

PAPER 4

No Wrong Door:

One Jewish federation's approach to addressing poverty in our community

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Executive Summary

Over the last three years, Combined Jewish Philanthropies of Greater Boston (CJP) and our social service partners have built a coordinated service-model approach to address poverty. Our success has been predicated on the following core principles:

1. We must set a culture of research and evaluation.
2. We must learn with our partners and iterate our programmatic response based on these learnings.
3. We must develop a coordinated, interagency approach to supporting individuals and families so that the burden of assistance is on the infrastructure and not the individuals.

Our paper argues that CJP's response to Jewish poverty has been effective because we have adjusted our programmatic responses based on rigorous demographic and programmatic data collection. We also attribute our success to an innovative interagency collaboration model of service delivery that required us to work in new, sometimes challenging, ways with each other.

Introduction

When the United States economy collapsed in 2008, Combined Jewish Philanthropies (CJP) provided a record level of financial assistance to Greater Boston’s Jewish social service agencies in support of families and individuals across the community.¹ Today, many people continue to struggle even more than 10 years after the recession began, and the Boston Jewish community has been forced to reckon with the reality of the previously hidden issue of Jewish poverty in our community.

CJP’s historic system of providing fixed annual allocations to agencies for crisis alleviation—while well-intentioned—seemed like a Band-Aid approach when confronted during the recession with the severity of poverty within our own community. Without coordinated services, accessing all available help was confusing and time-consuming, and the limited scope of emergency assistance did not allow for more holistic support to clients nor an understanding of the drivers of Jewish poverty in Boston. As an organization charged with mobilizing the people and resources to meet our community’s most pressing needs, CJP felt it was imperative to create an infrastructure that supports paths from crisis to long-term financial security for community members experiencing economic vulnerability.

The Boston Jewish community launched our Anti-Poverty Initiative (API) in 2015. The API is a modified “Collective Impact Model” (CIM) project that provides a structured way for people and organizations to work together to achieve social change. Two aspects of the model were especially key for our initiative—the commitment to collaboration and a shared measurement framework with ongoing evaluation.

ANTI-POVERTY INITIATIVE PARTNER AGENCIES



¹CJP has core partner agencies in the Greater Boston Jewish community, as CJP is not a direct-service provider.

²See Appendix A for a description of a Collective Impact Model project.

Defining Our Goals

CJP and our partners agreed on three goals for the API:

1. Increase access and lower barriers to critical services for members of the Greater Boston Jewish community who struggle financially.
2. Ensure a robust and coordinated community response, predicated on interagency case management.
3. Build measurable pathways to long-term economic stability for our clients.

This project has successfully changed the way the Boston Jewish community supports members of our community experiencing poverty, even as we still have more work to do. This paper explores the successes and challenges of our API and argues that to better meet the needs of Jews experiencing poverty, the American Jewish community must prioritize a coordinated model and rigorous research regarding Jewish poverty.

An Interagency Model Takes Root

CJP worked closely with five Jewish social service partners on this project:

- **Jewish Family & Children's Services (JF&CS)**³
- **Jewish Family Service of Metrowest (JFS)**⁴
- **Jewish Vocational Service (JVS)**⁵
- **Yad Chessed (YC)**⁶
- **Jewish Big Brothers Big Sisters of Greater Boston (JBBBS)**⁷

Together, we created a logic model—a mutually agreed upon set of problems we wanted to address, guiding questions and hypotheses, planned activities, and intended impact and outcomes. In the beginning, we hired an outside facilitator to help level power dynamics between CJP and partner agencies to the greatest extent possible. The outside facilitator helped us navigate difficult conversations about methodology and roles. During these intense debates, our “Collective” solidified a common and collaborative plan. While agency leaders initially expressed hesitation about this project, we emerged with a deeply felt sense of shared responsibility for executing the work.⁸

³ JF&CS is a large-scale social service agency that provides a variety of social services programs for the Greater Boston community, including case management and financial assistance for the API.

⁴ JFS is a social service agency serving Boston's Metrowest area that provides a variety of social services, including case management and financial assistance for clients of the API.

⁵ JVS provides comprehensive services for those seeking employment or looking to gain employment-related education or skills.

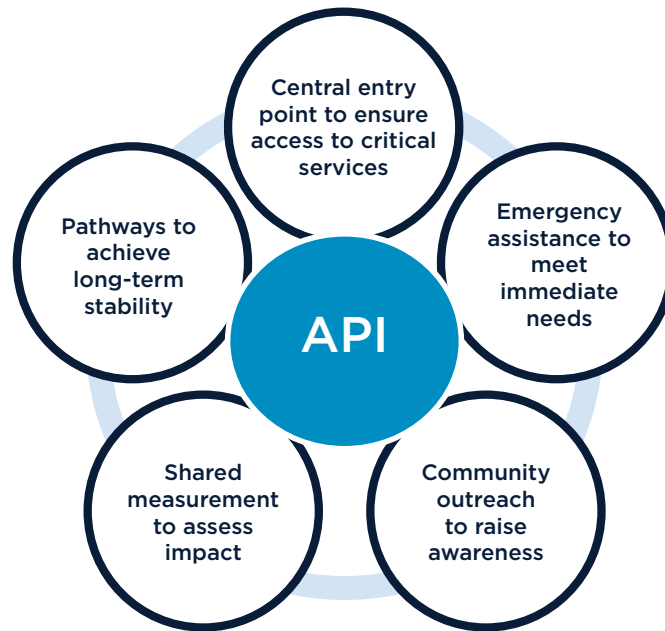
⁶ Yad Chessed provides financial help and support for those in the Jewish community struggling to make ends meet.

⁷ JBBBS matches children who need additional support with adult mentors, and matches adults with disabilities with new friends from the community.

⁸ This is the first Collective Impact Model project that CJP has initiated, requiring us to build credibility and earn trust as we moved through the project design phase

BOSTON'S ANTI-POVERTY INITIATIVE

Visual representation of the key components of Boston's API



Data-Informed Program Design: The Importance of Measurement and Research

During our facilitated logic model workshops, the Collective realized we lacked necessary data to comprehensively tackle Jewish poverty in Boston. We knew how many clients each agency was individually serving, but not the number of clients receiving help from multiple agencies. We also lacked aggregate demographic data critical for designing a communitywide approach.

Our previous responses to poverty were crisis-oriented and often did not fully provide community members with the resources to regain long-term financial security. The Collective agreed to shift our communal focus to changing systems and to prioritize funding for measurement and evaluation. By understanding and honoring the experience of our clients, we could better design programmatic responses that would lead to more lasting solutions.

Importantly, we secured an anchor gift of approximately \$1 million for the project, with \$300,000 per year allocated exclusively for measurement.⁹ Using this critical gift, we hired an independent demographer to deduplicate client information from each agency so that no single client was counted more than once and so that we could better understand the underlying factors of economic distress in the Boston Jewish community¹⁰

This process took nearly seven months, requiring complex interagency negotiations that addressed client confidentiality concerns—as well as hard conversations about agency “territory.” We also created standard language and messaging for frontline staff to use when performing the delicate (and important) task of asking clients to allow us to use their personal (albeit anonymized) information.

⁹ The annual cost for this program is approximately \$2.7 million. In the beginning, many people still wanted to direct their support to cash assistance or other crisis-oriented responses.

¹⁰ With finite resources, we specifically chose to focus on clients who were already seeking services. Though more extensive research on Jewish poverty in Boston would have been valuable, we had to prioritize our funding.

An Agenda Emerges from the Data

Research proves that one striking effect of poverty is diminished executive function—people who are under stress (worrying about losing homes, feeding children, paying for car repairs, or finding jobs) have a more difficult time remembering and planning than those not under financial duress.¹¹ For many clients, contacting one social service agency and completing extensive paperwork already sets a high bar; asking them to repeat this process at two or more agencies likely adds to their burden and can be impossible for anyone navigating crisis.

Contextualizing our work in this research, the Collective determined five activities to best help our clients move from crisis toward stability:

1. **Create a central, streamlined entry point to services** that is staffed by caring, experienced social workers. We created CJP's Warmline (1-800-CJP-9500) to make accessing help simple and comfortable.
2. **Offer robust financial and food assistance** to meet immediate needs, including access to local resources such as food pantries and emergency shelter.
3. **Help clients focus on long-term stability** by providing coordinated case management that includes access to public benefits, financial literacy counseling, and free employment support.¹² Eight new case workers have been added across the partner agencies to deliver these critical services.
4. **Comprehensively collect and measure data** to assess the impact of our interventions and identify additional needs.
5. **Perform targeted outreach** to ensure those in need are aware that help is available.

The first “big bet” of our Collective Impact Model was to create a centralized intake across our social service agencies in the form of a 1-800 number we call “the Warmline.”¹³ The Collective believed the Warmline was the antidote to the lack of cross-agency support. This turned out to be one of the most instructive and humbling aspects of this project. Once the Warmline was set up, we reconvened our partners and were surprised by the feedback. They told us community members felt frustrated: Those who were unaware of the Warmline and called individual organizations were asked to hang up and call the Warmline number. This additional step was a burden and many of those clients (unsurprisingly) did not make the second call.

¹¹ <https://www.scientificamerican.com/article/how-poverty-affects-the-brain/>
<http://behavioralscientist.org/can-neuroscientists-help-us-understand-fight-effects-childhood-poverty/>

¹² It is critical to note that CJP and the Collective are not satisfied by simply achieving a baseline level of economic stability for our clients. We continue to iterate our model to ensure that people are supported in identifying and achieving self-directed goals, and in ultimately leading lives of meaning and purpose. That said, a \$2.7 million/year budget has not allowed us to fully explore what it would take to address other indicators of well-being (e.g., social connectedness or robust mental health services).

¹³ CJP launched <http://www.cjpwarmline.org> as another point of entry for people to increase accessibility.

Requiring clients to make two calls was antithetical to our goal, so the Collective refined our plan to ensure seamless, coordinated access to care regardless of how clients initially reached us. As a group, we decided to keep the Warmline (which works well for new clients and simplifies outreach efforts) and designed our “no wrong door” policy that requires each agency to provide a very similar intake process. It also requires social workers at each agency to become experts in services, opportunities, and eligibility requirements at the other agencies. The shift from a single point of entry to “no wrong door” required us to better define expectations about case management to ensure clients receive the maximum benefit, regardless of where their journey begins.

Each agency debated the core tenets of case management and together created a charter of expectations for our three “home agencies” (JFS, JF&CS, and YC) that provide comprehensive case management. Clients are matched with a case manager from one of these agencies, who then helps to navigate and coordinate support both within and beyond the home agency.¹⁴ In addition to interagency coordination on behalf of individual clients, the Collective members agreed to participate in quarterly meetings to ensure continued collaboration and alignment across the community. As a result, we continue to convene three distinct interagency workgroups, comprised of 1) agency executives, 2) program directors, and 3) frontline case workers (ensuring both top-down and bottom-up communication, and that key issues at every level are raised and addressed).

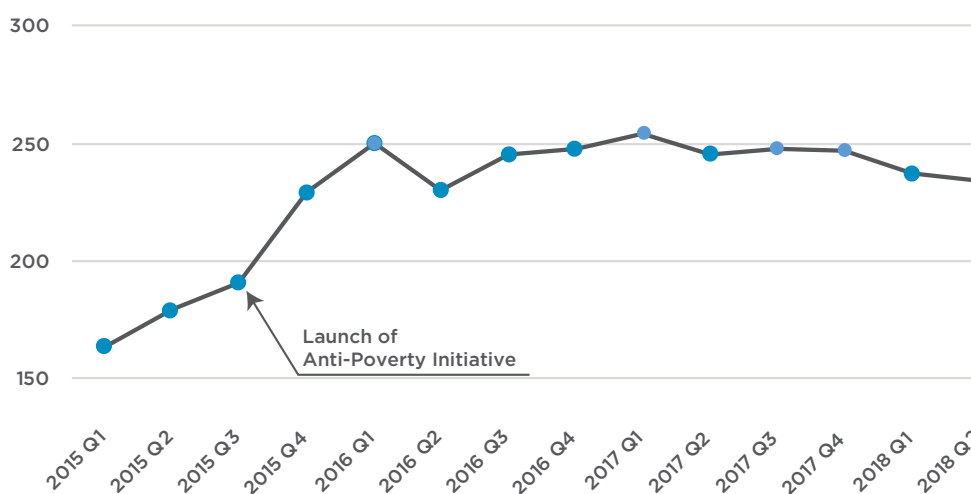
In a Collective Impact Model, mutually reinforcing activities require each partner to understand the impact of their work on the other partners. In our case, it led us to examine service duplications and gaps. For example, four of the five Collective organizations (JBBBS, YC, JFS, and JF&CS) provided cash assistance to clients. JBBBS, a mentorship organization, agreed that they were not experts in cash assistance and transferred the \$30,000 they had been distributing to Yad Chessed, which specializes in immediate financial responses for those in need. Additionally, the Collective agreed to allow JVS, a best-in-class vocational agency, to have sole responsibility for screening clients for job readiness.

¹⁴ It is important to note that our Collective holds itself accountable to acting in partnership with, not on behalf of, our clients. However, we know that stress makes executive functioning harder; therefore, we have designed systems that reduce stress for clients and allow them to make progress with the support of case managers.

Key Findings

Interagency coordination has increased since the API began, and we believe this collaboration positively impacts community members who can benefit from the support of more than one agency. Within six months of launching the API, we saw a dramatic increase in the number of clients being served by more than one agency. Since then, interagency coordination has remained much higher than it was previously, though some drop-off has occurred.¹⁵

QUARTERLY VOLUME OF HOUSEHOLDS SERVED BY MORE THAN ONE AGENCY



The API has supported more than 2,900 households within three years, or nearly 5,321 unique clients. Because our data collection revealed clusters of Jewish poverty in the suburbs, we have been able to direct our support to those geographic areas. We also now know that our clients range in age dramatically, from children to people more than 100 years old. Perhaps most shockingly, we found that more than 50 percent of current clients live at less than 100 percent of the federal poverty level, with the median household income just over \$14,000. We have also discovered that more than 70 percent of currently served clients have a college degree or higher.¹⁶

In addition, to better understand the needs of clients, the Collective tasked JFS to design an Economic Status Scale (ESS)¹⁷, which provides a framework for measuring client economic status. This scale utilizes sequential categories (crisis, vulnerable, stable, and self-sustaining) and enables case managers to assess clients' stability on a scale of 1-4, (for example, 1 is "self-sustaining" and 4 is "crisis"). Multiple stability factors are considered in the scoring, including housing

¹⁵ The low unemployment rate has contributed to lower rates of referrals to JVS in the past two quarters, although the clients being referred frequently have more specialized needs (and have often experienced longer periods of unemployment and/or mental health challenges). As a result, the support provided through the API has recently expanded to provide employment counseling specifically tailored to job-seekers with mental health needs.

¹⁶ The high level of education attainment in the Boston Jewish community is at odds with research on poverty in Massachusetts that found only 20 percent of people 25 years and older in poverty have a college degree. (https://scholarworks.umb.edu/cgi/viewcontent.cgi?article=1050&context=csp_pubs)

¹⁷ See Appendix C. This scale was initially piloted at JFS and Yad Chessed, and is currently being adapted for implementation at JF&CS.

status, income level, savings, and debt-to-equity ratio. The scale also includes possible correlates of and barriers to stability, such as disabilities and mental health needs.

Our goal is to consistently measure the impact and positive movement of these supports on clients. Every three months, social workers and their clients fill in the ESS matrix, which allows us to track peoples' journeys much more closely than ever before. The collaboration between case manager and client is critical and engenders honest conversation and reported feelings of great empowerment.

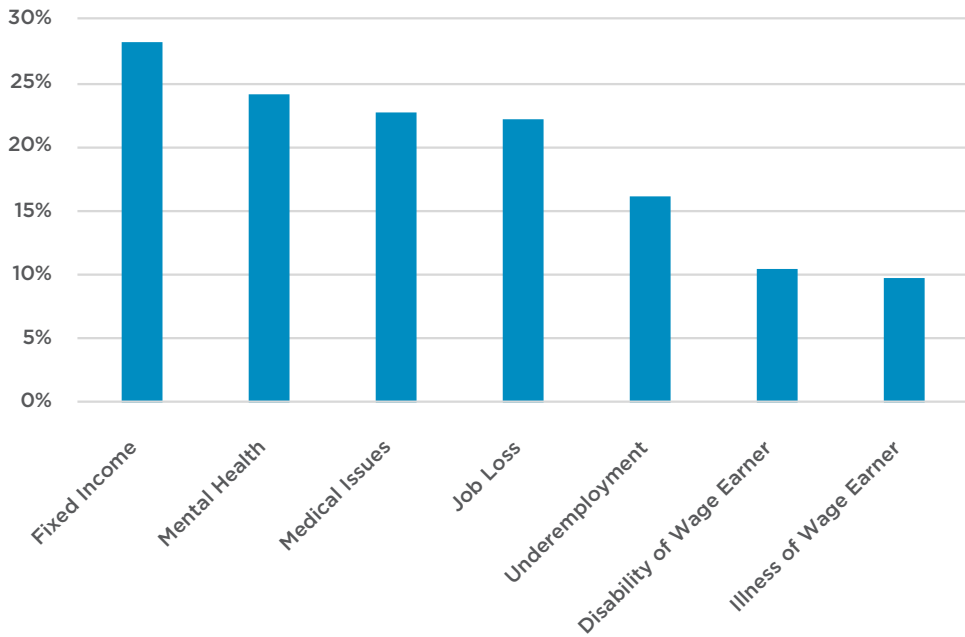
While our methodology and measurement do not prove causation, we do see a large correlation between overlapping service provision and client stability. Our ESS data show that nearly 90 percent of families and individuals who are in crisis (measuring a 4 on the scale) when they enter our system show positive movement toward stability within nine months. In addition, we also found that, on average, people who start out in crisis achieve economic stability after 100 additional days of support, in relation to someone who enters with a "vulnerable" status (a 3 on the scale). These initial findings not only demonstrate the impact of the model on promoting stability but also the importance of early intervention.

Continuous Evolution: What is Next for the Anti-Poverty Initiative?

One key to the Collective's success has been our willingness to adapt. Though we have greatly increased the numbers of people seeking services, our clients' financial profiles continue to represent some of the most financially vulnerable people in our community. The ESS has demonstrated that our partners are more successful at helping people when they enter the system with some social or economic capital, so we have recently piloted an interest-free lending program designed for people who could benefit from this support but who typically would not seek financial support from our social service agencies. While we will not offer direct cash assistance to these new clients, we are hopeful that many of our other programs—job training, financial counseling, and emotional support—will be useful to them and keep them from slipping further into financial distress.

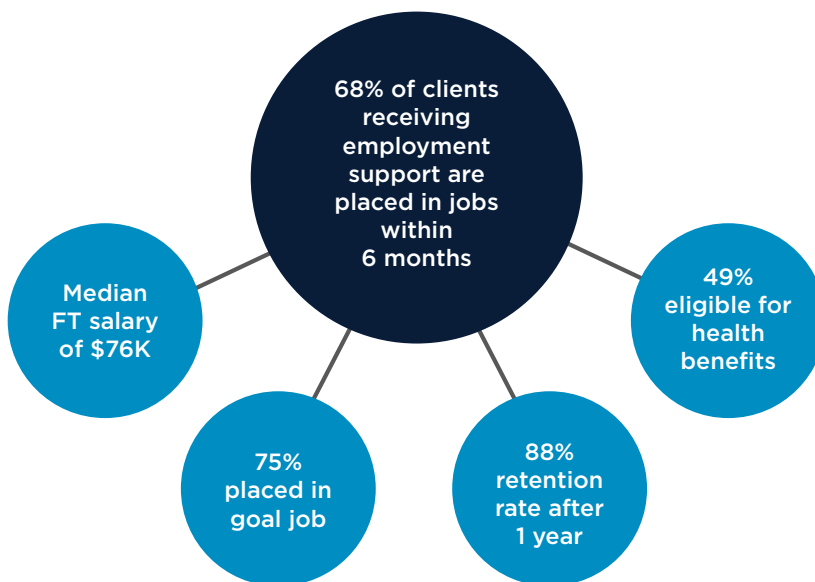
Our data are driving other programmatic changes. Knowing that fixed income, mental health, medical problems, and job instability are all key drivers, we can align our programs to address these issues.

LEADING DRIVERS OF FINANCIAL DISTRESS IDENTIFIED THROUGH WARMLINE INTAKE



We have great success placing people in jobs through JVS. More than 68 percent of people receiving job support have been placed in new jobs within six months, with 75 percent of those placed in “goal” jobs.¹⁸ However, JVS knows that job-search support on its own is often not enough, and our research indicates that our clients do measurably better in gaining their goal job when the support they receive from the API is much broader than employment counseling.

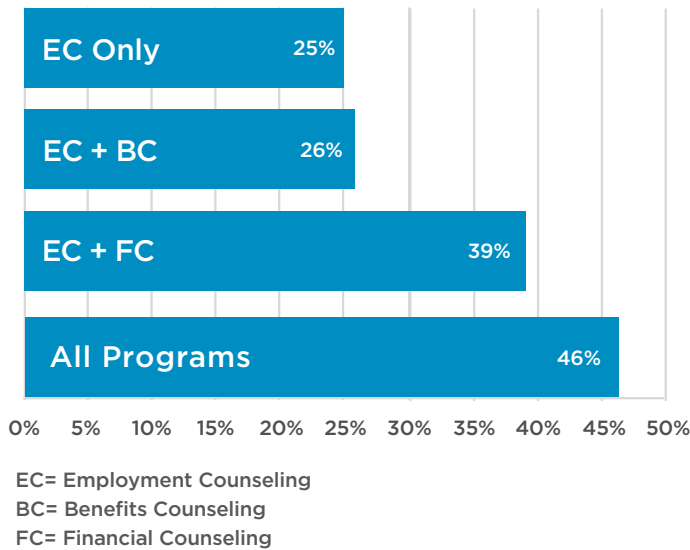
API EMPLOYMENT ASSISTANCE



¹⁸ A goal job is a position that, from the client’s perspective, meets his or her needs regarding both desired career path and moving toward regaining or achieving financial stability.

Research demonstrates the positive impact of reinforcing employment counseling with financial counseling (as well as with the type of comprehensive case management and public benefits navigation provided through the API). As a result, a new JVS partnership was created to make financial counseling available in tandem with job search support and API case management.¹⁹

JOB PLACEMENT BY PROGRAM MIX



Conclusion

Through the API, we have learned about the power of collaboration to support people in economic need. Meaningful and transparent engagement with both agencies and people in need is important to achieving desired goals on behalf of (and with) our community. By collaboratively defining our goals and agreeing on a path forward, we have been able to adjust our work in ways that help people find sustainable solutions to both momentary and long-term distress, though we are keenly aware that we still have work to do to help people thrive and not just survive.

CJP believes that the American Jewish community must prioritize research on the extent of Jewish poverty. In our case, replacing assumptions with data dramatically changed our perception of the problems and opened new approaches to solutions. To successfully address Jewish poverty, we must engage researchers, demographers, and funders to support data collection that will, in turn, inform the design of effective interventions. Jewish federations are well-situated to provide backbone support to Collective Impact Models to address economic instability in communities with more than one social service agency, and CJP encourages interested parties to work together to define communal goals that can only be achieved with more coordination.

¹⁹ The addition of financial counseling was made possible through funding the expansion of the Financial Opportunity Center (FOC) at JVS. As shown in the chart above, clients who are enrolled in employment counseling, financial counseling, and benefits counseling via the FOC model achieve greater financial stability than clients enrolled in only two of these programs. For more information and data on the national FOC model, see <http://www.lisc.org>.

Appendix A—The Collective Impact Model (CMI)

A Collective Impact Forum defines a CIM as being made up of five core components:

1. **A Common Agenda**—Partners first collectively define the problem they are trying to solve and create a shared vision of the solutions.
2. **Shared Measurement**—Partners agree to share information with one another and agree on specific measures of success. This information allows partners to see problems and to more readily make course corrections.
3. **Mutually Reinforcing Activities**—Partners coordinate their response, so that each organization understands how their independent work reinforces that of other partners.
4. **Continuous Communication**—Partners build in a process for continuous communication to ensure trust and synchronized responses.
5. **A Strong Backbone**—Partners identify a specific team or organization that has sole responsibility for facilitating the work among other partners.

Appendix B—Key Terms

Anti-Poverty Initiative (API)—The name of the program the Collective created to address poverty in the Jewish community in the Greater Boston area.

Collective—The group of five agencies working with Combined Jewish Philanthropies to create the coordinated API in the Greater Boston Jewish community.

Combined Jewish Philanthropies (CJP)—CJP brings together resources, volunteers, leadership, and expertise in Greater Boston to care for people in need, advocate for Israel, support Jewish education, and work to ensure a vibrant Jewish future.

Collective Impact Model (CIM)—The anti-poverty work of the Collective is based on this model, in which a group of different actors (in this case, Jewish social service agencies) come together to solve a social concern in a structured and collaborative way (see Appendix A).

Economic Status Scale (ESS)—The measurement tool two of the agencies in the Collective use to assess and track each client’s economic status when they enter the program and quarterly as they work with staff to regain financial stability.

Jewish Big Brothers Big Sisters (JBBBS)—A founding member of the Big Brothers Big Sisters movement, it works to serve and empower children and adults of all abilities throughout Greater Boston. The dedicated staff help connect children to adult mentors, and introduce adults who have disabilities to new friends in their communities.

Jewish Family & Children’s Service (JF&CS)—For more than 150 years, Jewish Family & Children’s Service has been helping individuals and families build a strong foundation for well-being across the lifespan. Through an integrated portfolio of more than 40 programs reaching communities throughout Eastern and Central Massachusetts, JF&CS focuses on meeting the needs of new parents and their children; older adults and family caregivers; children and adults with disabilities; and people experiencing poverty, hunger, or domestic abuse.

Jewish Family Service of Metrowest (JFS)—JFS serves over 5,000 people in the communities west of Boston. Improving Social and Health Equity is at the forefront of all its efforts and impacts. Its main programs help frail older adults live better and longer; provide safety, hope, and opportunity for immigrants and refugees; and reduce poverty in the Jewish community.

Jewish Vocational Service (JVS)—JVS is among the largest providers of workforce development and education services in the greater Boston area; its 14 million-plus budget provides employment-related programs and services to 17,000 people in 2018. Specialized programs include employment services targeting new immigrants and refugees, budget coaching for people with low incomes, and specialized job-search services for those with physical or mental health disabilities.

Yad Chessed (YC)—Yad Chessed assists individuals and families in the Jewish community who are experiencing financial distress. Its staff helps with basic expenses and offers clients longer-term support in their work toward stability.

Appendix C—Economic Status Scales

ECONOMIC STATUS SCALE: STATUS INDICATORS

	Crisis (4)	Vulnerable (3)	Stable (2)	Self-Sustaining (1)
Current Individual Employment/ Income Source Status	(4) Unemployed/ Underemployed or collecting temporary unemployment or income (SS, SSI, SSDI) benefits < \$12,000 annually	(3) Underemployed (Annual Income Less Than \$30K) or collecting temporary unemployment or income (SS, SSI, SSDI) benefits	(2) Steadily Employed (Middle Income Positions- \$30-\$50K)	(1) Steadily Employed (Upper Middle Income Positions- \$50-\$80K or higher)
Current Household Income	(4) Income at or Below Poverty	(3) Income above FPG to 2.5 times	(2) Income > 2.5 and < 4.25 FPG	(1) Income > 4.25 FPG
Monthly Household Balance (Income Minus Expenses)	(4) Net Income Less Than Expenses (consistently not meeting monthly expenses - client accruing large debt and or facing major consequences, e.g., eviction, service disconnection, etc.)	(3) Net Income Equal to - 2% Greater Than Expenses (Monthly income just meets routine expenses with no surplus income available for unexpected expenses.)	(2) Net Income Exceeds Expenses by 3-9%	(1) Net Income Exceeds Expenses by 10% or More
Current Household Savings	(4) None	(3) Less than 3 Months Household Expenses	(2) 3-6 Months Household Expenses	(1) Over 6 Months Household Expenses
Housing Stability	(4) Homeless or Housing in Jeopardy - Foreclosure/ Eviction Imminent	(3) Housing Costs Exceed 36% of Gross Income	(2) Has Subsidized/ Affordable Housing or Housing Costs Representing 28-35% of Gross Income	(1) Housing Costs are Less Than 28% of Gross Income
Debt-to-Equity Ratio	>80%	>60% - <80%	>25% - <60%	<25%

Appendix C—Economic Status Scales (continued)

ECONOMIC STATUS SCALE: BARRIERS AND PREDICTIVE INDICATORS

	Crisis (4)	Vulnerable (3)	Stable (2)	Self-Sustaining (1)
Health Status/ Functional Ability	(4) Client has a serious, chronic medical/psychiatric disability that significantly impedes function most of the time/does not permit employment.	(3) Client has a significant chronic medical/psychiatric disability that often impedes function/ability to work or that permits only marginal employment.	(2) Client has a medical/psychiatric disability that infrequently impacts function/ability to work.	(1) No chronic medical/psychiatric disability
English Language Level	(4) No/Nominal English	(3) Beginning English	(2) Proficient	(1) Fluent/Native Speaker
Length of Unemployment/ Underemployment (Only for Unemployed Clients)	(4) More Than One Year	(3) 4-12 Months	(2) Less than 4 Months	(1) Not Unemployed/ Underemployed/ No precipitating event
Education/Skills	(4) No Higher Education/ Unskilled	(3) Associates Degree, Entry-Level Trade Certification	(2) Bachelor's Degree/ Competence-Based Vocational Education and Training	(1) Advanced Professional Degree/ Certification/ Skills (Master's, Doctoral Degrees, Master's Level/ Independently Licensed Artisan)
Transportation Reliability	(4) (Never) No Access to Transportation	(3) (Sometimes) Limited or Unreliable Access to Transportation <ul style="list-style-type: none"> •Has a vehicle that breaks down frequently •Has challenged access to public transportation (too far away, too expensive, too difficult, etc.) 	(2) (Often/Usual) Access to Transportation <ul style="list-style-type: none"> •Can regularly arrange for or afford transportation for work/scheduled appointments 	(1) (Always) Unencumbered access to reliable transportation (e.g., multiple vehicles)

Appendix C—Economic Status Scales (continued)

	Crisis (4)	Vulnerable (3)	Stable (2)	Self-Sustaining (1)
Child Care Reliability (If applicable, score accordingly. If not applicable, score 1.)	(4) (Never) No Access to Child Care	(3) (Sometimes) Limited or Unreliable Access to Child Care	(2) (Often/ Usually) Access to Child Care - Can regularly arrange for or afford child care for scheduled appointments	(1) (Always) Unencumbered access to child care or Not Applicable (doesn't require child care)
Willingness/Ability to Make Changes/ Flexibility: <ul style="list-style-type: none"> • Unwilling/Unable to consider alternate living arrangement • Unable/Unwilling to reduce unessential spending/ live within a budget • Unwilling/Unable to work OR Unwilling/Unable to apply for benefits 	(4) 3 factors	(3) 2 factors	(2) 1 factor	(1) No factors
Employability: <ul style="list-style-type: none"> • Unable/Unwilling to travel 15 miles or more to work • Unable/Unwilling to relocate for work • Unable/Unwilling to work any available shift • Unwilling to work in a position outside experience or narrowly defined interest • Unwilling to accept a position that pays less than former salary or below a specific amount • Unable/Unwilling to work either part time or full time 	(4) 3 or more factors	(3) 2 factors	(2) 1 factor	(1) No factors