

GOODWILL INDUSTRIES OF SOUTHWESTERN MICHIGAN

# LIFE GUIDES PROGRAM

## 2019 EVALUATION REPORT

Submitted to:

Jessica Mancino

Goodwill Industries of  
Southwestern Michigan

420 E. Alcott Street

Kalamazoo, MI 49001

(269) 382-0490

[jmancino@goodwillswmi.org](mailto:jmancino@goodwillswmi.org)

Submitted by:

Lyssa Wilson Becho &

Kelly Robertson

Western Michigan University

1903 W. Michigan Avenue

Kalamazoo, MI 49008-5237

(269) 387-5915

[lyssa.becho@wmich.edu](mailto:lyssa.becho@wmich.edu)

**OCTOBER 2020**

# REPORT SECTIONS

1

## 2019 EVALUATION FINDINGS

This section describes programmatic outcomes, including Life Guides families' multidimensional self-sufficiency and protective factors. Findings also detail change in structural barriers.

2

## 2019 CAPACITY STRENGTHENING

This section summarizes the evaluation capacity strengthening work conducted by the evaluation team and program staff in 2019.

3

## 2019 DATA GIVE BACK

This section describes how the evaluation team shared evaluation data with Life Guides families.

# 1

GOODWILL INDUSTRIES OF SOUTHWESTERN MICHIGAN

## 2019 EVALUATION FINDINGS

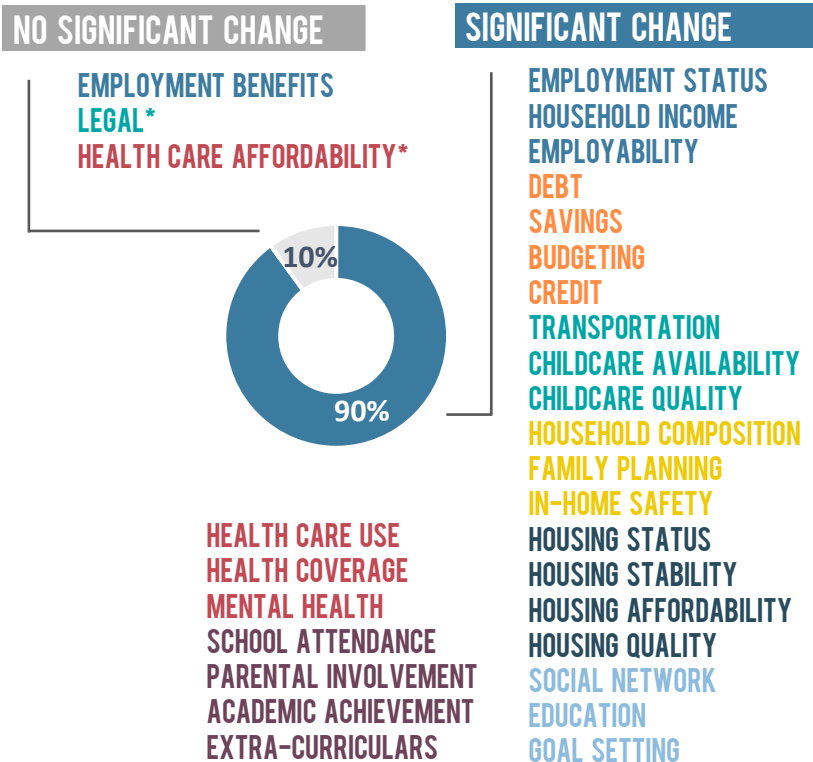
LIFE GUIDES PROGRAM

# EXECUTIVE SUMMARY

## IMPACT ON SELF-SUFFICIENCY

This evaluation measures family self-sufficiency using the Life Guides Self-Sufficiency Matrix (see Appendix A). This report presents findings for the eight domains of self-sufficiency: employment, income management, employment obstacles, housing, family dynamics, human capital, health, and children's education.

**A statistically significant number of families made progress towards self-sufficiency in 90% of domains, suggesting improvements in self-sufficiency did not happen by chance.**



\*More than 75% of families started at or above Safe in these areas.

Statistically significant improvements in families' self-sufficiency levels were seen in 27 of the 30 sub-areas. The goal of having 50% of families above Safe was achieved for 25 sub-areas of self-sufficiency.

It is possible that contextual factors involving local and national economics and policies affect areas where improvement has not been made (for example, employment benefits and health care affordability).

## PROTECTIVE FACTORS

Protective factors are characteristics such as high self-esteem, resilience, and hope. These characteristics have been associated with economic, social, psychological, and physical well-being and can serve as buffers when families encounter hardship. Between fall 2018 and fall 2019, Life Guides heads of household did not see an increase in self-esteem or resilience; however, the average participant reported average to high scores of both. Life Guides participants demonstrated increased hope—conceptualized as a process of setting realistic and attainable goals, having the knowledge to pursue those goals, and believing in one's ability to act.

## STRENGTHENING SELF-SUFFICIENCY

While participating in the Life Guides program, most families were able to achieve a level of self-sufficiency of Safe or above in several areas, including transportation, employment status, childcare quality, and debt. However, some obstacles still remain, as most families have been working for two or more years towards a level of self-sufficiency of Safe or above as it relates to savings, budgeting, credit, employment benefits, and health coverage.

## CONCLUSIONS

Families who have participated in the Life Guides program for two or more years have demonstrated positive progress towards self-sufficiency in multiple domains. The Life Guides program provides stability to families in times of crisis to prevent families from falling deeper into poverty.

# INTRODUCTION

## ABOUT THE PROGRAM

The Life Guides program was established in 2012 to assist families living below the poverty line as they overcome obstacles to self-sufficiency. Modeled on the Harlem Children's Zone, the Life Guides program works with families with young children (0 to 3 years of age) in Kalamazoo and Allegan counties over a 20-year period. Life guides serve as personal mentors or coaches to families and meet with families individually and as a group monthly. Individual meetings focus on goal setting and connecting families to resources—including services offered by other Goodwill programs. Group meetings are places where participants can share knowledge and skills to overcome obstacles to self-sufficiency, as well as build a social network of trust and encouragement.

The Life Guides program helps families overcome the interconnected obstacles erected by generational poverty and systemic inequity by focusing on individual- and family-level change. Life guides help families discuss options, consequences, and opportunities related to working towards their individual goals and addressing the unique needs of each family. The Life Guides program takes a holistic approach to strengthening families and reducing intergenerational poverty.

---

<sup>1</sup> The evaluation team planned to conduct focus groups with participants to learn about families' journey in Life Guides and their experience with obstacles to self-sufficiency. However,

## ABOUT THE EVALUATION

Goodwill Industries of Southwestern Michigan contracted with The Evaluation Center at Western Michigan University to evaluate the outcomes of the Life Guides program and its impact on participating families. Starting in December 2017, this evaluation has continued to strengthen the program's evaluation capacity; update and maintain the data collection plan; and analyze and communicate evaluative findings.

In the past year and a half, the evaluation team has done the following: 1) helped to onboard the new program director and vice president of mission services to the evaluation; 2) created a participant satisfaction form and a worksheet to help families assess their level of self-sufficiency; 3) met with the evaluation advisory group; 4) presented the findings of the previous evaluation report to staff and participants; 5) revised the data collection schedule; 6) proposed new success targets to be used for the evaluation; and 7) conducted a literature review of best practices from similar programs.<sup>1</sup>

In this report, the following information is presented:

- Analysis of quantitative data collected on families' self-sufficiency levels and protective factors
- New success targets for staff to consider and help refine for future evaluations
- Summary of capacity-strengthening activities
- Summary of data-give-back activities that took place in 2019

This report does not reflect any impact of the COVID-19 pandemic on programmatic activities as the data only represents 2019. Data from 2020 will be reflected in the 2021 evaluation report.

due to scheduling conflicts and low attendance, focus groups were delayed and eventually canceled due to the coronavirus outbreak.

# EVALUATION METHODS

An overview of data collection methods is provided in the table below. Additional details about analysis of self-sufficiency ratings are included in the Findings section for each domain of self-sufficiency examined.

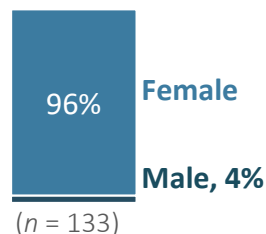
Data Collection Method	Purpose	Data Sources	Instrument	Notes
Goodwill Database	To measure impact on self-sufficiency	Life Guides Self-Sufficiency Matrix  Adult Supplemental Form  Child Supplemental Form	Appendix A	The new Life Guides Self-Sufficiency Matrix, created by the evaluation team and Life Guides program staff, was implemented in spring and fall of both 2018 and 2019. Baseline scores were retrospectively documented for families who had joined Life Guides prior to spring 2018.
Literature Review	Propose modified evaluation success targets for self-sufficiency matrix areas to help the Life Guides program assess whether it's achieving its goals.	Historical Internal Life Guides Data  Data from Similar External Programs  Research and Best Practices	See Appendix B to view a summary of the results	In the current and previous evaluation reports, a success target of 50% of families at a safe or above in each self-sufficiency area was implemented. This universal target was deemed ineffective since in several areas 50% or more families enter the program at safe or above. Further, it was decided it would be more advantageous to identify success targets for years 2, 5, 10, and 20, as opposed to one target that was applied throughout the 20 years.

# DEMOGRAPHICS

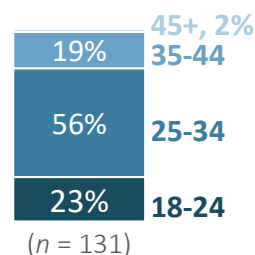
Demographics of Life Guides families are consistent with the characteristics of those experiencing poverty in Kalamazoo County when compared with U.S. Census data. Demographic statistics are presented for Life Guides families, children, and heads of household active as of January 2020.

## HEAD-OF-HOUSEHOLD DEMOGRAPHICS

### GENDER

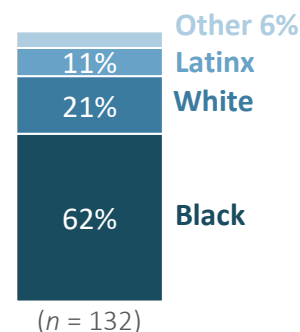


### AGE



Life Guides families are primarily led by females between the ages of 25 and 34 ( $n = 133$ ). Similarly, the largest demographic group experiencing poverty in Kalamazoo County is females aged 25 to 30.<sup>2</sup>

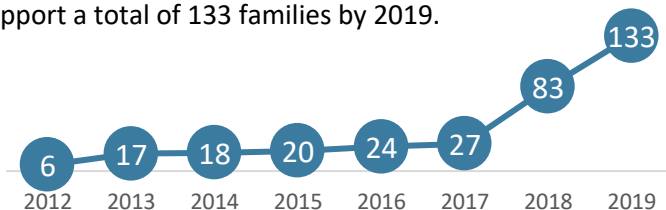
### RACE / ETHNICITY



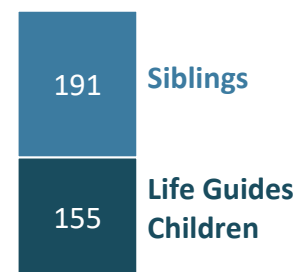
Life Guides families primarily identify as Black or Latinx. People who identify as Black and Latinx are overrepresented in the number of individuals experiencing poverty in Kalamazoo. People who identify as Black represent 25% of families experiencing poverty (as compared to 10% of the population). People who identify as Latinx represent 24% of individuals experiencing poverty (as compared to 5% of the population). People who identify as White represent 12% of individuals experiencing poverty (as compared to 77% of the population).<sup>3</sup>

## ACTIVE FAMILIES PER YEAR

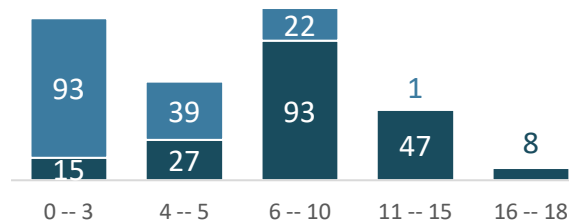
The Life Guides program started in 2012 with the capacity to support 20 families. In 2018, program funding increased to support a total of 133 families by 2019.



## CHILDREN



### AGE OF LIFE GUIDES CHILDREN + SIBLINGS



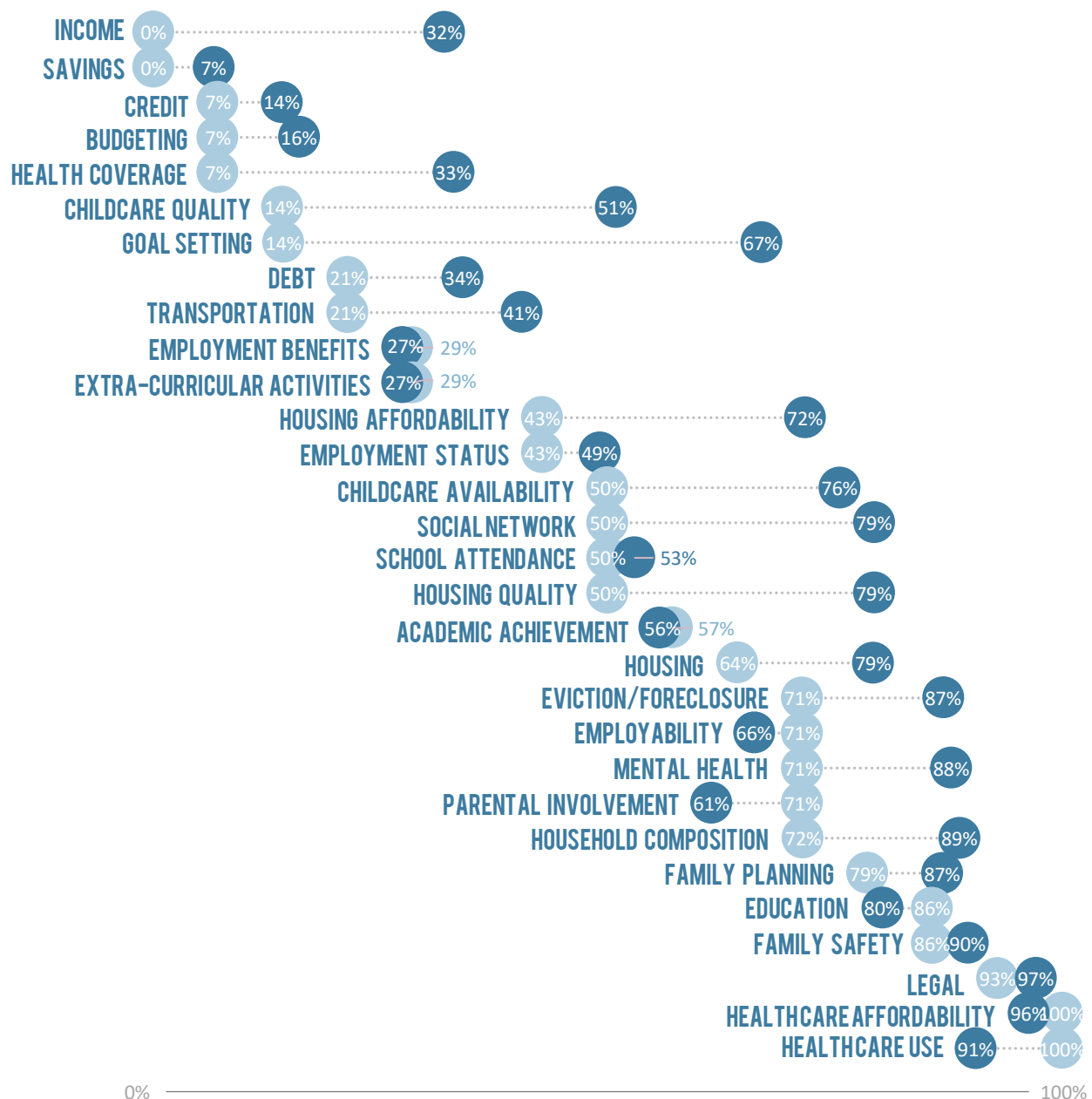
<sup>2</sup> <https://datausa.io/profile/geo/kalamazoo-county-mi#demographics>

<sup>3</sup> <https://data.census.gov/cedsci/table?q=Kalamazoo%20County,%20Michigan%20Income%20and%20Poverty&g=0100000US&tid=ACST1Y2018.S1701&hidePreview=false>

# FAMILIES AT THE START

The program dramatically increased the number of families served in 2018. The graphic below compares the percentage of original families (those that started before 2018) and new families (those that started between 2018 and 2020) at Safe or above when they entered the program. **The graphic shows that families who started after 2017 were more self-sufficient than families who started between 2012 and 2016.** The two groups differ most in terms of goal setting, childcare quality, income, housing affordability, social network, housing quality, health coverage, and childcare availability.

Percentage of **Original** (*n* = 14) and **New** (*n* = 106) Families at Safe or Above at Baseline





# IMPACT ON SELF-SUFFICIENCY

The Life Guides program supports families along the journey to self-sufficiency. Unlike other initiatives, the Life Guides program is a long-term commitment—working with families for 20 years. Program staff tailor guidance and resources to the needs of each family, receiving individualized support in order for them to reach their personal end goals. To acknowledge this multifaceted approach, the evaluation team worked with program staff over two years to create a measurement instrument that would capture families’ holistic change in self-sufficiency. The Life Guides Self-Sufficiency Matrix is organized around eight domains of self-sufficiency, with thirty sub-domains. Similar to other such instruments, this matrix places families on a continuum of In Crisis, At Risk, Safe, Stable, and Thriving. The full instrument can be found in Appendix A.

This matrix was put into effect in spring 2018, with retrospective baseline scores developed for families who joined Life Guides before 2018. Changes in self-sufficiency are only presented in this report for families who have participated for more than two years ( $n = 21$ ).<sup>4</sup> Of these families, 14% have been in the program for three years, 19% for four years, 5% for six years, 38% for seven years, and 24% for eight years. Life Guides added 56 families in 2018 and 50 in 2019 for a current total of 133 families. Life Guides plans to continue adding families to the program until the program serves 148 active families.

While the Life Guides program strives to empower families to make improvements in all areas of self-sufficiency, it must be recognized that there are structural obstacles to improvements in some areas. Contextual factors at the local and national levels have an inevitable effect on families’ self-sufficiency (for example, availability of

affordable housing, availability of well-paying jobs, and access to health care).

Each area of self-sufficiency is presented separately; however, important patterns emerge when they are compared, given their interrelated nature. Improvement in an area such as employment benefits might mean a family no longer has access to Supplemental Nutrition Assistance Program (SNAP) assistance, which would result in rising costs for the family. The long-term goal is improvement in all areas of self-sufficiency; nevertheless, it must be acknowledged that there will naturally be ups and downs throughout the years. Maintaining stability in an area can be just as important as an improvement.

The findings detailed in this report were collected over multiple points in time using three primary data collection instruments (detailed in the Evaluation Methods section). The sample size available for each finding changes depending on the number of families who completed each instrument at each point in time. Some of the largest differences in sample sizes is due to whether the finding is looking at all active Life Guides families ( $n = 133$ ) or whether it is only looking at families who have been in the program for two or more years ( $n = 21$ ).





































































---

<sup>4</sup> Twenty-one families only represents 16% of the full Life Guides program, now at 133 families. We recognize this is a limitation to some of these findings, however, it is unrealistic to expect families to make improvements in these self-sufficiency domains in under two

years. The number of multi-year participants will begin to increase as of the 2020 evaluation report, increasing the representativeness of certain evaluation findings.

# SELF-SUFFICIENCY OVERVIEW

The Life Guides program works with families to increase their self-sufficiency across several domains. The data presented reflects self-sufficiency scores, based on the Life Guides Self-Sufficiency Matrix, for families who have been in Life Guides for two or more years ( $n = 21$ ). The instrument, which includes a definition for each self-sufficiency status, is in Appendix A. Together, families and Life Guides rate each domain on a scale: In Crisis, At Risk, Safe, Stable, and Thriving. The Life Guides program aims to help families progress to or above Safe in all domains.

	Change in families' self-sufficiency		Families at or above Safe			Change in families' self-sufficiency		Families at or above Safe	
	Percent increased	Statistically significant	Percent of families	Achieved goal of 50%		Percent increased	Statistically significant	Percent of families	Achieved goal of 50%
 <b>EMPLOYMENT STATUS</b> <b>HOUSEHOLD INCOME</b> <b>EMPLOYMENT BENEFITS</b> <b>EMPLOYABILITY</b>	57%		72%		 <b>HOUSING STATUS</b> <b>HOUSING STABILITY</b> <b>HOUSING AFFORDABILITY</b> <b>HOUSING QUALITY</b>	67%		92%	
	62%		56%			67%		96%	
	43%		40%			67%		76%	
	71%		84%			76%		88%	
 <b>DEBT</b> <b>SAVINGS</b> <b>BUDGETING</b> <b>CREDIT</b>	57%		56%		 <b>SCHOOL ATTENDANCE</b> <b>PARENTAL INVOLVEMENT</b> <b>ACADEMIC ACHIEVEMENT</b> <b>EXTRA-CURRICULARS</b>	52%		56%	
	67%		20%			81%		100%	
	76%		32%			57%		80%	
	71%		24%			67%		68%	
 <b>TRANSPORTATION</b> <b>LEGAL</b> <b>CHILDCARE AVAILABILITY</b> <b>CHILDCARE QUALITY</b>	86%		99%		 <b>HEALTH CARE USE</b> <b>HEALTH COVERAGE</b> <b>AFFORDABILITY</b> <b>MENTAL HEALTH</b>	86%		100%	
	5%		96%			48%		40%	
	71%		84%			29%		96%	
	26%		80%			52%		92%	
 <b>HOUSEHOLD COMPOSITION</b> <b>FAMILY PLANNING</b> <b>IN-HOME SAFETY</b>	67%		88%		 <b>SOCIAL NETWORK</b> <b>GOAL SETTING</b> <b>EDUCATION</b>	81%		96%	
	76%		92%			71%		68%	
	57%		92%			57%		96%	

# EMPLOYMENT

Increasing stable and adequate employment is a key tenet of Goodwill Industries of Southwestern Michigan and the Life Guides program.

## KEY AREAS OF IMPACT



On average, Life Guides families earned \$27,700 in 2019, compared to \$26,900 in 2018 ( $n = 43$ ).



22% of families experienced an increase in their household income from 2018 to 2019 ( $n = 43$ ).



72% of heads of household were employed full or part time in 2019 ( $n = 90$ ), compared to 71% in 2018 ( $n = 66$ ).



29% of heads of household found a better job and 6% earned a raise in 2019 ( $n = 90$ ).

## MEETING SUCCESS TARGETS

The Life Guides Self-Sufficiency Matrix rates families' progress in each self-sufficiency area on a scale: In Crisis, At Risk, Safe, Stable, and Thriving. Detailed findings are in Appendix B. This section shows the changes in employment for families who have participated in Life Guides for two or more years ( $n = 21$ ).

### EMPLOYMENT STATUS



Goal of 50% at or above Safe achieved

Safe employment status is reached when families have had permanent employment for at least 1 year. The percentage of families with an employment status at or above Safe **increased by 34%**, from 38% to 72%.

### HOUSEHOLD INCOME



Goal of 50% at or above Safe achieved

Household income is considered Safe when families earn more than 60% of the median family income for the area. The percentage of families with a household income at or above Safe **increased by 56%**, from 0% to 56%.

### EMPLOYMENT BENEFITS



Goal of 50% at or above Safe not achieved

Employment benefits are considered Safe when they include paid time off and at least limited health insurance. The percentage of families with benefits at or above Safe **increased by 7%**, from 33% to 40%.

### EMPLOYABILITY



Goal of 50% at or above Safe achieved

Safe employability is reached when families have at least minimum job skills. The percentage of families with an employability status at or above Safe **increased by 22%**, from 62% to 84%.

# \$ INCOME MANAGEMENT

Debt, savings, budgeting, and credit management are expected to take years to change; however, these are important indicators to consider for the Life Guides program, as they impact a family's path to self-sufficiency.

## KEY AREAS OF IMPACT



57% of Life Guides families decreased their debt compared to when they started the program ( $n = 21$ ).



67% of Life Guides families increased their savings compared to when they started the program ( $n = 21$ ).



76% of Life Guides families increased their budgeting compared to when they started the program ( $n = 21$ ).



71% of Life Guides families increased their credit scores compared to when they started the program ( $n = 21$ ).

## MEETING SUCCESS TARGETS

The Life Guides Self-Sufficiency Matrix rates families progress in each self-sufficiency area on a scale: In Crisis, At Risk, Safe, Stable, and Thriving. Detailed findings are in Appendix B. This section shows the changes in income management for families who have participated in Life Guides for two or more years ( $n = 21$ ).

### DEBT



Goal of 50% at or above Safe achieved

Debt status is considered Safe when a family can pay at least the minimum amount due on debts while also affording basic needs. The percentage of families with a debt status at or above Safe **increased by 42%**, from 14% to 56%.

### SAVINGS



Goal of 50% at or above Safe not achieved

Safe savings status is reached when a family has at least 1 to 2 months of income saved. The percentage of families with a savings status at or above Safe **increased by 20%**, from 0% to 20%.

### BUDGETING



Goal of 50% at or above Safe not achieved

Budgeting status is considered Safe when a family follows a budget for at least 7 to 8 months out of the year. The percentage of families with budgeting status at or above Safe **increased by 27%**, from 5% to 32%.

### CREDIT



Goal of 50% at or above Safe not achieved

Credit status is considered Safe when a family's credit score is 650 or above. The percentage of families with a credit status at or above Safe **increased by 19%**, from 5% to 24%.

# EMPLOYMENT OBSTACLES

Some Life Guides families struggle to obtain high-quality employment due to lack of transportation, history of legal involvement, or lack of quality childcare.

## KEY AREAS OF IMPACT



Four Life Guides family members obtained a license, and eight family members obtained a photo ID ( $n = 119$ ).



Five Life Guides families paid off legal fees in 2019. No Life Guides family members were convicted of a crime in 2019 ( $n = 119$ ).



71% of Life Guides families experienced an increase in childcare availability compared to when they started the program ( $n = 21$ ).



76% of Life Guides families experienced an increase in childcare quality compared to when they started the program ( $n = 21$ ).

## MEETING SUCCESS TARGETS

The Life Guides Self-Sufficiency Matrix rates families' progress in each self-sufficiency area on a scale: In Crisis, At Risk, Safe, Stable, and Thriving. Detailed findings are in Appendix B. This section shows the changes in employment obstacles for families who have participated in Life Guides for two or more years ( $n = 21$ ).

### TRANSPORTATION



Goal of 50% at or above Safe achieved

Safe transportation status is reached when a family has had available, reliable, and affordable transportation and is adequately insured. The percentage of families with a transportation status at or above Safe **increased by 69%**, from 19% to 88%.

### LEGAL



Goal of 50% at or above Safe achieved

Safe legal status is reached when a family has had no involvement with the criminal justice system for one year. The percentage of families with a legal status at or above Safe **increased by 1%**, from 95% to 96%.

### CHILDCARE AVAILABILITY



Goal of 50% at or above Safe achieved

Childcare availability is considered Safe when it does not impact employment more than four times a year. The percentage of families with a childcare availability status at or above Safe **increased by 28%**, from 56% to 84%.

### CHILDCARE QUALITY



Goal of 50% at or above Safe achieved

Childcare quality is considered Safe when the provider has a Great Start Quality rating of 0 to 1 and meets licensing requirements. The percentage of families with a childcare quality status at or above Safe **increased by 63%**, from 17% to 80%.

# HOUSING

Stable, safe, and affordable housing is a foundational part of a family's ability to become self-sufficient.

## KEY AREAS OF IMPACT



Seven Life Guides families purchased homes in 2019 ( $n = 66$ ).



Eight Life Guides families received eviction notices in 2019 compared to five families in 2018. One family was evicted in 2019, compared to 2 in 2018.



67% of Life Guides families experienced greater housing affordability compared to when they started the program ( $n = 21$ ).




20% of Life Guides families were more satisfied with their housing in 2019 than in the previous year ( $n = 80$ ).

## MEETING SUCCESS TARGETS


The Life Guides Self-Sufficiency Matrix rates families' progress in each self-sufficiency area on a scale: In Crisis, At Risk, Safe, Stable, and Thriving. Detailed findings are in Appendix B. This section shows the changes in housing for families who have participated in Life Guides for two or more years ( $n = 21$ ).

### HOUSING STATUS

 Goal of 50% at or above Safe achieved


Safe housing status is reached when a family has had stable and consistent housing for at least 1 year. The percentage of families with housing status at or above Safe **increased by 30%**, from 62% to 92%.

### HOUSING STABILITY

 Goal of 50% at or above Safe achieved


Housing stability is considered Safe when there is no threat of eviction or foreclosure. The percentage of families with housing stability at or above Safe **increased by 15%**, from 81% to 96%.

### HOUSING AFFORDABILITY

 Goal of 50% at or above Safe achieved

Housing affordability is considered Safe when a family's rent or mortgage is less than 35% of a family's income. The percentage of families with housing affordability at or above Safe **increased by 33%**, from 43% to 76%.

### HOUSING QUALITY

 Goal of 50% at or above Safe achieved

Housing quality is considered Safe when a family's dwelling is up to code and does not threaten health or safety. The percentage of families with housing quality at or above Safe **increased by 31%**, from 57% to 88%.

# FAMILY DYNAMICS

Family dynamics are patterns of interaction between family members. Family dynamics were examined in relation to stability, intentional family planning, and in-home safety, all of which are important to ensuring happy and productive families.

## KEY AREAS OF IMPACT



67% of Life Guides families experienced a more stable household composition compared to when they started the program ( $n = 21$ ).



76% of Life Guides families experienced an increase in family planning compared to when they started the program ( $n = 21$ ).



57% of Life Guides families experienced an increase in home safety compared to when they started the program ( $n = 21$ ).

## MEETING SUCCESS TARGETS

The Life Guides Self-Sufficiency Matrix rates families' progress in each self-sufficiency area on a scale: In Crisis, At Risk, Safe, Stable, and Thriving. Detailed findings are in Appendix B. This section shows the changes in family dynamics for families who have participated in Life Guides for two or more years ( $n = 21$ ).

### HOUSEHOLD COMPOSITION



Goal of 50% at or above Safe achieved

The composition of a household is considered Safe when it remains consistent for at least 1 year. The percentage of families with a household composition status at or above Safe **increased by 26%**, from 62% to 88%.

### FAMILY PLANNING



Goal of 50% at or above Safe achieved

Family planning is considered Safe when families consistently follow a plan for 1 year. The percentage of families with a family planning status at or above Safe **increased by 30%**, from 62% to 92%.

### IN-HOME SAFETY



Goal of 50% at or above Safe achieved

In-home safety status is considered Safe when there are no incidents of family violence for at least 1 year. The percentage of families with an in-home safety status at or above Safe **increased by 6%**, from 86% to 92%.

# HUMAN CAPITAL

Human capital includes knowledge, skills, and assets individuals can use to create economic value. Social networks, goal setting practices, and education are all considered part of human capital.

## KEY AREAS OF IMPACT



81% of Life Guides families increased their social network connections compared to when they started the program ( $n = 21$ ).



71% of Life Guides families improved their goal setting compared to when they started the program ( $n = 21$ ).



Fifteen Life Guides family members received post-secondary degrees and two received GEDs in 2019. Seventeen Life Guides family members are taking classes to further their education.

## MEETING SUCCESS TARGETS

The Life Guides Self-Sufficiency Matrix rates families' progress in each self-sufficiency area on a scale: In Crisis, At Risk, Safe, Stable, and Thriving. Detailed findings are in Appendix B. This section shows the changes in human capital for families who have participated in Life Guides for two or more years ( $n = 21$ ).

### SOCIAL NETWORK



Goal of 50% at or above Safe achieved

Families' social networks are considered Safe when they have positive and dependable people in their lives. The percentage of families with social networks at or above Safe **increased by 48%**, from 48% to 96%.

### GOAL SETTING



Goal of 50% at or above Safe achieved

A family's goal setting is considered Safe when the family has made measurable progress towards short-term goals. The percentage of families with a goal setting status at or above Safe **increased by 39%**, from 29% to 68%.

### EDUCATION



Goal of 50% at or above Safe achieved

A family's education status is considered Safe when adult(s) have at least a high school diploma or GED. The percentage of families with an education status at or above Safe **increased by 15%**, from 81% to 96%.



# HEALTH

Individuals' ability to access and use health care is crucial to their ability to maintain long-term economic self-sufficiency.

## KEY AREAS OF IMPACT



86% of Life Guides families increased their health care use compared to when they started the program ( $n = 21$ ).



48% of Life Guides families increased their health coverage compared to when they started the program ( $n = 21$ ).



29% of Life Guides families increased their health care affordability compared to when they started the program ( $n = 21$ ).



52% of Life Guides families increased their mental and behavioral health compared to when they started the program ( $n = 21$ ).

## MEETING SUCCESS TARGETS

The Life Guides Self-Sufficiency Matrix rates families' progress in each self-sufficiency area on a scale: In Crisis, At Risk, Safe, Stable, and Thriving. Detailed findings are in Appendix B. This section shows the changes in health care use and access for families who have participated in Life Guides for two or more years ( $n = 21$ ).

### HEALTH CARE USE



Goal of 50% at or above Safe achieved

A family's health care use is considered Safe when all family members regularly see medical providers. The percentage of families with a health care use status at or above Safe **increased by 5%**, from 95% to 100%.

### HEALTH COVERAGE



Goal of 50% at or above Safe not achieved

A family's health coverage is considered Safe when everyone has health care coverage, not including Medicaid. The percentage of families with health coverage at or above Safe **increased by 35%**, from 5% to 40%.

### HEALTH CARE AFFORDABILITY



Goal of 50% at or above Safe achieved

A family's health care affordability is considered Safe when the family can afford necessary payments. The percentage of families with affordable health care at or above Safe **increased by 25%**, from 71% to 96%.

### MENTAL/BEHAVIORAL HEALTH



Goal of 50% at or above Safe achieved

A family's mental/behavioral health is considered Safe when the family's needs are met. The percentage of families with a mental/behavioral health status at or above Safe **increased by 30%**, from 62% to 92%.

# CHILDREN'S EDUCATION

A key component of affecting generational poverty and increasing the quality of life for children is education.

## KEY AREAS OF IMPACT



52% of Life Guides families increased their children's school attendance compared to when they started the program ( $n = 21$ ).



81% of Life Guides families increased their parental involvement compared to when they started the program ( $n = 21$ ).



57% of Life Guides families increased their children's academic achievement compared to when they started the program ( $n = 21$ ).



67% of Life Guides families increased their involvement in extra-curriculars compared to when they started the program ( $n = 21$ ).

## MEETING SUCCESS TARGETS

The Life Guides Self-Sufficiency Matrix rates families' progress in each self-sufficiency area on a scale: In Crisis, At Risk, Safe, Stable, and Thriving. Detailed findings are in Appendix B. This section shows the changes in children's education for families who have participated in Life Guides for two or more years ( $n = 21$ ).

### SCHOOL ATTENDANCE



Goal of 50% at or above Safe achieved

Children's school attendance is considered Safe when they miss fewer than 9 days of school per year. The percentage of families with school attendance at or above Safe **decreased by 11%**, from 67% to 56%.

### PARENTAL INVOLVEMENT



Goal of 50% at or above Safe achieved

Parental involvement is considered Safe when parents are sometimes involved in their child's educational advancement. The percentage of families with parental involvement at or above Safe **increased by 13%**, from 87% to 100%.

### ACADEMIC ACHIEVEMENT



Goal of 50% at or above Safe achieved

Children's academic achievement is considered Safe when they are at or above grade level or receiving necessary support. The percentage of families with a child academic achievement status at or above Safe **increased by 20%**, from 67% to 87%.

### EXTRA-CURRICULARS



Goal of 50% at or above Safe achieved

Children's extra-curricular involvement is considered Safe when children 8 years or older participate in activities outside of the classroom. The percentage of families with extra-curricular involvement at or above Safe **increased by 36%**, from 45% to 81%.

# PROTECTIVE FACTORS

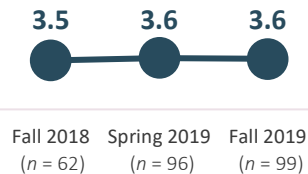
Protective factors—also referred to as socioeconomic learning competencies, character skills, or personal qualities—have been associated with economic, social, psychological, and physical well-being. Through one-on-one coaching, Life Guides aims to position families for success by empowering them to be more self-confident and resilient.

## SELF-ESTEEM

How much a person values, approves of, appreciates, or likes themselves

Strong self-esteem is important to a family's general well-being. The self-esteem scale<sup>5</sup> has a minimum score of 1 and maximum score of 5. Life Guides began collecting data on self-esteem in 2018; therefore, baseline comparison for all families is not possible.

○ Self-esteem scores have remained relatively consistent between 2018 and 2019.

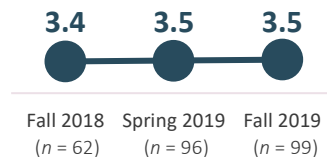


## RESILIENCE

The ability to bounce back or adapt in stressful circumstances

The ability to be resilient in the face of stress has been discussed as a protective factor for families experiencing poverty. The resilience scale<sup>6</sup> has a minimum score of 1 and a maximum score of 6. Life Guides began collecting data on resilience in 2018; therefore, baseline comparison for all families is not possible.

○ Resilience scores have remained relatively consistent between 2018 and 2019.



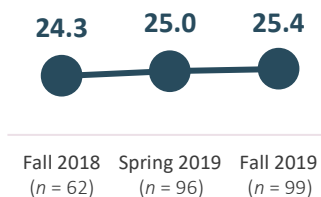
## HOPE

The belief in one's ability to pursue and attain goals



Hope can be conceptualized<sup>7</sup> as a process of setting realistic and attainable goals, having the knowledge and perseverance to pursue those goals, and believing in one's ability to act. Measuring "hope" can help further describe the impact of the Life Guides program on participants.

↑ Hope scores have increased a statistically significant amount (n = 29).



<sup>5</sup> Robins, R. W., et al. (2001). Measuring global self-esteem: construct validation of a single-item measure and the Rosenberg self-esteem scale. *Personality and Social Psychology Bulletin*, 27, 151–161.

<sup>6</sup> Smith, B. W., et al. (2008). The brief resilience scale: assessing the ability to bounce back. *International Journal of Behavioral Medicine*, 15(3), 194–20–0.

<sup>7</sup> Snyder, C.R. (2000). Hypothesis: There is Hope. In C.R. Snyder (Eds.), *Handbook of Hope Theory, Measures and Applications* (pp.3–21). San Diego: Academic Press.

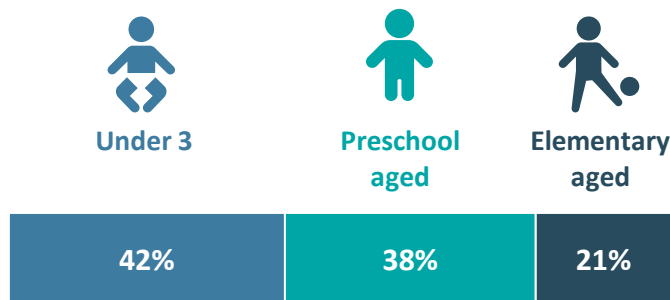
# DATA ON LIFE GUIDE CHILDREN

Life Guides focuses on children who were between the ages of 0 and 3 when entering the program. Life Guides' long-term goal is for these children to have graduated from high school, entered post-secondary education or trade school, and exited poverty by earning a living wage for their family size. Siblings who were older than 3 years of age when families began Life Guides are secondary beneficiaries of the program.

## AGE OF CHILDREN

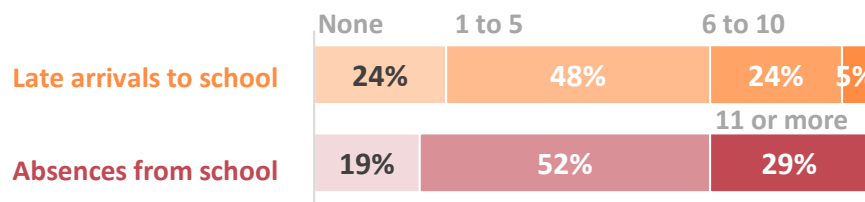
The majority of Life Guides children (80%) are currently between 0 and 4 years old. This page summarizes data related to the educational attendance and support of Life Guides children collected in spring 2020 ( $n = 156$ ).

**Forty-two percent of Life Guides children are under 3 years of age.**



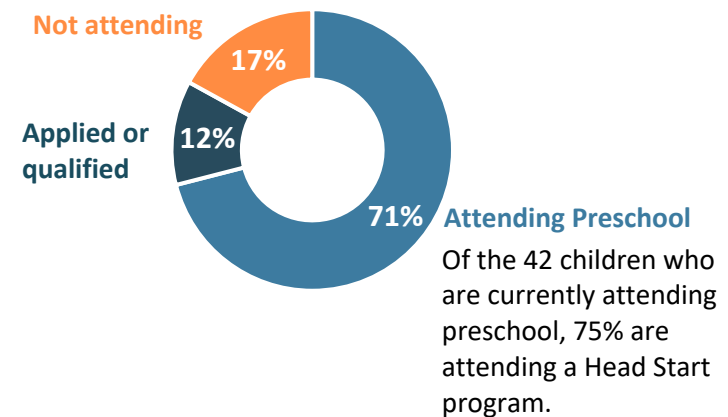
## ELEMENTARY SCHOOL ATTENDANCE

**The majority of Life Guides children had less than five school tardies or absences in 2019.**



## PRESCHOOL ATTENDANCE

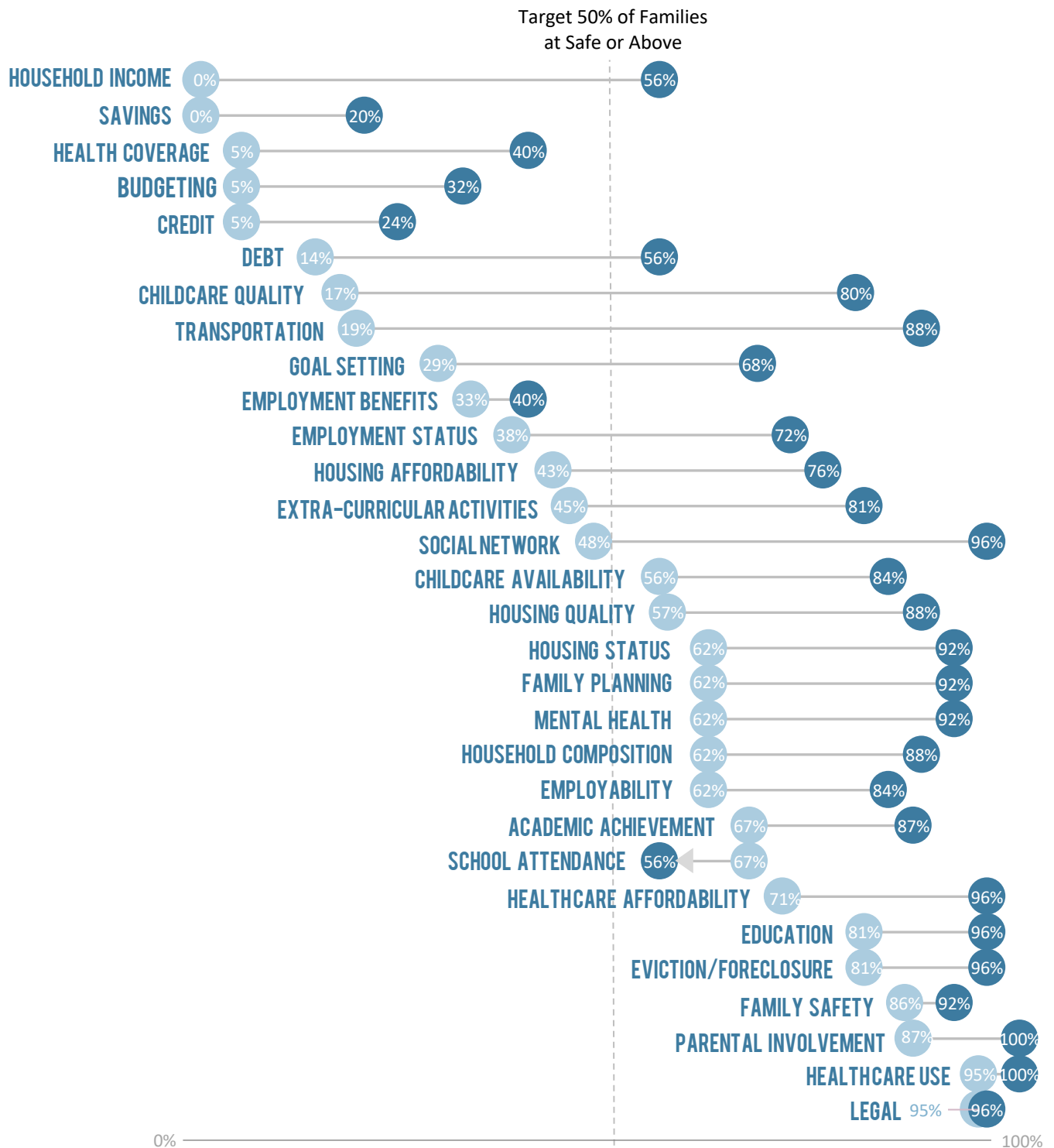
**The majority of the 59 Life Guides children of preschool age are attending preschool.**



## LIFE GUIDE SIBLINGS

While the Life Guides Program focuses on children who were between 0 and 3 at program entry, they also serve siblings in a limited capacity. Siblings also benefit from the increase in overall family well-being. **In 2019, 144 siblings took part in Life Guides, 63% were K through 5<sup>th</sup> grade, 24% were 6<sup>th</sup> through 9<sup>th</sup> grade, and 13% were in high school.**

# STRENGTHENING SELF-SUFFICIENCY<sup>8</sup>



<sup>8</sup> The baseline and fall 2019 data consist of families who have participated in Life Guides for two or more years.

# STRENGTHENING SELF-SUFFICIENCY<sup>9</sup>

Findings for the graphic on the previous page are summarized in the figure on the right. The left column shows areas of self-sufficiency in which most families were considered below Safe at the beginning of the program. The right column shows the domains in which most families were below Safe at least two years into the program.

In the figure, the gray domains are self-sufficiency areas most families struggled with (were considered to be below safe) at the start of the program and continue to struggle with as of fall 2019. These include savings, budgeting, credit, employment benefits, and health coverage. It is not surprising that families experience ongoing struggles in these areas, since building savings and credit takes a long time. Likewise, it can be difficult to consistently follow a budget if families have limited funds. Issues related to employment benefits and health coverage are systemic barriers that neither families nor Life Guides can directly control.




















The dimensions of self-sufficiency most families faced when they joined Life Guides, but no longer struggle with (i.e., in which they are now considered Safe or above) include income, employment status, housing affordability, debt, transportation, goal setting, social network, children's extra-curricular activities, and childcare quality. It makes sense that more families have reached Safe status in these domains, because many of these areas are related to families' ability to meet their immediate needs (e.g., employment, transportation). And in some of these domains, change can occur relatively quickly (e.g., goal setting, extra-curricular).



## Majority of Families

50% or more of families are considered below Safe in obstacles listed below.

**Obstacles at Start of Program** → **Current Obstacles**

 Savings	 Budgeting	 Savings	 Budgeting
 Credit	 Employment Benefits	 Credit	 Employment Benefits
 Income	 Health Coverage		 Health Coverage
 Employment Status	 Housing Affordability		
 Transportation	 Debt		
 Goal Setting	 Social Network		
 Extra-Curricular	 Childcare Quality		

<sup>9</sup> The evaluation team had planned to conduct focus groups to gather qualitative input from participants to learn more about how their needs have changed over time; however, these focus groups were canceled due to issues related to COVID-19.

# CONCLUSIONS

Overall, Life Guides families have made progress towards self-sufficiency in most domains of self-sufficiency (90%), particularly in the areas of acquiring reliable transportation, obtaining employment, managing debt, and childcare quality.

The various domains of self-sufficiency are interconnected, each influencing the others. **As of 2019, Life Guides families who had been in the program two or more years saw a substantial increase in all areas of self-sufficiency except for employment benefits, health care affordability, and legal.** Employment benefits and health care affordability are structural issues over which neither families nor Life Guides have control. **It is notable that most Life Guides families do not face legal barriers to employment; almost all families (97%) started the program at or above Safe in this area ( $n = 120$ ).** While a few family members were on parole in 2019, no one experienced any legal convictions. More than half of Life Guides families are at or above a Safe level in the self-sufficiency domains of savings, budgeting, credit, employment benefits, and health coverage.

Life Guides recognizes the need to address families' immediate needs before tackling other areas. This is reflected in the substantial progress made in the area of transportation. **When they joined Life Guides, only 19% of families had access to reliable and safe transportation; as of fall 2019, this has risen to 88% of families.** In the Kalamazoo and Allegan areas, public transportation is not always reliable and can add hours to a work commute. The inevitable reality of living in a small Midwestern city is that a personal car is almost a requirement for stable employment, as well as for transportation of children to and from childcare or extra-curricular activities.

This year's evaluation also looked at protective factors, including self-esteem, resilience, and hope. While participants' self-esteem and

resilience did not significantly change between 2018 and 2019, scores for heads-of-households were already at average to high levels when first measured in 2018. However, **Life Guides families' hope scores did increase. Hope can be conceptualized as a process of setting realistic goals, knowing the pathway to achieve those goals, and believing in one's ability to act on those goals.** These protective qualities can serve as a buffer to help participants weather times of crisis and remain motivated to achieve their personal goals.

The findings of the 2019 evaluation report largely reflect what was found in the 2018 evaluation report. The following are a few key differences:

In income, savings, childcare, and goal setting, Life Guides families saw more increases in 2019 than in 2018. **Sixty-two percent of Life Guides families increased their household income in 2019 compared to entering the program, in comparison to only 43% who experienced an increase in 2018.** This increase was especially reflected in the percentage of families above Safe in the area of household income. In 2019, 56% of families reported earning more than \$37,081 or 60% of the median family income for the Kalamazoo area. This was a large increase from the 9% of families who were at Safe or above in 2018.

Areas of income management have also seen an increase in 2019 compared to 2018. While 76% and 71% of families increased their budgeting and credit respectively as of 2019, only 32% and 24% of families are at or above Safe in those areas. As families move through this 20-year program, areas of income management, including budgeting, savings, and credit may become more of a focus. Additionally, 67% of families increased their savings in 2019, in comparison to only 13% who experienced an increase in savings in 2018.

# LIMITATIONS & RECOMMENDATIONS

## LIMITATIONS

The major limitation of this report is **unavailable or incomplete evaluation data**. This evaluation only reports comparisons of baseline to fall 2019 self-sufficiency data for families who have been in the Life Guides program for two or more years. Two years allows enough time for the program to have a major influence on areas of self-sufficiency. While only including data for families who have participated for two or more years is logical, it decreases the representativeness of the evaluation data. Only 21 out of 133 active Life Guides families have been participating in the program for two or more years and have data for both baseline and fall 2019.

Additionally, there is a fair amount of incomplete or missing data for other instruments, such as the adult supplemental form. A certain level of missing data is to be expected; however, the large turnover in staff and procedures in 2019 has impacted the continuity of evaluation data. The evaluation team has worked with Life Guides staff throughout 2019 and early 2020 to clarify questions and streamline data collection procedures in order to collect more reliable and complete data in the future.

**Meaningful data on Life Guides children and siblings of Life Guides families remains a challenge for this evaluation.** While this has been an ongoing challenge, it seems this repeats every year, promising progress on collecting standardized test scores from schools, along with administering the Ages and Stages Questionnaire for younger children, took place in late 2019. We are hopeful that this data will be available for the 2020 evaluation report.

The long-term nature of the intended outcomes of the Life Guides program—such as employment, education, and financial stability—limits the degree to which changes can be observed at the current time (7 years into the program). **Large changes in these long-term outcomes cannot be realistically expected until at least 8 to 10 years into the program.** While some families have participated for eight years, it will be another 5 years or so before a substantial number of families have participated for 8 or more years. It is also important to note that **outcomes of the Life Guides program need to be considered within the local context**, in terms of structural economic, gender, and racial inequities. For example, participants can only increase their income when high-paying jobs are available, obtain GEDs if they have the available time, and find affordable housing when it is in supply.



# RECOMMENDATIONS

## Adjust Matrix Success Targets

Success targets are intended to help Life Guides evaluate whether the program is achieving its goals. Success for each matrix domain was set at 50% or more of families at or above Safe in the current and the earlier evaluation reports. The evaluation team, along with Life Guides staff, recognized that using the same target for all matrix domains over the 20-year length of the program was too simplistic. Therefore, we decided that individual success targets should be set for each matrix domain. While families often face ups and downs on the road to self-sufficiency, for the most part, families are expected to sustain improvements over long periods time. Therefore, we decided that different success targets should be set at 2 years, 5 years, 10 years, and 20 years in the program.

Success targets were strategically informed by three sources: 1) Life Guides historical data, 2) data from similar programs, and 3) research and best practice literature. The evaluation team also engaged the evaluation advisory committee to provide input on when changes can be anticipated to occur. In this report, the evaluation team is proposing revisions of the success targets. We will work with Life Guides staff to finalize these proposed changes in the coming months. Justification for each target can be viewed in Appendix C.

## Record Baseline Income

For families who entered the program before 2018, for whom there is no baseline income recorded, a baseline value should be recorded.

MATRIX ITEMS	Percentage of Families Above Safe			
	2 years	5 years	10 years	20 years
EMPLOYMENT STATUS	60%	70%	80%	98%
HOUSEHOLD INCOME	30%	55%	65%	80%
EMPLOYMENT BENEFITS	30%	50%	60%	70%
EMPLOYABILITY	70%	75%	80%	85%
DEBT	35%	50%	70%	90%
SAVINGS	15%	25%	50%	70%
BUDGETING	20%	30%	40%	70%
CREDIT	15%	25%	50%	70%
TRANSPORTATION	50%	70%	90%	98%
LEGAL	95%	95%	98%	98%
CHILDCARE AVAILABILITY	70%	75%	90%	98%
CHILDCARE QUALITY	50%	60%	75%	95%
HOUSEHOLD COMPOSITION	85%	90%	95%	95%
FAMILY PLANNING	80%	85%	90%	95%
IN-HOME SAFETY	75%	80%	85%	95%
HOUSING STATUS	70%	85%	90%	99%
HOUSING AFFORDABILITY	70%	80%	90%	98%
HOUSING STABILITY	85%	90%	95%	100%
HOUSING QUALITY	80%	85%	90%	98%
SCHOOL ATTENDANCE	60%	70%	80%	98%
PARENTAL INVOLVEMENT	85%	90%	95%	100%
ACADEMIC ACHIEVEMENT	80%	85%	90%	100%
EXTRA-CURRICULAR ACTIVITIES	65%	70%	85%	98%
HEALTHCARE USE	85%	90%	95%	98%
HEALTH COVERAGE	30%	30%	40%	60%
HEALTHCARE AFFORDABILITY	90%	95%	98%	100%
MENTAL HEALTH	85%	90%	95%	98%
SOCIAL NETWORK	75%	90%	100%	100%
GOAL SETTING	65%	70%	80%	98%
EDUCATION	80%	85%	90%	95%

# 2

GOODWILL INDUSTRIES OF SOUTHWESTERN MICHIGAN

## 2019 CAPACITY STRENGTHENING

LIFE GUIDES PROGRAM

# CAPACITY STRENGTHENING

This section of the report summarizes the internal and external capacity strengthening activities that took place throughout 2019 and 2020. In 2017, Life Guides received an expansion grant. Since that time, Life Guides added 10 staff and expanded the number of families being served from 40 to 133. In late 2019, Life Guides also hired a new director. While the program went through drastic programmatic growth and changes, progress was made in implementing new data collection tools and addressing database issues. The evaluation team also worked closely with the new director, Jessica Mancino, and with Vice President of Mission Services Sarah Hutchison-Chee, throughout 2019 to clarify evaluation questions, evaluation criteria and indicators, data collection instruments, and data collection timelines.

## CHANGES TO DATA COLLECTION AND ANALYSIS

In 2018 the evaluation team created several data collection tools in response to program the staff's desire to collect more comprehensive and holistic data. In 2019, a participant satisfaction form was created, as well as a revised data collection schedule and a worksheet to help families assess their level of self-sufficiency (the wheel of self-sufficiency). Capacity strengthening activities in 2019 and 2020 primarily focused on making sure the new data collection and storage plans were successfully implemented. Notable capacity strengthening activities that took place during this period include:

- Reviewing and revising the evaluation plan with the new Life Guides director and vice president of mission services
- Transferring matrix data from paper to electronic records (transfer done by Life Guides staff)
- Reducing data collection from adult participants from twice a year to once a year

- Refining the new electronic records, including catching incorrect entry labels, duplicated variables, and unnecessary items

In January 2020, Life Guides staff, who serve on the evaluation advisory board, provided input on the success target revision process. Through an interactive activity, Life Guides staff were asked to place self-sufficiency domains on a timeline reflecting when they have seen change occur in the families they've worked with. Through discussion and deliberation, this input added to the justification for setting success targets.

## NEW EVALUATION DELIVERABLES

This section includes the following evaluation deliverables created between 2019 and September 2020.

- ✓ Participant satisfaction form
- ✓ Altered data collection schedule
- ✓ Wheel of self-sufficiency

# 3

GOODWILL INDUSTRIES OF SOUTHWESTERN MICHIGAN

## 2019 DATA GIVE BACK

LIFE GUIDES PROGRAM

# 2019 DATA GIVE BACK


In the fall of 2019, the evaluation team attended monthly group meetings held by each of the Life Guides to share with program participants the results of the 2018 evaluation report. These data-give-back events were structured as interactive discussions with participants, encouraging them to critically consume the evaluation data, ask questions, and make meaning for themselves and the program at large. The meeting began with an introduction and brief explanation of evaluation and the evaluation of the Life Guides program. Before seeing the evaluation findings, Life Guides families in attendance were asked which self-sufficiency domains they thought families improved on. Once families made their hypotheses, the evaluation team walked through data in each domain, discussing with Life Guides families whether they were surprised by the trends or whether—and why—the data matched with their experiences.

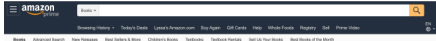

Participants felt that the evaluation findings generally reflected their experiences in Life Guides.



Sharing data with participants reflects the values of the evaluation team, including encouraging data literacy in both program staff and participants and involving participants in the process and reporting of evaluation. The process also helps to foster trust between the evaluation team and participants, which is needed to ensure successful data collection over the length of the program. The evaluation team integrated reflections from participants into the contextualization and overall understanding of evaluative findings for 2019, as well as revisions and modifications to measurement instruments and success targets.

## LIFE GUIDES EVALUATION

Kelly Robertson  
Lyssa Wilson Becho

 WESTERN MICHIGAN UNIVERSITY  
The Evaluation Center



What would your Amazon review be for the Life Guides Program?

---







---

---

---

## LIFE GUIDES 2019 SELF-SUFFICIENCY DATA

Fill in the circles for the areas you think Life Guide families have increased their self-sufficiency.

 <b>EMPLOYMENT STATUS</b>	<input type="radio"/>	 <b>HOUSING STATUS</b>	<input type="radio"/>
<b>HOUSEHOLD INCOME</b>	<input type="radio"/>	<b>HOUSING AFFORDABILITY</b>	<input type="radio"/>
 <b>CREDIT</b>	<input type="radio"/>	 <b>SOCIAL NETWORK</b>	<input type="radio"/>
<b>SAVINGS</b>	<input type="radio"/>	<b>ADULT EDUCATION</b>	<input type="radio"/>
 <b>TRANSPORTATION</b>	<input type="radio"/>	 <b>SCHOOL ATTENDANCE</b>	<input type="radio"/>
<b>CHILD CARE QUALITY</b>	<input type="radio"/>	<b>ACADEMIC ACHIEVEMENT</b>	<input type="radio"/>

Do the evaluation findings surprise you?

---

Read the full 2019 Life Guide Evaluation Report here: <http://bit.ly/lifeguide-eval18>

# **APPENDIX A:**

# **EVALUATION DATA COLLECTION**

# **INSTRUMENTS**

Date Completed: \_\_\_\_\_ Life Guide: \_\_\_\_\_ Completed: ☐ With family ☐ Without family

Adult 1 First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Adult 2 First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_ ☐ No Adult 2

## Housing

	Housing Status	Affordability	Eviction/Foreclosure	Quality of Housing
Thriving	Stable and consistent housing of choice 2+ years	Rent/mortgage less than 25% of income	No threat of eviction/foreclosure and Always pay rent/mortgage on time	Housing is up to code Housing of choice
Stable	Stable and consistent housing 1 - 2 years and Life Guide family is the direct owner or renter	Rent/mortgage between 26 - 30% of income	No threat of eviction/foreclosure and Pay rent/mortgage on time 11 out of 12 months per year	Housing is up to code and Limited housing choice
Safe	Stable and consistent housing for less than 1 year and Life Guide family is the direct owner or renter	Rent/mortgage between 31 - 35% of income Without assistance	No threat of eviction/foreclosure and Pay rent/mortgage late no more than two times per year; paying late fees	Housing up to code but not housing of choice
At-Risk	Life Guide family is not direct owner or renter or Housing is temporary, transitional, or seasonal; or living there less than 1 year	Rent/mortgage between 36 - 45% of income Without assistance or voucher	Received eviction/foreclosure notice or have court date	Condition of housing threatens health/safety or is not up to code but repairs are in process
In-Crisis	Homeless or emergency shelter  <i>*If homeless or at emergency shelter, skip all other housing categories.</i>	Rent/mortgage is 46% or more of income Without assistance or voucher	Have 7-day or less eviction notice, writ, or judgment for eviction 48-hour eviction notice	Condition of housing threatens health/safety or is not up to code and repairs are not in process

## Employment and Income – Adult 1

	Employment Status	Income	Employment Benefits	Employability	Education	Childcare Availability
Thriving	Permanent and stable employment 2+ years	Income exceeds basic expenses and savings, and allows for purchasing of “extras”  Income is 101% or more above MIT Living Wage for Family Size	Full medical, dental, and vision benefits and  81+ hours paid personal time off	Marketable skills allow for wide choice in desirable employment opportunities	Education or certification that allows for desired employment	Availability of childcare does not impact employment
Stable	Permanent and stable employment 1 - 2 years	Income for basic expenses, and savings, but only allows for limited savings and purchasing of “extras”  Income is 75 - 100% of MIT Living Wage for Family Size	Full health, dental, and vision benefits  41 - 80 hours paid personal time off	Marketable skills allow for some choice in desirable employment opportunities  or Job advancement available	Education or certification for current job or actively pursuing education to achieve advanced employment	Availability of childcare rarely impacts employment, no more than 3 times a year
Safe	Permanent and stable employment less than 1 year	Income for basic expenses but limited savings or purchasing of “extras”  Income is 60 - 75% of MIT Living Wage for Family Size without subsidies	Limited health, dental, and vision benefits or  Less than 40 hours paid time off	Skills for current job, limited or no job advancement available and  Pass required drug screens and not missing work because of substance use	High school diploma/GED obtained	Availability of childcare occasionally impacts employment, 4 times or more a year
At-Risk	Temporary, seasonal, or sporadic employment or  Employed less than hours needed or  Unemployed but actively seeking	Income for basic expenses  No funds for savings or “extras”  Income is 30 - 60% of MIT Living Wage for Family Size with subsidies	Opportunities for benefits in the future  No paid time off	Lack of marketable skills limit job opportunities or  Has negative work history or criminal background or  Substance use impacts work performance	Enrolled in literacy, and/or GED program	Limited availability of childcare threatens termination of employment
In-Crisis	Unemployed, not actively seeking	Income not enough for basic expenses including food, clothing, and household items  Income is below 30% of MIT Living Wage for Family Size <sup>1</sup>	No current benefits from employer, and no opportunity for future benefits	Limited marketable skills or  No or negative work history or  Substance use prevents employment	Literacy skills below sixth grade reading level or  No GED or diploma and not enrolled	Lack of childcare affects ability to be employed  <input type="checkbox"/> N/A <i>Childcare not needed</i>

<sup>1</sup> See income breakdown companion sheet



## Employment and Income – Adult 2

	Employment Status	Income	Employment Benefits	Employability	Education	Childcare Availability
Thriving	Permanent and stable employment 2+ years	Income exceeds basic expenses and savings, and allows for purchasing of “extras”  Income is 101% or more above MIT Living Wage for Family Size	Full medical, dental, and vision benefits and  81+ hours paid personal time off	Marketable skills allow for wide choice in desirable employment opportunities	Education or certification that allows for desired employment	Availability of childcare does not impact employment
Stable	Permanent and stable employment 1 - 2 years	Income for basic expenses, and savings, but only allows for limited savings and purchasing of “extras”  Income is 75 - 100% of MIT Living Wage for Family Size	Full health, dental, and vision benefits  41 - 80 hours paid personal time off	Marketable skills allow for some choice in desirable employment opportunities  or Job advancement available	Education or certification for current job or actively pursuing education to achieve advanced employment	Availability of childcare rarely impacts employment, no more than 3 times a year
Safe	Permanent and stable employment less than 1 year	Income for basic expenses but limited savings or purchasing of “extras”  Income is 60 - 75% of MIT Living Wage for Family Size without subsidies	Limited health, dental, and vision benefits or  Less than 40 hours paid time off	Skills for current job, limited or no job advancement available and  Pass required drug screens and not missing work because of substance use	High school diploma/GED obtained	Availability of childcare occasionally impacts employment, 4 times or more a year
At-Risk	Temporary, seasonal, or sporadic employment or  Employed less than hours needed or  Unemployed but actively seeking	Income for basic expenses  No funds for savings or “extras”  Income is 30 - 60% of MIT Living Wage for Family Size with subsidies	Opportunities for benefits in the future  No paid time off	Lack of marketable skills limit job opportunities or  Has negative work history or criminal background or  Substance use impacts work performance	Enrolled in literacy, and/or GED program	Limited availability of childcare threatens termination of employment
In-Crisis	Unemployed, not actively seeking	Income not enough for basic expenses including food, clothing, and household items  Income is below 30% of MIT Living Wage for Family Size <sup>2</sup>	No current benefits from employer, and no opportunity for future benefits	Limited marketable skills or  No or negative work history or  Substance use prevents employment	Literacy skills below sixth grade reading level or  No GED or diploma and not enrolled	Lack of childcare affects ability to be employed  <input type="checkbox"/> N/A <i>Childcare not needed</i>

<sup>2</sup> See income breakdown companion sheet

## Income Management

	Debt	Savings	Budgeting	Credit
Thriving	Debt free or Income exceeds debt or Pays credit card in full at end of the month	6 months or more of income saved	Successfully follows budget 11 - 12 months out of the year	Excellent (800 - 850) to very Good credit (750 - 799)  Credit line available with lowest rates and best terms
Stable	Pays above the minimum amount due on debts in addition to basic needs	3 - 5 months of income saved	Follows budget 9 - 10 months out of the year	Good credit (700 – 749)  Credit line available with good rates
Safe	Pays minimum amount due on debts in addition to basic needs	Less than 1 - 2 months of income saved	Only follows budget only 7 - 8 months out of the year	Fair credit (650 – 699)  Credit line available with high rates
At-Risk	Limited ability to pay minimum amount due on debt or pay minimum at expense of basic needs	Less than 1 month of income saved	Does not follow budget for 6 or more months out of the year	Poor credit (600 - 649)  Credit line available with very high rates
In-Crisis	Inability to pay debt <sup>3</sup> or In collections or wages being garnished	No savings	No budget	Bad credit (300 – 599)  No credit line available

<sup>3</sup> Does not include educational debt.

## Family Development

	Social Network	Goal Setting	Household Composition	Family Planning <sup>4</sup>	Childcare Quality	Family Safety
Thriving	More than two positive, dependable people or community groups in your life for 2+ years	Achievement of long-term goals and creating new goals	Consistent household composition for at least 2+ years	Consistently following plan for 2+ years	Childcare center has a Great Start to Quality rating of 4 - 5	No incidents of family violence in 2+ years
Stable	More than two positive, dependable people or community groups in your life for 1 - 2 years	Showing measurable progress toward long-term <sup>5</sup> goals	Consistent household composition for 1 - 2 years	Consistently following plan for 1 - 2 years	Childcare center has a Great Start to Quality rating of 2 - 3	No incidents of family violence in 1 - 2 years
Safe	More than two positive, dependable people or community groups in your life for less than 1 year	Made measurable progress on short-term <sup>6</sup> goals	Consistent household composition for less than 1 year	Consistently following plan for less than 1 year	Childcare center has a Great Start to Quality <sup>7</sup> rating of 0 - 1 and meets licensing requirements or Childcare provided by individuals with formal early childhood education	No incidents of family violence in less than 1 year
At-Risk	Limited positive and/or dependable people or groups	Family has broad or undefined goals but no demonstrated progress	Not consistent household composition for at least 6 months	Has a plan, but following inconsistently	Childcare is provided by individuals with no formal early childhood education	Threat or recent history of family violence <sup>8</sup>
In-Crisis	Lack of positive or dependable people or groups	No goals established	Unpredictable household composition or Cannot support new members of the household financially/physically/emotionally	No plan	Childcare is inconsistent, undependable, or unsafe or No choice in childcare <input type="checkbox"/> N/A <i>Childcare not needed</i>	Current or imminent threat of family violence <sup>9</sup> , including abuse and criminal behavior (e.g., dealing drugs, unregistered firearms in the home, arrest warrants for family members)

<sup>4</sup> Family Planning is the practice of controlling the number of children in a family and the intervals between their births, particularly by means of birth control.

<sup>5</sup> Long-term goals – set with Life Guide that will take 1 year or more to attain.

<sup>6</sup> Short-term goals – set with Life Guide that will take less than 1 year to attain.

<sup>7</sup> Great Start to Quality ratings can be found at <https://www.greatstarttoquality.org/finding-child-care-preschool>.

<sup>8</sup> Personal protection orders are considered current threats to safety.

<sup>9</sup> Family violence includes verbal, mental, emotional, physical, sexual, and economic violence.

## Health Coverage, Access, and Affordability

	Health Care Use	Health Coverage	Affordability	Mental/Behavioral Health
Thriving	All family members are regularly accessing and utilizing routine, preventive, and follow-up care, dental, vision, hearing, and prescription medications for 2+ years and have a medical home and primary provider	Full coverage for entire family (i.e., primary and preventative, mental, dental, vision, and prescription)  Access to provider and specialists in a timely manner	Premiums, co-payments, and deductibles are affordable (not more than 9.5% of income <sup>10</sup> )	Mental health and behavioral needs are met 2+ years  Successfully implementing coping strategies so social, occupational, and recreational activities are not affected
Stable	All family members are regularly accessing and utilizing routine, preventive, and follow-up care, dental, vision, hearing, and prescription medications for 1 - 2 years and have a medical home and primary provider	Coverage for entire family (i.e., primary & preventative but 1 or more are not covered: mental, dental, vision, and prescription)  Limited providers and limited access in a timely manner	Premiums, co-payments, and deductibles are somewhat affordable, at the expense of other “extras”	Mental health and behavioral needs are met 1 - 2 years  Successfully implementing coping strategies so social, occupational, and recreational activities are not affected
Safe	All family members are regularly accessing and utilizing routine, preventive, and follow-up care, <sup>11</sup> dental, vision, hearing, and prescription medications for less than a year and have a medical home and primary provider	Coverage for entire family for primary health care and some prescription medications	Can pay premium, co-payments, and deductibles but at the expense of savings or other purchases	Mental health and behavioral needs are met 1 year or less  Occasionally affects attendance at social events, recreational events, work, or school  Able to choose and control emotional responses most of the time
At-Risk	Not all family members have a primary provider or inconsistently accessing routine care	Limited medical coverage or Medicaid	Premium, co-payment, deductible, or medication is so high that family either foregoes health care or necessary/basic items (food, clothing, utilities)	Unmet mental health and behavioral needs causing significant impacts at work, school, or home, such as getting into fights or and getting suspended from work or school or  No or limited positive coping mechanisms or  Mental health and behavioral treatment not followed
In-Crisis	Critical untreated health problem or Medically unstable (high morbidity/mortality)	No health coverage for some or all	Premium, co-payment, deductible, or medication unaffordable	Unmet mental health and behavioral issues that result in hazardous situations to self and others (including physical, mental, and emotional)

<sup>10</sup> Based on the definition of “affordable coverage” from [HealthCare.gov](https://www.healthcare.gov/).

<sup>11</sup> Including basic vaccines for adults and children, PAP smears, colonoscopy, mammograms, and basic prescription medications (i.e., antibiotics).

## Transportation and Legal – Adult 1

	Transportation	Legal
Thriving	Available, reliable, and affordable Drivers are licensed, and car is registered, insured, and choice of car	No active criminal justice involvement in more than 2 years
Stable	Available, reliable, and affordable Drivers are licensed, and car is registered, insured, and some choice of car	No active criminal justice involvement within 1 - 2 years
Safe	Available, reliable, and affordable Drivers are licensed, and car is registered, insured, and limited or no choice of car	No active criminal justice involvement under 1 year, or Fully compliant with probation/parole terms, regularly paying toward fines
At-Risk	Is not: available, reliable, and affordable (one or more) or Rely on bus or rides or May have car but may not have an active license, registration, and/or insurance	Current charges/trial pending or warrants, behind on payment of court fines
In-Crisis	No access to transportation, public, or private	Incarceration

## Transportation and Legal – Adult 2

	Transportation	Legal
Thriving	Available, reliable, and affordable Drivers are licensed, and car is registered, insured, and choice of car	No active criminal justice involvement in more than 2 years
Stable	Available, reliable, and affordable Drivers are licensed, and car is registered, insured, and some choice of car	No active criminal justice involvement within 1 - 2 years
Safe	Available, reliable, and affordable Drivers are licensed, and car is registered, insured, and limited or no choice of car	No active criminal justice involvement under 1 year, or Fully compliant with probation/parole terms, regularly paying toward fines
At-Risk	Is not: available, reliable, and affordable (one or more) or Rely on bus or rides or May have car but may not have an active license, registration, and/or insurance	Current charges/trial pending or warrants, behind on payment of court fines
In-Crisis	No access to transportation, public, or private	Incarceration

## Children's Education

	School Attendance	Parental Involvement	Academic Achievement	Extra-Curricular Activities
Thriving	All school-aged children attending school on a regular basis (0 - 3 days missed per year)	Parent regularly involved in child's educational advancement	All children exceeding grade-level standards or GPA 3.5 or higher	All children 10+ years participate in activities outside of classroom for 2+ years
Stable	One child or more misses school 4 - 6 days per year	Parent often involved in child's educational advancement	All children meeting age appropriate grade-level standards or GPA 3.0 - 3.4	Children 9+ years participate in activities outside of classroom for 1 - 2 years
Safe	One child or more misses 7 - 9 days of school per year	Parent sometimes involved in child's educational advancement	One child or more may be below age appropriate grade-level standards but has necessary educational support and follows plan or GPA 2.5 - 2.9	Children 8+ years participate in activities outside of classroom for less than 1 year
At-Risk	One child or more misses 10 - 12 days of school per year	Parent rarely involved in child's educational advancement	One child or more 1 grade below grade-level standards and necessary educational support has been sought out but not followed consistently or GPA 2.0 - 2.4	Children 8+ years inconsistently participate in activities outside of classroom (not every week, or for less than 6 months)
In-Crisis	One child or more misses 13 or more days of school per year <sup>12</sup> or One school-aged child or more not enrolled or attending school <input type="checkbox"/> N/A No children school aged	Parent not involved in child's educational advancement (e.g., attend parent/teacher conference, parent open house, ask about homework, encourage involvement in school activities)	One child or more below grade-level and no support in place or GPA 1.9 or below <input type="checkbox"/> N/A No children school aged	Children 8+ years not engaged in activities outside of classroom <sup>13</sup> <input type="checkbox"/> N/A No children over 8

<sup>12</sup> The Department of Education considers 15 missed days of school or more chronic.

<sup>13</sup> Includes activities in which children interact with others, such as sports, scouts, community groups, Big Brothers, Big Sisters, Sunday school, dance, art class, library reading groups, etc.

# Goodwill Life Guides Self-Sufficiency Matrix

## A Self-Sufficiency Assessment Tool

### Purpose:

This tool was developed to assess Life Guide families' level of self-sufficiency. It provides an interactive tool for both Life Guide and participating families to discuss their current situation, as well as track their progress across eight domains. These domains include: Housing, Employment and Income, Income Management, Family Development, Health, Transportation, Legal, and Children's Education. Each domain, and corresponding sub-domains, is assessed on a five-point scale: Thriving, Stable, Safe, At-Risk, and In-Crisis.

This tool is intended to be used for a variety of applications. In the immediate term, it can serve as a case management tool, allowing the Life Guides Program to assess participants' progress toward self-sufficiency. It can also serve as a self-assessment tool, helping families identify their strengths and areas for improvement. Over time, it can help communicate the impact of the program to funders and program management.

### Directions:

This tool is intended to be completed through discussion with and participation of both the family and Life Guide. All benchmarks are intended to be applied to the family as a whole, instead of a single individual. When reviewing each column, Life Guides should begin at the In-Crisis stage and work toward Thriving.

Scoring should be recorded on the included Score Sheet. Write in the corresponding score under each sub-domain (column) for the observed/agreed-upon level of self-sufficiency (Thriving = 5, Stable = 4, Safe = 3, At-Risk = 2, In-Crisis = 1). Scores can be calculated for each domain (e.g., Housing, Family Development), as well as an overall total. Cut scores for self-sufficiency status can be found at the bottom of the score sheet. An overall self-sufficiency total can be calculated out of 150 points. Indicate the overall self-sufficiency level on the right most column. If a column does not apply to a family (for example, they don't have school-aged children), place an "NA" in the corresponding column on the Score Sheet.

### Creation:

The Self-Sufficiency Matrix was developed in collaboration between the Life Guides Program staff and The Evaluation Center at Western Michigan University. The foundation for the tool came from the Arizona Self-Sufficiency Matrix and incorporated aspects of the Massachusetts Department of Housing and Community Development Family Self-Sufficiency CSBG Scales and Ladders. Benchmarks were informed by information from the U.S. Department of Housing and Urban Development, the *Diagnostic and Statistical Manual of Mental Disorders (DSM-5)*, and other self-sufficiency literature.



Notes for Implementation:

- ✓ The tool is intended to be interactive and completed through discussion between you and your Life Guide.
- ✓ We understand that families are on a journey; that is why the program lasts 20 years. We know not all families have the same opportunities in the community and not all situations are a result of choices made. We believe each family is unique, dynamic, and so much more than a matrix “summary.”
- ✓ The Matrix represents a snapshot in time of your current situation. It is NOT a reflection of your character or qualities as a parent.
- ✓ The Matrix can help you identify strengths your family has. It can also help you recognize areas in your life you may want to improve. Then you and your Life Guide can develop goals and work on the steps to achieving your goals.
- ✓ Please ask questions as we complete the Matrix. We want you to understand why we utilize this tool and address any concerns you may have.

Additional Guidelines for Assessment Tool as Discussed by Life Guide Staff December 2018:

Housing

- ✓ If lives with relative, considered *at-risk* for housing status because housing is contingent on a relationship, however
- ✓ If under 18, rate as *at-risk* because housing is dependent on a relationship
- ✓ If lives with a relative and does not pay rent, rate *thriving* for housing affordability because \$0 is less than 25% of their income
- ✓ If homeless, rate as *in-crisis* in housing status, do not fill out remaining columns on housing page

Employment & Income

- ✓ If unemployed, rate as *in-crisis* for employment benefits
- ✓ If stay at home parent, rate childcare availability as *thriving*
- ✓ If unemployed, rate childcare availability as *at-risk*
- ✓ If children are old enough they don't need childcare, mark N/A

Family Development

- ✓ If currently pregnant, rating for Family Planning depends on whether their pregnancy was aligned with their family plan

Life Guide Name: \_\_\_\_\_

## Supplemental Self-sufficiency Data - Adult

First Name: \_\_\_\_\_

Last Name: \_\_\_\_\_

Date: \_\_\_\_\_

Life Guides should fill out the following information for each adult participant in Life Guides for the **past 6 months**.

This supplemental data should be recorded after completing the Self-Sufficiency Matrix.

Employment & Income					
<b>Adult 1</b>			<b>Adult 2</b>		
Employment status	<input type="radio"/> Full time	<input type="radio"/> Part time	<input type="radio"/> Not employed	Employment status	<input type="radio"/> Full time <input type="radio"/> Part time <input type="radio"/> Not employed
Received a raise?	<input type="radio"/> No	<input type="radio"/> Yes		Received a raise?	<input type="radio"/> No <input type="radio"/> Yes
New or better job?	<input type="radio"/> No	<input type="radio"/> Yes		New or better job?	<input type="radio"/> No <input type="radio"/> Yes
Income	\$_____/hr	#_____ hrs per week	\$_____ salary	Income	\$_____/hr #_____ hrs per week \$_____ salary
Other income	\$_____			Other income	\$_____
Education					
<b>Adult 1</b>			<b>Adult 2</b>		
Attending classes?	<input type="radio"/> No	<input type="radio"/> Yes, for what degree: _____		Attending classes?	<input type="radio"/> No <input type="radio"/> Yes, for what degree: _____
Received degree?	<input type="radio"/> No	<input type="radio"/> Yes, for what degree: _____		Received degree?	<input type="radio"/> No <input type="radio"/> Yes, for what degree: _____
Legal					
<b>Adult 1</b>			<b>Adult 2</b>		
Recent convictions?	<input type="radio"/> No	<input type="radio"/> Yes	Notes:	Recent convictions?	<input type="radio"/> No <input type="radio"/> Yes Notes:
Paid off legal fines?	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> N/A	Paid off legal fines?	<input type="radio"/> No <input type="radio"/> Yes <input type="radio"/> N/A
On probation?	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> N/A	On probation?	<input type="radio"/> No <input type="radio"/> Yes <input type="radio"/> N/A
Transportation					
<b>Adult 1</b>			<b>Adult 2</b>		
Primary mode of transportation?	<input type="radio"/> Personal car	<input type="radio"/> Public transport.	<input type="radio"/> Walking	Primary mode of transportation?	<input type="radio"/> Personal car <input type="radio"/> Public transport. <input type="radio"/> Walking
Obtained license?	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> Already had	Obtained license?	<input type="radio"/> No <input type="radio"/> Yes <input type="radio"/> Already had
Obtained photo ID?	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> Already had	Obtained photo ID?	<input type="radio"/> No <input type="radio"/> Yes <input type="radio"/> Already had
Housing					
If homeless, obtain housing?	<input type="radio"/> No, still homeless	<input type="radio"/> Yes	<input type="radio"/> Not applicable		
Changed housing?	<input type="radio"/> No	<input type="radio"/> Yes, more satisfied with housing	<input type="radio"/> Yes, less satisfied with housing		
Purchased house?	<input type="radio"/> No	<input type="radio"/> Yes			
Received eviction notice?	<input type="radio"/> No	<input type="radio"/> Yes			
Evicted?	<input type="radio"/> No	<input type="radio"/> Yes			
Assistance					
Cash assistance	<input type="radio"/> No	<input type="radio"/> Yes	Adult Supplemental Security Income (SSI)	<input type="radio"/> No	<input type="radio"/> Yes
Childcare assistance	<input type="radio"/> No	<input type="radio"/> Yes	Adult Social Security Disability (SSDI)	<input type="radio"/> No	<input type="radio"/> Yes
Housing assistance	<input type="radio"/> No	<input type="radio"/> Yes	Child Supplemental Security Income (SSI)	<input type="radio"/> No	<input type="radio"/> Yes
Medicaid	<input type="radio"/> No	<input type="radio"/> Yes	Child Social Security Disability (SSDI)	<input type="radio"/> No	<input type="radio"/> Yes
Food assistance	<input type="radio"/> No	<input type="radio"/> Yes	Women Infants and Children (WIC)	<input type="radio"/> No	<input type="radio"/> Yes

Last updated 10/10/18

## Life Guide Participant Questionnaire

First Name: \_\_\_\_\_

Last Name: \_\_\_\_\_

Date: \_\_\_\_\_

Please mark whether you agree or disagree with each of the statements below. Only choose one response for each statement.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. I tend to bounce back quickly after hard times.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. I have a hard time making it through stressful events.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. It does not take me long to recover from a stressful event.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. It is hard for me to snap back when something bad happens.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. I usually come through difficult times with little trouble.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. I tend to take a long time to get over set-backs in my life.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate the extent to which you identify with this statement.

	Not very true of me	Mostly not true of me	Neutral	Mostly true of me	Very true of me
7. I have high self-esteem	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please mark the number that best describes you.

	Definitely False	Mostly False	Mostly True	Definitely True
8. I can think of many ways to get out of a jam.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. I energetically pursue my goals.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10. There are lots of ways around any problem.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11. I can think of many ways to get the things in life that are most important to me.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12. Even when others get discouraged, I know I can find a way to solve the problem.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
13. My past experiences have prepared me well for my future.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
14. I've been pretty successful in life.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
15. I meet the goals that I set for myself.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Last updated 8/9/18

# **APPENDIX B:**

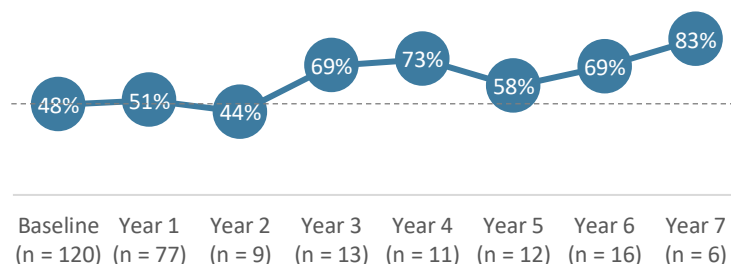
## **DETAILED SELF-SUFFICIENCY DATA**

# EMPLOYMENT

## EMPLOYMENT STATUS

Percent of Life Guides families at or above safe

All active families as of January 2020

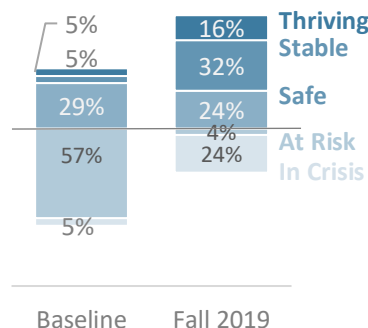


### Change in Employment Status from Baseline to Fall 2019

Only families who have participated in Life Guides for two or more years (n = 21)

**71%** of families have improved or maintained since starting Life Guides

**57%** **IMPROVED\***  
**14%** **MAINTAINED**  
**29%** **WORSENE**



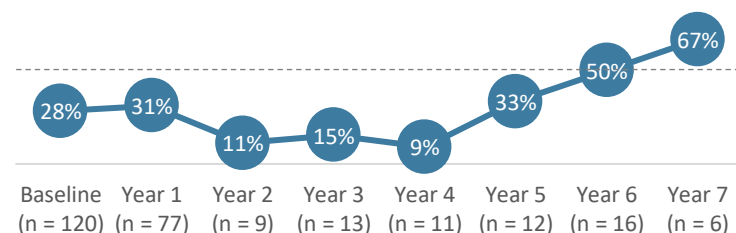
Goal of 50% at or above Safe achieved as of 2019

Safe employment status is reached when families have had permanent employment for at least 1 year. The percentage of families with an employment status at or above Safe **increased by 34%**, from 38% to 72%.

## HOUSEHOLD INCOME

Percent of Life Guides families at or above safe

All active families as of January 2020

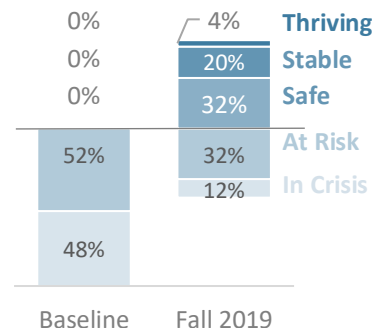


### Change in Employment Status from Baseline to Fall 2019

Only families who have participated in Life Guides for two or more years (n = 21)

**95%** of families have improved or maintained since starting Life Guides

**62%** **IMPROVED\***  
**33%** **MAINTAINED**  
**5%** **WORSENE**



Goal of 50% at or above Safe achieved as of 2019

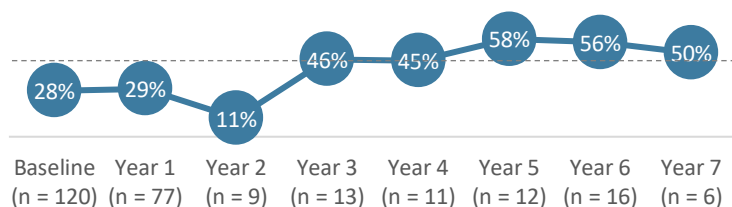
Household income is considered Safe when families earn more than 60% of the median family income for the area. The percentage of families with a household income at or above Safe **increased by 56%**, from 0% to 56%.

# EMPLOYMENT

## EMPLOYMENT BENEFITS

Percent of Life Guides families at or above safe

All active families as of January 2020



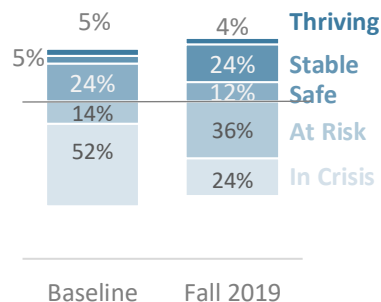
### Change in Employment Status from Baseline to Fall 2019

Only families who have participated in Life Guides for two or more years (n = 21)

**81%** of families have improved or maintained since starting Life Guides

**43%** ↑ IMPROVED  
**38%** = MAINTAINED  
**19%** ↓ WORSENE

○ Goal of 50% at or above Safe not achieved as of 2019

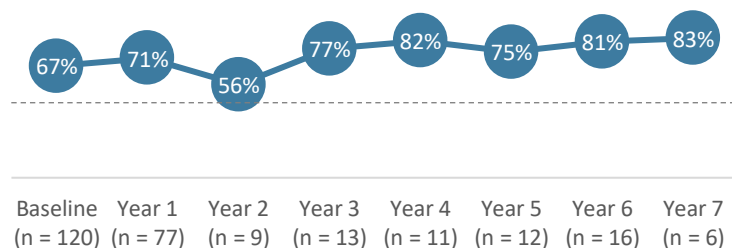


Employment benefits are considered Safe when they include paid time off and at least limited health insurance. The percentage of families with benefits at or above Safe **increased by 7%**, from 33% to 40%.

## EMPLOYABILITY

Percent of Life Guides families at or above safe

All active families as of January 2020



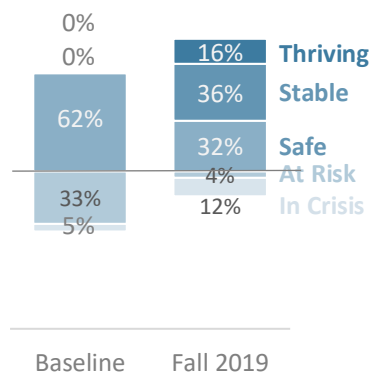
### Change in Employment Status from Baseline to Fall 2019

Only families who have participated in Life Guides for two or more years (n = 21)

**90%** of families have improved or maintained since starting Life Guides

**71%** ↑ IMPROVED\*  
**19%** = MAINTAINED  
**10%** ↓ WORSENE

✓ Goal of 50% at or above Safe achieved as of 2019



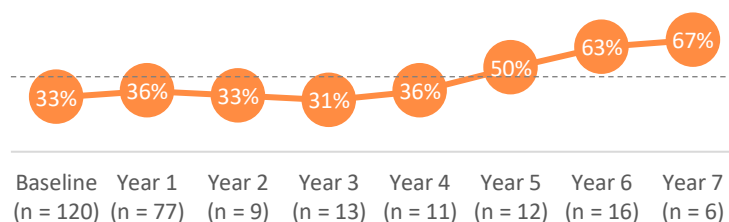
Safe employability is reached when families have at least minimum job skills. The percentage of families with an employability status at or above Safe **increased by 22%**, from 62% to 84%.

# \$ INCOME MANAGEMENT

## DEBT

Percent of Life Guides families at or above safe

All active families as of January 2020

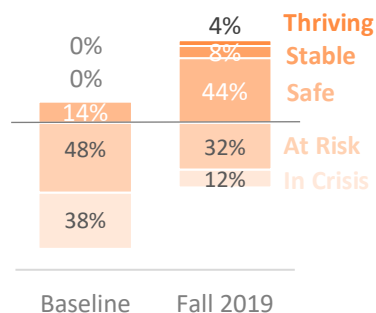


### Change in Employment Status from Baseline to Fall 2019

Only families who have participated in Life Guides for two or more years (n = 21)

**90%** of families have improved or maintained since starting Life Guides

**57%** **IMPROVED\***  
**33%** **MAINTAINED**  
**10%** **WORSENERD**



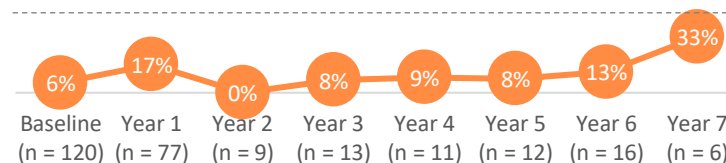
Goal of 50% at or above Safe achieved as of 2019

Debt status is considered Safe when a family can pay at least the minimum amount due on debts while also affording basic needs. The percentage of families with a debt status at or above Safe **increased by 42%**, from 14% to 56%.

## SAVINGS

Percent of Life Guides families at or above safe

All active families as of January 2020

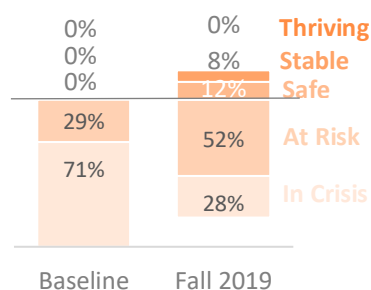


### Change in Employment Status from Baseline to Fall 2019

Only families who have participated in Life Guides for two or more years (n = 21)

**95%** of families have improved or maintained since starting Life Guides

**67%** **IMPROVED\***  
**28%** **MAINTAINED**  
**5%** **WORSENERD**



Goal of 50% at or above Safe not achieved as of 2019

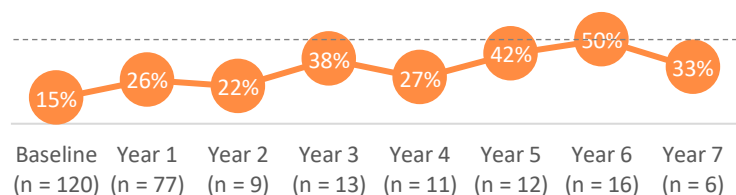
Safe savings status is reached when a family has at least 1 to 2 months of income saved. The percentage of families with a savings status at or above Safe **increased by 20%**, from 0% to 20%.

# \$ INCOME MANAGEMENT

## BUDGETING

Percent of Life Guides families at or above safe

All active families as of January 2020



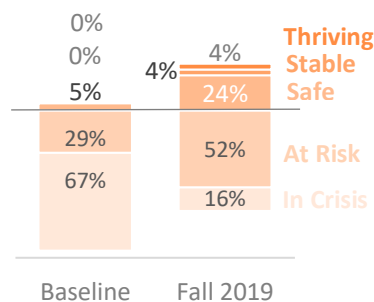
### Change in Employment Status from Baseline to Fall 2019

Only families who have participated in Life Guides for two or more years (n = 21)

**95%** of families have improved or maintained since starting Life Guides

**76%** **IMPROVED\***  
**19%** **MAINTAINED**  
**5%** **WORSENE**

Goal of 50% at or above Safe not achieved as of 2019

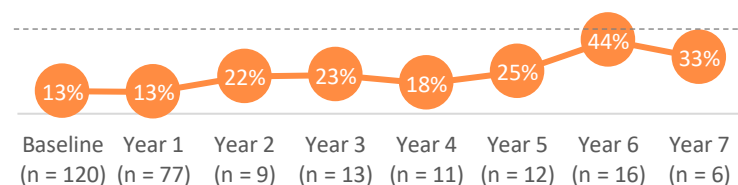


Budgeting status is considered Safe when a family follows a budget for at least 7 to 8 months out of the year. The percentage of families with budgeting status at or above Safe **increased by 27%**, from 5% to 32%.

## CREDIT

Percent of Life Guides families at or above safe

All active families as of January 2020



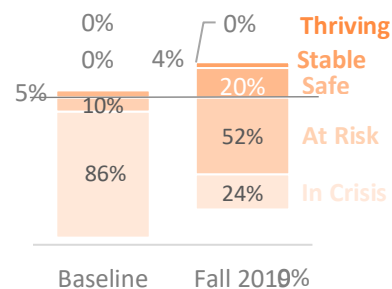
### Change in Employment Status from Baseline to Fall 2019

Only families who have participated in Life Guides for two or more years (n = 21)

**100%** of families have improved or maintained since starting Life Guides

**71%** **IMPROVED\***  
**29%** **MAINTAINED**  
**0%** **WORSENE**

Goal of 50% at or above Safe not achieved as of 2019



Credit status is considered Safe when a family's credit score is 650 or above. The percentage of families with a credit status at or above Safe **increased by 19%**, from 5% to 24%.

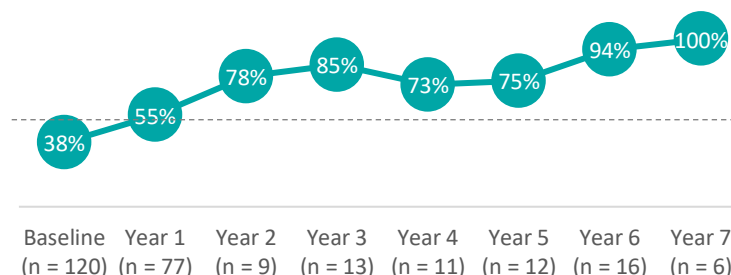


# EMPLOYMENT OBSTACLES

## TRANSPORTATION

Percent of Life Guides families at or above safe

All active families as of January 2020

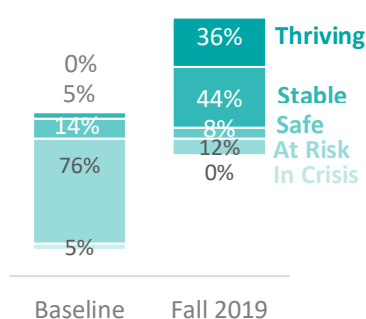



### Change in Employment Status from Baseline to Fall 2019

Only families who have participated in Life Guides for two or more years (n = 21)

**100%** of families have improved or maintained since starting Life Guides

**86%**  **IMPROVED\***  
**14%**  **MAINTAINED**  
**0%**  **WORSENE**



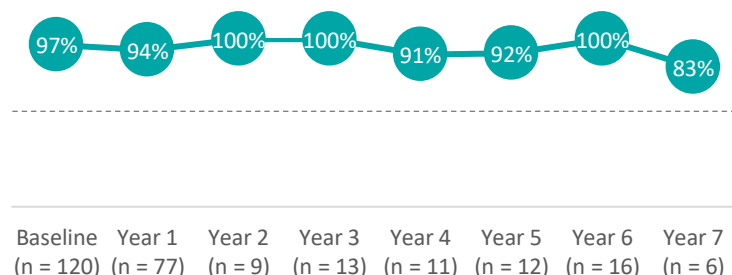
 **Goal of 50% at or above Safe achieved as of 2019**

Safe transportation status is reached when a family has had available, reliable, and affordable transportation and is adequately insured. The percentage of families with a transportation status at or above Safe **increased by 69%**, from 19% to 88%.

## LEGAL

Percent of Life Guides families at or above safe

All active families as of January 2020

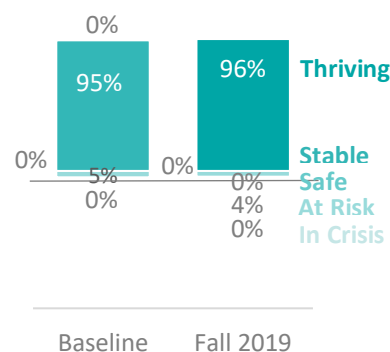



### Change in Employment Status from Baseline to Fall 2019

Only families who have participated in Life Guides for two or more years (n = 21)

**95%** of families have improved or maintained since starting Life Guides

**5%**  **IMPROVED**  
**90%**  **MAINTAINED**  
**5%**  **WORSENE**



 **Goal of 50% at or above Safe not achieved as of 2019**

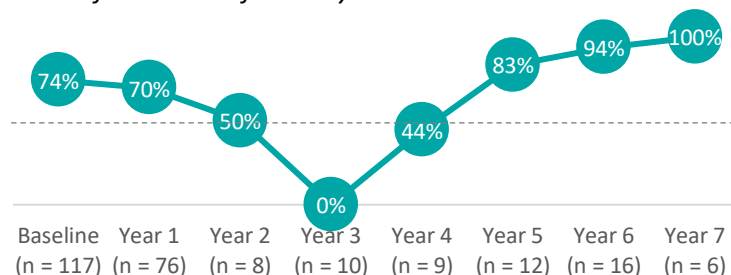
Safe legal status is reached when a family has had no involvement with the criminal justice system for one year. The percentage of families with a legal status at or above Safe **increased by 1%**, from 95% to 96%.

# EMPLOYMENT OBSTACLES

## CHILDCARE AVAILABILITY

Percent of Life Guides families at or above safe

All active families as of January 2020

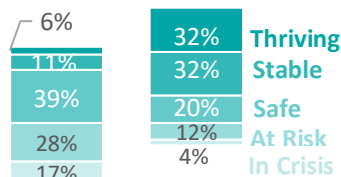


### Change in Employment Status from Baseline to Fall 2019


Only families who have participated in Life Guides for two or more years (n = 21)

**81%** of families have improved or maintained since starting Life Guides

**71%**  **IMPROVED\***  
**10%**  **MAINTAINED**  
**19%**  **WORSENE**



Baseline Fall 2019

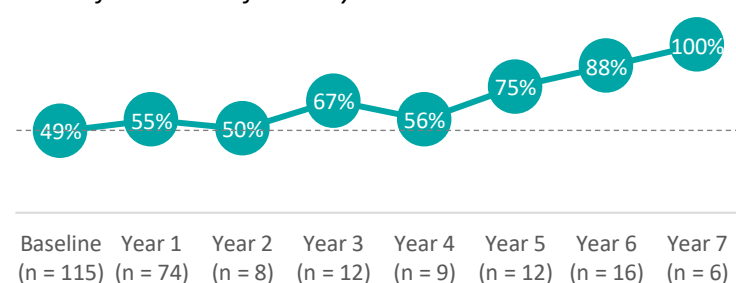
 Goal of 50% at or above Safe achieved as of 2019

Childcare availability is considered Safe when it does not impact employment more than four times a year. The percentage of families with a childcare availability status at or above Safe **increased by 28%**, from 56% to 84%.

## CHILDCARE QUALITY

Percent of Life Guides families at or above safe

All active families as of January 2020

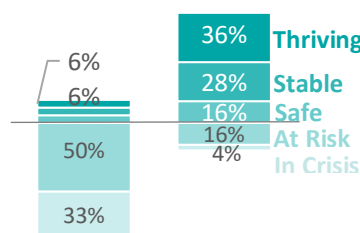


### Change in Employment Status from Baseline to Fall 2019


Only families who have participated in Life Guides for two or more years (n = 21)

**100%** of families have improved or maintained since starting Life Guides

**76%**  **IMPROVED**  
**24%**  **MAINTAINED**  
**0%**  **WORSENE**



Baseline Fall 2019

 Goal of 50% at or above Safe achieved as of 2019

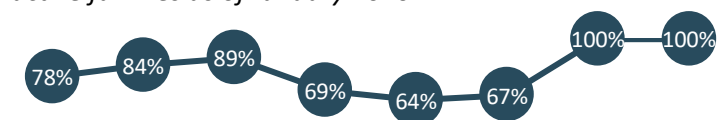
Childcare quality is considered Safe when the provider has a Great Start Quality rating of 0 to 1 and meets licensing requirements. The percentage of families with a childcare quality status at or above Safe **increased by 63%**, from 17% to 80%.

# HOUSING

## HOUSING STATUS

Percent of Life Guides families at or above safe

All active families as of January 2020



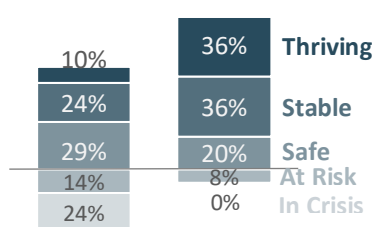
Baseline	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
(n = 120)	(n = 77)	(n = 9)	(n = 13)	(n = 11)	(n = 12)	(n = 16)	(n = 6)

### Change in Employment Status from Baseline to Fall 2019

Only families who have participated in Life Guides for two or more years (n = 21)

**90%** of families have improved or maintained since starting Life Guides

**67%** **IMPROVED\***  
**23%** **MAINTAINED**  
**10%** **WORSENE**



Baseline      Fall 2019

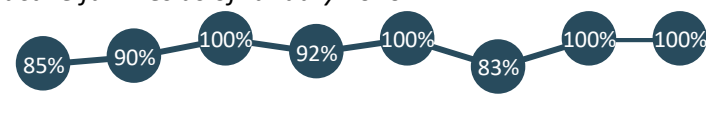
Goal of 50% at or above Safe achieved as of 2019

Safe housing status is reached when a family has had stable and consistent housing for at least 1 year. The percentage of families with housing status at or above Safe **increased by 30%**, from 62% to 92%.

## HOUSING STABILITY

Percent of Life Guides families at or above safe

All active families as of January 2020



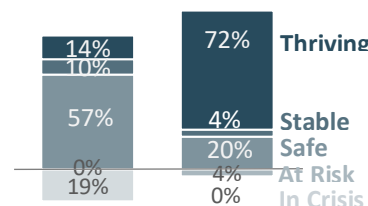
Baseline	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
(n = 120)	(n = 77)	(n = 9)	(n = 13)	(n = 11)	(n = 12)	(n = 16)	(n = 6)

### Change in Employment Status from Baseline to Fall 2019

Only families who have participated in Life Guides for two or more years (n = 21)

**100%** of families have improved or maintained since starting Life Guides

**67%** **IMPROVED\***  
**33%** **MAINTAINED**  
**0%** **WORSENE**



Baseline      Fall 2019

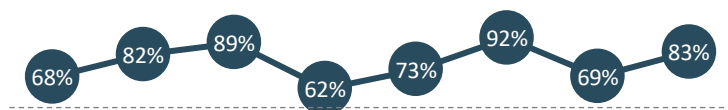
Goal of 50% at or above Safe achieved as of 2019

Housing stability is considered Safe when there is no threat of eviction or foreclosure. The percentage of families with housing stability at or above Safe **increased by 15%**, from 81% to 96%.

# HOUSING

## HOUSING AFFORDABILITY

Percent of Life Guides families at or above safe  
All active families as of January 2020



Baseline	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
(n = 120)	(n = 77)	(n = 9)	(n = 13)	(n = 11)	(n = 12)	(n = 16)	(n = 6)

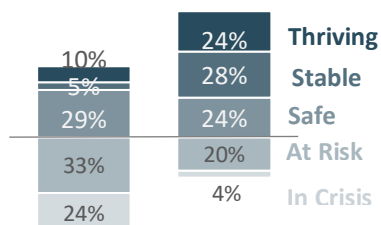
### Change in Employment Status from Baseline to Fall 2019

Only families who have participated in Life Guides for two or more years (n = 21)

**81%** of families have improved or maintained since starting Life Guides

**67%** **IMPROVED\***  
**14%** **MAINTAINED**  
**19%** **WORSENE**

Goal of 50% at or above Safe achieved as of 2019

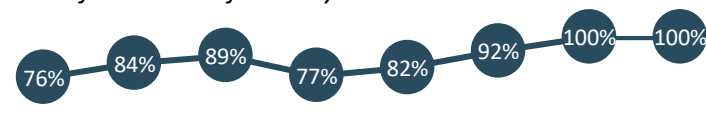


Baseline Fall 2019

Housing affordability is considered Safe when a family's rent or mortgage is less than 35% of a family's income. The percentage of families with housing status at or above Safe **increased by 33%**, from 43% to 76%.

## HOUSING QUALITY

Percent of Life Guides families at or above safe  
All active families as of January 2020



Baseline	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
(n = 120)	(n = 77)	(n = 9)	(n = 13)	(n = 11)	(n = 12)	(n = 16)	(n = 6)

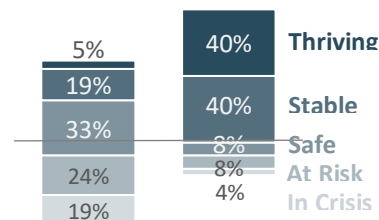
### Change in Employment Status from Baseline to Fall 2019

Only families who have participated in Life Guides for two or more years (n = 21)

**100%** of families have improved or maintained since starting Life Guides

**76%** **IMPROVED\***  
**24%** **MAINTAINED**  
**0%** **WORSENE**

Goal of 50% at or above Safe achieved as of 2019



Baseline Fall 2019

Housing quality is considered Safe when a family's dwelling is up to code and does not threaten health or safety. The percentage of families with housing stability at or above Safe **increased by 31%**, from 57% to 88%.

# FAMILY DYNAMICS

## HOUSEHOLD COMPOSITION

Percent of Life Guides families at or above safe

All active families as of January 2020



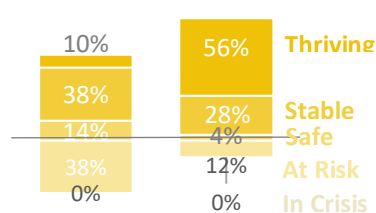
Baseline (n = 120) Year 1 (n = 77) Year 2 (n = 9) Year 3 (n = 13) Year 4 (n = 11) Year 5 (n = 12) Year 6 (n = 16) Year 7 (n = 6)

### Change in Employment Status from Baseline to Fall 2019


Only families who have participated in Life Guides for two or more years (n = 21)

**86%** of families have improved or maintained since starting Life Guides

**67%**  **IMPROVED\***  
**14%**  **MAINTAINED**  
**19%**  **WORSENE**



Baseline Fall 2019

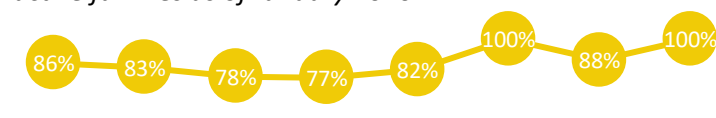
 Goal of 50% at or above Safe achieved as of 2019

The composition of a household is considered Safe when it remains consistent for at least 1 year. The percentage of families with a household composition status at or above Safe **increased by 26%**, from 62% to 88%.

## FAMILY PLANNING

Percent of Life Guides families at or above safe

All active families as of January 2020



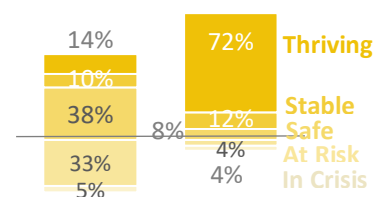
Baseline (n = 120) Year 1 (n = 77) Year 2 (n = 9) Year 3 (n = 13) Year 4 (n = 11) Year 5 (n = 12) Year 6 (n = 16) Year 7 (n = 6)

### Change in Employment Status from Baseline to Fall 2019


Only families who have participated in Life Guides for two or more years (n = 21)

**95%** of families have improved or maintained since starting Life Guides

**76%**  **IMPROVED\***  
**19%**  **MAINTAINED**  
**5%**  **WORSENE**



Baseline Fall 2019

 Goal of 50% at or above Safe achieved as of 2019

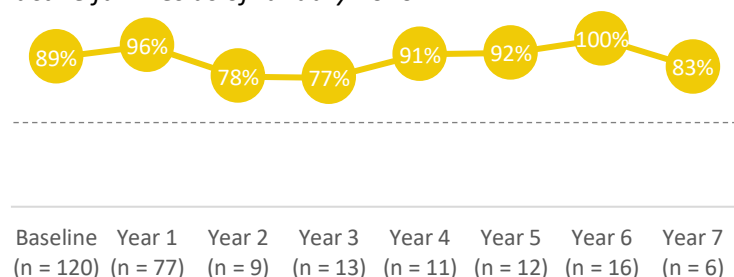
Family planning is considered Safe when families consistently follow a plan for 1 year. The percentage of families with a family planning status at or above Safe **increased by 30%**, from 62% to 92%.

# FAMILY DYNAMICS

## IN-HOME SAFETY

### Percent of Life Guides families at or above safe

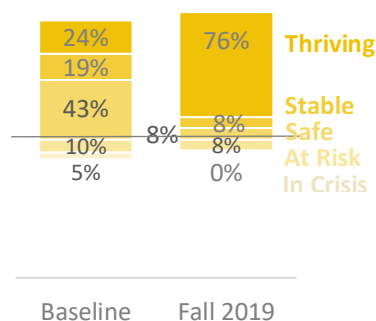
All active families as of January 2020




### Change in Employment Status from Baseline to Fall 2019

Only families who have participated in Life Guides for two or more years (n = 21)

**81%** of families have improved or maintained since starting Life Guides



 Goal of 50% at or above Safe achieved as of 2019

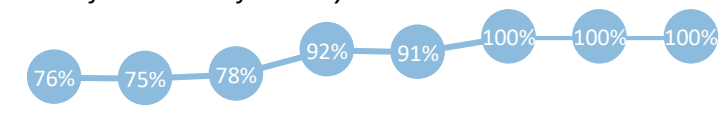
In-home safety status is considered Safe when there are no incidents of family violence for at least 1 year. The percentage of families with an in-home safety status at or above Safe **increased by 6%**, from 86% to 92%.

# HUMAN CAPITAL

## SOCIAL NETWORK

Percent of Life Guides families at or above safe

All active families as of January 2020



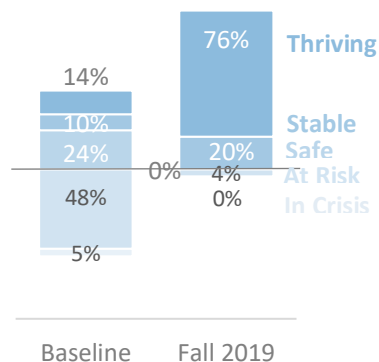
Baseline	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
(n = 120)	(n = 77)	(n = 9)	(n = 13)	(n = 11)	(n = 12)	(n = 16)	(n = 6)

Change in Employment Status from Baseline to Fall 2019

Only families who have participated in Life Guides for two or more years (n = 21)

**95%** of families have improved or maintained since starting Life Guides

81% **IMPROVED\***  
14% **MAINTAINED**  
5% **WORSENE**



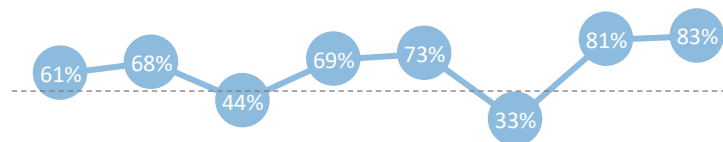
Goal of 50% at or above Safe achieved as of 2019

Families' social networks are considered Safe when they have positive and dependable people in their lives. The percentage of families with social networks at or above Safe **increased by 48%**, from 48% to 96%.

## GOAL SETTING

Percent of Life Guides families at or above safe

All active families as of January 2020



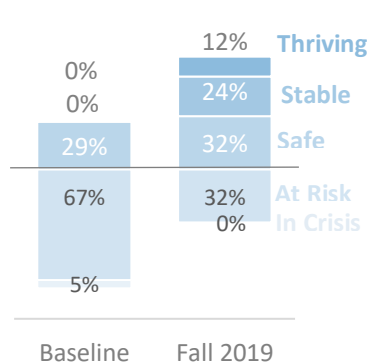
Baseline	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
(n = 120)	(n = 77)	(n = 9)	(n = 13)	(n = 11)	(n = 12)	(n = 16)	(n = 6)

Change in Employment Status from Baseline to Fall 2019

Only families who have participated in Life Guides for two or more years (n = 21)

**86%** of families have improved or maintained since starting Life Guides

71% **IMPROVED\***  
15% **MAINTAINED**  
14% **WORSENE**



Goal of 50% at or above Safe achieved as of 2019

A family's goal setting is considered Safe when the family has made measurable progress towards short-term goals. The percentage of families with a goal setting status at or above Safe **increased by 39%**, from 29% to 68%.

# HUMAN CAPITAL

## EDUCATION

### Percent of Life Guides families at or above safe

All active families as of January 2020

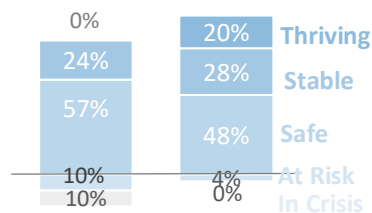


Baseline	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
(n = 120)	(n = 77)	(n = 9)	(n = 13)	(n = 11)	(n = 12)	(n = 16)	(n = 6)

### Change in Employment Status from Baseline to Fall 2019

Only families who have participated in Life Guides for two or more years (n = 21)

**100%** of families have improved or maintained since starting Life Guides



Baseline      Fall 2019

✓ Goal of 50% at or above Safe achieved as of 2019

A family's education status is considered Safe when adult(s) have at least a high school diploma or GED. The percentage of families with social networks at or above Safe **increased by 15%**, from 81% to 96%.

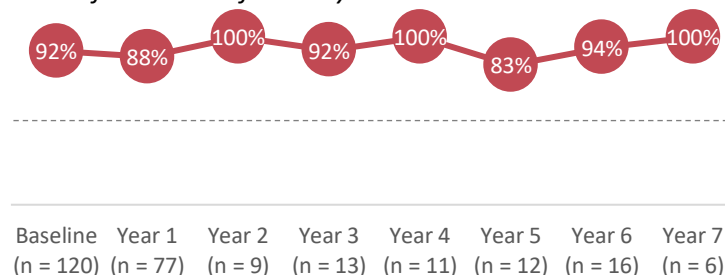


# HEALTH

## HEALTH CARE USE

### Percent of Life Guides families at or above safe

All active families as of January 2020

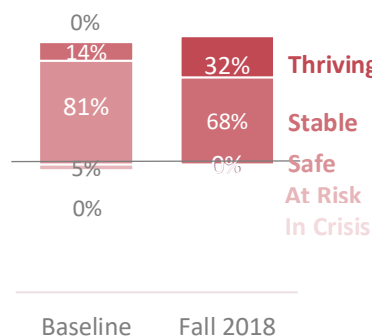


### Change in Employment Status from Baseline to Fall 2019

Only families who have participated in Life Guides for two or more years (n = 21)

**100%** of families have improved or maintained since starting Life Guides

**86%** **IMPROVED\***  
**14%** **MAINTAINED**  
**0%** **WORSENE**



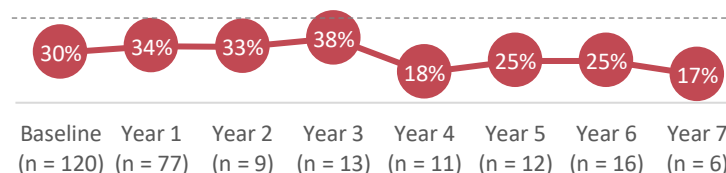
**Goal of 50% at or above Safe achieved as of 2019**

A family's health care use is considered Safe when all family members regularly see medical providers. The percentage of families with a health care use status at or above Safe **increased by 5%**, from 95% to 100%.

## HEALTH COVERAGE

### Percent of Life Guides families at or above safe

All active families as of January 2020

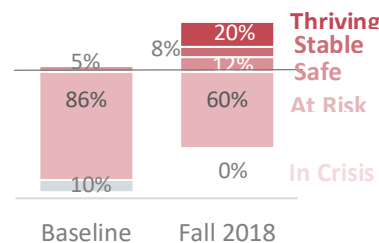


### Change in Employment Status from Baseline to Fall 2019

Only families who have participated in Life Guides for two or more years (n = 21)

**100%** of families have improved or maintained since starting Life Guides

**48%** **IMPROVED\***  
**52%** **MAINTAINED**  
**0%** **WORSENE**



**Goal of 50% at or above Safe achieved as of 2019**

A family's health coverage is considered Safe when everyone has health care coverage, not including Medicaid. The percentage of families with health coverage at or above Safe **increased by 35%**, from 5% to 40%.

# HEALTH

## HEALTH CARE AFFORDABILITY

Percent of Life Guides families at or above safe

All active families as of January 2020



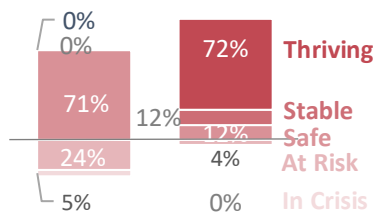
Baseline	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
(n = 120)	(n = 77)	(n = 9)	(n = 13)	(n = 11)	(n = 12)	(n = 16)	(n = 6)

### Change in Employment Status from Baseline to Fall 2019


Only families who have participated in Life Guides for two or more years (n = 21)

**71%** of families have improved or maintained since starting Life Guides

**29%**  **IMPROVED**  
**42%**  **MAINTAINED**  
**29%**  **WORSENE**



Baseline Fall 2018

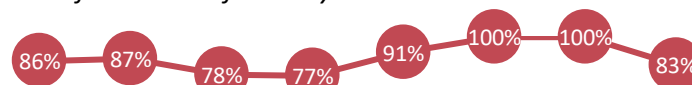
 Goal of 50% at or above Safe achieved as of 2019

A family's health care affordability is considered Safe when the family can afford necessary payments. The percentage of families with affordable health care at or above Safe **increased by 25%**, from 71% to 96%.

## MENTAL/BEHAVIORAL HEALTH

Percent of Life Guides families at or above safe

All active families as of January 2020



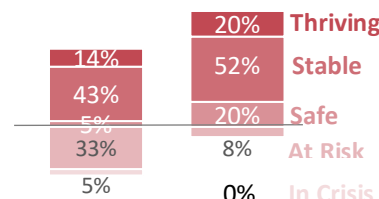
Baseline	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
(n = 120)	(n = 77)	(n = 9)	(n = 13)	(n = 11)	(n = 12)	(n = 16)	(n = 6)

### Change in Employment Status from Baseline to Fall 2019


Only families who have participated in Life Guides for two or more years (n = 21)

**76%** of families have improved or maintained since starting Life Guides

**52%**  **IMPROVED\***  
**24%**  **MAINTAINED**  
**24%**  **WORSENE**



Baseline Fall 2018

 Goal of 50% at or above Safe achieved as of 2019

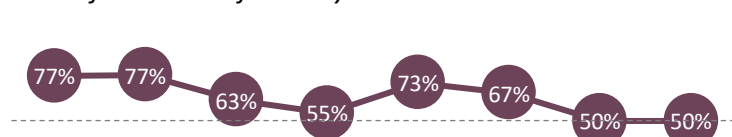
A family's mental/behavioral health is considered Safe when the family's needs are met. The percentage of families with a mental/behavioral health status at or above Safe **increased by 30%**, from 62% to 92%.

# CHILDREN'S EDUCATION

## SCHOOL ATTENDANCE

Percent of Life Guides families at or above safe

All active families as of January 2020



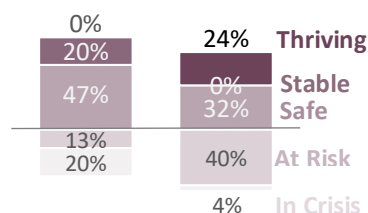
Baseline	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
(n = 82)	(n = 53)	(n = 8)	(n = 11)	(n = 11)	(n = 12)	(n = 16)	(n = 6)

### Change in Employment Status from Baseline to Fall 2019

Only families who have participated in Life Guides for two or more years (n = 21)

**62%** of families have improved or maintained since starting Life Guides

**52%** **IMPROVED\***  
**10%** **MAINTAINED**  
**38%** **WORSENE**



Baseline Fall 2019

Goal of 50% at or above Safe achieved as of 2019

Children's school attendance is considered Safe when they miss fewer than 9 days of school per year. The percentage of families with school attendance at or above Safe **decreased by 11%**, from 67% to 56%.

## PARENTAL INVOLVEMENT

Percent of Life Guides families at or above safe

All active families as of January 2020



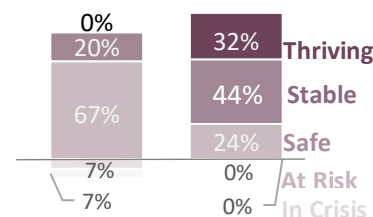
Baseline	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
(n = 82)	(n = 58)	(n = 8)	(n = 11)	(n = 11)	(n = 12)	(n = 16)	(n = 6)

### Change in Employment Status from Baseline to Fall 2019

Only families who have participated in Life Guides for two or more years (n = 21)

**100%** of families have improved or maintained since starting Life Guides

**81%** **IMPROVED\***  
**19%** **MAINTAINED**  
**0%** **WORSENE**



Baseline Fall 2019

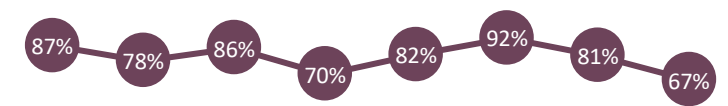
Goal of 50% at or above Safe achieved as of 2019

Parental involvement is considered Safe when parents are sometimes involved in their child's educational advancement. The percentage of families with parental involvement at or above Safe **increased by 13%**, from 87% to 100%.

# CHILDREN'S EDUCATION

## ACADEMIC ACHIEVEMENT

Percent of Life Guides families at or above safe  
All active families as of January 2020



Baseline (n = 77) Year 1 (n = 55) Year 2 (n = 7) Year 3 (n = 10) Year 4 (n = 11) Year 5 (n = 12) Year 6 (n = 16) Year 7 (n = 6)

### Change in Employment Status from Baseline to Fall 2019

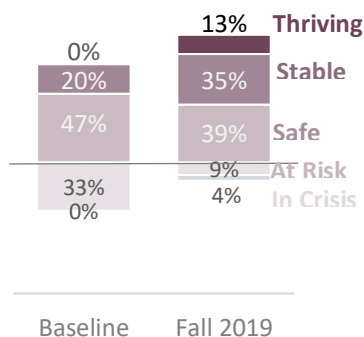
Only families who have participated in Life Guides for two or more years (n = 21)

**95%** of families have improved or maintained since starting Life Guides

**57%** **IMPROVED\***  
**38%** **MAINTAINED**  
**5%** **WORSENE**

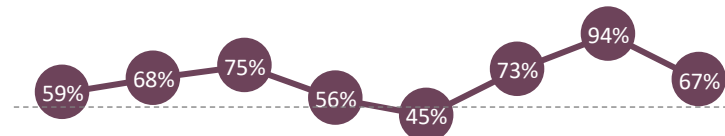
Goal of 50% at or above Safe achieved as of 2019

Children's academic achievement is considered Safe when they are at or above grade level or receiving necessary support. The percentage of families with a child academic achievement status at or above Safe **increased by 20%**, from 67% to 87%.



## EXTRA-CURRICULAR ACTIVITIES

Percent of Life Guides families at or above safe  
All active families as of January 2020



Baseline (n = 56) Year 1 (n = 34) Year 2 (n = 4) Year 3 (n = 9) Year 4 (n = 11) Year 5 (n = 12) Year 6 (n = 16) Year 7 (n = 6)

### Change in Employment Status from Baseline to Fall 2019

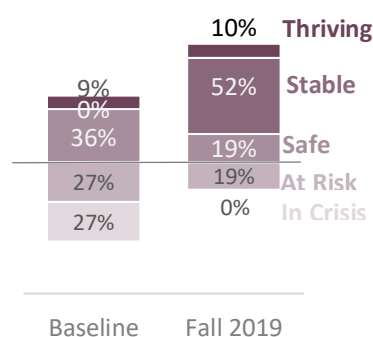
Only families who have participated in Life Guides for two or more years (n = 21)

**95%** of families have improved or maintained since starting Life Guides

**67%** **IMPROVED\***  
**28%** **MAINTAINED**  
**5%** **WORSENE**

Goal of 50% at or above Safe achieved as of 2019

Children's extra-curricular involvement is considered Safe when children 8 years or older participate in activities outside of the classroom. The percentage of families with extra-curricular involvement at or above Safe **increased by 36%**, from 45% to 81%.



# APPENDIX C: SUCCESS TARGET SETTING

# LIFE GUIDES

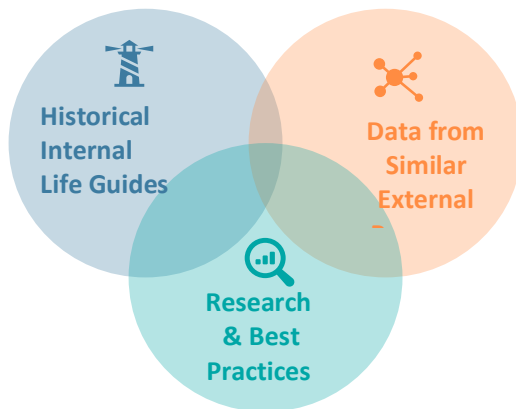
## FAMILY SELF-SUFFICIENCY

### SUCCESS TARGETS

**Purpose:** These success targets will aid in evaluating whether the Life Guides program is achieving its programmatic goals in regards to family self-sufficiency.

**Sources:** Success targets were strategically set using three main sources:

1. Looking at **historical internal Life Guide data** from 2012-2019 to provide a foundation for the kind of change that can be expected of families within the context of Kalamazoo county, Michigan.
2. Considering outcome data from **external programs with similar activities** or missions to Life Guides to compare what other programs have achieved.
3. Pulling **empirical and theoretical insights** from peer reviewed research, as well as best practices in gray literature, in the areas of intergenerational poverty, two-generation social programs, self-sufficiency, and children education.



**Years:** Different success targets were set for families who have been in Life Guides for 2, 5, 10, and 20 years. These success targets are set with the importance of addressing certain areas before tackling others in mind. These targets also factor in systemic obstacles that may prevent all families from achieving their goals.

**Target Setting:** As noted above, we are using data from three sources to inform the target setting; however, it's important to note that target setting is not an exact science. There is an element of data informed estimating when it comes to target setting. The data we consulted provided us with an idea or range for where we should set the targets; however, these targets may need to be adjusted over time. This is especially true given all the recent changes in the Life Guides program that taken place.

**Finalization of Targets:** The evaluation team will work with Life Guides staff to review and finalize the targets in late 2020. In this report, the evaluation team set targets that reflect the level of performance that can be accepted from Life Guides currently.

## EMPLOYMENT STATUS

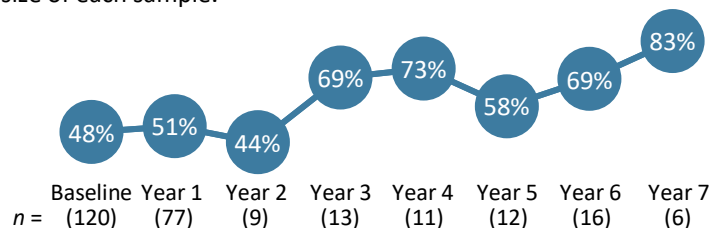
### Proposed Success Targets

Safe employment status is reached when families have had permanent employment for at least 1 year. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
50%	70%	80%	98%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data<sup>10</sup>

47% of participants in the federal Housing Choice Voucher Family Self-Sufficiency program were employed for at least one year and 37% were employed for at least two years.<sup>11</sup>

### Research<sup>12</sup>

- In 2020, the median number of years that wage and salary workers had been with their current employer was four years.
- In 2020, 22% of wage and salary workers had been with their current employer for one year or less.

<sup>10</sup> <https://www.bls.gov/news.release/pdf/tenure.pdf>

<sup>11</sup> <https://www.mdrc.org/sites/default/files/Promoting-Work-and-Self-Sufficiency-for-Housing-Voucher-Recipients.pdf>

## HOUSEHOLD INCOME

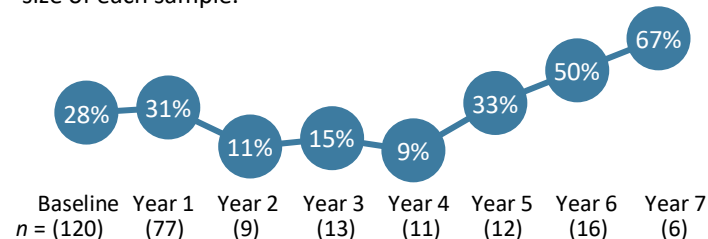
### Proposed Success Targets

Household income is considered Safe when families earn more than 60% of the median family income for the area. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
30%	55%	65%	80%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data

Participants of the Iowa Family and Self-Sufficiency Program that improved their employment had an average monthly income increase of over \$1,000.<sup>13</sup>

### Research

In 2017, the income of 76% of families in Kalamazoo County was greater than \$29,375 (or 50% or greater than the median family income [\$58,750]).<sup>1</sup>

<sup>12</sup> <https://www.bls.gov/news.release/tenure.nr0.htm>

<sup>13</sup>

[https://humanrights.iowa.gov/sites/default/files/media/FaDSS\\_FY18\\_Annual\\_Report\\_1.pdf](https://humanrights.iowa.gov/sites/default/files/media/FaDSS_FY18_Annual_Report_1.pdf)

## EMPLOYMENT BENEFITS

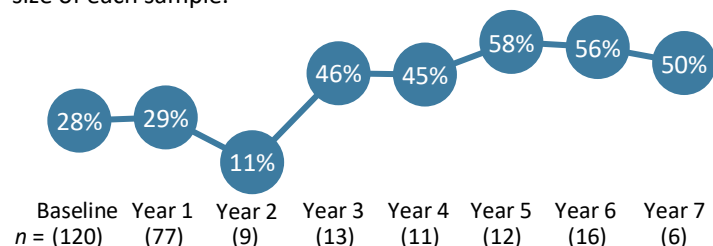
### Proposed Success Targets

Employment benefits are considered Safe when they include paid time off and at least limited health insurance. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
30%	50%	60%	70%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data

57% of alumni from the Jeremiah Program who were employed full-time received company benefits.<sup>14</sup>

### Research

- In 2019, 72% of workers had access to healthcare.<sup>15</sup>
- In 2019, 76% of workers had access to paid sick and vacation leave.<sup>16</sup>

<sup>14</sup> <https://jeremiahprogram.org/wp-content/uploads/2017/05/Alumnae-Survey-final.pdf>

<sup>15</sup> <https://www.bls.gov/ncs/ebs/benefits/2019/ownership/civilian/table09a.pdf>

## EMPLOYABILITY

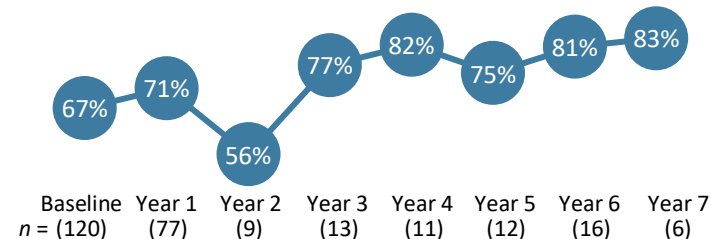
### Proposed Success Targets

Safe employability is reached when families have at least minimum job skills and limited advancement available. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
70%	75%	80%	85%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data

No direct comparison available.

### Research

No direct comparison available.

<sup>16</sup> <https://www.bls.gov/ncs/ebs/benefits/2019/ownership/civilian/table31a.pdf>



## DEBT

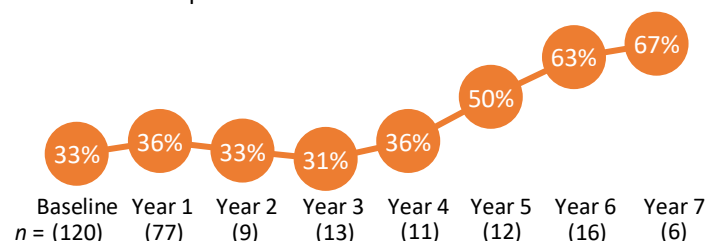
### Proposed Success Targets

Debt status is considered Safe when a family can pay at least the minimum amount due on debts while also affording basic needs. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
35%	50%	70%	90%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data

23% of participants in the Compass Family Self-Sufficiency program reduced their derogatory debt and 20% a reduced their credit card debt.<sup>17</sup>

### Research<sup>18</sup>

- In 2018, 87% of families with a head of household that is between 36-44-years-old are in debt.
- In 2018, 50% of families with a head of household that is between 36 and 44-years-old have credit card debt.

<sup>17</sup> [http://abtassociates.com/sites/default/files/2018-06/Compass%20FSS%20Evaluation%20Report\\_09082017.pdf](http://abtassociates.com/sites/default/files/2018-06/Compass%20FSS%20Evaluation%20Report_09082017.pdf)

<sup>18</sup> <https://www.debt.org/faqs/americans-in-debt/demographics>

## SAVINGS

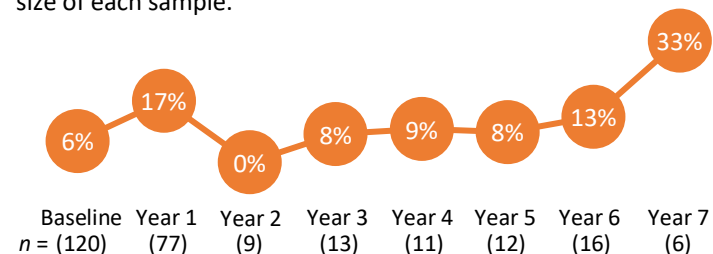
### Proposed Success Targets

Safe savings status is reached when a family has at least 1 to 2 months of income saved. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
15%	25%	50%	70%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data

78% of EMPATH adult participants started saving after joining the program.<sup>19</sup>

### Research<sup>20</sup>

- In 2019, 28% of US adults have no emergency savings.
- In 2019, 25% adults in the US have a rainy-day fund but not enough to cover three months' worth of living expenses.

<sup>19</sup> [http://s3.amazonaws.com/empath-website/pdf/EMPATH\\_ImpactReport\\_2018.pdf](http://s3.amazonaws.com/empath-website/pdf/EMPATH_ImpactReport_2018.pdf)

<sup>20</sup> <https://www.bankrate.com/banking/savings/financial-security-june-2019/>

## BUDGETING

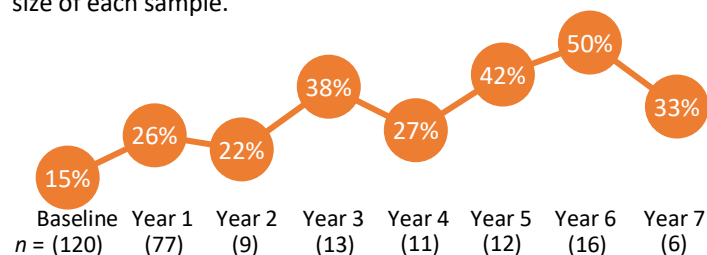
### Proposed Success Targets

Budgeting status is considered Safe when a family follows a budget for at least 7 to 8 months out of the year. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
20%	30%	40%	70%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data

76% of EMPATH participants developed a budget after joining the program.<sup>21</sup>

### Research

In 2016, 41% of American households followed a budget.<sup>22</sup>

<sup>21</sup> [http://s3.amazonaws.com/empath-website/pdf/EMPATH\\_ImpactReport\\_2018.pdf](http://s3.amazonaws.com/empath-website/pdf/EMPATH_ImpactReport_2018.pdf)

<sup>22</sup> <https://money.cnn.com/2016/10/24/pf/financial-mistake-budget/index.html>

## CREDIT

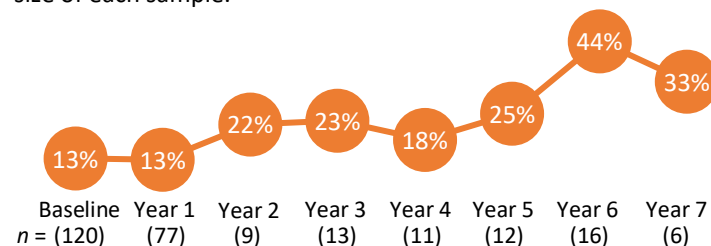
### Proposed Success Targets

Credit status is considered Safe when a family's credit score is 650 or above. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
15%	25%	50%	70%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data

37% of Compass Family Self-Sufficiency participants had a FICO Score of 660 or higher.<sup>23</sup>

### Research<sup>24</sup>

- In 2019, the average FICO score in Michigan was 706.
- In 2019, 66% of consumers have a credit score of 670 or higher.

<sup>23</sup> [http://abtassociates.com/sites/default/files/2018-06/Compass%20FSS%20Evaluation%20Report\\_09082017.pdf](http://abtassociates.com/sites/default/files/2018-06/Compass%20FSS%20Evaluation%20Report_09082017.pdf)

<sup>24</sup> <https://www.experian.com/blogs/ask-experian/consumer-credit-review/>

## TRANSPORTATION

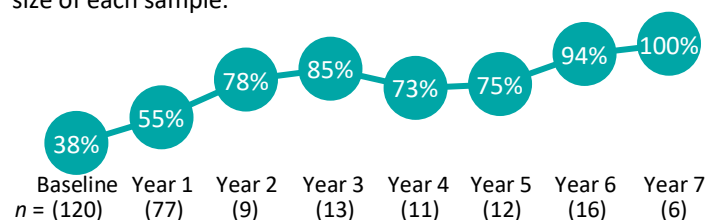
### Proposed Success Targets

Safe transportation status is reached when a family has had available, reliable, and affordable transportation and is adequately insured. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
50%	70%	90%	98%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data

18% of participants in the federal Housing Choice Voucher Family Self-Sufficiency program do not have access to an automobile or public transportation<sup>25</sup>

### Research

- In 2019, 93% of households had access to at least one car.<sup>26</sup>
- In 2019, 12% of Americans drove uninsured.<sup>27</sup>

<sup>25</sup> <https://www.mdrc.org/sites/default/files/Promoting-Work-and-Self-Sufficiency-for-Housing-Voucher-Recipients.pdf>

<sup>26</sup> <https://www.thezebra.com/research/car-ownership-statistics/>

## LEGAL

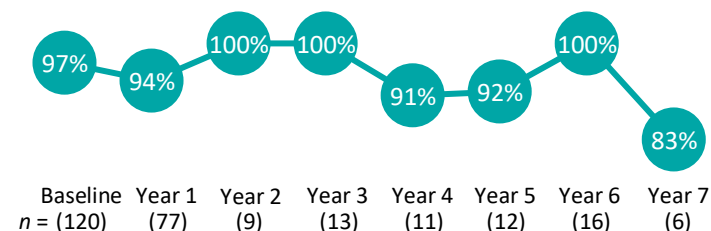
### Proposed Success Targets

Safe legal status is reached when a family has had no involvement with the criminal justice system for one year. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
95%	95%	98%	98%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data

No direct comparison available.

### Research

- In 2018, 33% of Americans had a criminal record.<sup>28</sup>

<sup>27</sup> <https://www.thezebra.com/state-of-insurance/auto/2019/#full-report>

<sup>28</sup> <https://www.ncsl.org/research/labor-and-employment/barriers-to-work-individuals-with-criminal-records.aspx>

## CHILDCARE AVAILABILITY

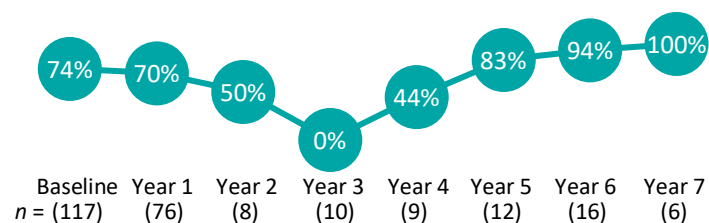
### Proposed Success Targets

Childcare availability is considered Safe when it does not impact employment more than four times a year. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
70%	75%	90%	98%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data

For 18% of participants in the federal Housing Choice Voucher Family Self-Sufficiency program childcare access or cost served as a barrier to employment.<sup>29</sup>

### Research

- 32% of families have difficulty finding childcare,<sup>30</sup> especially those with infants and toddlers or that work evening or night shifts.<sup>31</sup>
- The average cost of center-based childcare is more than the average cost of public college tuition and fees in 28 states.<sup>32</sup>

<sup>29</sup> <https://www.mdrc.org/sites/default/files/Promoting-Work-and-Self-Sufficiency-for-Housing-Voucher-Recipients.pdf>

<sup>30</sup> [http://www.rwjf.org/content/dam/farm/reports/surveys\\_and\\_polls/2016/rwjf432066](http://www.rwjf.org/content/dam/farm/reports/surveys_and_polls/2016/rwjf432066)

<sup>31</sup> <https://www.newamerica.org/in-depth/care-report/third-pillar-care-availability/>

## CHILDCARE QUALITY

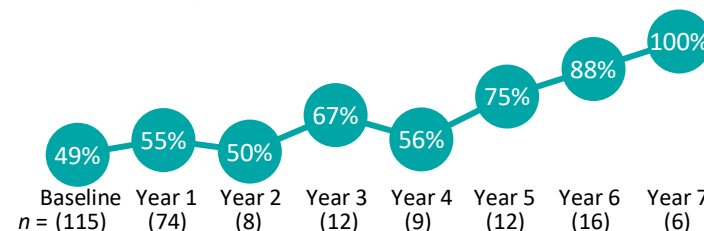
### Proposed Success Targets

Childcare quality is considered Safe when the provider has a Great Start Quality rating of 0 to 1 and meets licensing requirements. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
50%	60%	75%	95%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data

23% of participants in Utah's Intergenerational Welfare Reform Commission's program were in high quality pre-K schools with 10% or more children from the program.<sup>33</sup>

### Research

In 2019, 57% of licensed programs and that participate in Michigan's Great Start to Quality rating process received a rating of zero to one star.<sup>34</sup>

<sup>32</sup> <https://info.childcareaware.org/download-price-of-care-extras?submissionGuid=9f0118f4-df23-4dc0-84e6-b73adee3867b>

<sup>33</sup> <https://jobs.utah.gov/edo/intergenerational/igp18.pdf>

<sup>34</sup> <https://www.greatstarttoquality.org/great-start-quality-participation-data>

## HOUSEHOLD COMPOSITION

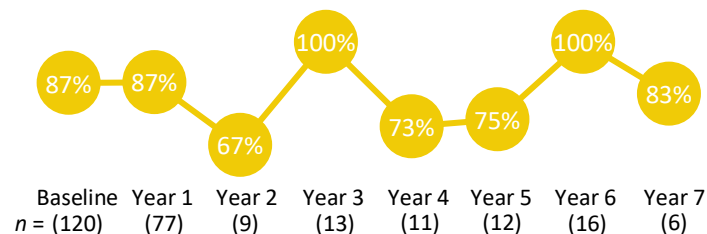
### Proposed Success Targets

The composition of a household is considered Safe when it remains consistent for at least 1 year. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
85%	90%	95%	95%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data

No direct comparison available.

### Research

- Children from families with greater household instability are more likely to face downward economic mobility.<sup>35</sup>
- The most dramatic change in household composition from 2003-2009 was the more than tripling number of households containing unrelated subfamilies.<sup>36</sup>

<sup>35</sup> <https://www.prb.org/family-instability-in-childhood-affects-american-adults-economic-mobility/>

## FAMILY PLANNING

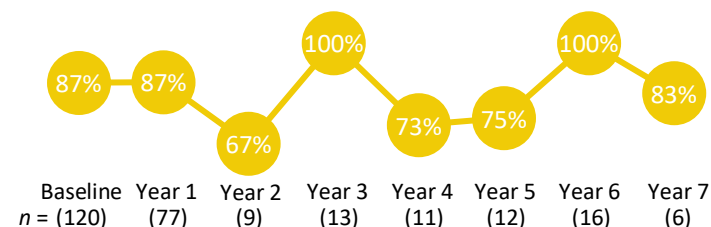
### Proposed Success Targets

Family planning is considered Safe when families consistently follow a plan for 1 year. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
80%	85%	90%	95%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data

No direct comparison available.

### Research

Between 2006-2019, 62% of women used contraceptives.<sup>37</sup>

<sup>36</sup> [https://www.huduser.gov/portal/publications/pdf/AHS\\_HouseholdComposition\\_v2.pdf](https://www.huduser.gov/portal/publications/pdf/AHS_HouseholdComposition_v2.pdf)

<sup>37</sup> <https://www.cdc.gov/nchs/data/nhsr/nhsr060.pdf>

## IN-HOME SAFETY

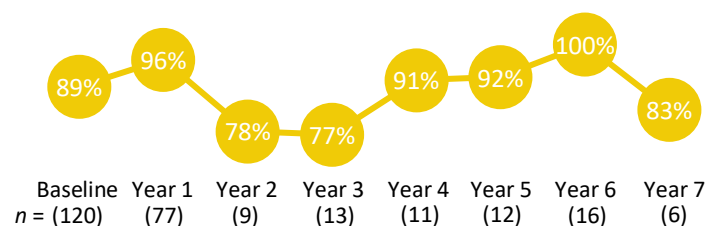
### Proposed Success Targets

In-home safety status is considered Safe when there are no incidents of family violence for at least 1 year. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
75%	80%	85%	95%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data

81% of families participating in the Iowa Family Self-Sufficiency program that experienced domestic violence received appropriate related services.<sup>38</sup>

### Research

In 2008, 11% of children in the US were exposed to some form of family violence annually, with 7% reporting exposure to physical violence between parents.<sup>39</sup>

<sup>38</sup>

[https://humanrights.iowa.gov/sites/default/files/media/FaDSS\\_FY18\\_Annual\\_Report\\_1.pdf](https://humanrights.iowa.gov/sites/default/files/media/FaDSS_FY18_Annual_Report_1.pdf)

<sup>39</sup> <https://www.ncjrs.gov/pdffiles1/ojdp/232272.pdf>

## HOUSING STATUS

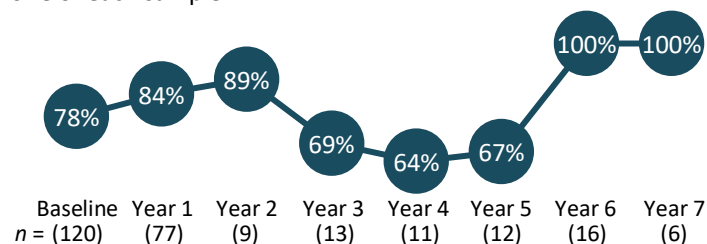
### Proposed Success Targets

Safe housing status is reached when a family has had stable and consistent housing for at least 1 year. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
70%	85%	90%	99%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data<sup>40</sup>

- 74% of EMPATH participants exited the EMPATH homeless shelter to stable permanent housing.
- 67% of participants in the US Homeless Prevention and Rapid Re-housing Program were stably housed at exit of program.

### Research

In 2015-2016, Michigan had the 6<sup>th</sup> highest number of homeless children.<sup>41</sup>

<sup>40</sup> [http://s3.amazonaws.com/empath-website/pdf/EMPATH\\_ImpactReport\\_2018.pdf](http://s3.amazonaws.com/empath-website/pdf/EMPATH_ImpactReport_2018.pdf)

<sup>41</sup> <https://poverty.umich.edu/research-publications/policy-briefs/homelessness-michigan-schools/>

## HOUSING AFFORDABILITY

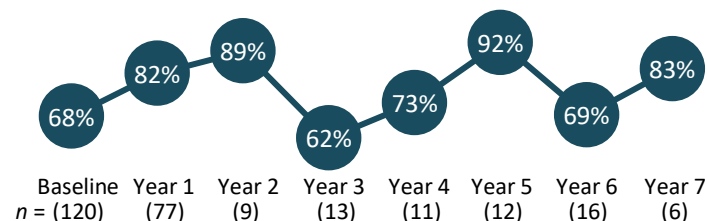
### Proposed Success Targets

Housing affordability is considered Safe when a family's rent or mortgage is less than 35% of a family's income. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
70%	80%	90%	98%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data

57% of Jeremiah alumni (2-5 years after program) spent 36% or more of their income on housing.<sup>42</sup>

### Research

As of 2017, 32% of households paid more than 30% of their total income on housing.<sup>43</sup>

<sup>42</sup> <https://jeremiahprogram.org/wp-content/uploads/2017/05/Alumnae-Survey-final.pdf>

<sup>43</sup> <https://www.jchs.harvard.edu/blog/more-than-a-third-of-american-households-were-cost-burdened-last-year>

## HOUSING STABILITY

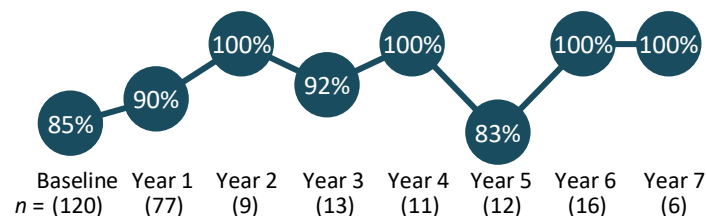
### Proposed Success Targets

Housing stability is considered Safe when there is no threat of eviction or foreclosure. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
85%	90%	95%	100%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data

37% of children in Utah’s Intergenerational Welfare Reform Commission’s program moved at least once annually.<sup>44</sup>

### Research

- In August 2019, 96% of households made rent payments (81% were on time and 15% were late).<sup>45</sup>
- As of July 2018, the mortgage delinquency for 30 days or more was 3%.<sup>46</sup>

<sup>44</sup> <https://jobs.utah.gov/edo/intergenerational/igp18.pdf>

<sup>45</sup> <https://www.nmhc.org/research-insight/nmhc-rent-payment-tracker/>

<sup>46</sup> <https://fred.stlouisfed.org/series/DRSFRMACBS>

## HOUSING QUALITY

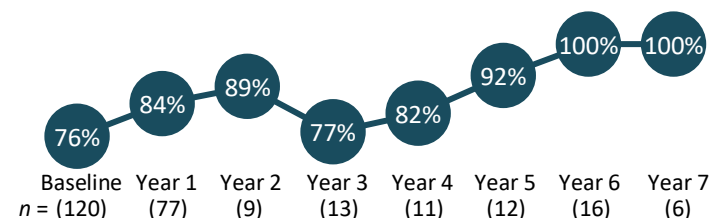
### Proposed Success Targets

Housing quality is considered Safe when a family’s dwelling is up to code and does not threaten health or safety. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
80%	85%	90%	98%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data

89% of Jeremiah alumni (2-5 years after program) report their housing as very safe.<sup>47</sup>

### Research

In 2009, the percentage of housing units classified as inadequate was 5%.<sup>48</sup>

<sup>47</sup> <https://jeremiahprogram.org/wp-content/uploads/2017/05/Alumnae-Survey-final.pdf>

<sup>48</sup> <https://www.cdc.gov/mmwr/preview/mmwrhtml/su6001a4.htm>



## SCHOOL ATTENDANCE

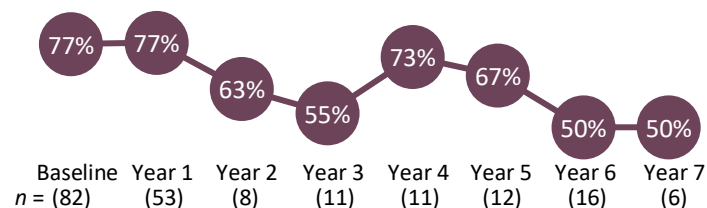
### Proposed Success Targets

Children's school attendance is considered Safe when they miss fewer than 9 days of school per year. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
60%	70%	80%	98%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data

30% of children in grades K-3 in Utah's Intergenerational Welfare Reform Commission's program were chronically absent (missing 10% or more school days).<sup>49</sup>

### Research

- In 2015, 19% of eight graders missed 3 or more days of school a month.<sup>50</sup>
- In the 2016-2017 school year, 17% of students in Michigan missed 10% or more school days.<sup>51</sup>

<sup>49</sup> <https://jobs.utah.gov/edo/intergenerational/igp18.pdf>

<sup>50</sup> <https://www.epi.org/publication/student-absenteeism-who-misses-school-and-how-missing-school-matters-for-performance/>

## PARENTAL INVOLVEMENT

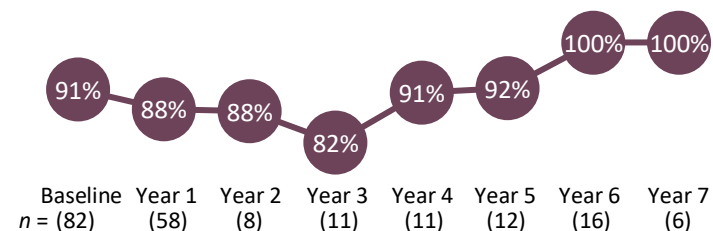
### Proposed Success Targets

Parental involvement is considered Safe when parents are sometimes involved in their child's educational advancement. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
85%	90%	95%	100%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data

No direct comparison available.

### Research

In 2016, 78% of parents attended a parent teacher conference.<sup>52</sup>

<sup>51</sup> <https://news.umich.edu/michigan-students-among-nations-most-chronically-absent-homeless-students-at-particular-risk/>

<sup>52</sup> <https://www.childtrends.org/indicators/parental-involvement-in-schools>

## ACADEMIC ACHIEVEMENT

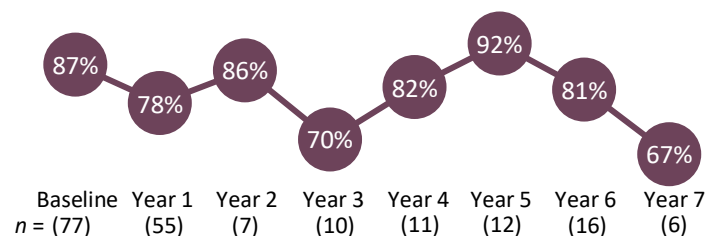
### Proposed Success Targets

Children's academic achievement is considered Safe when they are at or above grade level or receiving necessary support. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
80%	85%	90%	100%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data

For children in Utah's Intergenerational Welfare Reform Commission's program 25% of 3<sup>rd</sup> graders were proficient in Language Arts and 17% of 8<sup>th</sup> graders were proficient in math.<sup>53</sup>

### Research

In 2018, 44% of 3-8 graders who took the English language arts portion of Michigan Student Test of Educational progress (M-STEP) passed.<sup>54</sup>

<sup>53</sup> <https://jobs.utah.gov/edo/intergenerational/igp18.pdf>

## EXTRA-CURRICULAR ACTIVITIES

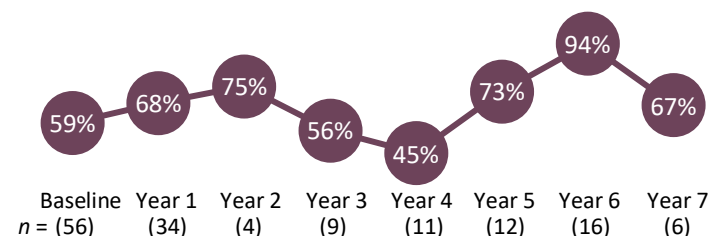
### Proposed Success Targets

Children's extra-curricular involvement is considered Safe when children 8 years or older participate in activities outside of the classroom. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
65%	70%	85%	98%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data

No direct comparison available.

### Research

In 2014, 60% of children participated in extracurricular activities.<sup>55</sup>

<sup>54</sup> <https://www.freep.com/story/news/education/2018/08/29/mstep-literacy-test-michigan/1115750002/>

<sup>55</sup> <https://www.census.gov/newsroom/press-releases/2014/cb14-224.html>

## HEALTHCARE USE

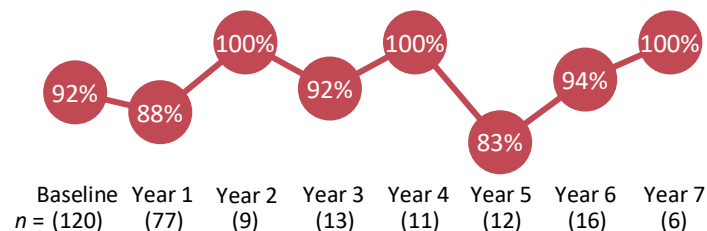
### Proposed Success Targets

A family's health care use is considered Safe when all family members regularly see medical providers. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
85%	90%	95%	98%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data

Participants of Utah's Intergenerational Welfare Reform Commission's program greatly underutilized preventative medical services.<sup>56</sup>

### Research<sup>57</sup>

- Between 2013-2015, 78% of 18-64-year-olds saw a health care professional within the past year.
- Between 2013-2015, 9% of 18-64-years-olds did not seek out medical care at least once in the past year due to cost.

<sup>56</sup> <https://jobs.utah.gov/edo/intergenerational/igp18.pdf>

<sup>57</sup> <https://www.cdc.gov/nchs/products/databriefs/db262.htm>

<sup>58</sup> <https://jobs.utah.gov/edo/intergenerational/igp18.pdf>

## HEALTH COVERAGE

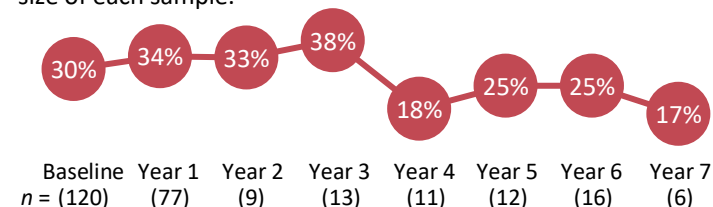
### Proposed Success Targets

A family's health coverage is considered Safe when everyone has health care coverage, not including Medicaid. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
30%	30%	40%	60%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data

93% of children participating in Utah's Intergenerational Welfare Reform Commission's program were covered by public health insurance and 71% of adults.<sup>58</sup>

### Research

- In 2018, 94% of the population had health insurance.<sup>59</sup>
- In 2018, 65% of the population under 65 had private health insurance.<sup>60</sup>

<sup>59</sup> <https://www.kff.org/other/state-indicator/total-population/>

<sup>60</sup> <https://www.cdc.gov/nchs/fastats/health-insurance.htm>

## HEALTHCARE AFFORDABILITY

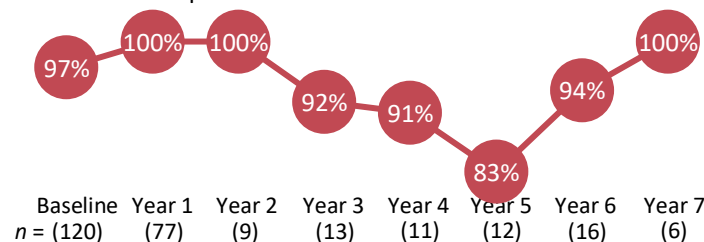
### Proposed Success Targets

A family's health care affordability is considered Safe when the family can afford necessary payments. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
90%	95%	98%	100%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data

13% of participants in the federal Housing Choice Voucher Family Self-Sufficiency program were unable to buy prescription drugs at least once in the past year.<sup>61</sup>

### Research

In 2018, only 45% of adults ages 19 to 64 were adequately insured.<sup>62</sup>

<sup>61</sup> <https://www.mdrc.org/sites/default/files/Promoting-Work-and-Self-Sufficiency-for-Housing-Voucher-Recipients.pdf>

<sup>62</sup> <https://www.commonwealthfund.org/publications/issue-briefs/2019/feb/health-insurance-coverage-eight-years-after-aca>

## MENTAL HEALTH

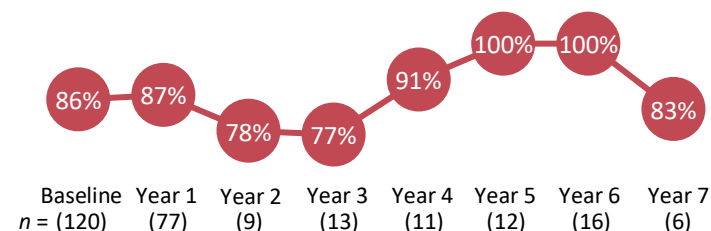
### Proposed Success Targets

A family's mental/behavioral health is considered Safe when the family's needs are met. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
85%	90%	95%	98%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data

85% of Iowa Family and Self-Sufficiency Program participants living with mental illness received treatment.<sup>63</sup>

### Research<sup>64</sup>

- In 2017, 19% of adults lived with mental illness.
- In 2016-2017, 57% of adults with mental health illness did not receive any treatment; the most common reason was cost.

<sup>63</sup>

[https://humanrights.iowa.gov/sites/default/files/media/FaDSS\\_FY18\\_Annual\\_Report\\_1.pdf](https://humanrights.iowa.gov/sites/default/files/media/FaDSS_FY18_Annual_Report_1.pdf)

<sup>64</sup>

<https://mhanational.org/sites/default/files/State%20of%20Mental%20Health%20in%20America%20-%202020.pdf>

## SOCIAL NETWORK

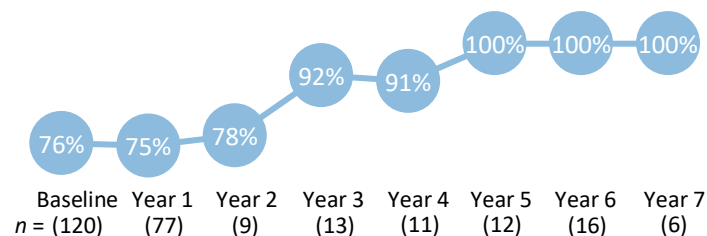
### Proposed Success Targets

Families' social networks are considered Safe when they have more than two positive and dependable people in their lives. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
75%	90%	100%	100%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data

After 18 months, the average social network of participants in the CircleUSA program grew from one person to three.<sup>65</sup>

### Research

The 2014 social index indicates Kalamazoo County has relatively low social capital (-0.6409) as compared to other counties.<sup>66</sup> This means residents in Kalamazoo County are less likely to engage in formal social or political organizations.

<sup>65</sup> <https://www.circlesusa.org/wp-content/uploads/2019/06/2018ImpactReport-web.pdf>

<sup>66</sup> <https://aese.psu.edu/nercrd/community/social-capital-resources/social-capital-variables-for-2014>

## GOAL SETTING

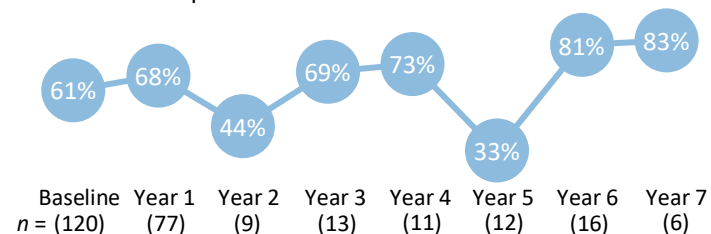
### Proposed Success Targets

A family's goal setting is considered Safe when the family has made measurable progress towards short-term goals. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
65%	70%	80%	98%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data

The EMPATH program goal achievement rate was 67%.<sup>67</sup>

### Research

In 2018, 45% of adults said they usually set New Year's goal and 8% achieved them.<sup>68</sup>

<sup>67</sup> [http://s3.amazonaws.com/empath-website/pdf/EMPATH\\_ImpactReport\\_2018.pdf](http://s3.amazonaws.com/empath-website/pdf/EMPATH_ImpactReport_2018.pdf)

<sup>68</sup> <https://www.psychologytoday.com/us/blog/neuroscience-in-everyday-life/201801/why-sharing-your-goals-makes-them-less-achievable>

## EDUCATION

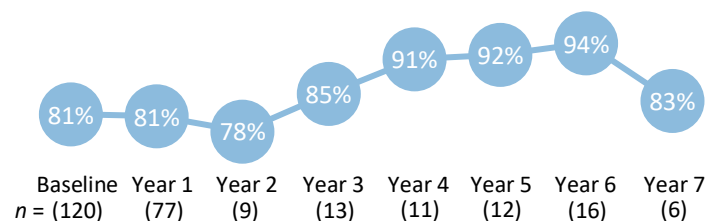
### Proposed Success Targets

A family's education status is considered Safe when adult(s) have at least a high school diploma or GED. The table shows the recommended percentage of families that should be at safe or above throughout the program.

Length of Time in the Program			
2 YEARS	5 YEARS	10 YEARS	20 YEARS
80%	85%	90%	95%

### Life Guides Data Over Time

Percentage of families at or above safe throughout the program and the size of each sample.



### External Program Data

74% of participants of Utah's Intergenerational Welfare Reform Commission's program graduated from high school.<sup>69</sup>

### Research

In 2019, 94% of adults 25 and older have completed high school.<sup>70</sup>

<sup>69</sup> <https://jobs.utah.gov/edo/intergenerational/igp18.pdf>

<sup>70</sup> <https://nces.ed.gov/fastfacts/display.asp?id=27>