



move to
PROSPER



INTERIM PROGRAM EVALUATION 1.0

JANUARY 2019

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PROSPER stands for Providing Relocation Opportunities to Stable Positive Environments for Renters. For more information about the Move to PROSPER program, please visit: www.movetoprosper.org

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Summary of findings and discussion.

This first evaluation captures initial impacts for participants approximately four months post relocation and after six months of coaching. Evaluation outcomes were assessed using surveys, interviews and program administrative data. All ten participants were surveyed and nine completed additional one on one interviews. The evaluation also included engagement with program coaches, program staff and participating landlords. The mission of Move to PROSPER is to improve life outcomes for children and their families by creating opportunities for residential and financial stability. The preliminary outcomes for the program suggest that the program is starting to achieve this goal for participant families.

Summary of Interim Findings

Overall Experience: In interviews, participants were asked to describe their overall “experience in the program.” Of the nine interviewed participants, eight identified their experience as very positive. Some participants identified the program as transformational. Six months after the program launch, the program has a retention rate of 90%.

Only one participant has left the program and a new participant immediately filled the open position. For the purposes of the interim evaluation, only the original ten participants were evaluated.

Coaching: All participants indicated the coaching was either “positive” or “very positive” in surveys. In interviews, eight out of nine participants indicated coaching has been very positive with benefits including: enhanced skills, greater socialization, relationship building with other participants, and accountability. Participants have worked with Move to PROSPER coaching staff to focus on goals. Five out of nine participants surveyed indicated they had already achieved some initial goals due to coaching. Goals were primarily related to budgeting/financial management, educational advancement and parenting (school advocacy) skills.

Neighborhood Experience: In surveys, eight out of ten participants identified their new neighborhood as “better” or “much better” than their previous neighborhood.

Summary of findings and discussion (continued).

In interviews, eight out of nine participants indicated their new neighborhood provided improved safety, and this was the primary change from relocation. Participants were asked to rate their satisfaction with various neighborhood characteristics (e.g. transit or safety) in their old neighborhood and their new neighborhood. Satisfaction scores could range from 1 (very dissatisfied) to 5 (very satisfied). Neighborhood satisfaction scores improved for almost all elements of their new neighborhood. The largest increases in mean scores were related to safety, cleanliness and police protection. The only element of neighborhood satisfaction to decline when comparing the old vs. new neighborhood was related to proximity to family and friends.

Housing Experience: All but one responding participant in our survey indicated the experience in their new housing was either “positive” or “very positive.” Seven out of nine participants indicated their housing conditions have improved as a result of the move.

Eight participants out of nine interviewed identified their new housing as an improvement when compared to their previous housing unit. Of those who referenced improved housing conditions, the most common improvements were related to maintenance and cleanliness (seven out of eight participants) and improved indoor air quality (four out of eight participants). Participants most commonly referenced challenges in the previous apartment related to mold and infestation.

Economic Circumstances: When asked about changes to economic circumstances, eight out of ten participants indicated their economic circumstances were either “better” or “much better.” In interviews, five out of nine participants reflected upon how the program had impacted their financial stability. Most indicated that the rental support allowed them to divert more resources to savings, paying debt and helped in balancing their monthly budget.

Summary of findings and discussion (continued).

Several participants are also in the process of going back to college and are considering seeking better paying employment. The decrease in their life stress is a contributing factor to their ability to plan for meeting educational and employment goals.

Youth Outcomes: Participants were asked to rate the program's impact in relation to overall child well-being, child behavior, child optimism, self image/self worth, grades and adjustment to the new school. Almost all participants indicated positive impacts on children across various dimensions of child wellbeing. Very few negative responses were reported. In interviews, the majority of participants (seven out of nine) noted only positive impacts from the program to their children. Parents indicated children were doing better academically, emotionally and were more engaged. Contrary to some earlier concerns among participants about community integration, the majority of participants indicated that children were adapting well to their new communities.

Physical Health Impact: Nine participants responded to a survey question asking them to rate changes to their physical health since relocating. Four out of nine participants indicated positive changes to their physical health since relocation. Five out of nine participants indicated improvements in their child's health since joining the program. Four participants elaborated on changes in their children's health in interviews. All participants who indicated an improvement in their child's health discussed respiratory ailments (e.g. asthma), which improved after leaving their previous housing.

Mental Health Impact: In interviews, a larger number of participants (eight out of nine) indicated that their mental health and stress levels had improved since joining Move to PROSPER. Participants routinely struggled with chronic stress, feelings of anxiety and fear due to the challenges of their previous living situation. Participants also reported stress harming their children. However a slightly lower number of participants indicated improved mental health in surveys (five out of eight).

Summary of findings and discussion (continued).

Property Management & Neighbors: In surveys, nine participants responded when asked to describe their interactions with new neighbors and project management. Seven out of nine participants indicated interactions have been positive or very positive. In interviews, the nine participants interviewed expressed generally positive experiences with their new neighbors and property management. (The participant who responded with “very negative” in the survey has left the program and was not available for an interview.) The nine remaining participants expressed feeling that they were treated with respect by property management and that property management was very responsive to their needs.

Forgotten Families; Forgotten Places

The program’s families are illustrative of a broader segment of the Central Ohio population—economically vulnerable and living in challenging environments, but receiving limited or no public assistance due to either a lack of available funding or to the benefit cliff associated with various programs.

Move to PROSPER families generally lived in substandard housing, sometimes in very distressed neighborhoods, yet participants are not able to access housing assistance. All participants are working but earn wages that are not financially sustainable for raising a family. Other financial barriers such as debt and low credit scores exacerbated their economic challenges. The cumulative burden of these challenges caused great stress on all family members.

Although Move to PROSPER is focusing on ten families, these families provide some insights into larger challenges in the community. The low income population, which sits perilously on the edge of poverty, has grown since the 2008 recession in Franklin County. Franklin County’s population living at under 200% of the poverty rate grew from 1 in 4 residents in 2000 to 1 in 3 residents today (Reece, 2015).

The housing challenges facing Move to PROSPER families are not unique. Highly gendered disparities in housing affordability, instability and location are significant community needs.

Summary of findings and discussion (continued).

The Columbus region has well documented housing affordability and housing instability challenges. The Affordable Housing Alliance of Central Ohio estimates a gap of 54,000 affordable housing units in our community. Franklin County renters experienced more than 17,000 evictions in 2016 and the County's eviction rate is double the national average (Eviction Lab, 2019). The Columbus metropolitan area was ranked as one of the most economically segregated regions in the US (Florida, 2015). This makes it difficult for children of low-income families to climb the economic ladder.

Housing affordability and instability are a highly gendered issue in our community. In 2015, more than half (53%) of female headed households in the Columbus region were cost burdened by their housing expenses. Female headed households were 40% more likely to be cost burdened than male headed households (National Equity Atlas, 2019). Research also suggests that eviction is a highly gendered and racialized phenomenon, with women of color disproportionately represented among evictions.

Nearly 60% of African American women were cost burdened. The proportion of female headed households experiencing housing cost burden increased from 43% in 2000 to 53% in 2015 (National Equity Atlas, 2019).

Move to PROSPER participants also provide insight into the larger regional development dynamics in Franklin County. The majority of participants (and applicants) are not from core urban neighborhoods, some of which are the focus of successful revitalization efforts, but are more likely to be living in older aging suburban communities within the City of Columbus. Participants reflected on the challenge of watching these communities deteriorate in recent years.

Move to PROSPER parents were highly motivated to relocate due to school quality challenges in their children's previous schools. Participant children were primarily attending low performing schools, but the majority were not attending Columbus City Schools. Only three of the ten families attended Columbus City schools, with the remainder attending charter schools and lower performing suburban school districts.

Summary of findings and discussion (continued).

While the majority of educational policy discussions focus on large urban districts, educational challenges exist in a wide variety of school environments. Charter schools have demonstrated great inconsistency in their educational quality. Changing demographics (increases in student poverty) have also challenged some suburban schools. The educational experiences of Move to PROSPER families would align with these regional trends.

Healthy Housing & Coaching Could Provide Long Term Sustainability

The positive early outcomes for participants aligns with existing research on the positive impact of healthy housing and strong neighborhoods on family wellbeing. Ongoing questions regarding the sustainability of these positive outcomes will be assessed in future evaluation reports. The unique model of Move to PROSPER provides intensive coaching and programs as a companion to housing intervention, which can support long term financial sustainability for participant families.

Early evaluation results suggest that coaches have formed strong relationships with participants, and participants have generally been highly motivated, proactive and appreciative of the coaching model. Future evaluation activities will gauge how the coaching model has impacted families over time.

When asked if only one aspect of the program mattered more than others, all but one interview participant said it is the combination of one on one coaching with programs, rental support, the move to a safer, higher resourced neighborhood and peer support are all critical and can not be separated. For example:

“The cross between the personal coaching and the rental assistance.”

“I think it is a little bit of everything.”

“I have to say everything...”

“...most life changing for me was the move because of that we moved from really bad situation ... So, I think it’s really a package deal because the coaching sessions are preparing me to be able to keep that...”

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PART 1

PROGRAM OVERVIEW &
EVALUATION DESIGN



1.1 Program overview.

An initiative of Ohio State University's City & Regional Planning Program and community partners, Move to PROSPER (MTP) is attempting to develop a nationally replicable model for improving the residential and financial stability of low-income, single female-headed families with children ages 13 and under.

The program provides three years of rental support and comprehensive life coaching to enable these families to move to safe neighborhoods with strong schools, and assists them in developing their life and other skills (e.g. financial health). The goal of the program is to improve academic performance, financial wellbeing and physical/mental wellness.

The following evaluation is for the ten household MTP pilot.

The pilot program began with initial program applicants applying in the spring of 2018. Out of more than 300 applicants, ten participants were selected and began pilot program activities (relocation and coaching) in late spring 2018. **The first evaluation report captures initial impacts for participants approximately four months post relocation and after six months of coaching.**

Pilot Program Based on Research and Community Input:

The MTP pilot was informed by research, local stakeholder engagement and multiple focus groups with the program's focus population. Two separate Focus Groups with 11 women each were organized in 2016 by four nonprofit organizations that serve women who meet the criteria for the Project.

The purpose of the Focus Groups was to understand the needs and gauge the interest of women in participating in a Project that could not commit to a permanent rental subsidy. The focus groups captured the aspirations and challenges facing this population.

An additional focus group was held in 2018 to refine the pilot program implementation. This focus group engaged questions on transportation support, neighborhood preferences and housing preferences.

Program overview (mission & theory of change).

Mission

The mission of Move to PROSPER is to improve life outcomes for children and their families by creating opportunities for residential and financial stability. The program provides temporary rental support and comprehensive coaching to facilitate individual and family success in their transition to higher opportunity communities.

Theory of change

Move to PROSPER's theory of change is that enabling families with children ages 13 and under to move into high opportunity neighborhoods with coaching support, participants will see a host of educational, social, wellness, and trauma reduction benefits, including but not limited to improved mental health for parents and children, improved school attendance and educational outcomes, improved child behavior, and increased family stability.

Theory of change (continued)

Move to PROSPER's theory of change is well supported by research literature. Research suggests that children who live in stable households in high opportunity neighborhoods for even a few years have positive long-term life outcomes. Even so, some research suggests that it is difficult for families to move from low opportunity to high opportunity neighborhoods in a sustained manner. The stress of managing moving decisions, household demands, and a lack of knowledge of suburban communities can prevent those in poverty from moving to suburban neighborhoods and establishing long-term residency. To address this dynamic, the program embraces a client-driven goal setting coaching model based on evidence-based practices.

1.2 Program design.

The Move to PROSPER Pilot provides affordable rental units to qualified low-income female headed single parent households with 1-3 children ages 13 and under for a three-year timespan in selected apartment communities. Qualifying households earn between approximately \$23,000 and \$37,200 (30-50% AMI) annually based on family size. Other criteria include the children being eligible for Medicaid and applicants not currently receiving a Housing Choice Voucher (Section 8) rental subsidy. Participants must also be currently housing insecure, and have a vehicle.

Program participants apply to rent apartments owned by participating landlords who have agreed to work with the program. The apartments and homes are located in high opportunity areas. During the Pilot, the participating properties are in apartment complexes located within the Hilliard, Dublin, Olentangy, and Gahanna school districts.



General locations of participating apartment complexes in the Columbus area.

Program design (continued).

Coaching

All adult program participants enter into a Participation Agreement with the program and agree to participate in life coaching and program activities. Coaching is a key component of the Move to PROSPER Project. Move to PROSPER created a life coaching model with The Ohio State University, as research has shown that coaching builds resiliency, addresses trauma, and helps people learn to navigate systems to solve problems and improve their lives.

The coaching model revolves around the following four key pillars that need to be addressed for families with children to thrive and prosper:

- housing stability (mobility, moving to a new neighborhood, and tenant responsibilities);
- financial capability and stability;
- Improved physical/mental health outcomes; and
- education/career goals (empowering women to navigate their child's school for positive outcomes and coaching for career pathways).

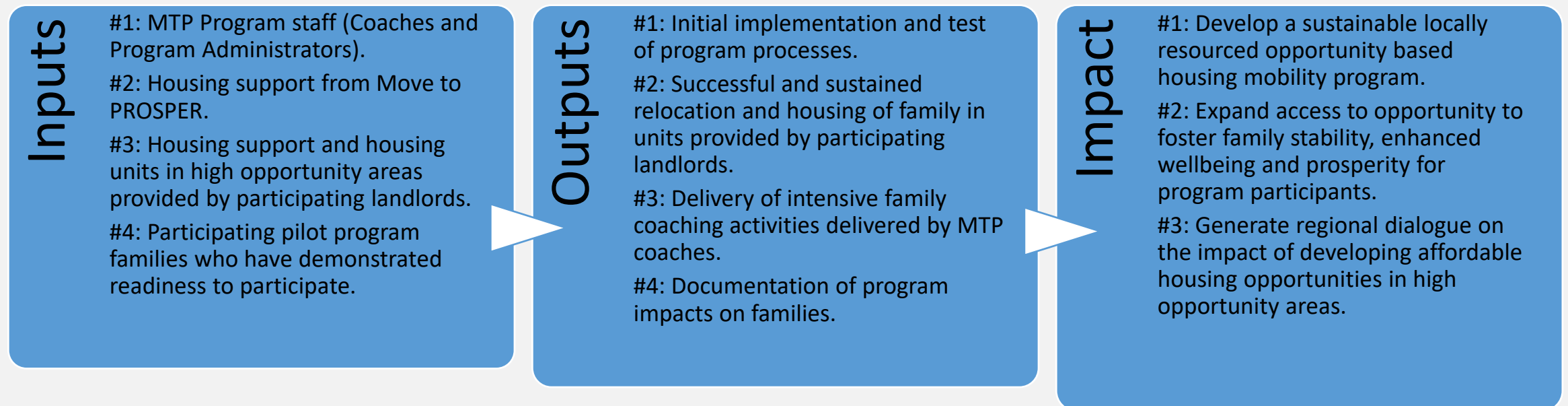


Landlord orientation program materials, part of a training with participating landlords and property management.

1.3 Evaluation design.

The pilot program evaluation is a formative evaluation utilizing a traditional program evaluation approach. The program evaluation approach is utilized to gauge if the program is meeting its goals and objectives.

A logic model of anticipated outcomes has been created to identify anticipated outcomes and will be further refined as a result of the pilot program evaluation. The pilot evaluation will be critical to test and refine the program's logic model, program design and will provide initial insights for housing policy. Evaluation data will be collected for the pilot cohort for a three-year period.



Program logic model created for pilot evaluation.

Evaluation design (questions).

This program evaluation seeks to answer two basic sets of questions: concerning (1) the process of the program's implementation and formative adjustments to its processes and (2) the immediate program outcomes.

Process questions include the following areas of inquiry:

- How does the program's regular coaching in combination with housing support function to support residential and economic stability?
- What adjustments to the program need to be made to support participants?
- What are the elements of working with landlords that enable a positive relationship with MTP clients?

Questions pertaining to immediate pilot program outcomes include:

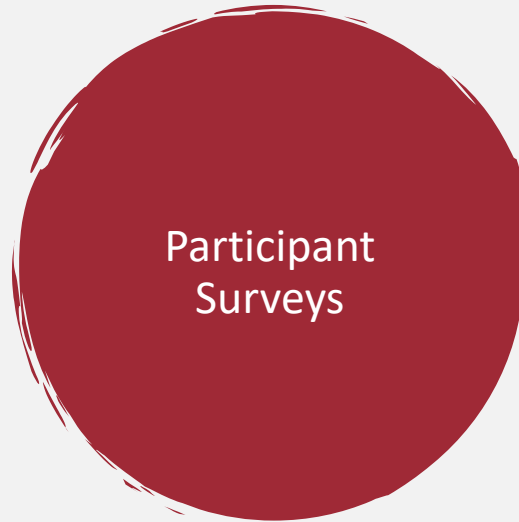
- Are clients more economically secure? For example, are they less housing unstable or do they move less frequently? Are they more food secure? Are they more work stable and in better quality jobs? How has their financial well-being changed?
- Are families demonstrating greater socio-emotional and physical health? How does the socioemotional and physical health change over a three-year period?
- How are educational and behavioral outcomes changing for youth engaged in the program?
- How are families adjusting to new neighborhoods and are they able to access nearby opportunity structures? How have family's social capital and relationships been impacted by relocation?

Evaluation design (data).

The evaluation triangulates multiple data sources to understand program implementation and impacts. Evaluation data includes program administrative data/program observation, participant surveys and interviews with participants and other key program stakeholders.



Application data, program administrative data and observation of program activities informed the evaluation. The evaluation team routinely met with the project leadership to better understand program activities.



A 53 question online survey was taken by all ten pilot program participants. Surveys were administered via the Qualtrics online survey system.



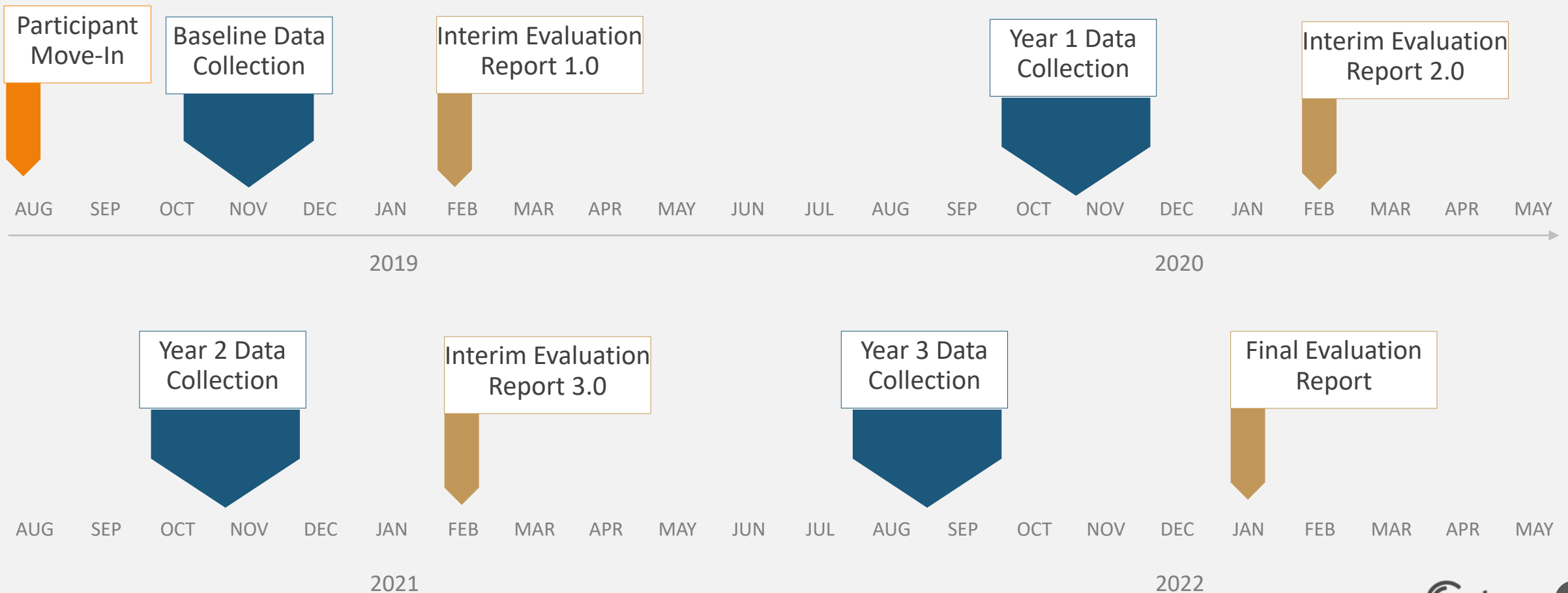
Nine active participants took part in semi structured interviews with the evaluation team. (The one participant who left the program did not respond to interview requests.) Interviews were coded and a thematic analysis was conducted for all responses. Interview questions were also answered by coaching staff.

Evaluation design (timeline).

The evaluation of the Move to PROSPER pilot includes data collection and analysis over a four year time span, with interim reports produced on regular intervals. The timeline below documents the planned periods of data collection and reporting.

Interim Evaluation Report 1.0 Process (AT A GLANCE)

- *Review of MTP administrative data (Fall 2018)*
- *Surveys (for MTP participants) (October 2018)*
- *Interviews (for MTP participants) (October/November 2018)*
- *Engagement with MTP program stakeholders (Dec/Jan 2018)*



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PART 2

APPLICANT AND PARTICIPANT PROFILE



2.1 Applicant profile.

Applicant pool and characteristics.

Move to PROSPER received 307 applications between March and October 2018.

Job Situation: Most applicants (76%) were working full-time, while 20% were working part-time. Approximately 5% were temporary workers.

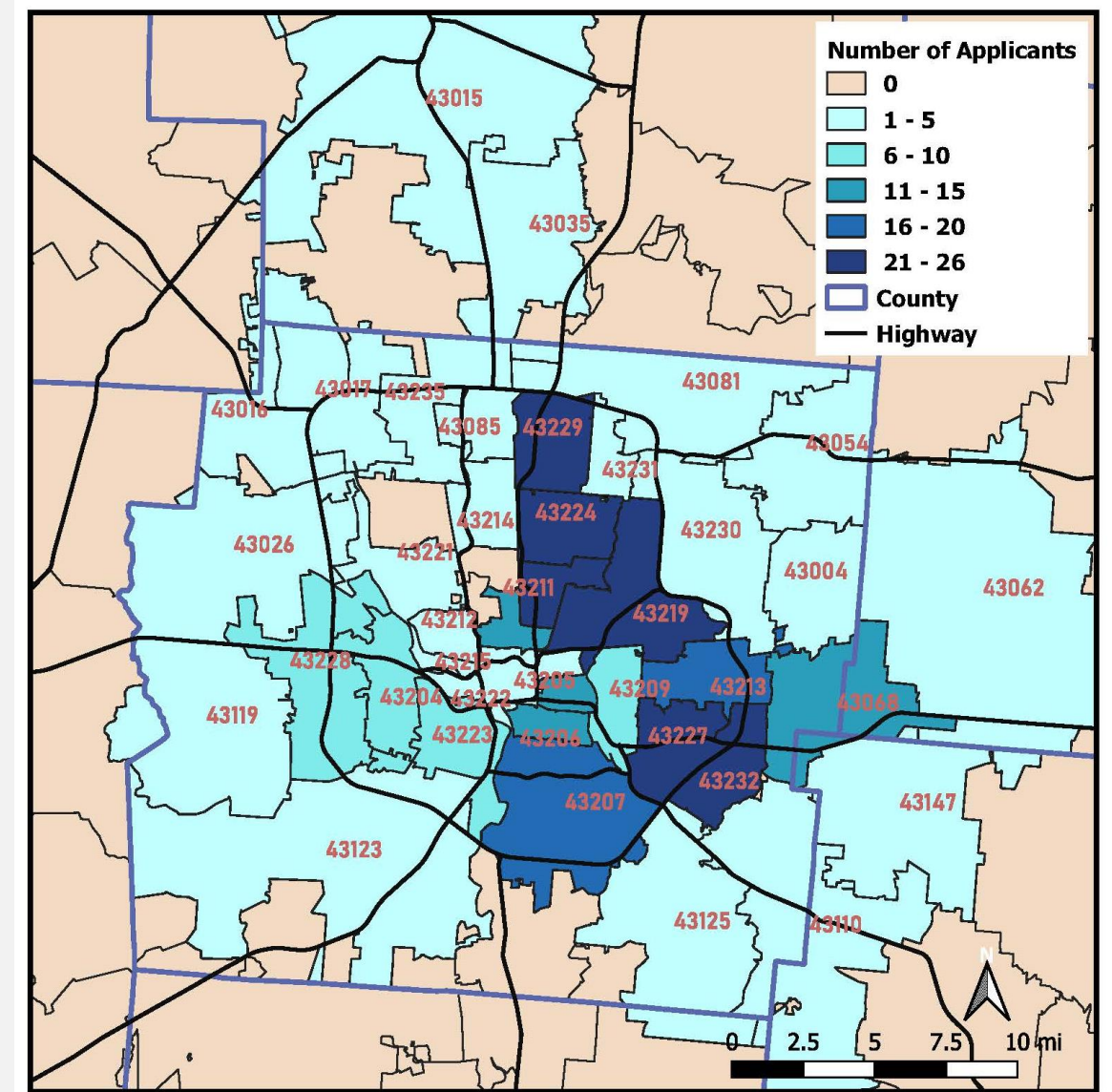
Length of Current Employment: At the time of application, over half (56%) had been working more than six months at their current employment.

Employment Sector: Over one-fourth of the applicants (27%) worked in retail, hospitality, or service, followed by the health care field (23%), childcare/education (10%), government, non-profit (6%), and banking/insurance (5%).

Annual Salary: Over two-thirds of applicants' annual incomes ranged between \$20,000 and \$34,999.

Number of MTP Applicants by Zip Code: Most applicants were located on the far east side (close to 270) and north side (see map documenting number of applicants by zip code).

Number of MTP Applicants by Zip Code



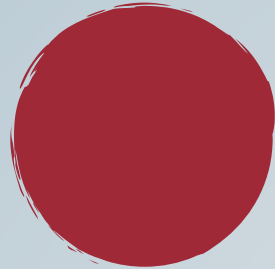
2.2 Participant profile (at a glance).

Characteristics of Move to PROSPER participants (at a glance).



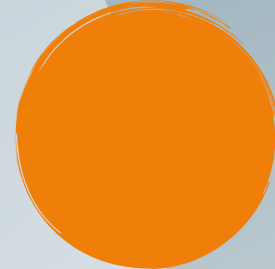
Family, Work & Wages

The average participant has two children. All but one participant works full time with an average household income of \$29,000.



Racially Diverse

The participants are racially diverse: seven are African American, two are White and one is Latina.



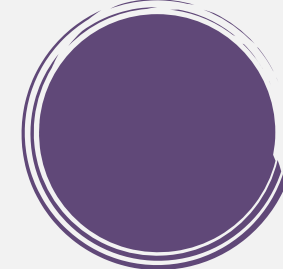
College Educated

All participants had some college and three had completed a college degree, associate's degree, or vocational college diploma.



Geographic Diversity

Participants originated from neighborhoods throughout the Columbus area, with most relocating from suburban areas within the city.



Debt & Credit Challenges

Over half of participants had more than \$50,000 of debt; student loans contributed to the majority of debt. All participants had credit scores below 580.

Participant profile (in detail).

Age and household size.

Participants include 10 single-female-headed households not currently participating in the Housing Choice Voucher (i.e. Section 8) program and residing in low-opportunity neighborhoods or experiencing housing instability. In the summer of 2018, ten families moved to apartment complexes located within the Hilliard, Dublin, Olentangy, or Gahanna school districts.

- Age: Participants ranged in age from 25 to 53. The average age of the participants was 35, and half were aged 30 to 39 years old.
- Number of Children: Participants had one to three children ages 13 and under, with at least one in school. The average number of children was two. Three participants had one child, four participants had two, and three participants had three children.

Income & employment.

- Household Income: Participants were in low-wage jobs with incomes between \$23,000 and \$37,500 a year. The average household income was approximately \$29,290 annually, or \$2,440 monthly. Four participants ranged in annual income between \$25,000 and \$29,000. Two participants earned less than \$25,000 a year.
- Percentage of Area Median Income: All participants had incomes at or below 50% of the area's median income. Four had incomes below 40% of the area's median income.
- Employment: Participants had various employers, including those in the banking, retail, service, and health care fields.

Participant profile (continued).

Housing cost.

- Total Housing Cost (Rent and Utilities): Comparing pre- and post-relocation, three participants' total housing costs stayed about the same, five participants' total housing costs decreased and two participants' total housing costs increased. The number of participants who paid total housing costs less than \$800 increased from two to four. The number of participants who paid total housing costs more than \$1,000 decreased from two to one.
- Percent of Income for Housing: The average percentage of income spent on housing costs decreased from 35.4% to 34.6%. After relocation, the number of participants who spent less than 30% of their income on housing decreased from two to one; the number of participants who spent more than 40% of their income on housing decreased from two to one.

Education and financial well being.

- Education: All had some college education; for example, one had eight credits towards a bachelor's degree, having attended college for two years. Three participants had either a college degree, associate's degree, or vocational college diploma.
- Credit Score: All participants' credit scores were under 580. Seven participants had scores ranging from 500 to 579, and three were below 500.
- Children's Previous Schooling: The children's school rankings were mostly in the bottom 30%, such as ranked 1158, 1364, or 1626 out of the 1636 schools in Ohio.
- Eviction: Among the 10 participants, one had experienced eviction.
- Debt: All but one participant had debt. The lack of debt for the one participant was due to a recent bankruptcy. Over half of the participants (six out of ten) reported that they were in debt over \$50,000. The main cause of this debt was student loans.

Participant profile (continued).

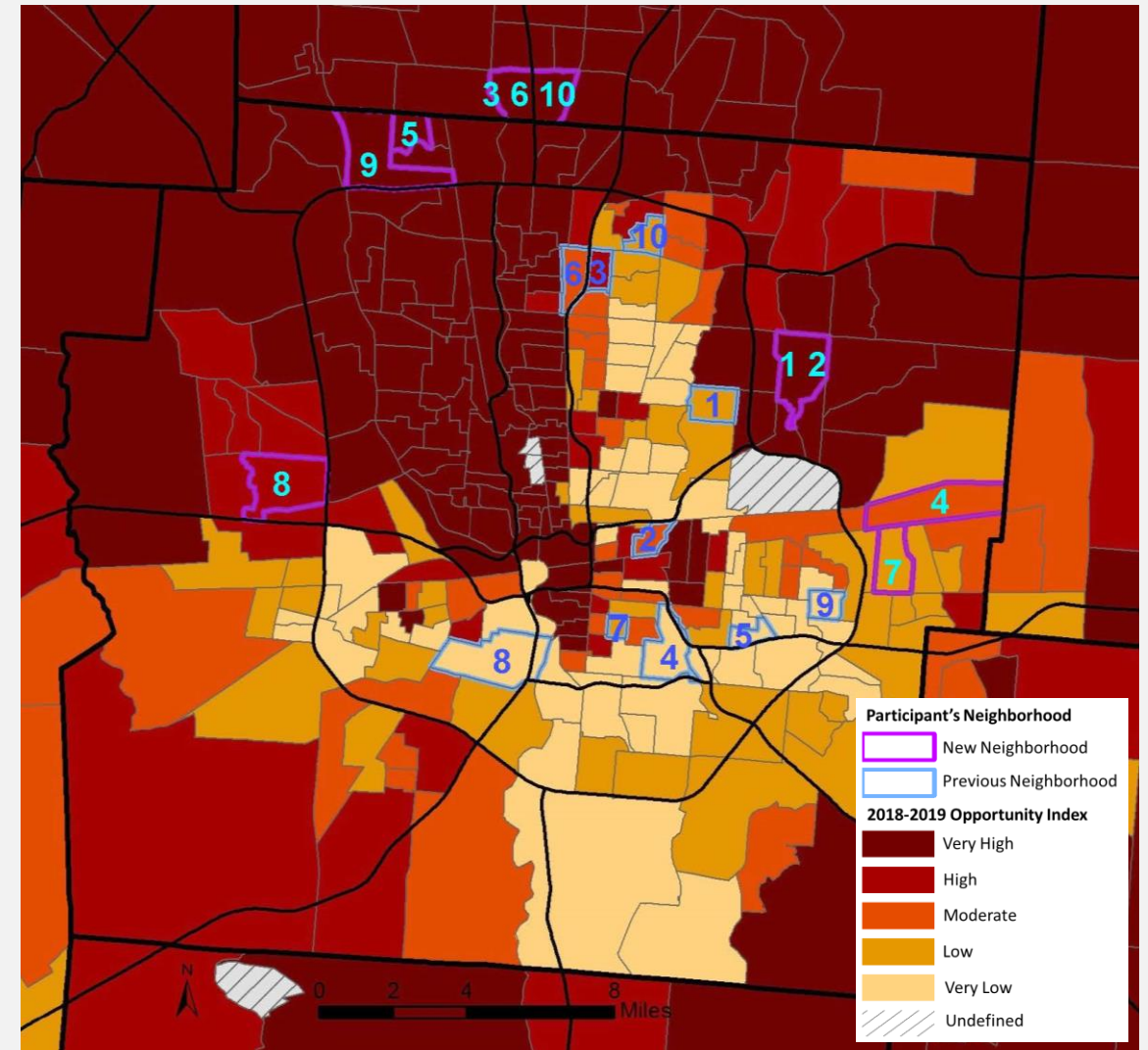
Previous neighborhood & relocation.

This map shows the 10 participants' pre- and post-relocation residences. All participants' previous neighborhoods were located inside I-270, and most lived on the far east and far north side.

In this map, each number represents one participant household. The blue color represents their previous neighborhoods, and purple designates their current locations. Interestingly, the majority of participants moved to apartment complexes close to their previous neighborhoods, except for Participants 5 and 9. For example, Participant 8, who lived on the west side of Columbus, moved into Hilliard. Participants 3, 6, and 10, all of whom lived on the northeast side of Columbus, moved to Lewis Center.

The colors on this map indicate the opportunity level of the neighborhood, based on the 2018-2019 USR Opportunity Index, a device that indicates economic and social opportunity. Nine families moved to neighborhoods offering better opportunity levels, and one moved to a neighborhood of the same opportunity level.

MTP Ten Participants' Pre- and Post-relocation Residences



*Opportunity index source from:

<http://kirwan.maps.arcgis.com/home/webmap/viewer.html?webmap=34534eeec2c94eba83080e9957ce1ef0>

*#7's new property is located near the border of the moderate opportunity area.

Participant profile (motivation for joining program).

Move to PROSPER participants were asked to identify the primary motivations for joining the program. An improved or better environment (safety, schools etc.), better housing and greater financial stability were the most commonly referenced motivations for joining the program.

Seeking a change in the environment

6 Participants/Out of 9

“My daughter was dealing with bullying really bad where we were at. My son was kind of becoming withdrawn and his grades were starting to fall. And I worried about the possibility of those things developing with my youngest as well as time ran on. So I just really wanted to get them all some place healthier and better for them.”

– Participant Response



Seeking safe and healthy housing

4 Participants/Out of 9

“We (previously) moved to the north side, it was bad, he (my son) has asthma, they didn’t fix anything, full of mold, the basement would flood, the stairs were broken and were hazardous to the baby especially...but it was only \$500 a month, but there was not much I could do.”

– Participant Response



Seeking financial stability

4 Participants/Out of 9

Participants noted a number of financial barriers impeding their financial stability.

- Life events (e.g. divorce, death of ex-spouse)
- Inability to keep up with rent
- Health and childcare costs
- Credit

Participants identified Move to PROSPER as a pathway for greater financial stability.

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PART 3

PROGRAM IMPACT

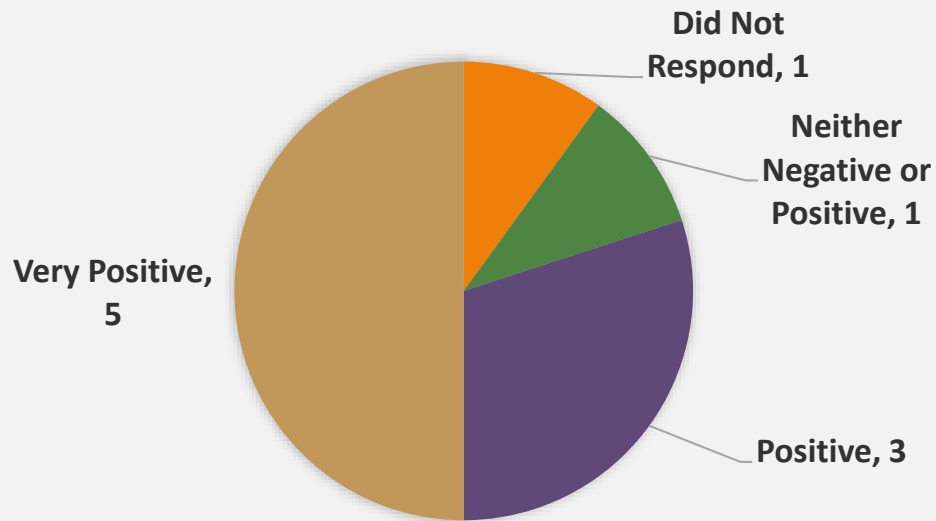


3.1 Experience moving, overall experience & retention.

Experience relocating.

Nine participants responded to a **survey** question asking them to rate their experience moving or relocating on a scale of very negative to very positive. Eight out of nine participants indicated the moving/relocation process was either “positive” or “very positive.”

PLEASE DESCRIBE YOUR EXPERIENCE RELOCATING



Overall experience.

In **interviews**, participants were asked to describe their overall “experience in the program” thus far. Of the nine interviewed participants, eight identified their experience as very positive. Some participants identified the program as transformational. For example:

“It’s been a wonderful experience. And it’s to be honest, it’s surpassed any of my expectations.”

“Yeah, before was kind of like, we were just trying to survive, we just trying to survive. You know, now is like we don’t have to just survive. We can do better than that. It’s actually...amazing.”

Program retention.

During the first six months, MTP has a 90% program retention rate with only one participant leaving. A new participant has already replaced this participant. For the purposes of this analysis, no data was collected for the new participant. Survey data from the participant who left the program is included in the analysis.

3.2 Impact of MTP coaching program.

Experience with coaching program.

Eight participants responded to a **survey** question asking them to rate their experience with coaching on a scale of very negative to very positive. All responding participants indicated the coaching was either “positive” or “very positive.”

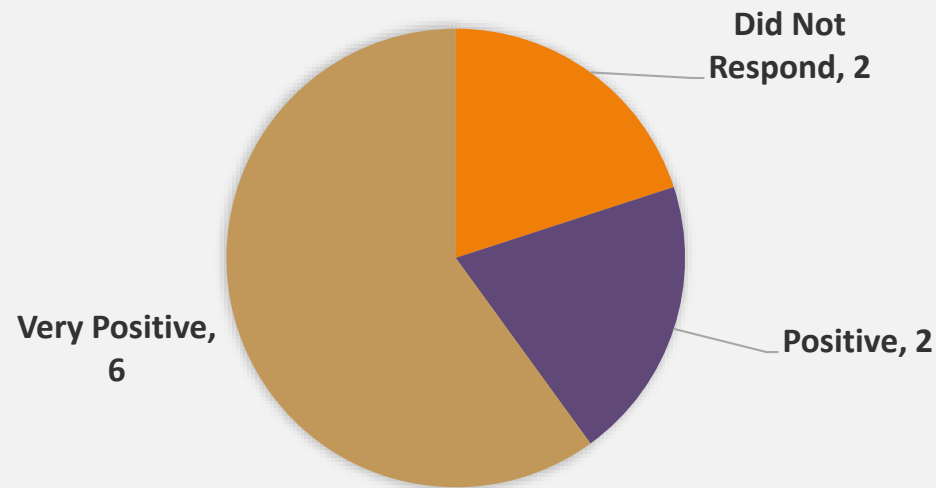
In **interviews**, eight out of nine participants indicated coaching has been very positive with benefits including: enhanced skills, greater socialization, relationship building with other participants and accountability. For example:

“Absolutely. Miss Brown [Coach Rosetta Brown] was amazing.”

“Coaching has been really helpful. Very insightful...kind of gives me a foundation to build on so that I can be successful and probability to stay where I am at.”

One participant did indicate a mixed experience (negative and positive) referencing group sessions that focus on skills/information she felt that she already understood, as a limitation.

PLEASE DESCRIBE YOUR EXPERIENCE WITH COACHING



Goal setting in MTP coaching activities.

Participants have worked with MTP coaching staff to focus on goals. Five out of nine participants **surveyed** indicated they had already achieved some initial goals due to coaching. In **interviews**, participants indicated goals were primarily related to budgeting, educational advancement and parenting (school advocacy) skills. (Note: Participants may have more than 1 goal).

Budgeting

5 Participants

“Definitely financial coaching has been really helpful. I didn’t have a lot of experience for budgeting, or really taking things into consideration. And just kind of had lived just day to day...and wasn’t really good at planning things out. Or being more strategic financially.”

Education

4 Participants

“I knew I had get in school, get a degree you know...I did start school back in 2013 (but) had to go back to work. (But) Ms. Brown, like she was just driving force that I needed, so I enrolled at Columbus State for January (2019).”

Parenting

2 Participants

“(The education coach asked us) before school started, did you make the appointment with the principal and meet her yet? And I’m like I’ve never done that before...I was wow open my eyes to something new.”

Socialization

"I'm a pretty closed person so this is getting me to get out and socialize with people outside of my comfort zone."

Peer Support

"That is the one thing that I look forward to is just meeting some other ladies in the program...it makes me feel better because I'm not alone going through things like this."

Accountability

"The accountability of "Hey girl, how's it going?" like checking in and motivating each other."

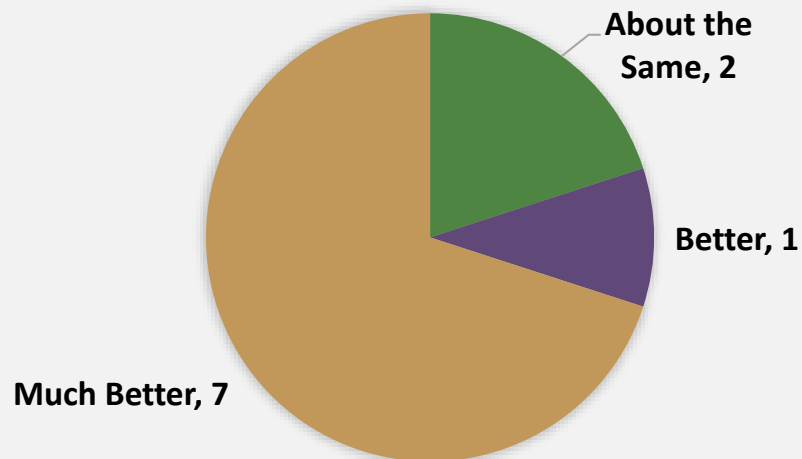
Coaching & enhanced social capital.

In **interviews**, participants expanded upon other benefits from the coaching provided by Move to PROSPER. Participants commonly referenced forms of social capital as a benefit to the coaching experience. Social capital took the form of enhanced socialization, formation of a peer support group and a system of peer accountability.

3.3 Impact from changing neighborhood.

Ten participants responded to a **survey** question asking them to compare their old neighborhood to their new neighborhood on a scale of “much worse” to “much better.” Eight out of ten participants identified their new neighborhood as “better” or “much better” than their previous neighborhood.

IS THIS NEW NEIGHBORHOOD BETTER,
WORSE, OR ABOUT THE SAME AS YOUR LAST
NEIGHBORHOOD?



In **interviews**, eight out of nine participants indicated their new neighborhood provided improved safety and this was the primary change from relocation. For example:

“Here [new residence]...I am not worried about them [children], I am not worried about them being home, I am not worried about leaving [for work] at 5am. I don’t see people selling drugs outside my apartment. It’s so much nicer and give me such peace of mind.”

“Haven’t [had] anybody get shot and had to explain it to my daughter ... It’s a lot less littering. Just people are just in general more friendly but like in genuine level, not so much because they need something from you.”

“[in the old neighborhood] drugs, gangs, and worrying about the kids being influenced by some of the other kids, not making good choices.”

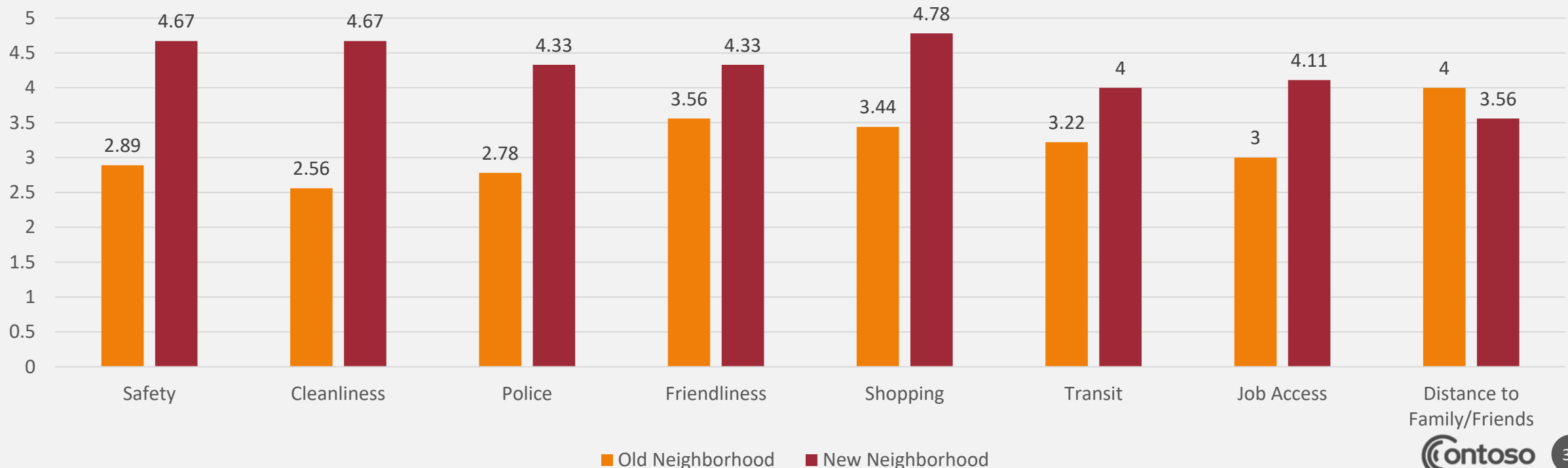
One participant did indicate a mixed experience (negative and positive) referencing lack of proximity to certain services as the only negative impact of relocating.

Neighborhood satisfaction ratings in old and new neighborhood.

Comparing neighborhood characteristics.

In the **survey** participants were asked to rate their satisfaction with various neighborhood characteristics (e.g. transit or safety) in their old neighborhood and their new neighborhood. Satisfaction scores ranged from 1 (very dissatisfied) to 5 (very satisfied). neighborhood satisfaction scores improved for almost all elements in their new neighborhood. The largest increases in mean scores were related to safety, cleanliness and police protection. The only element of neighborhood satisfaction to decline when comparing the old vs. new neighborhood was related to proximity to family and friends.

Mean neighborhood satisfaction scores (scored 1 to 5) in old vs. new neighborhood.

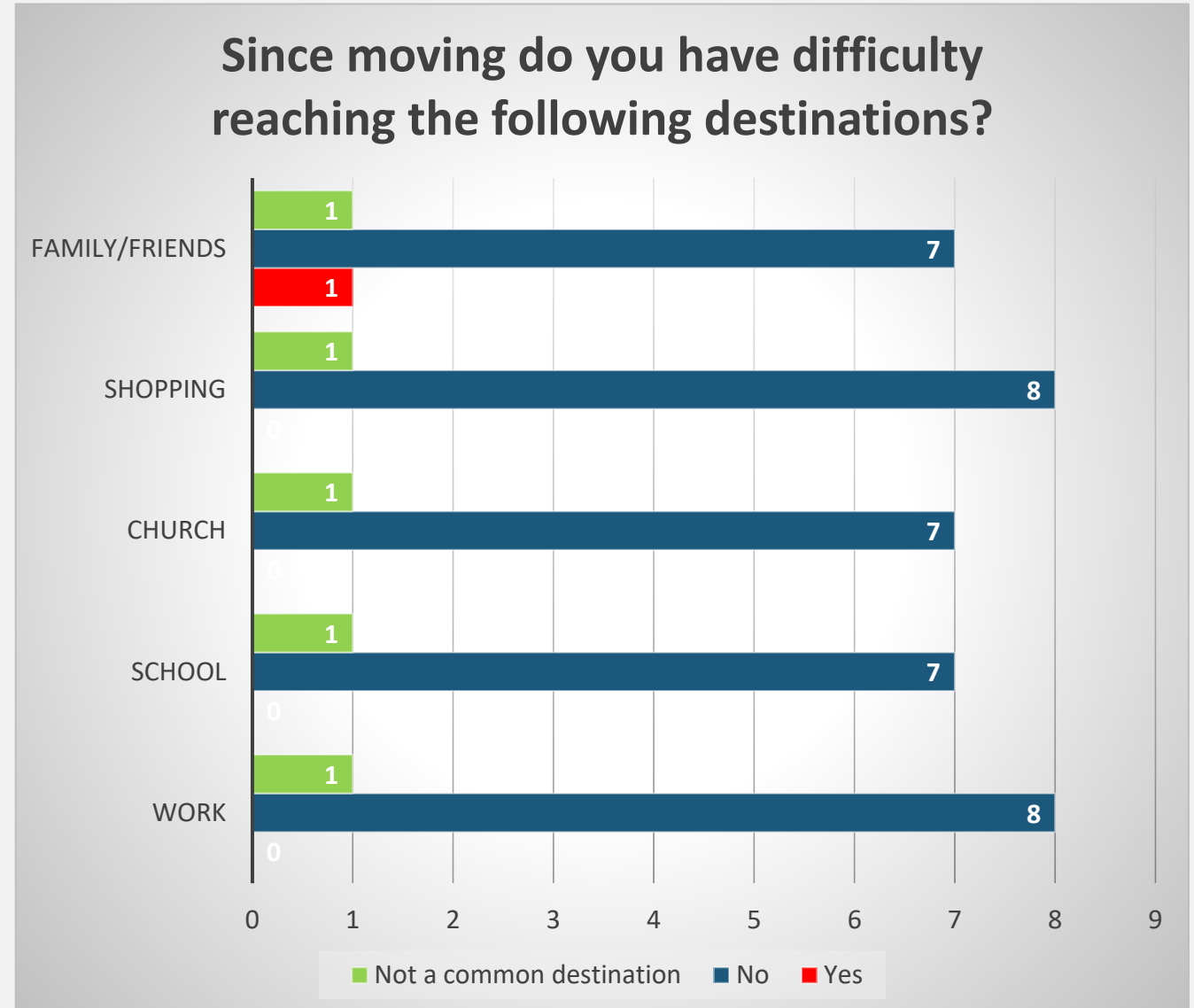


Transportation in new neighborhood.

Participant perspective on transportation challenges since relocating.

Participants were asked in the **survey** if they experienced any transportation challenges reaching particular destinations from their new neighborhood. Participants generally indicated few transportation challenges after moving. Only one participant indicated having more difficulty reaching a particular destination (friends/family) since relocating.

In **interviews**, some participants noted that since relocating they are closer to work and have reduced their commuting time since relocation.

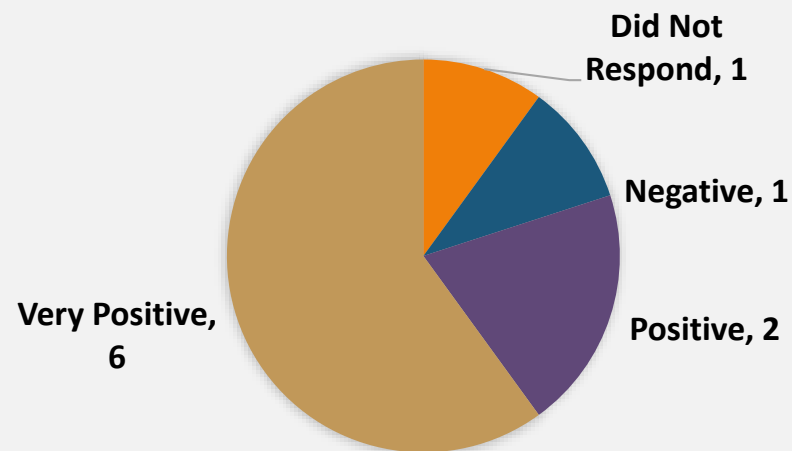


3.4 Impact from change in housing.

Opinion of new housing.

Nine participants responded to a **survey** question asking them to rate their experience with their new housing. Participants rated housing from very negative to very positive. All but one responding participant indicated the experience in their new housing was either “positive” or “very positive.” Seven out of nine participants indicated their housing conditions have improved as a result of the move.

PLEASE DESCRIBE YOUR EXPERIENCE WITH YOUR NEW APARTMENT



New housing (likes & dislikes).

When asked what they **liked** most about their new apartment in the **survey**, participants most commonly referenced the size/layout, safety and maintenance, and location:

Size of unit & floor plan (2 participants)

Safe, secure, well lit and maintained (2 participants)

The location (2 participants)

Property management (1 participant)

Its a fresh start for my children and I (1 participant)

When asked about what they **disliked** in their new apartment, participants most commonly referenced size, although several participants could not indicate anything they disliked:

Nothing (3 participants)

Size/space (2 participants)

A/C unit (1 participant)

Everything (1 participant)

Interview reflections on change in housing.

Eight participants out of nine **interviewed** identified their new housing as an improvement, when compared to their previous housing unit. One interviewed participant did not indicate an improvement in their housing condition, but this was due to their previous residence being sufficient (although they were living with a relative). Of those who referenced improved housing conditions, the most common improvements were related to maintenance and cleanliness (7 out of 8 participants) and improved indoor air quality (4 out of 8 participants). Indoor air quality most commonly referenced challenges in the previous apartment related to mold and infestation. For example:



7 Participants

Improved maintenance and cleanliness.

“Oh my goodness. It’s like a night and day [comparing old and new apartment]. And I can show you pictures. I mean from where I was, my property manager didn’t care about the property...at all...water is leaking behind the wall. It was just awful. And there’s trash everywhere.”

[In old apartment] “...we constantly put in a maintenance request and they never showed up initially. If they do show up, don’t do the work correctly. But they were still increasing your rent. I mean it just it was so frustrated.”



4 Participants

Improved indoor air quality.

[In old apartment] “I could tell that stuff [mold] was coming back in the basement because we both we were just coughing, coughing. And then when my mom came over, coughing, coughing you know...”

[Due to mold in old apartment] “My son got asthma...his asthma came out of nowhere.”

3.5 Impact of program on household financial conditions.

Changes in financial circumstances.

When asked about changes in economic circumstances, eight out of ten participants **surveyed** indicated their economic circumstances were either “better” or “much better.”

Changes in employment.

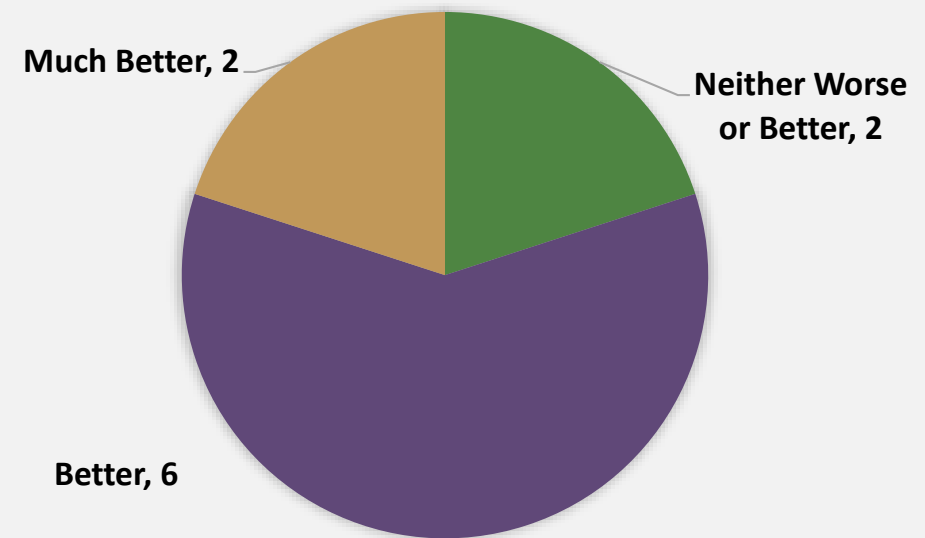
- No participants have indicated a change in employment since joining the program.*
- Participants generally reported that their employment situation is “neither worse or better” since relocating, with eight out of nine participants indicating this response in surveys.

Ability to pay bills.

- In **surveys**, no participants indicated they were having difficulty paying bills.

*After surveys were completed, program staff indicate that one participant has recently changed employment, moving to a higher wage job.

HOW WOULD YOU DESCRIBE YOUR FAMILY'S ECONOMIC CIRCUMSTANCES SINCE RELOCATING?



Factors influencing financial conditions.

Factors improving financial stability.

In **interviews**, five out of nine participants reflected upon how the program had altered their financial stability. Most indicated that the rental support allowed them to divert more resources to savings and helped in balancing their monthly budget. For example:

“We pay 750 here, which is exactly what I can afford, if I had to pay more we would be constantly in the negative, paying bills...robbing Peter to pay Paul and you go downhill.”

“I’m saving more money now, because I am not paying as much [for rent] it takes a lot of stress off.”

Participants have also identified coaching assistance with budgeting and financial management as a positive impact on their financial well being.

Low income but unable to access benefits.

In **interviews**, participants routinely referenced frustration with their inability to access traditional forms of government assistance due to lack of government funding for housing and to the benefit cliff. Participants are low income, but some earn too much to access traditional public assistance. As described by a participant:

“I’m not eligible for Section 8 [housing voucher], not eligible for food stamps, not eligible for daycare [assistance], anything.”

Move to PROSPER was described as unique in serving the needs of households who earn too much for traditional benefits. One participant indicated that before finding Move to PROSPER she had contemplated taking a lower paying job to gain access to benefits:

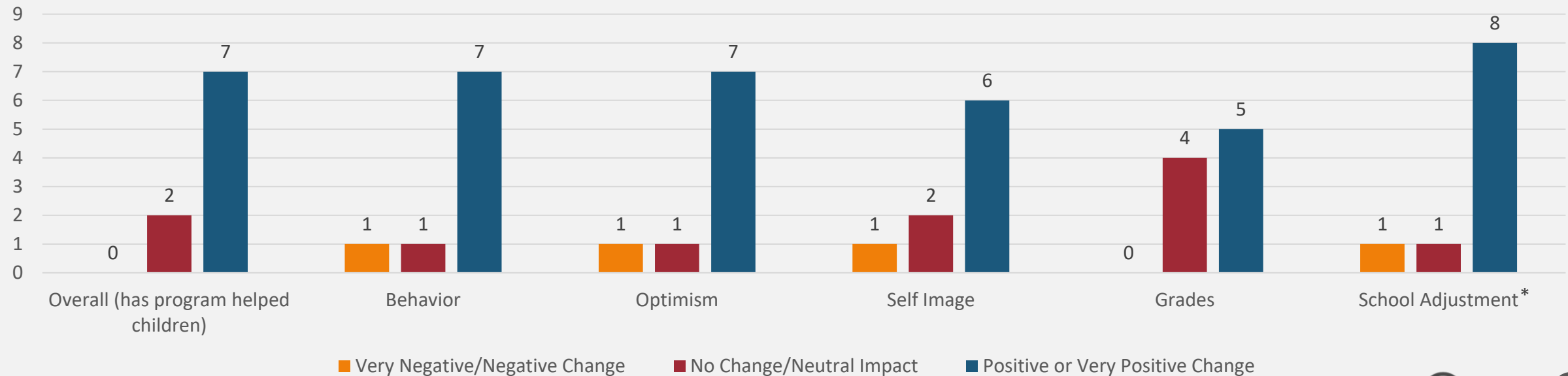
“Realistically, the options for a single mom with no help are few and far between, the only other thing, I actually thought this unfortunately, to get ahead, was to quit my job and find something that pays less, so that maybe they would give me Section 8...I don’t want to quit my job, but it was that bad, I was right there on the cusp.”

3.6 Impact on youth participants.

Participants were asked a series of questions in the **survey** related to the impact of Move to PROSPER on their children. Participants were asked to rate the program's impact in relation to overall child well being, child behavior, child optimism, self image/self worth, grades and adjustment to the new school.

The majority of participants indicated positive impacts on children across various dimensions of child well being. Very few negative responses were reported. Impact on grades had the lowest (positive) rating, with only five participants (out of nine responses) indicating improvement in grades.

Impact of Program on Childrens (Comparing Number of Negative, Neutral or Positive Responses).



*One of the participants answered only one of the six questions.

Impact on youth participants (continued).

Positive outcomes.

In **interviews**, the majority of participants (seven out of nine) noted only positive impacts from the program to their children. Parents indicated children were doing better academically, emotionally and were more engaged. The majority of participants indicated that children were adjusting into their new community. For example:

“It’s been [an] equally amazing transformation for them. They get excited to go to school. My daughter doesn’t come home with marks and bruises and you know I don’t have to, I’m not in the principal’s office or trying to figure out what is going on. My son is actually socializing, and engaging again. His grades going up, he is not isolating like he was. It’s definitely been healthy change for us. All the way around.”

“Absolutely. He transitioned. He was more alone at the other school. He had a few friends...he didn’t do as well. Now he here, he opened up, enjoys everything, he wants to do debate so I’m really excited.”

Adjustment challenges or concerns.

One participant noted some adjustment challenges, particular for her older child:

“...my son has acclimated with no problems, my older daughter, she is in middle school, it’s a rough age, she feels like she has lost all her friends, she hasn’t lost them...but she feels like it, she has been anxious, but its still better for them. She has had a few panic attacks, but Move to PROSPER is helping us with this.”

One participant also indicated some initial concern about her child’s adjustment into the new school and concerns of racial bias. Thus far, the school administration and teachers have been very supportive, alleviating the concern:

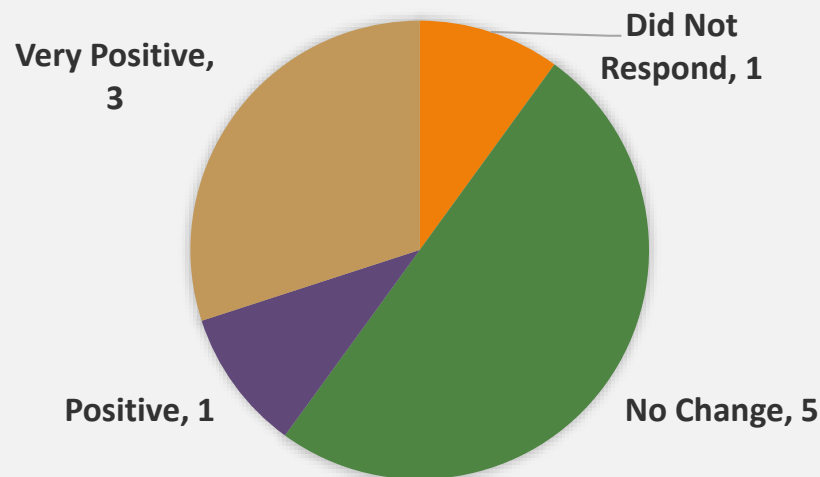
“They [the educators] have called. They inquired and asked “what can we do?”, “how can they be a help?”... I was concerned because I am raising a male black child and I kind of feel...you know nobody hides their prejudices anymore...That was my biggest concerns and criticism of how diverse it [the school] was, but they actually care.”

3.7 Impact on health.

Participant health changes.

Nine participants responded to a **survey** question asking them to rate changes to their physical health since relocating. Four out of nine participants indicated positive changes to their physical health since relocation.

HAS YOUR PHYSICAL HEALTH CHANGED SINCE RELOCATING?



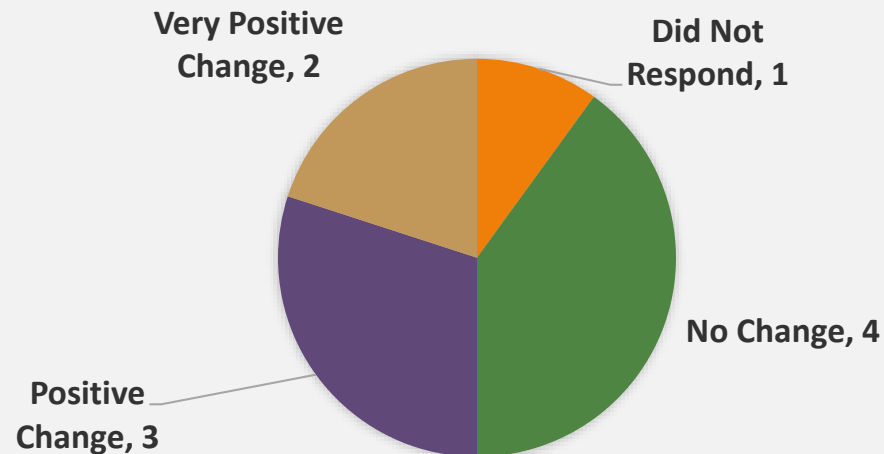
Participants discussed health changes in **interviews**, describing improvements to their health since relocation. For example:

“Well, you know at the time, probably about like the last three years, I was having headaches and I had actually gone emergency room twice with really bad migraine. And I didn’t really think about it at the time as being like environmental hazards...I think I was just contributing into lack of sleep, being stressed full time...but now I have to wonder if some of that wasn’t from the living conditions we were in. My daughter has asthma. And my youngest developed asthma, so it really was unhealthy” [children’s asthma symptoms have improved].

Impact on children's health.

In the **survey**, nine participants responded to questions pertaining to the impact of Move to PROSPER on their children's health. Five out of nine participants indicated improvements in their child's health since joining the program.

HAS YOUR CHILD'S HEALTH IMPROVED SINCE ENROLLING IN MOVE TO PROSPER?



Four participants elaborated on changes in their children's health in **interviews**. All participants who indicated an improvement in their child's health discussed respiratory ailments which improved after leaving their previous housing. For example:

"It [son's asthma] was out of control, its much better controlled, they have only called me once from school this year...they [school] were calling me daily [when living in the old apartment], honestly because of the mold in the [old] apartment."

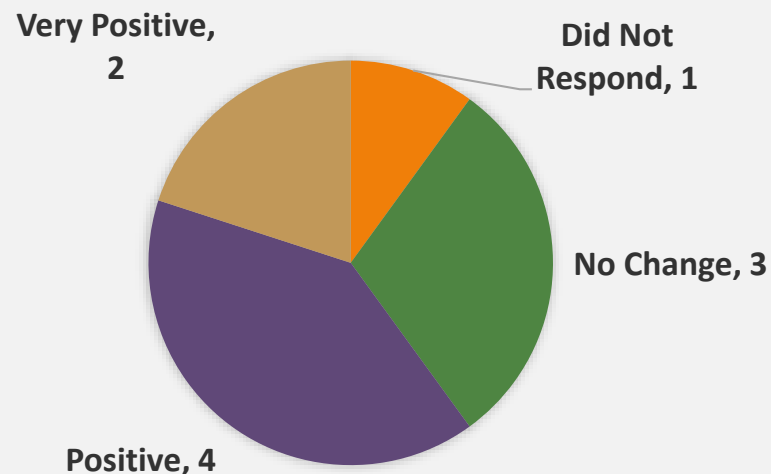
"My daughter when she was younger, she would always get respiratory issues....Always have to go to the doctor. And they've never diagnosed her with asthma, but they were treated as asthma because of her age. And so, one month we were at the hospital like twice in one week, because they do a breathing treatment and she would get better. And then immediately when we were come back into a house it was just coughing, coughing, coughing...finally, the doctor was like something has to be in the house..." [daughter's symptoms have now greatly improved].

Impact on mental health.

Changes in mental health.

Nine participants responded to a **survey** question asking them to rate changes to their stress levels since relocating. Six out of nine participants indicated positive changes to their stress levels (a decline in stress) since relocation. A similar number of participants (four out of nine) indicated that their mental health had improved.

HAS YOUR STRESS CHANGED SINCE RELOCATING?



In **interviews**, a larger number of participants (eight out of nine) indicated that their mental health and stress levels had improved since joining Move to PROSPER. Participants routinely struggled with feelings of anxiety and fear due to the challenges of their previous living situation. Participants also reported stress impacting their children. For example:

“Definitely [improved], and I think lack of sleep really played into my mental health just because I was feeling very anxious and very just edge all the time. I’ve never could very relax and another fact is my ability to really have clear thinking and make better decisions...I was nerves, anxious and worried about my kids, you know, it’s just horrible.”

“...he [my son] would stay at that night sometime or you know I ask him what his anxiety was about, [he worried] about...the house being broken [into] I didn’t know he stayed up at night.”

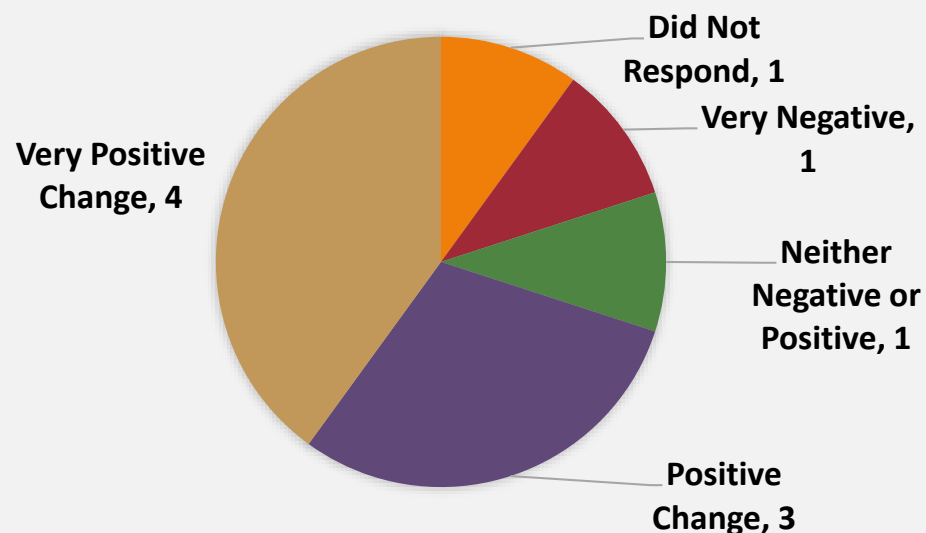
“I sat out of the patio when it was warm. Look at the stars...Oh, my god. It means so much. They have a pool and a fitness center here, too. Man-made lake, so we can walk around and de-stress and enjoy.”

“...my stress level has gone down tremendously. Like I said I love just letting my kids go outside and play and I don’t have to worry about her playing in the backyard like before.”

3.8 Relationship with new neighbors and property management.

In **surveys**, nine participants responded when asked to describe their interactions with new neighbors and project management. Seven out of nine participants indicated interactions have been positive or very positive.

HOW WOULD YOU DESCRIBE YOUR INTERACTIONS WITH NEIGHBORS AND PROPERTY MANAGEMENT?



In **interviews**, the nine participants interviewed expressed generally positive experiences with their new neighbors and property management. (The participant who responded with “very negative” in the survey has left the program and is not available for an interview.) The nine remaining participants expressed feeling that they were treated with respect by property management and that property management was very responsive to their needs. For example:

“...they care about the property. And they care about things, they are friendly and professional. They treated me respect. I don’t have to fight or argue if I need something like, is not like you know it’s so different. I mean I cannot believe it.”

“I was worried that they [would] treat me different because I’m on the Move to PROSPER program, but they have not.”

“Very welcoming...I’m kind of like introvert but there are some people who are really like the neighborly down stairs, [they say] “Hey, I know you have kids.”

3.9 Comments from coaches and property managers.

Coaches.

Overall experience: According to interviews with coaches, the coaches' overall experiences with the program have been positive or very positive. Coaches say that participants are very willing to participate in and put their time into the program.

Adjustment to the program and changes: According to the coaches, the families have adjusted very well to the program. Since enrolling in the Move to PROSPER program and moving, participants have shown certain changes, such as being more positive or optimistic. Participants have adjusted well to their new housing environment.

Adjustment to their new schools: Coaches indicated that for the most part, the children are adjusting to their new environment. Coaches felt that based on responses from parents and students, as well as each student's academic performance, all families have adjusted very well so far. The children have participated in school activities (e.g. Student Advisory Council, drama, band, choir, Boy Scouts, Girl Scouts, basketball, and dance).

Property managers and the corporate supervisory teams.

Overall experience: According to our interview with property managers and the property owners' leadership teams, their experience with the Move to PROSPER team has been positive. Property managers felt that most participants are doing very well. Property management personnel were pleased with the positive relationship between their staff and the Move to PROSPER coaching team and with the high retention rate of the program (i.e. only one participant left).

Impact of Move to PROSPER on property: Property managers identified that the Move to PROSPER program has no (or marginal) negative impact on their properties so far.

Property managers' interactions with participants: Six of the seven property managers responded that their interactions with participants are very positive or somewhat positive and one reported the interactions as neutral.



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