pilot, the COVID-19 pandemic also impacted both participants and program implementation. These considerations are also discussed within this report.

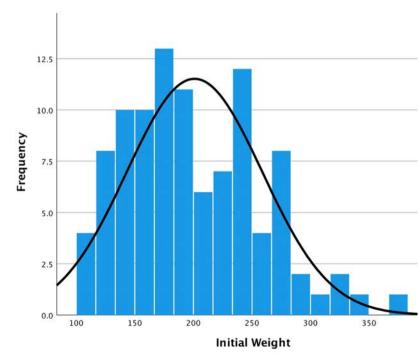
NWP/RISE Data Analysis

This analysis is based on data collected between April 1, 2016, and March 31, 2021, on members in the Northwest Project (NWP) grant and the Reaching Independence through Support and Education (RISE) program. Program participants were recruited through public venues, nonprofit service providers, school counselors, and members who recommended family and friends. This report includes the "middle data," or data cycles collected every six months on members. Previous reports have not included comparisons among collection periods. It is important to note that all data is reported based on the engagement of the member at the time of collection unless otherwise stated. For instance, if data was collected on a member who was attending weekly classes and engaging with their Personal Development Manager or other team members, they were considered an "Active Member" at the time of collection. A member not reaching those requirements of engagement was considered a "Disengaged Member." A member who completed the initial intake data but did not complete a second data cycle was considered a "Dropout Member." Therefore, there are three classifications or groups of members—Active, Disengaged, and Dropout. Comparisons are made among these groups to determine differences that could influence selection criteria, curriculum development, or other program and implementation changes. A staff member collected the intake questionnaires; however, the data is self-reported and a snapshot of that moment in time. As is the nature of families at risk for being in crisis, perceptions of stability can change day-to-day. During COVID-19, the RISE Self-Sufficiency Assessment (RSSA) intakes increased to a monthly cycle to better capture the effects of the rapidly deteriorating built environments. See the "COVID-19 Summary" in this report for more information on this data.

* NHLBI. (2013). Managing overweight and obesity in adults: Systematic evidence review from the obesity expert panel. https://www.nhlbi.nih.gov/ health-topics/managing-overweight-obesity-in-adults When changes over time are evaluated, values will change as new cohorts are recruited. The initial RSSA scores will change with every new member. For example, all members at 48 months will have a different initial mean than all members at 24 months because the number of members is not the same, changing the calculated means.

Health Outcomes: BMI/Weight

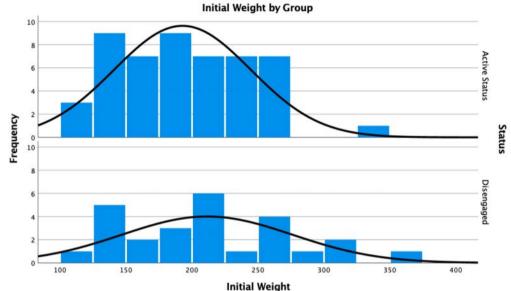
Height and weight were self-reported to determine the body mass index (BMI) for each member. An elevated BMI can indicate the likeliness that a member has or will develop health problems or comorbidities, but it is not a diagnostic tool. The mean weight for all members (n=100) at the initial intake was 200.92 lb (sd±57.73 lb). The mean weight at initial intake of currently Active members was 192.76 lb (sd±51.78 lb; n=50); the mean initial weight of currently Disengaged members was 211.46 lb (sd±64.73 lb; n=26); and the mean initial weight of Dropout members was 206.50 lb (sd±61.47 lb; n=24). The mean BMI for all members at the initial intake was 33.18 (sd±10.03). (See the "Initial BMI" chart.) According to the CDC, this classifies the average NWP/RISE member as obese. Obesity is ranked in categories of class. Active members have a Class 1 BMI (30 to < 35), while Disengaged members had a Class 2 BMI (35 to < 40) rank. These classifications help define the correlation with adverse health outcomes. The higher the class, the more likely an NWP/RISE member is to have comorbidities.

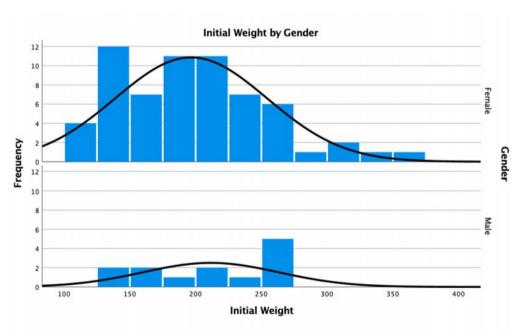


Although both groups are classified as obese, it is likely that Class 2 obese members have more comorbidities. As noted in NWP/RISE data over the past five years, members continue to report a lack of healthcare, leading to a variety of untreated health conditions.

The mean (average) and median (midpoint) of the data were both compared to better view the distribution of the data set. When the mean and median are similar, the data set is more evenly distributed between the lowest to highest values, thus representing the middle of a group. Unlike the mean, the median is not skewed by very high or very low numbers that sway the outcome. The groups were analyzed independently with mean and median values to determine their BMI. Most currently, Active members reported an initial mean BMI of 31.06 (Obese Class 1) and median BMI of 29.75 (Overweight) (sd±7.81; n=50). Disengaged members reported an initial mean BMI of 35.78 (Obese Class 2) and median BMI of 34.44 (Obese Class 1) (sd±12.20; n=26). Dropout members reported an initial mean BMI of 34.77 (Obese Class 1) and median BMI of 33.68 (Obese Class 1) (sd±10.99; n=24).

There are differences in weight between male and female participants, though they are not statistically significant. Mean initial weight of female Active and Disengaged members was 196.60 (sd±57.85; n=63), and their mean current weight is 197.13 (sd±54.154; n=63). The mean initial weight of male Active and Disengaged members was 211.54 (sd±51.81; n=13), and their mean current weight is 214.00 (sd±55.81; n=11). See the "Initial Weight by Gender" chart.



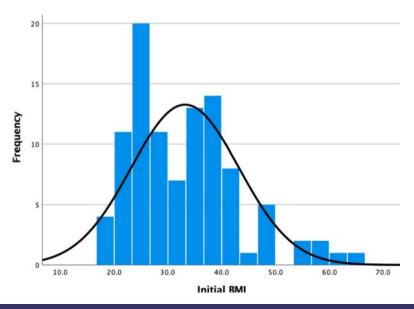


Health differences were measured not only at each datacollection month but also by comparing the initial health scores of currently Active and Disengaged members to their most recent scores. Currently Active members reported a mean current weight of 193.65 lb (sd±47.36 lb; n=54); and currently Disengaged members reported a mean current weight of 215.80 lb (sd±68.68 lb; n=20). Currently Active Members reported a mean current BMI of 31.56 and median BMI of 30.05 (sd±7.14; n=54). Currently Disengaged Members' mean current BMI is 37.18, and their median BMI is 36.55 (sd±12.55; n=20). There were no statistically significant differences between initial weight and current weight or initial BMI and current BMI for currently Active and Disengaged members. The difference in the groups is discussed below.

There was a significant (P=.043) weight gain noted among members (n=41) between their initial weight (200.24 lb) and weight at 18 months (206.12 lb). There were no significant weight changes between data cycles.

There was significant (P=.048) BMI change among members (n=22) between the initial intake (30.37) and BMI at 30 months (31.93). However, this increase in weight and BMI did not change the CDC category of Class 1 BMI because the mean BMI remained between 30 and 35. The smaller population in later months of the programming is due to rolling starts; each quarter new cohorts started the program.

Active members and Disengaged members had a significant (P=.044) difference in their initial BMIs. Active members had a starting BMI of 31.06 while Disengaged members had an initial BMI of 35.78.



RISE Self-Sufficiency Assessment (RSSA) Scores

The RISE Self-Sufficiency Assessment (RSSA) is a 17-question form with a 5-point Likert scale used to determine the changes in markers that indicate improved household socioeconomic self-sufficiency. On the RSSA form, 5 represents self-sufficiency while a score of 1 represents crisis. Self-sufficiency in this context refers to both financial stability and the ability to meet household needs through income, aid, or other resources. This questionnaire is included in the initial and six-month data cycle. The RISE program uses the RSSA to guide members to create a vision and goals that help develop the path to personal or household growth or success.

RSSA: Housing

Stable housing is an intake requirement of the NWP/RISE program. No significant differences were noted in housing scores; however, at intake and throughout each cycle, members rated housing as stable. A five-year mean of 4.1 on the RSSA Housing scale suggests that families are currently living in permanent adequate housing. However, housing costs that exceed 30% of total family income prevent many participants from reporting a score of 5. For the purposes of the NWP/RISE program, unstable housing includes the inability to pay rent, short-term living with friends or relatives, overcrowding, frequently moving, or spending more than 50% of household income on housing. Housing was selected as a requirement of the program due to the relationship between housing and physical and mental health outcomes*.

RSSA: Transportation

Reliable transportation is also an intake requirement of the NWP/RISE program and includes the ability to access public transportation. Significant differences were noted in transportation scores between the initial intake and at 12 months (P=.023; n=61), 18 months (P=.003; n=47), 24 months (P=.018; n=40), and 36 months (P=.032; n=22). Over the last five years, nine vehicles have been donated to NWP/RISE members. Multipli Credit Union provides low-interest loans to assist families in maintaining reliable transportation and building credit scores. Education and assistance in using the public transportation system and the RouteShout app have increased the use of the city bus system among members. Finally, Missouri State University students developed a rideshare website that allowed members to use their support systems for transportation needs. The grant was able to assist many NWP participants with mileage reimbursement if they used the system for medical appointments, employment, groceries, or other approved needs.

^{*}Hernandez D. Affording housing at the expense of health: Exploring the housing and neighborhood strategies of poor families. J Fam Hist. 2016;37(7):921-46

RSSA: Employment

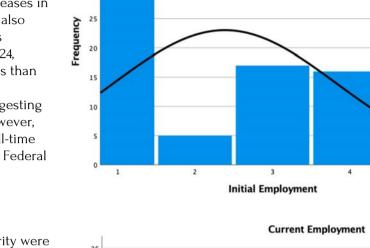
In order to be eligible for program participation, all NWP/RISE members must be willing and able to seek and maintain employment. Every data cycle from 6 to 30 months has shown significant changes in employment and career advancement compared to the initial data intake. (See the "RSSA Employment Over Time" chart.) Increases in employment between month 6 and month 12 were also statistically significant (P=.033; n=45). RISE members entered the program with a mean initial score of 2.24, which suggests members were unemployed for less than three months. At the last measurement cycle, RISE members reported a mean of all scores of 3.10, suggesting members had obtained at least part-time work. However, only seven households have been able to reach full-time employment with a living wage above 200% of the Federal Poverty Guidelines (FPG) with benefits, including healthcare.

RSSA: Food Security

Statistically significant improvements in food security were noted between the initial intake and the 30-month intake (P=.042; n=20). Although only one significant interval was seen, all measurements over five years were trending towards more food security over time. In research submitted for publication to the eJournal of Public Affairs by Dr. Amy Blansit, it was found that food security appeared to be the greatest indicator of increased earnings relative to the increased percentage of the Federal Poverty Guidelines (FPG). Participants who reported they had increased food security saw a significant income increase of 25.25% of the FPG. The research found that for every one increase in the total RSSA score, there were 24.01 increases in the percentage of the FPG..

RSSA: Home Security_

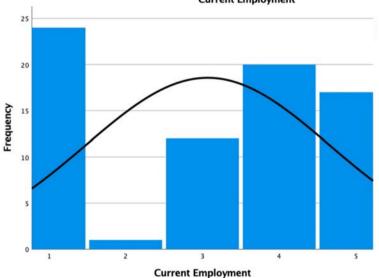
No statistical changes were noted in home security. This measurement had a mean of 4.4 and increased to 4.7, which is considered a stable measurement. The families report their home environment is safe; however, future safety is uncertain. Most RISE members rent and many feel uncertainty with their landlord or rental situation.



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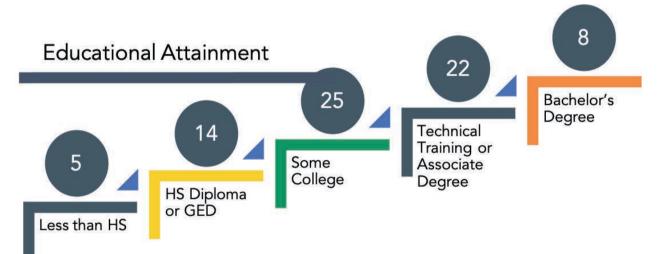
Initial Employment

RSSA Employment Over Time

	6 Months	12 Months	18 Months	24 Months	30 Months
n=	64	49	47	40	26
Pre-RSSA	2.30	2.29	2.19	2.25	2.19
Post-RSSA	2.89**	3.33**	2.98**	3.20**	3.08*
Change %	25.65%	45.41%	36.07%	42.22%	40.64%
** p<0.01, *p<0.05					

RSSA: Education

Data over the past five years demonstrates that educational attainment did not significantly increase for members until two years into the program. After the twoyear mark, each cycle has significant improvement as shown from the initial RSSA Educational Attainment score to the scores at 24 months (P=.011; n=40 increase), 30 months (P=.010; n=26), and 36 months (P=.011; n=22). Educational attainment after long-term program participation is attributed to the time it takes to complete higher education programs and other accepted criteria defined in the RSSA. Education measurements were determined based on what is required to increase economic status. Individuals who increased their educational attainment did so through traditional college tracks as well as technical skills provided for free in partnership with Green for Greene environmental certifications and The Geek Foundation's classes in Web development and gaining IT credentials. The data demonstrates that local partnerships, apprenticeships, and other educational methods were effective in increasing household income above the FPG.



RSSA: Childcare								
_	6 Months	12 Months	18 Months	24 Months	30 Months	36 Months		
n=	55	40	45	38	25	21		
P-value	.018	.009	.000	.001	.005	.002		

RSSA: Childcare

Access to quality childcare had a significant increase compared to the initial intake at every 6-month cycle. This measurement includes children placed in daycare and in after-school or work-related care. The pilot funds included childcare support for up to two weeks if a participant returned to work or was enrolled in trade or college courses to address the commonly reported barrier to work or career advancement.

RSSA: Parenting

Parenting scores increased between the initial intake and the 6-month cycle (P=.001; n=56), and between the initial intake and the 12-month cycle (P=.018; n=43).

RSSA: Income

Income increased significantly at each intake cycle. There was also a significant increase (P=.046; n=25) between months 24 and 30. Through the support of the community and CARES Act funds, RISE members were able to maintain study outcomes through Year 5. The mean income for Year 5 — April 1, 2020 through March 31, 2021 — was \$2,707.91 per month, or \$32,494 per year. Seven households have moved above 200% of the FPG, with another 39 households moving above 100% of the FPG.

Active and Disengaged members earned about \$100 more per month than Dropout members at the initial intake, and they had a slightly higher mean FPG than Dropout members. However, when the median is considered, income drops to 76% of the FPG, suggesting

that outliers with the lowest income are more likely to drop out of the RISE program.

Income and Percent FPG

- Initial mean income of Actives and Disengaged is \$1800.85 (sd±\$932.71), which is 91.16% (sd±48.61%) of the FPG.
- The median initial income of Active and Disengaged members is \$1,782.00, which is 87.83% of the FPG.
- The mean initial income of Dropout members is \$1,700.81 (sd±\$968.69), and the average initial income is 91.32% (sd±64.32%) of the FPG.
- The median initial income of Dropout members is \$1,710.00, which is 76.02% of the FPG.
- The percentage of the FPG decreases from 91% to 76% when outliers are considered in view of the median score.

	6 Months	12 Months	18 Months	24 Months	30 Months	36 Months
n=	66	55	46	38	26	22
Initial Mean Monthly/Annually	\$1752.92/ \$21,035.04	\$1799.76/ \$21,597.12	\$1742.98/ \$20,915.76	\$1804.89/ \$21,658.68	\$1996.31/ \$23,955.72	\$2001.32/ \$24,015.84
Standard Deviation (+/-)	\$983.48	\$1032.52	\$1032.06	\$918.31	\$1006.58	\$1243.44
Current Mean Monthly/ Annually	\$2229.97/ \$26,759.64	\$2196.19/ \$26,354.28	\$2477.73/ \$29,732.67	\$2207.97/ \$26,495.64	\$2598.47/ \$31,181.64	\$2799.45/ \$33,593.40
Current Median Monthly	\$2133.50	\$2050.00	\$2324.00	\$2139.50	\$2541.50	\$2905.00
Change in Mean Monthly/Annually	\$477.05/ \$5724.60	\$396.43/ \$4757.16	\$733.75/ \$8805.00	\$403.08/ \$4836.96	\$602.17/ \$7226.04	\$798.14/ \$9577.68
Total Annual Economic Impact	\$377,823	\$261,478	\$405,030	\$138,804	\$187,877	\$210,709
% Change	27.21%	22.03%	42.10%	22.33%	30.16%	39.88%
P-value	.000	.007	.000	.010	.005	.007
** p<0.01, *p<0.05						

RSSA Income Over Time

RSSA: Household Health Insurance

No significant differences were noted in household health insurance over the past five years. The first four years of NWP/RISE noted downward trends in healthcare. The State of Missouri has not expanded Medicaid, and many underresourced families cannot afford marketplace healthcare. NWP/RISE members are employed, yet most do not have health benefits. Many members report that even though their employer does provide healthcare, they cannot afford to use the benefit because the deductible is 10-20% of their annual income. Many dependents qualify for Medicaid at the initial entry into the program. Still, some have lost this benefit or now pay up to 9.83% of household income for it, yet their income did not increase enough to cover the costs. NWP/RISE members' mean household income over the five-year grant period was \$25,135, and 9.83% of their annual income was \$2,470. Even with a wellmanaged budget, health insurance continues to be unattainable for most households.

RSSA: Physical Health

No significant differences were noted between initial reported health and a grant cycle for physical health. This category has continued to have downward trends throughout the five-year pilot period. As discussed in other sections of the report, this is attributed to other RSSA scores like access to healthcare, social engagement, and psychosocial and environmental factors. Physical health is influenced by motivations, social norms, access to healthy food and safe play spaces, and knowledge and attitudes about what it means to be healthy. If a participant does not feel safe and secure in their neighborhood, he or she is more likely to make poor behavior choices. Physical health is also influenced by risky behaviors, such as smoking, alcohol consumption, and sedentary jobs and lifestyles. Many NWP/RISE participants report no intentional physical exercise. As reported throughout the past five years, participants have elevated ACE scores that lead to trauma and stress. Stress management classes have been added to the curriculum due to reports of high stress and poor mental health. Physical health is increased through physical activity, stress management, and community engagement or sense of belonging. Until NWP/RISE members are able to increase those factors, it is expected that little change will occur in their physical health.

RSSA: Mental Health

Mental health scores improved positively between the initial intake and the 6-month intake (P=.007; n=61). Mental health scores, however, decreased at the 18-month cycle (P=.045; n=46) compared to the initial intake. This decrease was also seen between months 12 and 18 (P=.032; n=41). New members of NWP/RISE report increased hope and a positive outlook as a result of joining RISE. They work on developing their vision and create goals to reach that vision. As time progresses and the steps become longerterm, the honeymoon period wears off and members recognize the amount of work they will have to commit to in order to reach larger goals like educational attainment. Many participants are also working through debt management at this point in the program. Facing past mistakes that have led to debt and/or debt in collections can cause members to report increased stress and decreased mental health. A 10 to 15% disengagement rate is seen at this interval.

RSSA: Psychosocial & Environment

No significant differences were noted in psychosocial and environmental stressors within the data cycles. However, the COVID-19 data saw drastic decreases in psychosocial and environmental stressors scores in July of 2020. The 2.44 difference between pre-COVID scores and July scores was found to be statistically significant (P=.000; sd ±1.69; n=35). The "COVID-19 Summary" section of this report outlines this information in further depth.



RSSA: Legal, Criminal

A statistical increase in legal concerns was seen between the initial intake and the 12-month intake (P=.039) and between the initial intake and the 36-month intake (P=.034; n=21). The Springfield Metropolitan Bar Association partnered with the NWP to assist members with criminal and non-criminal legal needs. The improvements in legal concerns are attributed to the volunteer work provided by legal staff who worked with members to address legal needs or reduce criminal charges through the expungement bill (SB588) enacted in July of 2016. Members were assisted in petitioning the courts to expunge old criminal convictions.

RSSA: Legal, Non-criminal

Resolution of non-criminal legal issues (such as family law, custody, and traffic violations) improved significantly between the initial intake and the 12-month intake (P=.020; n=43). An increase was also significant between the 6month and 12-month cycles (P=.041; n=40). The reason that resolution of non-criminal legal matters is seen after long-term program participation is attributed to the time it takes to recruit pro bono lawyers.

A significant decrease was noted between 18 months and 24 months (P=.012; n=36). As members progress with the program they recognize they have legal needs; and knowing they have a resource to assist them in addressing the legal issues, they are more likely to act. The common legal needs have included will preparation, guardianship, divorce, adoptions, orders of protection, credit disputes, and garnishment issues.

RSSA: Support Systems									
	6 Months	12 Months	18 Months	24 Months					
n=	61	46	46	37					
<i>P</i> -value	.004	.024	.003	.022					

RSSA: Support System

Significant increases in participant-reported household support systems were seen between the initial intake and at the 6-month, 12-month, 18-month, and 24-month cycles. Increases were also seen between the 30-month and 36month cycles (P=.009; n=20). This variable increased from a mean initial intake score of 3.6 (1–3 personal supports and basic community networks being available in times of need) to 4.08 (3–5 personal supports being available with one connected to at least one community support). Social networks are known to influence health through the development of social norms, beliefs, and attitudes. Providing opportunities for members to increase their social support systems is instrumental in buffering stressful situations.

RSSA: Community Engagement

No significant differences were noted in community engagement. However, the mean increased from members reporting that they lacked knowledge about how to be more involved in the community (3) to reporting some community involvement but dealing with barriers like transportation and childcare issues (4).



RSSA: Comparison Between Groups

Comparisons of the RSSA scores among groups were conducted to assess any differences or similarities. The most recent RSSA scores between Active and Disengaged members found that childcare scores were significantly higher (P=.003) for Active members, 85.7% of whom (48 out of 56) reported a score of 5. (Childcare is available, affordable, and good quality, and there is at least one

emergency backup caregiver or plan; or, there are no children in the home and/or childcare is not needed.) In comparison, only 55.6% of Disengaged (10 out of 18) members reported a score of 5. Even more notable is that 22.2% (4 out of 18) reported a score of 1. (Childcare was needed for education or employment goals but was unavailable.)

RSSA: Initial to Current										
	Housing	Transport	Employment	Education	Income	Health Insurance	Physical Health	Mental Health		
n=	74	73	74	74	72	73	72	70		
Pre RSSA	4.19	3.63	2.31	3.09	2.82	2.82	3.64	3.54		
Post RSSA	4.01	3.93	3.07	3.19	3.54	2.92	3.46	3.74		
% Change	-4.30%	8.26%	32.9%	3.24%	25.53%	3.55%	-4.95%	5.65%		
P-value	.224	.083	.000**	.381	.000**	.632	.272	.155		

RSSA: Initial to Current										
	Psychosocial/ Environment	Parenting	Childcare	Criminal	Non- Criminal	Support	Food Security	Home Safety	Community	
n=	70	65	71	71	68	71	65	36	37	
Pre RSSA	3.36	4.08	3.35	4.59	4.26	3.61	2.94	4.42	3.22	
Post RSSA	3.64	4.23	4.51	4.65	4.56	4.08	3.32	4.47	3.49	
% Change	8.33%	3.68%	34.63%	1.31%	7.04%	13.02%	12.93%	1.13%	8.39%	
P-value	.110	.164	.000**	.490	.088	.001**	.035**	.734	.353	

%FPG All Members Over Time										
	6 Months	12 Months	18 Months	24 Months	30 Months	36 Months	Mean			
n=	66	53	46	38	26	22				
Initial %FPG	84.89%	85.55%	82.13%	83.33%	87.29%	87.96%	85.19%			
Current %FPG	109.43%	102.51%	112.54%	100.31%	111.18%	113.62%	108.26%			
% Change	24.53%	16.96%	30.41%	16.98%	23.89%	25.66%	23.07%			
P-value	.000	.019	.000	.021	.010	.033				
** P<0.01, *P<0.05										

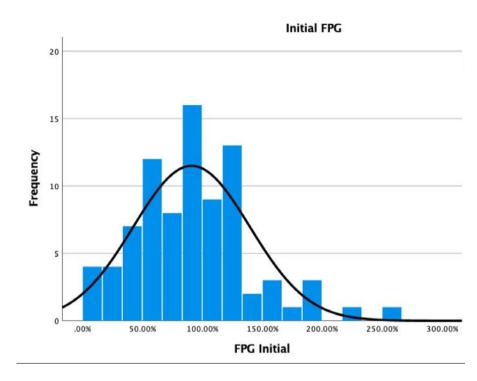
Changes in Percentage FPG_

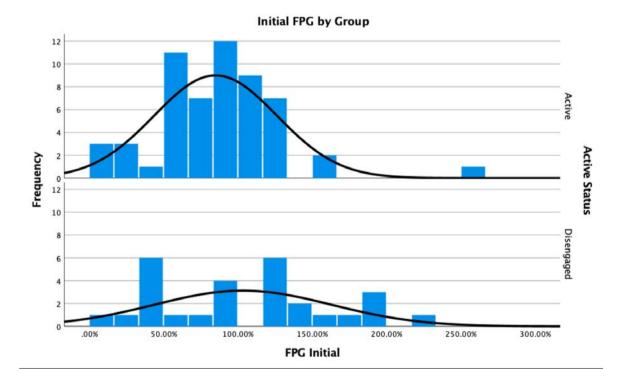
Within 6 months of joining the RISE program, members reported a significant income increase of 24.5% of the FPG. At all 6-month cycles they continued to maintain significant improvements over their initial intake scores. The values in the chart below include those from the rotating cycle of new members. The initial percentage of the FPG (%FPG) changes with each new cohort of members and as older members may become disengaged. Therefore, the chart includes the updated initial %FPG at each data cycle.

Year Five Households %FPG	Active n=	Percentage	Disengaged n=	Total n=	Total Percentage		
Number of households 200% FPG	5	12.82%	2	7	9.5%		
Number of households 150-199% FPG	3	7.69%	4	14	18.9%		
Number of households 100-149% FPG	19	48.72%	6	25	33.8%		
Number of households below 100% FPG	12	30.8%	7	28	37.8%		
Total Households	55			74			
	Acti	ve Household	ls 7	Total Households			
Year Five Mean FPG Initial		84.4%		89.7%			
Year Five Mean FPG Current	120.57%			121.2	8%		
Year Five FPG % Change		+36.17%		+31.7	1%		

Changes in Percentage FPG

Although not significant, an upward slope in income for NWP/RISE participants was noted. The changes in mean income and %FPG over time also shifted as groups became smaller; 66 Active and Disengaged members reported financial information at 6 months, but at 36 months, there were only 20. These changes in participant numbers affect any means for income and %FPG. When comparing financial information based on groups, an issue of variance occurs. Changes that would typically be statistically significant are not, due to the data being spread differently between Active members and Disengaged members. However, once this variance is accounted for, income increases can be seen (see Initial FPG by Group chart below).





*Steptoe, A. (2019). Happiness and health. Annual Review of Public Health, 40:1, 339-359 http://doi.org/10.1146/annurev-publhealth-040218-044150.

Health Outcomes: Physical Health

A question about individual health was asked independently of the family health assessment in the RISE Self-Sufficiency Assessment (RSSA). The individual health question was on a five-point Likert scale ("Overall, how would you describe your current health?") with intervals of Excellent (5), Very Good (4), Good (3), Fair (2), and Poor (1). The only significant change (P=.029) in self-reported current health over time was noted between the initial intake and at 6 months. When comparing initial to current reported health, currently Disengaged members reported a statistically significant difference (P=.030; n=21). Disengaged members also reported initial health differences based on gender;. Disengaged male members reported a mean initial health score of 3.00 (sd±0.000; n=3) while a mean initial health score of 2.48 (sd±0.653; n=25) was reported for Disengaged female members. The difference between the groups was statistically significant (P=.001).



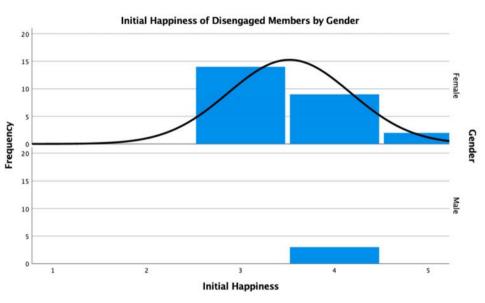
Health Outcomes: Happiness

The Northwest Project team included a guestion evaluating happiness that was given due to developing research linking happiness and health. Happiness may be more related to disease risk than previously understood. Happiness, however, can be difficult to measure due to the many constructs that are the building blocks of an emotion or attitude. To many individuals, happiness includes feelings of joy and general well-being, a sense of purpose, and a sense of achievement. It is important to note that happiness is not a temporary feeling or emotion. Being "happy" leads to a way of thinking that changes the way one perceives current circumstances and future opportunities. Research suggests that those who report being "happy" tend to be less prone to making negative judgments. Understanding the perceived happiness of a population , however, is important, as it has been linked to mortality and morbidity rates. It is thought that the relationship between happiness and health can influence sedentary behavior, dietary intake, neurological responses, and metabolic disorders*. Although data is lacking on programs or therapies that have a positive effect on happiness, economists are still encouraging ongoing studies due to the potential of economic gain in a population that reports to be more happy.



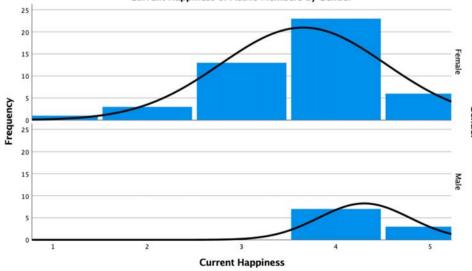
*Steptoe, A. (2019). Happiness and health. Annual Review of Public Health, 40:1, 339-359 http://doi.org/10.1146/annurev-publhealth-040218-044150.

At project start, as well as every six months, happiness levels were documented on a 5-point Likert scale. The mean initial happiness level index score was 3.59 with an upward (although statistically insignificant) trend towards 3.96 at last time of collection. Although the members as a whole did not experience statistically significant change in happiness index scores over time, there were statistical differences in happiness when comparing the initial scores based on gender. There was a statistically significant (P=.028) difference in the current happiness scores of Active male versus female members, with males reporting a mean score of 4.30 (sd±0.483; n=10) and females reporting a mean score of 3.65 (sd±0.875; n=46). Disengaged members also saw a statistically significant (P=.001) difference in happiness due to gender in their initial happiness;



female Disengaged members reported a score of 3.52 (sd±0.653; n=25) and male Disengaged members reported a score of 4.00 (sd±0.000; n=3). In both groups, male participants reported higher happiness scores than females, but no groups experienced an increase in happiness longitudinally. While it might be presumed that as health and opportunity increase, happiness would also increase, research suggests that happiness is often impacted by, and correlated with, a variety of life circumstances other than health, such as personal growth, education, and income, including factors such as marital status, gender, and job satisfaction. It is also possible that the COVID-19 pandemic, which disproportionately placed additional stress on under-resourced households (many of whom are either essential workers or were impacted by

> employment and contractual cuts), could account for some of these results. Although it is uncertain what may be impacting these scores statistically, it is also possible, as discussed further in this report, that concerns related to ultimate future employment opportunities and the ability to obtain employment opportunities that allow for social mobility may also be impacting hope and happiness index scores. In the future, it will likely be more beneficial to measure "life satisfaction" scores instead of "happiness" levels, given the multitude of variables, outside of program activities, that could be impacting happiness responses. Life satisfaction scores may better capture participants' feelings regarding personal progress.



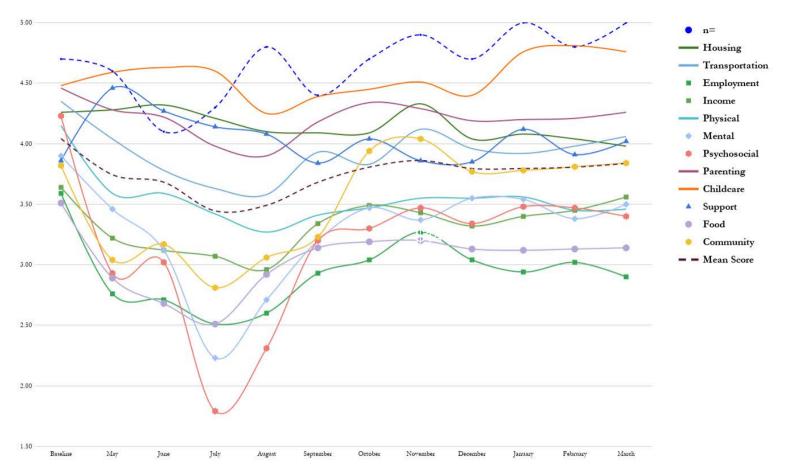
Current Happiness of Active Members by Gender



* Chow H. Life satisfaction among university students in a Canadian prairie city: A multivariate analysis. Soc Indic Res. 2005;70(2):139-50.

SPRINGFIELD COVID-19 RSSA SCORES

Covid-19 RSSA Means



COVID-19 Data

As the nation began to experience the effects of COVID-19, the NWP team mobilized to collect data monthly to capture these changes among NWP/RISE participants. The sixmonth data cycle was changed to data collection that occurred monthly. The rapidly changing landscape of our community is shown in the COVID-19 RSSA chart. The first plot is the mean of 47 Active members' scores from October 2019 through March 2020. These values were established to represent the baseline RSSA scores for members. Each proceeding month in 2020 through March 2021 included data from at least 42 Active members.

The City of Springfield, Missouri, declared a state of emergency on March 16, 2020, followed by the Stay-At-Home order on March 26. Many NWP/RISE members work in the service industry and were furloughed until further notice. Changes in employment can be seen in the green line with square markers. The mask mandate was ordered on July 16. At this point, families noted increased stress and poor mental health and had a dramatic decrease in psychosocial and environmental stressors scores, noted in the red line with round markers. Scores for community engagement, social support systems, income, and most markers decreased through July. Even with weekly food distribution at the Fairbanks Community Hub, members continued to report food insecurity. Increased unemployment benefits and federal financial assistance helped improve the markers through fall 2020. The Drew Lewis Foundation was able to receive CARES Act funds to assist Active members with rent, utilities, food, and childcare. Members continue to report anxiety regarding the long-term effects of COVID-19 on their self-sufficiency.

Housing expenses include utilities. It is expected that utilities will increase 20% to replace backup energy needed as a result of the extreme weather experienced in February 2021. This may cause some families to fall to a less stable housing category in the spring of 2021.

	Housing	Transp.	Employ.	Income	Physical Health	Mental Health	Psychosocial/ Environmental	Parenting	Childcare	Support System	Food	Community	Mean
Baseline	4.26	4.35	3.59	3.64	4.15	3.90	4.23	4.46	4.48	3.86	3.51	3.82	4.04
May 2020	4.28	4.04	2.76	3.22	3.59	3.46	2.93	4.28	4.59	4.46	2.89	3.04	3.74
June	4.32	3.78	2.71	3.12	3.59	3.12	3.02	4.22	4.63	4.27	2.68	3.17	3.68
July	4.21	3.63	2.51	3.07	3.42	2.23	1.79	3.98	4.60	4.14	2.51	2.81	3.45
August	4.10	3.58	2.60	2.96	3.27	2.71	2.31	3.90	4.25	4.08	2.92	3.06	3.49
September	4.09	3.93	2.93	3.34	3.41	3.20	3.20	4.18	4.39	3.84	3.14	3.23	3.68
October	4.09	3.83	3.04	3.49	3.47	3.47	3.30	4.34	4.45	4.04	3.19	3.94	3.81
November	4.33	4.12	3.27	3.43	3.55	3.37	3.47	4.29	4.51	3.86	3.20	4.04	3.86
December	4.04	3.96	3.04	3.32	3.55	3.55	3.34	4.19	4.40	3.85	3.13	3.77	3.80
January	4.08	3.92	2.94	3.40	3.56	3.54	3.48	4.20	4.76	4.12	3.12	3.78	3.80
February	4.04	3.98	3.02	3.45	3.45	3.38	3.47	4.21	4.81	3.91	3.13	3.81	3.81
March 2021	3.98	4.06	2.90	3.56	3.46	3.50	3.40	4.26	4.76	4.02	3.14	3.84	3.84

Covid-19 RSSA Means

COPING DURING COVID - Erin Kenny, PhD

During the COVID-19 shutdown, families across America faced reduced hours and job losses that contributed to financial volatility for many already struggling families. Nationally, one in four American adults was laid off or lost their job, especially those without a bachelor's degree or those who worked in service industries. Even those who did not lose their jobs often saw their hours reduced or took a reduction in pay to keep struggling businesses afloat. These losses and gaps in pay from job disruption are felt more deeply by low-income households, who have to make up the losses and incur debt to get through the lean times. While some financial losses were reversed for businesses as the stock market began a wobbly process of righting itself, there are lasting effects on family finances. The Pew Research Center found that a third of Americans dipped into their savings during the COVID pandemic and one in six Americans borrowed money from friends or family or received food from a food bank. One in four Americans report trouble paying bills since the coronavirus outbreak, especially meeting rent or mortgage payments. Many who were laid off continue to have trouble finding work and very few report being in a position to save money.

The closure of schools to accommodate the coronavirus outbreak also forced families to find new ways to care

for young children. The impact of this prolonged problem affected working mothers most significantly. Forbes reported that since the onset of the pandemic, 400,000 more women than men have left the workforce, and the National Women's Law Center recorded the steepest decline in female workforce participation since the end of World War II. In some neighborhoods, concerned parents formed "pods" to deal with the challenges of homeschooling by hiring teachers to work with small groups of children in a "bubble" while schools remained closed. However, forming homeschooling pods was logistically inaccessible to many parents in the RISE programming. Though some families did try to find ways to combine children during the day, the logistics of homeschooling multiple children challenged many parents and grandparents. TJ, who was helping to homeschool her daughter's young children as well as her own older child from a second marriage, said, "The kids are doing okay. They miss their friends the most. But I am exhausted!"

There were bright spots during the interminable COVID year. When Deb lost her job due to COVID, she and her husband were able to start a landscaping service by using the first round of their stimulus money and pulling money out of a 401(k) account. Her husband was already doing some mowing as a side hustle, so he had some equipment; but with his hours cut and Deb out of work, they decided to form a limited liability company (LLC).

Deb did the research on how to file papers and register the business, and now she keeps the books while homeschooling the youngest three children. After buying more equipment, her husband and two oldest sons drummed up business in their neighborhood, with referrals in part coming from the active Facebook page maintained by RISE community members. The community page was also invaluable when they were able to recover some valuable stolen equipment. The thieves were picked up on a neighbor's Ring camera, and through a \$100 reward offered on social media, Deb's husband got a tip on where his equipment had been abandoned. Deb says that the hardest part of running a new business is the learning curve. "We are really learning as we go," she said. "It's nervewracking!" So far, the business has not made a profit, but they are hopeful that spring will offer more opportunities to pick up customers and the business will begin to take off.

Like other communities around the country, many RISE participants contributed to what has been called "the social economy" — a loose coalition of a foundations, and social enterprises to assist in navigating the pandemic by developing innovative solutions to challenges in the absence of available public services. Throughout the crisis, RISE groups used social media to share information and resources about health, banking, utilities, education, childcare, and transportation.

associations, cooperatives, foundations, and social enterprises to assist in navigating the pandemic by providing emergency information and resources and by developing innovative solutions to challenges in the absence of available public services. Throughout the crisis, RISE groups used social media to share information and resources about health, banking, utilities, education, childcare, and transportation.

In the long term, the contributions of the social economy can ideally reshape government response to short- and long-term crises by promoting inclusive and sustainable economic models that work for families. Because social economies build on local roots and rely on participatory group dynamics that can only emerge when based in trust, their contributions to communities in crisis can provide a framework to identify and repair social problems in a more inclusive and sustainable way. By focusing on the social impact of the RISE community, it may be possible to promote future social innovation practices through cooperation and diversification of shared tools.



ACE SCORE UPDATE - Christina Ryder, MS

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 childhood experiences, whether positive or negative, have 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 longterm 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 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%, and suicide by 1,200%. Only 16% of the U.S. population report ACE scores of 4 or more. Seventy-three members (64%) of Springfield cohorts completed the ACE assessment. Over 60% (n=44) of NWP/RISE members reported a score of 4 or more, and 38.36% (n=28) reported a score of 6 or more. NWP/RISE members continue to have ACE scores nearly 25% higher than the average adult in the United States. Nearly 40% of all NWP/RISE participants had an ACE score of 0-3; 22% had an ACE score of 4 or 5, and 38% had an ACE score of 6 or more. Collectively, 60% (n=73) of active NWP/RISE

participants had an ACE score of 4 or more traumatic events in childhood.



ACE SCORE 60% report 4 or more Nearly 40% report 6 or more

*CDC. "Adverse Childhood Experiences." Full content available at: https://www.cdc.gov/violenceprevention/acestudy/index.html †Metzler, Merrick, Klevens, Ports, and Ford (2017). Adverse childhood experiences and life opportunities: Shifting the narrative. Children and Youth Services Review. April, 2017. Pgs 141-149. Article available at: https://www.sciencedirect.com/science/article/pii/S0190740916303449.

NORTHWEST PROJECT

RISE EXPANSION

Year 4 of the grant cycle presented significant challenges and barriers due to the COVID-19 pandemic. The expansion of RISE into rural communities was significantly delayed. Many of the communities that had shown interest and action toward beginning RISE in 2020 simply did not have the capacity to implement what had been previously planned. Through this time period, consistent communication in the form of weekly and biweekly virtual community meetings helped to sustain these communities' interest in RISE and interaction with the RISE team. Continuous outreach and communication were crucial in developing a relationship with key stakeholders (otherwise known as "community champions") in each community. The NWP/RISE teams in Springfield and in rural locations were able to establish and further community planning and engagement even though progress had stalled on launching in-person programs. In the first quarter of 2021, the interest in implementing RISE has increased as communities and their champions have begun moving forward and returning to more traditional roles and activities. The success of the most recent RISE class, which was all virtual and hosted in Springfield by the Drew Lewis Foundation (DLF), helped encourage expansion communities despite in-person instruction limitations.

<u>Hermann, Missouri</u>

The Hermann, Missouri, rural group has made progress in the development of their core team and has established connections with resources in their community. They have completed their training requirements and plan to host their first class remotely. They are currently in the process of recruitment and have plans to start their first RISE class in May 2021.

<u>Monett, Missouri</u>

The Monett, Missouri, group has recently established two primary new champions that have helped develop a core team of successful individuals dedicated to bettering their community. The team's connection to larger companies like Jack Henry, Tyson, and other local businesses has helped to create a support system to move the community forward. The Monett core team is planning to host multiple RISE classes at communitybased locations and within one of the more prominent manufacturing businesses established in the community. They are planning a start date for RISE classes in early summer of 2021.



RISE RURAL EXPANSION UPDATES

"The support and guidance we continue to receive from the RISE staff has helped us (Aurora) start three RISE groups in our community. It has been a powerful

program that is changing the lives of my neighbors." Marsha Egan, Aurora RISE Coordinator

RISE EXPANSION CONTINUED

<u>Neosho, Missouri</u>

The Neosho, Missouri, team has continued its development and is working on establishing a broader core team. They have been working with True Charities, an organizational development program, to establish a sustainable foundation of resources. Neosho, True Charities, and RISE collaborated in April to host an all-day foundations workshop for targeted members and key stakeholders of the Neosho community.

<u>Salem, Missouri</u>

The Salem, Missouri, group completed their second RISE cohort, consisting of four families that graduated during the pandemic. They are currently in the process of reestablishing their core team and are working to develop a plan for recruitment in late spring for their third cohort. They have joined the bimonthly virtual community meetings hosted by the DLF team and have begun working with other communities to provide direction on launching RISE.

<u>Aurora Missouri</u>

The Aurora, Missouri, team started its third cohort in November of 2020 and is still flourishing. The new cohort consists of eight members that are actively involved and showing progress. Aurora continues to assist in the development of RISE in other communities and has been key in helping these communities understand how to implement RISE programming.

<u>El Dorado Springs, Missouri</u>

The El Dorado Springs, Missouri, rural team is still currently involved, has completed training through DLF to launch RISE, and is in the process of developing best methods for recruitment for a late spring of 2021 start date. They are exploring options with a transition from virtual to inperson classes as time progresses and have helped to promote RISE to other surrounding communities.

<u>Eldon, Missouri</u>

The Eldon, Missouri, group is the newest addition to RISE and approached DLF in February of 2021 with interest in the program. They have begun building their core team, have established a location, and already have interest from four families. They plan to develop the core team and establish resources within the community before planning a start date.

The next steps are to focus efforts to develop and improve RISE as a product and service. DLF is creating tools such as virtual trainings and webinars, and a Community Action Plan handbook that will be available to each community. Outreach and marketing to new communities has begun, and tracking systems for growth will be developed. DLF will also continue to improve customer service and assist in the implementation of RISE by developing guidelines that provide clarity and direction. Program sustainability in each community will be a primary focus of training and technical assistance. Each community is unique, therefore several months of research and planning are necessary prior to launching RISE. In addition, an assessment of the financial support systems is a crucial step prior to implementing programming. To reach financial stability, communities need alternatives to payday lending, banking systems that help repair credit, and financial education.

SELF-SUFFICIENCY AS A MARKER TO MOBILITY

The Northwest Project developed the Reaching Independence through Support and Education (RISE) program, which can be described as an economic selfsufficiency program. Economic self-sufficiency in Springfield, Missouri, is different than in a larger, metropolitan area or a smaller, rural community. Therefore, economic stability must be considered as a household income that does not require public assistance. The NWP suggests using the following criteria to determine achievement of economic selfsufficiency: employment with health benefits, housing without public assistance, reliable transportation, and food security for at least a year. For many families in the United States, this is difficult to achieve. Therefore, the NWP also recommends acknowledging any economic progress and steps towards self-sufficiency to drive members' continued efforts towards fulfilling their goal of economic stability.

The five-year pilot study has developed curriculum and case management methods that can assist households with income below 200% of the Federal Poverty Guidelines to increase their earnings, build assets, increase education, and improve psychosocial factors. Collectively, these changes decrease the reliance on public assistance and improve feelings of self-worth, hope, and happiness. The methods developed and implemented by the NWP used behavioral research and cognitive science to improve decision-making and executive function in members. The principles used included individualized plans that members followed to lead the process of reaching their goals while receiving frequent feedback in weekly classes and bimonthly or monthly personal development meetings. Members who do not graduate or become disengaged are allowed to restart RISE when they return to preparation and action stages of change. Finally, the awareness of stress and its effects on the brain and decision-making were included in the development, implementation, and curriculum of RISE.

Previous reports have discussed the effects of stress on the brain and bandwidth. Research has shown that reasoning skills can be improved in adults through reduced stress and education and experiences that reinforce healthy executive function. The RISE curriculum was developed to help members rebuild and and practice healthy cognitive processes. Our intention was to complete research on the effects of RISE programming to determine if the curriculum was indeed influencing executive function in members. However, due to COVID-19 this testing has been delayed. In the meantime, an analysis of the material was conducted to determine the reading level and comprehension of more difficult words used in the curriculum.

CURRICULUM EVALUATION

The following evaluation was conducted and written by Dr. Amy Blansit (Missouri State University faculty member who holds a doctorate of health sciences with an emphasis on fundamentals of education) with contributions and review by Dr. Christopher Craig (provost of Missouri State University with a doctorate in education) and Dr. Kayla Lewis (Missouri State University professor of reading foundations and technology). It is significant to note that this is the first evaluation of several anticipated RISE curriculum evaluations from professionals in the social sciences and education fields. The purpose of such evaluations is to discuss the value and dependability of the RISE curriculum in diverse settings and with diverse populations within the underresourced community.

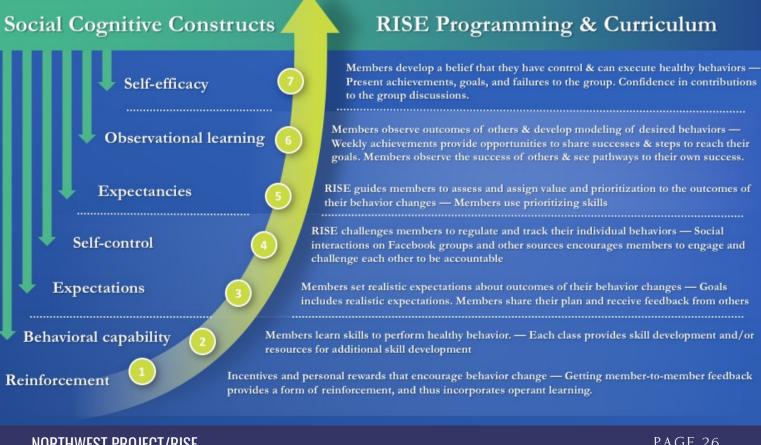
Learning Theories

As presented in the Year 4 report, RISE curricular development focused on improving executive function, reading comprehension, and vocabulary in adult learners. The curriculum was also developed to create healthy behaviors. It reinforces personal empowerment and self-efficacy through small steps that break down larger processes and improve decision-making. For the curriculum to be most effective, the delivery methods and learning environments are crucial. RISE group classes are conducted for both visual and auditory learning styles. Members take turns reading aloud to each other while following along with printed material. Difficult words or concepts are discussed to reinforce the understanding of the vocabulary. Consistency in the flow of the curriculum and repetition in the vocabulary reinforce retention. Research of varying socioeconomic statuses (SESs) associates development of neurocognitive functions and neurobiological pathways with income. The lower the SES, the greater is the likelihood of underdeveloped neurocognitive functions and neurobiological pathways. SES affects both child and adult development in domains such as language, vocabulary, memory, attention span, educational achievement, social behavior, and health outcomes. These discrepancies in learning are even more important to address during the COVID-19 pandemic, as the effects may intensify due to the circumstances of distance learning.

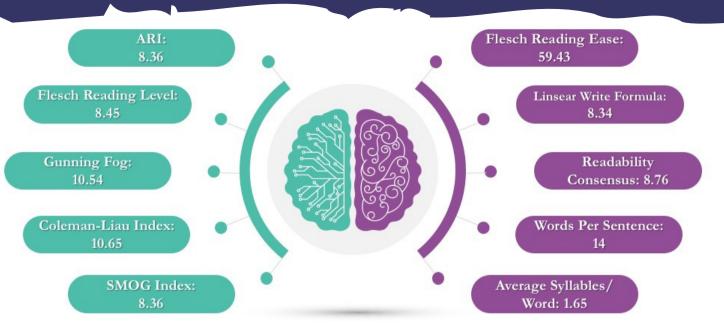
RISE curriculum uses several well-developed theories and practices of adult education. These include Constructivism Theory, Social Cognitive Theory (SCT) and Active Learning. The Constructivism Theory and SCT acknowledge that each RISE member will create his or her own understanding of the weekly topic based on their previous experiences and environment.

Each member will establish a unique knowledge based on his or her experiences and reflections of those experiences. Each member is incomparable and responses to the weekly information will be varied. The Constructivism Theory and Active Learning both include the notion that each member learns by actively constructing knowledge rather than exclusively taking in information passively. Facilitators are educated to avoid judgment of a member's reality and instead, to encourage conversations that engage each member to further his or her understanding of the topic.

RISE is focused on more than financial outcomes. Health outcomes and healthy behaviors are included in the curriculum and data tracking. The Social Cognitive Theory focuses on improving healthy behaviors through social support, set expectations, developed self-efficacy, and using observational learning and reinforcements to achieve long-lasting behavior change. SCT is used within RISE programming through skill-building exercises that increase empowerment through goal achievement. Most importantly, the goal setting process is shared within the group and members hold each other accountable. The RISE material is also developed to guide positive behavioral change.



RISE CURRICULUM DEVELOPMENT



SCT is particularly useful in online formats when the curriculum directs members to examine how they interact with their surroundings, followed by sharing with other members how different environments can pose unique barriers or support systems. Although SCT learning is typically thought of as interactions between individuals in a physical classroom, the online format can create the perception of a social environment. Facilitators using the RISE program in an online format are recommended to engage all members in the discussion topics, in varying modes. Additionally, facilitators use the breakout session format to create small group social interactions among members.

Active Learning

Active learning is a teaching style that requires members to move out of the passive note-taking role and into a critical-thinking setting that promotes engaged activities. RISE uses Active Learning through reading aloud to each other, sharing thoughts and experiences, and creating weekly challenges. In addition, supplemental material in the online format and references to material in the printed formats provide increased, self-directed learning opportunities. The suggestions of additional information encourages members to actively search for more information that is personally intriguing to them. This exploratory learning is included in weekly discussion topics and educational videos. The online format poses challenges for active learning and can discourage members from taking advantage of the learning opportunity. However, online education is an appropriate supplement to a members' education if the members

perceive the education as beneficial. Member-generated communication with their peers has been noted to challenge members and improve their satisfaction. The majority of RISE members report that the most important part of RISE programming is the interaction with their peers in the weekly group classes.

Reading Level & Readability

The RISE Core material includes an orientation and sixteen weeks of material. The material was tested against standard reading indexes to determine the reading level and the readability of the text. The mean readability score of the Core material was 8.76, or between an 8th and 9th grade reading level. The material ranges from a 6th grade reading level to an 11th grade reading level. According to the Literacy Project Foundation, the average American has a readability level between 7th and 8th grade, or that of a 12 to 14 years old. This is most important to address when we consider that education level has more of an influence on socioeconomic status than any other demographic factor*.

While readability is an essential factor to consider for these members, readability scores do not always accurately determine reading level**. Readability is a calculation of the subject's comprehension and reading speed of the text. While several different formulas have been developed to calculate this score, most formulas only predict up to 75% comprehension, skewing the effect size of the correlation between the two factors***.

*COABE, 2017 **Begeny & Greene, 2014; Burke & Greenburg, 2010

RISE CURRICULUM DEVELOPMENT

Other factors impact a comprehension score, like the individual being tested already being familiar with a topic before reading about it in the text*. Despite the limitations, knowing and understanding readability scores gives individuals an initial reference point to increase the plausibility of success in adult education programs. A mean of eight readability assessments were used to improve predicted reading level.

Adult-education programs that improve literacy can increase the potential of future earnings. The more intensive the education is, the higher the potential for earnings (U.S. Department of Education, 2014). The Core material was developed with 10 of the 17 modules above the average reading level in order to promote increased vocabulary and comprehension. The supportive learning environment of RISE programming allows for members to be challenged with new vocabulary and complex sentence structures. The retention of the vocabulary is evident as members progress with programming and begin to incorporate the words into their language patterns. More importantly, the members had a clear understanding of the new terminology. This was most clearly expressed with members who were either reentering the banking system, purchasing a car or home, or those who were working to consolidate debt.

Online Approaches

As RISE expands into additional communities, it is the intent that material can be implemented in an online or virtual format. To maintain the successes observed during in-person programming, increased engagement of the members can be achieved through a variety of online education tools that are embedded in the curriculum. These include exploratory discussions in both large group and small group breakout sessions; topic-focused, supplementary short videos; and self-reflection journaling, along with additional references and resources to be used at the discretion of the member. An engaging facilitator who sets expectations that members will complete relevant work outside the weekly classes is most effective to encourage engagement in discussions the following week. RISE members are less likely to maintain involvement if the learning environment is passive and poorly executed. Maintaining the interest

and satisfying the needs of all online members can also be achieved through weekly activities that challenge members to engage in new behaviors or thought processes throughout the week. Closed group social media outlets allow for accountability and continued discussion and support throughout the week. Member-centered virtual classes are possible and have proven effective for Cohort 16.

In summary, learning is dynamic and should be personalized. Each member learns through different types of theories. The same member may need different learning environments based on the material being taught. Due to the dynamic nature of learning styles, multiple theories should be made available to members. The online format is a great way to blend learning theories to cater to a variety of members. Active Learning is used through interactive tools and member-to-member feedback. Both formats are used when facilitators ask members to read aloud, view supplemental material, and provide an answer that requires deduction and processing based on previous experiences. Collectively, multiple theories help a member learn the information in different formats to enhance the retention of the material

Core Class Development

Within the first year of the pilot, the Northwest Project team quickly realized the curriculum that was chosen through our partnership with the University of Missouri lacked long-term programming. After the initial 12-weeks members requested additional education, social capital development, and skills to improve self-efficacy. Quickly the team mobilized to begin bringing in guests to expand the educational offerings. The team also began developing curriculum based on feedback from RISE graduates. Finally, we researched other poverty initiatives and analyzed their key areas that had successfully moved families towards stability. Our continuous data collection and evaluation efforts also helped the NWP team identify topics that would help individuals achieve the 10 pivotal assets that were defined at the initiation of the grant. Over the last five years this information was continually reviewed, expanded and edited based on new research and RISE

RISE CURRICULUM DEVELOPMENT

member feedback. In the fourth year, a survey was given to 85 graduates with 30 (35%) responding. The results in the Curriculum Development chart include the rank order in which they were suggested by the graduates. The RISE Self-Sufficiency Assessment (RSSA) categories were also considered, as were Healthy People 2030 Social Determinants to Health, the 2018 Missouri State of State report and other proven focus areas that help create thriving citizens. In addition, we considered each of these topics in comparison to the RSSA scores that had shown significant improvement, as well as those scores that had a strong relationship to an increase in percent federal poverty guideline. Finally, this information was categorized and assessed based on the frequency and importance of each area.

Once the categories were defined, the proposal was returned to the RISE graduates and several members who have moved out of poverty for a final evaluation. We now have the RISE Core Program that includes an orientation class and 16 topics that a member must complete to graduate the initial RISE classes. Additionally we have developed over fifty weeks of material to provide education for a full year. Many members remain in the program for additional years. These members repeat the material and compare their progress year-to-year. Members report this reflection is very powerful to help them see how far they have progressed when many have felt like they were treading water without moving forward.

Raven Standard Progressive Matrices

It was the intent of the team to test effects of the curriculum by duplicating previous studies using the Raven's Standard Progressive Matrices. The study was not completed due to COVID-19 and the inability to safely meet in person with groups. This research is still planned in partnership with Drury University and as soon as it is safe to conduct small group meetings.

	EmPath	Healthy People	MO State of State	NWP Assets	Updated RSSA	Significant RSSA	Correlated %PFL 2019	RISE Members	Dropouts Lack
Psychosocial/ Built Environments	0	0	0		0	0	0	4	0
Education/Training	0	0	0		0	0	0	6	
Quality Childcare	0			0	0	0		1	0
Income/Economic	0	0	0	0	0	0	0		
Food Security	0		0		0	0	0	8	
Health/Wellbeing	0	0	0	0	0			10	
Financial Management	0			0	0			1	
Transportation	0			0	0	0		0	
Parenting	0			0	0	0		12	
Employment/Career			0		0			6	
Affordable Housing			0	0	0				
Mental Health					0			3	0
Accountability/Long-term				0				2	
Home Safety			0		0			9	
Community Involvement					0				
Legal Resolution				0	0				
EITC/Tax-Return				0					

Curriculum Development Chart

QUALITATIVE REPORT - BARRIERS TO EDUCATION

RESEARCH ON BARRIERS TO EDUCATION, SKILLS, AND TRAINING

<u>"Socio-Structural Issues in Achieving Financial Stability:</u> <u>"There Are No Good Jobs Anyway"</u> Erin Kenny, PhD

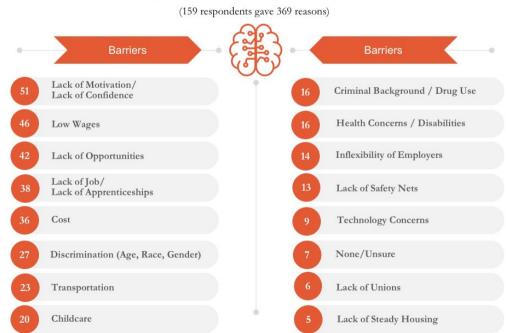
Educational achievement remains the most significant indicator of intergenerational social mobility and the ability to improve employability or open career opportunities in the United States.Several organizations in the Springfield area offer job training and career guidance for workforce development, trade training, two-year degrees, and finding work, including the Missouri Job Centers, OTC, and the Missouri College Access Network (MOCAN).

However, for job training and education to be effective, community and educational services must be responsive to the dynamic needs of their service populations. In order for those most impacted by needs and barriers in local workforce development systems to improve their self-sufficiency and resilience, there also must be opportunities for inter agency and cross sector industry collaboration to remove environmental barriers to engagement with available programs and services. could help them move into higher paying jobs and careers. Deep canvassing is designed to encourage genuine feedback through face-to-face interactions, and to identify barriers and obstacles that prevent hardworking people from getting the education and employment opportunities that lead to a dignified and fulfilling life. This canvassing and research effort was supported by a grant from the Community Foundation of the Ozarks Collective Impact program.

The collaborative research group interviewed members of 159 households living in neighborhoods chosen based on prior assessments of low educational attainment levels. Of these, 71% of households made \$50,000 or less, with nearly half earning between \$20,000-\$30,000 annually. Thirty percent of participants had a high school diploma or equivalent, 30% had some college (no degree) or other trade or apprenticeship credential, and 25% had a 2 year degree or advanced degree. The barriers identified to pursuing education or workforce development programs are identified in the chart below.

In June of 2019, conversations began to determine ways activities could meaningfully address the needs of families living in poverty. Some initial needs and barriers identified by NWP participants and discussed with project partners have included childcare and family issues, cost of equipment and supplies, and the need for other sources of support (such as mentorship). In the Fall of 2019, The Drew Lewis Foundation collaborated with Missouri Jobs With Justice and Ozarks Technical Community College to conduct extensive neighborhood canvassing to identify barriers that prevent individuals from entering workforce development or education programs that

Barriers to Pursuing Education and/or Workforce Development Programs according to Deep Canvas Responses



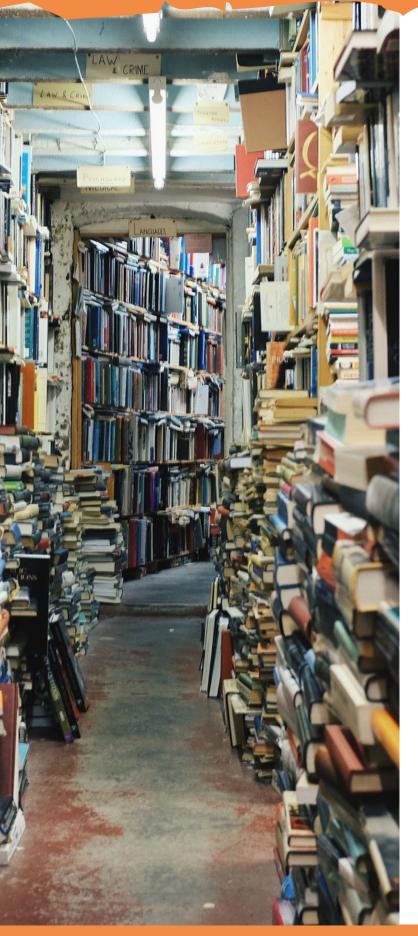
The canvas interview survey data provided strong quantitative and qualitative evidence that current services are inadequate for overcoming the barriers to accessing training or education programs to seek more secure employment. These results support findings from a local "Perceptions of Poverty" report released in 2020. In 2018, the Missouri State University Sociology Department and the Drury University Center for Nonprofit Leadership conducted a joint study to query local resident's opinions regarding the causes of poverty and what types of political or civic strategies residents would support to help address poverty. The survey was a replicated survey conducted initially by National Public Radio, the Kaiser Family Foundation, and Harvard University's Kennedy School of Government in 2000 at the height of public and political debates regarding welfare reform. The Springfield, Missouri survey was a shortened version of the original study.

Of over 2,000 surveyed, 98.3% of respondents labeled poverty as a problem. Respondents identified low wages, being a single parent, drug abuse, mental illness, and poor quality of education, as the top five reasons they believed caused poverty. A slight majority also believed that it was the role of the government to address poverty. Of the proposed solutions that the government could implement to address poverty, a majority of respondents supported improving public education and expanding job training programs as well as expanding subsidized daycare, increasing the minimum wage, expanding public employment programs, requiring public schools to teach moral values and work ethic, medical care programs, and increasing tax credits for low income workers. Age and race did not have any statistical difference in determining responses. Gender, political ideology, and self-reported religiosity however did influence both perceived causes of poverty and proposed solutions to address poverty. This report also included a discussion on the role of individual experience, community support, and policy in proposed local responses to poverty.

The canvassing responses and "Perception of Poverty" report findings resonate with ethnographic data collected in Springfield's northwest neighborhoods by Dr. Erin Kenny of Missouri State University. In 2017, Erin began attending classes through the RISE program. A cultural anthropologist, Erin began the process of learning from the program participants, conducting interviews and participant observation which add further context to this study through the inclusion of personal narratives which link the stories of individuals to a larger moral order of the society and the nation state. Program members were profoundly uncomfortable with the idea of receiving "charity," which was viewed as paternalistic, shameful, or punitive. Through the act of telling their own stories of struggle and resilience, RISE participants actively analyze our society and articulate a local version of "common sense" which often critiques the practices of employers, landlords, and educators in Springfield. Their wisdom helps to redefine and reprioritize the terms of social obligation and material reward available through job training or continuing education initiatives.

The first four barriers indicated by the survey reference a deep skepticism in the system to offer decent jobs suited to the skill sets of Springfield residents. Overwhelmingly, the most significant barrier uncovered in Dr. Erin' Kenny's discussions with program participants was a lack of faith that investment in training or education would actually yield higher wages in the current economy. Over and over, respondents repeated their belief that "There aren't any good jobs in Springfield anyway." By this, participants articulated their belief that outside of professional jobs requiring advanced degrees, they observe few employment opportunities outside of entry level or low-paying jobs in the Springfield metro area. Wages are universally agreed to be quite depressed and much lower than workers could earn in other markets, and jobs with adequate benefits to provide health insurance or a retirement savings plan are difficult to find.

QUALITATIVE REPORT - BARRIERS TO EDUCATION



For many, mistrust of agents of a system from which they have felt excluded for most or part of their own lives has worked as an adaptive strategy. One of the most encouraging things about RISE programming demonstrates how program participants feel encouraged by the successes of others within the program, including peer educators. Perhaps some community members who feel chronically excluded from the benefits of civic growth feel suspicious that the system is not fair, or that the terms of engagement are rigged outside their favor through penalties, fees, contracts, or legal terminology that they do not quite understand. Employing the concept of a moral economy, which has been used by social scientists to understand the often contradictory ways that struggling families conceptualize things like justice, and justifies outrage when circumstances seem out of balance with their shared sense of propriety or violations of what is considered to be socially beneficial. Probing the "moral economy"reduced stress and education and experiences that reinforce healthy executive function. The RISE curriculum was developed to help members rebuild and of program members also reveals ideas about work, independence, expectations of the state in times of crisis, and standards of economic security. Years of seeking meaningful work or feeling valued in their chosen field can contribute to a sense that the state and its agents create terms that only benefit corporate entities and sometimes actively contribute to the misfortunes of individual citizens. In this way, program members can frequently produce somewhat pessimistic narratives about their own capacity to change their circumstances and results in feeling stuck or questioning the conventional wisdom that has never seemed to benefit themselves or their families.

On a more positive note, program members frequently looked at the successes of other group members as strong evidence that the program was working, and while they may critique what they see as an amoral set of structural circumstances pitched against their best interests, they are also encouraged and catalyzed by increasing credit scores, car loans, or home ownership of other RISE members.

COMPLEMENTARY INITIATIVES

BLUE HOUSE PROJECT

Like other communities around the country, many RISE participants contributed to what has been called "the social economy" – a loose coalition of emergency information, resources, and solutions comprised of associations, cooperatives, foundations, and social enterprises to assist in navigating the pandemic by developing innovative solutions to challenges in the absence of available public services. Throughout the crisis, RISE groups used social media to share information and resources about health, banking, utilities, education, childcare, and transportation.

In the long term, the contributions of the social economy can ideally reshape government action to short- and long-term impacts of crisis by promoting inclusive and sustainable economic models that work for families. Social economies build on local roots and rely on participatory group dynamics that can only emerge when based in trust, therefore their contributions to communities in crisis can provide a framework to identify and repair social problems in a more inclusive and sustainable way. By focusing on the social impact of the RISE community, it may be possible to promote future social innovation practices through cooperation and diversification of shared tools.



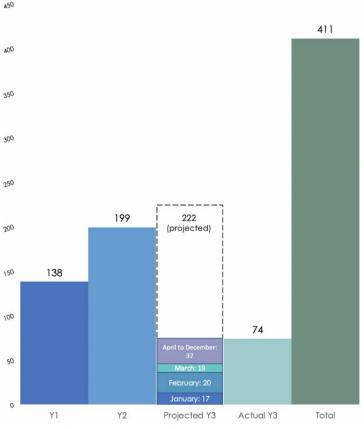


VOLUNTEERS/GIVEPULSE

Direct service to the underserved communities Drew Lewis Foundation reaches is an essential factor towards implementing change. Drew Lewis Foundation's accomplishments and impacts in the community could not reach the heights achieved without the aid of our volunteer network. Through GivePulse, our organization was able to reach individuals in Southwest Missouri wanting to make a difference in their community. On the backend, the program collated volunteer data for further assessment. Since August of 2016, volunteers have attributed 4, 146 direct service hours towards DLF's mission through the Northwest Project and RISE.

HEALTHY HOMES INITIATIVE

A healthy home environment is conducive to success in key areas addressed in NWP. Poorquality housing is associated with various negative health outcomes, including chronic disease and injury and poor mental health. The quality of a home's neighborhood is shaped in part by how well individual homes are maintained, and widespread residential deterioration in a neighborhood can negatively affect mental health. It diminishes property values, is associated with increased crime, and erodes the cohesiveness and political power of



HOME VISITS BY YEAR

Total Home Visits by year. *Year 3 decreased due to Coronavirus pandemic.

communities. We want to bring more attention to housing and its importance to our wellbeing. Creating a healthy home environment can, at the very least, relieve the burdens and financial stresses in assets like healthcare, affordable housing, and monthly budgeting. Many NWP families rent their homes and, at the mercy of their absentee landlords, are unable to do basic home maintenance and repairs or afford pest control services. The Healthy Homes Initiative provides a Healthy Homes Educator, support, and advocacy to Northwest Project families to decrease factors and behaviors in the home that lead to preventable negative health outcomes.

This project is unique in its utilization of a multilevel (ecological) approach, and its focus on a range of home health indicators. The Healthy Homes Initiative was a pilot program that helped our organization learn valuable lessons about the population served. The outcomes of this initiative will be useful for future iterations of this type of program. The curriculum and systems developed will allow less-credentialed facilitators to present and educate on crucial home health subjects. Our organization was in the process of developing sustainability of this program through a Medicaid reimbursable referral program, but the coronavirus pandemic and lack of systems for referral within the state proved crippling of our efforts. There is still potential for this type of program to work at varying scales in Springfield and other communities. The Drew Lewis Foundation plans to continue using the curriculum developed through the Healthy Homes Initiative, as the content has shown immense value in the Northwest Project's holistic approach to families from low-income neighborhoods.

COMPLEMENTARY INITIATVES

HEALTHY HOMES INITIATIVE

Future programs of this type should consider a few key issues when planning:

What are the main issues facing the population served?

Many of the issues our families faced fell outside the scope of this program. More knowledge of the issues before implementation would have saved valuable time and money.

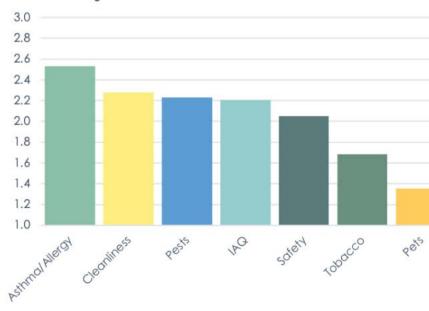
What funds are available?

The HHI secured other small grants and donations throughout the program timeline. These donations and funds were vital to providing goods and services that were unforeseen in the original planning phase.

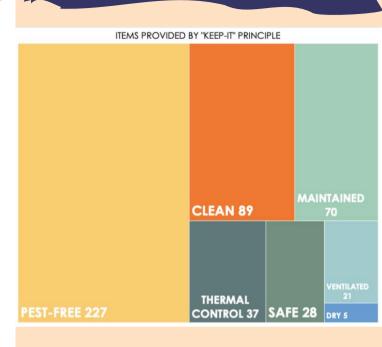
Are other organizations open to collaboration and how will this collaboration work?

Planning and communicating about potential collaborations is fundamental to many of the services a healthy homes program may provide. It is important to set clear expectations for those relationships.

This program brought unique value, education, and expertise to members of the Northwest Project. The systems and curriculum created will be utilized to the benefit of future cohorts of NWP/RISE, as well as, in other communities who choose to adopt them.



Subjective Home Health Concerns



HEALTHY HOME PRINCIPLES

- 1.Keep it Dry
- 2. Keep it Clean
- 3. Keep it Safe
- 4. Keep it Well-Ventilated
- **5. Keep it Pest-Free**
- 6. Keep it Contaminant-Free
- 7. Keep it Maintained
- 8. Keep it Thermally Controlled



The NorthWest Project/RISE Program consisted of several formal partners in the original grant application. These included the Drew Lewis Foundation (that provided project management and implemented the project) as well as Missouri State University and Drury University.

MISSOURI STATE UNIVERSITY

In April of 2016, MSU became the fiscal agent on the Northwest Project. Prior to the awarding of this grant, MSU helped to facilitate community conversations on the needs of families in Zone 1. The months leading up to our grant submission yielded a number of Springfield specific elements building on the Jacksonville Florida "1000 in 1000" project. MSU viewed this a collaborative approach to community engagement and the following departments and colleges at MSU have been contributing directly, Kinesiology, Social Work, Sociology, Meyer Library, College of Education, and the Bear POWER program. Citizenship and Service-Learning (CASL) cuts across most of the academic disciplines at MSU. Since 2016, when the Northwest Project began, CASL has been an active partner and collaborator. Over the course of the past 5 years, hundreds of Missouri State University students, from first-year freshman to graduate students, have engaged in experiential learning projects to meet the vision, mission, and goals of the Northwest Project. Some of the many activities service-learning students have been involved in include, but are certainly not limited to, assisting with Thursday night dinners and educational program delivery for both adults and children, in-home assessments by pre-med, nursing, and social work students to ensure those living in neighborhoods lived in safe environments with access to food, to educational workshops for children where they explore the cultures from around the world, to working in their market garden and providing free vision screenings. In addition, several hundred students have been engaged in renovation projects to restore the Fairbanks. During the spring of 2020, many of our servicelearning students who were earning academic credit for their work, were unable to continue direct service-

learning experiences because of the COVID-19 pandemic. Because of the partnership the Missouri State University had with the Northwest Project and the Drew Lewis Foundation at the Fairbanks EnVision Center, the University was able to place 15 students with the Fairbanks to work in assessing community health, education, and resources available to those living in the Northwest Project community areas. Between mid-March and the end of April, these 15 service-learning students alone contributed services that valued at \$10,734. In particular, the project was critical during COVID-19 when internships and practicum experiences became scarce for those preparing for careers in health and education. The NWP offered a full array of community based project opportunities using alternative modalities including providing teaching opportunities for students in the EDC 345: Introduction to Multicultural Education and Diversity class, as well as multiple Sociology, Social Work, Marketing, Nursing, Dietetic and Kinesiology courses. During the 2019-2020 academic year, over 8,900 servicelearning students provided close to 161,000 hours of service at a value of \$2,742,477 dollars, including service to the Fairbanks/Northwest Project.

Starting in 2017, the MSU Libraries also collaborated with The Fairbanks to build a community-centered, neighborhood library for residents of Grant Beach and the surrounding area. Library team members assisted with on-site renovation work, including cleaning and painting, as well as collecting and preparing books for the opening of the library. MSU librarians collected donated books, selected items that would be most beneficial for the community library, and cataloged the books in a low-cost public catalog system to allow for easy searching and check-out at The Fairbanks. In preparation for The Fairbanks' grand opening in 2020, librarians delivered approximately 500 books to the community hub, with the new library available in the Community Living Room alongside a coffee shop, comfortable seating and gathering space, and a variety of services to support and assist residents. The Fairbanks library has also been of value to RISE participants.

In the area of research, faculty in the Department of Sociology & Anthropology provided Northwest Project evaluation oversight, annual and guarterly report writing assistance, and summative/quantitative data analysis. The Anthropology Department investigated the changes in banking, finances, and credit scores of NWP participants through utilizing qualitative research methodology. Christina Ryder and Kirsten Krier (affiliated with the Sociology & Anthropology Department) conducted survey interviews with rural RISE sites, those that graduated from the RISE program, and among those that had started but did not complete the program. A second study, conducted by the Anthropology (Dr. Erin Kenny) and Kinesiology (Dr. Amy Blansit) departments and Missouri Jobs with Justice, investigated the factors that impact participants pursuing education and training for careers. A number of undergraduate and graduate students conducted research on the efficacy of the project through conducting focus groups with families

DRURY UNIVERSITY

As with representatives from Missouri State University, Drury University representatives participated in an advisory committee for the implementation of the project and various departments contributed to the project over 5 years. The Drury Center for Nonprofit Leadership assisted with the collection of data on hope and resilience during the first several years of the project. Drury University hosted the NWP on Give Pulse that assisted in connecting community volunteers with NWP activities. Dr. Shannon McMurtney, Assistant Professor of Management Information Systems, created a customized web-based program monitoring and feedback system to secure input, process, and outcome data for all activities under the RISE. The program evaluation methodology for RISE is two-fold. First, the evaluation methodology captures essential data (performance measure data) on the effectiveness of program activities for RISE members. Various existing forms and measures (such as 'Client Screening, 'Client Intake,' and 'Client Follow Up') were

implemented to collect information on member-related outcomes over the 5 year RISE grant period. These forms also allow for self-sufficiency scores to be calculated and updated over time. Second, the evaluation methodology includes the success of the program strategy and the overall effectiveness of the program in relation to activities, goals and objectives, and projected impact. In addition, various other Drury University professors have expressed interest in participating in future RISE research alongside the Drew Lewis Foundation. Additionally, Drury University has explored the possibility of creating a certificate program available for RISE program participants that seek to establish small businesses as part of their personal and career advancement goals.

IN-KIND CONTRIBUTIONS

Throughout the grant timeframe, the NWP/RISE has collaborated with over 100 community based organizations and businesses, many of whom have donated financial resources (either product, services, or funding). These contributions included food, diapers, toys, clothing, Christmas gifts for families, bicycles, free dental care and other services, as well as the contribution of professional services (such as financial and legal guidance and/or business coaching and mentoring). While the exact valuation of these services is difficult to quantify, it is estimated that these in-kind contributions totaled over \$2,00,000 over 5 years.

COMPLEMENTARY GRANTS & FUNDING

Part of the original grant proposal also noted that Missouri State University would explore opportunities for companion funding (specifically federal funding). Several grant applications have been submitted including grants to meet the mental health needs of participants, The Healthy Homes, education needs, and other resource needs for project implementation. Approximately, \$525,000 in grants from local and state foundations was acquired during the 5 year period for specific projects and initiatives (outside of the \$1.2 million original grant from the Community Foundation of the Ozarks, Musgrave Foundation, and Staley and Lucille Ball Foundations).

According to the participant surveys received (N=45), participants reported that the most helpful aspect of programming is financial literacy and assistance. Both active, and members who started the program but did not graduate (otherwise considered 'disengaged' from program activities), reported financial literacy and assistance to be the most helpful part of the program. The RISE class curriculum, according to participants, is applicable to over 70% of participants. 88.6% of all current and former participants indicated that the class curriculum was easy to understand. 71.4% of current and active participants said class curriculum applied to their situations. Participants also reported that they found interactions with staff to be pleasant and empowering. Over 90% of current and active participants noted their interactions with staff as 'fantastic' and 'empowering' and 71% of former participants indicated that their interactions and staff as fantastic and empowering. These results are discussed in further detail below.

Program Components

Since the NWP/RISE program started in 2016, the program has gone through various changes expected within pilot project implementation. The program has worked to finetune its components to be as helpful to participants as possible. Of these various components, four stand out. Program curriculum and classes, personal development management, financial literacy and assistance, and networking and relationship building were ranked in the top four elements that were most helpful to participants (see Figure 1). They were also the top four components that participants liked the most (see Figure 2).

Staff Interactions

Participants overall had positive interactions with staff; active members tended to have better interactions than disengaged members. For active members, 8.6% gave staff interactions 7/10, 17.1% gave interactions 8/10, 17.1% gave interactions 9/10, and 57.1% gave staff interactions 10/10. For disengaged members, one member gave staff interactions 4/10, one person gave 5/10, two former members said 9/10, and three gave staff interactions 10/10. Staff interactions also have the ability to empower participants. Overall, participants found interaction with staff to be empowering. Among active participants, 2.9% gave staff empowerment 6/10, 2.9% gave empowerment 7/10, 20% gave staff empowerment 8/10, 11.4% gave empowerment 9/10, and 62.9% of active members gave staff empowerment 10/10. Among disengaged members, one member gave empowerment 5/10, one member gave empowerment 7/10, one member gave a 9/10, and four members gave staff empowerment 10/10. In addition to interaction with staff, members that are currently active were asked whether they believed that personal development managers were helping them to progress towards their goals. 80% of active members reported that personal development managers help them progress towards their goals. 11.4% said that personal development

	Active Members (%)	Disengaged Members (%)
Program curriculum and classes	2 (65.7%)	3 (42.9%)
Personal development management	3 (62.9%)	3 (42.9%)
Financial literacy and assistance	1 (71.4%)	1 (71.4%)
Youth programming	7 (22.9%)	5 (14.3%)
Community dinners	5 (31.4%)	4 (28.6%)
Program incentives	6 (25.7%)	5 (14.3%)
Networking and relationship building	4 (60%)	2 (57.1%)

Rank of Most Helpful Program Component

managers sometimes help them progress, while 8.6% reported that they do not help with progress (see Figure 3).

Classes and Extracurriculars

Classes, class curriculum, and other events are all important ways for participants to learn and interact with others in their community. The majority of participants reported that class curriculum was easy to understand. 88.6% of active members and all disengaged members reported that class curriculum is easy to understand. 11.4% of active members reported that curriculum is sometimes easy to understand. Active members were also asked about how well class curriculum relates to their situations. 71.4% of active members reported that class curriculum is applicable to their situations. 28.6% of active members reported that curriculum sometimes applies to their situations. Extracurricular activities provide an opportunity for participants to interact with others and potentially build social capital. One main activity for participants are the community dinners.

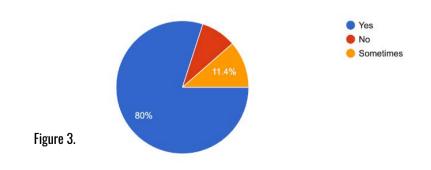
When asked, 71.4% of active members said that community dinners have helped build their personal community. 20% of actives reported that dinners might have helped build their personal community, while 8.6% reported that dinners have not helped. For disengaged members, five members reported that they were helpful in building community, while one said they might have been helpful and one said they were not helpful.

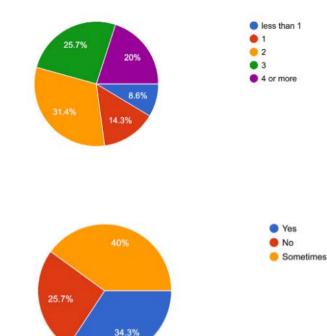
<u>Challenges as Reported By Participants</u> There were some areas of the program that participants did not find as

engaging or easy as others. The two major areas reported were accountability requirements and the and the incentive program. Active members were asked how many times during a month they met accountability requirements. Requirements included "programming attendance, meeting with Personal Development Manager, Healthy Homes visits, weekly curriculum homework, progressing toward SMART SMART goals, meeting health goals, and volunteerism". 31.4% of active members reported meeting requirements 2 times a month, 25.7% meet requirements 3 times a month, 20% meet requirements 4 or more times a month, 14.3% said they meet requirements once a month, and 8.6% reported that they meet these requirements less than once a month (see Figure 4). While the majority of participants are still active multiple times, these numbers show that engagement can still be improved on. Time conflicts were also the most common answer (four out of seven responses) that disengaged members listed for why they did not continue with the program. That said, disengaged members still interact with the program. Five of the seven responses indicated that disengaged members have engaged with the program at least once since discontinuing.

Rank of Favorite Program Component

	Active members (%)	Disengaged members (%)								
Program curriculum and classes	1 (82.9%)	2 (57.1%)								
Personal development management	2 (68.6%)	3 (42.9%)								
Financial literacy and assistance	3 (65.7%)	3 (42.9%)								
Youth programming	6 (25.7%)	6 (14.3%)								
Community dinners	5 (40%)	5 (28.6%)								
Program incentives	4 (42.9%)	5 (28.6%)								
Networking and relationship building	3 (65.7%)	1 (85.7%)								
	Figure 2									







Rural Site Surveys

There were three responses from rural RISE sites. One response was from Aurora and two were from El Dorado Springs. All reported eventually wanting to have at least 20 program participants. At the time of the survey, the Aurora RISE site reported that they are implementing RISE curriculum, financial literacy, self-sufficiency measurements and assets, RISE models and policies, and collaborative community partnerships. The El Dorado Springs responses indicated that they were interested in offering all components with the exception of case management/personal development managers. Aurora does not currently offer case management/personal development managers (it is believed that this is possibly due to the lack of administrative/staff/ personnel financial resources to do so).

Aurora, which is the site currently implementing programming, reports that the relationship with the Drew Lewis Foundation and the RISE curriculum are the most helpful components of RISE for their community. They indicated that there were a number of things they needed additional assistance with. They do not have case managers, are struggling to understand how to handle new groups, are still learning "PayDay" type loans, are struggling to work with their local bank, need to be better about collecting data, and need more assistance on affordable transportation, housing, and job searches.

Figure 5.

Figure 4.

Active members were also asked if the incentive program has helped them maintain success within the program. The majority of respondents (40%) reported that the incentive program sometimes helps them maintain program success. 34.3% said the incentives do help, while 25.7% reported that the incentives do not help them maintain program success (see Figure 5).Both active and disengaged members were also asked an open-ended question on what could be done to improve programming, better address participant goals, and/or better serve future participants and cohorts. Disengaged members mentioned perhaps offering/securing personal counseling for participants and focusing more on mental health of participants. There were numerous active responses. More benefits for seniors, class choices after the finishing the first program, better communication with issues such as legal matters, more casual groups such as life groups being an option, and more attention and sympathy/empathy from personal development managers were all areas of concern for active participants.

It is significant to note that Springfield RISE, since the survey, has attempted to assist with these aspects of programming, including local partnerships with nonprofits (such as The Geek Foundation that provides virtual information technology courses) in order to provide added resources and support to rural sites and rural participants.

El Dorado Springs at the time of the survey was getting ready to start programming. They saw the support of their RISE advisor, the modules, and personal coaching for financial independence potentially being the most helpful aspects of the RISE model. Due to not yet offering programming at the time, they did not currently have any feedback on what components may not work or are not working for their community.

All three sites indicated that it was easy to replicate and implement RISE programming within their community. Aurora rated replicability at 8/10, while El Dorado Springs gave ratings of 9/10 and 10/10. Though replicability is relatively easy, communities have changed some aspects of programming to be more contextual to their specific communities. For example, El Dorado Springs has indicated that they have changed the intake evaluation form and interview process. Aurora had reached out to other local groups to provide meals and baby sitting prior to COVID-19. Both sites reported that they are collecting data on programming efforts. El Dorado Springs specified that they collect general information; primarily interest surveys and responses to enrollment questions. Aurora did not specify what they collect, but indicated they would like to improve on gathering and collecting data.

Overall, both sites implementing programming and current/active (as well as many disengaged) participants reported being grateful for the support from the Drew Lewis Foundation and believe the program to bring hope to underserved families within their communities. In addition to program curriculum and classes, personal development management, financial literacy and assistance, and networking and relationship building are imperative to program successes. The following were also noted as significant factors contributing to participant outcomes:

Community Support, Collaboration, and Contribution

The NWP received a tremendous amount of support from civic and nonprofit organizations, as well as from individual volunteers and businesses in the community. These investments and the ability to work with various programs and initiatives along with coordinating resources for participating families, were fundamental in creating a network and environment of success for participants. For those organizations seeking to replicate RISE/NWP programming, it is strongly encouraged that cross sector collaborations are forged (for example with banks that may be willing to work with participants on loans, volunteers who are willing to mentor participants, etc) in order to support the individual education and career achievements being made by participants. Similarly, it is important for individual and household success that there are specific resources that are available (such as daycare options, access to mental health support as needed, etc) in order to support participation in programming, as well as employment or education related activities.

Diversity Considerations

Due to a painful and violent racial history — including a high profile lynching in the city's downtown square and decades of flight by people of color, the population of Springfield remains primarily Caucasian (88%). Through City efforts, University growth, and business incentives provided by City leadership, people of color have grown significantly in representation over the last decade. Census data however continues to demonstrate that marginalized groups remain disproportionately and systemically disadvantaged. People of color have lower rates of home ownership and educational attainment, reducing opportunities to accumulate wealth and assets as protective factors against economic uncertainty.

Over the past 5 years, the City and various nonprofits in the region have attempted to address poverty and to reduce the achievement gap in our community through large scale, community-wide, collaborative efforts. This includes efforts to target zones where investments in infrastructure and education could have significant long term impacts for residents and the establishment of economic development opportunity zones. Significant investments by the public school system, local

businesses and nonprofits (like Community Partnership of the Ozarks and their "Prosper Springfield" initiative) have sought to provide roadmaps to success for underresourced families, including efforts to elevate achievement among diverse populations and retain their contributions and residency in the City.

Given the population representation of Springfield, participants in the NWP/RISE were largely white. Efforts are currently being undertaken to identify and address gaps in poverty and NWP/RISE programming in Springfield for communities of color and how best to meet these needs. This is anticipated to continue into Year 6 of the NWP/RISE program.

<u>Culturally and Community Sensitive Programming</u> As demonstrated by various sites currently in the process

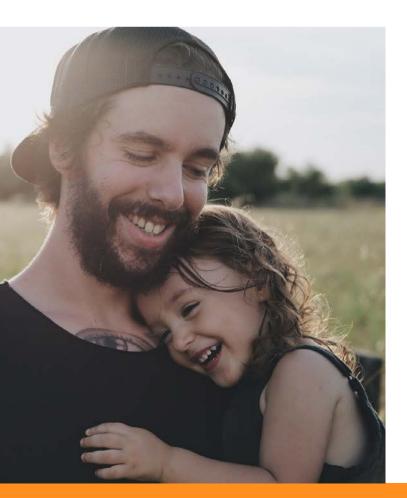
of RISE replication, as well as evidenced by the decision of The Drew Lewis Foundation to create a revised curriculum for participants, culturally and community sensitive programming materials are essential in order to meet the needs of the community and for participants. Communities that are interested in replicating RISE programming are encouraged to utilize elements of curriculum, classes, and programming that are expected to meet the needs of those participating in their program, as well as customize and add to or revise the RISE program structure to best meet these needs.

Financial Resources

As noted in the Year 2 NWP Annual Report, even relatively small investments in such efforts over time have had enormous social and community-wide returns for communities. Census data, for example, continually demonstrates that providing food for families struggling with food insecurity is one of the most effective means to keep families above the poverty line. Other research demonstrates that the benefits of quality and affordable childcare (as well as addressing childhood trauma) can triple the original financial investment over the life course of earnings and productivity for children from all walks of life. Similarly, investments in transportation infrastructure also have had significant economic benefits and returns for communities. The health and economic burdens from preventable hazards associated with the home are also considerable, but studies have reported that addressing at-risk home health hazards could lead to medical cost savings and the potential for a strong return for every dollar invested. The investment and donations of time and resources from community foundations, businesses, volunteers, individuals, and collaborative nonprofits in the implementation of the NWP/RISE program totaled over \$1.9 million and significantly contributed to overall, and potentially intergenerational, outcomes for 464 members (124 households) and their households.



The lack of financial resources was also noted by several rural sites as a challenge in replicating RISE activities. Financial investments and the buy-in of local government in addressing the needs of under-resourced families (particularly in Zone 1) also had significant community awareness and investment outcomes, including contributing to the ultimate sustainability of the project. These investments over 5 years not only impacted in the short term, but are anticipated to contribute to the ultimate financial sustainability of participating households, the overall economic development of Zone 1, the reduction of state aid, and the reinvestment of employment and other tax dollars back into the community. Other organizations seeking to replicate NWP/RISE in their communities are also encouraged to seek out additional financial resources from similar groups in order to provide for the specific needs of participants and to encourage and foster participant success, assess outcomes, and to ensure project sustainability.



<u>Questions To Consider for Communities Wanting to</u> <u>Implement RISE Based Upon Lessons Learned</u>

Based on the overall results of the NWP programming for participants over 5 years, as well as both the lessons learned through project implementation and the feedback of current and former participants, as well as some of the initial information provided by sites replicating programming in late 2020, there are various questions that could be helpful to assist communities that desire to implement RISE programming. These questions could include:

- What are the local needs of under resourced families in your area or what are the growing education needs of your community?
- Are there language or cultural considerations that should be considered in replication?
- Who are others in the community, either nonprofits or industries, that might be willing to partner in creating a sustainable and collaborative RISE program?
- Who can provide the RISE classes (and with what level of education needed) for your community?
- What are the barriers that prevent low income or various demographic groups from participating in programming if they desire to? How can you address these?
- How might it be best to structure resources, incentives, accountability structures, or other general program participation requirements to address the unique needs of your population or community?
- What are the opportunities for participants upon completion of such a program? What jobs, skills, or other resources are available in maintaining financial stability? What might be required to address any needs that might prevent participants in taking advantage of these opportunities or what needs are currently in the community that might limit opportunities for participants? How could these barriers be addressed?
- Are there opportunities to connect participants to other local or regional resources that can assist in empowering participants and in ensuring long term success?

RISE REPLICABILITY & SUSTAINABILITY

In mid 2020, online surveys were sent to various groups that had participated within the NWP/RISE program over the five year period of the program in order to gauge aspects of the RISE program that participants noted as helpful and successful, overseen by researchers affiliated with the Sociology Department at Missouri State University. The primary purpose of the surveys were to explore overall RISE successes and challenges as well as the scalability and replicability of the program in diverse settings (namely rural locations). Participants surveys were emailed (given Covid-19 gathering restrictions) to active and disengaged members that have participated in the NWP/RISE program since the start of the program. An additional survey was sent to rural sites that have either started implementing RISE within their own communities or that planned to do so in the near future (N=3).

The RISE program will be continuing into year 6 with generous contributions from the Community Foundation of the Ozarks, and other funders. The Drew Lewis Foundation has approached foundations, businesses, and local area resource agencies to enable the program to continue to operate at full capacity. In addition to continuing to serve Zone 1 residents, the program will be expanding and replicating in additional neighborhoods, rural communities, and state-side. Project and community partners, including researchers, are interested in further examining the data to improve program implementation. Research will be submitted to peer-reviewed publication. Four Americorps VISTAs have joined the Drew Lewis Foundation team to assist in developing stability through fundraising efforts and strengthening community partnerships. They will also assist in producing webinars that will expand the online classroom and training modules to support new communities. Finally, the Americorps VISTAs will assist in data management and analysis over the coming year. These steps will assist the DLF team in developing sustainability through the expansion of RISE nationally.

RISE programming built a scaffolding for the emergence of a social economy among participants and staff. Despite skepticism in the benefits of "joining," RISE participants who remained engaged found themselves in good company as the public health crisis of 2020 unfolded. Especially during the difficult times attributed to COVID-19, participants shared resources about childcare, health, banking, utilities, and other essential services in the absence of public assistance. This loose coalition of neighbors and friends connected over social media, via meetings on Zoom, NextDoor, and through the group Facebook page. Group members showed up for each other to help when participants were the victims of crimes; they shared tips about places to find hard-toaccess resources; and they applauded each other's accomplishments in meaningful ways. Members of RISE proved that they support each other, even through the absence of traditional social engagement.

Developing grassroots connections between community members who may have previously felt skeptical, excluded, or powerless represents an enormous social and economic contribution to the strength and resilience of Springfield, forged over five long years by program participants and members of the DLF staff. The long term impact of an emerging social economy has the power to reshape the face of neighborhoods by promoting inclusive and sustainable solutions to problems faced by local families. Because of the organic nature of these social connections built locally, over time, with trust and with care, the communities developed through RISE are poised to repair local problems through participatory group leadership and social innovation. It is significant to note that an evaluation of the NWP/RISE program over the 5 year pilot period also highlights the importance of education and employment and/or career advancement in increasing income and potential opportunity for under resourced households. Barriers for NWP/RISE participants in achieving education and career advancement include health concerns, child care, transportation, and food insecurity.

RISE REPLICABILITY & SUSTAINABILITY

Additionally, this report highlights the importance of a community structure that supports such achievements (such as jobs that pay wages that are congruent with cost of living and that provide benefits such as health insurance). Of course, those who were eligible for NWP/RISE programming activities needed to meet various requirements for program participation (such as stable housing) that would ensure some foundations for program success. Those that did not have stable or secure housing or are unable to work in the community, would inevitably be in need of additional resources and support services (if not a completely different set of resources and support) in order to achieve such outcomes.

Overall, the data suggests that the contribution of community customized and household specific supportive services and resources (from individuals, businesses, community organizations, banks, as well as civic and government sources in the form of policy), are imperative in addressing poverty in neighborhoods and in insuring success among under resourced households participating in workforce training, employment, and education programs designed to reduce situational and intergenerational poverty.



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