



THE NORTHWEST PROJECT

Focusing on a Brighter
Future for Families

Quarterly Report *--December, 2018--*

Introduction & Summary

The Northwest Project (NWP) structure focuses on meeting individual household needs while enhancing neighborhood resource infrastructure. The NWP works to provide opportunities for families and communities to sustain changes over the long term. Over 5 years, the NWP plans to impact the lives of 500 individuals. As of December, 2018 the NWP has had 9 cohorts within four different Springfield City Council Zone 1 neighborhoods (Grant Beach, Robberson, Heart of the Westside, and Woodland Heights). Robberson programming will relocate to the West Central neighborhood on January 8th, forming a tenth cohort at the Ward Downtown YMCA. An additional cohort of 10 households was added in Aurora as part of Project RISE (an effort to replicate the NWP in rural communities), described in further detail below. Through December 2018, the project has served 66 consistent (otherwise actively engaged) participants within 61 households, impacting the lives of an estimated 300 individuals.

Each participant included in the Northwest Project is served by ‘Personal Development Manager’ (previously termed a ‘case manager’). This change in term was recommended by NWP participants as empowering for them. The ‘Personal Development Manager’ screens individuals for readiness, assesses capacity for change, and assists participants and their families with connections to community resources and with progress on their goals. Individuals interested in the NWP complete a one-page initial screening form and undergo a brief intake process. Intake information (and follow-up information) is entered into a customized data entry and management system tool developed by Dr. Shannon McMurtrey of Drury University.

Current NWP Demographic Information

According to data collected from both intake and screening paperwork, the mean age of program participants is 38. Racial and ethnic demographics remain similar to previous reports with approximately 90% of participants reporting as Caucasian. As with previous reports, the majority of NWP participants are women and more specifically, women with children.

Systemic Barriers to Overcoming the Challenges of Poverty

The NWP model of service and programming assumes that there are both structural or community-based barriers as well as needs and factors specific to each individual, family, and household that may potentially impact pathways out of poverty. Based upon the data collected over the past two years, education, wage-related concerns within employment opportunities, housing, healthcare options and accessibility, transportation, food security, and childcare have continually presented systemic barriers to participants meeting specific household goals. These factors are not only of significant importance to Springfield residents but also factors that are continually identified in national research on challenges related to situational and inter-generational poverty. The NWP is attempting to address (where possible) both systemic and individual need.

Housing

Through the Blue House Project, Drew Lewis Foundation has purchased 2 houses since August 2018. This quarter, Oak Star Bank invested \$99,900 through the CRA (Community Reinvestment Act) credit in the BHP \$99,900 to buy a home. The home was previously rented by a NWP family. This partnership provides the family with the opportunity to join the BHP and purchase the home they've been living in for 3 years. All potential BHP homeowners are Northwest Project graduates. The program provides in-home education, monthly house checks, and education from a HUD-Certified facilitator as the families move towards purchasing the homes. Currently, five NWP households have been assisted through the BHP—moving families towards housing stability and asset development with the option to purchase in a two-year period. A sixth BHP home is currently under renovation.

Healthy Homes Update

Some NWP families are experiencing chronic health issues like asthma, skin infections, and lice that are related to unhealthy living conditions such as hoarding tendencies, pests, long-lasting clutter, and home structure issues that may compound health and safety issues. For under-resourced families on tight budgets, access to affordable quality housing and items needed to maintain a clean and healthy home are cost prohibitive. The expense of necessary repairs (such as leaks that cause mold, etc.) exceed the savings of most NWP families. Healthy Homes is an effort to work with families to access and maintain safe, affordable, healthy homes and work with families in their homes to reduce health risk factors. This pilot project includes a Healthy Homes coordinator who works with families to address health and safety issues in the home. The program focuses on seven specific home conditions that impact health including: asthma triggers; pest control; tobacco use; responsible pet ownership; tidiness and general cleanliness; safety hazards and injury prevention; and air filtration. The coordinator provides families with access to items necessary to create and to maintain a healthy, livable environment. Resources may include items like: vacuums; smoke alarms; pest treatments; air filters; weatherization resources; hardware needed for basic door and window repair; hardware needed for plumbing repairs (for maintenance such as fixing leaky faucets, broken pipes, and clogged drains); and other items for basic organization and clutter-free living (such as bins, hampers, and cable and wire management systems). The Missouri Foundation for Health has provided over \$200,000 to support the “Healthy Homes” effort over the next three years. This 3-year project specifically focuses on serving NWP families, with the goal to serve at least 50 families annually. To date, the project has visited 45 homes, with the addition of the Aurora cohort.

A strategic partnership with the University of Missouri Extension will significantly expand this programming and allow for additional health screenings and assistance to households currently being served by the Healthy Homes project. An “Asthma-ready Communities” coalition is creating a network of health-care providers, clinics, and educators to better serve children in Springfield with uncontrolled

asthma. The Healthy Homes Manager will serve as the home-visitation piece of the network, an important part of a holistic approach to asthma care and control. This model is already in use in Kansas City, Columbia, and St. Louis.

Education, Employment, Wages and Preparing Participants for Sustainable Financial Security

Without access to additional training or opportunities, many NWP families are stuck in low-wage and low-growth occupations. Participants lack the access to career advancement that could lead to stable careers with family-sustaining wages. Low-income workers, particularly women, face additional challenges in obtaining both job training and high wage occupations including: high out-of-pocket costs for required specialized equipment (including boots, tools, and textbooks), limited knowledge about local and University programs available, lengthy and complicated enrollment processes, juggling substantial family, job, and work responsibilities, access to affordable childcare, and lack of comprehensive services, mentoring, and guidance that connects students to the resources and relationships they need to succeed. Funding and partnerships continue to be sought to bridge these barriers for women served by the program, with collaborative partners like Ozarks Technical Community College and Jobs For Justice.

Intergenerational Disadvantage

The Darr Family Foundation has provided funding to implement NWP children and youth programming, which will help the NWP meet its goal of addressing issues surrounding intergenerational poverty. Investing in an impoverished child's future is an effective strategy to break the unrelenting cycle of generational poverty. Providing strategic teaching and youth skills development fights poverty at a personal level and is also preventative at a community level and prepares young people to meet the challenges of adolescence and adulthood and achieve their full potential. This one time infusion of funds from the Darr Foundation will provide for educational skill building curriculum designed specifically for 50 under resourced children and youth served by the NWP. The curriculum will be utilized first with an estimated 50 children and youth in Zone 1 and provide for 2 volunteer facilitators (also over the course of the 1-year grant period) will be trained to provide the curriculum to an additional estimated 175 children and youth over 2 years after the grant period.

Youth development activities will feature Circles® USA children's curriculum which includes activities and lessons around Building Relationships, Respect and Service, and Financial Literacy. We will also develop curriculum around the community-wide "Character Ed" model (developed by the Ozarks YMCA and the Springfield Chamber of Commerce and used by Springfield Public Schools) that seeks to create a "culture of character" in the Springfield area through the united efforts of businesses, schools, and civic organizations.

Transportation (T.R.I.P.)

The NWP is the host of the CPO-piloted SGF TRIP based on the TRIP model first implemented in Riverside, CA in 1993 and designed as a low-cost, low-maintenance, volunteer-driver, customer-driven approach for providing transportation to older adults and those with disabilities. As a result of partnerships with Help Give Hope's Used Car Program which offers used cars to those in need of transportation, only 3 NWP participants (who don't otherwise qualify for Help Give Hope's program) use TRIP. One NWP Participant who uses TRIP needs it permanently due to disability, pointing to an ongoing need to address gaps in local transportation infrastructure.

Individual and Household Cohort Updates

While housing, education, employment concerns, childcare, and access to healthcare are significant needs for participants, relative monthly household income, disability, debt load, incarceration, divorce, trauma, the death of a primary income earner and other personal circumstances and needs can also economically impact a household over both the short and long term.

NWP Cohort Self Sufficiency Score Updates

Originally, the NWP had planned to utilize the ‘9 pivotal assets’ as benchmarks for success as outlined by the Jacksonville 1000 homes model. These assets were predicated on providing participants with: (1) **Social Assets** such as assets required for taking care of children and building productive relationships with others, (2) **Human Assets**, such as assets to attain knowledge, skills, and abilities to earn adequate income, and (3) **Financial Assets** like assets to effectively manage money and build wealth. The ‘9 pivotal assets’ included: (1) Affordable Housing (housing representing no more than 30% of one’s total monthly budget); (2) Transportation (participants have reliable transportation); (3) Quality Childcare (children are enrolled in quality child care, before school, or after school programming as needed for children over 2 years old); (4) Parenting classes (where participants have not participated in other similar classes for 3 years. This includes Triple P and Parenting Cafe but also include quality programming like Parents as Teachers, Pregnancy ABC's, and Prenatal Classes by the Doula Foundation); (5) Resolution of Criminal Background (where applicable); (6) Accountability (such as attending required program and community resource meetings and engaging consistently in the program); (7) Job training; (8) Taking Advantage of the Earned Income Tax Credit (attainment of EITC benefit & application of benefit to personal plan where applicable); and (9) Monthly Budget management (adhering to a budget, reducing debt and working on a credit score of 650) . In addition to these assets, the NWP has added a 10th pivotal asset, termed (10) Health and Wellness (including access to healthcare and insurance). These 10 NWP assets have been termed the “10 Sustainability Assets” needed for economic mobility, sustainability, and self-sufficiency. Additional data is collected on mental health access or needs, the relative level of support a household may have within their social networks, food security, home safety, and relative integration or connection to community resources.

It is significant to note that the ‘9 pivotal assets’ have been modified slightly in the NWP to reflect unique and local needs and to allow for alignment with existing and proposed community resources within these broad categories. For example, the Circles program provides skill based training on budget, parenting, and emotional health. Monthly budget management has also become an asset that could now be best termed “Financial Planning and Coaching” as the services provided are much more robust and comprehensive than simply budgeting best practices. The NWP also does not currently have the resources to address the many diverse needs of those with felonies or significant criminal records, although as the project expands, the hope is to be able to begin to address these needs as they are pose significant challenges for economic mobility for formerly incarcerated individuals or those with criminal backgrounds. Where possible or applicable, participants are connected with legal services through a collaboration with the Springfield Metropolitan Bar Association.

The 10 Sustainability Assets are measured on a scale of 1 to 5, with 1 noting this particular asset as nonexistent (Surviving) to 5 as being a fully attained asset (Thriving). Below are pre program and post program mean self sufficiency scores for those where follow up data thus far has been obtained (N=52).

| | Housing | Transportation | Employment | Education | Income | Health Ins | Physical | Parenting | Childcare |
|------|---------|----------------|------------|-----------|--------|---------------|----------|-----------|-----------|
| Pre | 4.42 | 3.66 | 2.09 | 2.61 | 3.04 | 3.76 | 3.61 | 4.23 | 2.9 |
| Post | 4.47 | 4.66 | 2.76 | 3.28 | 3.28 | 3.09 | 3.57 | 4.47 | 4.33 |

| | Legal Criminal | Legal Non | Mental | Psychosocial | Support |
|------|-------------------|--------------|--------|--------------|---------|
| Pre | 4.66 | 4.66 | 3.71 | 3.95 | 3.95 |
| Post | 4.8 | 4.52 | 3.47 | 3.9 | 4.19 |

As evidenced by the chart above, households continue to maintain or make progress in various domains, including accessing transportation and resolving legal needs. Researchers interpreting these scores believe that a potential reasons for maintained or reduced scores are likely influenced by the following:

- **Change and progress often takes time.** For example employment or education progress can often take years depending on trajectories and goals. Increases in employment or education can also impact other correlated factors such as childcare, when once not a need at the beginning of programming, presenting as a need after employment being attained.
- **Issues related to the ‘cliff effect.’** For those eligible, Supplemental Nutrition Assistance Program (SNAP) benefits, housing subsidies, and child-care subsidies are being utilized, which provides for these needs for many NWP participants. For participating families, they can experience the “cliff effect,”—when a family’s income threshold increases slightly outside of the eligibility guidelines for assistance (common among NWP families working toward economic sustainability goals), they can suddenly lose hundreds to thousands of dollars from benefit programs such as SNAP, childcare, or housing subsidies. Oftentimes an increase of less than \$50 a month can lead to the loss of several hundred dollars’ worth of programs. This loss can sometimes result in a household being less secure and financially stable than prior to participating in program, creating a cycle of dependency and need that remains problematic for both social service programs and participants seeking to transition off of public assistance. In addition, when a gain in income doesn’t cover the needs of a family because of loss in assistance, it can cause someone to turn down a raise or even promotions. Employment that provides for basic needs and education that provides opportunities to higher paying employment in such an event, remains imperative for NWP participants.
- **Self reporting and perceptions of wellness.** Given that most of the information collected is self reported upon intake, it is possible that a participant’s perception of their physical health for example, is considered to be good and manageable however upon health screenings it is determined that there may be concerns that do need to be addressed. Self reported data often has such limitations when comparing pre and post test scores.

CUCCU Debt Consolidation Update

CUCCU is currently consulting with 3 new NWP participants working towards consolidation and credit improvement. Volt Credit Union is also working with NWP families. They have helped one family create a debt consolidation plan that has increased their available income, allowing them to better manage their budget and pay off their outstanding loans. One (1) additional family has paid off their consolidation loan with CUCCU and another family dispersed their final payment to University Hope. The NWP case management team is actively working to revisit with four families who are making strides to enter the banking system. Families work with bank staff to create a plan of action to manage their current situation enough that the NWP can offer assistance through the financial program.

Adverse Childhood Experiences (ACEs)

No information has been compiled this quarter regarding ACE scores. Given the difficult nature of disclosing abuse and trauma, these questions were determined to be best collected after trust has been established with case managers and at a 6-12 month progress time frame. In order to provide accurate data in regards to ACEs, this information will be compiled and reported in the next quarterly report. From the most recent data collected, the average ACE score among 30 NWP participants is 3.86. The more ACEs one has, the greater the risk for chronic disease, mental health concerns (such as depression and anxiety), violent behavior, and also increases the potential for being a victim of violence. The impact of trauma in childhood can extend into adulthood, including ripple effects in workplace productivity and financial security.

Data, Research, and Expansion Updates

The scalability and replicability of the NWP model into other communities (including additional City Council zones and surrounding counties) is a primary goal of researchers and those involved in direct service programming. Three efforts are currently being undertaken to either expand programming, report on its impact, or discuss the overall benefit of investing in anti-poverty programming.

Data Collection Updates

A concerted effort this quarter has been made to review the data collected by program participants and to ensure that information is collected according to best practices. This included a Missouri State University Sociology student, under the supervision of Amy Blansit and Christina Ryder, that reviewed all case files and recorded either missing or incomplete data. This allowed for the project to ensure that the data being reported was accurate according to what was collected and ensured follow up data was being collected. Additional best practice data collection training will be standardized and provided to Drew Lewis and NWP designated staff in Year 3.

Project RISE Update

The Northwest Project expansion into rural communities has been branded Project RISE (Reaching Independence through Support and Education). Aurora has recruited 10 families that qualify based on similar qualifications set by the Northwest Project. Demographics and base 10 asset self sufficiency scores for the Aurora cohort can be found in the chart below.

Aurora Demographics

| | House Size | Annual Income | %FPG | Age | Gender | HS | Housing | Transp | Credit Score | Monthly Income |
|-------|------------|------------------|---------------|-------|--------|-------|---------|--------|--------------|----------------|
| Mean | 4 | \$24,686.40 | 100.00% | 40 | 100% | 100% | 100% | 80% | 551 | \$2,057 |
| Range | 2-11 | \$7,224-\$36,372 | 34.76-161.69% | 29-54 | F=10 | 10/10 | 10/10 | 8/10 | 504-602 | \$602-\$3560 |
| n | n=10 | n=10 | n=10 | n=10 | n=10 | n=10 | n=10 | n=10 | n=6 | n=10 |

Aurora Self-Sufficiency Mean Scores
(Green = original 10 Key Assets; Yellow = additions)

| | Housing | Transportation | Employment | Education | Income | Health Ins | Physical | Parenting | Childcare |
|------|---------|----------------|------------|-----------|--------|------------|----------|-----------|-----------|
| Mean | 4.1 | 3.8 | 3.5 | 3.4 | 2.3 | 2.5 | 4.3 | 3.9 | 3.9 |

Aurora 10 Sustainability Asset Scores

| | Legal Criminal | Legal Non | Mental | Psychosocial | Support | Food Security | Home Safety | Community |
|------|----------------|-----------|--------|--------------|---------|---------------|-------------|-----------|
| Mean | 5 | 4.1 | 4.6 | 3.7 | 2.5 | 2.3 | 4.6 | 2.7 |

Ozark, Buffalo, and Salem are still in the research and development process. Amy Blansit and NWP staff continue to meet with these and other interested communities to explore the possibilities of developing Project RISE in their cities.

Social Capital Studies

Another primary goal of the project is improving or enhancing the resource structures of neighborhoods that offer opportunities for community members to engage, connect, and benefit from the resources that exist within and outside of their primary networks, neighborhoods and groups (otherwise defined commonly as ‘bridging social capital’). Partnerships over the last 2 and half years have including partnerships with the Missouri State University Department of Social Work to further explore the impact of neighborhood connection. These efforts will continue in Year 3.

The Social Return on Investing in Anti-Poverty Programming Study

Dr. Erin Kenny, anthropologist at Missouri State University, is in the beginning stages of conducting a study that will specifically focus on the NWP and the larger Springfield region and the benefits and impact of investing in anti-poverty programming. Dr. Kenny has had significant research experience in both national and international research on economic and social development. Her international ethnographic research from Guinea, Tanzania, and Jamaica relies on qualitative data collected over time. Using the anthropological convention of “the household” to frame classic economic processes of production, consumption, and (re)distribution, Erin also asks how decisions about resource allocation are made by household members and how they prioritize these decisions. Part of her research with the NWP

will include the short and long term economic benefits to a community when structural and individual barriers are reduced and the potential economic disadvantage of not addressing barriers to household economic self sufficiency for households experiencing situational and intergenerational poverty..

At the heart of the Northwest Project's mission are efforts to provide or restore economic autonomy to families. Nationally, we know that economic precarity haunts nearly half of all American families, with 25% of US households characterized as "financially fragile" (defined as the inability to raise \$2000 in 30 days, a metric used by the National Bureau of Economic Research). An innovative methodology being used by *US Financial Diaries* (Morduch & Schneider 2017), which relies on closely detailed accounting of low- and moderate income families in ten sites within four regions of the United States, reveals that up to one-third of American households experience substantial swings in income from month to month, sometimes called "income volatility," which makes it hard to budget or address unforeseen financial crises.

By the end of the second year of programming, the NWP has provided financial coaching, which aims to reintegrate families into the local financial system by consolidating debt into lower interest financial products (thus increasing monthly cash flow) and encouraging new strategies to boost credit scores, to more than 60 people through consultation or direct services. To be eligible for the NWP financial coaching program families must have participated in the NWP Circles program for the full twelve-week program and demonstrated promise for debt consolidation. The program since its inception has worked directly with 44 people, including 14 adults in 10 families responsible for more than twenty children. Every participant of the program is "current" on debt repayment with more than \$3000 in assets banked. At least three families qualified for housing programs that allowed them to buy their homes. One participant separated her business from personal accounts and was able to acquire a working line of capital to grow her business.

As with all of the NWP programming, the most effective part of the Financial Coaching is the personalized attention that the participants receive from highly-skilled professionals in our community. These efforts are time-consuming, but produce satisfying and productive returns, often through increased knowledge and new patterns of behaviors that allow clients to make better decisions and to concentrate on building and preserving key assets they've outlined in self-defined financial goals. Quantifying a return on investment for the varied NWP activities can be challenging. In the past, borrowing practices from business and economics has led to mistakes and inconsistencies in the measurement of social value. Moving forward, the NWP is exploring the methodology for determining the program's SROI (Social Return on Investment) to more accurately assess and capture the value created when community members participate in NWP programming. Efforts are underway to conduct qualitative sampling of participants, to understand how participation creates networks and opportunities that improve economic autonomy.

Analysis surrounding the social return on investment tries to stimulate an outcome-oriented approach to community development projects. The common sense approach guiding the NWP research team is that poverty is expensive. When families lack self-sufficiency, they are unable to meet basic needs or contribute productively to the larger community around them. However, when NWP members gain skills and capacity through participation in programming, they are better able to advocate for themselves, raising their incomes, reducing their debt loads, and creating independent and innovative solutions to chronic problems like transportation and flexible childcare.

Funding and Partnership Updates

The NWP includes a number of community agencies that provide resources to participants. These partners include organizations like Ozarks Technical Community College, the City of Springfield, Springfield Community Gardens, Springfield Public Schools, Life360 Family Services, Habitat for Humanity, Boys & Girls Club, Great Circle-Parenting Life Skills Center, Care to Learn, Springfield Metropolitan Bar Association, Volt Credit Unit, Ozarks Regional YMCA, and Schweitzer United Methodist Church Jobs for Life Program, along with many others. Partnering organizations work to bring stability and success to the community at large. They partner with the NWP to provide resources such as affordable housing, quality childcare, job training and food security. The Rotary groups in Springfield also have been deeply committed to and connected to the project.

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

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

Quarterly Report Contact Information

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

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