Career Family Opportunity

Process and Evaluation Metrics for an Innovative Self-Sufficiency Program
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INTRODUCTION

This report evaluates metrics for the Career Family Opportunity (CFO) program, an innovative self-sufficiency program being undertaken in partnership with the Cambridge Housing Authority (CHA) and the Crittenton Women's Union (Crittenton), a Boston-based nonprofit. Specifically, it evaluates CFO's outcome metrics as well as recommends how to report those metrics to HUD, which is funding the CFO program.

We recommend including two participant outcome metrics, one based on "self-sufficiency points" and another on incentives earned, along with the outcome metrics outlined in CHA's MTW agreement with HUD. For CHA's and Crittenton's own internal purposes, we propose three process metrics—problem identification charts, bottleneck analysis and customer surveys—to monitor and improve operations.

PROGRAM DESCRIPTION

The Cambridge Housing Authority is one of 30 public housing authorities selected by the U.S. Department of Housing and Urban Development (HUD) to participate in its Moving to Work (MTW) program. MTW participants use HUD funding to design and test their own housing programs, and must report back to HUD metrics evaluating their program. HUD will use the reported metrics to decide whether a MTW program can be a model for other public housing authorities.

The Career Family Opportunity program (CFO) is one of CHA's many MTW programs. It is a re-creation of a similar program CHA's partner, the Crittenton Women's Union, has been running in South Boston for the past year. The CFO program's funding originates with HUD, is allocated to the Cambridge Housing Authority and passed through to Crittenton, which administers the actual program.

CHA is currently recruiting the first cohort of 20 CFO participants from its public housing/voucher recipient population. Applicants go through a rigorous screening process, including an evaluation of their criminal record, if any. They must be single parents with at least a high school degree or GED. In-person interviews then vet applicants for certain personality traits that would predispose them to success in the program (e.g. self-motivation, self-awareness, confidence).

The Career Family Opportunity program is designed to lead public housing/voucher recipients to self-sufficiency and off of public housing assistance within 5 years. Crittenton defines self-sufficiency based on its "Bridge to Self-Sufficiency" model (see Appendix I).
There are eight “pillars” of self-sufficiency, from housing and family stability to educational attainment and financial management. By the end of the 5th year, participants are expected to have attained self-sufficiency in all eight pillars and will no longer be in need of housing assistance (see Appendix II for the CFO program process flow chart).

Upon acceptance into the program, participants work with a team of three Mobility Mentors to create an individualized and holistic self-sufficiency plan. Participants can choose from a list of goals, which fit within each of the eight pillars of self-sufficiency. Possible goals include, for example, completing an internship, quitting smoking or obtaining citizenship. Financial incentives are pre-assigned to the most significant goals, with the size of the incentive matching its importance and difficulty. Completing an internship is rewarded with $100, quitting smoking with $250 and obtaining citizenship with $500. Each participant can earn a maximum of $2500 in possible incentives per year. The Mobility Mentors and participants first set a 5-year plan, and then set a plan for the coming year, which is revisited every 6 months. There is also a matched savings component to help participants build a savings account more quickly.

Mentor and community supports are a central component of the CFO program. Participants meet with the mobility mentors once a month and sometimes once a week. There are also monthly meetings with the whole cohort of 20 participants to share experiences and take advantage of guest speakers. Participants are encouraged to meet more frequently with smaller groups to form closer friendships.

HUD has requested that MTW reporting metrics fall into these three statutory objective areas:

- Economic self-sufficiency
- Cost-effectiveness
- Housing choice

As stipulated in its MTW agreement with HUD, CHA will be reporting the following outcome metrics with CHA-defined benchmarks for the CFO program:

- Number of households admitted
- Average household income by household size at each program stage
- Median household wage income at each program stage
- Median household assets at each program stage
- Number of requests for hardship allowances
- Program completion rate

PROBLEM STATEMENT

The Cambridge Housing Authority (CHA) initially requested an assessment of how CHA should measure whether the CFO program helps participants attain self-sufficiency. CHA faces a difficult situation where it is accountable to HUD for a program it funds but does not run and which is beyond its area of expertise (i.e. self-sufficiency generally as opposed to
housing exclusively). CHA needs an interface for understanding whether a holistic self-sufficiency program like the CFO program works.

A thorough assessment of whether the CFO program “works” would have to begin with a discussion of the most appropriate definition, measurement and benchmarks for “self-sufficiency.” In other words, we would have to decide at what income level a single mother of one, two or three in the Boston area becomes self-sufficient or even if income is the best indicator.

After researching the literature on self-sufficiency and surveying the available data, we concluded that our added value for CHA and Crittenton would not be in assessing their definition of self-sufficiency. Experts at HUD, CHA and the Crittenton have a much firmer grasp of the literature than we could have given the time frame of the project. Moreover, the CFO program’s unique design prevents any useful comparisons and benchmarking with other self-sufficiency programs. Constructing a counter-factual control group from CHA’s public housing/voucher recipient population was also impossible. Much of CHA’s data on public housing/voucher recipients are not standardized. Nor does the data include enough variables to create a comparable control group for the Cambridge CFO program. CHA does not collect any information on educational attainment. Yet CFO program participants must have at least a GED and are also heavily vetted for personality traits which would be difficult to mimic using CHA’s existing public housing/voucher recipient data.

We have instead provided CHA and Crittenton with additional methods for measuring participants’ progress towards the Crittenton-defined self-sufficiency threshold. Our methods are premised on the assumption that Crittenton has figured out the appropriate spectrum of benchmarks for housing, assets and employment leading to self-sufficiency. We offer a method for tracking participants’ progress along those benchmarks. To help CHA monitor the CFO program from afar, we also offer several process metrics.

**PARTICIPANT OUTCOME METRICS**

Currently, CHA has chosen to report outcome metrics in only three areas: housing, assets and employment. These limited metrics, however, fail to capture the program breadth that attracted CHA to the Crittenton’s CFO program in the first place. As briefly described above, Crittenton’s theory of change is embodied in a unique 8-pillar model of self-sufficiency. A person must attain self-sufficiency in all eight pillars of this “Bridge to Self-Sufficiency” in order to be self-sufficient. The pillars are:

- **Family Stability**
  1. Housing
  2. Dependents
- **Well-Being**
  3. Health and Behavioral Health
  4. Social Supports
- **Education and Training**
  5. Educational Attainment
• Financial Management
  6. Assets
  7. Debts
• Employment and Career Management
  8. Earnings Levels

**Self-Sufficiency Points**

CHA could make a better case to HUD that the CFO program is a model self-sufficiency program if it reported on the full breadth of the program—or on all eight pillars instead of three. The selling point of the CFO program, after all, is its holistic approach.

Most of the remaining pillars, however, do not lend themselves to easy quantification. We created a new metric called Self-Sufficiency Points, which attempts to quantify these measures in a way that could be reported to HUD.

Crittenton’s Bridge to Self-Sufficiency provides the framework for the Self-Sufficiency Points (SSPs) metric. Each of the eight pillars in the bridge is composed of five progressive steps that a person must make toward self-sufficiency. The number of Self-Sufficiency Points assigned to each step should reflect the step’s difficulty and importance for reaching self-sufficiency, and the total number of SSPs would represent total self-sufficiency. A CFO participant’s progress could be measured by a percent of the total possible number of SSPs they have attained. If a participant has achieved 50% of the SSPs, they are “50% self-sufficient.” Potential modifications of the Self-Sufficiency Point system could include assigning zero points for the first level (since this level indicates a lack of self-sufficiency) or weighting later steps higher than earlier steps (or the reverse). Consultation with the mobility mentors will be necessary to determine which modifications and weights make the most sense (see Appendix III for an example survey for administers to weight SSPs).
This Self-Sufficiency Points metric gives CHA and Crittenton a snapshot of how close each participant, or cohort of participants, is to the ultimate self-sufficiency goal. Moreover, it allows for a comparison of participants along the same self-sufficiency spectrum. One participant may begin the program with 40% of the possible SSPs while another may begin the program with just 10%. The Self-Sufficiency Points metric appreciates that the absolute level of self-sufficiency matters and can be a useful method of comparison even if the circumstances of each participant are unique.

**Incentives Earned**

The incentives earned metric, on the other hand, measures each participant’s progress against his or her own self-sufficiency plan. Measuring incentives earned could be a better way to gauge progress while also taking into account the diversity of each participant’s needs and goals in attaining self-sufficiency. Since every participant tailors her own plan with $2500 worth of goals and incentives per year, measuring the percent of incentives earned should capture each individual’s progress along their own path to self-sufficiency. If the program is working correctly, then participants should be achieving 100% of the goals they set each year and receiving the full $2500 of incentives allocated to each participant per year. You could measure the percent of incentives earned per year or cumulatively over the course of 5 years (i.e. as a percent of $12,500). The chart below (“Percent of 5-Year Incentives Earned”) shows the cumulative, or 5-Year, breakdown of incentive goals chosen from each pillar, the percent achieved within each pillar as well as the percent achieved of the total possible.
Percent of incentives earned is valuable not only as an outcome metric, but also as a process metric that could help CHA and Crittenton identify possible operational improvements for the CFO program.

**PROCESS METRICS**

The Cambridge Housing Authority is responsible for reporting CFO program results to HUD, yet the CFO program is essentially run by a contractor, Crittenton Women’s Union. Most of the day-to-day processes of the CFO program, including mobility mentoring, fall outside the Cambridge Housing Authority’s area of expertise. We chose simple process metrics that would help the Cambridge Housing Authority identify process problems from afar. We hope that these metrics can help CHA communicate more effectively with Crittenton Women’s Union, especially about non-housing program elements.

Our analysis focuses on three key process metrics: problem identification charts, bottleneck analysis and customer surveys. The first two of these process metrics take advantage of the measure “percent of incentives earned,” which was discussed earlier in the outcome metrics section.

**Problem Identification Charts**

As Crittenton Women’s Union reports monthly results back to the Cambridge Housing Authority, it may be difficult for either party to determine whether monthly fluctuations in percent of incentives earned for the whole cohort are just normal variations or cause for alarm. For example, the chart to the left shows lower performance in January-March and August-September. Should CHA ask Crittenton to prepare a special report to explain the poor performance or is this just random noise in the data?

A metric we have named “Problem Identification Charts” can answer this question. They compare current performance to a baseline of performance. They could be instituted as a tool as soon as enough data are gathered to create a meaningful baseline—probably after a few months. In addition to charting current incentive performance, a Problem Identification Chart could include average performance and a minimum and maximum performance boundary. Usually the minimum and maximum boundaries are set at three standard deviations from the average baseline level. The range of “normal” outcomes between the minimum and maximum boundaries would therefore cover about 99.7 percent of all normal variations in the data.
As long as the percent of incentives earned stays within these minimum/maximum boundaries and is not consistently below the average line, CHA can avoid undue panic over small drops in performance (see “Under Control (Normal)”). If, on the other hand, CHA compares current performance to the CFO baseline and sees a drop below the minimum boundary (see “Out of Control (Anomaly)” chart), it knows it is justified in starting a conversation with Crittenton about performance.

A number of scenarios might explain the drop in results seen for October in the chart to the left. The key is to review processes from October and determine which factor or factors differed during that period. Maybe one of the three mobility mentors was out sick and the back-up mentor was undertrained. This indicates that Crittenton needs to create a better staffing plan in case of mentor absence. Maybe the only thing that was different in October is that participants decided to throw a pizza party instead of bringing in a guest speaker for the monthly group meeting. This may have caused participants to lose their focus. In that case, Crittenton might change their monthly meeting policy to require activities to be topical.

Another variation on problematic performance is consistently below average performance (e.g. eight months in a row). Seeing a chart like the one labeled “Out of Control (Below Average)” should also signal CHA to discuss program processes with Crittenton. For this chart, perhaps a new, ineffective incentive structure was in place from January to August, until CHA and Crittenton decided to revert to the old system in September.

If CHA and Crittenton can agree on a reasonable baseline, Problem Identification Charts would give CHA reliable information about when a problem is occurring. CHA may then act confidently to uncover the cause of the underperformance. CHA would have partially
overcome its disadvantage in being distant from the day-to-day processes of the CFO program.

**Bottleneck Analysis**

There may be specific incentives that program participants consistently fail to earn on time. Since goals are generally sequential, this would impede progress toward self-sufficiency. For example, a participant might need to fill out her FAFSA forms before she can enroll in an Associate’s Degree program or a lack of dependable childcare might prevent a participant from maintaining a C+ average in her college courses. Yet the complex nature of self-sufficiency means that failure to achieve Goal 1 does not just mean that Goal 2 cannot be accomplished. It probably means that Goal 3 and Goal 4 are put on hold as well. We call this a bottleneck: Problems achieving one goal can lead to a delay in achieving a whole string of additional goals.

![Percent of Incentives Earned](image)

CHA could analyze bottlenecks in a variety of ways. One option is to plot percent of incentives earned in various general categories and compare results (see “Percent of Incentives Earned”). Since the incentives set for each time period are chosen to be achievable, a lack of achievement for one type of goals is likely to indicate a process failure. Low achievement in one area provides CHA and Crittenton with a signal for where to focus their efforts at process improvement. The chart above shows the $100 family stability goal is one area with a low percent of incentives earned. Seeing this, CHA might ask Crittenton to increase the incentive amounts for the goal or to add formal training sessions in family stability topics.

Bottleneck analysis can dig down to a more detailed level. It could reveal whether $50 incentives or $500 incentives are consistently not earned on time. If achievement is higher for $50 incentives, then CHA might consider asking Crittenton to break the $500 incentives down into smaller pieces. Alternatively, they might consider raising the $500 incentives higher.
Individual goals can also be analyzed. Perhaps there is one goal that is almost never achieved on time. The goal of making one new friend, for example, may have been assigned to 12 program participants, with only half achieving the goal within a reasonable time period—say six months. This might indicate to the mobility mentors that participants would benefit from relationship skills training during one of the monthly meetings.

**Customer Surveys**

Standardized surveys of every participant should be carried out after every stage in the program. It is the participants themselves who are doing much of the “work” of producing self-sufficiency. Theories of continuous improvement suggest that they themselves are best positioned to critique and suggest constructive changes to the program. Currently, Crittenton does not conduct standardized participant surveys, making it difficult to assess whether complaints or praise are anomalous or part of a consistent pattern. Survey results would give CHA and Crittenton a sense of what programming may need improvement.

**DATA COLLECTION AND INPUT**

CHA and Crittenton should create a simple spreadsheet tool for inputting and analyzing the data to generate the five metrics and charts described above. Ideally, data for each individual’s self-sufficiency points and incentives earned could be recorded during monthly mentoring sessions as part of Crittenton’s normal record-keeping, and would not pose an additional data entry burden. Incentive data collection is already required for the funding invoices Crittenton sends to CHA. Data for each participant should remain in separate tables and files, but linked together to easily generate cohort averages. The table below is one example of how to organize incentives earned data.

<table>
<thead>
<tr>
<th>Incentive Code</th>
<th>Number of Goals Attained</th>
<th>Value of Incentives Earned</th>
<th>Total Possible Value</th>
<th>Weighted Progress</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL</td>
<td>0%</td>
<td>$0</td>
<td>$12,500</td>
<td>0%</td>
</tr>
<tr>
<td>Housing</td>
<td>0</td>
<td>$0</td>
<td>$2,500</td>
<td></td>
</tr>
<tr>
<td>1H</td>
<td>0</td>
<td>$1,000</td>
<td>$1,000</td>
<td></td>
</tr>
<tr>
<td>2H</td>
<td>0</td>
<td>$1,000</td>
<td>$1,000</td>
<td></td>
</tr>
<tr>
<td>3H</td>
<td>0</td>
<td>$500</td>
<td>$500</td>
<td></td>
</tr>
<tr>
<td>4H</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td>Dependents</td>
<td>63%</td>
<td>$5,000</td>
<td>$1,500</td>
<td>60%</td>
</tr>
<tr>
<td>1D</td>
<td>1</td>
<td>$500</td>
<td>$500</td>
<td></td>
</tr>
<tr>
<td>2D</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td>3D</td>
<td>0</td>
<td>$250</td>
<td>$250</td>
<td></td>
</tr>
<tr>
<td>4D</td>
<td>0</td>
<td>$250</td>
<td>$250</td>
<td></td>
</tr>
<tr>
<td>5D</td>
<td>1</td>
<td>$100</td>
<td>$100</td>
<td></td>
</tr>
<tr>
<td>6D</td>
<td>1</td>
<td>$100</td>
<td>$100</td>
<td></td>
</tr>
<tr>
<td>7D</td>
<td>1</td>
<td>$100</td>
<td>$100</td>
<td></td>
</tr>
<tr>
<td>8D</td>
<td>1</td>
<td>$100</td>
<td>$100</td>
<td></td>
</tr>
</tbody>
</table>

For your convenience, we have included a mock up of how the outcome metrics could be presented to HUD and the wider public (see Appendix IV for a larger version). It shows a snapshot of outcomes two years into the program. The first two pages, to be shown side-by-side, explain and display the average Self-Sufficiency Points achieved for 2011 and 2010. The next two pages, also to be shown side-by-side, display the average percent of incentives earned in 2011 and 2010.

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It is at the discretion of CHA and CFO to pick from our menu of metrics which ones best fit their needs. It may not be efficient or possible to use them all, given the staffing and resource limitations. The outcome metrics reported to HUD would probably take precedence, while the more individualized outcome metrics and the process metrics may be more useful for ancillary internal purposes. Such data, for example, may help identify if a particular participant is having trouble with the program. Alternatively, Crittenton could also use the data to motivate participants. A visual representation of their personal growth could inspire them to redouble their efforts. To determine what performance metrics are “good enough” to meet their mission objectives, CHA and CFO should weigh the benefits of the data tools against the cost of the data entry and analysis.

REPORTING TO HUD

Our recommended outcome metrics—percent of weighted Self-Sufficiency Points achieved or percent of incentives earned—easily satisfy HUD’s self-sufficiency reporting
requirement. CHA should probably report averages for the entire cohort rather than for individual participants to give a better overall picture of the CFO program.

As for cost-effectiveness, the second HUD reporting requirement, it is clear that the CFO program is expensive upfront. Its claim to cost-effectiveness lies in the expectation that participants will exit the public housing system more quickly than other housing assistance recipients; net over a lifetime, CFO participants would cost the public less than regular public housing/voucher recipients. Additionally, CHA anticipates knock-on benefits from reductions in food stamps and other public assistance dollars. In that case, HUD might be able to request more federal funding for the MTW program since it would be doing the job of other federal agencies.

But, ultimately, the best way to prove the CFO program produces self-sufficiency as well as cost effective is to compare it against its counter-factual—or how program participants would have fared had they stayed in public housing or received a voucher subsidy absent the CFO intervention.

One is to create a control group. CHA would use the normal interview process to choose twice as many fully qualified participants as it is able to enroll, assign half to a control group and collect data from both groups throughout (and after) the course of the program. CHA could consider offering a small stipend to control group participants to keep them engaged in the study over several years. The small sample size of the CFO participant and control groups might be too small to obtain statistically significant results, but the control group benchmark would certainly still be useful for internal learning and programmatic purposes.

Failing this, CHA should at least begin collecting educational information for its public housing/voucher recipient population. This will allow it to create a quasi-control group of single mothers with high school diplomas or GEDs against which to judge the success of CFO program participants. The intensive, intuitive nature of the CFO interview selection process, however, makes this an imperfect method for creating a control group.

The third statutory objective area, concerning housing choice, is beyond the scope of this project. It asks whether MTW programming limits the housing choices of participants. It would have required looking at all MTW and CHA programs as well as the construction of a counter-factual.
APPENDIX I: Bridge to Self-Sufficiency
APPENDIX II: CFO Process Flow Charts

CCFO Process (Simplified)

Selection
- Housing
- Self-Sufficiency Program
- Matched Savings
- Graduation

CCFO Process (Detailed)

Yr 0
- Assessment
- Housing
- Public Housing
- Voucher
- CFO-specific account manager yearly check-in
- Family Grants for 3+ Children if voucher ends

Yr 5
- Graduation
- Move out or pay ceiling rate
- Voucher assistance ends*
- Job with MEl1 Wage
- Education, Family Stability, Well being, Financial Mgmt

Open Account
- Saving
- $10k?
- If yes, match
- If no, no match

Data Follow-up

Application & Selection:
- Transcript
- Essay
- Cari
- 2 Interviews
- Voucher Education
- Voucher Eligible
- Work Eligible

6-Person Review Committee (CEH + CWU)

Self-Sufficiency
- Participants make 5 year plan w/ updates every 6 months
- Mobility mentoring: networks of connections, monthly check-ins, payouts
- CCFO Support Groups
- Large group: self-directed trainings (monthly)
- Small group: incentives for activities (monthly)
- Education/Career Plan

Matched Savings
APPENDIX III: Survey for Mobility Mentors to Weight Self-Sufficiency Points

This survey will help quantify the progress that CFO clients are making toward self-sufficiency by identifying which self-sufficiency goals are easier or harder to reach. This will help the Cambridge Housing Authority track the progress that CFO clients make and prove to HUD the value of the CFO program. It will also be useful to CWU in determining how well clients are progressing.

All the goals listed here come directly from the Bridge to Self-Sufficiency.

* 

1. All the CFO self-sufficiency goals in the area of housing are listed below. How difficult do you think it is to reach each goal, assuming clients have already met the goals listed before it?

<table>
<thead>
<tr>
<th>Goal</th>
<th>Easy</th>
<th>Somewhat Easy</th>
<th>Moderate</th>
<th>Difficult</th>
<th>Very Difficult</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enter transitional housing</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Enter permanent housing, with a full subsidy</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Shift to independent, or partially subsidized housing, where housing is still more than 30% of after-tax income</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Shift to fully independent housing, where housing is less than 30% of after-tax income</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>
2. All the CFO self-sufficiency goals in the area of dependents are listed below. How difficult do you think it is to reach each goal, assuming clients have already met the goals listed before it?

<table>
<thead>
<tr>
<th>Goal</th>
<th>Easy</th>
<th>Somewhat Easy</th>
<th>Moderate</th>
<th>Difficult</th>
<th>Very Difficult</th>
</tr>
</thead>
<tbody>
<tr>
<td>Severe unmet dependent needs serve as a significant obstacle to</td>
<td>☒</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>parent/guardian school or employment</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unmet dependent needs serve as an intermittent obstacle to parent/</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>guardian school or employment</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Making progress toward balancing dependent needs and parent/guardian</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>school or employment</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dependent needs met; not a barrier to</td>
<td>☐</td>
<td>☐</td>
<td>☒</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>parent/guardian school or employment</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3. All the CFO self-sufficiency goals in the area of health/behavioral health are listed below. How difficult do you think it is to reach each goal, assuming clients have already met the goals listed before it?

<table>
<thead>
<tr>
<th>Goal</th>
<th>Easy</th>
<th>Somewhat Easy</th>
<th>Moderate</th>
<th>Difficult</th>
<th>Very Difficult</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular and recurring disruptions to work/family due to health or</td>
<td>☒</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>behavioral health issues</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intermittent disruptions to work/family due to health or behavioral</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>health issues</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Significant progress in treatment of health/behavioral health issues</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Fully engaged in employment/family relationships. Health/behavioral</td>
<td>☐</td>
<td>☐</td>
<td>☒</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>health is not an obstacle.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
4. All the CFO self-sufficiency goals in the area of social support are listed below. How difficult do you think it is to reach each goal, assuming clients have already met the goals listed before it?

<table>
<thead>
<tr>
<th>Limited support, primarily reliant on CWU social service support system</th>
<th>easy</th>
<th>Somewhat Easy</th>
<th>Moderate</th>
<th>Difficult</th>
<th>Very Difficult</th>
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<tr>
<td>Some independent support systems, utilized intermittently</td>
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<tr>
<td>Actively engaged in support system</td>
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<tr>
<td>Advocate, organizer, social support for others</td>
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APPENDIX IV: Report for Outcome Metrics
Career Family Opportunity Snapshot: 2011 in Review

THIS YEAR (Year 2): The average participant...
- Lived in fully-subsidized, permanent housing
- Made progress toward balancing dependent needs and parental/guardian school or employment
- Had intermittent disruptions to work and/or family due to health/behavioral health issues
- Was actively engaged in a social support system
- Was attending a post-secondary program (including on-the-job training, associate’s degree, or certificate studies)
- Had liquid assets of less than one month’s living expenses
- Had structured debt payment plan in place and in progress
- Had a job with earnings of 33-65% of CWU’s Mass. Economic Independence Index

LAST YEAR (Year 1): The average participant...
- Lived in fully-subsidized, permanent housing
- Had unmet dependent needs that served as intermittent disruption to parental/guardian school or employment
- Had regular and recurring disruptions to work and/or family due to health/behavioral health issues
- Had limited social supports and was primarily reliant on CWU social service support system
- Was enrolled in post-secondary remedial education/training
- Had liquid assets of less than one month’s living expenses
- Had structured debt payment plan in place and in progress
- Had a job with earnings <33% of CWU’s Mass. Economic Independence Index
THIS YEAR (Year 2): The *average* participant...

- Earned $2,200 in incentives (88% of possible incentives)
- Highlight: 18 of 20 participants earned 100% of their Social Supports goals
- Focus Area: Improve support for meeting Assets goals

LAST YEAR (Year 1): The *average* participant...

- Earned $1,875 in incentives (75% of possible incentives)
- Highlight: 19 of 20 participants earned 100% of their Education goals
- Focus Area: Improve network of employment contacts in order to increase mentoring opportunities
Career Family Opportunity by the Numbers: 2011

THIS YEAR (Year 2): Participants on average...

Percent of 5-Year Incentives Earned

- Employment and Career Management: 20%
- Education and Training: 24%
- Debts: 32%
- Assets: 50%
- Social Supports: 60%
- Health and Behavioral Health: 58%
- Dependents: 60%
- Housing: 40%
- TOTAL: 40%

% of Housing Incentives Earned

Out of Control (Anomaly)
Career Family Opportunity by the Numbers: 2010

LAST YEAR (Year 1): Participants on average...

**Percent of 5-Year Incentives Earned**

- Employment and Career Management: 20%
- Education and Training: 10%
- Debts: 9%
- Assets: 0%
- Social Supports: 60%
- Health and Behavioral Health: 58%
- Dependents: 60%
- Housing: 0%
- **TOTAL**: 22%