

Mobility Coaching

A pilot project testing using a coaching approach to moving people out of poverty.



At Rise Calgary, we know poverty exist by design, and we focus our research and innovations on un-designing poverty within people's lives.

At Rise Calgary, we know poverty exist by design. We're focused on undesigning the effects of poverty within people's lives.

"It's not the person, it's the context they're in."

- Eldar Shafir and Sendhil Mullainathan

It is time for a new approach to increasing the quality of life of low-income Calgarians.

Mobility Coaching seeks to break through Calgary's consistent 10% poverty rates by offering a new solution, designed to grow the executive functioning capacities lost or never developed due to years of life in poverty and/or trauma.

Poverty is complex. Living in poverty is living with an extra tax you have to pay. This tax is on both your wallet, due to limited abilities to access and service credit and also on your brain due to the immense stress of trying to survive the month.

Mobility Coaching examines the effects of poverty and/or scarcity on behaviour and decision-making and aims to combat these effects with tools that help re-build decision-making capacities. "Shafir and his colleagues found that an individual preoccupied with money problems showed a decline in cognitive function akin to a 13-point drop in IQ (similar to losing an entire night's sleep)." Mobility Coaching intends to counter this 13-point IQ drop caused by the stress of living in poverty.

"And the data show that poor people make far more astute decisions than popularly believed; they weigh tradeoffs, pay special attention to prices and juggle resources carefully, but their intense focus on stretching their scarce resources can absorb all their mental capacity, leaving them with little or no "cognitive bandwidth" to pursue job training, education, and other opportunities that could lead them out of poverty."

- [Eldar Shafir](#)

What is Mobility Coaching?

- Mobility Coaching is a pilot program that tests goal setting and coaching as a method for creating permanent, lasting change in the lives of Calgarians living on low incomes.
- Potential outcomes are increased confidence to manage finances and work towards goals, a more positive self-identity and sense of wellbeing, and better connections with mental and physical health, all leading to greater overall personal stability.
- Coaching involves frequent follow up, check-ins on goal progress, and nudges to help participants work toward change. The theory behind the coaching/coachee interaction is informed by cognitive behavioural therapy (CBT), trauma informed care (TIC) and motivational interviewing.
- The Mobility Coaching pilot project began in November, 2021 thanks to funding from the City of Calgary, Calgary Housing Company, Home Program.
- **Coaches:** Testing coaching and intention setting as a model for creating transformative change in the lives of Calgarians living on low incomes.
- **Coachees:** Participants in the Mobility Coaching pilot, participating an estimated 90 sessions over 12 months. (6-8 sessions a month)
- **Coaching sessions:** In person or phone, one on one with between the coach and the coachee, taking approximately 30-45 minutes. Sessions are focused on building a future oriented mindset with the coachees. This means setting intentions and tracking progress towards goals, reflecting on and celebrating successes.



What is the Rise Calgary Approach to Mobility Coaching?

- Our program is a unique blend of two tested practices:
 - Financial mobility coaching and mentorship practices from EmPath in Boston, which aims to reduce the impact of scarcity and poverty on an individual's mindset and self-identity.
 - The Resiliency Matrix developed by CUPS in Calgary, which acts as a guide for health, housing, income and asset building with their clients.
- The Rise Calgary Mobility Matrix: Created for this pilot, the Mobility Matrix aims to assess where each person is at on one of the three Coaching Domains:



Economic, including strategies to:
manage budget, savings, project income, and meet needs



Social, including strategies to:
help with decision making and choices, map personal connections and assets, and identify resources



Wellness, including discussing:
what is causing fear, anxiety, poor choices, negative outcomes, mapping gratitude, peace of mind, wise choices, and positive outcomes

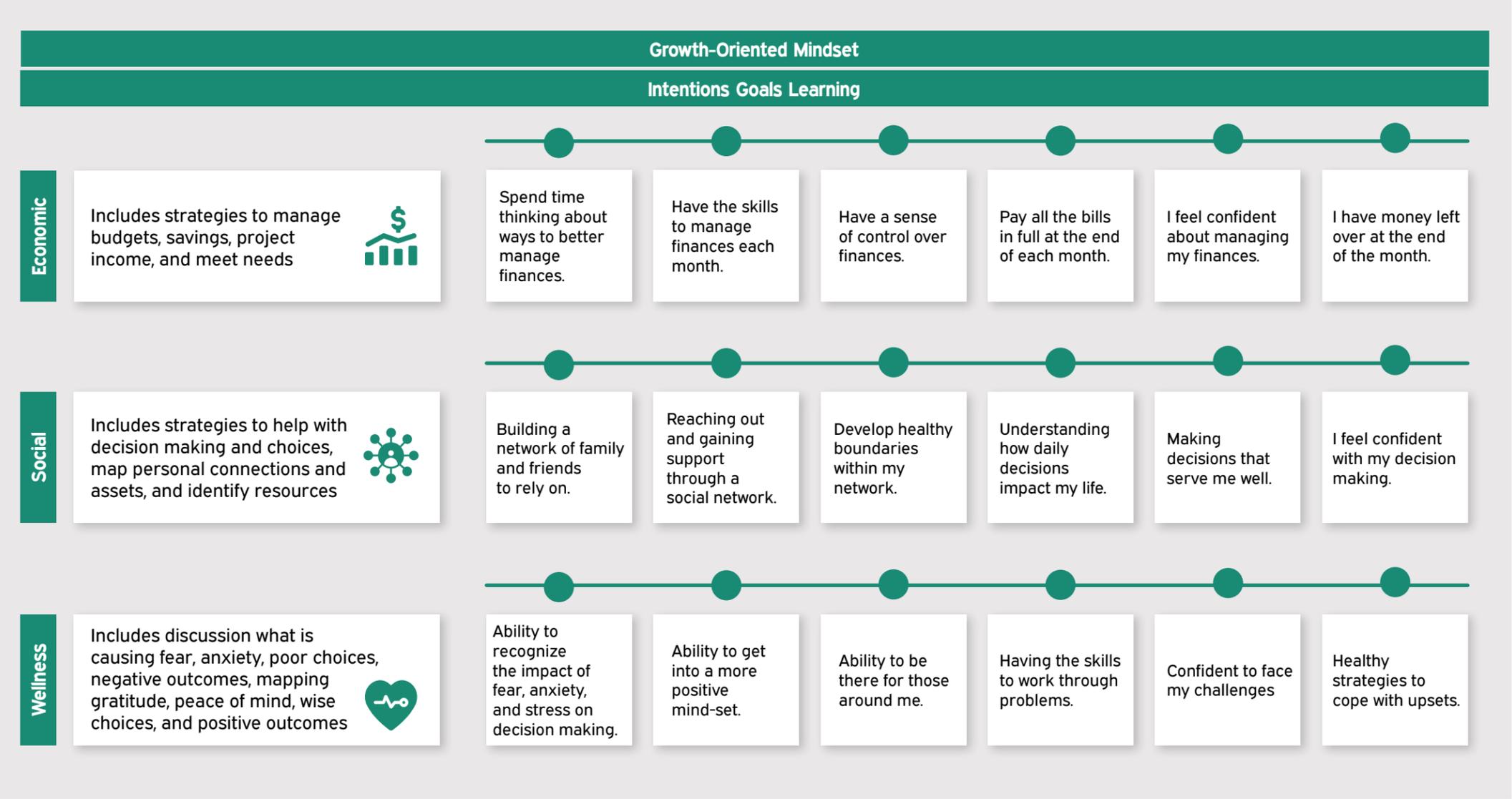
Participant Journey

We recognize that each person is on their own journey. Through intensive 30-45 minute coaching sessions, each coachee co-develops their own plan, which includes intention setting, goals setting, and strategy building. At the start, mid-point, and conclusion, each coachee is assessed in each of these domains². As the coachee moves through the program, they may find domains fluctuating. This is to be expected. Progress is determined more as a journey through these domains, with some highs and lows, but always growth and learning.

The Coaching Domains have been framed around the strengths of Rise Calgary and where our Coaches are able to have the greatest impact. Based on the results of this pilot, the Domains and how they are assessed will be adapted and strengthened. Not every coaching meeting will cover all these domains. At each meeting the coach will check in with the coachee, see where they are at with the intentions and goals, and work on strategies to help them achieve them. A growth-oriented mindset, whereby skill and intelligence can be developed through constant personal development, is cultivated over the entire duration of the coaching relationship.

“Coaching is effective because it allows for repeated practice of self-regulation skills, repeated reinforcement of positive identities, and regular practice of self-determination. Through repetition, the participant gradually builds up the skills and mindsets in themselves and needs the coach’s support less. Just as the scaffolding is meant to be removed from a building once the work is done, the coach’s support is meant to be taken away over time.”

- Empath Economic Mobility Pathways, Boston, Mass.



Our Design Principles



Based on critical insights provided in the behavioural and brain science literature, Mobility Coaching integrates a number of evidence informed strategies:



- **Nudges:** Small indirect suggestions and other forms of positive reinforcement that can be used to shift behaviour (Thaler and Sunstein 2008). Nudges are meant to alter someone's behaviour in a predictable way without significantly foreclosing any options. The idea is to steer people in the right direction while keeping their freedom of choice.



- **Default Success:** People tend to choose the easiest option to avoid complex decisions. Defaults provide a cognitive shortcut and signal what people are supposed to do. Mobility Coaching is designed to be easy to access and easy to succeed at, offering people consistently scheduled, on-going weekly appointments



- **Automate Success:** Coaches celebrate all wins, big and small, including rewarding all participation with automatic incentive payments into coachees' lives



- **Easy, Simple, Barrier Free:** Mobility Coaching takes a straightforward approach to coaching, staying flexible and responsive to the needs of those being coached. The program is free and provides financial incentives to participants. While in person coaching is preferred, other options also include telephone and online sessions. As much as possible, the aim is to removed barriers to accessing the service.

Mobility Coaching explores why people make the choices they make, and how they may be supported to make different choices.

- Research on brain development, cognition, and impacts of scarcity on mental bandwidth demonstrate that coping with persistent stress and scarcity impacts not only the physical makeup of our brain, but also our ability to make decisions, even when our brain has not suffered long term impacts of prolonged stress.
- Mobility Coaching is more than setting intentions and goals with people; it's about social and economic mobility.³ In other words, helping people move from a low income to a middle income, from education into the workplace, from renting to owning, from debt to savings, from no social capital to strong networks, and so on.



- **Connect Social Influence:** People want to be like everyone else and are heavily influenced by what they perceive everyone else is doing. In phase two of the program pilot, Mobility Coaching will move coachees into a peer-to-peer network, where coachees can share experiences, celebrate together and grow their social capital.



- **Create Slack:** By freeing up space in people's budgets, due to the financial support through the program, and creating time to reflect on their intentions and goals, slack (the loosening of constraints) is created. We believe this is critical to addressing stress and may aid in better decision making.



- **Reframe and Empower:** Through active coaching techniques, the goal is to reframe people's thoughts into more positive frames, highlight positive channels and opportunities, and empower individuals to identify areas for growth.



- **Celebrating success:** Often people are unable to take the time to reflect on personal wins and share the pride they feel in what they have accomplished. Coaches intentionally set aside time with coachees to do this, motivating them to push on with their goals.



Why We Think This Will Work

The Mobility Coaching pilot is based on Rise Calgary's ten years of experience working in financial empowerment, as well as four years delivering financial coaching programming. Building on this accumulated knowledge this pilot adapts behavioural and economic approaches to poverty reduction that have been driving innovative approaches to poverty reduction in the United States. There are several building blocks to this work:

- 1. The Canadian Financial Empowerment Movement told us what was wrong:** people need to save, they need assets and they need to get out of crippling debt. So we developed programs offering people opportunities to learn about money, save, build assets and get out of debt. Now that we know what is going wrong for Canadians living on low incomes, let's get curious about why and how we got here.
- 2. Behavioural Economics:** Behavioural economics starts to ask why? and how? Why aren't people saving? Why did they choose a 29% interest rate credit card? How did people make these high-cost decisions? How are they navigating their lives on low incomes?

Behavioural Economics studies the effects the environment surrounding a person has on the choices they make. It takes a holistic approach, looking at psychological, social cognitive, cultural, and societal factors. While we like to believe the individuals are 100% responsible for their individual decisions, the context within which they are making those decisions can constrain, or open up, the options they are able to access⁴.

Constantly having to make decisions within a "scarcity⁵ mentality" comes at a cost to cognitive capacity. When trying to make a decision while juggling multiple factors and

considerations - such as if I pay this bill, how will I pay the other, or do I pay half of each so I don't fall too behind? when making monthly payments, takes up more mental bandwidth, than having the resources to make the decision quickly, or as mentioned above, automate it (Mullainathan and Shafir 2009). Studies have shown that this lack of bandwidth can impact fluid intelligence - which is not fixed but impacted by an individual's current context and situation⁶.

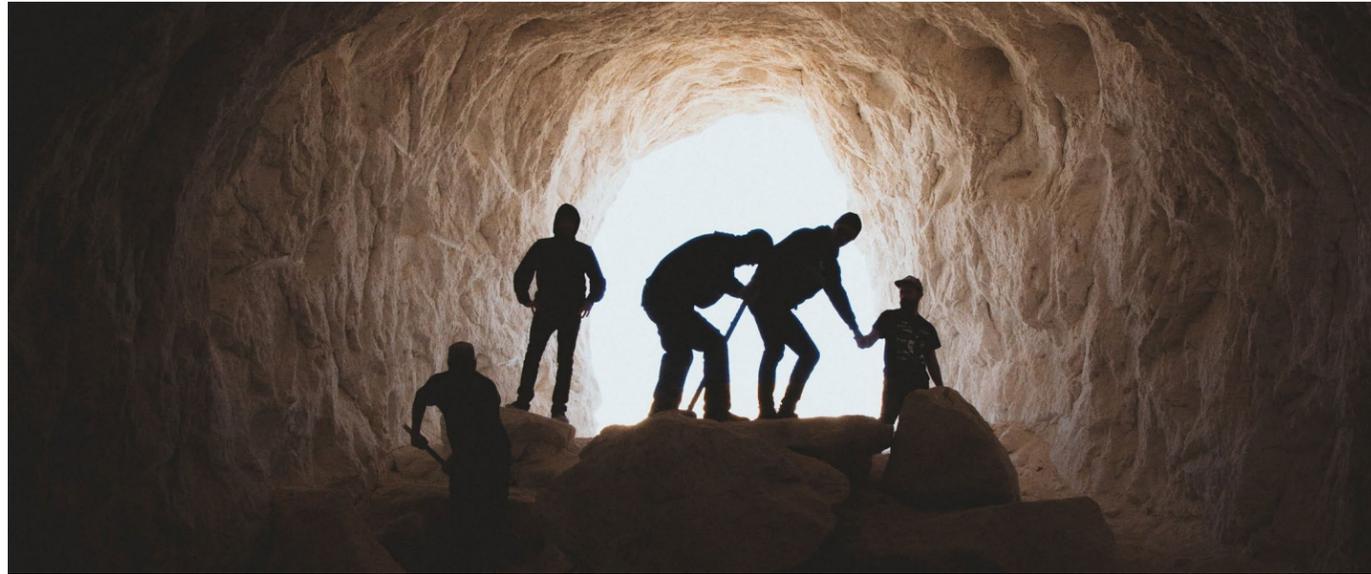
One of the ways behavioural economics propose helping people exit this cycle is the concept of opening and closing channels.⁷ This is one of the goals of Mobility Coaching - to help open up the channels to new behaviours and possibilities.

Mobility Coaching posits that this can be achieved through regular follow up, taking small strategic steps with increasing self-determination, and encouragement through positive reinforcement, or "nudges". Mobility coaching uses nudges in the form of motivational interviewing, consistent positive feedback, follow ups at regular check-ins, and the provision of a small financial incentive to participants for participating in the program.

Brain science: The body of research that has accumulated around the impacts of stress on the brain is quite clear that experiencing long term, repeated stress impacts the physical structure of our brains (Murgia 2015). Being raised in a lower income household is associated with a lessened ability for executive functioning, memory, as well as language formation (Elsayed et. al 2021). This is due to the daily stress that accumulates while dealing with the circumstances or context that most often surrounds those persistently living on a low income (housing and employment instability, food insecurity, making daily choices within constrained options etc.). There are a number of resulting physiological impacts of stress on the brain, including on the amygdala⁸, hippocampus⁹, prefrontal cortex¹⁰, and other regions of the brain¹¹. As well, other cognitive impacts around emotional processing have also been shown¹¹.

One area of the brain that is impacted by ongoing stress, and has been found to be impacted by poverty related stress is the **amygdala**, which primarily works to process threats and decide whether we react with either anger or fear. Increased stimulation and input from the amygdala will result in greater perception of stimuli as threats and therefore a heightened fight or flight response. The amygdala is also responsible for producing cortisol and will increase production with each flight or fight response, further clouding the individual's judgement





Researchers have also made connections between early childhood development and times spent in orphanages, which resulted in decreased prefrontal cortex volume (Tomasi and Volkow 2021, Mariani 2017). The **prefrontal cortex** controls executive functioning and cognition, as well as decision making, and the decrease in volume results in a decreased ability to perform those functions.

Additionally, family income was found to have the largest effect on neuroanatomy including structures involved in intellect, emotion, and cognitive function (Tomasi and Volkow, 2021). When decreased brain volume was identified in children, decreased grey matter in the **frontal and temporal lobe** was observed (Blair and Raver, 2016). The frontal lobe is involved with executive functioning, and the temporal lobe is also involved in language. Stress related to lower socio-economic status has also been shown to result in a decreased quantity of neurons, as well as volume in the cerebral cortex overall (Noble and Giebler, 2020). Grey matter works to process information between areas of the brain, so decreased volume further results in decreased executive function, but also the possibility for difficulty in producing and comprehending language (Blair and Raver, 2016).

Another way executive function is clouded due to poverty, even with normal brain volume, is relating to the **limbic system**. The limbic system is involved in emotional processing, but when presented with stress, the signals are sent from the limbic system to the prefrontal cortex, cloud decision making. This has resulted in a recorded drop in IQ of around 10 points, in fully developed brains, when faced with prolonged scarcity and scarcity related stress (Sleek, 2015).

It is important to note that this does not mean individuals experiencing prolonged poverty or scarcity related stress lack intelligence; people in poverty are very good at making key difficult decisions and juggling competing priorities within limited choices, however, the stress and resulting cognitive and executive functioning limitations can lead to difficulty staying in the mindset and applying the future orientation required to actively work to get out of poverty.

What we know so far:

If we take the environment that surrounds a person as critical to their success, and consider what factors are necessary to support their transition into better decision making, Mobility Coaching appears to be having an impact on two fronts.

First, by the mid-point review of the program,¹² feedback indicated the program was effective at creating an environment where coachees felt safe, supported, and mentored. The program created a space for all coachees¹³ to feel heard and understood by their coaches, where they could share their thoughts. Coachees could talk about their challenges, find encouragement, and were held accountable through the coaching relationship. The flexibility and timing for coachees was a major strength.

"I enjoy the social and emotional support I get from the coaching sessions."

- Coachee feedback

"I like having someone to bounce ideas off of and she is very helpful with resources. I appreciate my coach a lot and the ways she helps me."

- Coachee feedback

Second was opening coachees up to new behaviours and opportunities. More specifically, receiving guidance and support from coaches has helped kickstart critical skills and competencies. By working together with their coaches,

coachees set intentions and goals, as well as starting towards larger behavioural shifts. This was evidenced by the majority of clients who felt the program had helped them set intentions (85%), plan goals (77%), or test skills and strategies (77%). As the coachees continue their journey through the program, we expect to see evidence of deeper behavioural shifts, like following through with intentions and goals, or having more confidence to manage daily challenges.

"I really like the questionnaires because they help me see and track my growth and progress."

- Coachee feedback

"I am a single mom with no support or mentors in my life. The coaching has helped me with difficulties such as managing credit card expenses and closing down a mastercard which I didn't know how to do on my own. My coach fills up the empty spaces in my life."

- Coachee feedback

Overall, Mobility Coaching has set participants along a path towards longer lasting, deeper behavioural change. They do this by helping clients kick start the important steps of creating a plan and starting to test it out. Little nudges along the way from positive experiences with Coaches, motivational coaching sessions, and financial space through honorarium, create momentum and help coachees stay with the program and progress. Examining feedback and program data during the final evaluation of the program will help assess the depth of behavioural change and stability, including confidence to manage goals and finance, self-identity, wellbeing, and connections.

Work that Inspires Us

EmPath Mobility Mentoring:¹⁵

- Mobility Mentoring is defined as the professional practice of partnering with participants so that over time they may acquire the resources, skills, and sustained behavior changes necessary to attain and preserve their economic independence¹⁴.
- Four guiding principles:
 - Coaching – to strengthen decision making, persistence and resilience
 - They focus on one on one coaching, goal setting, prioritising, and problem solving
 - Bridge to self sufficiency
 - Five pillars: family stability, wellbeing, financial management, education/training, employment/career management
 - Goes from low to high in self sufficiency – to see which areas need prioritising
 - Goal-setting
 - People determine their own goals, mentors help guide the process, focusing on making SMART goals – specific, measurable, attainable, relevant + time-bound
 - Recognition
 - Cheering them on, making celebrations/certificates, still aiming to work towards intrinsic motivation but gives sense of achievement

CUPS Resiliency Matrix:

- The CUPS Resiliency Matrix has four main domains:
 - *economic*, which focuses on living conditions and finances,
 - *social-emotional*, which focuses on support systems, as well as executive functioning,
 - *health*, which focuses on physical and mental health, as well as accessibility, and
 - *developmental*, focusing on the critical period for children for neurodevelopment, ages 0-6 ([CUPS - Integrated Care Tool - APRIL 2021 \(squarespace.com\)](#)).
- Clients receive resiliency scores depending on how they answer questions related to each subdomain. The results can then serve as a guide to start the goal setting process and discuss with participants which areas of their life they may want to focus on throughout the program.



Where Everyone Moves Forward Ending poverty by increasing social and economic mobility.

Rise Calgary represents the coming together of a network of community-based resource centres throughout Calgary. Community Resource Centres have been a part of Calgary's social service landscape for over 22 years. Rise Calgary is governed by a dedicated Board of Directors and holds long standing relationships with United Way Calgary and Area, The Calgary Foundation and The Government of Alberta. From Scarcity to Strength – a coaching approach to moving out of poverty.

Rise Calgary's impact strategy focuses on moving Calgarians from chronic poverty, isolation, and trauma into stabilization and then into empowerment.

Rise Calgary fights scarcity by problem-solving with our clients, ensuring their basic needs are immediately met: food, housing, clothing, technology, transportation, baby and children's items, prescriptions and other life items, e.g., work boots.

Rise Calgary builds strength by strategizing with our customers through our empowerment programs. Rise helps people get their income paperwork in order, find jobs and build careers. Calgarians can participate in matched-savings programs, and our signature financial and mobility coaching empowerment programs.

"Empowerment is a circular process of social change, an activation of abilities and resources in which people in need of empowerment act together with an empowering human."

- Specialist

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Endnotes

- 1 How Poverty Affects the Brain and Behavior, Scott Slek, Association for Physiological Science.
- 2 Domain responses are on a scale of 1-5, 1 being 'Not at all', 5 being 'Very much'. The total for each domain is tallied. The pilot aims to assess if such tallies translate into overall personal growth in the program and result in stronger outcomes against the program logic model.
- 3 Economic Mobility is the ability of an individual, family or some other group to improve (or lower) their economic status. Social Mobility is the movement of family or individuals through social strata over time. It represents a change in one's social status in relation to where they began, over time.
- 4 Take repeatedly making late payments as an example: "better-off people typically find themselves, either by default or through minimal effort, in the midst of a system composed of attractive "no-fee" options, automatic deposits, reminders, and so forth, that is built to shelter them from grave or repeated error, less-well off people often find themselves without such "aids" and instead are confronted by obstacles— institutional, social, and psychological—that render their economic conduct all the more overwhelming and fallible" (Bertrand et. al 2006).
- 5 Scarcity is the uncountable condition of something being scarce, while poverty is the condition of being poor, normally defined through quantifiable income levels.
- 6 When dealing with decisions that are impacted by scarcity, individuals test 13-14 IQ points lower than average (Mullainathan and Shafir 2017). As with the brain development discussion it is important to note here that persons dealing with scarcity and persistent poverty are not less intelligent, but context and contrasts within which they are making their decisions has an impact on their cognition and decision making abilities.
- 7 "Certain behaviors, Lewin (1952) suggested, can be facilitated by the opening up of a channel (such as an a priori commitment or a small, even if reluctant, first step), whereas other behaviors can be blocked by the closing of a channel (such as the inability to communicate easily or the failure to formulate a simple plan)" (Mullainathan and Shafir 2009).
- 8 One area of the brain that is impacted by ongoing stress, and has been found to be impacted by poverty related stress is the **amygdala**, which primarily works to process threats and decide whether we react with either anger or fear. Increased stimulation and input from the amygdala will result in greater perception of stimuli as threats and therefore a heightened fight or flight response. The amygdala is also responsible for producing cortisol and will increase production with each flight or fight response, further clouding the individual's judgement.
- 9 Levels of connectivity within the **hippocampus** have also been linked to the socio-economic status of study participants. The hippocampus is the one area in the brain that continuously develops neurons throughout one's lifetime. However, prolonged stress can interrupt this process. The hippocampus is also responsible for regulating the release of cortisol from the amygdala, and this process can also be interrupted or overwhelmed by stress induced hyperactivity and overproduction of cortisol. This will eventually deteriorate the hippocampus, further affecting the control of cortisol in a cyclical manner (Noble and Giebler, 2020).

- 10 Researchers have also made connections between early childhood development and times spent in orphanages, which resulted in decreased prefrontal cortex volume (Tomasi and Volkow 2021, Mariani 2017). The **prefrontal cortex** controls executive functioning and cognition, as well as decision making, and the decrease in volume results in a decreased ability to perform those functions.
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- 12 Another way executive function is clouded due to poverty, even with normal brain volume, is relating to the **limbic system**. The limbic system is involved in emotional processing, but when presented with stress, the signals are sent from the limbic system to the prefrontal cortex, cloud decision making. This has resulted in a recorded drop in IQ of around 10 points, in fully developed brains, when faced with prolonged scarcity and scarcity related stress (Sleek, 2015).
- 13 The insights presented highlight experiences of Mobility Coaching clients gathered from a midpoint survey administered by Habitus in May 2022. The sample size of this survey was small (n=19) and thus the conclusions below don't reflect all clients' experiences. Data gathered at the end of the pilot program (November 2022) will enable insights into overall program impacts.
- 14 Coachees respondents to this survey were mainly female (78%) and predominantly living in Forest Lawn (53%).
- 15 Economic Mobility Pathways - EMPATH (empathways.org)
- 16 <https://www.empathways.org/approach/mobility-mentoring>

