

# Stanford SOCIAL INNOVATION REVIEW

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## **Rethinking Poverty**

By Elisabeth D. Babcock

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## VIEWPOINT

# Rethinking Poverty

Recent discoveries in brain science shed light on what holds the poor back—and on how to help them get ahead.

BY ELISABETH D. BABCOCK

**M**argaret grew up in the Patterson Way Apartments, a notorious drug-infested public housing development in South Boston. By the time she was 16, both her mother and her father had died, and her guardian, an older brother, was selling crack cocaine out of their apartment. Nine years later, he too had died, and another brother had become a drug addict. Only she and one remaining brother missed a similar fate.

“Back then,” Margaret has written in an unpublished memoir, “you would find syringes everywhere in my neighborhood, from the common hallways to the rooftops of our buildings.... That’s when I noticed the deals that the neighbors were making and the constant presence of strangers in [our] hallway.... I remember thinking, ‘How am I going to make this better?’” (Margaret is not her real name.)

In 2009, Margaret enrolled in Career Family Opportunity (CFO), a program offered by Crittenton Women’s Union (CWU). At that time, she had no education beyond high school and was a 30-year-old unemployed, unmarried mother with a limited work history. For her entire life, she had lived in South Boston public housing—an environment in which she was surrounded by people who, like her, had no idea how to better their lot.

Four years later, Margaret had attained her associate’s degree, had paid off \$1,552 in unpaid taxes, and had saved almost \$1,000. Today, she is the full-time manager of community learning programs at a local community center. “My job allows me to have a rippling effect on my community,” she writes. “I’m trying my best today to live well

and to teach my son to be the best little person who he can be. I’m a productive, inspiring, and helpful member of my community, and I have never been more proud.”

Margaret’s story illustrates the impact that an anti-poverty program can have if it targets the core circumstances that cause poverty to become intractable. In recent years, scientists have discovered that the stresses of poverty often overwhelm the critical-thinking skills that people need to chart and follow a pathway out of their condition. Fortunately, we are also discovering that carefully structured programs like CFO can enable people to improve those skills.

## THE WAGES OF STRESS

Those who are familiar with the reality of poverty today know that transformations like Margaret’s are rare. The erosion of the

public safety net, the increasing prevalence of low-wage employment, and decreases in low-wage earnings have combined to place low-income families under constant pressure as they struggle to work, to care for their families, and to maintain their access to public benefits. Added to these burdens is the fact that most jobs that would improve their circumstances—jobs that pay family-sustaining wages—require a post-secondary education, and for most people in low-income families, the effort to obtain higher education complicates their already very complex lives.

For people like Margaret to succeed in moving their families out of poverty, they must make every decision about how to spend their limited time and money very wisely. The more limited those resources are, the more crucial every decision becomes. But, as we have come to learn, the circumstances of living in poverty often undermine people’s decision-making skills.

According to an emerging body of brain science, the stresses that come with being poor negatively affect the strategic thinking and self-regulation skills that people need in order to break the poverty cycle. These skills, known as executive function (EF) skills, are fundamental to our ability to solve problems, to multitask, to juggle priorities,

to control impulses, to delay gratification, and to persist in the pursuit of goals. Researchers at the Center on the Developing Child at Harvard University and elsewhere have shown that living in poverty compromises EF skills in at least two critical ways: First, poverty creates powerful stresses that swamp our thinking and create a “bandwidth tax” that decreases the quality of the decisions we make. And second, the stresses associated with poverty can alter the way the brain develops in children who are subjected to them.



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Recent discoveries in brain science demonstrate that stress compromises memory, making it harder for people to remember several things at one time. Stress also makes it harder to maintain mental flexibility, to shift back and forth between potential approaches to solving problems, and to weigh the future implications of current decisions. As a result, many who have been raised in conditions of significant stress—or who are currently undergoing acute stress—struggle to keep track of the multiple problems in their lives, to analyze those problems, to explore options for dealing with them, and to set priorities for how best to move ahead.

Brain science also shows that stress hi-

framework is an EF-informed “scaffold” structure that helps participants concurrently attain progress in the five areas that our research has shown to be pivotal to fostering economic mobility: family stability, well-being, education, financial management, and career management.

The Bridge serves as a decision-making and skill-building tool that allows participants to analyze and identify their strengths and weaknesses and then to set intermediate and long-term goals in all five of those areas. They do so using a single piece of paper that allows participants and staff members to see—all at once—a summary of the challenges that participants face, the interconnections between those challenges, and po-

participants use contracts, measurement frameworks, and incentive systems to reinforce the goals that they developed using the Bridge. Mobility Mentors measure the goal attainment of participants in face-to-face meetings that take place at intervals of no more than six months and often (especially during the early stages of the program) more frequently. In this way, staff members create a routinized process by which participants become more adept at analyzing problems, developing options, weighing alternatives, selecting a plan, and adhering to a course of action. That coaching work ensures that over time the Bridge scaffold evolves from an externally prescribed process into an internal set of EF competencies that frees participants from the need for further coaching.

Using tools like the Bridge and Mobility Mentoring, we have discovered, can have real payoffs. In the five years since incorporating those approaches into the South Boston CFO program, we have seen public housing residents who are in the program graduate from community college at more than twice the rate of other community college students in the Boston area. In addition, we have seen members of that population save three times as much on average as the typical member of a low-income American household. Almost one-third of participants in these programs are now in family-sustaining jobs that pay from \$45,000 to \$50,000 per year. Within one year of introducing Mobility Mentoring into transitional homeless shelters, moreover, the proportion of residents who were regularly working or going to school increased from 45 percent to 80 percent, and those with personal savings of \$150 or more went from 0 percent to 43 percent.

Findings from brain science show us that the stresses of poverty can compromise people's decision-making skills in ways that virtually assure that the odds will be stacked against their efforts to gain upward mobility. Yet those same findings suggest that even in adulthood people can benefit from coaching and other services that improve EF skills. It's better living through science—and, in our experience, it works. ■

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jacks our good intentions and increases the likelihood that we will be swept away by our impulses. Even if we manage to develop a good plan, we will find it harder to stick to it if we are under stress or if we have experienced significant stress during childhood.

In sum, getting out of poverty requires people in low-income families to manage very complicated lives, to optimize decision-making, and to persevere in the face of huge odds. Yet recent advances in brain science show that poverty also creates crippling stresses that significantly hamper people's ability to develop and sustain EF skills. So how can organizations that work with low-income families resolve this vicious Catch-22?

**A SINGLE PIECE OF PAPER**

Seven years ago, CWU began to build a new framework that enables people to buttress their strategic thinking skills and to follow through on their goals in the face of daily life challenges that would normally throw them off-course. Called the Bridge to Self Sufficiency, or the Bridge for short, this

tential remedies. The Bridge scaffold serves as a problem-solving, organizational, and memory-aid tool in much the same way that others might use a written list or a software application to help them track their to-do items. The primary difference is that the Bridge is designed to organize the tasks that are most important for moving out of poverty and to display them visually on a single page.

At CWU, we refer to the process of using the Bridge scaffold—along with a set of reinforcing frameworks—as Mobility Mentoring. We developed the Mobility Mentoring approach to mitigate the specific EF-skill challenges that poverty tends to exacerbate. The aim is to sharpen the clarity of participants' intentions and to strengthen their personal resolve. Specially trained staff members, called Mobility Mentors, act as coaches who work with participants to help them identify realistic goals and plans. In addition, Mobility Mentors connect participants with the resources they need to achieve those goals.

Through the Mobility Mentoring process,