

Center for
Transforming Lives
From Poverty to Prosperity. Together.

Economic Mobility Services FY2022 Outcomes Report

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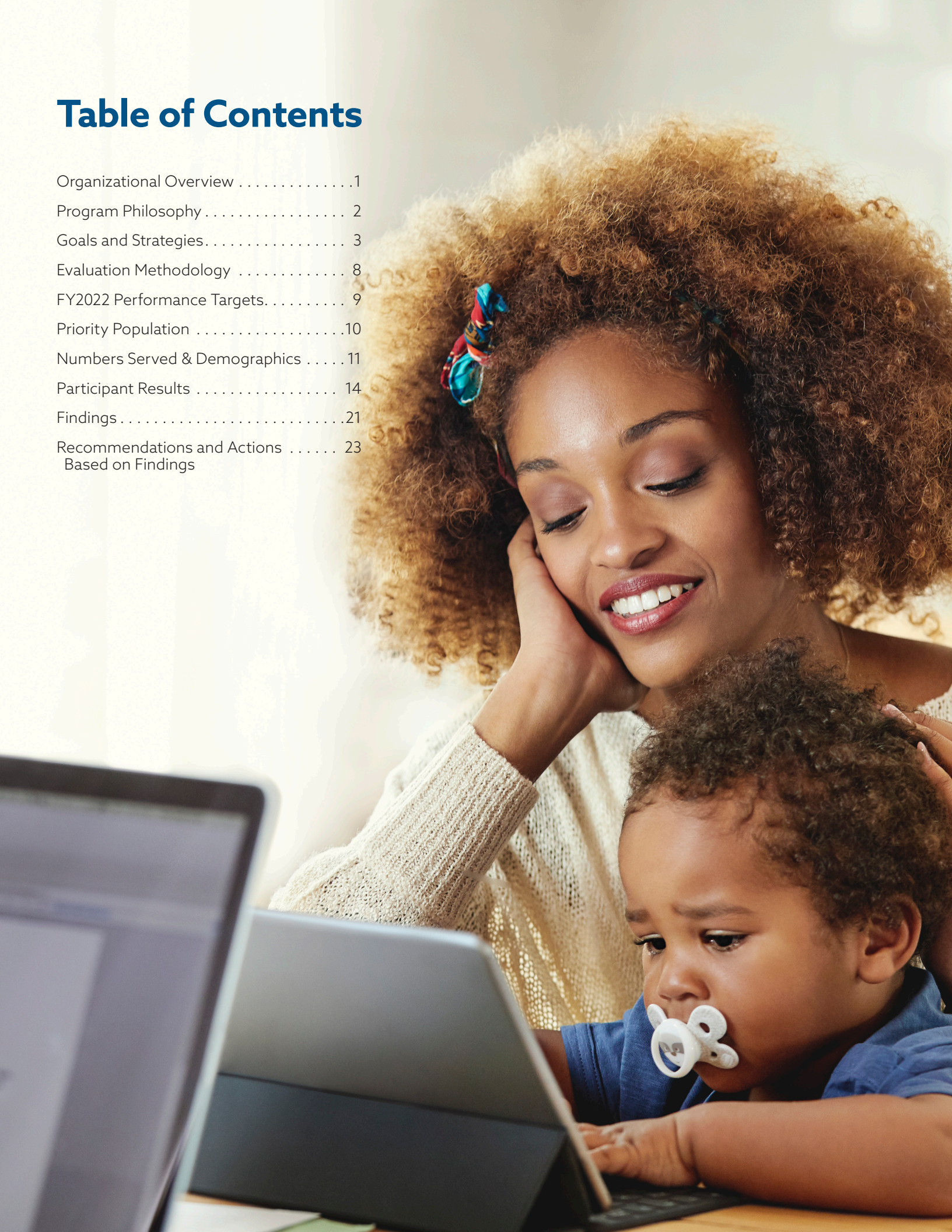
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Organizational Overview

For 115 years, Center for Transforming Lives (CTL) has partnered with and supported women and children to move from poverty to prosperity. Founded in 1907 as the YWCA® of Fort Worth and Tarrant County, early programs in the 1930s included housing, an employment bureau, and childcare for working mothers. In 2015, the organization changed its name to Center for Transforming Lives (CTL) to clearly articulate its longstanding mission.

Today, we walk with women, children, and families to move out of poverty and into self-sufficiency by providing safe, affordable housing, early childhood education, clinical counseling, and economic mobility services. Such services include personal career and financial coaching, matched savings, small business development, and job training and placement. Utilizing a two-generation trauma-informed approach, the organization is uniquely positioned to meet the intense and complex needs of women and children in poverty.



Economic Mobility Services (EMS) Philosophy

It is the philosophy of CTL to walk alongside women and children to disrupt cycles of poverty. In doing so, we partner with women and families to address the root causes of financial insecurity, generate sustainable solutions, create intergenerational cycles of emotional and financial well-being, and reduce racial disparities.

Given the specific needs of the priority population, CTL provides four interrelated services designed to support mothers with young children to become financially stable and build intergenerational assets for healthy financial and emotional cycles of well-being. This multi-focus model reduces the need for uncoordinated referrals across multiple systems and removes barriers so families can thrive. Implementing services within the framework of trauma-informed care, CTL is responsive to the unique needs of income-constrained women with children utilizing the following key components:

- Creating “felt” safety (i.e., trauma-informed environments)
- Building and sustaining trusting relationships with children and parents/guardians
- Collaborating and promoting autonomy
- Giving “voice” and “choice” and empowering women to make decisions that directly impact their lives

Our work seeks to eradicate barriers to financial and emotional well-being perpetuated by racially inequitable policies and practices. Throughout our community and the state’s history, Black, Indigenous, and People of Color (BIPOC) have had inequitable access to programs and resources, leading to substandard maternal and child outcomes. We contribute programmatically and through local, state, and federal advocacy to ensure that gender, racial, and/or ethnic identity does not predict outcomes.



Program Goals and Strategies

Economic Mobility Services (EMS) provides financial and career coaching, financial education, and business development resources to increase assets (income and savings), reduce debt, and improve credit scores so single mothers can attain financial independence. EMS' impact is enhanced through its Economic Mobility Centers (EMC) sited in East Arlington and Southeast Fort Worth. The EMCs are designed for women to have comprehensive, integrated access to education, coaching, capital, and community so that families can create long-term financial independence and stability. The pilot office in Arlington is in 76010, one of the Tarrant County zip codes with the greatest concentration of poverty. The services are co-located with partners, allowing the opportunity to increase impact for families in crisis who need comprehensive support.

Figure 1. CTL Economic Mobility Services Theory of Change



EMS is funded by government grants and donations from corporations and private foundations. This braided funding allows the agency the flexibility to provide services beyond contract requirements. Evaluation plans include government contract requirements, grant requirements, and agency expectations. Services provided include:

Financial and Career Coaching

Coaching is inclusive of financial and career education and mentorship. Financial and career coaching are the foundation of EMS, providing monthly sessions on financial goal setting, budget management, banking and savings, and credit and debt management. Also included are taxes, asset building, career readiness, educational attainment, resume building, internship referral, and interviewing skills. Research demonstrates that financial and career education curricula can positively influence how consumers manage their finances, and these changes continue after training. For maximum results, EMS encourages a minimum of four coaching sessions, participation in referred career readiness programming with partners, and attendance at Asset Builders' Clinics.

Credit Improvement

Save2Build (S2B) is a credit improvement product offered in partnership with Justine Petersen, which allows eligible participants to improve credit scores, establish saving habits, gain thorough financial knowledge, and at loan end, use matched funds to continue financial stability. Through a partnering lender, the loan is disbursed to a locked savings account. Participants then make twelve monthly payments of \$25 to the lender to repay the loan at an interest rate of approximately 9 percent. The lender reports all on-time payments to the three credit bureaus. At the loan's end, the participant receives the \$300 paid into the loan and up to a \$300 match into the participant's savings account. The match is obtained by attending Asset Builders' Clinics (\$25 per session for up to 12 sessions). Partnerships are established with local lenders providing mini loans to diversify the financial products available to participants at various stages of their credit-building journey.

Because of the strong results associated with S2B, the program is among the first recommendations to participants seeking credit improvement. However, the program requires applicants to document their ability to afford the monthly payment and to have no reported late payments in the previous 90 days. With EMS targeting income-constrained families, it is typical that participants are only eligible for S2B after the 3rd coaching session. Before S2B eligibility, other credit-building resources provided include reviewing credit reports to verify accuracy, setting goals for timely payments, and making arrangements with creditors where appropriate.



Level Up: Microenterprise Services

Level Up is a cohort-based program designed to support female BIPOC entrepreneurs with children who need intensive, individualized support to launch and maintain a growing business. The need for the program was realized through the trend of many CTL participants and other single mothers throughout Tarrant County using side hustles and traditional employment to generate more income to cover basic needs. Through these services, EMS emphasizes working with businesses that typically only have one employee and, at most, five.

The program includes group instruction and one-on-one mentoring on business incubation, acceleration, and utilizing a bundled services approach. Each entrepreneur also receives personal financial coaching, understanding that the financial health of a new business will be only as strong as the owner's personal financial health. Professional business meetings are offered to participants, providing community support and an opportunity to increase their access to financial and social capital. Cohort participants engage in six to eight group business labs, at least two individual sessions with a coach, and a pitch presentation within two months.

As with all EMS programming, the goal is that business owners engage in at least four coaching sessions for maximum impact. Participants who complete the program are encouraged to join the "alumni" and serve as peer mentors and program advocates. The program curriculum also prepares the participants to apply for the Matched Savings Small Business Fund, offering awards of \$2000 to \$5000 for qualified participants who save \$500 to \$1250.





Matched Savings Small Business Fund

The Matched Savings Small Business Fund (MSSBF), a critical service of EMS, provides seed funding and an alternative source of capital for micro-entrepreneurs, such as estheticians, caterers, or seamstresses, who are not able to access traditional funding opportunities. Many mothers with income constraints, particularly women of color, have 'side-hustle' businesses that add income for their families. CTL has supported these underserved entrepreneurs historically through an Individual Development Account program, which offered matched savings to establish or grow these businesses into those that more effectively support families and communities.

The MSSBF matches qualified participant savings from \$500 to \$1250 at a 4:1 ratio, ranging from \$2000 to \$5000. Other criteria include participating in regular meetings with a CTL Economic Mobility Coach, receiving business support services, business plan development, creating a legal structure, and opening a business account to strengthen the participant's financial stability.

This flexible capital resource is just one of the ways that EMS is advancing the recommended strategies included in the *Transform Tarrant County from Within: An Action Roadmap for Underserved Entrepreneurs*. This report, commissioned by CTL in partnership with NextStreet, a small business advisory firm, concluded that small business ecosystems for BIPOC entrepreneurs must include six essential elements to address historical and ongoing disparities effectively. These include ecosystem infrastructure, policy, capital, business support, market access, and the commonly missed element of wraparound services.

The MSSBF is available to all Tarrant County residents who enroll in CTL programming and meet the application requirements. The program creates a pathway for selected participants to have at least \$500 in savings and increase their income through entrepreneurship.

Asset Building Community Workshops

Asset Builders' Clinics occur twice monthly and are deeper dive, group workshops on tax time savings, budget management, credit scores, family financial fitness, determining insurance needs, financing college, retirement planning, and preventing identity theft. Specialized clinics include a business finance session customized for entrepreneurs in each Level Up cohort and a monthly clinic called Tenant Empowerment, which focuses on tenant rights and support. Clinics are typically hosted in partnership with industry professionals, such as financial institutions and the Texas Tenant Union.

Financial Assistance

Financial assistance is made available to participants to reduce barriers to financial stability. Contingent upon available funding, assistance supports basic household needs, purchase and maintenance of technology hardware/software and equipment. No funds are provided to participants, as purchases and payments are made directly to the applicable vendor. Each recipient must engage with a coach to develop and implement the participant-led action plan to receive financial assistance.

YOU Transform Hearts Scholars Program (YOUT.H.)

EMS's commitment to a two-generation impact is reflected through the YOUT.H. Scholars Program. According to an Asset Funder's Network presentation on the Children's Savings Account (CSA) Survey of Public and Private Funding in 2021, "by fostering a college-bound identity early in childhood, CSA programs can help put more children on a path to postsecondary education. CSAs are also associated with improved social-emotional development in early childhood, elementary and secondary school educational performance, child health, maternal mental health, and parents' educational expectations for their children." EMS releases an application annually to CTL program participants and families enrolled in a CTL Child Development Center. Selected school-aged children receive at least \$250 towards a CSA. At the discretion of funders, awards may be provided directly to selected candidates in place of a savings account deposit.

Evaluation Methodology

The EMS evaluation process for FY2022 included: the use of the Change Machine coaching platform and database, the Transforming Lives (TL) Scale, FICO scores, participants amount saved, and Microenterprise performance reports required by funders. Evaluation plans consider the complexity of women and children developing financial and emotional well-being, are aligned with the agency's theory of change (Cycles of Well-Being), and represent funder requirements.

Change Machine

Change Machine is an online financial coaching platform and database. Each coach was trained in using Change Machine and provided continuing education. Coaches used the system to track and assess participant outcomes related to their change in credit, assets (income and savings), and liabilities (expenses and debt). Moving forward, the CTL participant database will replace Change Machine. Trends will continue to be evaluated through participant-led action plans, which include updates on Specific, Measurable, Attainable, Realistic, and Timely (SMART) goals established by participants.

Transforming Lives (TL) Scale

The TL Scale is designed to evaluate progress toward achieving financial and emotional well-being across 15 life domains at program entry, every three months during and at program exit. Life domains include Transportation, Childcare, Housing Wage, Education/Vocation, Grit/Self-Efficacy, Assets, Monthly Income, Employment Stability, Mental Health, Physical Health, Legal, Life Skills, Safe Relationships, and Social Capital (natural supports). Improvement in Grit, Mental Health-PHQ, GAD4, Physical Health, Safe Relationships, and Social Capital (Natural Support) are the best progress indicators. Progress is determined first at the individual domain level and then by the percentage of the participants who improve in two or more domains. TL Scale data was analyzed using Excel and manual calculations for participants with at least two completed assessments.

FY2022 Performance Targets

- Sixty-five percent of participants enrolled in the Asset Building program will attend a minimum of four coaching sessions.
 - Eighty percent of participants enrolled in the Asset Building Program who attend a minimum of four coaching sessions will achieve at least one of their stated goals (increase credit score, increase savings, increase income, decrease debt, operate at a balanced or positive budget).
 - Fifty percent of participants who completed four or more coaching sessions will have achieved \$500 or more in savings.
 - Participants who complete four or more coaching sessions will achieve an average savings increase of \$1,324.
 - The average credit score improvement for participants who set improved credit as a financial goal should be at least 50 points.
 - Participants who complete a minimum of four coaching sessions will accomplish an average debt reduction of \$215 per person.
 - Participants who complete a minimum of four coaching sessions will increase their income by an average of at least \$2,000 per person.
 - Eighty percent of participants who have completed four coaching sessions will develop and regularly follow a positive or balanced budget.
 - Participants enrolled in the Asset Building Program who attend a minimum of four coaching sessions will show improvement in one level or more of the Transforming Lives Scale in the following domains: Assets, Income, Education, Housing Wage, and Employment.
 - Eighty percent of participants enrolled for the twelve-month loan will pay off the loan with on-time monthly payments.
 - Ninety percent of participants who pay off the loan with on-time monthly payments will receive matched funds for continued financial stability.
 - Sixty-five percent of participants enrolled in the job coaching program for a minimum of four sessions will have obtained employment.
-

Priority Population

EMS targets single women with children who have income restraints and live in Tarrant County. The program intends to ensure participants can keep their families financially stable, maintain their housing, and improve financial security for themselves and their children.

Most participants served reside in low-income households, with 35% at or below the federal poverty level. However, 5% of participating households were above 250% of the federal poverty level, which, for a family with one adult and two children, is \$58,200 below the median income of \$70,139 found in the service area. Approximately 20% of participants chose not to disclose income.

Participants have a wide range of educational backgrounds. Over half discontinued their education at high school graduation or before college. This, coupled with the fact that most of the participants are single adult-headed households, illustrates the financial vulnerability of the families.



Number Served and Demographics

During FY2022, the total number of unduplicated participants served in EMS was 692, and the number of beneficiaries was 717 representing 676 households. The total number of participants far exceeded the target of 350. More detailed information on duplicated clients can be found below, noting that the total count does not equal 692 because participants are encouraged to participate in multiple sub-programs of EMS.

- Ninety entrepreneurs participated in the Level Up Small Business Development sub-program, and 86 businesses were created or retained.
- \$1.4 million supported 255 participants with 377 beneficiaries affected by COVID-19 with emergency financial assistance for rent, mortgage, and utility expenses, resulting in housing preservation and resident benefits.
- Three hundred eighty-two participants received services from the Asset Building sub-program, 220 of which were new participants.
- Forty-four financial workshops were conducted.
- Four hundred seventy-nine coaching hours were provided to support career and financial progression.

Chart 1. Illustrates Total EMS Participants and Beneficiaries Served, Year-over-Year Comparison for FY2020-FY2022

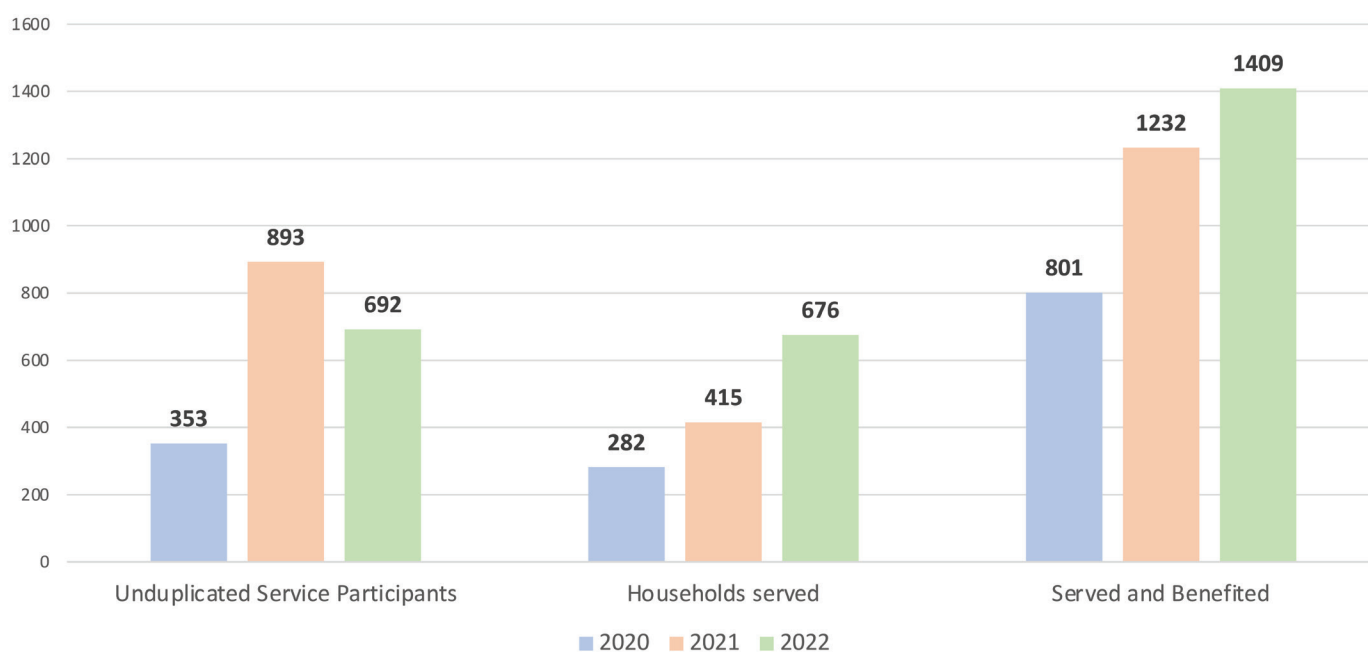
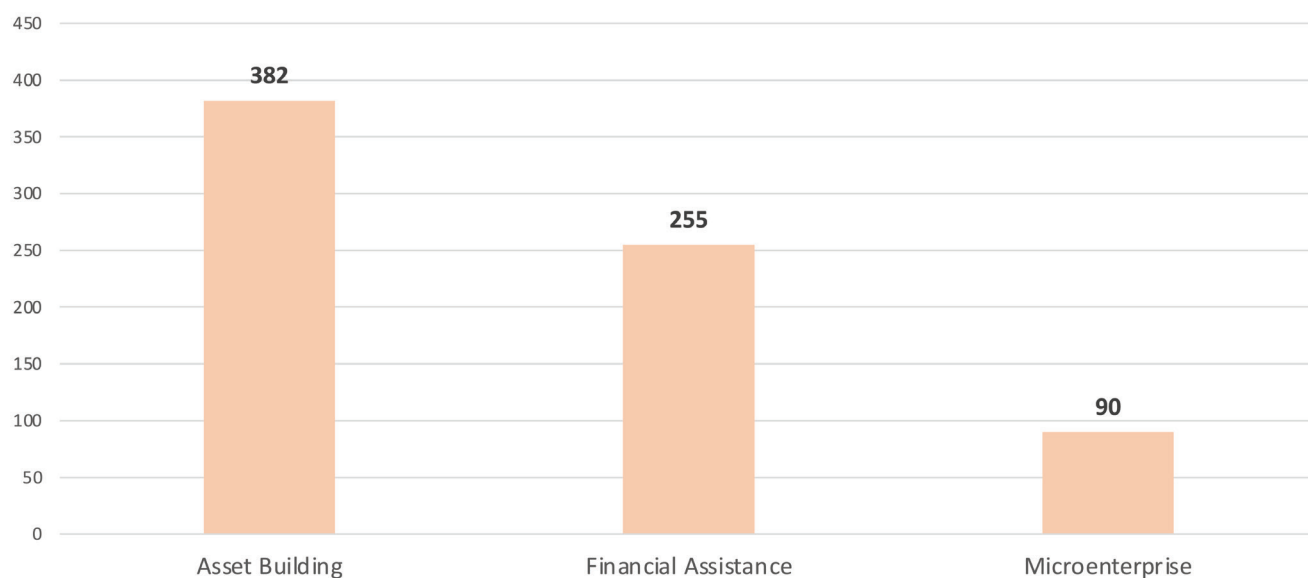
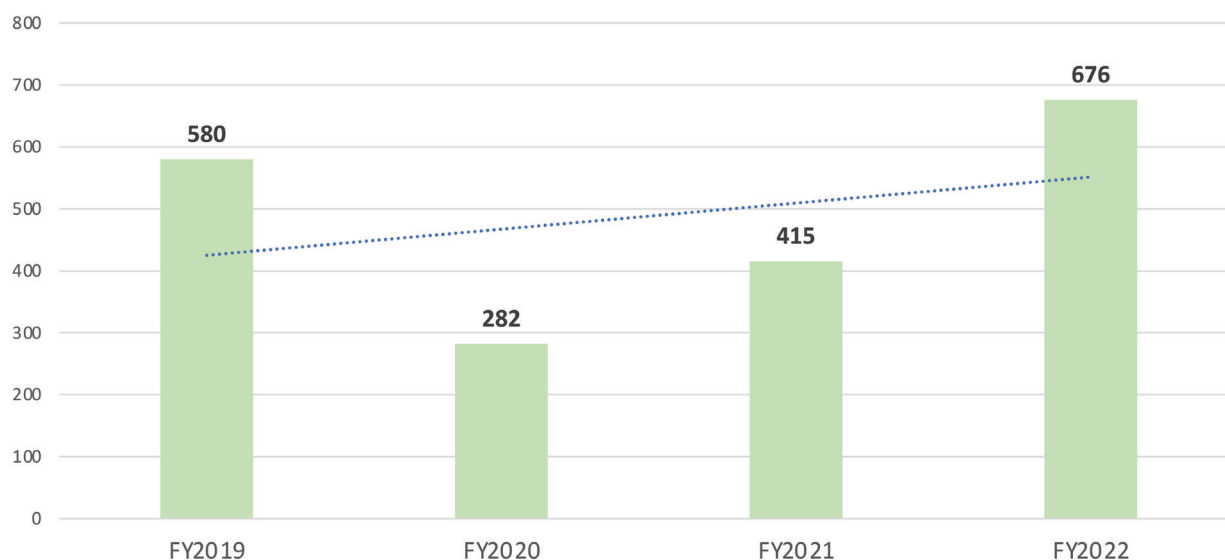


Chart 2. Illustrates Total Participants Served by EMS Program for FY2022



*Will not equal total unduplicated for FY2022 since participants may receive services through more than one EMS program

Chart 3. Illustrates Year-over-Year Comparison of the Number of Families/Households Served by EMS for FY2018-FY2022



Program participants were primarily female (93%), non-Hispanic (92%), and either African American (65%) or white (18%). Most participants were between 25-44 years of age (70%). .

Chart 4. Illustrates EMS Gender Distribution for FY2022

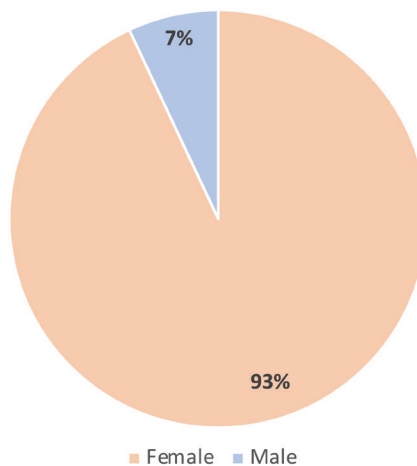


Chart 5. Illustrates EMS Race and Ethnic Distribution for FY2022

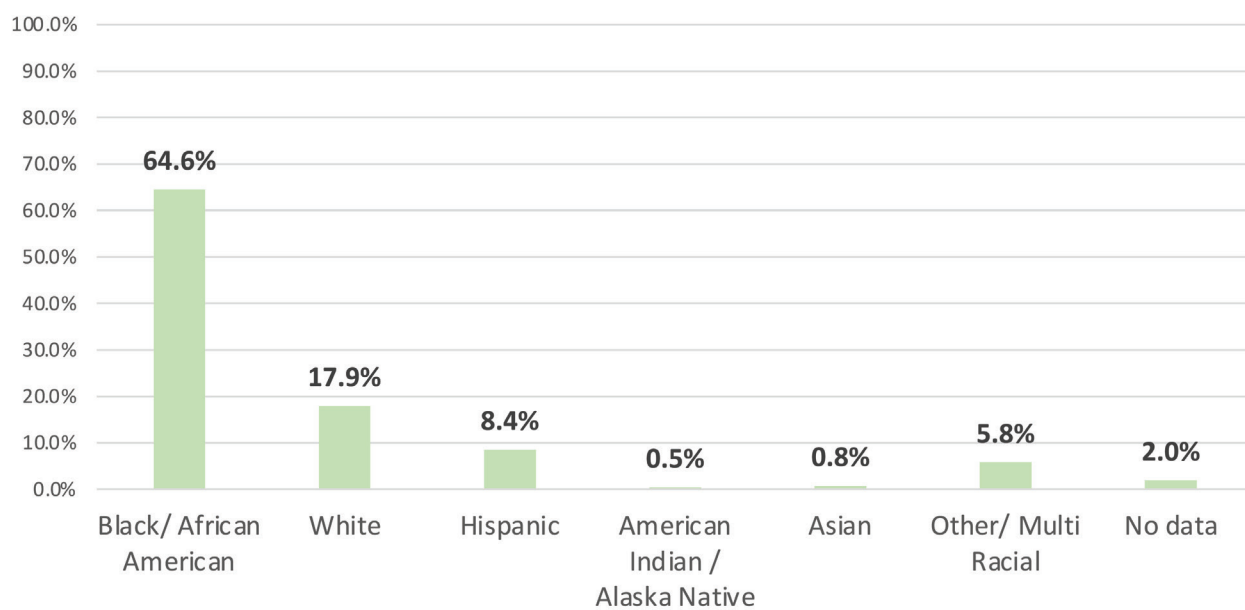
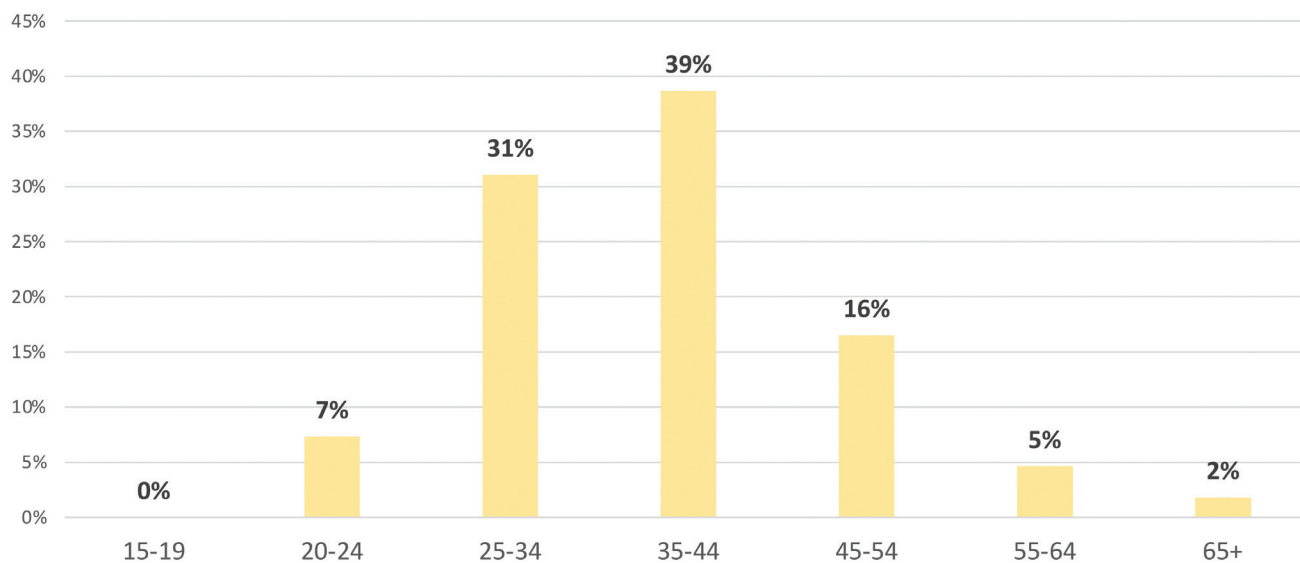


Chart 6. Illustrates EMS Participant Age Distribution for FY2022



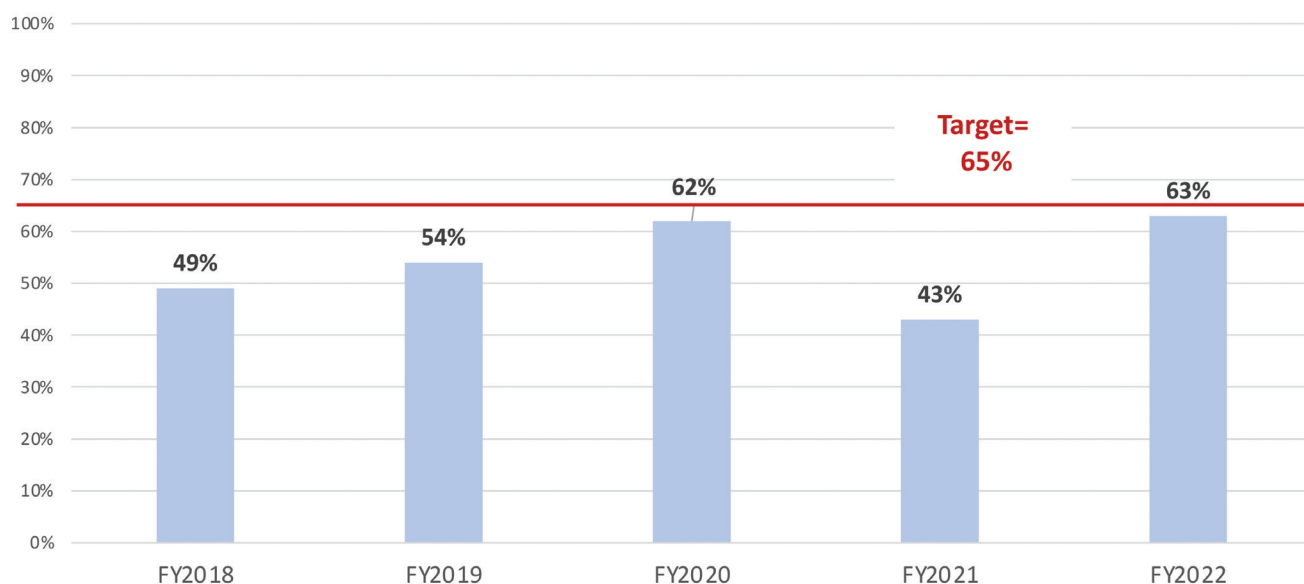
Participation Results

Asset Building

Performance Targets: Sixty-five percent of participants enrolled in the Asset Building Program will attend a minimum of four coaching sessions, and 80% of participants who attend a minimum of four coaching sessions will achieve at least one of their stated goals (increase credit score, increase savings, increase income, and/or decrease debt).

In FY2022, 220 new participants received Asset Building services. **In FY2022, 63% of participants (139 of 220 new Asset Building participants) completed four or more coaching sessions, falling just shy of the desired target of 65%.**

Chart 7. Illustrates Percentage of EMS Participants who Completed Four or More Coaching Sessions, Year-over-Year Comparison for FY2018-FY2022



Performance Targets: Eighty percent of participants who work with EMS Coaches will meet one or more of their financial goals, including increasing income, decreasing debt, increasing savings, and improving credit scores.

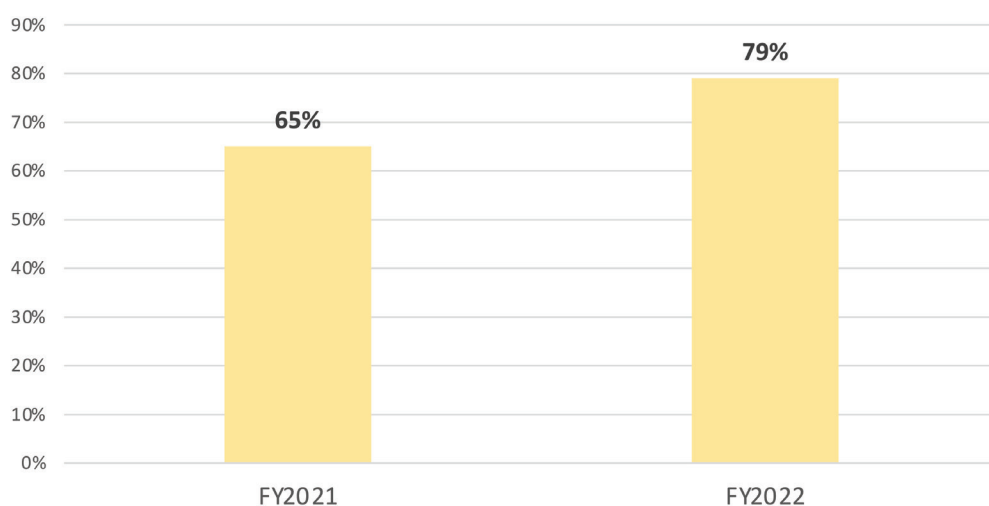
Asset Building participant results include data only for those participants who attended four or more coaching sessions. In FY2022, of those participants who completed four or more coaching sessions, **67% (93 of 139) achieved at least one of their stated FY2022 goals, falling short of the 80% target.**

Budget

Performance Target: Eighty percent of participants who have completed four coaching sessions will develop and regularly follow a positive or balanced budget.

Seventy-nine percent of participants developed and regularly followed a positive or balanced budget, close to the 80% target for FY22. This is an improvement from the FY2021 results of 65%.

Chart 8. Illustrates Percentage of EMS Asset Building Participants with 4+ Coaching Sessions who Follow a Balanced Budget, Year-over-Year Comparison for FY2021 – FY2022

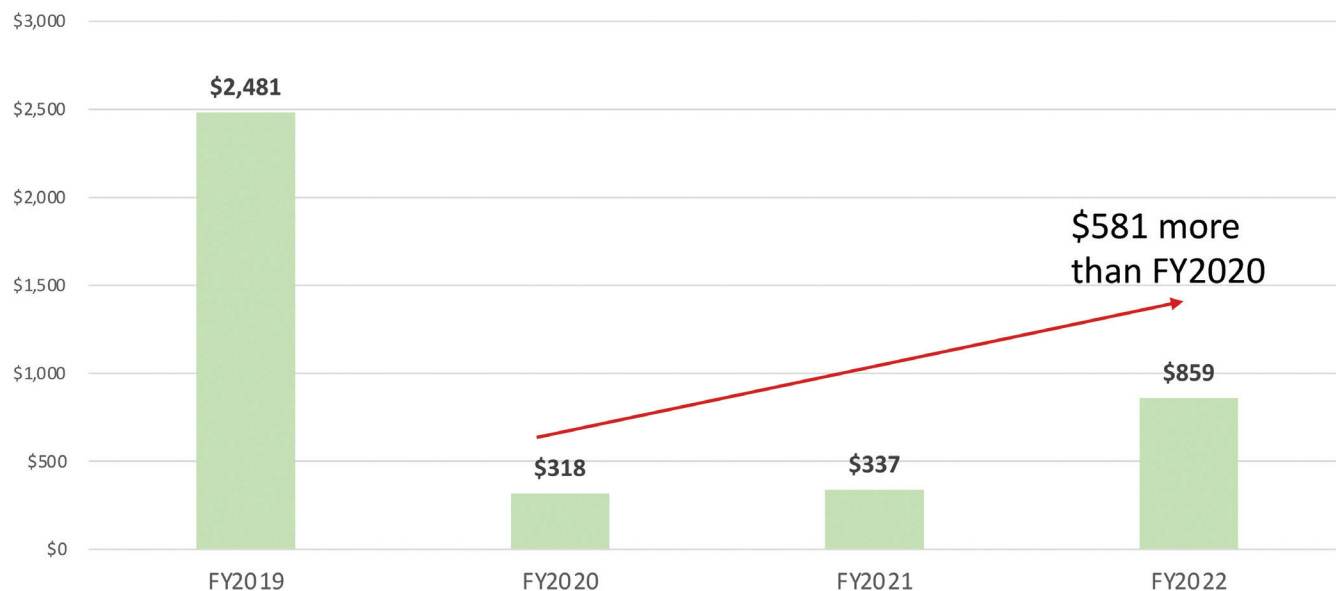


Income and Employment

Performance Targets: Participants who complete a minimum of four coaching sessions will increase their income by an average of at least \$2,481 per person, and 65% of participants who enroll in a career coaching program for a minimum of four sessions will have obtained employment.

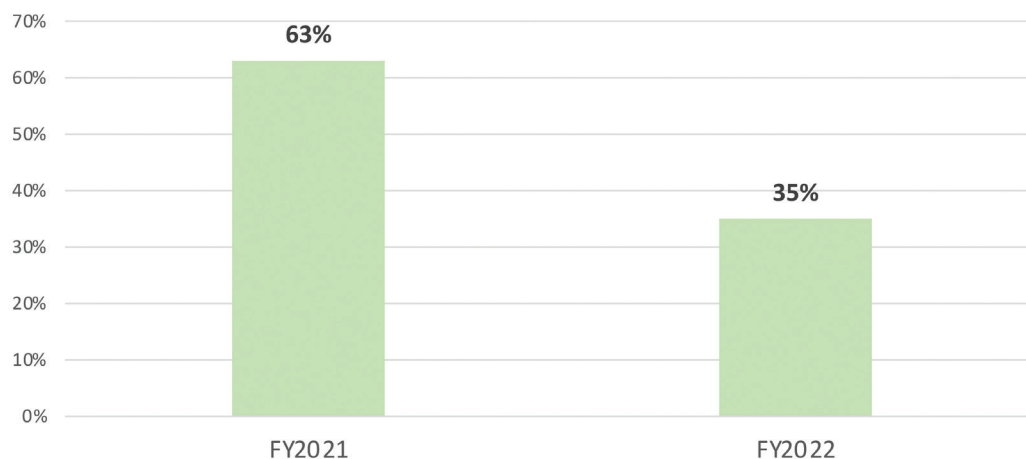
The average monthly income for Asset Building participants with four or more coaching sessions was \$1,458. Participants who increased their income realized an average income increase of \$859 in FY2022. This average falls short of the target of \$2,481 set for FY2022; however, it is 2.7 times higher than FY2020. National data reflects that since the COVID-19 pandemic, earned income for families led by a single parent with school-aged children continues to be down compared to pre-pandemic levels. Only earned income from employment is counted in this metric.

Chart 9. Illustrates Average Income Increase for EMS Participants with 4+ Coaching Sessions, Year-over-Year Comparison for FY2019 – FY2022



For participants with four or more coaching sessions focused on career services, 35% (6 of 17) obtained employment in FY2022. These participants also achieved an average income of \$2,253 per participant. This is a decline from the 63% of participants who obtained employment in FY2021. EMS did not meet the targeted 65% for FY2022.

Chart 10. Illustrates Percentage of Participants with 4+ Coaching Sessions who Obtained Employment, Year-over-Year Comparison, FY2021-FY2022.

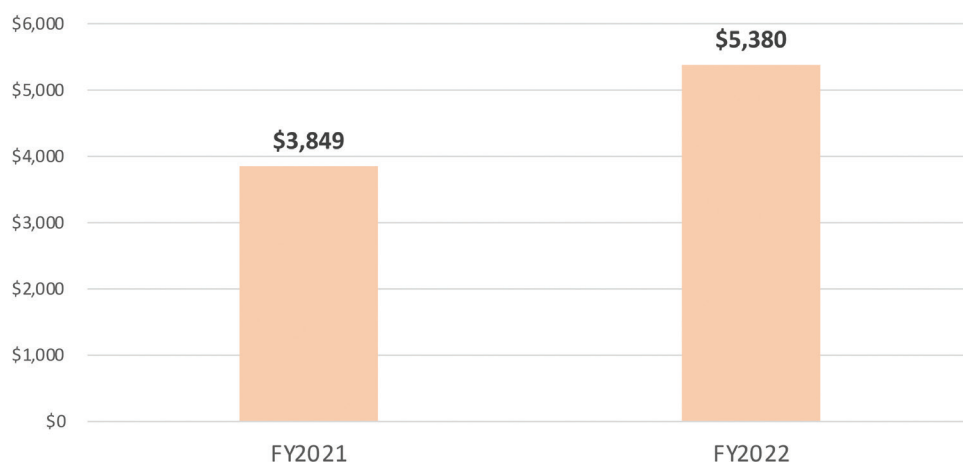


Debt

Performance Target: Participants who complete a minimum of four coaching sessions will accomplish an average debt reduction of \$5,000 per person.

EMS Asset Building participants who attended four or more coaching sessions achieved an average debt reduction of \$5,380, which exceeds the targeted \$5,000 target established for FY2022. This average also exceeds the average debt reduction for FY2021, which was \$3,849 per participant.

Chart 11. Illustrates Average Debt Reduction for Participants with 4+ Coaching Sessions, Year-over-Year Comparison, FY2021 – FY2022.



Savings

Performance Target: Fifty percent of participants who completed four or more coaching sessions will have achieved \$500 or more in savings and an average savings increase of \$1,324.

Those participants with four or more coaching sessions reported an average savings increase of \$2,445 in FY2022, exceeding the target of \$1,324 established for this fiscal year. The total savings for participants was \$2,107 per person, significantly higher than the average of \$695 per person in FY2021. Furthermore, 73% (101 of 139) of participants achieved \$500 or more in emergency savings, exceeding the 50 percent target for this performance measure. By comparison, only 47% of participants with 4+ coaching sessions achieved \$500 or more in emergency savings during FY2021 translating to a 72% improvement for this outcome for FY2022.

Chart 12. Illustrates Average Savings Increase for Participants with 4+ Coaching Sessions, Year-over-Year Comparisons, FY2021 – FY2022

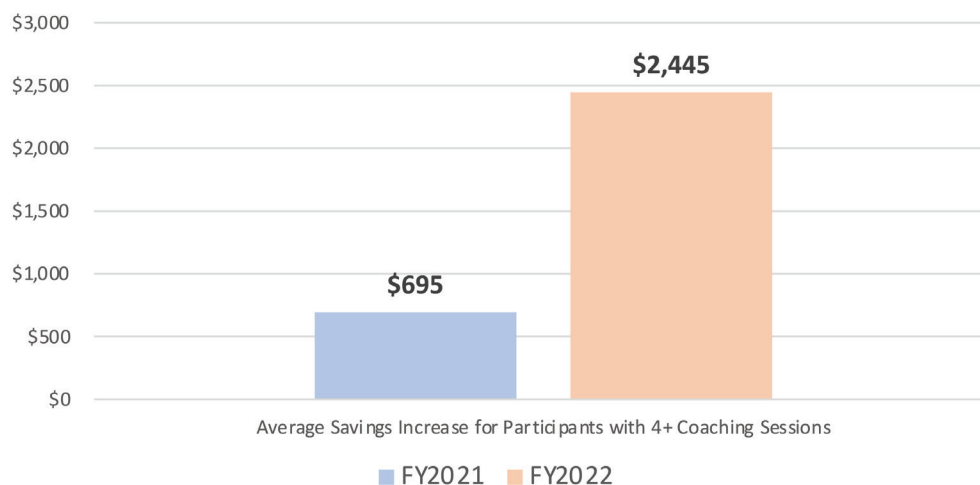
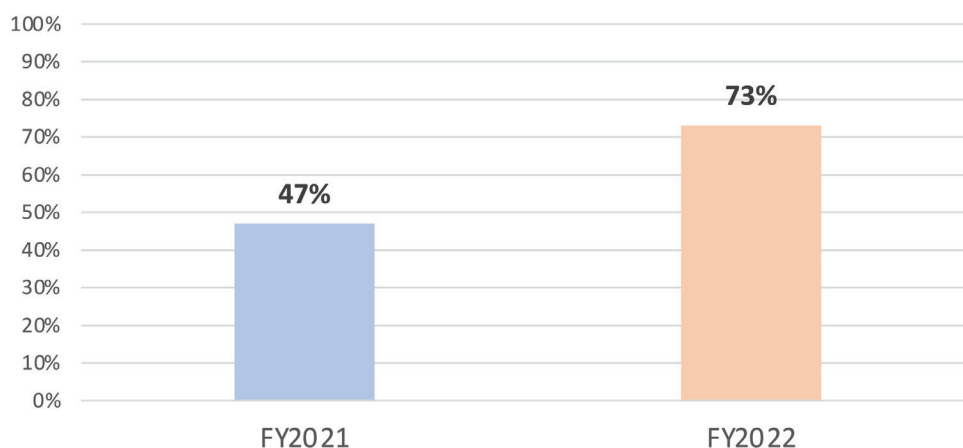


Chart 13. Illustrates Percentage of Participants with 4+ Coaching Sessions who have \$500 or More in Emergency Savings, Year-over-Year Comparisons, FY2021 – FY2022

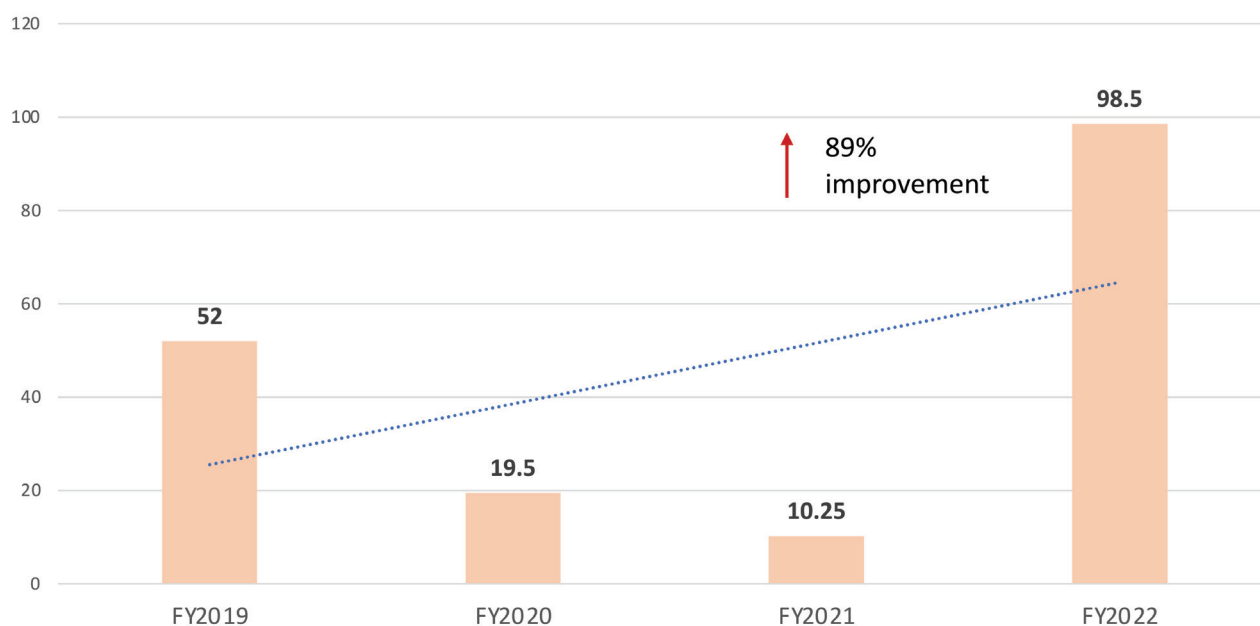


Credit Score

Performance Targets: The average credit score improvement for participants who attend at least four coaching sessions should be at least 50 points. Eighty percent of S2B participants enrolled for the 12-month loan will pay off the loan with monthly payments, and 90% of participants who pay off the loan will receive matched funds.

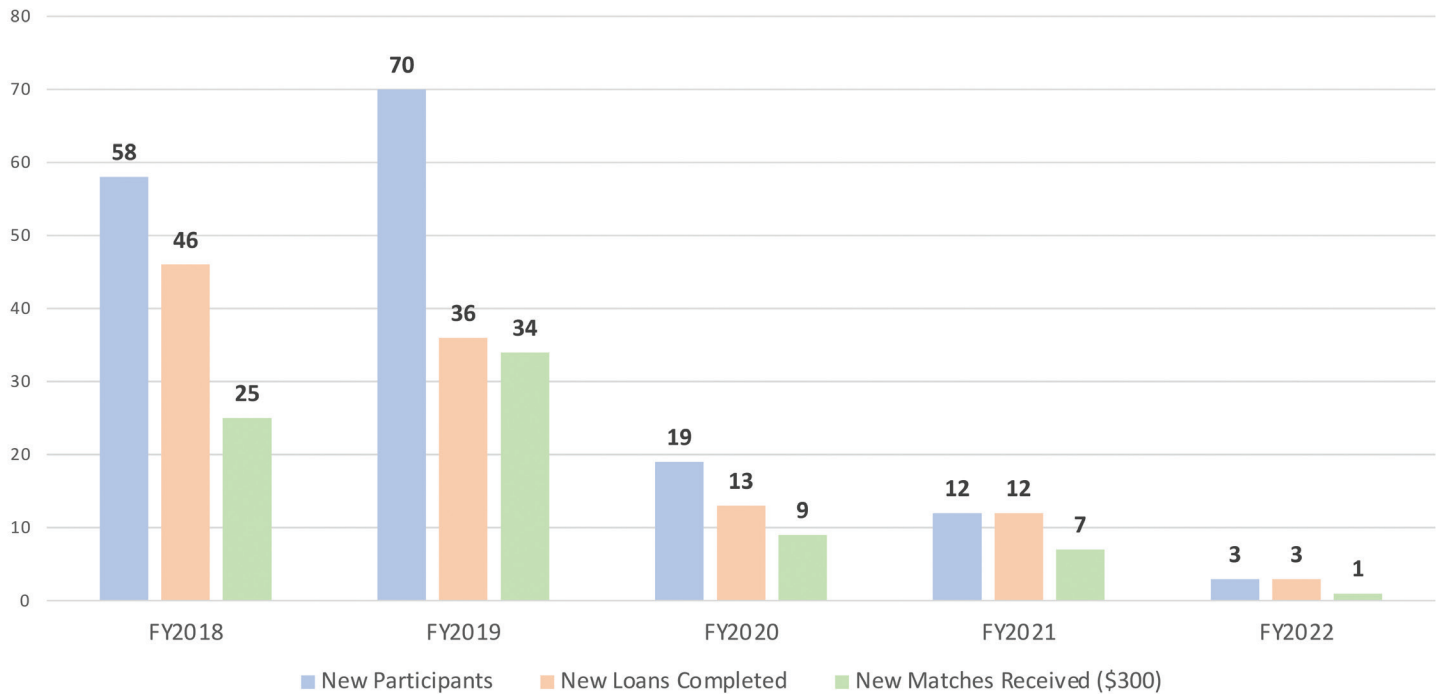
Asset Building participants with four or more coaching sessions achieved an average credit score increase of 98.5 points in FY2022, almost double the target of 50 points established for FY2022. This substantially improved from the average credit score increase in FY2021, which was only 10.25 points.

Chart 14. Illustrates Average Credit Score Increase Year-over-Year Comparison for FY2019-FY2022



Participants who establish a personal financial goal to improve credit may also choose to participate in the S2B program if they qualify. **During FY2022, three new participants qualified for the S2B program and 100% of these participants paid off their loans with on-time monthly payments, exceeding the target amount of 80%. Of those, one person (33%) received the \$300 matched funds falling short of the FY2022 target of 90%.** The average credit score increase for S2B participants was 60 points. The total number of participants qualifying for S2B and the matched funding has continued to decline over the past few years due to the requirement of no late payments in the past 90 days and the ability to document that the applicant can make the monthly payment. As a result, EMS has expanded its credit improvement resources with minimum to no requirements.

Chart 15. Illustrates Save2Build Participant Data by Fiscal Year for FY2018 - FY2022

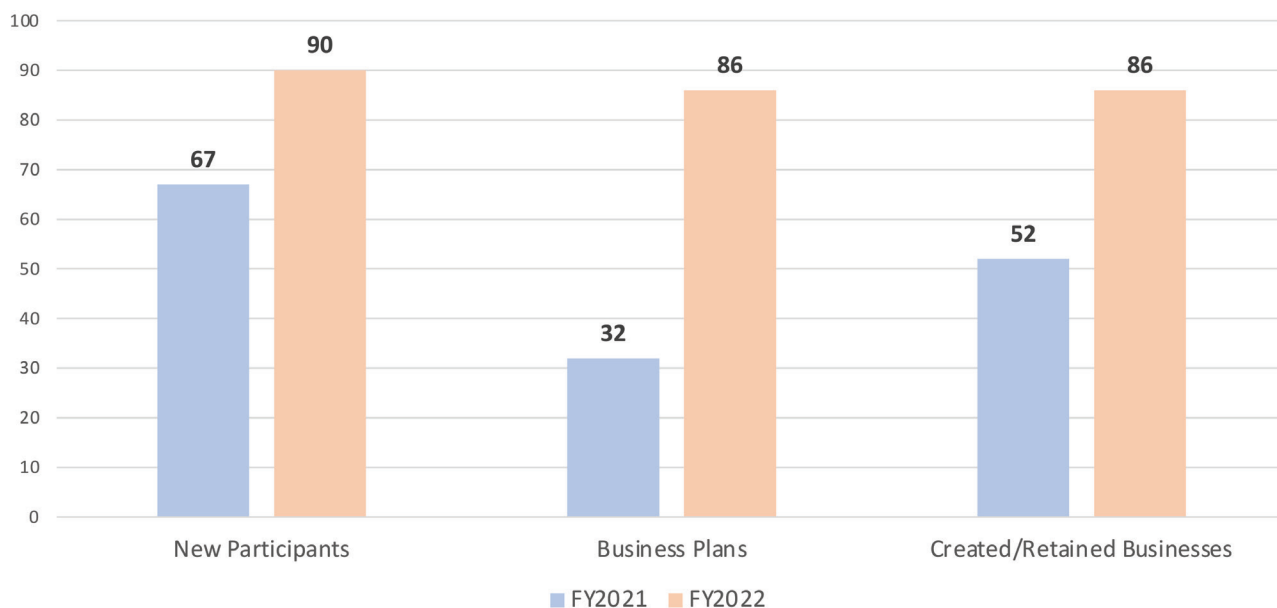


Microenterprise

Performance Target: The Microenterprise sub-program will serve 85 new participants.

EMS served 90 participants in the FY2022 Microenterprise cohort, exceeding the enrollment target for this year. This participation resulted in 86 new business plans (FY2022 target was 51) and 86 created or retained businesses for FY2022, both improvements over the FY2021 results.

Chart 16. Illustrates Microenterprise Program Year-over-Year for FY2021-FY2022



Financial Assistance

Economic Mobility Services distributed COVID-19 Rental Assistance Funds to 255 participants with 388 beneficiaries in FY2022. The total amount of assistance distributed exceeded \$1.4 million in funds. The average amount of financial assistance distributed per recipient was approximately \$5,510.

Transforming Lives (TL) Scale

Performance Target: Participants enrolled in the Asset Building Program who attend a minimum of four coaching sessions will show improvement in one or more levels of the Transforming Lives Scale in these financial well-being domains: Assets, Income, Education, Housing Wage, and Employment.

Twenty-five participants completed more than one TL Scale assessment, a completion percentage of 5.3% for FY2022. This small sample size is not a statistically valid, representative sample; therefore, outcome data is not reported.

Findings

- EMS continues to grow and serve more families, exceeding the pre-COVID numbers.
- Sixty-three percent of new Asset Building participants attended four or more coaching sessions, an improvement over FY2021 (43%) but still slightly shy of the 65% target.
- In FY2022, 67% of participants with at least four coaching sessions achieved at least one of their stated financial goals (target 80%).
- EMS improved outcomes around participant budgeting. Seventy-nine percent of participants with four or more coaching sessions established and followed a balanced budget, almost reaching the targeted 80%. This improved from FY2021 when only 65% of participants created and followed a balanced budget.
- Participants who increased their income realized an average increase of \$859 in FY2022, short of the \$2,481 target set for this fiscal year but an improvement from an average increase of \$318 in FY2020, and \$337 in FY2021. This \$859 a month is still an annual increase of \$10,308, which is a substantial improvement for these families.
- Only 35% of participants receiving career services from EMS obtained employment, a decline from FY2021 (63%) and short of the target for FY2022 (65%). The outcome may have been impacted by the extended vacancy of the Career Coach position, which was eventually eliminated and merged with the Financial Coach position, now titled Economic Mobility Coach.
- Asset Building participants who attended four or more coaching sessions achieved an average debt reduction of \$5,380, exceeding the targeted \$5,000 average and the average \$3,849 per person realized in FY2021.
- Participants with four or more coaching sessions reported an average savings increase of \$2,445 in FY2022, exceeding the target of \$1,324 established for this fiscal year. The average savings for participants was \$2,107 per person, significantly improving over the average of \$695 per person in FY2021.

- Seventy-three percent of participants achieved \$500 or more in emergency savings, which exceeds the 50% target.
- EMS achieved encouraging results regarding participant credit scores. Participants with four or more coaching sessions achieved an average credit score increase of 98.5 points in FY2022, almost double the target of 50 points. This is a substantial improvement from the average credit score increase of 10.25 points in FY2021.
- The S2B program continues to see few participants who qualify for the program. EMS was only able to serve three people in Save2Build in FY2022.
- Microenterprise continued to see program growth, serving 90 new participants in FY2022.
- Eighty-six businesses were created or retained by the Level-Up participants in the Microenterprise program.
- COVID-19 Rental Assistance Funds were distributed to 255 participants with 388 beneficiaries in FY2022. The total amount of assistance issued exceeded \$1.4 million in funds.
- EMS continues to see low completion rates for Transforming Lives Scale assessments. Only 25 participants, 5.3%, had results from 2 or more assessments, making it challenging to analyze the impact on families served by EMS regarding financial well-being domains.
- Only 5.3% of participants completed more than one TL Scale assessment. The small percentage is directly reflective of an increase of participants not staying engaged in EMS services for three consecutive months, as well as not receiving TL Scales completed by other departments who referred participants to EMS.



Recommendations and Actions Based on Findings

- To further improve instruction and outcomes, this report section communicates focus areas for FY2023. Progress will be tracked and reported quarterly. Improvements will be implemented using the Plan, Do, Study, Act process cycle.

Data Quality

- Launch a participant database for CTL programming and train new and existing employees on accurately utilizing this database.
- Continue consistent data cleansing/validation practices noting that each program should establish at least three levels of data review. For example, the coach/Coordinator should review database entries for accuracy. The Program Manager should run regular validation reports to check data quality. The Department Director should be responsible for ensuring all data errors are identified and corrected before submission to any individual outside the department. The Performance Quality Improvement team will utilize data for analysis to demonstrate program efficacy.

CTL's Cycle of Well-Being (Theory of Change)

- Ensure all existing and new EMS employees receive training in trauma-informed care, a two-generation (2Gen) approach, and cycles of well-being that build upon training conducted in FY2022 and includes: developmental trauma, secondary trauma prevention and intervention, and the neurobiology of trauma.
- Continue Trauma-Focused Case Consultation in a space that provides support and allows employees to discuss participant strengths and presenting challenges openly. Offer trauma-informed strategies that address service delivery barriers.
- Implement regular reflective supervision to ensure that staff is supported in task management and secondary trauma prevention.
- Ensure the leadership team completes a six-week training course to strengthen management and supervision and reduce attrition.
- Integrate the above-stated training across all phases of service delivery (i.e., Intake, screening, assessment, service planning, discharge planning, etc.). Regularly model and monitor for implementation.

Transforming Lives Scale (TL Scale)

- Train new and existing employees to accurately complete the TL Scale and use the scores to drive service planning and referrals.
 - Create opportunities to extend supervision into the field. Observe employees administering TL Scales with participants. Provide guidance and feedback to support continual skill building.
 - Continue to use tracking mechanisms to ensure assessments are completely timely from entry to exit.
 - Set annual targets for participant outcomes concerning domains for financial well-being pursued by EMS.
-

Eligibility, Screening, and Assessment: Appropriately assessing applicants is critical to their success in any designated program.

- Continue to train/re-train new and existing employees in Eligibility, Screening, Admission, and Assessment Procedure and Practice.
- Accurately identify the strengths and needs of EMS applicants. Match them with the program suitable to meet their unique needs and address any barriers in the internal referral process.
- Ensure that data critical to performance targets are gathered and entered on all participants.

Employee Skills and Abilities:

- The following training is recommended throughout the program year for all Economic Mobility Services employees:
 - Certification in Financial Social Work.
 - Trauma Informed Care.
 - Cycles of Well-Being.
 - Strengths and Needs Assessment (adults and children)
 - Appropriate use of the Transforming Lives Scale, including frequency of use, and ensure program participants complete the scales promptly.
 - Making appropriate referrals and cross-collaboration.
 - Family Goal Planning and Monitoring.
- EMS will use existing data and outcomes to improve the skills and abilities of staff and leadership across all programs using training, certifications, assessment of teaching abilities, and improved results to measure effectiveness.
- EMS will work to identify reasons for employee turnover and address those issues where possible.
- Collaborate with PQI to ensure targeted data quality training is consistently delivered.

Participant Outcome Focused:

- EMS will create a plan to improve participation in coaching sessions.
 - EMS will improve overall program participation. Programs that have required criteria for participation should have that criterion reexamined. Program requirements may be limiting participation.
 - EMS will evaluate the metrics results and design improvement efforts where targets fell short in FY2022. EMS needs to better understand why targets were not met for those participants who did attend four or more coaching sessions and remained engaged in the program as prescribed.
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