

Breaking Barriers, Building Futures: The Case for Intensive Mentorship in Economic Stability

Northeast Michigan Community Service Agency

There are 28,151 people, or 14.6% of the population, in the Northeast Michigan Community Service Agency (NEMCSA) 11-county service area living in poverty. Unique approaches are needed to overcome barriers to helping people living in poverty become self-sufficient and attain financial well-being. Intensive one-on-one mentoring has shown positive outcomes for those living in poverty. This white paper explains how intensive mentoring programs can move participants towards economic stability and financial well-being at cost savings to public assistance funds.

Needs Identified in the 2025 Community Needs Assessment

The 11 counties served by NEMCSA are Alcona, Alpena, Arenac, Cheboygan, Crawford, Iosco, Montmorency, Ogemaw, Oscoda, Otsego, and Presque Isle in northeast Michigan. In a 2025 community needs assessment (CNA) NEMCSA identified five areas of need in the 11 counties: lack of transportation for those that do not have their own, shortage of available housing, shortage of licensed childcare providers, lack of livable wage jobs, and lack of specialty medical providers. All these needs provide a picture of a rural area that has a prevalence of poverty. Being the Community Action Agency for the area, NEMCSA is tasked with implementing solutions and programs to address poverty needs, found in the communities it serves. In discussions to determine best approaches to help combat the poverty that exists in the area, NEMCSA staff researched the case-intensive mentoring approach.

Why Case-Intensive Mentoring?

The model of case-intensive mentoring is relatively new in the world of community action agencies, so there are no established best practices for this type of work. However, multiple discussions took place with other agencies running similar programs, and NEMCSA is in alignment with a case-intensive management coaching style program model. Each participant is assessed and assisted individually with unique plans, goals, and services. This has resulted in positive outcomes for all families assisted, including increased financial well-being.

According to Mentoring Complete (mentoringcomplete.com), case-intensive mentoring can be highly effective at helping people break out of poverty and achieve success. Examples of how mentoring can be effective include

- Job Training: Mentors play a role in helping to secure job training for low-income individuals.
- Financial Literacy: Mentors can help individuals make better financial decisions.
- Quality Living: Mentors can help create safe spaces for individuals to address their needs and look for solutions.

Case-Sensitive Mentorship to Self-Sufficiency

Program Concept

To create a program that benefits those facing poverty in reducing their barriers to self-sufficiency and to create it in a way that reduces reliance on public assistance programs, NEMCSA created the Bridges of Self-Sufficiency (BOSS) Program. The program provides intensive case management to participants who are experiencing poverty, with a focus on multi-generational poverty. The BOSS program began in June of 2022 as a pilot program in three of NEMCSA's 11 core counties. NEMCSA staff who encompass a "failure is not an option" approach to case management were identified and paired with participants to serve as mentors.

How Does the BOSS Program Work?

Potential participants complete an intake form to assess readiness for enrollment in the BOSS Program. Program staff review responses on the intake form and candidates are selected based upon staff recommendations and intake responses. Once enrolled, the participant completes a self-sufficiency matrix (SSM) to establish a baseline and employment status. After the participants are selected and paired with mentors, the mentor and participant will select goals based upon the results of the matrix and will create an action plan. The mentor will then work with the participant to overcome barriers through a minimum of once-a-week contact, and at least one in-person meeting a month. The contact could include support services such as filling out paperwork for assistance, obtaining important documents, and referrals to other programs. Mentors and program participants work together and set goals, establish a baseline, and complete guidance and referrals based on the participants specific barriers to overcoming poverty. The approach is unique as the mentors spent their efforts fighting poverty itself, not those experiencing poverty. The BOSS Program has been expanded to include 22 counties in Michigan from the original three counties.

Benefits of the BOSS Program

One of the major benefits of the BOSS Program is that each participant takes charge of their own path to self-sufficiency with a guiding hand from the mentor. By completing the self-sufficiency matrix (SSM) quarterly and setting their own priority on goals, the participant accepts ownership of their journey and takes pride in their accomplishments.

BOSS Program participants often begin their enrollments as ALICE families. Asset Limited, Income Constrained, Employed (ALICE) families are working families with an income that is insufficient to meet their basic needs, but that may not be above the poverty threshold. Typically, there is a barrier preventing them from moving towards self-sufficiency. Through working with a mentor and completing the SSM, participants identify what that one ALICE barrier is, the best way to address it, and how the mentor can support them in overcoming the barrier. For families who face more than one barrier, the BOSS Program addresses each barrier as the participant moves through the program. There is no set timeline for completion of the program, so each participant has the time necessary to address their unique barriers.

The BOSS Program works with participants to reduce their reliance on public assistance and ensure they do not repeat the cycle of poverty. For example, the program may pay utility

bills for a participant to keep them caught up on their utilities. But the program goes one step further. The mentor will then work with the participant to see what changes can be made so they are able to continue paying for their own utility bill in the future. Some examples include the participant may need help with budgeting their finances, locating work, or obtaining transportation to be able to get to work. Whatever the specific barriers facing the participant are, they are addressed through the BOSS Program.

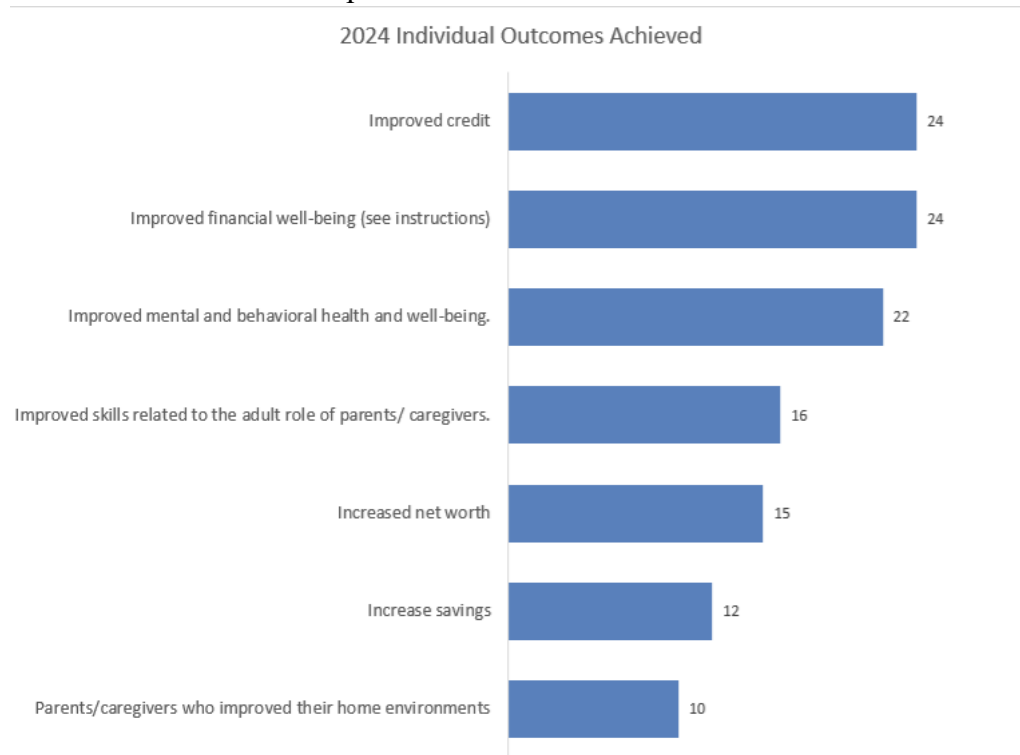
Types of Support Given

A wide variety of support is given by the mentor in the BOSS Program that is not just monetary. Mentors provide encouragement, teach skills such as self-advocacy, provide guidance on how to navigate services, and help with life skills. In-person group classes are also offered to teach skills to participants. One such class involved teaching participants how to can food for pantry storage. Participants learned the skills necessary for canning and were provided with all the supplies to be successful at canning at home. Other examples include providing a laptop for a participant to finish their college courses and purchasing dress clothes for an interview.

Outcomes/Benefits of Mentorship

Performance Measures

The chart below shows the individual outcomes for 2024 BOSS Program participants. Several participants have improved their credit, net worth, and financial well-being. In addition, the outcomes show improvements in mental health, skills related to caregiving, and home environment improvements.



Success Stories:

Here is an example of the impact of the BOSS Program. The participant's name has been changed to protect privacy.

Lindsay was a single parent raising her two children while sharing a trailer home with her parents. She worked part time at a local party store to support herself and her children. To improve her situation, Lindsay knew she would need a more consistent, better-paying job. Both of Lindsay's children were enrolled in NEMCSA's Head Start and Early Head Start programs, and staff were aware of Lindsay's multi-generational poverty situation. When asked if she would like to participate in the BOSS Program, which pairs clients with a mentor one-on-one to overcome barriers, she quickly said "Yes!!"

Lindsay was accepted to the BOSS Program at NEMCSA almost two years ago. She and her mentor worked to identify barriers to Lindsay's journey to self-sufficiency. Attaining a more consistent and better-paying job was identified as the first item to address. However, this was not going to be easy as her current part-time position was working for family friends. Lindsay felt she would be letting them down if she quit. With help and support from her mentor, Lindsay found the encouragement she needed to move forward for her family in job hunting. She also received help securing a reliable vehicle, which allowed her to transport her children to school events, attend medical/dental appointments, and look for a job. In addition, through mentoring services, Lindsay received help to create a resume, have testing fees covered, and purchase safety equipment. Lindsay also had help enrolling her four-year-old child in Head Start and securing needed school clothing, shoes, and boots. Lindsay and her mentor also secured busing for her child, so they did not have to be driven 35 miles to school each day. Along with mentoring services, Lindsay received assistance from the NEMCSA financial coach to customize a budget and help her see the income needed before being able to purchase a home or afford rent.

After meeting the financial coach, Lindsay committed to quitting smoking and improving her expenses and overall health. She successfully saved money for her housing goal. Lindsay contacted MSHDA and a realtor, knowing the requirements for buying a home. She is actively searching for the right home at the right price. She got a job at a local aviation company that increased her income. Currently progressing through the apprenticeship program, she excelled in four job-related tests. Though uncertain about her specific post-apprenticeship task, Lindsay is confident in her abilities.

Lindsay's BOSS Program mentor wrote: "She has followed her own mantra these past years to find the positives and keep going. While her journey has not been easy, she knows the effort is well worth it. She knows what her goal is and always keeps that in mind. She is strong and capable, yet kind and sensitive at the same time."

Next Steps/Moving Forward

Program Improvement

Program improvement is an on-going component of the BOSS Program. As the program continues to grow and mature, planners are making adjustments to serve program participants better. Follow-up research has found that while the direct assistance to help cover expenses for

the participants is an important component, the one-on-one support provided by the mentor is having a great impact on participants as well. To provide someone with the skills needed to navigate the systems in place or provide encouragement in taking the next steps, NEMCSA has moved to a model that allows for more participants to join the program to receive mentoring services.

Funding

The BOSS Program is funded by a MI-Impact Grant through the Michigan Department of Labor and Economic Opportunity. Funding is in place until May of 2026. The BOSS Program aligns with the Michigan Poverty Task Force’s charge to research, identify, recommend, and implement strategies for reducing poverty. With intensive case management mentoring programs being newer in CAAs, the BOSS Program provides the task force with an opportunity to gather data and assess the best practices for operating such a program. The BOSS Program is tailored to best serve the needs of participants by identifying the greatest barriers keeping each family from reaching self-sufficiency. The barriers most likely will be different from participant to participant. This strategy is effective because the program fits the individual, rather than having the individual fit the program. For one participant, the greatest need may be for job attainment, and for another, reliable transportation. The BOSS Program satisfies all needs for ALICE households in Northeast Michigan.

Conclusion

In 2024, the Michigan Department of Labor and Economic Opportunity Poverty Task Force released a report titled *Anti-Poverty Strategies: A mixed-methods analysis of Temporary Assistance for Needy Families in Michigan*. The report offers analysis of the extent to which Temporary Assistance for Needy Families (TANF) funding is being distributed to address the needs and identify barriers that may lead to low-income families not getting the help they need. The BOSS Program at NEMCSA serves as a critical component in addressing the issue of unspent TANF dollars, amounting to over \$124 million in 2022. The BOSS Program is designed to align with TANF's objectives, particularly in the areas of poverty reduction and family support. The BOSS Program adopts a participant-led approach, prioritizing the reduction of barriers for families and individuals. NEMCSA uses measurement tools endorsed by poverty-reduction experts to track and evaluate our impact effectively. The following five alignment points can be drawn between the recommendations outlined in the report and the BOSS Program Model.

Key Alignment Points	BOSS Program Components
Barrier Reduction and Direct Assistance	The BOSS Program provides flexible assistance similar to TANF's cash assistance model, addressing unique barriers faced by participants. This approach is crucial for families affected by the benefit cliff, where individuals lose eligibility for FIP assistance but still struggle to meet basic living needs.
	The BOSS Program ensures that our staff are not overwhelmed, maintaining manageable caseloads, and prioritizing their feedback for continuous improvement. In addition, we find it imperative that our

Staff Support and Caseload Management	families work with one established mentor, building trust and positive working relationships throughout the program. This aligns with the recommendation to provide staff with the necessary resources and training to support families effectively.
Participant Centered Approach	The BOSS Program employs a holistic approach to service delivery, addressing all aspects of an individual's needs, barriers, and goals. This methodology mirrors the suggested TANF strategy of providing comprehensive support services, including mental health, job skills training, and more.
Support for 200% of Federal Poverty Level and 24-Month Assistance	The BOSS Program criteria are consistent with the TANF recommendations, focusing on families under 200% of the Federal Poverty Level. This ensures that we are reaching the most vulnerable populations and supporting long-term self-sufficiency.
Community Partnerships and Outreach	The BOSS Program actively collaborates with community partners and participates in local initiatives to support families in need. This engagement aligns with TANF's emphasis on community-based partnerships and streamlined access to services.

Programs like the BOSS Program can have a direct impact on the communities served, helping remove barriers to self-sufficiency, while helping the Poverty Task Force reach its goals.

For only \$1,191,685, which is less than 1% of the unspent TANF money in 2022 (\$124 million), NEMCSA can administer two years of the BOSS Program in 22 counties and provide the mentoring and support necessary to promote permanent changes in over 75 families' lives. If permanent funding is obtained, NEMCSA's BOSS Program will be in a position to increase economic mobility and change the lives of many in Northeast Michigan.