

# Healthy, Wealthy, & Wise

**A Culturally Responsive, Cognitive Behavioral Intervention  
for High-Risk and Hard-to-Reach Youth and Young Adults**



# Introduction

Healthy, Wealthy, & Wise (HWW) is a culturally relevant, trauma-informed cognitive behavioral intervention (CBI) program specifically developed to reach very high-risk youth and young adults. Combined with mentoring or life coaching, HWW helps engage hard-to-reach youth and young adults and supports their journey to better decisions and improved outcomes.

Over the past two decades, the United States has achieved significant progress in reducing youth incarceration and juvenile justice system involvement. Youth detention has decreased by approximately 75% since 2000, coinciding with a sharp decline in juvenile arrests and a clearer understanding, informed by research, that incarceration can result in lasting adverse effects on young people. Despite this progress, a small subset of youth continues to engage in serious and violent conduct and has proven more difficult to engage with traditional services. Often referred to as high-risk and hard-to-reach, or HR<sup>2</sup>, these young people have come to constitute a growing share of the juvenile justice system. Despite their growing presence in the system, their needs remain largely unmet, and persistent challenges with this small group threaten to undermine many of the successes of juvenile justice reform.

In this context, it is critical to continue exploring models that do appear to be effective in working with HR<sup>2</sup> youth. In a recent paper, [HR<sup>2</sup>: Effective Services and Supports for Youth Who are High Risk and Hard to Reach](#), the National Institute for Criminal Justice Reform (NICJR) described the common challenges that HR<sup>2</sup> youth experience and reviewed research on program models that appear effective. A common theme in this research is the efficacy of approaches that (1) leverage trained mentors who have similar backgrounds and life experiences as the youth they are working with and (2) use cognitive behavioral interventions delivered in a way that builds on and reflects the lives, cultures, and experiences of the young people involved. This brief provides an in-depth examination of one such program: Healthy, Wealthy, & Wise. This paper begins with a brief history of the origins and evolution of mentorship-based models that center relationships between young people and adults with similar lived experiences, followed by a discussion of the core components of these models before moving into a discussion of the current HWW structure, curriculum, and approach.



# Background: The Origins and Evolution of Transformative Mentorship and Credible Messenger Mentorship

## The Mentoring Center and Transformative Mentorship

HWW grew out of a larger approach to services for youth and young adults that has become commonly known as credible messaging or credible messenger mentorship (CMM). While this approach has its roots in a long history of formal and informal mentorship in communities across the country, the more institutionalized development of credible messenger mentoring—and HWW—emerged out of work in Oakland, California, in the 1990s and early 2000s.

In the early 1990s, Dr. Wade Nobles at the University of California, Berkeley, designed a curriculum for at-risk Black youth in Oakland that focused on developing self-esteem and a positive sense of identity to counteract negative societal expectations. Around the same time, in 1991, Martin Jacks founded The Mentoring Center (TMC) in Oakland to serve as a technical assistance and training provider for mentoring programs working with high-risk youth who were not benefitting from traditional mentoring approaches.

As this work took root, David Muhammad, who joined TMC in 1999 and became Executive Director in 2002, began working with Mr. Jacks and TMC Deputy Director DeVone Boggan to develop a specific curriculum for the Transition Program.<sup>1</sup> TMC partnered with Dr. Nobles, using his original curriculum as a basis to develop a more detailed program focused on slightly older, higher-risk youth and young adults.

With funding and partnership from the City of Oakland, TMC developed a series of curricula for youth involved in the justice system, including those in custody, returning home from custody, and on probation in the community. TMC referred to all of these programs as Transformative Mentoring, which the organization defines as “an intentional, structured, systematic cognitive and corrective intervention focused on personally transforming the attitude and mental framework of a disrupted human development cycle.”<sup>2</sup>

As Mr. Muhammad and others spread this model to other places, they increasingly began to refer to it as credible messenger mentorship, a name that underscored the importance of the credibility of the adult mentor in reaching high risk youth and helping them change.



<sup>1</sup> Boggan and Muhammad would go on to create the Office of Neighborhood Safety in Richmond, CA, of which Boggan would serve as Director.

<sup>2</sup> [The Mentoring Center: Our Programs](#)

## Roca

Around the same time, a nonprofit direct services organization named Roca, which was working with a similar population in Massachusetts, began developing similar programming, using a structured approach to life coaching delivered by trained mentors with similar backgrounds and life experiences as the young people they work with. Similar to the approaches described above, Roca has continually refined its program and service model, as well as its target population, to align with emerging research. Over the last 15 years, Roca's program has increasingly focused on youth and young adults aged 16–24 who are at risk for involvement in violence due to prior experience with trauma and violence.

Cognitive behavioral skills are a core component of this work, with Youth Workers (similar to mentors or credible messengers) using Roca's cognitive behavioral therapy (CBT) program, called Rewire CBT, to help young people address trauma they have already experienced and build the skills necessary to respond more effectively to stressful situations in the future. After Youth Workers have helped youth address immediate crisis situations and the young people have begun to learn and apply these cognitive behavioral approaches (often as much as 12–18 months after initially engaging), the youth are enrolled in a variety of other life skills programming, during which they can practice what they have learned through CBT while building skills in areas such as education, parenting, and employment.

## Core Principles and Practices Across Programs

Beyond the use of older adult mentors with similar cultural and experiential backgrounds, there are a number of core principles and practices that are shared across credible messenger-based programs.

## Programmatic Components

### 1. Group Mentorship

A regular group mentoring session during which mentors or facilitators deliver a curriculum focused on decision making, cognitive restructuring, identity, and life skills development.

### 2. One-on-One Mentorship

The establishment of a one-on-one relationship between the young person and a caring adult mentor, often referred to as a life coach or case manager.



## Principles and Practices

Both group and one-on-one mentorship emphasize the following principles and practices:

### 1. Developing trusting relationships



Mentors or life coaches focus first and foremost on developing trusting relationships with the young people they serve and use these relationships to influence young people to make better decisions. Over time, life coaches guide young people in developing Life Plans and provide hands-on brokering of vital services in the areas of education, employment, housing, transportation, substance abuse treatment, and mental health services.

### 2. Cognitive behavioral interventions



CBT and other cognitive behavioral interventions are structured therapeutic approaches that focus on identifying reactive, and often negative, thinking patterns and behaviors and learning to replace them with healthier thoughts and actions. Delivered by both clinical and nonclinical staff, these approaches have a strong evidence base across multiple domains of behavioral change.

### 3. Culturally specific and responsive



The original group curriculum that Dr. Nobles developed for at-risk Black youth was explicitly Afrocentric, drawing from his larger body of work that integrates classical African philosophy and traditional African wisdom traditions to develop Black psychology and reflect an understanding of African American experiences and reality. The updated curriculum not only includes culturally relevant material focused on the Latino community but also material relevant to young people who have been engaged in delinquent and even violent behaviors.

### 4. The mentoring spirit



Mentors or life coaches must believe that every young person, regardless of their current condition or behavior, has unlimited potential and innate greatness. Mentors, facilitators, life coaches, and staff of the program exhibit an unconditional compassion for the young people in the program, guided by the axiom, “Young people don’t care about how much you know until they know about how much you care.”

### 5. Long-term commitment



It takes youth years to develop the destructive thinking and behaviors that Transformative Mentoring is designed to address, and behavior change will not occur overnight. The mentor/mentee relationships established should last for one year at the very least; preferably, life-long bonds are established and maintained.

# Healthy, Wealthy, & Wise

Developed in 2016 based on the principles and practices described above, Healthy, Wealthy, & Wise is a trauma-informed, culturally relevant cognitive behavioral therapy program for high-risk, system-involved youth and young adults. HWW consists of a 14–16-week curriculum-based group session, combined with one-on-one intensive life coaching.

The HWW curriculum focuses on four primary areas:

1

## Decision Making

Participants explore the decisions they make and how these decisions determine their outcomes. Using real life scenarios, participants analyze and discover new ways of handling critical situations they commonly face.

2

## Identity and Purpose

Participants explore self-identity and purpose, become aware of their true power and potential, and learn how their identity drives their behavior and decision making.

3

## Overcoming Trauma and Pain

Participants learn how trauma and emotional pain affect their lives and develop tools to mitigate those effects. Participants role play scenarios that can lead to triggers and discuss how to overcome these challenges.

4

## Life Skills and Financial Literacy

Participants learn life skills and financial principles, including budgeting, saving, banking, and other financial literacy tools.

Life coaches, who both reinforce HWW messaging and help connect young people to additional services and supports, operate based on the following theory of change.



### Relationship

Develop trusting and positive relationships with clients



### Influence

Use relationships to positively influence clients



### Change Decision Making

Through positive influence, help clients make better decisions



### Improve outcomes

Better decisions will result in improved outcomes

## Program Implementation

Participants spend three to four weeks on each focus area. To graduate from the program, participants must attend at least 12 sessions and complete the “Forward Thinking” CBT companion journal, designed by the Change Companies. In this evidence-based CBT journal, participants work through different aspects of their feelings and behaviors, including how they handle difficult feelings, important relationships in their lives, and communication.

Another key component of HWW is the use of financial incentives to keep young people engaged. Participants receive stipends for ongoing participation in the program. Those who attend an entire session receive a \$25 stipend following the class. Graduates of HWW receive a \$100 incentive at the graduation ceremony. Additionally, participants enrolled in intensive life coaching are eligible to receive monthly stipends of up to \$300 per month for remaining connected to their life coach and achieving agreed-upon milestones.

## Current HWW Implementation Sites

The National Institute for Criminal Justice Reform provides train-the-trainer courses for the implementation of Healthy, Wealthy, & Wise as well as partners with the City of Oakland to directly implement the program. NICJR staff facilitate weekly HWW sessions at the Oakland Department of Violence Prevention (DVP) with groups of young adults on the caseloads of DVP Life Coaches. Over the past three years, 36 young adults and 13 youth on DVP caseloads have successfully completed the HWW curriculum. NICJR team members also facilitate a youth HWW cohort at partner organization, Communities United for Restorative Youth Justice.

NICJR has trained staff at Youth Employment Partnership in Oakland to conduct HWW with its at-risk youth participants. NICJR also trained facilitators to conduct HWW at the Stockton Office of Violence Prevention. Additionally, NICJR provided a series of trainings, including training in the HWW curriculum, to staff of the Anti-Recidivism Coalition (ARC), a Los Angeles-based nonprofit that provides reentry and in-custody services and a support network. ARC is now using elements of the curriculum in its workshops inside several California State prisons as well as in juvenile facilities in Los Angeles County through its Hope and Redemption program.



# Healthy, Wealthy, & Wise

---

**A Culturally Responsive,  
Cognitive Behavioral Intervention  
for High-Risk and Hard-to-Reach  
Youth and Young Adults**