



BCOC's Economic Self-sufficiency Program: *An Assessment*

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The following report shares findings from a study conducted over four months to assess and validate BCOC's Economic Self-Sufficiency Program (ES). This project used research methods in response to the following research questions:

- To what extent did the ES program positively impact clients who graduated from the program?
- How does impact on clients impact the community?
- What processes and activities does ES employ to help clients move out of poverty?
- Are there best practices used in the ES program considered essential to BCOC's approach to supporting clients?

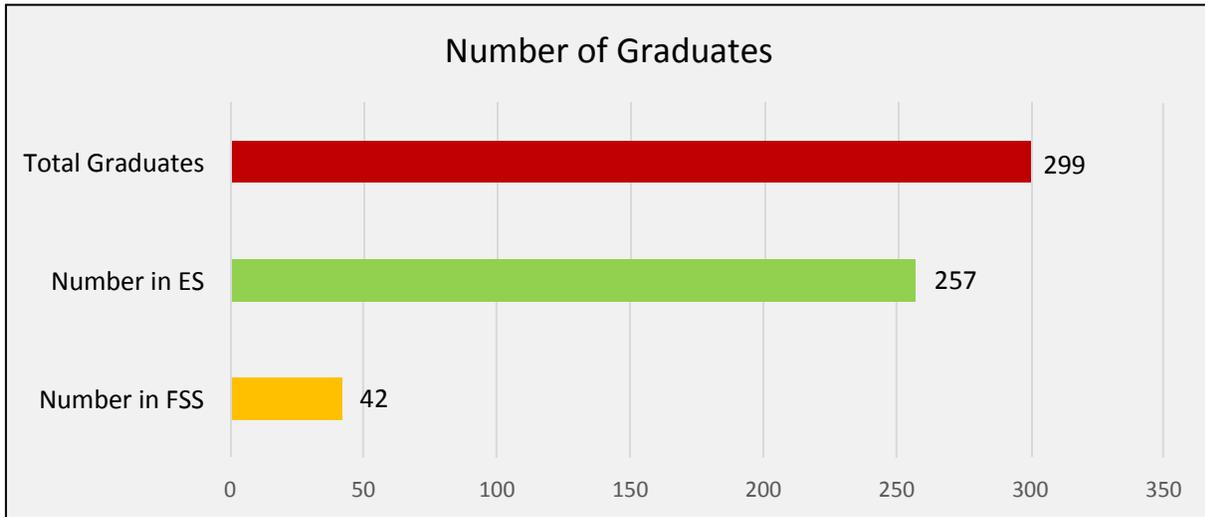
The research was conducted by Dr. Don Dailey, a local research consultant, who studied program evaluation at Vanderbilt University, was a Senior Research Scientist at the American Institutes for Research in Washington, DC., and has taught college courses on community-based research, education policy, and poverty.

For this project Dr. Dailey analyzed data managed in a 20-year Client to Success (CTS) data base at BCOC, interviewed ES coaches and graduates, and reviewed program related documents. The BCOC database maintains records on the hundreds of clients who have been served by BCOC and is continually updated for individual clients over time. The focus for this project was to study the records collected on the 299 graduates of the ES program.

ES Enrollment and Demographic Data

Clients who are motivated to change their lives or situations are encouraged to participate in the ES program. Additional clients enroll in the Family Self-Sufficiency Program (FSS), which is a partnership with the Bucks County Housing Authority. Participants are receiving a Housing Choice voucher, which subsidizes monthly rent. There is no time limit for a Housing Choice Voucher program in Bucks County, which means a family could have subsidized rent for years or until their income exceeds the guidelines. In all other respects FSS clients receive the same services as those considered ES clients. *All future references to ES in this report includes ES and FSS graduates, unless specified.* Of the 299 graduates over the past 20 years (through 2016), 257 (86%) graduated from ES and 42(14%) from FSS.

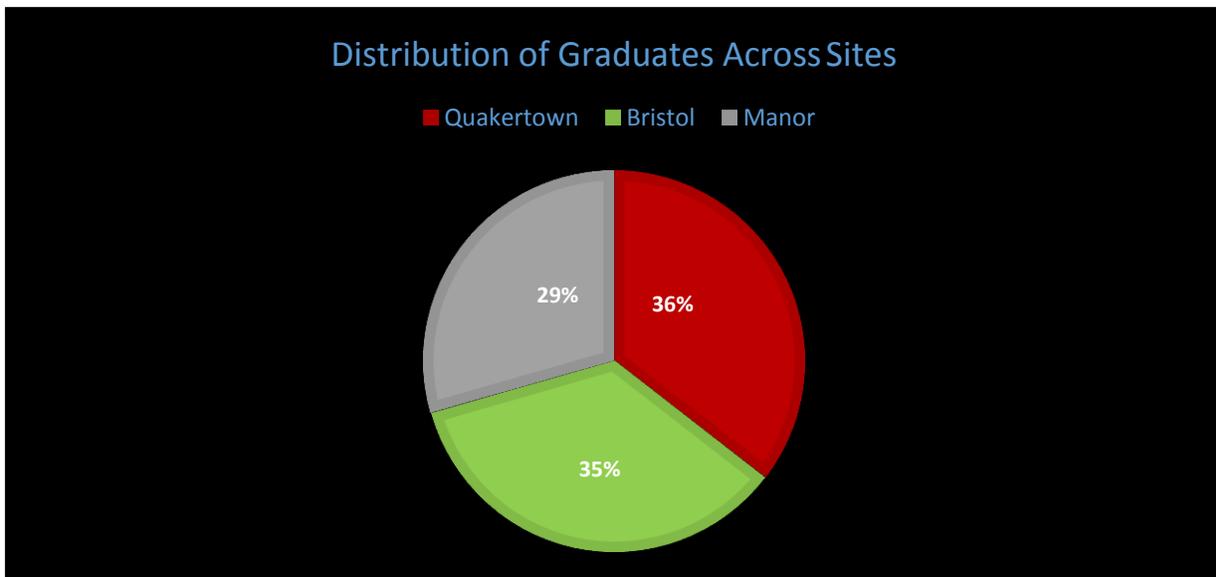
Graph 1



Source: CTS database and summary of graduates 1997-2016

Among the 299 graduates, 106 received their services through the Quakertown office, 105 in Bristol, and 88 in Manor. This represents a fairly equal distribution.

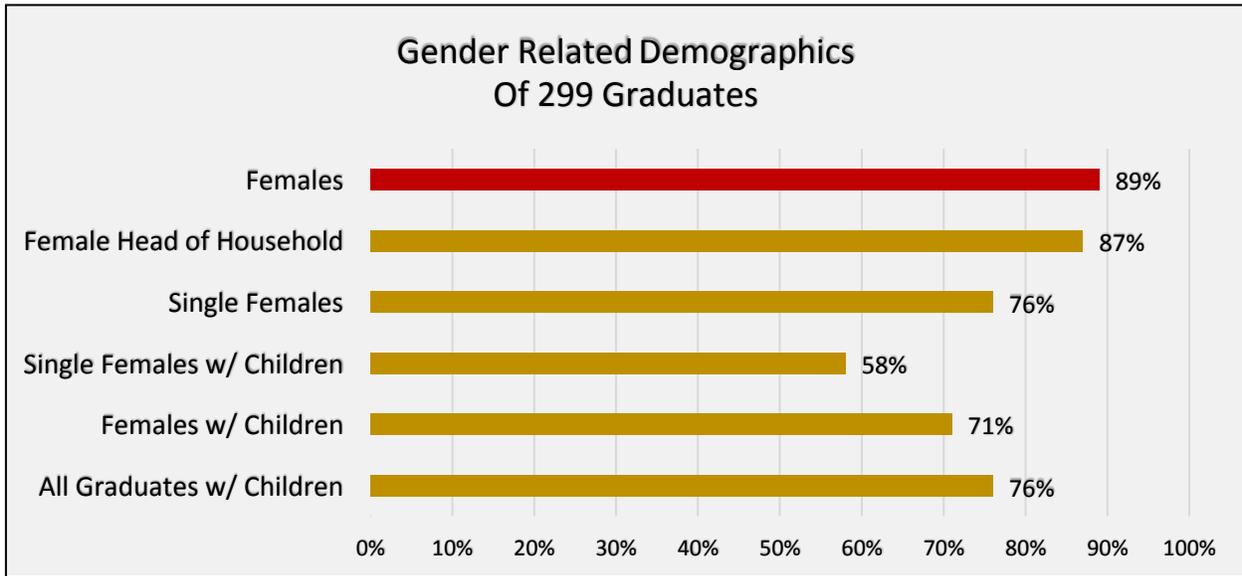
Graph 2



Source: CTS database

Graph three shows that the majority of graduates are female, single, and have children.

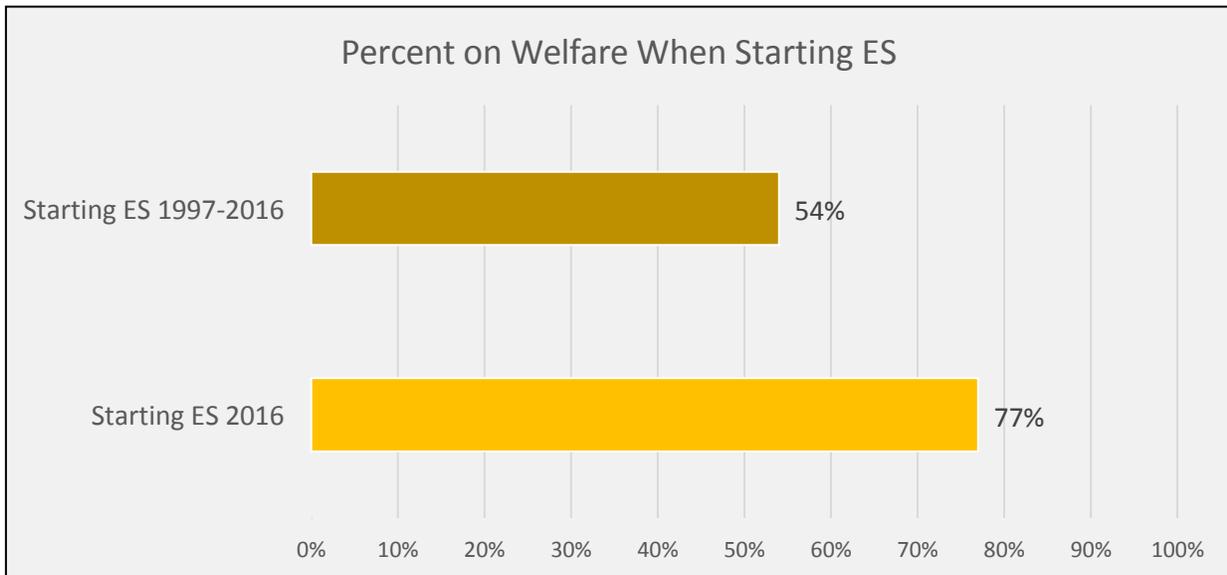
Graph 3



Source: CTS database and Summary of Graduates 1997-2016

Graph 4 shows the majority entered receiving government assistance.

Graph 4



Source: Summary of Graduates 1997-2016

Impact on Graduates

The average length of time for graduates in the program is three years. Graduation is based on 10 benchmarks recognized nationally as standards of self-sufficiency:

- Full employment (level of employment determined by individual and coach)

- Free of all subsidies – food stamps, cash assistance, housing subsidies
- Balanced household budget
- Resides in safe, affordable housing
- Reliable transportation
- Health Insurance coverage for all family members
- Checking and savings account
- Acceptable credit rating or approved Credit Repair Plan
- Completed Education/Training program (if needed)
- Basic Employment skills – interviewing, resume

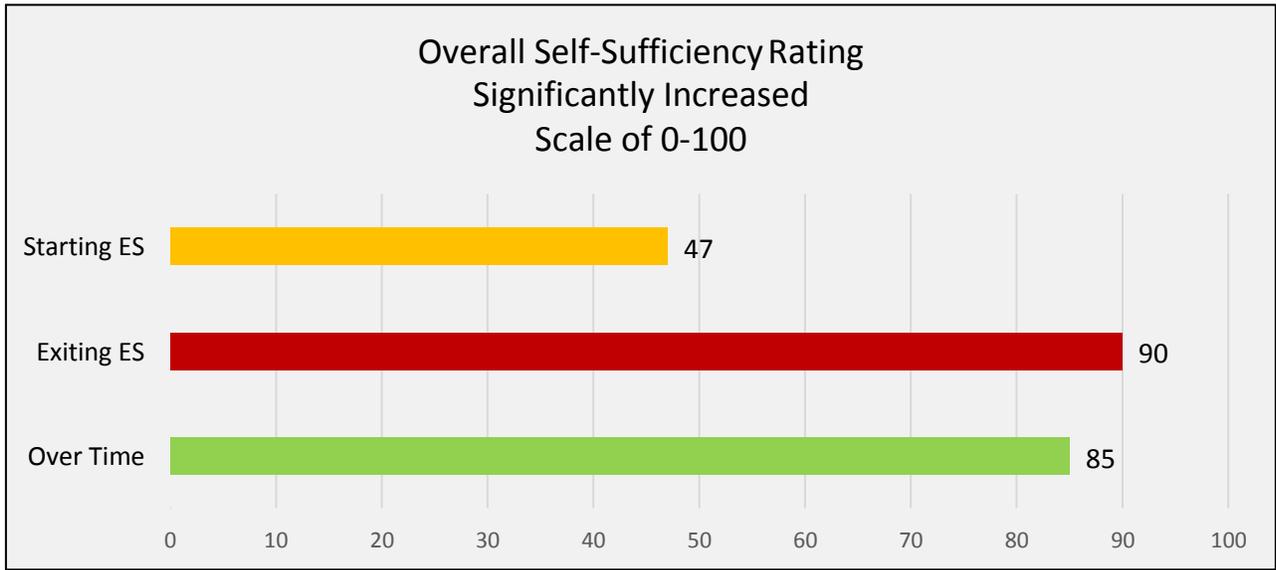
This is BCOC’s self-sufficiency standard, which was adopted by the State of Pennsylvania and is used nationally within the Community Action Network’s ROMA (Results Oriented Management & Accountability) standards. Coaches working with ES clients continually assess clients on these dimensions and others related to self-sufficiency. Client progress is measured along a continuum, and at an individual pace.

In helping clients move towards self-sufficiency ES seeks to support growth of the whole person and the CTS database provides an overall rating for clients based on the following 10 dimensions:

- Employment
- Education (for the client, not family members)
- Transportation
- Parenting/Social Functioning
- Substance Abuse
- Mental Health
- Health Insurance
- Shelter
- Subsistence (government assistance)

The score for each dimension ranges from 0-10, with 10 being the best a client can receive. A total score is summed up, with 100 being the highest attainable score. One could look at a score of 90-100 as an “A”, 80 -89 as a “B”, and so on. Graph 5 shows that among the 299 graduates the overall score when entering the ES program averaged 47 out of 100. This average increased to 90 upon graduation. Overtime coaches continue to update ratings on these dimensions after graduation for clients with whom they have contact. The average score for all graduates at the point their rating was last updated is 85. While not a perfect measure, this shows dramatic improvement over time. Roughly 17% need emergency services at later points in their lives, though others continued to receive even higher scores over time.

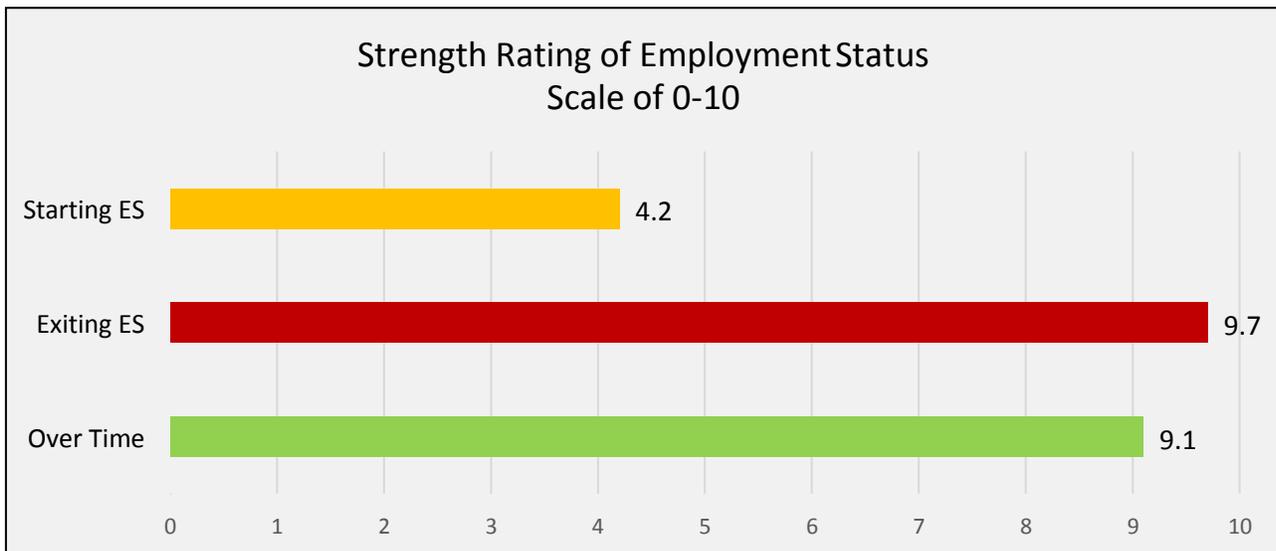
Graph 5



Source: CTS database

Income and employment are among the most important dimensions. Graphs 6 and 7 show graduates made dramatic increases on these dimensions after enrolling and graduating from ES.

Graph 6

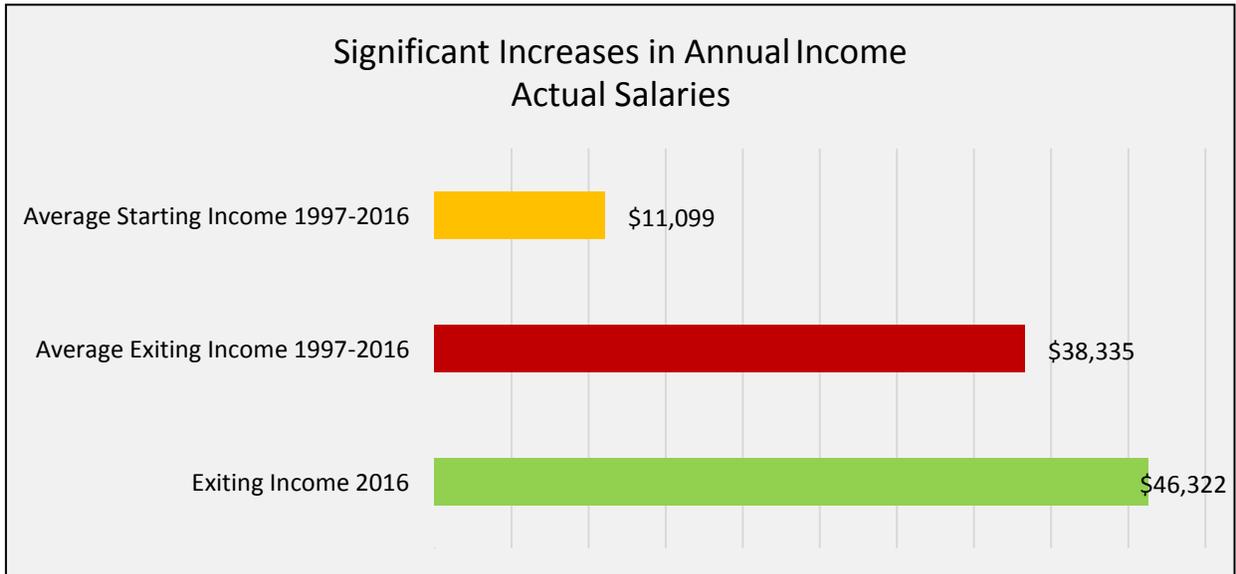


Source: CTS database

Essentially all graduates became employed. Several were connected to local educational training in health care and found positions as a Registered Nurse (28), Licensed Practical Nurse (51), Certified Nurse Aid (18), Medical Assistant (12), Pharmacy Technician (3), and Home

Health Aide (3). Others were connected to training in other areas and are pursuing careers as customer representatives, information technology specialists, social workers, case managers, teachers, college professors, chefs, and auto technicians. Graph 7 shows that annual income significantly increased.

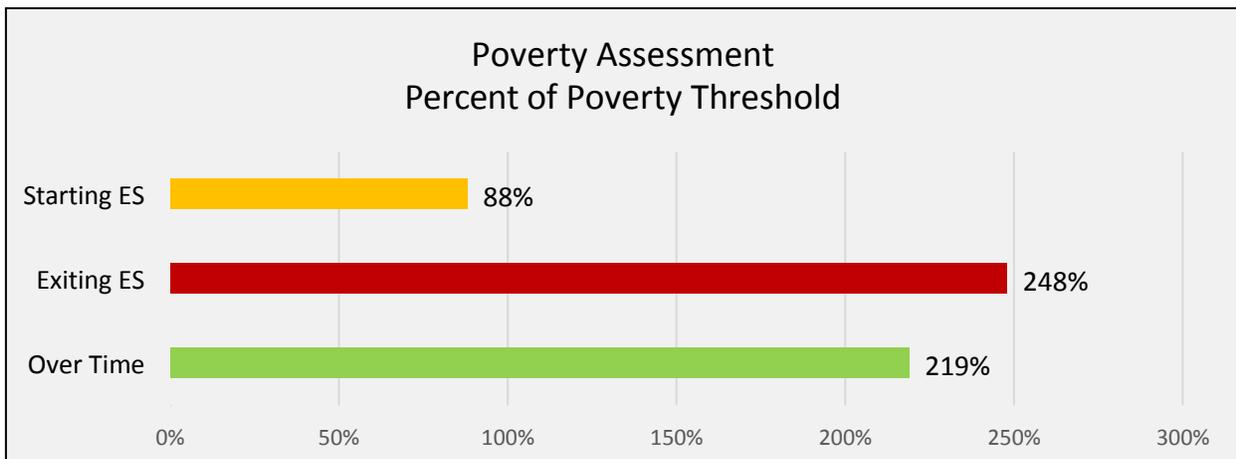
Graph 7



Source: CTS database

This shows direct impact. Starting income for ES graduates remained constant at around \$11,000 over the 20 years. BCOC also calculates the percent of the poverty threshold clients and their family are at, given their income and family size. Graph 8 provides results for when graduates started in ES, when exiting ES, and when last updated over time.

Graph 8

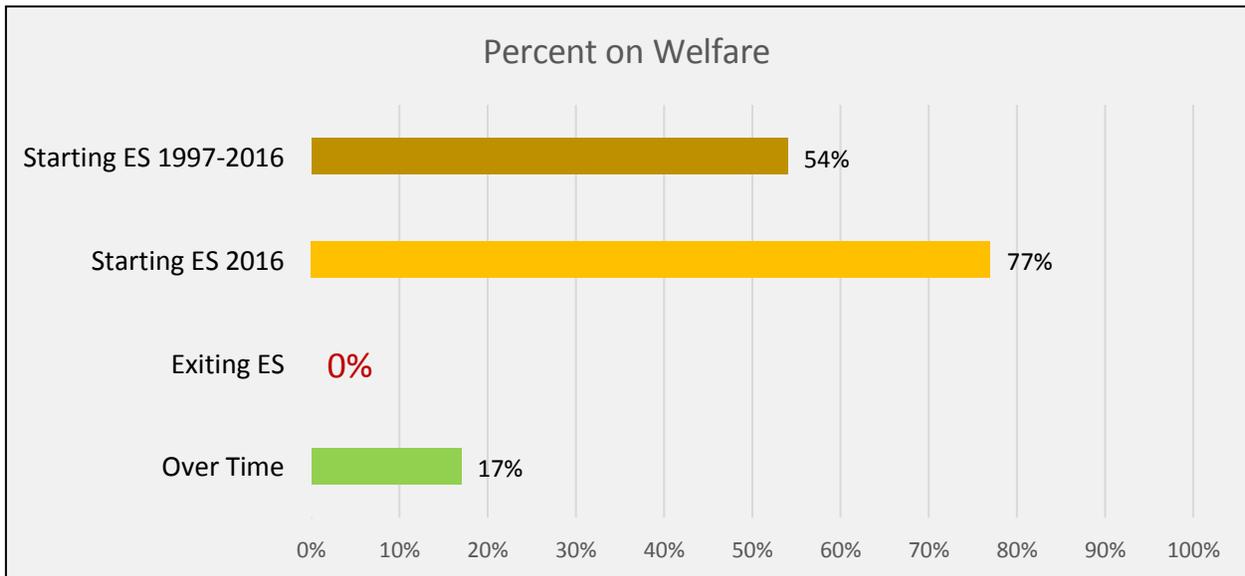


Source: CTS database

This shows a dramatic increase, with clients entering below the threshold and increasing to over 200 percent. According to one of the coaches, BCOC likes to see clients reach 200 percent or more. Note that 17 graduates were at 400 percent or above upon graduation. Each of these clients began below the poverty threshold. Among the 17, two are at 612 and 613 percent, respectively, and one is at 816 percent of the threshold.

As a follow-up to Graph 4, Graph 9 below shows a significant drop-off of clients from government subsidies by the time they exit ES, which is maintained by the vast majority over time.

Graph 9



Attributing Impact to ES

Clients served by BCOC often enter the ES program through emergency services, initially coming to BCOC for assistance to help them make ends meet, find shelter, secure food to eat, and meet other basic needs to survive. During this time in their lives they are facing overwhelming pressures that play on each other. People may be stunned, scared, confused, and immobile, or simply responding to a never-ending series of life disrupting crises associated with living in poverty. Some are coming from generations of poverty in their family and are caught in a cycle that may be perpetuated by themselves and their families through a culture of poverty and the comfort of the world they know. Some may have less developed language skills, reading problems, and behavioral issues to overcome. Others are situational. Individuals who became unemployed for the first time, some becoming homeless.

BCOC's emergency services are perceived by clients as life-saving support during this time. According to one client, shelter was her greatest need and BCOC was there to help her:

“I was homeless. I could find food, but I didn’t have shelter. I remember hearing that in Bucks County people will never go hungry because of services here that help with that, but you could freeze. It was awful and scary. Helping me find shelter was how BCOC first helped me feel warm and stable again. That gave me a secure place for moving forward and becoming human again.”

In this way emergency services and ES work in tandem. But ES goes beyond emergency management and moves clients to a deeper level of planning, action, and support. Coaches and graduates talked about how ES strengthened graduates in measurable ways. Key outcomes consistently cited include:

- Strengthened sense of security and being cared for
- Trust – Having someone with whom they can comfortably share challenges and receive objective, trusted guidance and feedback
- Hope
- Planning skills and goal orientation
- Confidence they can achieve their goals – self-efficacy
- Self-esteem
- Resilience
- Communication and soft skills in working with people
- Career focus and job searching skills

One graduate talked about how her view of the world and sense of hope was strengthened. Through ES she was able to start looking to the future with a sense of hope and enthusiasm. Learning how to plan and set goals was another important outcome of ES.

For example, coaches said clients usually enter with good problem-solving skills they have learned in trying to survive, but the conditions in which they are living focuses those skills on crises management rather than planning and setting larger goals. Coaches work with clients in helping them take charge of their lives, stepping back to look ahead, and developing goals and action plans for moving ahead. This engenders a goal directed orientation that can go beyond ES and serve them in their lives and careers.

Having goals and the belief that you can achieve those goals are cited in research as important factors shaping motivation in people. It is important to genuinely set goals that you want to achieve, but it is equally important that you have confidence in your ability to reach those marks and know that you are steering the ship. This is self-efficacy. As this occurs and clients see progress their self-esteem rises. With the support of their coaches, their goals ahead of them, and a vision that gives them hope, graduates persist in overcoming an onslaught of obstacles and develop greater resilience. Finally, coaches help clients develop job searching skills with resume support and preparation for interviews, as well as soft skills that are important in the workplace.

These data document significant impact on clients who were motivated to enroll in ES and achieve self-sufficiency. Graduation is a special moment for many graduates. One of the coaches shared a quote from a client who graduated:

“Graduating from ES can be a source of pride for graduates. I always remember something one of my clients shared. This is a very soft spoken humble woman who has worked hard to help her children do well in school and with limited resources give them opportunities to be involved in different activities. At graduation, with her children beside her, she looked around and said: My children have always been my source of pride, and not myself. But today I am proud of me.”

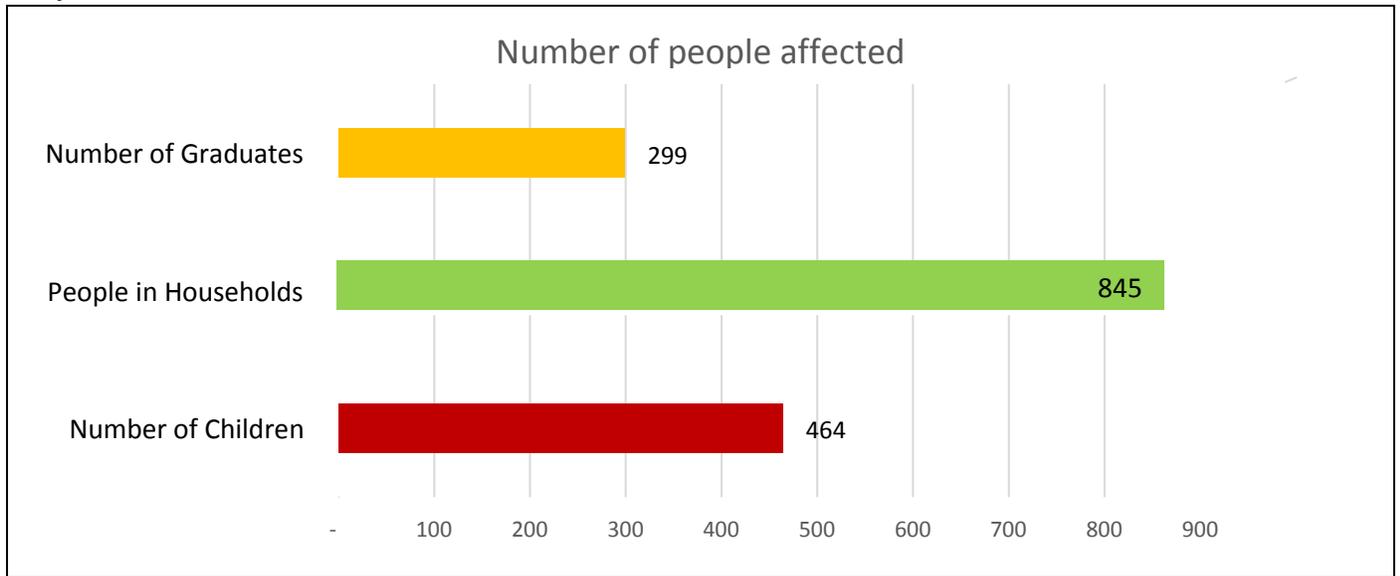
Community Impact

The estimated impact of ES on the community is significant. Over this period 161 of BCOC’s clients entered the program receiving subsidies. For each of these graduates there is a \$15,000 annual savings as they leave government assistance, and a \$75,000 savings over five years, the average time clients receive subsidies. Calculating this for 161 graduates, we can estimate over \$12 million dollars in savings over the past 20 years. All together this shows a 4.60 to 1 return on investment in ES. In addition, this research finds graduates impacting the local community as they engage as workers, consumers, and healthier residents:

- As earned income increases for clients who were previously on or not on welfare, their spending potential increases.
- As individuals gain health insurance through employment, expenditures on Medicaid are reduced. Many graduates eventually purchase homes, and this further increases contribution to the tax base and real estate values in the community.
- A large body of research further documents costs associated with poverty related to crime, substance abuse, educational expenditures, and community unrest. As individuals and families are moved out of poverty these costs are reduced.

Finally, one of the most important areas of impact regards the children and other household members affected as ES graduates moves out of poverty. Graph 10 shows that over the past 20 years 845 people have been affected by BCOC, including 464 children.

Graph 10



Source: CTS database and Summary of Results 1997-2016

Children growing up in families that leave poverty will experience significantly more opportunities than children who remain in poverty. One study found that children living in communities experiencing a 10-percentage point reduction in poverty experience a \$7,000 increase in family income as adults.

The Coaches' Corner: What is ES and Why is it Effective?

The next issue to consider is how ES works and unfolds in a way that makes a difference in people's lives.

Case Management

Essentially ES provides case management services through one-on-one coaching. This occurs through four processes:

In-Take: Collecting basic information about the client.

Assessment: Weekly meetings take place where coaches assess the status of clients on key issues in their life, and help them identify their strengths, interests, and challenges. Clients are asked to look into the future and see where they would like to be. This forms the basis for individualized planning and encourages learning a new mental model no longer stuck on concrete urgent problems that need fixing. This also provides the start in building a meaningful, trusting relationship, cited by all coaches and clients as the most important factor in successfully supporting clients.

Goal Planning: Based on the client's strengths, interests and positive vision for their future, coaches help clients form goals and plans for how to achieve those goals. The overarching goal

for BCOC is helping clients achieve self-sufficiency, not just getting by but getting ahead. But the individual goals and paths needed to get there vary for different clients. These paths are tailored to individual clients, with them making the decisions. This is an important step in taking charge of their lives.

Linking and Follow-Through: Once goals and plans are established coaches help clients follow-through in putting their plans into action. From all observations, during this stage coaches are highly creative, hands-on and resourceful, and act with a sense of urgency. Linking clients to employment training and education is especially critical.

Overarching Best Practices and Shared Values for Coaching

The effectiveness of the case management process is shaped by important best practices used at BCOC. These are the integrating principles that give ES and BCOC its particular flavor or brand. These practices would be essential to see in action as ES is expanded to more clients and locations in the future, and as new staff join the organization. Best practices emerging from the data collected and analyzed for this project are discussed below.

- **Building trusting relationships**

All coaches cited this as the single most important factor shaping the effectiveness of ES coaching. They emphasized the importance of taking time to get to know each other and developing a caring and meaningful relationship. Along with this there is value for avoiding formality and official language that spells out rules and requirements. One coach shared:

“You don’t want to start by spilling out agency requirements. You want to get to know them. [In a warm personal voice] ‘Like, how are you? How are you feeling?’ Get to know them and show your care for them.”

Listening was cited as the most important activity in building a trusting relationship that can help clients. One coach talked about listening as the cornerstone for what they do:

“It starts with listening. Being present. Being attentive to what your clients are saying. You can’t bring in your own thoughts on what they are experiencing and need without listening and really hearing them. Don’t let your thoughts and conclusions get in the way of doing that. You don’t want to jump to conclusions. Slow down and really listen. As you listen you learn how you can help them help themselves. This becomes the cornerstone for moving forward.”

As a trusting relationship is formed, mutual knowledge, ideas, and sharing emerge. People go out of their way for each other. They are willing to sacrifice for each other. This strengthens the capacity of coaches to communicate high expectations, hold clients accountable, and provide the emotional support that encourages persistence.

Coaches also talked about leaving judgements behind so that clients experience a safe environment where they feel comfortable, welcomed, respected, cared for and free to open up about what's happening in their lives. One coach shared how this facilitates trust:

“Without trust you can't get anywhere. You build trust over time by being there for them and not passing judgment. Get to know where they are coming from.”

- **Multi-Faceted Role of Coaches as Advisors, Connectors, Advocates, Encouragers, and Mentors for Accountability**

As coaches engage in case management they play multi-faceted roles, particularly in helping clients follow through with action steps:

Advising: Coaches provide guidance and serve as a trusted sounding board for clients. They create a safe place where clients can work through challenges. One client shared: “My coach was a great sounding board for me and I trusted her advice. She helped me move out of the thicket where I was stuck. That saved my life.”

Connecting: Linking clients to information, resources, educational opportunities, jobs, and other agencies is a key role for coaches. Initially clients usually have urgent basic needs for financial assistance, shelter, food, and transportation. Connecting to educational programs and Career Link is equally important. As one client shared:

“She helped me get information I couldn't have gotten on my own. On your own you just don't know about things.”

Advocating: Throughout the process of climbing out of poverty clients experience continuing set-backs and critical challenges with other agencies over rent, paying utilities, a broken-down car, and even a wide range of misunderstandings with agencies and employers who may not be inclined to give them the benefit of the doubt. Coaches repeatedly step into these situations as an advocate and mediator on behalf of clients to ensure they can remain stable and pursue their goals.

Encouraging: As set-backs and other changes occur that affect motivation and persistence, coaches play a key role encouraging clients. This is not simply cheerleading, which also happens, but carefully constructed encouragement designed to help clients stay the course. Effective encouragement happens when the encourager draws on what they know about the individual, their strengths, goals, and other issues. This form of support is evident in BCOC's coaching as clients quickly turn to their coaches when issues arise that have emotional impact on moving forward. The sense of caring involved in encouragement of this nature is also important.

One graduate shared:

“Just knowing that there is one person who cares about what happens to me made a difference. You wind up fighting the war on so many fronts. It’s crushing. Just knowing she was there gave me a firm base of security. She cared about me and believed in me. Would do anything for me. This elevated my hope and confidence that I can do this and things will get better. It gives you the wherewithal to move ahead and keep going.”

Monitoring and Accountability. Monitoring involves checking up on how clients are doing, following up on planned activities, and identifying obstacles the coach can help them with. Despite the emphasis on informal relationship building and removing obstacles, coaches also hold clients accountable for following through. At some point early on they do communicate expectations, such as attending meetings and following-up on other commitments. They also monitor progress by continually updating the client database on each client related to the key measures of self-sufficiency and collecting documentation from clients. In one way the close relationship formed with clients help them trust critical feedback and monitoring, which can be difficult without that trust. They know the coaches have their best interests at heart. On the other hand, the personal relationship that can develop can make it difficult to hold clients accountable. One coach shared:

“Holding them accountable and monitoring progress works because they know we are there for them and not just being mean. But on a personal level I’ll admit that can be hard to do. When you grow close to someone it can be easy to let things go and it can be hard to show the tough love they need. But that is a part of it.”

- **High Expectations for Client Motivation**

Client motivation is an essential component of ES and the program assesses this before enrolling clients in the program. Clients talk about how ES will do anything for them if they show they are motivated, but motivation is expected. They must be motivated to engage in planning their own direction and follow through with action.

One of the graduates talked about the role of client motivation:

“I whole heartedly would recommend ES to other people facing circumstances like I did, but with one caveat. They need to be motivated. You really cannot enter the program or stay with it unless you show you have the motivation to go after it.”

- **Tailoring Services to the Individual Client**

ES coaches focus on client strengths by helping them identify their skills, gifts, and interests, as well as challenges where they need further development, such as new training, soft skills, and communication. ES does not provide cookie cutter services to all clients, assuming all clients

are the same and experiencing the same problems for which the agency has the answers. Instead, ES focuses on the autonomy of clients to identify their strengths, interests, and vision, and plan how to get there. They also help clients identify issues unique to that person that need to be addressed. Examples might include education, reading deficits, language and communication skills, social functioning, family relations, mental health, and time management.

- **Giving Clients Autonomy and Respect to Create their Own Paths**

BCOC coaches believe that people living in poverty are problem-solvers and capable of change. Their autonomy to make the decision to move out of poverty is respected, and they are in charge of their own planning and taking action. But this is difficult to do alone, and that's where ES coaching comes in with support. A dynamic is created that involves strong client autonomy, motivation, and sense of efficacy – strengthened by extensive support. One of the coaches elaborated on this:

“Moving out of poverty involves a lot challenges that makes it difficult to move ahead. ES is about providing opportunity for clients to identify and build their resources for achieving self-sufficiency. It's their choice. They are behind the wheel. It's OK if they choose not to move forward, but if they do that is their choice too. And their plan is their choice, with our guidance. We try to help them see how the future can look, but through their eyes. It's their story. We believe nothing is impossible.”

In granting clients autonomy coaches also talked about the need to be flexible and restraining impulses to control activities. Coaches said they cannot come in with a rigid plan and unbending expectations. Their clients are living in a complicated world and life is messy. One coach talked about how you have to flow:

“Oh you gotta flow or this will drive you crazy. We try to be resourceful and responsive but the more flexible you are the more likely you are letting them be in charge instead of you controlling everything. Leave that control mindset behind. If things don't go as expected that's ok, you adapt and keep working.”

- **Focus on Employment Training and Education**

Agencies supporting individuals who are experiencing poverty vary in the degree to which they focus on preparing clients for future work. BCOC measures progress of clients on multiple dimensions, but income and employment are right at the top. There is an assumption that self-sufficiency is significantly strengthened by becoming employed in work that is fruitful and satisfying. One coach shared:

“Resources exist within BCOC for helping clients develop their resume and prepare for interviews. We partner with Career Link and they do that too. But

career planning is a big focus as we start to see where clients want to be in the future.”

A major part of career development in ES is linking clients to employment training and educational opportunities.

This research found that 82 percent of graduates enrolled in education and training programs after starting ES. One coach said this is the most important step for helping the majority of clients move their plans into action.

- **Working with Partners as a Community**

Coaches talked about the need to understand what is in the community and leverage those resources. One of the coaches showed a picture of a client surrounded by a room full of people from varying agencies and services who played a role in supporting her climb out of poverty. The role coaches play in linking clients to resources within the community is significant, and leveraging these resources strengthens the capacity to address the whole problem of poverty, rather than single fragments. Educational resources offered through the community college and vocational training are of paramount importance, as is Career Link. Other partners help clients address issues such as domestic violence, shelter and housing, transportation, learning how to drive, attaining citizenship, and access to food.

- **Emergency Assistance and ES Working in Tandem.**

Services provided to address the critical upheavals facing clients is valued as essential to helping them get to a place where they can engage in more thoughtful planning and confidence that they can move forward and achieve their goals. Emergency assistance for housing and other needs is not provided on a long-term basis and is withdrawn after a sufficient period of time and as circumstances change. But it is also available later when needed. One coach shared:

“We all rely on emergency services to help clients get to a stable place. ES and emergency services work hand-in-hand. As problems keep coming up we can be more creative and resourceful working as a team that way.”

- **Focusing on New Mental Models**

Drawing on *Bridges out of Poverty*, in varying degrees coaches help clients develop a new mental model that moves from a micro focus on concrete issues they are facing to a larger more objective view of poverty, their circumstances, and new thinking about their future with action steps.

Professional Development for Coaches

An additional best practice that deserves its own space is professional development of coaches, designed to help coaches learn how to be effective in the ES model, as conducted at BCOC. Several coaches have been with BCOC 10-20+ years. While some new coaches are periodically hired, it is important to think about how coaches can best learn how to be a good coach as experienced coaches retire in the future and as ES is potentially scaled up to other locations. One coach said it takes about a year to become a good coach, and two years to become a really good coach. Coaches are given a high amount of discretion in doing their jobs and will emphasize different roles or aspects of coaching based on their strengths and personalities. Given this latitude, the role of professional learning to encourage common best practices becomes even more important. Learning occurs through at least two forms of support:

- Hands-on mentoring
- ES professional learning community

As BCOC grew and new coaches were hired, experienced staff naturally assumed roles as hands-on mentors, and this practice has continued. Coaches shared how initially they would attend meetings with clients along with their mentor, and would debrief afterwards. This provided opportunities for modeling good practices and discussing what was happening during the meeting. Eventually new coaches would have their own clients and would debrief and seek guidance from their mentor about various issues. During interviews coaches praised the mentoring and modeling they experienced as invaluable to helping them become a good coach.

In addition, a senior staff leader facilitates a monthly meeting with coaches as a learning community. During these meetings she provides information that exposes coaches to best practices, models and resources for learning how to be a good coach. Helpful materials are handed out and discussed. Some of these materials were observed on the walls in coaches' offices. Examples include:

Quote: "No significant learning can occur without a significant relationship" – James Comer

One-page Theory of Change model – This showed a circular drawing with two layers of concentric circles. The outer was titled "Abstract," and the inner circle titled "Concrete" - What Life is like now. One coach had penciled in notes that reflected some of the discussion centered on this visual. She penciled in "Future story" in the Abstract circle, and made the following notes related to the abstract:

Detachment – Separating self from the problem of poverty

Objectivity – Studying the mental model of poverty honestly and fairly

New Information – Investigate
New Ideas - Aha moments
Analysis – Reflect on what you are seeing and learning
Education – Learn more
Plans – Concrete action steps
Support- To help/encourage

In the Concrete Circle: What is life like now, she had written “Tyranny of the moment” and commented in writing “clients often get stuck here.” Under this model was the word “PLANS”, to which she added: “Plan for the future – without it neither schooling or work has significance.”

Case Management Process and Links – This visual outlines the steps involved in case management and promoted linking clients to resources. A sample of resources listed on the page included:

- Career link and job-hunting skills
- Mental health support
- Treatment for substance abuse
- Disability services
- Insurance clinics
- VITA free tax preparation
- Spiritual guidance
- Child care
- Senior services
- Weatherization
- Rent rebate

Voices – This one pager listed different types of voices people can assume when communicating with others:

- Child (I want it! I want it!)
- Parent (authoritative)
- Adult (calm, engages in talking through issues, courteous)

One of the coaches said she found this helpful in discussing language and communication issues with clients, emphasizing the calm exchange one hears in the adult voice.

Finally, during the monthly meetings coaches also share what is happening with clients. Real life situations become an opportunity for collective sharing, offering ideas on how to address problems, and thinking creatively. As this happens, co-learning develops among coaches. Tammy was praised as an excellent facilitator drawing on experience and knowledge.

Recommendations

Coaches and clients were both asked to cite new ideas for improvement. Key recommendations are listed below:

Seek unrestricted funding from private donors – BCOC is a critical resource for helping people move out of poverty and become productive members of the community. It is a direct answer to the problem of poverty. One challenge to expanding ES to additional clients are restrictions tied to government funding. A large number of potential low-income clients are working and not necessarily living below the poverty threshold, but still struggling with all the issues related to poverty. Furthermore, proposals for cutting public resources could reduce BCOC's capacity to meet the needs of their existing client base. Government funding is invaluable, but privately donated resources would significantly expand the number of clients BCOC could work with, enlarge their economic and social impact on the community, and provide a stronger local foundation for moving forward.

Planning for long term stability – As people are living longer planning for long term stability is becoming more important. While one coach said she believes clients achieving self-sufficiency during their working years is BCOC's forte, she expressed concern that some graduates begin to face poverty again later in life. That is not restricted to BCOC clients. It was recommended that BCOC think about how to help clients plan for long term stability once self-sufficiency is established. Trusted advisors in the community could help, covering issues related to retirement, college funds for children, investments, insurance, and pensions.

Engage clients in roles helping others. More than one coach said they could see a role for graduates as mentors or buddies. They talked about how a relationship of this nature could be mutually beneficial.

Provide more opportunity for group sharing among clients. One of the clients talked about taking a class with other ES clients on financial management. She described the sharing among clients as eye opening and gave her more insight into poverty and her own situation. Finding additional opportunities for clients to work together and share as a group could be beneficial.

Provide an introductory training session for new coaches. One of the coaches thought that beyond the monthly meetings new coaches could benefit from an orientation training involving several coaches. She also thought mentoring might need to become more formal and structured as a larger group of new coaches come on board in the future. It currently happens in a natural informal way and potentially varies across sites.

Rethink work with seniors and FSS. One of the coaches said new initiatives with seniors is taking time away from self-sufficiency case management and detracts from BCOC's core mission. According to this coach, seniors are at a different place in their lives and so the interaction is potentially awkward. Other agencies could do this better. Additionally, frustration was expressed with FSS clients. A couple of coaches said some do very well because of their motivation, but it's a small percent (roughly 30 percent). She is concerned that many come in with a sense of entitlement and low motivation that doesn't fit with ES' core philosophy, this makes them harder to work with efficiently (cost, time, follow-up) and effectively (results).

Learn more about clients who do not graduate. BCOC should spend extra time and resources investigating why some clients do not graduate and potential solutions and practices that could support them. Similarly, several clients never enter ES due to lack of motivation and possibly other factors. To what extent can BCOC secure funding to conduct a pilot project experimenting with new research-based ideas and procedures focused on generating motivation when it doesn't already exist in clients. Adding to the caseload with more ES clients would require more resources for coaches and new hires, though partnering with other agencies could possibly make this doable.

Strengthen partnerships and community visibility. BCOC is making headway in facilitating community conversations and leveraging community partners are a key part of BCOC's *recent* history. While progress is being made and community connections are now highly valued, not all partnerships are as strong as they should be. Potentially a Board-staff initiative could focus on this issue and develop strategies to strengthen and expand community partnerships. Initiatives that increase BCOC's visibility and the role of partnerships in supporting clients could also prove fruitful.

Conclusion

This study conducted an objective review of data documenting ES's overall impact on clients and the heroic effort of clients and coaches drawn out in individual case studies. The lingering issue is whether ES can be scaled up to other communities, agencies, and larger numbers of clients. The question always remains: Is there a way to expand impact? While those issues remain to be discussed and tested, there is evidence that when clients are motivated and helped with a structured set of support and resources as manifested through ES, lives are changed. People are moved out of poverty. Given these findings why would someone not want to support, help expand, or enroll in BCOC's ES program?

