

Economic mobility

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Using Coaching and Navigation to Promote Economic Mobility: What is the Evidence?



The path to economic mobility for many Americans—especially the most vulnerable—is difficult. Economic mobility requires knowledge of available opportunities—jobs, education, and training—and transportation, child care, physical and mental health services, and other supports that enable people to take advantage of those opportunities. Education, training, and support services are available but in complex, fragmented, and siloed systems. Accessing these opportunities and supports can be burdensome, difficult, and time consuming, and can be especially challenging for people who also face the stressors of poverty, structural racism, and other barriers or forms of discrimination (Mullainathan and Shafir 2013). These difficulties have been exacerbated by the 2019 novel coronavirus pandemic, which has disproportionately affected workers in low-income households and people of color (Centers for Disease Control and Prevention 2020).

For these reasons, interest has increased in coaching and navigation—approaches that involve working directly with people to help them develop skills, find jobs, move up a career ladder, manage their finances more effectively, and identify and access supports to facilitate economic mobility (Box 1). To inform its Economic Mobility and Opportunity strategy, the Bill & Melinda Gates Foundation partnered with Mathematica to conduct a virtual convening in June 2020 on the potential of coaching and navigation to promote economic mobility. This convening included a diverse group of experts, including designers and implementers of coaching and navigation programs, policy experts, researchers, coaches and navigators, people who had received coaching and navigation services, and foundation staff.

Box 1. Who are coaches and navigators?

Developing a one-on-one relationship with a client, a **coach** works in collaboration with the client in setting and pursuing individualized goals for economic mobility.

A **navigator** provides information to help clients locate, identify, and take advantage of opportunities in the labor market and the many complex systems that can support economic mobility.

These terms are not always used consistently. A coach may also navigate, and a navigator may also coach. One person can do both. Both coaches and navigators can play other roles in helping people achieve economic mobility.

For more information, see *Using Coaching and Navigation to Promote Economic Mobility: What is the Evidence?* ▲

Based on the discussion at the convening, we developed a set of short papers about coaching and navigation aimed at funders, policymakers, practitioners, and researchers. This paper discusses what we know about coaching and navigation practices, their features, and evidence of their effectiveness. Five approaches informed by evidence on behavioral science, neuropsychology, and social science research were discussed at the convening (Box 2).

Coaching

Drawing on work from Collins and O'Rourke (2012) and Grant (2012), and the discussion at the convening, coaching as we define it:

- / Involves a strong, supportive, one-on-one relationship between a client and a coach
- / Involves the client and coach working collaboratively; the coach does not direct the client on what to do
- / Involves individualized goal setting—a coach works with a client to set goals that are specific and meaningful
- / Builds skills—a coach helps a client learn skills to set and work toward meeting goals independently

- / Helps the client pursue his or her goals by dividing them into doable action steps and providing scaffolding (meaning that coaching support decreases as the client learns and applies new skills)
- / Is motivational—the coach motivates the client to set and make progress toward his or her goals
- / Involves accountability—the coach holds the client accountable for progress toward achieving goals

Coaching on employment and financial goals is provided in a variety of settings including community-based organizations, community colleges, American Job Centers, Temporary Assistance for Needy Families (TANF) agencies, and Supplemental Nutrition Assistance Program agencies. Coaching can also help people understand or navigate services or supports across systems—for example, to help a student pursue postsecondary education while also seeking out public benefits to help pay for that education. Coaching approaches should fit the context in which they are implemented—the communities being served and the systems in which the services are offered.

The structure of coaching and its implementation also vary. Coaching can be provided every day, every other week, or less frequently. Coaching occurs at various locations, such as an office, educational institution, a client's home, or another site in the community. Although coaching typically takes place in person, coaching can occur virtually and over the telephone, which has often been the case during the pandemic. Some coaching programs also provide financial incentives for meeting with a coach or achieving goals.

Why might coaching help people achieve economic mobility?

Emerging research has demonstrated that although everyone has limited “bandwidth” for setting goals and working toward them, doing so is particularly difficult for those facing the many stressors of poverty (Mullainathan and Shafir 2013). Yet, setting goals and working toward them are key to pursuing economic mobility. Coaching might help in three ways (Joyce and McConnell 2019):

Box 2. Five evidence-informed coaching and navigation approaches

- [Goal4 It!™](#). Researchers at Mathematica and people implementing human services and workforce programs co-developed this coaching model as an alternative to compliance-oriented practices in case management and service delivery. Clients work with coaches to articulate meaningful individualized goals, create detailed plans for success, put plans into action, and regularly review progress, learn, and revise accordingly. Goal4 It! seeks to improve child and family outcomes by reducing stress, building skills for work and life, and creating responsive and supportive relationships. More than 100 communities within nine states are using this model.
- [LIFT](#). LIFT offers career and financial coaching over a period of about two years as well as some financial incentives for program engagement, employment and financial management workshops, and social activities for parents and caregivers of young children. LIFT coaches first conduct assessments with clients to learn about their aspirations and then work with clients to set short- and long-term goals and create action plans to achieve those goals. LIFT coaches are primarily student volunteers pursuing master's degrees in social work from area colleges. LIFT is offered in Chicago, Los Angeles, New York City, and Washington, DC.
- [Mobility Mentoring](#). Economic Mobility Pathways offers this coaching approach, which has four components: (1) the use of the [Bridge to Self-Sufficiency](#), which aims to help participants set goals and make decisions in the areas of family stability, well-being, financial management, education and training, and employment and careers; (2) one-on-one coaching, for up to five years, which helps participants learn how to set and achieve goals on their own; (3) SMART (Specific, Measurable, Attainable, Relevant, Time-bound) goal setting that involves small, actionable steps; and (4) monetary awards and public recognition to support goal attainment. Mobility Mentoring is offered in the Boston area, and the approach has been adapted by more than 130 organizations around the country.
- [MyGoals for Employment Success](#). Developed by researchers at MDRC and psychologist Richard Guare, MyGoals helps clients set goals and work toward them systematically, in the context of a formal coaching curriculum. Coaches work with clients to identify long-term goals and set and achieve specific short-term goals and action steps to build toward their long-term goals, while continually reviewing progress and revising goals. Drawing on practices developed by behavioral psychologists, coaches also help clients build work and life skills, such as effectively managing their time. MyGoals offers a monthly stipend for program engagement and tiered financial incentives for getting and keeping employment. This model is being pilot tested with unemployed people receiving support from housing authorities in Baltimore and Houston.
- [Student affairs advising at Pima Community College](#). Students at Pima Community College, a Hispanic-serving, two-year institution in Tucson, Arizona, can receive navigation services and coaching. Navigation aims to help students find and access supports, such as financial aid resources, which they might be eligible for and could benefit from. The college offers two types of coaching: academic and specialized. Academic coaches provide tutoring and inform students about opportunities for career-based learning and other educational services. Specialized coaches provide students social and emotional support. Specialized coaching is offered to students in their first semester, first-generation college students, students with military backgrounds, and those receiving benefits such as TANF.

- / In the context of developing and maintaining collaborative relationships with clients, coaches motivate clients, help them set goals, and think about how to meet those goals and overcome challenges they will face. Coaches also help clients learn how to work toward goals on their own even when they are not being coached.
- / Coaches can guide clients to take approaches to either reduce the stressors of poverty or manage their stress, thereby freeing up bandwidth to help them set and work toward goals. Coaches, like navigators, can also help clients understand and access resources that might be difficult to find.
- / In some programs, coaches might assess clients' relative strengths and weaknesses (Dechausay 2018) and can steer clients toward goals, services, and jobs that best match their stronger skills.

What do we know about the effectiveness of coaching?

Existing rigorous evidence on the effectiveness of coaching comes from studies of financial, educational, health, and workplace coaching programs.

- / **Financial coaching.** A randomized controlled trial studied two financial coaching programs in New York City and Miami that serve low- and moderate-income workers and help workers attain long-term financial goals and develop skills and behaviors thought to encourage financial stability. The study found that coaching increased the number of savings deposits; reduced debt, delinquencies, and the use of alternative financial services (such as payday loans); and increased credit scores (Theodos et al. 2015).
- / **Educational coaching.** A randomized controlled trial of InsideTrack, a coaching program for college students, found that coaching significantly increased persistence in college, including for older and nontraditional students (Bettinger and Baker 2011).
- / **Health coaching.** Extensive research has studied coaching to help people with low income control type 2 diabetes and related conditions; a meta-analysis of 22 randomized controlled trials of health coaching interventions showed favorable impacts on glycemic control (Pirbaglou et al. 2018).

- / **Workplace coaching.** A meta-analysis synthesizing studies on executive or workplace coaching found that it had positive effects on outcomes such as job satisfaction, skills, and productivity (Jones et al. 2016).

We do not yet have findings from a rigorous study on coaching for employment. Mathematica is currently conducting the Evaluation of Employment Coaching for TANF and Related Populations, sponsored by the Administration for Children and Families within the U.S. Department of Health and Human Services. It is using randomized controlled trials to examine the effectiveness of coaching interventions—including Goal4 It!, LIFT, and MyGoals—that aim to help workers succeed in the labor market. Preliminary findings will be available in 2021.

Navigation

Workers may need services and supports from multiple public assistance, health, postsecondary education, training, workforce, and philanthropic systems. They may also need assistance navigating the labor market. A key element of navigation is that it involves providing information about supports and services within and across complex and inaccessible systems or the job market that is not easily available. As discussed, people with limited resources might face challenges learning about and accessing such supports and information. To help people use services and find information that might benefit them, navigators must have specialized knowledge. Several types of navigators exist:

- / **Career navigators** provide information on careers, such as required education and training, tasks involved, compensation, jobs available, and career entry and advancement. Employment counselors at American Job Centers usually play a navigation role, though they are not typically called navigators.
- / **Education navigators** help adults understand the availability of postsecondary education opportunities as well as financial and other supports for people pursuing their education.
- / **Support services navigators** can address specific challenges to employment, such as lack of transportation or child care, substance use disorders,

mental or physical health issues, and difficulties speaking English. Although typically not called navigators, case managers often provide referrals to services that address these issues. In addition, we consider discussing and providing information about services with “warm handoffs” to other providers to be navigation, but we do not consider referrals that simply provide a client with the name of a service provider to be a navigation service.

- / **Benefits navigators** typically work with people applying for or receiving Social Security Disability Insurance and Supplemental Security Income. Navigators such as [Work Incentives Planning and Assistance counselors](#) help with the complicated and time-consuming applications for these benefits and explain the complex interactions between earnings and benefit receipt.
- / **Health navigators** help patients obtain access to quality health care, explain patients’ options for care, and provide information on health insurance and other necessary supports.

Why might navigation help people achieve economic mobility?

Workers often need knowledge and services from multiple systems to move toward economic stability. For example, they might need information about the labor market to better understand the range of jobs available. Workers might not have social or professional networks from which to obtain job leads. They may also need information about services to help them pursue economic mobility and how to access those services. Many workers might not have the bandwidth or the resources to figure out how to access the supports on their own. Staff may be unaware of the supports available in other systems and do not have the knowledge to help workers access them. Navigators help identify and access information about opportunities and supports that can help workers become economically mobile.

What do we know about the effectiveness of navigation?

Research on navigation is limited, because navigation is typically part of a larger set of services. Some studies of navigation when bundled with other services have shown positive findings, whereas others show limited effectiveness.

- / **Navigating students through the education system.** A study of a navigation program to help engineering students transferring from a community college to a university found a significant effect on retention rates for students who participated in the program (Laugerma et al. 2013). Because the program also included coordinated academic advising, campus visits, and online networking, the effect of the navigation services alone is not known.
- / **Disability benefit navigators.** An early intervention program for adult workers with mental health conditions that included personal navigators reduced dependence on federal disability benefits (Gimm et al. 2014). The navigators met with workers to identify needs and facilitate access to both health and employment services. The program also included enhanced health insurance benefits.
- / **American Job Center counselors.** Employment counselors in American Job Centers provide career navigation services, such as labor market information and guidance on careers and the training needed to succeed in those careers. Some also provide coaching. A study of employment counselors in American Job Centers from randomly selected workforce areas found that their services increased the likelihood of employment and increased earnings of program participants (Fortson et al. 2017).
- / **Case management services within public assistance programs.** These services typically involve some coaching and navigation within a compliance-oriented program. Little evidence exists on the effectiveness of case management. A scan of seven rigorous studies of programs for TANF participants found that case management largely did not affect TANF recipients’ economic outcomes (Holdbrook et al. 2019).

Moving forward

To learn more about coaching and navigation approaches and the steps stakeholders can take to promote these approaches, refer to the following resources:

- / *Using Coaching and Navigation to Promote Economic Mobility: Insights from a Convening*, which summarizes the foundation's convening about the potential of coaching and navigation
- / *Using Coaching and Navigation to Promote Economic Mobility: How Can Programs Ensure Equity?*, which discusses opportunities to advance equity through coaching and navigation
- / *Using Coaching and Navigation to Promote Economic Mobility: How Might Programs Provide These Services Virtually?*, which examines the potential for how technology can strengthen coaching and navigation

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