COACHING FOR ECONOMIC MOBILITY

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CRITTENTON WOMEN’S UNION MISSION:
We transform people’s lives by moving them out of poverty and providing other institutions with the tools to systematically do the same.

We accomplish this by:
• Providing a metric-based, mentor-led, incentivized roadmap that is enabling thousands of families to cross the economic divide;
• Changing the view of what is possible across the entire social services sector.

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At Crittenton Women’s Union (CWU), we have developed the Mobility Mentoring® platform to help individuals move from poverty to economic independence. Mobility Mentoring is 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 independence.

The essential elements of Mobility Mentoring are:
1. The Bridge to Self-Sufficiency® framework (see Appendix A)
2. Clear goal-setting and outcomes measurement
3. Coaching
4. Incentives

As Mobility Mentoring’s efficacy has been demonstrated by impressive program outcomes (see Box A), there has been demand for greater clarity and explanation of the components of Mobility Mentoring: how it is done, and why the platform works. As CWU’s reach grows through the Economic Independence Exchange, a group of over 40 partner organizations using Mobility Mentoring, there is growing demand for more detailed explanations of how the work is done.

This document is an attempt to clarify what is meant by the term “coaching” at CWU: both how it is defined and how it is practiced. This document will lay out the reasons coaching is used at CWU, and define the basic components of how coaching is done at CWU. The focus throughout is on usable information for the field. The hope is that practitioners and policymakers will find useful guidance that will shape how they conceive of and practice coaching.

There are many different kinds of coaching, and there has been some confusion around how CWU’s coaching compares to other forms of coaching (such as life coaching or financial coaching). Coaching for economic mobility at CWU is distinct from coaching elsewhere in that it a) operates within the Mobility Mentoring platform, and utilizes a specific organizing framework, the Bridge to Self-Sufficiency, b) is not focused on one domain of the participant’s life (as with financial or career coaching), but rather pays attention to the interplay between different domains (e.g. how does a participant’s mental health, or her children’s needs, impact her ability to get and maintain good paying work?), and c) intentionally incorporates an understanding of the ways in which the stresses of poverty impact thinking and behavior.

Coaching at CWU seeks to intentionally build the skills and mindsets necessary for sustained behavior change, including self-regulation skills and self-efficacy, which are impacted by poverty. Coaching builds skills through interaction between two people over time, ultimately preparing the participant to tackle future goals independently.

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Box A

**FY15 PROGRAM OUTCOMES AND COMPARATIVE STATISTICS**

**Across All CWU Programs**

During FY15, CWU participants made significant gains in employment. The average employment rate upon entry into CWU programs was 35%. Upon exit, 50% of our participants were employed. This rate is 25% higher than the state average for low-income Massachusetts residents.

51% of CWU participants had bank accounts when they entered the program. Upon program completion, 65% of participants had money in bank accounts. This rate is 18% higher than the average banked rate for low-income residents in Massachusetts.

**Career Family Opportunity (CFO) Program**

CFO is a five-year, multi-disciplinary intervention designed to move low income families toward economic independence. Upon program completion, each participant will have saved $10,000 and will have a household income that is tracking toward full economic independence (approximately $45,000 to $55,000 per year).

CFO’s first cohort graduated in June 2015. The average hourly earnings of graduates was $22.30/hour (over $46,000 a year). Preliminary findings of a Return on Investment study completed by Brandeis University demonstrate that over 60 months, CFO participants increased their earned income by 71.6%, reduced their dependence on subsidies by 20.1%, and increased their tax payments by 120%. These changes demonstrate that the costs of the program were offset by participant subsidy reductions and tax and earnings gains in less than one year after program completion.

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1 Office of Family Assistance, Work Participation Rates FY12 (published May 29, 2015)
2 FDIC 2013 National Survey of Unbanked and Underbanked Households.
WHY COACHING?

Coaching is used at CWU because it improves individuals’ ability to self-regulate; to make informed, future-oriented decisions that lead to economic mobility. It builds up important mindsets necessary for sustained change, including self-efficacy and motivation. These skills and mindsets are not built up in traditional case management, or in more didactic training or workshop formats, because they must be repeatedly practiced in order to be built. A large field of academic research on the brain has determined that these skills and mindsets are built up through interaction with others, and that they are built over time; a relatively long-term coaching relationship is the best place to see real growth. Most importantly, coaching is particularly well-suited to deal with the impacts of poverty.

IMPACTS OF POVERTY

Poverty creates many problems. The most obvious of these is a lack of resources: people living in poverty have less money and less access to the things money can buy, such as housing, childcare, and food. Another is a lack of education, both formal education and access to more informal information sharing about how to get ahead. Traditional programs that have sought to address poverty have focused on the obvious problems of a lack of money and education: they give low-income people resources (like housing, cash assistance, and childcare vouchers) and training (as in job training, parent education, and community college).

Resources and training are important and have undoubtedly helped millions of people. However, necessary this kind of assistance is, it has been insufficient and has not significantly reduced poverty. In fact, the United States has seen decreasing opportunity for individuals who grow up poor over the past few decades. Escaping poverty is harder than ever, and there is increasing consensus that traditional approaches have not netted meaningful results.

The past decade or so has brought greater understanding of other, less visible problems caused by poverty. Importantly, poverty causes an incredible amount of stress in an individual—in both adults and children. This stress is caused by needing to juggle too much, with too few resources and too few opportunities to get out of poverty, and by persistent social bias (both class-based bias and racism). Stress is further caused by the trauma that frequently accompanies poverty: people with low incomes experience more community violence and more violence in the home. They also may experience the trauma of homelessness or the stress of persistent hunger. The stresses that come with structural disadvantage may be less visible than a lack of income or education, but they are still very troubling. The various stresses of poverty can cause inter-related challenges to the sense of self (referred to as “mindsets” elsewhere in this document), which includes identity, self-efficacy, and motivation; and challenges to key self-regulation skills, including the ability to regulate thoughts, emotions, and behavior. Understanding these challenges and how effective coaching can boost one’s ability to persist in the face of poverty’s stresses is the focus of this paper. Below, the sense of self and self-regulation will be further defined.

Note that the focus of this document is on working with the effects of poverty, not its causes. People do not become poor because they lack self-regulation or a sense of self. Poverty is caused by complex economic and social systems, political decisions and market forces. These issues need to be tackled on a

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3 There is no short-cut available to build these skills and mindsets. There’s also no defined time period needed for this work. Some participants will see change more quickly—within months—while some will take longer. CWU’s most intensive program, the Career Family Opportunity (CFO) program, works with participants for five years.
systemic level, by advocating for legislative change. To this end, CWU actively engages in advocacy work on the local, state, and federal levels. However, at an individual level, exiting poverty is a complex navigational feat, made more difficult by poverty’s effects. The purpose of coaching is to deal with the effects of poverty on the individual, to help individuals to move themselves out of poverty.

IMPACTS OF POVERTY ON THE SENSE OF SELF

The sense of self incorporates all of the important mindsets that shape how a person views herself, including the interrelated concepts of identity, self-efficacy, and motivation. It is a person’s sense of who she is, where she belongs in the world, what is possible for her, and her drive to get there. It is important to note that these mindsets are not pre-determined or static; indeed they are highly fluid based on the environment and cues received from othersxvii.

The sense of self is shaped through interaction with others throughout the life course, but the foundations are built in childhood. The experience of growing up poor can lead children to develop feelings that they are not the type of people who “belong” at school. They may internalize stereotypes about kids who are “like them,” which can shape their identities and limit their ideas about what they may become in the futurexvii. Further, growing up in less-predictable environments—such as those characterized by housing insecurity and food insecurity—children can develop a sense that they are on the receiving end of life, rather than in charge or in control. As they grow up, their and their families’ position of relative helplessness when faced with the decisions of state systems, such as welfare offices, public housing, and child protection, can exacerbate this sense of a lack of agency or self-efficacy. This lifelong pattern of difficulties and setbacks can also impact a person’s motivation to try again. Past failures in school, for example, can shape a person’s motivation for applying to college.

Further, the day-to-day social bias associated with living in poverty (including structural racism) can affect a person’s sense of self. In order to access support from social service agencies, a person may need to highlight his challenges and needs, taking on an identity of dependencyxviii. Overwhelming persistent stresses, which show little sign of letting up, can also bring on a feeling of helplessness.

The combination of growing up in poverty, along with the day-to-day indignities of managing life with very few resources, can leave a person with feelings of impotence and futility. These feelings are the manifestation of systemic oppression.

IMPACTS OF POVERTY ON SELF-REGULATION SKILLSxii

Self-regulation is the ability to manage one’s own thoughts, emotions, and behaviors. Self-regulation skills include the ability to focus on and solve problems, to control impulses and work toward goals, and to hold and switch between multiple different things in mind. Self-regulation, like the sense of self, is developed throughout the life course. However, important foundations for self-regulation are built in early childhood.

The chronic stresses of growing up in poverty can impact the development of key self-regulation skills in young childrenxvii. If children’s lives are full of stress, stress hormones are constantly flooding the brain. While a little bit of stress is good for children—more challenging learning opportunities, for example, cause good stress—too much stress, without regular or predictable alleviation, impacts the brain’s architecture and makes developing self-regulation more difficult.

Importantly, children develop self-regulation skills through co-regulation with well-regulated adults. Through nurturing and responsive interaction with adults, who provide role modeling and coaching, children learn these skills over timexviii. If the adults they interact with every day are not themselves well-regulated, children have fewer opportunities to build their own self-regulation skills.

Further, the day-to-day stresses of life can hijack anyone’s self-regulation skills in the momentxix. Everyone, rich or poor, has snapped at a loved one after a long day of work, or cheated on a diet when family stresses become overwhelming. Because poverty today brings consistent, overpowering stresses, self-regulation skills of those living in poverty can be challenged. Again, it is important to note the cause and effect here: people are not poor because they lack self-regulation skills. Poverty itself causes the challenges to these skills. Anyone would have similar challenges to their self-regulation skills when presented with similar stresses.
SKILLS AND MINDSETS NECESSARY TO MOVE FORWARD

The fact that poverty causes challenges to the sense of self and to self-regulation skills is critical, because these are precisely the mindsets and skills necessary for someone to embark on the difficult process of setting goals, changing their behavior, and lifting themselves out of poverty.

It is difficult for anyone to make a drastic change to the way they are living. The easiest decision for anyone to make is not to make a change. Everyone has things they know they should change—increase savings for retirement, eat healthier, watch less television—but their habits and daily lives make change hard.

Exiting poverty requires individuals with low incomes to make drastic changes to their lives, such as returning to school, taking up a new profession, raising their kids differently, or dealing with their finances in a whole new way. The prevailing assumption is that if low-income people are given information and/or resources to help them along their way, they should be able to make the necessary behavior changes. Take returning to school as an example. A person may be given information about how to apply to community college, and financial aid to decrease costs. Is this enough to ensure that person’s success? For some people, it is. But the persistently low graduation rates of community colleges indicate that for many, this is not enough. Juggling school with work, family, transportation, and other obligations can be too much for many individuals. Doing it alone is next to impossible.

Change is hard for everyone. Change can be especially hard for people living in poverty, since the very skills and mindsets necessary for change are so impacted by the experience of living in poverty. In order for someone to embark on the difficult process of making significant changes to his life, he must have the belief that he is a person who can accomplish this kind of thing, believe in his capacity to accomplish the change, and have the motivation to follow through. Further, he must have the self-regulation skills that enable planning, problem-solving, control of impulses, and adjusting to challenges.

THE ROLE OF COACHING

Coaching addresses the less visible problems that can be created by poverty: challenges to the sense of self and to self-regulation. Coaching staff act as human scaffolding for building of skills and mindsets necessary for the complex task of moving out of poverty. The coach provides a support for the participant to work on building the skills and mindsets needed to take on the complex task of moving out of poverty. The coach provides a structure for the participant to practice key self-regulation skills, such as comparing and weighing multiple priorities, goal-setting, and problem-solving. The coach also provides key messages to the participant about her belief in the participant’s ability to move forward, providing a platform for the building of positive identities, self-efficacy, and motivation. 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, over time, builds the skills and mindsets up in himself 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.

It is important to note that coaching is not a substitute for systemic change. CWU is committed to effecting structural change that will help low-income families, because coaching is only helpful insofar as opportunities are actually available. All the coaching in the world will not help a low-income person get through college, for example, if there are no structural supports in place for that person. Higher wages for workers, better supports for families (including subsidized childcare), and more affordable housing are all necessary structural supports. Coaching is not meant as a replacement for these things. In fact, coaching can help people find their voice to advocate for meaningful change on a systemic level.

COMPONENTS OF COACHING

As noted above, coaching at CWU seeks to intentionally build the skills and mindsets necessary for sustained behavior change, which can be impacted by the stresses of living in poverty. The following sections will outline the main facets of coaching for economic mobility at CWU. First there are the foundational values necessary for good coaching, which form the groundwork for the coaching relationship. Following that will be a description of the important processes involved in
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coaching, and a discussion of concrete supports/tools that aid in the process.

While there are certain things to look for when hiring a coach, most of the key aspects of coaching can be taught. Staff need high-quality training on each of the components of coaching, with regular reflective supervision to ensure that what is learned in training has been incorporated into practice. Supervision should be a parallel process: supervisors should coach staff as they expect those staff to coach the participant. This allows for ongoing learning about the coaching process, and for practice of key skills. (See Appendix B for more on hiring and supervision.)

In addition, it is incredibly useful to utilize a team approach, where various coworkers support each other, share ideas, and talk through difficult situations. Because everyone learns through relationships over time, cultivating a strong and supportive team among staff doing coaching helps to build each individual’s skills.

VALUES

Foundational values are difficult to teach in a traditional training and should be screened for in interviews (see Appendix B). For existing staff, they should be developed through reflective supervision and in team meetings.

At the most basic level, the value necessary for good coaching at CWU is belief in the innate human value of those served: an assumption that all are equals. Staff must understand that the participant is the expert on her situation. They must understand that she can be resourceful, and believe that she is fundamentally capable of achieving her goals. These values provide the foundation for helping the participant to develop her sense of self: staff consistently articulate their belief in the participant’s capacity, in her power to control and change her circumstances.

Another value necessary for the work is a belief in everyone’s potential for growth and learning (as opposed to a belief that they are who they are). A belief in the potential for growth is necessary for working on things like identity and agency with the participant, as he must believe that he can change these things. The belief in the potential for growth is also helpful when discussing self-regulation, as participants come to understand that they can in fact improve things like problem-solving and goals attainment through practice.

A belief in growth potential should be applied both to participants and to staff: staff should also seek to continually grow. Staff model a desire to grow by continually asking the participant how the coaching is working for them, what parts are most helpful, and how the coaching could be improved.

The final value necessary for good coaching is “unconditional positive regard” for those served. While the idea of working from a strengths-based perspective has become increasingly popular in social services, unconditional positive regard is more radical than that. It is grounded in the idea that, while staff may not always love what a participant does, they maintain unconditional positive regard and deep respect for who that person is: an individual with their own distinct history and aspirations. In practice, unconditional positive regard means that when a participant has a setback—or does something that seems to undermine or act contrary to her goals—
Staff should work with participants to a point where they no longer need staff support.

Staff respect that she may have reasons for doing it, and continue to work in a positive, professional way with the participant.

THE RELATIONSHIP

The foundational values outlined above lay the groundwork for setting up a productive coaching relationship. The coaching relationship is based on an idea of teamwork, as opposed to a power dynamic where the participant is below the staff. Staff should seek to partner with participants so that they may empower themselves, and should support participants' autonomy. The goal is to help participants recognize the power within themselves, power that has been there all along. This is crucial for developing the self-efficacy needed to work on goals.

One way to build autonomy is through a focus on co-investment: at whatever level participants are interested in investing in themselves, staff will match that level. Staff should always follow the lead of the participant, encouraging but not forcing him to engage in the coaching relationship. Thus the coaching relationship is one that is tailored to the needs of the participant: if he is highly motivated and heavily invested in the work, staff match that by dedicating a lot of time and energy to working with him. If, however, he is less engaged in the process, staff should take a step back and work to build motivation first (instead of dedicating a lot of energy to trying to move the participant forward). While backing off from a less-motivated participant runs counter to many staff’s instincts, staff must remember that they cannot do the work themselves. The participant must own it.

Staff should be supportive without doing for the participant. Staff support should be given in response to the needs of the individual, with the goal of being gradually removed over time. Staff should work with participants to a point where they no longer need staff support: they must avoid building dependency. Just as a scaffold is removed from a building after the work is done, staff should be able to remove their support after a period of time and see the participant thrive on his own.

A very important component of a good participant/staff relationship is clear boundaries. Staff must maintain a clear understanding of what their job is, and what is beyond the scope of their position. Boundaries can be difficult for people who get into this line of work to help others: they may take on more of the actual work of making change in the participant’s life out of a genuine desire to help. For example, a staff person who hears about a participant’s troubles with the housing authority may be tempted to call the head of the agency to sort things out, thinking that it will be more efficient to do it this way. However, having staff take on so much of the work does not build any of the skills or mindsets needed for meaningful change in the participant. Staff must learn to take a step back, to let participants try—and sometimes fail—in order for them to learn for themselves.

Good boundaries are present when staff have a clear view of what their role is with a participant, and an understanding of the limits of that role. An example of poor boundaries is when staff try to be “all things” to the person they are working with, taking on the role of therapist or friend. A good coach will help participants to identify and connect with other people in their lives who can fill roles inappropriate for staff to take on.

Further, in situations where boundaries are not clear, staff can take on much of the stress of a participant’s situation, or may over-identify with participants they work with for a long time. This can lead to burnout and secondary trauma. Boundaries need to be addressed in training, and in regular reflective supervision focused on boundary maintenance.

THE COACHING PROCESS

While the coaching process needs to be individualized to suit the needs of the participant, there are certain steps in the process that are important for good coaching. Though the steps are laid out in a linear fashion here, coaching can take a more circuitous route: the coach may go through the steps but then return to a specific step that is most needed by a particular participant.

Engaging the Participant in Self-Assessment

The first step in the coaching process is for staff to walk the participant through a process of self-assessment. In order for a participant to be able to make meaningful goals, she must first have a realistic view of where she is now. It is imperative that self-assessment be worked into the process from the beginning. The participant must state for herself what the things are in her life she’d like to work on. This builds self-efficacy—and leads to increased motivation—in ways that staff assessment and
Many aspects of CWU’s coaching model parallel Motivational Interviewing (MI). These key aspects help participants to “own” the work and discover their intrinsic motivation. These include:

- Helping the participant to identify her own core values
- Discovering why the participant makes certain choices, or has made certain choices in the past
- Aligning goals with participant values
- Helping the participant link core values to the goal of economic independence

Motivation is key to goal attainment, and staff help the participant with both intrinsic motivation (why do I want to do this?) and extrinsic motivation (includes incentives, benefits to others, and the bidirectional expectations/accountability between the coach and the participant). Staff can help the participant break down her intrinsic motivation into desire (how much do I want this?) and belief (how likely am I to succeed?). Understanding a participant’s desire and belief—and which is stronger—can help staff to focus their coaching. For example, if a participant has a strong desire to return to school, but little belief that it will be possible, staff must focus on surfacing what’s behind that lack of belief, and then addressing that issue. If on the other hand the participant is certain that she could go back to school, but seems to have little desire to do so, staff must instead focus on why that is, and be open to potentially altering the goal to more closely align with something the participant has a strong desire for.

Allowing the Participant to Identify Goals

The participant must identify his own goals, for the same reason he must be allowed time to self-assess: self-efficacy and motivation are built through self-selected goals, not through being forced to work on assigned goals. While the goal-setting process is considered a separate part of Mobility Mentoring from coaching (covered in separate documents and trainings), the fact that the goals come from the participant and not from program staff is a key facet of coaching.

Strategizing

Staff help participants make plans for success by strategizing with them. Often participants will tell us that they feel they “didn’t have a choice” in certain things—this is the articulation of a lack of self-efficacy. A coach’s job is to help the participant to see choices where previously they may not have. Strategizing includes helping the participant explore all options or alternatives, and helping them weigh out the best options. Strategizing also includes reflection on what has worked in the past, surfacing and planning for possible setbacks, and thinking ahead of strategies to deal with them. Some questions that can guide this process of strategizing are:

- What has worked for you in the past?
- What things have kept you from success before?
- I wonder what would happen if...

Note that strategizing is different from problem-solving. Strategizing involves asking a lot of questions, whereas problem-solving involves offering a solution. The job of a coach is not to provide a solution for every problem that comes up. While the default mode of many people trying to help others is to offer a solution, this will not build the participant’s skills or their sense of self-efficacy. While it can be difficult
for staff to stay focused on strategizing, it allows the participant to develop her own problem-solving skills, instead of relying on someone else. This in turn builds her belief in herself, and in her belief that she can solve her own problems.

**Providing Expertise/Research**

Once a participant has self-assessed, identified his goals, and has gone through the process of strategizing, he may then need staff to provide particular **expertise**. The participant looks to staff to provide **information** about **clear pathways** to their goals. Common things that participants may need staff expertise on include how to:

- Apply for subsidized housing
- Find a daycare/get a childcare subsidy
- Apply to college
- Apply for financial aid
- Read a credit score
- Repair bad credit
- Do a budget
- Write a resume/cover letter
- Interview for a job

Thus staff must have a certain amount of expertise in these fields, attained through experience and/or education, and must have ongoing access to trainings to further develop their expertise. Time should be spent developing **tip sheets, templates, and other heuristics** that can be used to aid participants (see “Concrete Tools”, below). Organizations should have good ways for staff to share expertise, to minimize the amount of research each individual must do. Staff can share tips sheets, templates, and other heuristics electronically on a shared drive. Peer training and information sharing can take place in team meetings.

**Creating Momentum**

Staff help participants move forward by maintaining a **positive** outlook, looking for **strengths** or small steps the participant has made and pointing them out. They should encourage participants to achieve **small successes** in the beginning, as these small successes build momentum for big change.

Staff **encourage** the participant, communicating the common nature of difficulties (“many people have challenges like this”), sharing the successes of those like them (giving them a relatable model: “I knew someone else like you who successfully overcame this problem by...”), and helping them **develop resilience** to find alternative strategies and overcome perceived limitations. When a participant has overcome an obstacle or achieved even a small goal, staff play an important role in identifying, celebrating, and sharing in this success. This not only creates momentum for continuing to move forward, it also builds a sense of self-efficacy in the participant.

A **coach is different from a cheerleader**, though. While a coach does cheer on the team in a generic way at times, she is more strategic in her feedback. She must point out **specific gains and specific opportunities for improvement** to help the participant keep moving forward.

**Maintaining Goals/Big Picture Focus**

Key to CWU’s coaching is a constant **refocusing on goals**. Everyday crises may take the attention of the participant, but staff’s role is to push back against the vortex of poverty to help the participant maintain focus on goals. This is the idea behind the “green edge of the wedge” (see illustration at left). Because a focus on crises takes time and mental...
space away from focus on goals, the coach’s job is to help the participant create new space in their head for focusing on goals. While they may be used to feeling “swamped,” the coach helps them to practice forward-looking work on their goals.

In order to maintain goals focus, however, staff must first empathize with the participant, giving space for the emotions he is feeling. The strong emotions associated with being in crisis can make it impossible to focus on goals: the participant can be too wound up, or may shut down. Thus staff must sometimes create opportunities for self-calming before the work on goals can start. For example, staff may remind the participant that “this is a safe space,” that “I am here for you.” They can also introduce the participant to simple mindfulness or other self-care techniques, and give the participant a few minutes to collect himself before beginning the meeting.

However, staff should avoid “going down the rabbit hole” of trying to resolve the crises the participant is presenting. Instead, staff should work to calm the participant to a point where she can focus once again on the work the staff is there to support: the participant’s goals. Keep in mind that staff’s job is not to solve all problems; their job is to build skills and mindsets necessary for sustained change.

There is an important difference between being reactive in the work, and being responsive. Reaction is like emergency medical services. It is quick, and may solve the immediate problem of the individual needing services. But it won’t do anything to build the capacity of the individual to lead a healthier life in the future, to avoid future emergencies. Responsiveness takes time but is focused on building up the individual’s ability to do for themselves. An example of reactivity is staff solving immediate crises: calling the utility company when the electricity has been cut off, or making a referral to a food bank when money for groceries has run out. A big red flag that a staff person has veered into the realm of reactivity is when he is spending too much time on one participant, “solving” all the problems that come up.

Responsiveness requires delving deeper into the underlying problems: why was the electricity cut off, or why didn’t the money for groceries last like it was supposed to? How can these crises be prevented in the future? How can the participant build her own skills to not only solve the immediate crisis at hand, but also to prevent future crises? How can the participant arrange things so that the crises which inevitably arise do not derail her from attaining her goals? Responsiveness builds skills.

On a broader scale, staff can help the participant to stay focused on the “big picture,” which is a more distant vision of success in the future. For example, focusing on the short-term goal of finding a job may be important. But getting back to school to train for a higher-paying career may fit in better with the big-picture goals a participant has for himself. Staff regularly bring the participant back to that big dream or vision he has for himself, and help the participant to weigh short-term gains or losses against a long-term plan.

Regular Follow Up

Many participants have told us that one of the main things that keeps them motivated is knowing someone will check in with them. Regular and predictable follow up is key to the coaching process. Follow up is specific: each action step or related task is followed up on in a pre-determined way, as outlined in the goals contract. Staff should build in systems for themselves for checking in with participants regularly about each goal, and supervisors should monitor this. Staff should also make sure that they follow up in a timely way on any tasks they are responsible for, in order to show the participant that accountability goes both ways.

Regular measurement of progress toward goals also provides an opportunity for metacognition, as staff can take the participant through the important process of deconstructing what has worked, what is not working, and why. The participant can then recalibrate and apply these lessons to future challenges. The process of thinking about what’s happened in the past, and strategizing about how to apply lessons to future challenges, builds self-regulation skills for the participant.

CONCRETE SUPPORTS/TOOLS FOR COACHING

Even if contact between staff and participant is regular, and the coaching sessions are of a good quality, the plans made during a coaching session can be quickly forgotten in the chaos of day-to-day life. For that reason, concrete supports and tools are important. These tools support self-regulation and self-efficacy, and include such things as clear frameworks, daily planners, post-meeting summaries, goal tracking sheets, and “cheat sheets” or templates. These tools help participants to keep themselves organized in the time between coaching sessions.

Tools support self-regulation and self-efficacy, and include such things as clear frameworks, daily planners, post-meeting summaries, goal tracking sheets, and “cheat sheets” or templates. These tools help participants to keep
themselves organized in the time between coaching sessions, to truly take ownership of their goals, keep their momentum going, and to “coach themselves” in between sessions. Tools are also helpful for staff, as they help to organize the work.

If regular contact with the participant is impossible because of the way a program is set up, or quality coaching is unfeasible, these supports and tools become especially important. Simply using some of these supports will go a long way toward helping participants to move forward—and will help organize the work for staff.

The simplest concrete support for improving the mindsets of participants is to think about naming. What are participants and staff called at your organization? Naming makes a big difference in shaping the kinds of identities people are primed to take on, and can be a small but important step toward helping encourage self-efficacy among participants. A “mentor,” which is the term used for coaching staff at CWU, connotes a very different relationship than a “caseworker.” Participants are not “cases” to be worked on.

It is incredibly useful to ground all coaching in a clear, concise framework, such as the Bridge to Self-Sufficiency (see Appendix A). This framework provides a structure for the building of self-regulation skills, as it helps the participant to juggle and prioritize the multiple domains of their lives and to focus on future goals. The Bridge also allows for the participant to be involved in the assessment process, which gives them a sense of agency and buy-in. Organizations should use existing tools like the Bridge, or dedicate time to developing clear, one-page frameworks for the work they aim to do with participants. A tool like this is absolutely necessary for focusing and breaking down the work.

Once a participant prioritizes and sets a goal, goals contracts help to break the goal into action steps, identify who is responsible for each step, and set due dates for each step. The goals contract establishes dual responsibility and sets up clear expectations between staff and participant. These goals contracts (or copies) should be given to the participant so that he can track his own progress. This helps self-regulation by providing structure for the work, and it improves self-efficacy by helping the participant to remember on his own what it was he wanted to do.

Any time a participant is asked to create and work on multiple goals, he should be provided with a tracking sheet to help him to keep track of goals, action steps,
and due dates. While there are many ways to set up a goal tracking sheet, it should include “big goals” or longer-term plans, such as earning a family-sustaining wage, and more immediate goals that will help move him toward this goal. These goal tracking sheets help the participant to organize due dates, track progress, and most importantly take ownership of her goals.

When discussing goals, it helps to break things down, and get as specific as possible. “When do you plan to start?” is a very helpful question, as it gets the participant thinking about exactly when and how this new goals-focused work will fit into his life. Providing daily planners or calendars can help the participant to then schedule in work on goals alongside everything else they have to do. For example, if a participant is already working full-time and taking care of his children, it could be difficult to figure out when to work on financial aid forms and college applications. Even though the participant may be very motivated to go back to school, working on this goal could easily get lost in the shuffle of day-to-day life. Many participants have found it very useful to schedule all responsibilities in a daily planner, in order to ensure that work on goals gets done. If a participant has a smartphone with a calendar, he may prefer to use that over a paper calendar. Smartphones can also be set to provide alerts to work on goals.

Knowing that there is a lot going on in the participant’s life, providing timely reminders can significantly increase the chance that the participant will attain goals or remember key dates or appointments. Anytime a meeting is scheduled, staff should send reminder calls, emails or texts to confirm with the participant. If an important deadline is coming up—say, a financial aid deadline for an education program, or a school registration deadline—a reminder a couple days in advance can make all the difference. Reminders need to be far enough in advance to allow for the necessary work to be done, but close enough to the due date to be motivating and remembered.

Because a lot is discussed in each meeting, a post-meeting summary can help participants to remember the key things that were discussed, and which action steps they committed to. Post-meeting summaries should happen both in person and also via email or text after the participant has left.

The in-person summary is similar to the “teach-back” method commonly used in medical settings. In a teach-back, after providing the patient with complicated instructions about how he should take his medicine, the doctor asks him something along the lines of, “We covered a lot here. Can you tell me, in your own words, how you plan to take your medicine?” By telling it back to the doctor, the “teach-back” helps patients to remember all that was discussed. It also creates a feedback loop, allowing the doctor to check for any gaps in understanding and provide individualized follow-up instruction if anything was left out. Some staff at CWU even ask the participant to help them write up their notes at the end of the meeting, which both saves time and ensures that the participant remembers all that was covered.

Another helpful type of post-meeting summary is a written summary sent the next day. After an important meeting where goals are set and action steps laid out, staff should send an email or text to thank the participant for meeting, to provide a summary of what was discussed, and to list out any immediate action steps. Participants have told us that these follow-up emails and/or texts are very useful in helping them to keep straight everything that was discussed, and all they have planned to do.

Many goals that participants set are complicated. However, many goals are also common to multiple participants, and it would be a waste of time for every participant to try to figure out how to tackle it on their own. Staff should find or develop “tip sheets” for common multi-step processes, such as applying for community college, getting financial aid, accessing subsidized childcare, or addressing credit issues. These step-by-step instructions provide a road map for goal attainment.

It is important to keep these tip sheets short, clear, and easy to follow. They should be whittled down to as few steps as possible, with only the key information present. Research has shown that short, to the point heuristics like these are far more impactful than lengthy training courses or long, confusing manuals. As much as possible, cheat sheets should be one page, with clear check boxes at each step.

Additionally, using templates helps the participant to continue to do work on her own. For example, the first time a participant does a budget, she may need to work with staff to get it all down. However, when she is provided with a budget template, she can continue to do her own budget in the future. This builds self-efficacy, as the participant sees that she can do the
work on her own. Cheat sheets and templates can be provided in person during meetings, but it is also helpful to email them to participants.

Staff should not assume that all of these tools will be appropriate for every participant. Some participants will be well-organized already, and not need extra help from staff. Additionally, not all participants will have access to email or text (though increasingly even very low-income people now have smartphones). Staff should always ask the participant what kinds of communication will work best for them, and take the participant’s lead. For example, before trying to give a participant a daily planner, ask the participant how he keeps himself organized. Ask if he has ever tried using a planner before, or if he thinks it might be useful to have a place to keep everything written down. He may already have a planner, or another system that works well for him. Even when using the concrete tools and supports, staff should be responsive to the needs of the participant.

**REINFORCING COACHING: SOCIAL NETWORKS**

In programs with strong coaching components, social networks can powerfully reinforce the work done in the coaching relationship. As has been discussed, the mindsets and skills necessary for sustained change are built through relationships, over time. The coaching relationship may be the first and primary such relationship for the participant. However, facilitating the connection of participants to each other can help them to shape new identities together. They can create group norms around goal achievement and motivate each other to persevere. Peer networks also promote self-efficacy, as participants share resources and information and help others. Most programs at CWU have monthly or weekly “Community Meetings” where participants get together for this kind of peer networking.

The most powerful social network anyone has is his or her **family**. It is within the home environment, in relationship with family, that the most significant creation of identities, mindsets, and self-regulation skills happens**. **Because each individual in the family is so deeply interdependent, CWU has developed an intergenerational Mobility Mentoring platform.** The intergenerational work engages each individual in the family to concurrently work toward their own goals, while at the same time helping the family to align around shared goals. Importantly, parents in this project develop skills to coach and support their children, setting the stage for lifelong success. This is a promising approach for moving families forward in transformative, meaningful ways.
CONCLUSION

Poverty and its associated stresses impacts people’s thoughts and behaviors in predictable ways. It leaves them less able to juggle and weigh multiple priorities, and less able to problem-solve and plan for the future. Poverty also leaves people feeling less in control of their situations, and feeling less motivated to make significant change because of the feeling of not being in control.

Through regular interaction with a well-trained and well-supported coach, the impacts of poverty can begin to be addressed. By repeatedly practicing important decision-making skills and self-efficacy-supporting mindsets with a coach, a participant can develop the capacities within herself to move ahead. Over time, the scaffold of the coach’s support can be taken away.

Change will be most substantial when the participant’s interaction with a coach is more frequent, is sustained over time, and when the quality of the interaction is higher. Greater frequency of contact, duration of services, and high quality, more intentional interactions, allow for greater development of key skills and mindsets. Once the participant has developed these in himself, he can work to develop and reinforce them in others (as is the case in peer network groups and also in parenting). Thus coaching has the potential to disrupt the cycle of poverty, not just for an individual but for whole families and communities.

This work is not easy. Coaching can be a frustrating process for both staff and participants, and it requires hard work by all. But maintaining the coaching relationship—using the strategies outlined here—can lead to transformational change.

Appendix A

CRITTENTON WOMEN’S UNION’S THEORY OF CHANGE BRIDGE TO SELF-SUFFICIENCY*

<table>
<thead>
<tr>
<th>FAMILY STABILITY</th>
<th>WELL-BEING</th>
<th>EDUCATION AND TRAINING</th>
<th>FINANCIAL MANAGEMENT</th>
<th>EMPLOYMENT AND CAREER MANAGEMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td>Health and Behavioral Health</td>
<td>Educational Attainment</td>
<td>Savings</td>
<td>Earnings Levels</td>
</tr>
<tr>
<td>Dependent</td>
<td>Social Networks</td>
<td>Completed bachelor’s degree or higher</td>
<td>Savings of more than three months’ expenses or more</td>
<td>Job with earnings &amp; Mass. Index wage (if not calculated for specific family, use income range of $65,480)</td>
</tr>
<tr>
<td>No subsidy, housing costs exceed 1/3 household take-home pay</td>
<td>No savings</td>
<td>No savings</td>
<td>No savings</td>
<td></td>
</tr>
<tr>
<td>Partial subsidy (shared)</td>
<td>No savings</td>
<td>No savings</td>
<td>No savings</td>
<td></td>
</tr>
<tr>
<td>Full subsidy, permanent housing</td>
<td>No savings</td>
<td>No savings</td>
<td>No savings</td>
<td></td>
</tr>
</tbody>
</table>

*Coaching has the potential to disrupt the cycle of poverty, not just for an individual but for whole families and communities.
Appendix B: Hiring, Training, and Supporting a Coach

This section is meant as a supplement for supervisors and administrators who oversee programs with a coaching component. How does one find good coaches, and then continue to develop their skills? This section will cover hiring, qualities of good coaches, training, and the parallel processes of supervision.

Hiring a Coach

When hiring a new coach, look for the following:

- **Education/life experience/work experience.** Experience working with the systems that participants must work with—including higher education, housing, and financial management—is helpful. At a minimum, knowledge of some “best practices” in the various domains of the Bridge to Self-Sufficiency is expected. This kind of knowledge/experience can be seen on a resume, and by posing scenarios during the interview process such as: “Maria is 24 years old and has a high school diploma. She is interested in getting into nursing. What kinds of goals might you set with her?”

- **A practice of self-reflection, self-awareness, and an openness to being coached.** Look for examples of this during the interview process, for example by asking the applicant to reflect on a particularly difficult situation he or she has experienced. To get at whether the person is open to being coached, ask, “What is helpful to you in supervision?”

- **A future orientation.** This is necessary because coaches must maintain a future orientation with participants. Ask about how this position fits within the applicant’s broader goals.

- **Desire to help others, coupled with the understanding that to be truly helpful you must allow people to develop their own skills.** This can also be gauged through scenarios: “How would you help this person.” Or, ask about a success the applicant has had with a participant at a previous position, and what kind of role they played.

- **Cultural competency and belief in the innate human value of all participants.** Ask about specific experience working with the population you serve. The question, “Why do you think people are poor?” can also be very illuminating.

- **Mature emotional development.** Provide a difficult scenario and see how they would respond. For example, “What would you do if a participant told you to your face that he doesn’t like working with you?”

Qualities of a Good Coach

Many people know good coaching when they see it, but there are a number of specific qualities that make for a particularly good coach. Many of these qualities can be developed through training and ongoing supervision (see sections below).

Understanding Stress/Trauma’s Effects on the Mind, Emotions, Behavior, and Health

Staff should be trained on the effects of trauma and chronic stress when working with participants, and should keep these effects in mind when working with participants. They should find ways to communicate information about trauma and stress’s effects on decision-making and behavior to participants who may be struggling. It can be incredibly useful to the participant to know that their situation is normal, that many other people respond in similar ways.

A key aspect of this is its effects on self-regulation skills. Staff should have ways to help participants to self-assess where they are weak/strong in their self-regulation. They should seek to help participants only to build these skills, or build supports for lacking skills (see “Concrete Supports/Tools,” above).

Supervisors can build their staff’s understanding of the impacts of stress on thoughts and behavior by calling attention to the ways in which stress impacts both staff and participants. For example, “It sounds like it’s been a very stressful week for you. It’s not surprising that you reacted strongly during your last meeting. When we’re stressed, our brains have trouble controlling strong reactions like that. Do you want to feel more in control next time? Do you have ideas about what you can do next time to control that kind of response? Some things that have worked for others are…”

Self-Care

Staff must understand the importance of self-care to deal with stresses—for themselves and for those
Coaching for Economic Mobility

with whom they work. Staff need to prioritize their own self-care in order to do this work well. Since all people are subject to challenges to their functioning when they are stressed, self-care needs to be expected and encouraged in all staff. Further, staff are expected to coach participants on how to deal with their stress. Staff will be most successful at coaching others on this if they themselves have a healthy, consistent self-care practice. Finally, self-care will enable staff to be more present with participants, more curious in their work, and more positive overall (see below).

Time should be set aside during supervision and team meetings to discuss self-care on an ongoing basis, and special conversations around self-care should happen during particularly stressful times (for example, when violence has occurred in one of the neighborhoods staff work in, or when staff have to file child abuse or neglect reports). Supervisors should ask, “I know this is a very tough time for you. How are you taking care of yourself?”

**BEING PRESENT**

Being present means that staff are giving undivided attention to the participant. Staff should seek to minimize outside distraction during their time with participants. Shut off or silence any electronics that may sound during time with a participant—including phone, email alerts, etc.—and try as much as possible to make sure that the environment is private and quiet.

Being present also includes asking open-ended questions, active listening, and reflection. Because the skills and mindsets necessary for change are built up through active dialogue between two people, it is key for staff to be fully present to play their important role in that.

Staff should receive training on active listening skills. Supervisors should model being present for staff by minimizing distractions during supervision time, and by using open-ended questions, active listening, and reflection during supervision.

**CURIOSITY**

The term curiosity applies to both staff and to the participant. Staff should approach each client in an open way, without judgement. This sets the stage for increasing the participant’s curiosity and awareness, through powerful questions, and cultivates a desire to learn in both staff and participant.

Supervisors can model curiosity in supervision, showing openness to new approaches.

**POSITIVITY**

Though hopefully staff come to work with a spirit of positivity, it can be difficult to maintain this in the face of daily set-backs and difficulties. However, when working with a participant, it is essential that staff maintain their optimism and belief that success is possible. They need to be able to help the participant to identify strengths within herself.

Supervisors can model positivity by pointing out small successes during supervision, and helping staff maintain a positive view of the work.

**HONESTY**

It is crucial that staff be open and truthful with participants. In order to assist participants in setting and attaining their goals, staff must be honest in giving the best information and advice that they can. This means that staff must be caring enough to ask difficult questions and give information and advice that may be difficult for participants to hear. One important example of this is in the goal setting process. Staff must be honest with the participant about what is really possible for them in the time frame they are looking at. A participant wishing to create a six-month goal of attaining his associates degree, when he does not yet have a high school equivalency degree, would be setting him up for failure. Staff should guide the participant to consider realistic constraints.

However, honesty also means that staff must be able to confront their own implicit biases. Staff may have learned certain cultural expectations of what “certain people” can do: for example, they may not steer female participants to high-paying construction careers because they think women don’t belong in that field, or they may not encourage a Latina with an accent to take on an office job because they don’t see her “fitting in.” Staff must have the opportunity to surface and talk openly about implicit biases in the context of supervision and team meetings. Further, they should talk openly about implicit biases with participants, to make sure they are prepared to confront them when they inevitably appear.

Supervisors play an important role in helping staff to surface difficult questions and highlighting
Sometimes uncomfortable truths. They also are key for bringing up implicit biases. In supervision, supervisors can ask questions like, “Why do you think you reacted that way? Why didn’t you think that participant would “fit in” there?”

**DESIRE TO LEARN AND OPENNESS TO BEING COACHED**

Staff need to continually strive to build their own skills and knowledge base in order to strengthen their capacity to be a resource to participants. Staff must also be open to and embrace input and advice from others including supervisors, colleagues, and (importantly) participants.

Supervisors should model the desire to learn, and should also help staff to seek out ongoing training and other educational opportunities. Supervisors can also facilitate group learning and information sharing during team meetings.

**SENSE OF HUMOR**

The work is hard. A sense of humor helps, for both staff and participants. Supervisors can help by bringing some humor into supervision and team meetings.

**SUGGESTED TRAINING TOPICS FOR NEW COACHES**

In addition to program-specific trainings already offered at your organization, all coaches should receive training in the following:

- Stress’s Impacts on the Mind, Emotions, Behavior, and Health
- Trauma and its Effects
- Boundary Maintenance
- Engaging Participants in Self-Assessment
- Goal Setting
- Motivational Interviewing
- Unconditional Positive Regard
- Finding and Sharing Resources in the Community
- Self-Care
- Active Listening

**PARALLEL PROCESSES, REFLECTIVE SUPERVISION AND SUPPORTIVE TEAMS**

In order to be a good coach, staff must themselves be coached. Because everyone learns through relationships, over time, quality reflective supervision and the support of a team is key in developing the various processes involved in good coaching (see Figure 1).

The parallels extend beyond the processes, to every aspect of coaching. Supervisors should also embody the values articulated above of believing in the potential of their staff, maintaining a growth mindset and unconditional positive regard. They should seek to maintain a relationship with their staff similar to the relationship staff create with participants: one focused on teamwork and building their autonomy. Finally, supervisors should utilize concrete tools and supports to aid staff in their work—recognizing that stress affects everyone’s brains in similar ways.

Staff must also be open to and embrace input and advice from others including supervisors, colleagues, and (importantly) participants.
## Figure 1: Parallel process of supervision

<table>
<thead>
<tr>
<th>FACET OF COACHING PROCESS</th>
<th>HOW TO DEVELOP IN STAFF</th>
</tr>
</thead>
<tbody>
<tr>
<td>Engaging in Self-Assessment</td>
<td>Staff should have the opportunity to assess strengths and challenges in themselves and the program.</td>
</tr>
<tr>
<td>Developing the Capacity to Aspire</td>
<td>Supervisors should engage staff in envisioning what they want for their futures.</td>
</tr>
<tr>
<td>Motivation</td>
<td>Supervisors should use Motivational Interviewing with staff, helping them to remember how their work and goals align with their core values.</td>
</tr>
<tr>
<td>Identifying Goals</td>
<td>Staff should identify personal and professional goals for themselves on a regular basis (usually through annual performance review).</td>
</tr>
<tr>
<td>Strategizing</td>
<td>Staff can help each other with strategizing in team meetings.</td>
</tr>
<tr>
<td>Providing Expertise</td>
<td>Supervisors provide expertise to staff on difficult issues.</td>
</tr>
<tr>
<td>Creating Momentum</td>
<td>Team meetings can be used to share successes. Supervisors can highlight smaller successes in supervision.</td>
</tr>
<tr>
<td>Maintaining Focus on Goals</td>
<td>Supervision and Team Meetings should be focused on identified goals.</td>
</tr>
<tr>
<td>Regular Follow Up</td>
<td>Accountability all around: regularly scheduled supervisions and team meetings. Structures built in to help ensure follow-up.</td>
</tr>
</tbody>
</table>
FURTHER READING AND NOTES

i For more information on Mobility Mentoring see Babcock, E. D. (2012). Mobility Mentoring®. Boston: Crittenton Women’s Union.

ii For more information on the Economic Independence Exchange, please see http://www.liveworkthrive.org/research_and_tools/mmln

iii While coaching at CWU shares some similarities with life coaching and financial coaching, we consider CWU’s coaching model as significantly different from these approaches. However, it is notable that many of the same approaches that professional coaches use with more well-off clients are ones we use at CWU. For example, according to the ICF, “the coach’s responsibility is to:
  • Discover, clarify, and align with what the client wants to achieve  
  • Encourage client self-discovery  
  • Elicit client-generated solutions and strategies  
  • Hold the client responsible and accountable”

While these are strategies that professional coaches may use with top-level executives, they are also strategies we use at CWU. Low-income people need many of the same supports that anyone trying to reach his or her own potential would need. (See http://coachfederation.org/need/landing.cfm?ItemNumber=978&navItemNumber=567; accessed August 2015).


viii Research on identity priming shows this starkly. In an experiment involving Asian women, those who were primed to think of their race before completing a math task performed better than those primed to think of their gender. See Ambady, N., Pittinsky, T.L., & Shih, M. (1999). Stereotype Susceptibility: Identity Salience and Shifts in Quantitative Performance. Psychological Science, 10(1), 80-83.


xi For more on how this affects low-income families, please see Dodson, L. (1998) Don’t call us out of name: The untold lives of women and girls in poor America. Boston: Beacon Press.


xvi While much of the work on reflective supervision has happened within early childhood support programs, we find it very helpful for our work at CWU. For more on reflective supervision, see Parlakian, R. (2001). Look, Listen, and Learn: Reflective supervision and relationship-based work. Washington, D.C: ZERO TO THREE.


xix For more on how the Bridge works as a support for developing self-regulation skills, see Babcock, E. D. (2014). Using Brain Science to Design New Pathways Out of Poverty (Appendix B). Boston: Crittenton Women’s Union.


xxi For more on Motivational Interviewing, see http://www.motivationalinterviewing.org/motivational-interviewing-resources

xxii Those who engage in planning for potential setbacks—often called mental contrasting— have been shown to achieve their goals more often. See Oettingen, G., & Gollwitzer, P.M. (2010). Strategies of setting and implementing goals: Mental contrasting and implementation intentions. In: J.E. Maddux & J.P. Tangney (Eds.), Social psychological foundations of clinical psychology (pp.114-135). New York: Guilford Press.


xxiv See also see Babcock, E. D. (2012). Mobility Mentoring®. Boston: Crittenton Women’s Union.


xxviii  For more information on the power of social networks, see Lowe, J. (2012). *Social Networks as an Anti-Poverty Strategy*. Boston: Crittenton Women’s Union.


Economic Mobility Pathways (EMPath) is formerly known as Crittenton Women’s Union (CWU).

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