

move to
PROSPER



INTERIM PROGRAM EVALUATION 2.0

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Outcomes at a Glance: Key Outcomes at 18 Months

Overview of primary findings from the second interim evaluation report.

Neighborhood & Housing



Participants continue to be very satisfied with their neighborhood and housing, citing safety, educational opportunities and the absence of mold and pests as the primary benefits of relocation.

Financial Well Being



Nine out of 10 participants have seen their incomes rise. Eight out of 10 have increased their credit scores and four have had positive job changes.

Health & Wellness



Since joining the Move to PROSPER program and relocating, six out of 10 participants identified their physical health has improved and seven out of 10 participants have noted positive changes to their mental health.

Child Health & Development



Seven out of 10 participants indicated their children's grades have improved. Students who were previously identified as "behaviorally problematic" are receiving either more supportive or appropriate educational services. Several students were identified as gifted in their new school. Half of participants indicate a sharp reduction in their children's asthma severity.

Return on Investment



Research estimates the cumulative growth in life time earnings for MTP children would be \$5.4 million. We estimate MTP families have avoided 20 asthma related emergency room admissions in the past 18 months, with an estimated savings of \$30,000.

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Table of Contents

Summary of Findings.....	4
1.0 – Program Overview & Evaluation Design.....	5
2.0 – Overall Experience, Housing & Neighborhood Satisfaction.....	9
3.0 – Impacts of Coaching & MTP Programming.....	17
4.0 – Financial Well-Being and Post MTP Plan.....	23
5.0 – Child Well-Being, Health & Development.....	28
6.0 – Participant Health.....	37
7.0 – Relationship Development, Satisfaction with Neighbors & Property Management.....	44
8.0 – External Perspective: Coaches, Collaborators & Property Management.....	48
9.0 – Return on Investment.....	54
10.0 – Conclusion & Discussion.....	60

Summary of Findings

This second evaluation report captures impacts for participants approximately 16 months post relocation and after 18 months of coaching. Outcomes suggest that the program has had a significant impact on the participants and their families. Move to PROSPER (MTP) participants are highly satisfied with their neighborhoods, housing, coaching and monthly programming. Participants report better economic circumstances, mental and physical health benefits and stronger relationship support. Outcomes for children were generally positive in terms of academic achievement, and emotional, physical and mental health. Evaluation outcomes in the second year indicate that the beneficial outcomes of the program documented in the first year continue to grow.

Overview:

Participants are very satisfied with the program and reflected on the growth made in the past year. MTP participants indicated improvements in neighborhood satisfaction, when comparing their former neighborhood to their current neighborhood. The largest satisfaction score gaps were in relation to safety, neighborhood cleanliness and police protection. All 10 participants indicated that their new residence was an improvement over their previous one. Participants emphasized safety, maintenance and cleanliness (absence of mold or pests) as the primary improvements.

Similar to the first year evaluation report, participants are generally very satisfied with the MTP coaching program. Participants expressed some frustration with the coaching transition earlier in 2019, but found the new coaches to be highly effective and helpful.

Nine out of 10 participants indicate that their family's economic circumstances have gotten better and incomes have increased since relocating and joining MTP. Half of MTP participants have changed their employment since joining MTP, four of which were positive career changes. Participants report continued improvement to their physical health, stress levels and mental health.

Participants indicated positive adjustments for their children in new schools, primarily reflecting on strong relationships with teachers/administrators, available resources and social engagement in school. Grades, student engagement and self confidence have increased for the majority of children. Health outcomes (particularly asthma) have improved considerably.

The MTP evaluation is also tracking real time return on investment from the program. This includes improvements in income, reduction in medical care expenses and better educational outcomes for youth participants. We conservatively estimate the improved quality of MTP housing resulted in 20 fewer asthma ER visits in the past 18 months.

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1.0

PROGRAM OVERVIEW & EVALUATION DESIGN



1.1 Program Overview & Evaluation Design

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 seeks to support inclusive mixed-income communities in the Columbus region providing life coaching to encourage success in higher resourced neighborhoods and improve access to opportunities.

The program provides three years of rental support and life coaching to enable families to move to safe neighborhoods with strong schools. The coaching revolves around 4 key pillars: housing stability, financial literacy, education and career, and wellness. The goal of the program is to improve academic performance, financial wellbeing and physical and mental wellness.

The following is the second interim evaluation report for the ten household MTP pilot. The pilot program began with initial program applications in the spring of 2018. Out of more than 300 applicants, 10 participants were selected and began program activities (relocation and coaching) in late spring 2018. One participant exited the program in late 2018 and was immediately replaced by another participant. **The second evaluation report captures initial impacts for participants approximately 16 months post relocation and after 18 months of coaching.**

Evaluation design:

The evaluation design for the MTP pilot program involves quantitative and qualitative data collection over a more than three year time period. The evaluation is a formative evaluation with extensive communication between the evaluation team and the program leaders.

This report is the second evaluation report and will be followed by a third report in winter 2021. We anticipate collecting further data as participants exit the program in the fall of 2021.

Evaluation outcomes were assessed using surveys, interviews, program observations and administrative data. All 10 participants were surveyed and interviewed in the fall of 2019. These outcomes were compared to data collected in the fall of 2018. The evaluation also included engagement with program coaches, program staff, partner service providers and participating landlords.

For a more detailed description of the evaluation design, please review the first evaluation report, Move to Prosper Interim evaluation 1.0, available at: www.movetoprosper.org/reports.

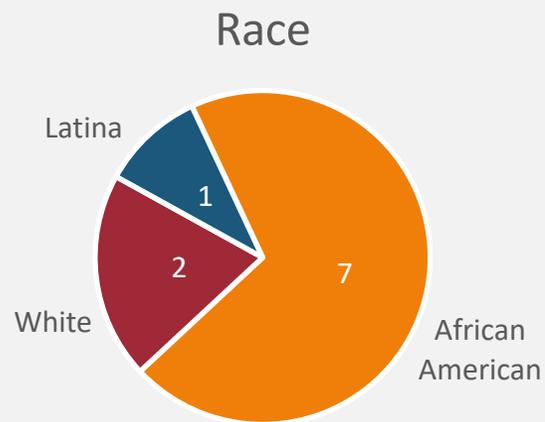
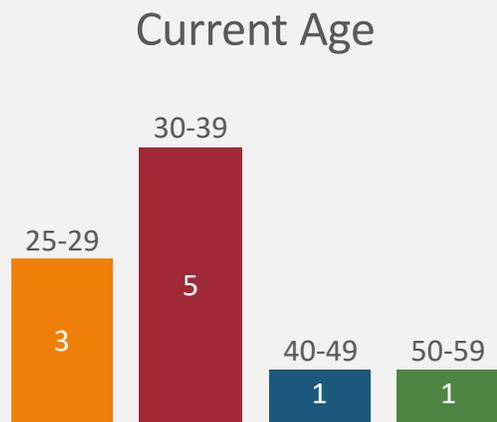
1.2 Our Families

Move to PROSPER uniquely serves single mother households. Beginning in August 2018, 10 families joined MTP. One family exited in November 2018 and another joined December 1, 2018. These 10 families remain in MTP and collectively have 18 children. All of the participants have some college education. Three participants have either a college degree, associate’s degree, or vocational college diploma. Participants were required to have transportation.

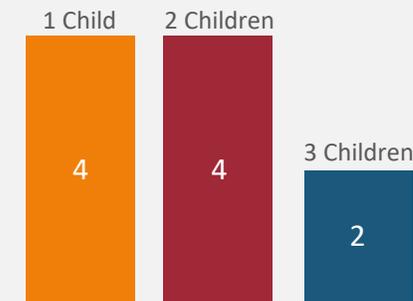
The program’s families are illustrative of a broader segment of the Central Ohio population — economically vulnerable and living in challenging environments, but receiving limited or no public assistance due to either a lack of available funding or to the benefit cliff associated with various programs.

Participants include 10 single-female-headed households not currently participating in the Housing Choice Voucher program and who previously resided in low-opportunity neighborhoods or experienced housing instability, and some of whom experienced periods of homelessness.

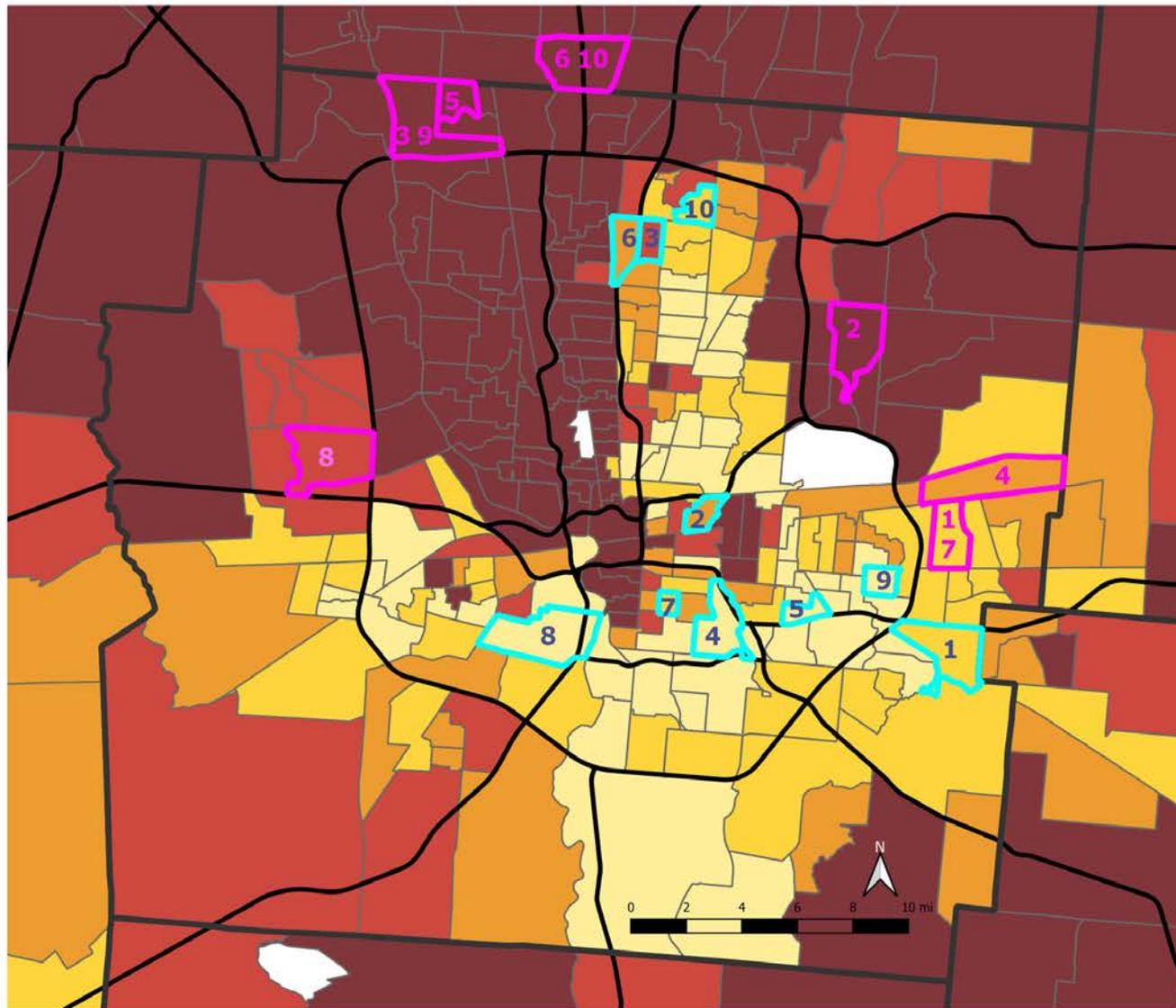
The charts below provide a few key demographic statistics about the participants.



Number of Children



1.3 MTP Participants' Previous and Current Neighborhoods



The map displays the MTP participants' previous and current residential locations. Residential location data overlays the latest opportunity index map (from the Ohio Housing Finance Agency) for census tracts in Franklin County. Only two MTP participants resided in core urban neighborhoods prior to the program, the remainder were located in older Columbus neighborhoods.

Participant's Neighborhood

- Former Neighborhood*
- Current neighborhood*

2018-2019 Opportunity Index

- Very High
- High
- Moderate
- Low
- Very Low

Source: Ohio Housing Finance Agency <http://kirwan.maps.arcgis.com/home/webmap/viewer.html?webmap=34534eeec2c94eba83080e9957ce1ef0>

*Current #1+7 is located near the border of the moderate opportunity area.
Former #3 property location located on border of moderate opportunity area.

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2.0

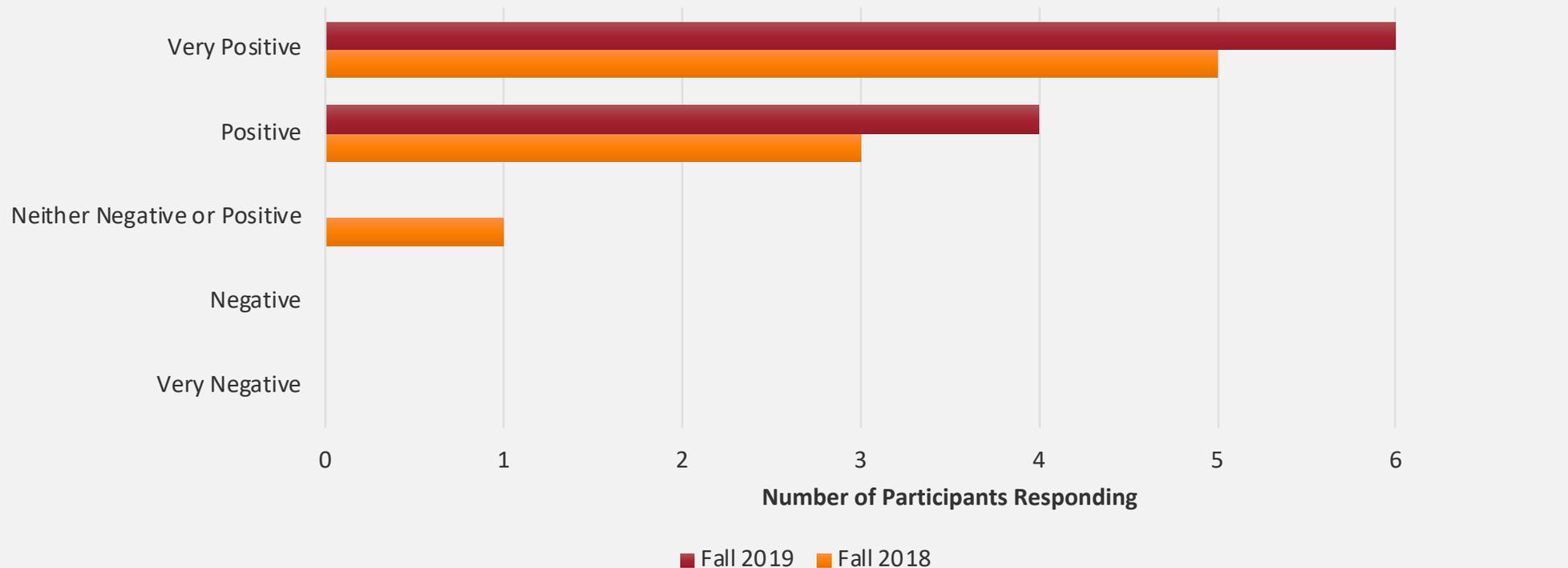
**OVERALL EXPERIENCE SINCE
RELOCATING, HOUSING AND
NEIGHBORHOOD SATISFACTION**



2.1 Overall Experience since Relocation

All participants rated their experience since relocating as “positive.” The majority of participants (6) rated the experience as “very positive” and ratings improved slightly between fall of 2018 and fall of 2019.

How would you describe your experience since relocating?



2.1 Overall Experience since Relocation

Participant Feedback

The positive survey ratings were reflected in interviews with the participants, who generally reflected upon growth they had made in the past year and ongoing satisfaction with the program and the new opportunities provided.

- *"I feel like I am seeing personal growth within myself and my daughter. She has improved a lot as far as being acclimated to her new home, the whole new school district, the teacher and with me. I'm just learning a lot, trying to get into making more money. Just the way I think now is a lot better. I grocery shop a little different. I'm not exactly where I want to be, but I still have work to do and that is okay. I'm better off than where I was."*
- *"I'm just so thankful for the program. I'm so thankful for the opportunity."*
- *"Everything's been going really good. Can't complain. Very empowering I should say, and it is very educative for us women. Just making us feel better and confident about ourselves and not putting it all behind our children but putting it towards ourselves as well. It's been a good year."*

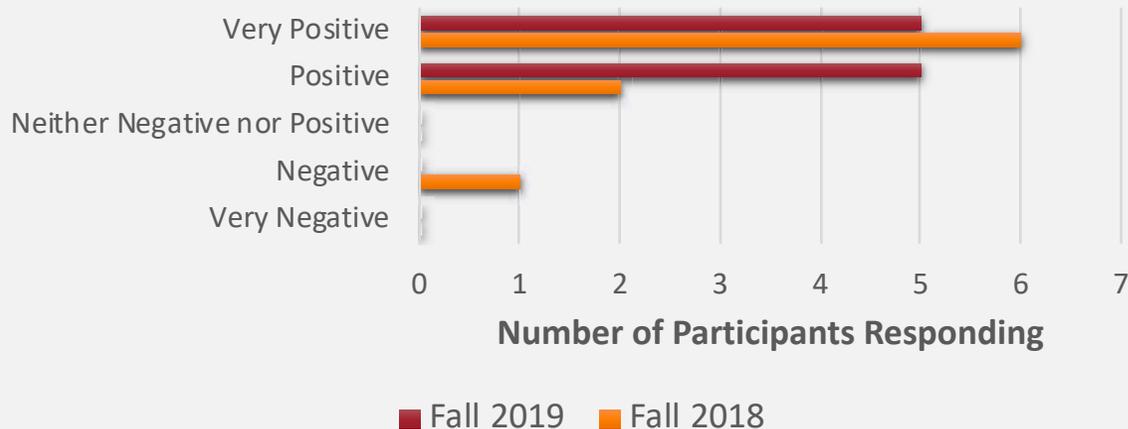
One participant noted some challenges, which she remedied by moving to another MTP apartment in a different school district. She has found the move effective in addressing some of the conflicts from the past year. Program flexibility has allowed participants to navigate challenges while continuing to progress in the program.

- *"The kids were not happy at (District 1). I wouldn't say that this is a bad school. It's just my experience. My son was being made fun of because he wasn't white and then somebody had something to say about it and he got in a fight. My daughter was having anxiety attacks and because she had a full-on panic attack in school, they were making fun of her for that because (of the incident). It was a learning experience. I will say that since moving into (District 2) things have been much better. The kids enjoy going to school. They are getting into the musical this year at school, the choir program, all kinds of other things. She volunteered over the summer at the zoo. It was just a great move as far as the schools were concerned, as far as the kids were concerned. I haven't had any problems with them since we've moved as far as at school as a concern."*

2.2 Housing Experience

All participants expressed a positive experience with the apartment they moved into. Half of participants rated their experience as “very positive,” and no participants indicated a negative experience (an improvement in satisfaction scores from the fall 2018 survey). Participants primarily indicated satisfaction with the location (quality of environment and amenities) and the maintenance and cleanliness. The only dislikes expressed were related to apartment size and parking access. Overall mean participant satisfaction scores for apartment quality increased from 1.5 to 4.4 when comparing their former apartment to their current one.

Describe your experience in your MTP apartment
2019 N=10; 2018 N=9



What do you like or dislike about your apartment?

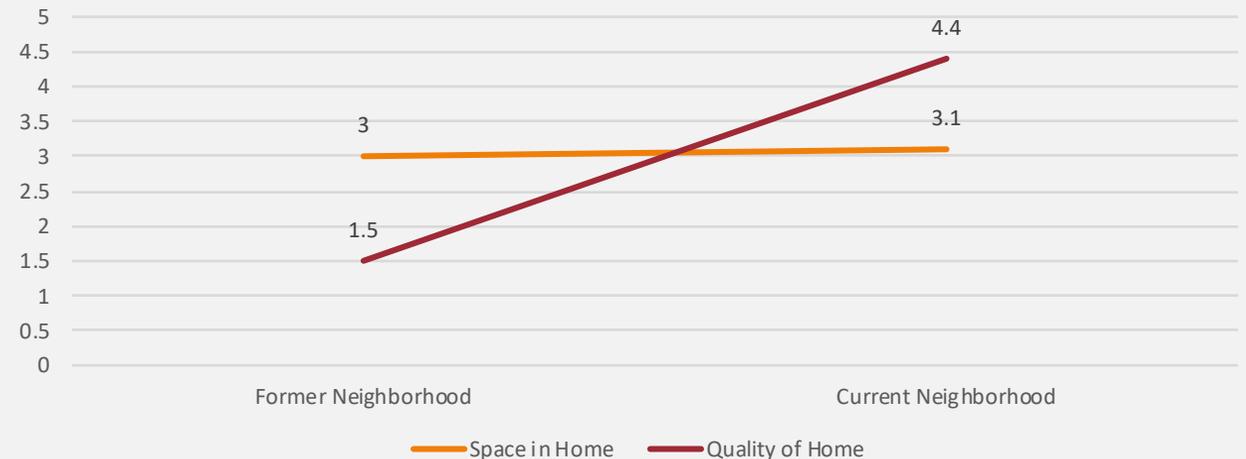
Likes

- Location or environment (6 responses)
- Safety, maintenance and amenities (3 responses)

Dislikes

- Size (2 responses)
- Parking maintenance in winter and proximity to train line. (1 response)
- Renting (1 response)

Mean Experience Score on a Scale of 1 (very negative) to 5 (very positive)
Comparing Old Apartment to New Apartment



2.2 Housing Experience

Participant Voices: How is your current home better than your former residence?

All 10 participants indicated their current home was an improvement over their former residence. Participants emphasized safety, maintenance and cleanliness (absence of mold or pests) as the primary benefits.

- *“No bugs, leaks, repairs done timely.”*
- *“Health!!! Safety!!! Condition!!! Landlord/rental staff!!! In every way BETTER!”*
- *“Cleaner, no pests. Safer neighborhood.”*
- *“Better neighborhood. I am now able to let my kids go outside and play.”*
- *“Better environment and maintenance fixes things.”*
- *“We are in a safer neighborhood.”*

Participant Voices: What do you like most about your MTP home?

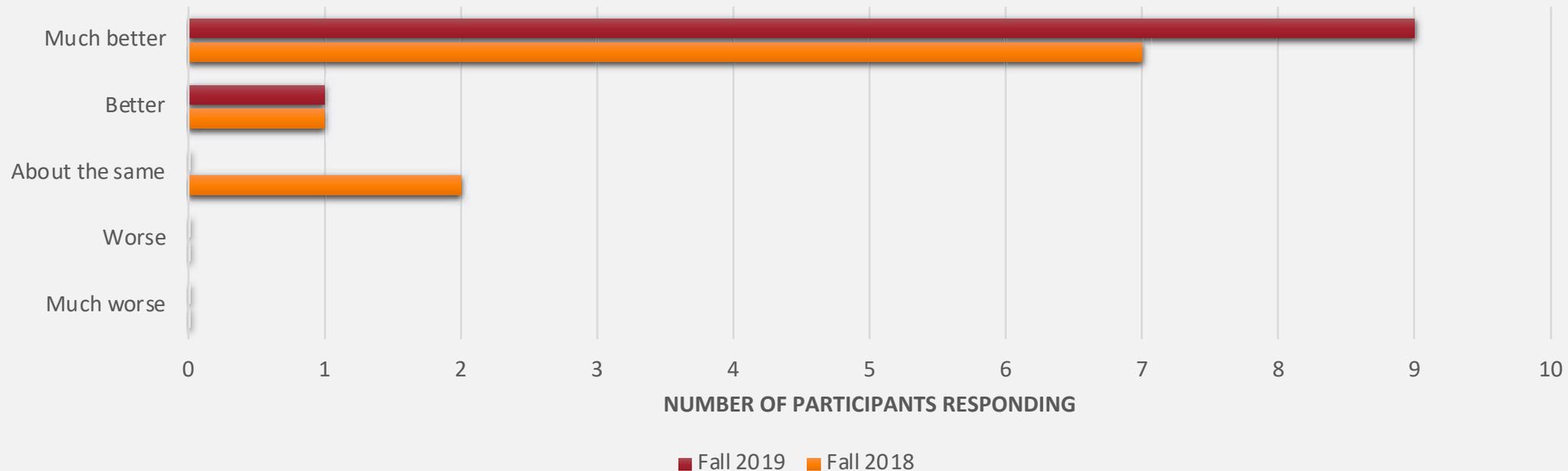
- *“Clean, safe, healthy, everything works!!! No mold, no leaky plumbing!”*
- *“My daughter has made neighborhood friends and can play outside now.”*
- *“The neighborhood is quiet and close to everything, in case my car is unreliable.”*
- *“Safety and security also up to code.”*

2.3 Experience with MTP Neighborhood

Almost all participants (nine out of 10) rate their current neighborhood as “much better” than their former one. The participant perspectives on the quality of their neighborhood has increased over time, with two participants indicating the neighborhood was “about the same” in the fall of 2018, but no participants expressed this opinion in the fall of 2019.

Is this current neighborhood better, worse or about the same as your former neighborhood?

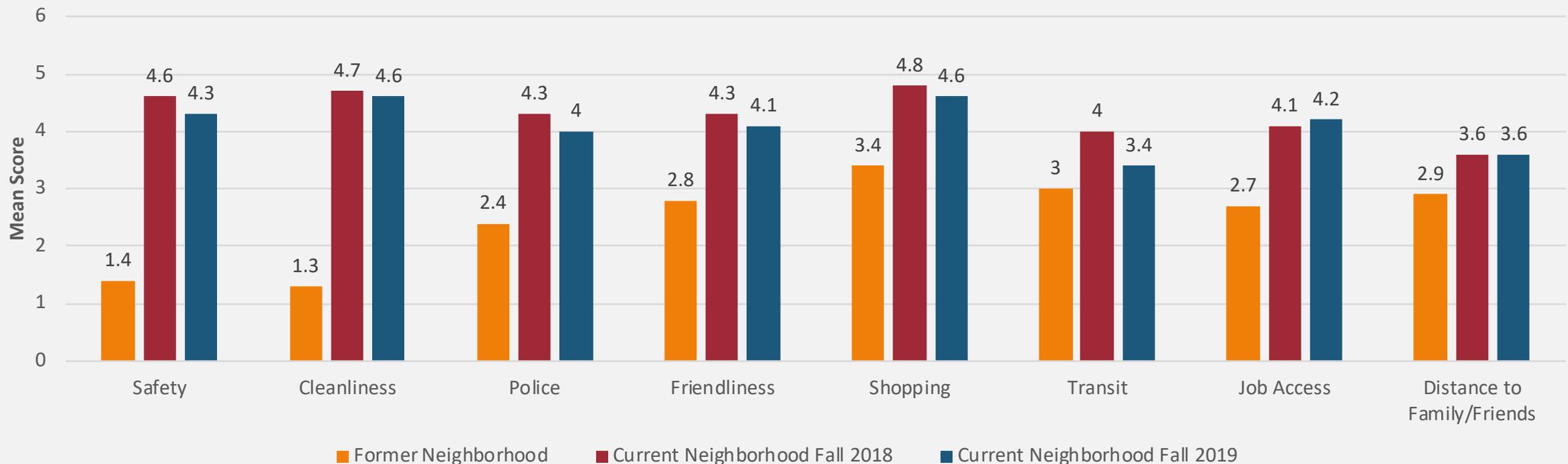
2019 N=10; 2018 N=9



2.4 Neighborhood Satisfaction

MTP participants indicated a substantial positive change in neighborhood satisfaction when comparing their former neighborhood to their current neighborhood. The largest satisfaction score gaps were in relation to safety, cleanliness and police protection. Participants also generally rated their current neighborhood as more satisfactory in terms of neighbor friendliness and access to jobs or shopping. Comparing satisfaction scores for their current neighborhood over time indicates satisfaction ratings are generally consistent over time, although they have declined slightly between 2018 and 2019.

Neighborhood Satisfaction Scores (mean score) on a scale of 1 (very dissatisfied) to 5 (very satisfied).
2019 N=10; 2018 N=9.



2.5 Perspectives on Neighborhood Change

Participant Voices: Impact on Children

Participants primarily reflected on the impact of the new neighborhood on their children. The benefits included access to new opportunities, stress reduction and safer environments.

- *"It was the best thing we could have done for the kids. It took some time. It felt like the kids couldn't be stable in the environment that they were being forced to go to school in."*
- *"It's really really nice. Just being in a place where I know it's healthy for my kids and they're safe and I don't have to worry, all that stress and anxiety is no longer an issue. That has definitely made a really big difference."*
- *"(My daughter) does enjoy the neighborhood."*

Participant Voices: Challenges in New Neighborhood

Participants did not mention any significant challenges in their new neighborhood. Most concerns were related to issues with traffic or parking. Participants stated these issues were less serious than the neighborhood safety risks present in their previous neighborhood.

- *"It's like right on Sawmill so it's super loud. I just hate how busy it is. Hate the street, love the neighborhood."*
- *"Parking is still kind of hard to come by. My car was broken in to. It doesn't have anything to do with the apartment complex itself. I had left my car open, so somebody just opened the door while it was unlocked."*
- *"(I dislike) the lack of parking and winter weather maintenance."*

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3.0

**IMPACTS OF COACHING AND MTP
PROGRAMMING**



3.1 Impact of Coaching Program

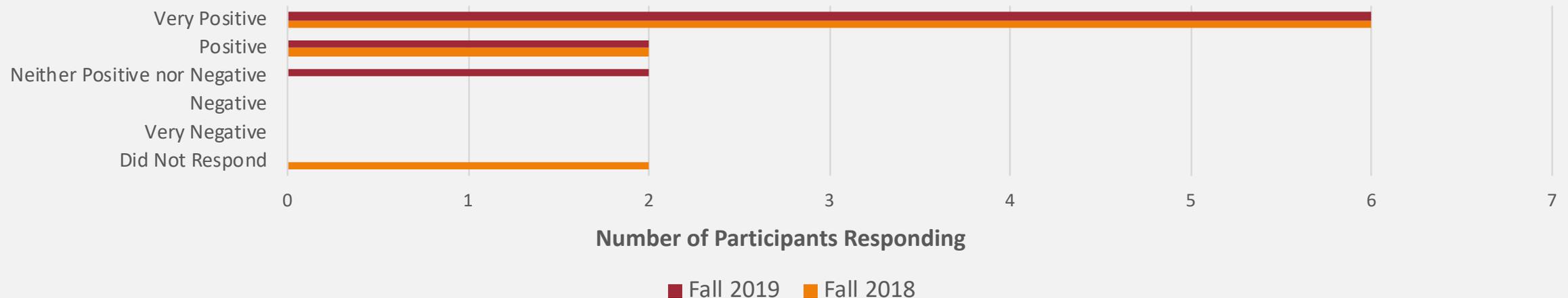
Effectiveness of Coaching Program

Similar to the results in the first year evaluation report, participants were generally very satisfied with the MTP coaching program. Eight out of 10 participants described the coaching program as “positive” or “very positive,” and more than half of the participants (6) describe the coaching program as “very positive.” No negative perceptions of the coaching program were reported. Satisfaction scores for the coaching program were unchanged from the fall of 2018 to the fall of 2019.

Changes to the Coaching Program

Due to an unexpected staffing change, the MTP program had to incorporate a new coaching system in the spring and summer of 2019. After an interim period, several new coaches were integrated into the program in the summer of 2019. Some participants initially expressed some concerns during the initial coaching program transition. Six months into the new coaching system participants have reflected that after the relationship building period with the new coaches, they were generally very satisfied with the new coaches and coaching model. Coaching satisfaction scores were relatively unchanged between fall of 2018 and fall of 2019, indicating that the transition was successful.

How would you describe your experience with your current MTP coach?
2019 N=10; 2018 N=9



3.1 Coaching Resources & Changes

Participant Voices: Coaching Resources and Skills

Participants identified several common positive experiences with the coaching program. They emphasized goal setting strategies, promoting accountability and the depth of life experience or skills of the coaching team.

- *"I haven't had any issues. I really like the lady I work with. She's like well why do you want to do this? What makes you want to do that? What drives you and how long do you think you could see yourself doing that? It's pretty cool to actually have somebody who is outside of my head helping me."*
- *"Everything we ask for that we are concerned with or would like to have more information on, we always get presented with that. We've had a lot of different people and ages talk with us, budgeting, emotions. It's just eye-opening."*
- *"We set goals. It can be from anywhere to budgeting, weight loss, getting information to buy a house or it's an individual thing. We have checks and balances with the goals as well like making sure that they're realistic and time frames. This is an awesome program."*

Participant Voices: Coaching Transition

Participants expressed some frustration with the coaching transition earlier in 2019, but generally found the new coaches to be highly effective and helpful. Time for relationship building with new coaches and a strong connection between the new coaches' expertise and the participants eased the transition.

- *"It was a little difficult in flux when we had that transition. I'm really happy with the coach that they paired me with. She's been absolutely wonderful. She's been really helpful in helping me reprioritize things and it's going great."*
- *"I'm starting to open up to her more, taking what she's giving me, not being like I'm here just because I'm here. She's here because she cares. It's just letting her in and me just day to day like learning. I'm trying to figure out who I am."*
- *"Everybody likes their coach. It's almost like they were almost handpicked for us. What our interests are, hobbies, help navigate through community resources, or what's out there that maybe can be utilized through any of us or information to pass on to others."*

3.2 Goal Setting & Achievement

Coaching activities focus on setting personal goals for each participant and developing plans to reach those goals. Participants' goals focused on topics such as finance, career development, parenting, health, wellness and education. These directly relate to the four primary "pillars" of coaching for MTP: housing, finance, health and wellness, and education and career development.

All 10 participants indicated they worked with coaches to achieve their personal development goals in the past 18 months. Participants emphasized progress toward improving their finances through budgeting and financial planning and improving their self confidence through wellness activities.

Participants continue to work on goals for the upcoming year. In interviews, these goals were primarily:

- financial - improved savings, reduced debt, higher credit score
- socio-emotional - stress management and wellness
- relational - improved relationships with co-parents, parenting
- educational/economic - additional educational activities or job training and seeking new employment

Participant Voices: Goals Achieved

- **"(Securing) Better housing."**
- **"Better budgeting."**
- **"Budget, Confidence."**
- **"With budgeting and practicing mindfulness daily."**
- **"Better neighborhood, raise at my job, new car, and just feeling good to better achieve my goals."**
- **"Improved my credit score, and getting my kids into a better school district."**
- **"Creating and using a budget, creating short term goals to enable me to reach long term goals, creating an education goal and going back to school!"**
- **"Saving money."**
- **"New job, budget goals."**
- **"Home, confidence, encouragement."**

3.2 Goal Setting & Achievement

Participant Voices: Focus on Finances

Participants elaborated on financial goals, noting the effectiveness of financial and employment coaching strategies.

- *"She has helped a lot. My biggest goal coming into the program was to figure out how to move up financially and set myself up for some point for success. I actually accomplished that. The networking aspect of some of the programs that we've been doing the last six to eight months or so, I was really able to sell myself to the employer. Within the week I was offered the position. I was also offered another job."*
- *"I wanted to decrease my debt and also decrease my expenses. When I first started the program, my coach had me set up a savings account and just had 10% taken out of your check. I've kept up with that. I had a major car expense. Before that kind of expense would have just taken me out. I would have had to borrow money or miss work."*

Participant Voices: Progress and Growth

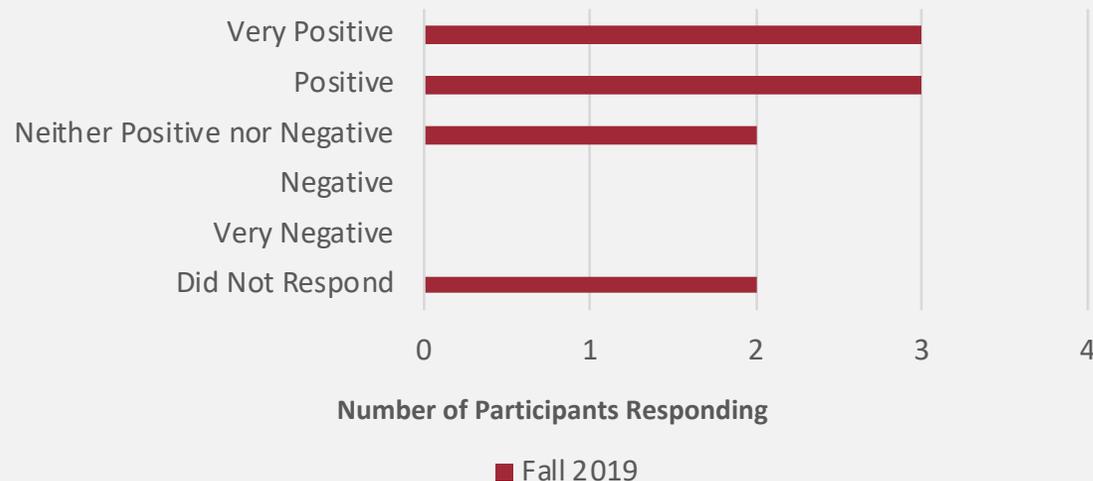
When asked about upcoming goals, participants emphasized the benefits of learning new decision making strategies and strengthened self-confidence as critical to meeting future goals.

- *"My coach has helped me come up with something to break (my goals) down. I tend to overwhelm myself because I want to do everything, and I want to do it all at once... She's really helped me focus and hone in on breaking things down to the little pieces so I'm checking things off one at a time and that way I can get into those larger goals. Changing my habits is kind of a big focus. Her coaching me into a different mindset because I think after you've lived a certain way for a long time and you kind of get into those habits and nothings working, it really helps me break out of that cycle to learn 'Okay, I have to change my mindset to continue in a positive direction.' It's a really big hurdle for me."*
- *"I had a minor setback with my employment, but I think that the coaching that this program provides has really kind of given me the encouragement and different perspectives and helped me overcome those little obstacles as they've come up. I started taking some classes. Working on some things for myself too."*

3.3 Monthly Program Sessions

Monthly program sessions were held with participants to provide education, create opportunities for relationship building and allow participants to share skills or resources. Monthly program sessions were approximately 2.5 hours and include a meal, informal updates, activities for children with a childrens program coordinator and a formal program element. Participants generally described the monthly programs as positive (six out of 10), although some expressed neutral feelings regarding monthly sessions.

How would you describe your experience with the Move to PROSPER monthly meeting so far?



Participant Feedback

Generally, participants indicated that monthly programs were helpful and positive. A few participants raised some concerns regarding the monthly sessions, primarily related to time commitment and the logistics of balancing parental responsibilities and travel time. MTP staff have adjusted program times to address the logistical concerns, but some conflicts seem unavoidable given the varied and busy schedules of participant families. Other suggestions for improving monthly programs included reducing the amount of formal programming to allow more natural dialogue among the participants.

Positive statements from participants:

- ***“Getting the information is always nice and then being able to sit with nine other women who are all smart and have different personalities. We all have different things to bring to the table.”***
- ***“Very positive! I learn something new every month! The meetings really keep me going!”***

Concerns expressed by participants:

- ***“I just don't like it sometimes when it's all...structured like we're in a class. This should be a freestyle dialogue.”***
- ***“Time consuming.”***

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4.0

FINANCIAL WELL BEING & PLANNING FOR HOUSING AFTER MTP



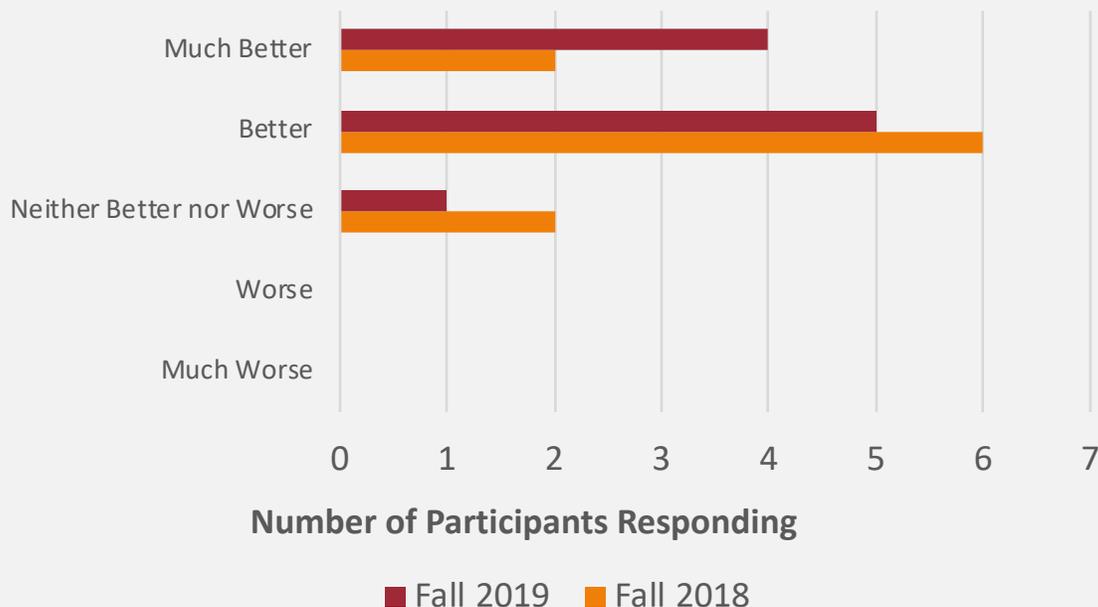
4.1 Family Economic Well-Being

Changes in Economic Circumstances

Nine out of 10 participants indicated that their family’s economic circumstances have gotten better since relocating and joining MTP. The number of families who indicated their circumstances have gotten “much better” increased from two participants in fall of 2018 to four participants in fall of 2019.

How would you describe your family's economic circumstances since relocating?

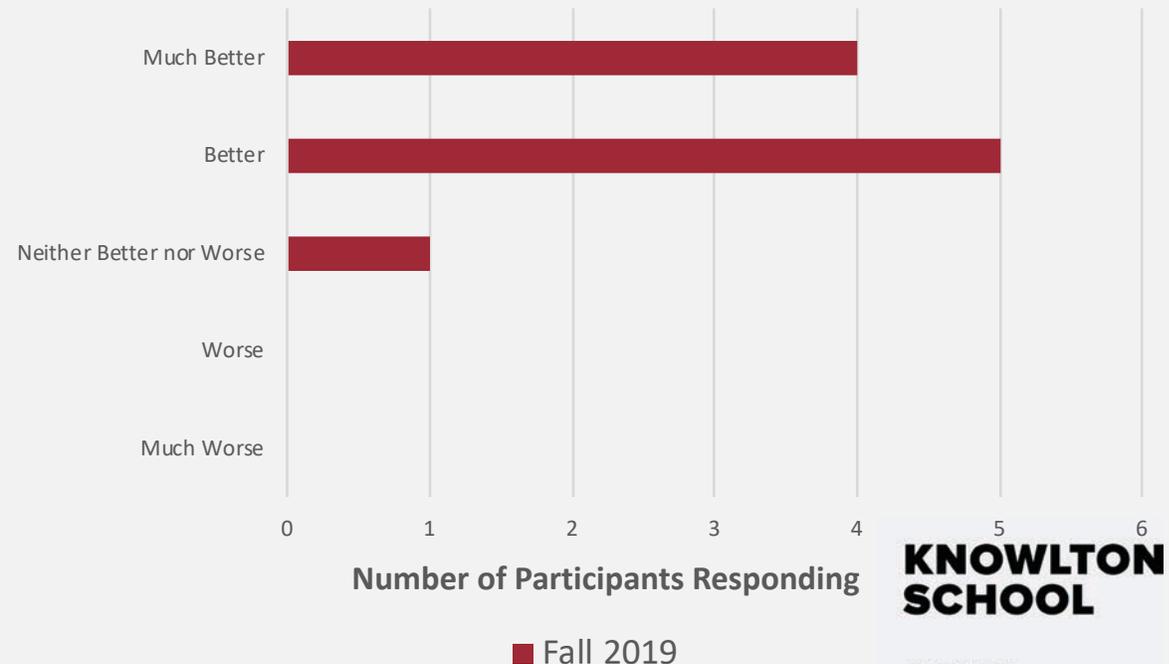
2019 N=10; 2018 N=10



Changes in Income

Similar results were reported in regards to income for MTP participants. Nine out of 10 participants indicated their incomes increased since joining the MTP program, which was primarily related to promotions, changing jobs, salary increases, and utilizing budgeting and savings skills.

How would you describe changes in your income since enrolling in MTP?

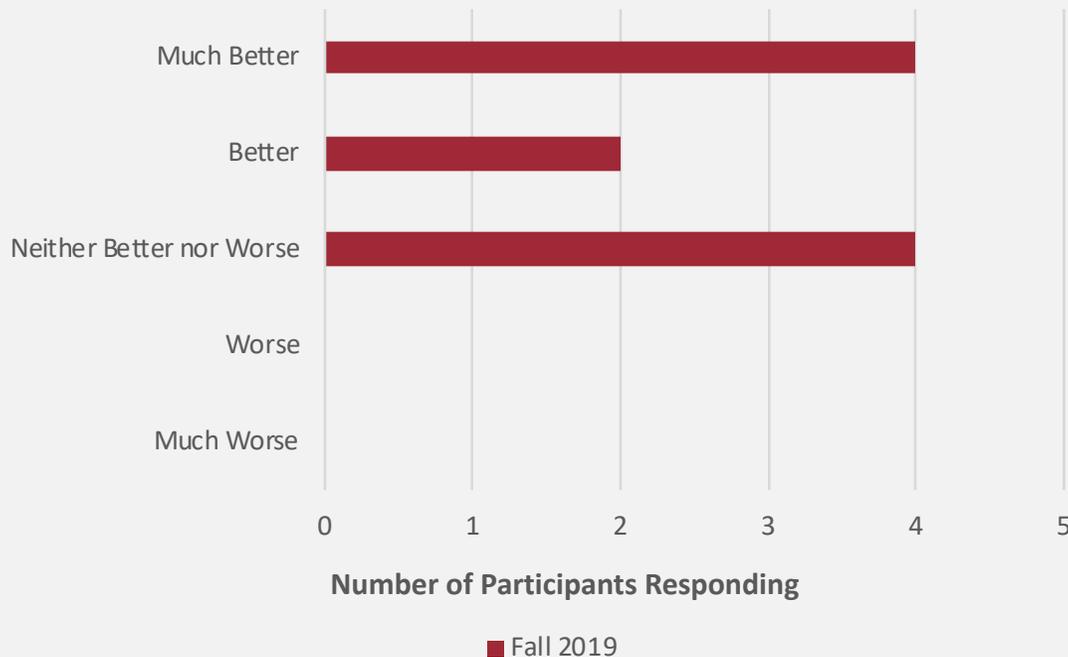


4.2 Employment Changes

Employment Conditions

The majority of participants (six out of 10) indicated positive changes to their employment conditions since relocating. Four participants indicated no change, and no participants expressed that their employment conditions worsened. Three participants received promotions from their current employer since joining the program.

How would you describe changes in your employment since relocating?



Changing Employment

Half of participants indicated their employment has changed since joining MTP. Four were positive career changes (either changing positions within their existing organization or seeking new employment with a different organization). Employment changes were primarily motivated by a desire to increase income, increase benefits or improve working conditions. One participant indicated an involuntary employment change, related to organizational restructuring by their employer.

Participant Voices:

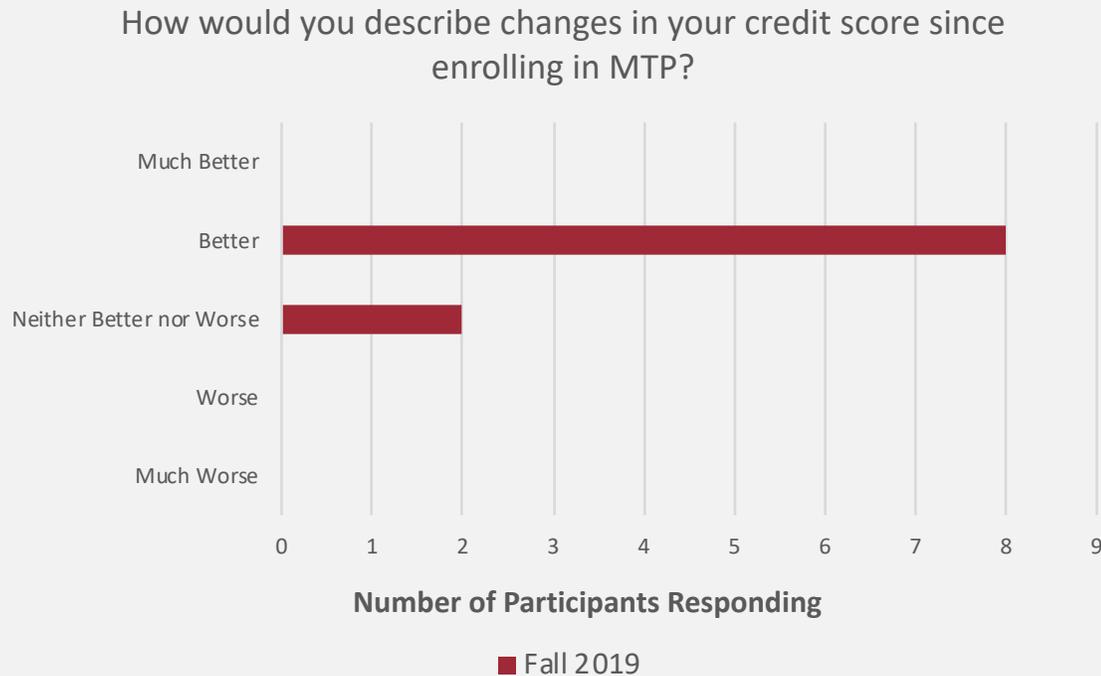
Why did your employment change?

- *“Increase in annual income.”*
- *“For better health insurance and schedule.”*
- *(Improved) “Location and hours.”*
- *“I received a much better paying position.”*
- *“My former position was terminated, due to change in staffing matrix.”*

4.3 Other Financial Changes or Stressors

Change to Credit Scores

MTP financial coaching involved strategies to improve credit scores. Nearly all participants (eight out of 10) indicated their credit scores have improved since joining the program, and two participants indicated no change in credit scores. No participants indicated a decline in their credit score. Participants expressed credit score improvements have not been large but noted that scores have improved due to implementing strategies recommended by coaches.



Financial Stressors

Participants were asked to reflect on any stress related to paying bills and meeting financial obligations.

- Only two participants indicated they have difficulty paying rent, utilities or other housing related bills. Utility bills were the primary housing related expense that created difficulty. MTP program data on lease violations indicated several late rent payments, but no issues of non-payment. All late fees have been paid and reconciled.
- Three participants indicated that they would like to pursue additional education or job training but face financial barriers to pursuing this goal.
- Half of participants (5) are paying for childcare during the work day and after school.
- More than half of participants (six out of 10) indicated difficulty with transportation expenses. The most common transportation related expenses were for maintenance and unexpected vehicle repairs.
- To support families with financial challenges, MTP has a small loan program. A total of six loans, ranging from \$100 to \$800, have been dispersed, and all loans have been repaid or are on track for repayment.

4.4 Housing & Housing Expenses after MTP

Planning for the End of the Program

MTP is a time-limited program and the housing support ends after three years. Participants are now almost halfway through the housing support period. The program integrates coaching efforts to support improvements in income and financial standing to enable participants to afford more opportunities after the housing support ends.

All participants have started planning for their housing after the rental support ends. Almost all participants indicated a strong desire to stay in their existing school districts. They reflected on the importance of assuring educational stability for their children. Participants plans' generally consisted of three different strategies.

Some participants will attempt to stay in their existing apartment. Several participants are hoping to buy a home or condominium, and others will look for another apartment complex in the nearby area. Most participants acknowledged the financial pressures with affording a unit in the community, and for some this caused anxiety. Those participants who had not seen an increase in their income discussed utilizing savings or working toward an employment change to meet this upcoming financial need.

Participant Voices: Plans Post MTP

- *"I think I would try to switch my apartment just to a different complex or something. I definitely want to stay in the same area."*
- *"Yes, that's probably the only source of my anxiety currently. I'm very much aware of it. I feel like there's a...time clock. So my plan is that I can stay in this school district because I don't want to have to switch districts. For my daughter that's a lot. So I'm hoping that I can find a condo – like a small condo. Or something along those lines for us. I don't know if I'll be able to make that happen. Its still pretty pricy out here, but I'm certainly gonna try."*
- *"I definitely want to stay in the area. That is my goal to have my kids graduate. They love their school. They love their friends. I'd love to stay here (and) we're comfortable in this apartment."*
- *"I'd like to buy a house. The thought is to have enough money put away for a down payment at the end of these next two years and then I can decide if I want to buy a house, or if I want to continue to rent I can just have the money there."*
- *"I have to stay for at least another year because by the time this program ends, my son will still have a year left at the school and I wouldn't want to move him in his senior year."*

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5.0

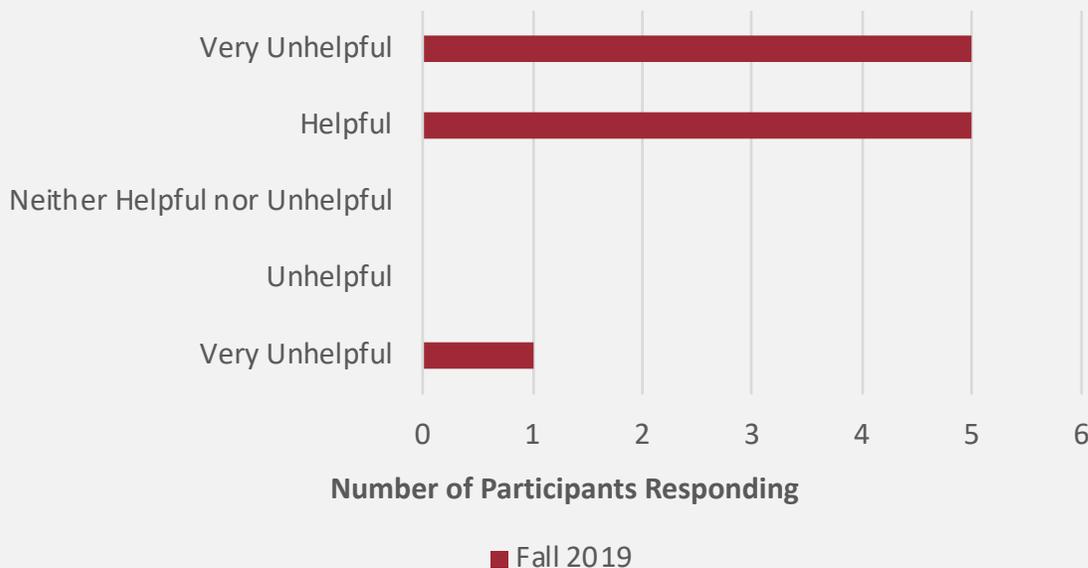
**CHILD WELL BEING, HEALTH &
DEVELOPMENT**



5.1 Impact of MTP on Children

Participants rated the overall helpfulness of MTP for their children. All but one participant rated the program as “helpful” or “very helpful,” and one participant stated the program was “very unhelpful.” One participant selected two responses to this question (“helpful” and “very helpful”), therefore the sum of responses equals 11 instead of 10.

Overall how helpful has the program been to your children?



Participant Voices: Impact on Children

Participants generally identified safety, school quality and healthier environments as the most important factors impacting their children.

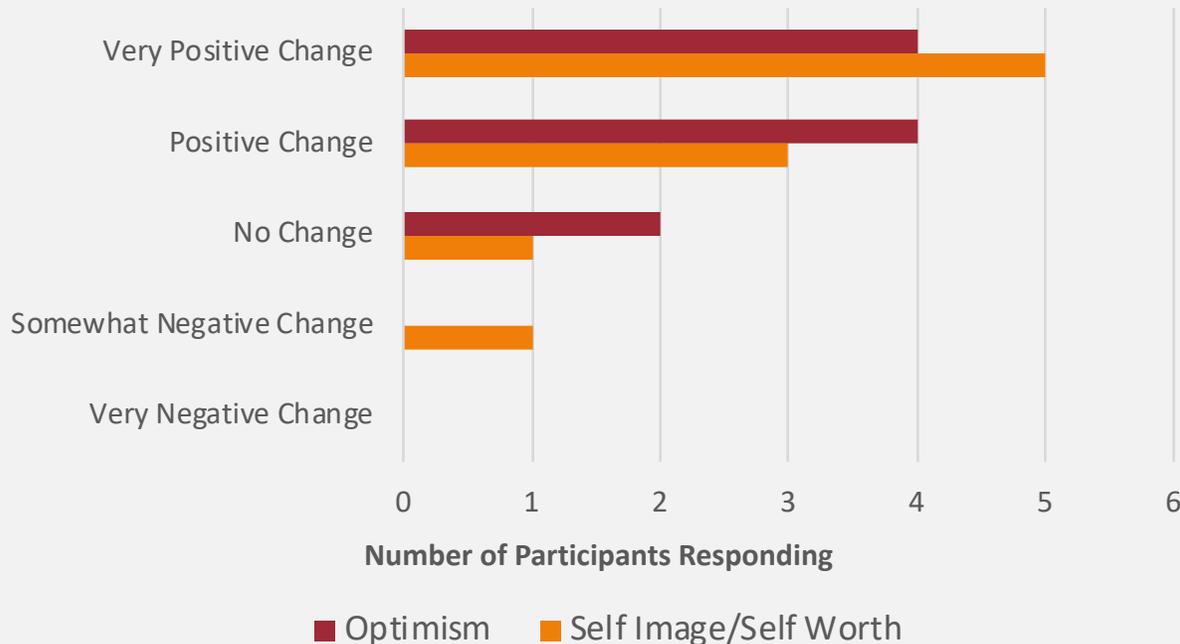
- "It was the best thing we could have done for the kids. It took some time. It felt like the kids couldn't be stable in the (prior) environment that they were being forced to go to school in."*
- "Just the educational opportunities alone that my children have been able to have with our relocation has been just amazing to me."*
- "It's a lot of different elements that I'm seeing come into play since I've been here. Not only the quality of the education and the quality of the teaching staff and the real dedication and involvement of the teaching staff there but also, the perspective seems so different. The school system we were in previously, I really was so frustrated, and I felt like it was kind of a half hazard daycare system. The kids weren't engaged. They weren't really learning. Not a good situation at all. To go from that where those teachers seemed like they were frazzled, some of them were intimidated or scared of the students, to where we are now, everyone is kind of on this mission together. It's almost been magical to me to just see the difference. I can see it in my kids."*

5.2 Impact on Children’s Emotional Health

Self-Esteem and Optimism

Most participants indicated an increase in their children’s self esteem or self image/self worth (eight out of 10) and optimism (eight out of 10) since joining MTP. One participant indicated that their child’s self image/self worth has somewhat declined since joining the program and relocating.

How has your child's (or children's) self image/self worth and optimism changed since enrolling in Move to PROSPER?



Participant Voices: Impact on Children’s Emotional Health

Participant interviews reflected the positive scores in surveys regarding the emotional well-being of their children. Several emphasized increased self confidence, freedom from bullying and friendship development for their children.

- *"Even emotionally they come home, and they come to the door and automatically they have something to tell me about school. It just makes my heart fill up to see them come through the door and have something happy and positive to share with me. Even when they have a bad day at school, it's not like anything before. We have a nice open dialogue now and it just feels a lot better."*
- *"He's more tuned into his appearance. He's less stressed. He has friends, which he never really had before, or no one that he ever really talked about."*
- *"Before I didn't know that he didn't do work because he just chose not to, or because he didn't understand. I know it's because of the things that he endured - the bullying. When you're at that age and you're seeking and searching your own identity, kids can be cruel in the process. It's a more inclusive environment."*
- *"My children are very happy."*

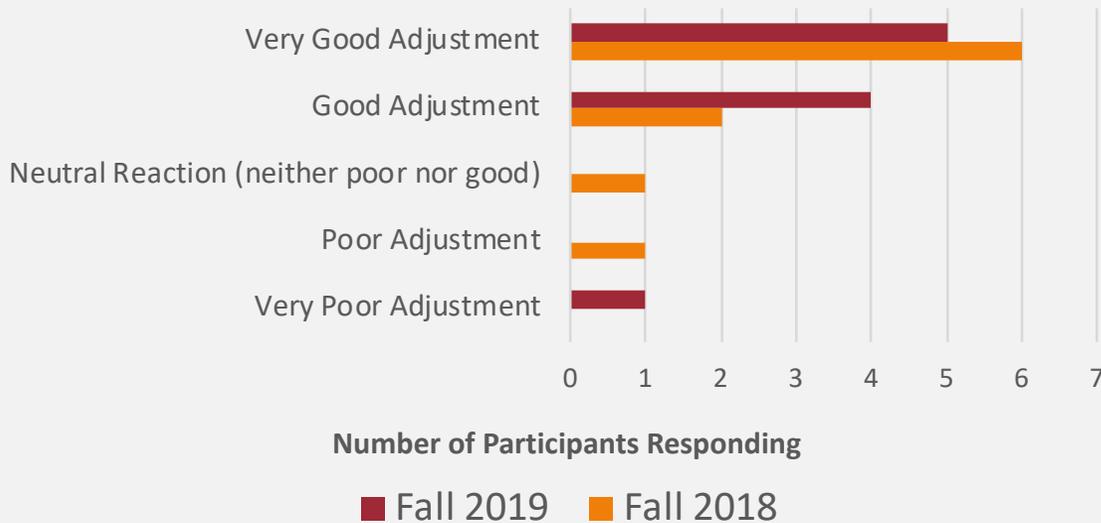
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5.3 Adjustment to New School

Nine out of 10 participants indicated their children have had a “good” or “very good” adjustment to their new school. The number of participants reporting a positive adjustment to their new school has increased slightly (from eight participants in fall 2018 to nine participants in fall 2019). One participant indicated their child had a “very poor” adjustment to their new school in the most recent survey.

How has your child adjusted (or reacted) to their school? 2019 N=10; 2018 N=10



Participant Feedback

In interviews, participants discussed the benefits of their children’s new learning environment. These included:

- Students who were previously identified as behaviorally problematic are receiving more support and educational services, which have solved the behavioral issues.
- Three students were identified as gifted in their new school.
- Multiple participants noted the difference in teacher ability or experience, available resources and attention paid to their children. Many expressed surprise at how focused school staff are on the needs of their children. Those with children formerly in charter schools noted that this contrasted substantially with their old school.
- Two participants had difficulty with their children being bullied in the new school systems. One participant moved and has reported the change in school district has remedied the situation. The other participant is still working on the issue and stated she may need assistance from the MTP program.

5.3 Adjustment to New School

Participant Voices: Children's Adaptation to New School

In interviews, the majority of participants indicated positive experiences for their children's adjustment to new schools. Participants primarily reflected upon the positive relationships with teachers/administrators, strong communication with teachers, available resources dedicated to their children and seeing their children grow more engaged in school.

- *"The experiences are excellent. My youngest, he doesn't really have any real issues. This principle honestly is not giving up on my oldest whatsoever. The resources that he's been exposed to, when I tell you there's a team, there's a team of folks working to get him on track. In the past, he's just been sent off to behavioral schools. There was bullying by teachers at the previous schools. He's opening up. He's waiting for that disappointment. He's waiting for someone just to take him out. But he's starting to realize more that these people actually - when they say they love you; they really do."*
- *"(The teacher) reaches out and gives information every day. Every day she connects. She just emailed last night to let us know what is going on, weekly schedule."*

Participant Voices: Reflecting on Resources and Individual Attention

- *"...the school is going above and beyond to accommodate for my son. He was diagnosed with anxiety disorder as well as oppositional defiant disorder and I had a meeting last week. There were like seven women in there and they were like 'he'll run away' and the principle was just typing away like we can try this, I would like to do this. Their dedication to us like we've never experienced that whatsoever. That seems to be my highlight of the last month or so."*
- *"My youngest, they felt like he had behavior issues and everything I always heard was negative, negative, negative. I was so worried for him that he was going to start his education with all these labels attached to him. Then we changed school systems and all the sudden, he's gifted. It's like 'Wow, I'm hearing all these positive things about my child' whereas before it was such a negative light and if he had stayed in that situation I just have to wonder what would that have meant to him if everything was just negative, negative, negative. I feel like they really have taken my kids as individuals and just looked at the whole picture and done everything to give them every opportunity to be successful and to support them. It's made an incredible difference for us."*

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5.3 Adjustment to New School

Participant Voices: Improved Academic Outcomes, Engagement and Interest in School

- *"It's really great to see them involved and not just like going to school but really engaged in what they're doing. It's really amazing."*
- *"My son rose up two grade levels and now - he got caught up to grade level last year and then this year - he's hit the fifth grade... He has a coach coming in now to get him at least to the sixth-grade level and they're hoping a little bit further."*
- *"He loves his school. I love his school and the school district. They are supportive. He has really blossomed with the change in school systems."*
- *"She's been doing really well. She tested gifted in a few categories...we've started third grade now and she's kind of just cruising right along."*
- *"Reading wasn't a priority before, but now it is. They're willing to (go to school)- it's not like a fight to get them down there."*
- *"...she's doing really good as far as her grades. She's doing really really well. She's having a lot of new friends and meeting people. She's not being teased as much. She's also reading above grade level I found out."*

Participant Voices: Challenges

Two participants indicated challenges for their child this past year. As noted earlier in the evaluation, one participant relocated (changing districts) and this was an effective remedy. Other challenges include difficulties with older children adjusting and participant/teacher conflicts.

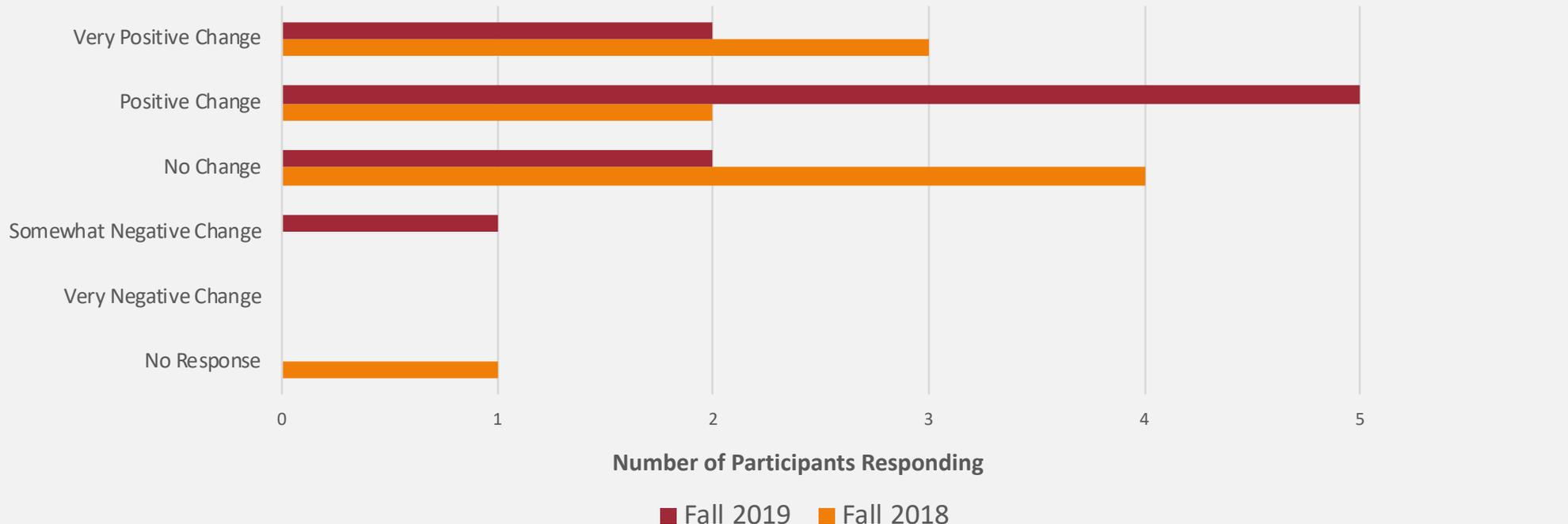
- *"(My middle daughters) out there having lots of fun, having lots of friends. Then my older daughter, it hasn't been a great experience for her. I don't know if it's just Junior high. She struggles a little bit. Her experience hasn't been quite good. She's kind of trying to control herself and other kids and fit in. She's struggling with that right now. I also asked the counselor to help her."*
- *"Honestly I don't think she does (like the school). I mean she told me she does. But I really believe she does not. The environment is totally different from the school she went to last year. I don't think it's because of where we moved to because last year, she did great. I think there are a lot of different things that play a role in it. It is also her teacher's first year of teaching. I think I probably will be asking soon for some support from Move To PROSPER if things don't change."*

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5.4 Change in Academic Outcomes

Seven out of 10 participants indicated that their children’s grades had improved since joining the MTP program. Overall, more participants indicated that children’s grades improved in fall of 2019 than in fall of 2018 (only five of 10 indicated grade improvements in fall of 2018). One participant indicated a “somewhat negative” change in grades for their children in the 2019 survey. Participants indicated the number of children reading at “above grade level” nearly doubled (from four to seven) since joining the program. Multiple participants also reported that their children have been identified as “gifted” in their new school.

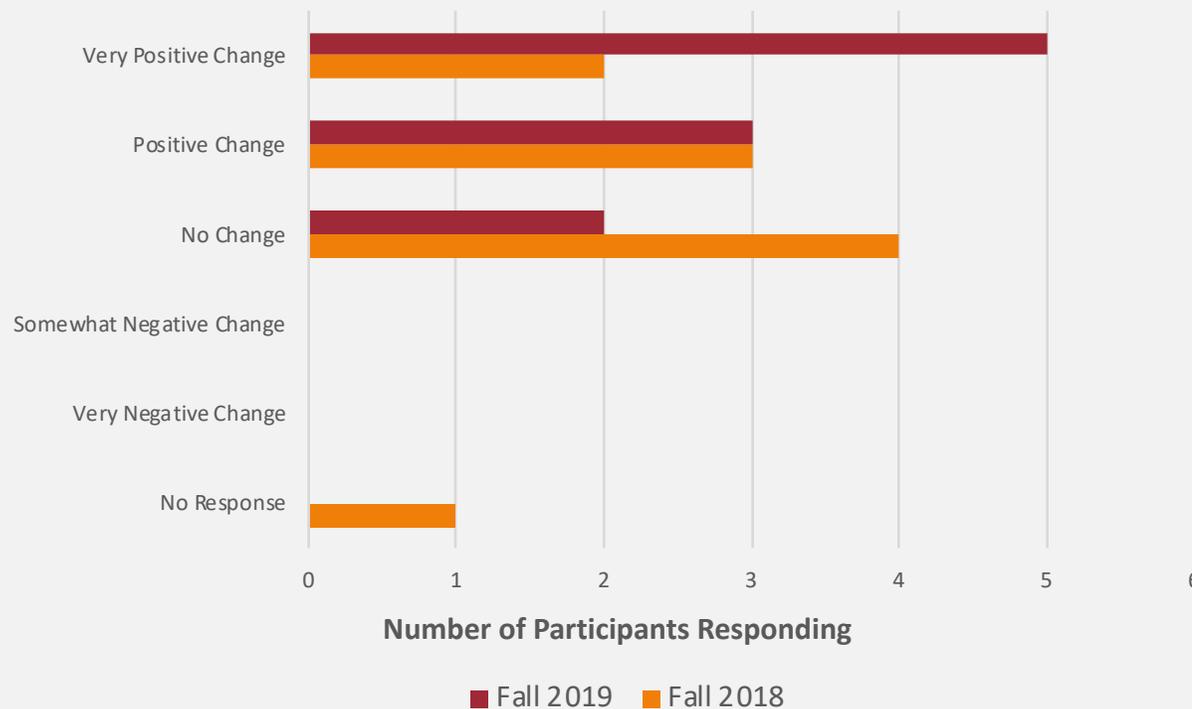
How has your child's (or children's) grades changed since enrolling in MTP?
2019 N=10; 2018 N=10



5.5 Changes in Physical Health

Most participants indicated improvements in their children’s physical health (eight out of 10) since joining MTP. Half of participants (5) indicated a “very positive” change in their children’s health. The number of participants indicating positive changes in their children’s health increased from five to eight between fall of 2018 and fall of 2019.

How has your child or children's overall health changed since joining MTP? 2019 N=10; 2018 N=10



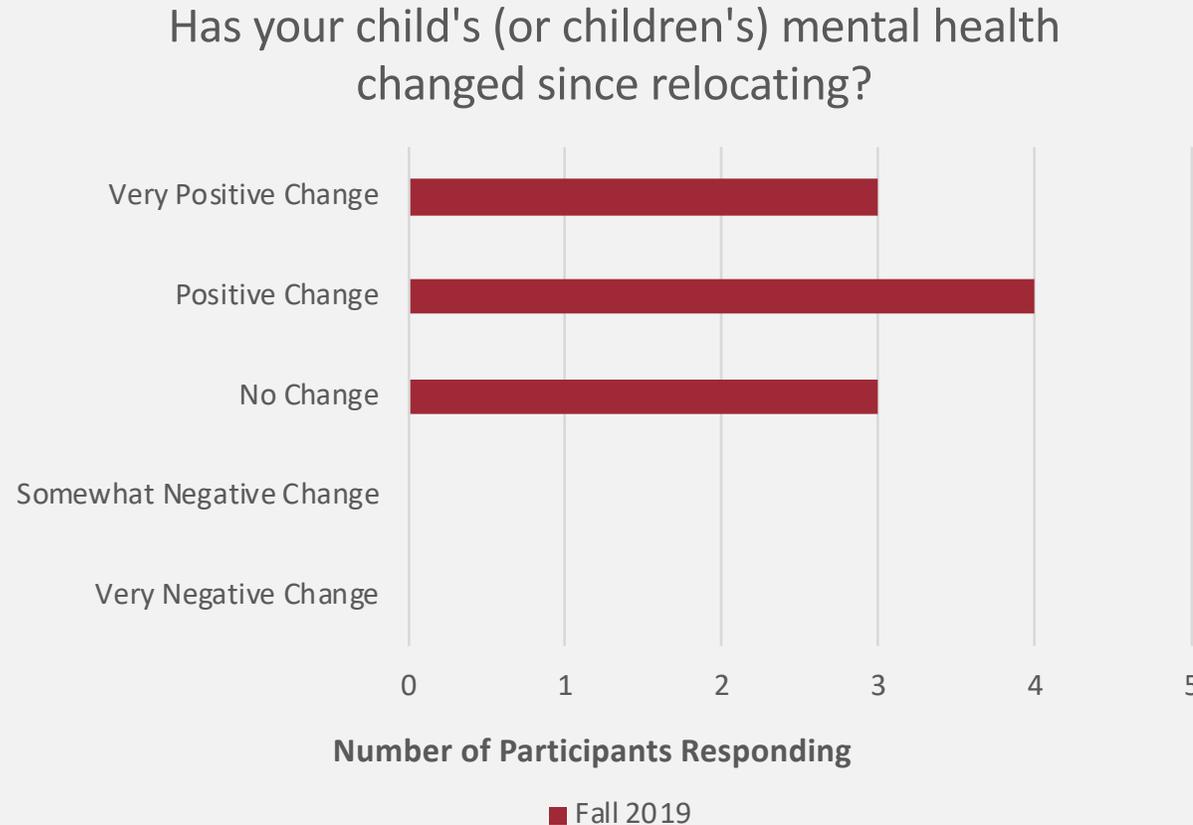
Participant Voices: Impact on Physical Health

In interviews, participants primarily reflected on reduction in illness from improved respiratory conditions in their children. Multiple participants indicated that their children’s asthma conditions had improved drastically since relocating.

- ***“And my son's asthma is doing better, so that right there tells you something...”***
- ***“My son’s asthma is really doing well now. This is where we're supposed to be now.”***
- ***“The house we were in before had mold in it. There are no respiratory issues whatsoever (now).”***
- ***“He (my son) has only had one asthma attack in the last year.”***
- ***“Only one asthmatic episode in last 18 months.”***
- ***“(My son) rarely has (asthma) attacks.”***

5.6 Changes in Mental Health

The majority of participants (seven out of 10) indicated positive changes to their children’s mental health since joining MTP. No participants reported a decline in the mental health of their children.



Participant Voices: Impact on Mental Health

Participants continued to identify safety and quality of their new environments and stress reduction as positive factors in improving the quality of life and mental health for their children.

- *“My daughter can go outside and play, you know she couldn’t do that before. I just hope you guys realize that everything you’re doing to help (us)...because it has just made such a huge impact in our lives.”*
- *“My oldest son did have stress headaches and that has been reduced by far. I used to see him (have a headache) maybe twice a month, at least once a month at the old house, but now those have subsided.”*

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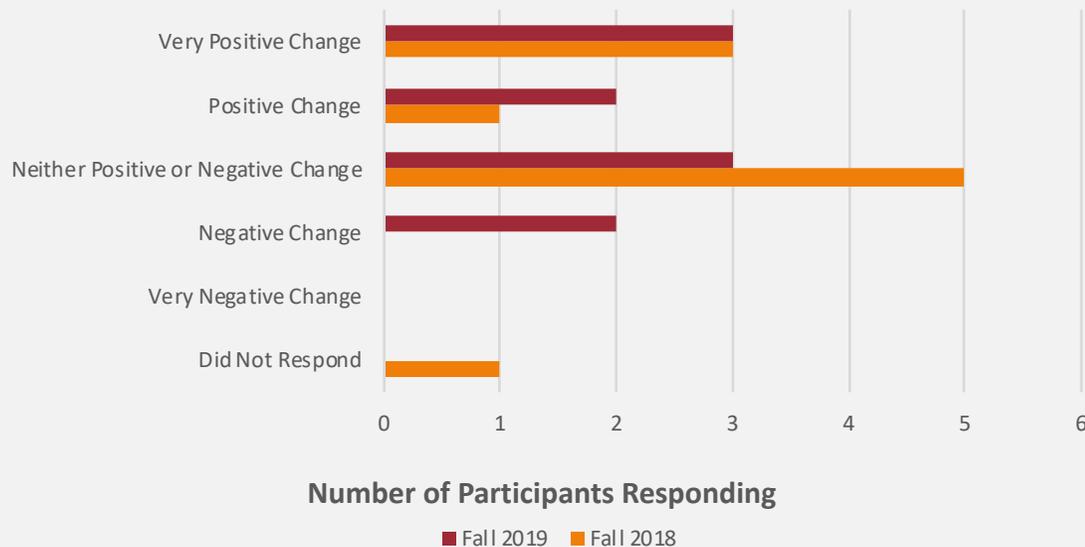
PARTICIPANT HEALTH



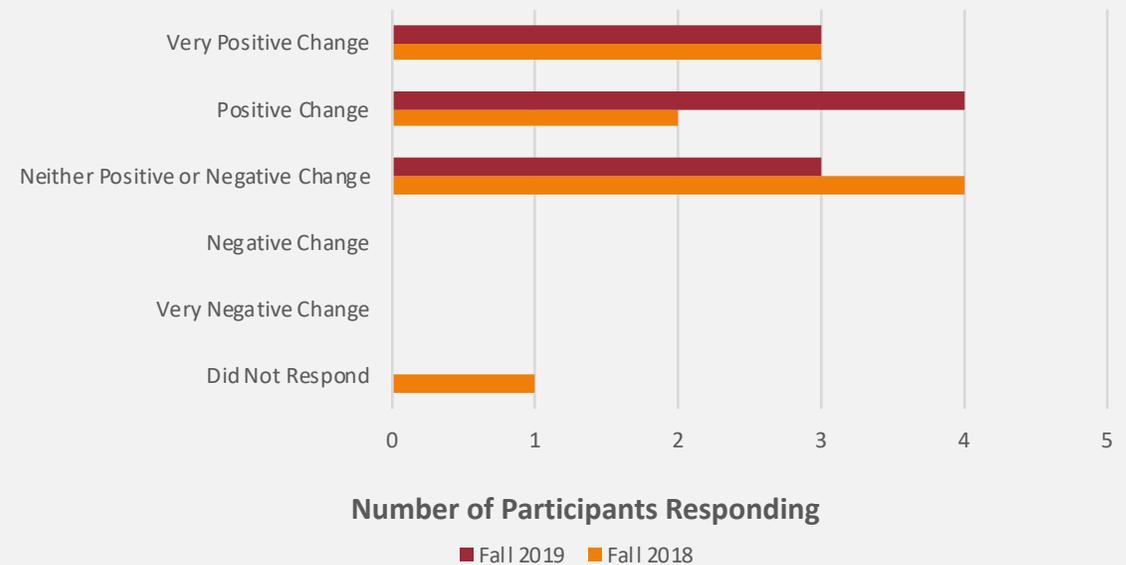
6.1 Changes in Participant Health

The majority of participants identified improvements to both their physical and mental health since joining the MTP program and relocating. Six out of 10 participants noted physical health improvements and seven out of 10 participants noted positive changes to their mental health. The number of participants indicating positive physical and mental health changes increased between the fall of 2018 and 2019, indicating positive health changes over time. Participants reporting positive physical health changes increased from four in 2018 to six in 2019 and those reporting positive mental health changes increased from five in 2018 to seven in 2019. No participants reported a decline in their mental health conditions, although two participants noted a slight decline in their physical health status. One participant explained this change was related to weight gain, and another participant has a serious chronic health condition unrelated to her new environment.

Has your physical health changed since relocating?
2019 N=10; 2018 N=10



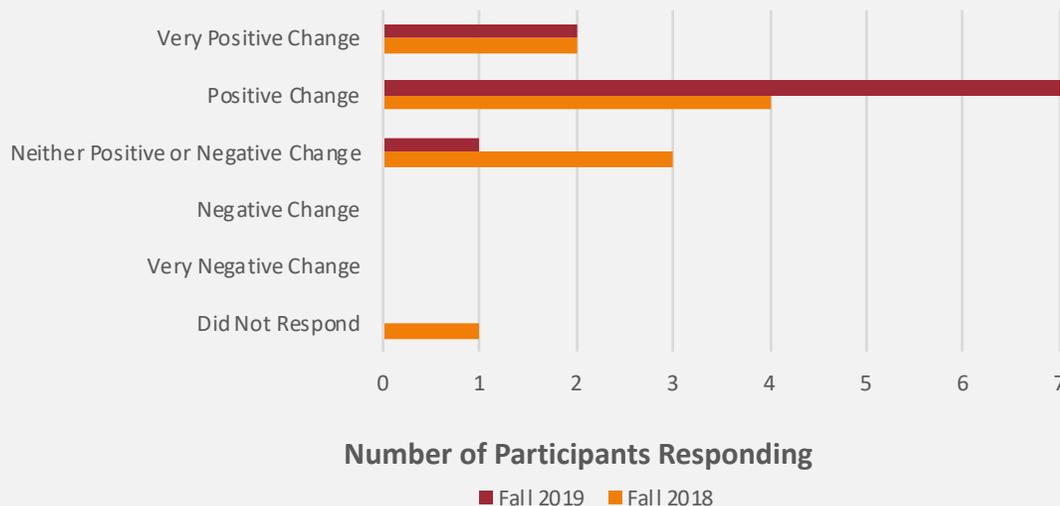
Has your mental health changed since relocating?
2019 N=10; 2018 N=10



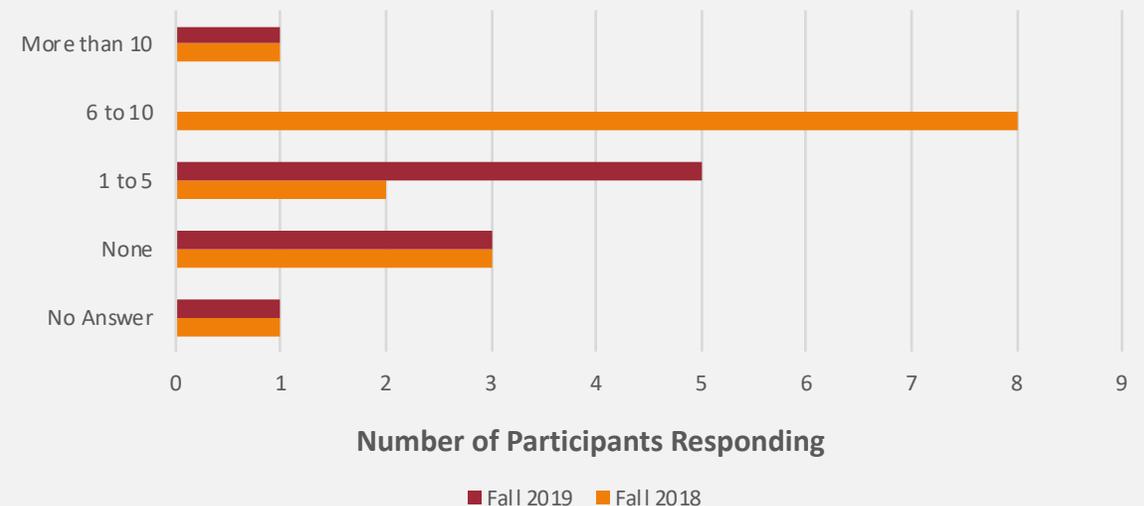
6.2 . Stress Levels & Mental Health

The first evaluation report of MTP indicated an improvement in the mental health of participants and a reduction in stress. The most recent survey shows this trend has continued and has grown stronger over time. Almost all participants (nine out of 10) noted a positive change in their levels of stress since joining the MTP program and relocating. The number of participants indicating a positive change in their stress levels increased between fall of 2018 and fall of 2019, with only six participants indicating a positive change in their stress level in surveys completed in 2018. No participants in the 2018 or 2019 survey indicated a negative change in their stress levels since joining the program. In the most recent survey, all 10 participants indicated their current mental health status was either good or very good. Participants were asked to identify how many days of poor mental health they had in the preceding month in both the fall of 2018 and fall of 2019. Data indicates an overall reduction in poor mental health days reported from 2018 to 2019. In the fall of 2018 five participants noted fewer than five days of poor mental health in the preceding month, in the fall of 2019 eight participants noted fewer than five days of poor mental health in the preceding month.

How has your level of stress changed since relocating? 2019
N=10; 2018 N=10



Days of Poor Mental Health in the Preceding Month
2019 N=10; 2018 N=10



6.2 Change in Stress Levels

Participant Voices: Reflecting on Stress Levels

In interviews, participant comments aligned with the survey results regarding stress levels. They indicated that coaching and mindfulness activities helped reduce stress. Participants generally identified the housing and financial stress prior to their MTP experience as a form of toxic stress. With these factors remedied, stress levels were reduced substantially.

- *“Meditation and just being mindful and getting in a good headspace.”*
- *“It has gotten better (stress). I discussed this with my life coach because I've been so busy. I was working two jobs. Because I needed to work two jobs to make ends meet. After I come home, I'm tired and I have to give my time to my son. I was never having time for myself. She challenged me to make time for myself daily, at least thirty minutes. If not thirty, some time for myself.”*

Participant Voices: Housing and Financial Stability Lessens Participant Stress

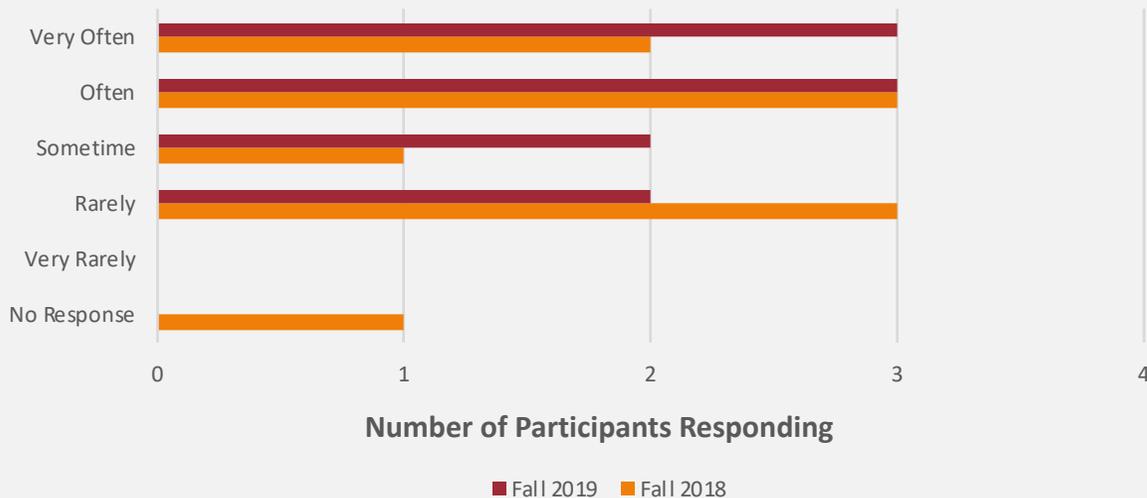
- *“When you take housing and housing concern out of the equation, your mind is free.” (Participant discussing their positive mental health changes).*
- *“I will say that I think (I) attribute most of my stress to first world problems right now. Not actual problems like 'okay are we going to eat, are we going to pay the bills?' I don't think I have those problems. I have first world problems like 'am I going to be able to afford her a Christmas dress?’”*
- *“Kind of a normal mom stress. I would say that I've felt a lot of less stress because I have been able to get help with all the financial stress. And last year I went day to day thinking like 'oh my gosh how am I going to make it oh my gosh'. It just helps me be able to have time to figure things out and try to save.”*
- *“It's just been such a relief (the reduction in housing and financial stress). To go from being on ten all the time like worry, worry, worry. I don't think I realized how much that was wearing on me. It really has just been a huge difference to be really at peace...”*

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6.3 Social & Emotional Needs

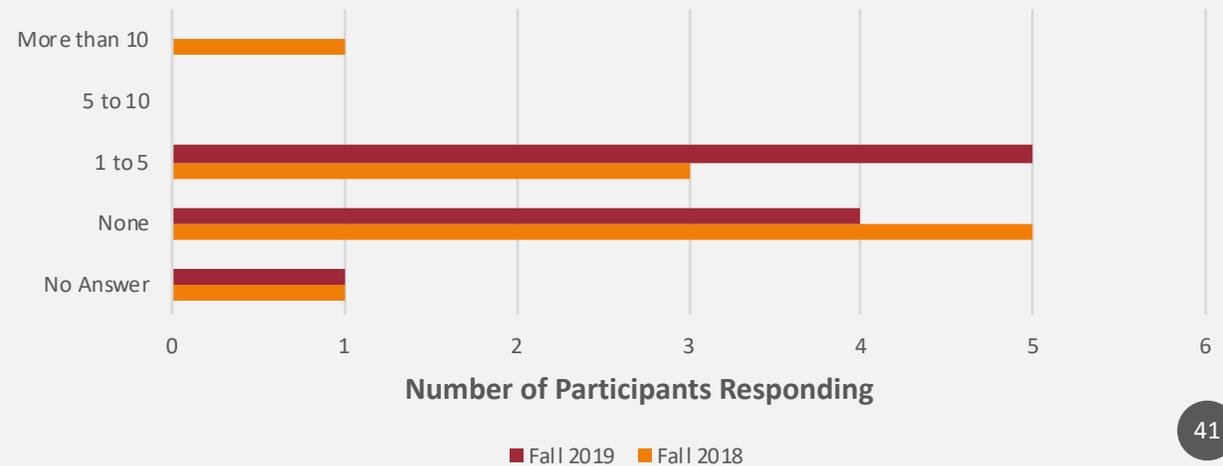
Participants were asked to rate how often their social and emotional needs are met. Half of participants (six out of 10) reported that their social and emotional needs were met “often” or “very often” in the fall of 2019. Four participants indicated that their social and emotional needs were only met “sometimes” or “rarely.” Surveys over time indicate that those reporting they had met their social and emotional needs were relatively consistent over time, although three participants indicated their needs were met rarely in 2018 and this decreased to two participants in 2019.

How often do you get the social and emotional support you need?
2019 N=10; 2018 N=10



Participants identified the number of days in the preceding month that poor mental or physical health impaired their ability to support their self-care, work or recreation. Surveys from fall of 2018 and fall of 2019 indicate a slight decline in poor health days. Only four out of 10 participants indicated that their health had not impacted their ability to meet basic functional needs in the preceding month. The highest number of reported days impaired by health in 2018 was 11, and the highest number of reported days impaired by health in 2019 was four.

Number of Poor Health Days that Impacted Function in the Preceding Month
2019 N=10; 2018 N=10

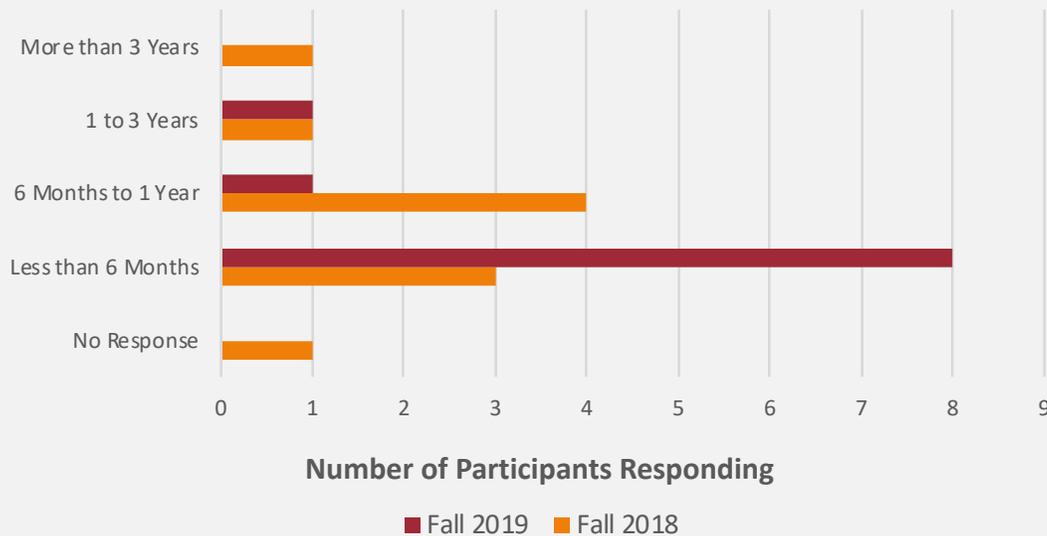


6.4 Health Care Utilization

Preventive Care Visits

Coaching emphasized various wellness practices and preventative care to support participant health. Participants were more likely to see a primary care doctor for preventative care or routine physicals since joining the program. In 2019, eight out of 10 participants had seen a primary care doctor in the preceding six months, compared to three participants reporting a doctor visit in the preceding six months in 2018.

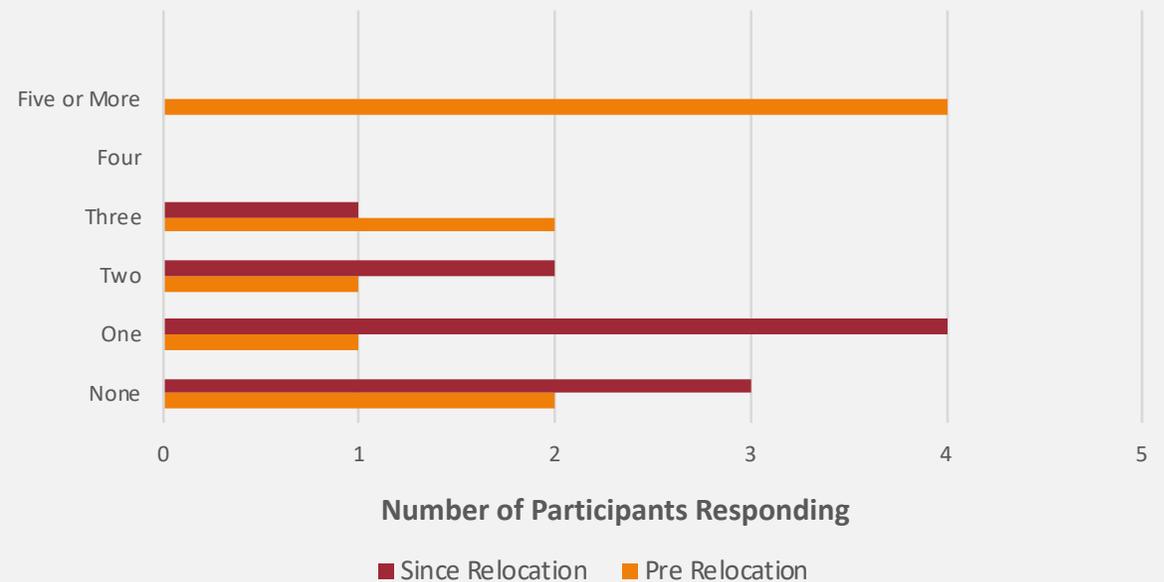
When was your last visit to a primary care doctor for preventative health purposes or a physical?
2019 N=10; 2018 N=10



Emergency Room Usage

Participants and their family members are less likely to utilize emergency room services since relocation. Four participants indicated utilizing the ER five or more times in their old residence. Since relocating, no participants utilized the ER five or more times, and seven out of 10 participants utilized the ER once or less. Participants indicated that the reduction in emergency room usage was primarily related to improvements in their family’s respiratory health and a reduction in visits for stress related migraines or anxiety issues. (Note: Participants were asked to compare usage in a similar time period in their former and current residence.)

How often has your family utilized the ER for medical care pre and post relocation?



6.4 Health Care Utilization

Participant Voices: Coaching Efforts Encourage Better Health

Participants noted that coaching efforts (particularly in relation to supporting preventative health and wellness) had an impact on their health and health care utilization.

- *“Another goal was taking time out for myself. I always had so much going on. I needed to get all my doctor's appointments out of the way for me and my daughter. I made a goal to actually do all of those and I completed that goal.”*
- *“I feel like (the benefits of the program) with me (is) working on my anxiety.”*
- *“I suffer from a seizure disorder and I have migraines as well, but I've been able to go longer (time periods) without having migraines. I've been exposed to different ways of treating them. The migraines will trigger a seizure at times, so maybe two to three times in the last month. I think that meditation is honestly helping a bit.”*

Participant Voices: Housing and Financial Stability Lessens Participant Stress

In interviews, participants reflected upon the reduction of emergency room (ER) visits, and multiple participants identified their improved housing conditions as a primary reason.

- *“A fair amount of course. I think the illness piece of it. You know I realized that I wasn't running to the emergency room for asthma treatments. It was so much of a difference to me. But we haven't had those same issues because of where we are and the quality of the apartment.”*
- *“I can recall one time (visiting the ER in the former home) we went four times in one month. So not only when your child's sick do you have all that stress, but the emotional piece to that and the time. It's just made such a huge impact.”*

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**RELATIONSHIP DEVELOPMENT,
SATISFACTION WITH NEIGHBORS AND
PROPERTY MANAGEMENT**



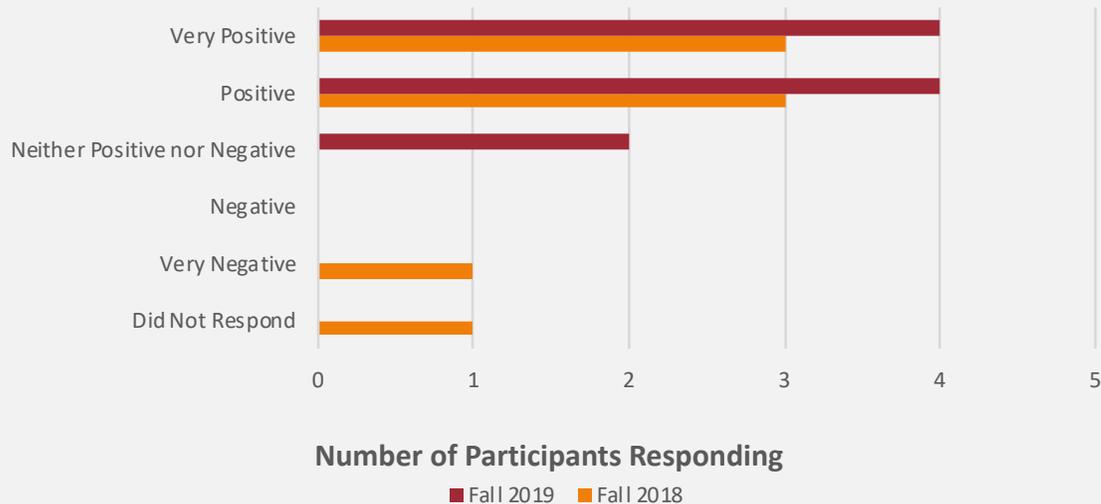
7.1 Property Management & Neighbor Interactions

Eight out of 10 participants described their experience with property management as positive. No participants indicated they had a negative experience with property management (an improvement to survey results in 2018). In interviews, two participants expressed frustration with the enforcement of property rules in their complexes and some concerns that they were being treated differently due to their status as an MTP participant. However, these two participants did not describe their relationship with property management overall as negative.

Almost all participants (nine out of 10) indicated positive interactions with the property management staff and their neighbors. Relationship ratings improved over time, with one participant indicating a negative interaction in fall of 2018, compared to no negative ratings of interactions in fall of 2019.

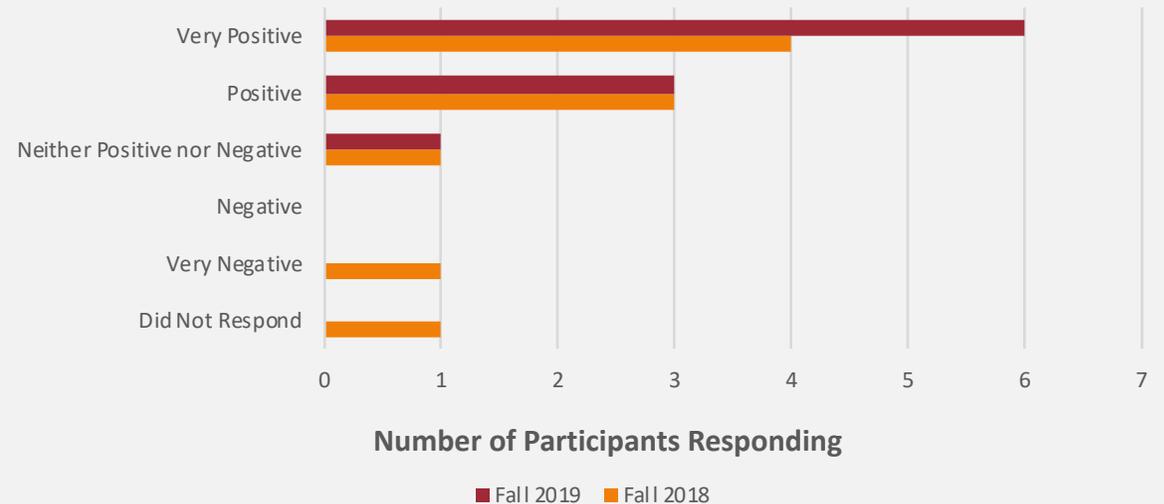
How would you describe your experience with property management?

2019 N=10; 2018 N=8



How would you describe your interactions with neighbors, other tenants, and property management staff?

2019 N=10; 2018 N=10



7.1 Property Management & Neighbor Interactions

Participant Voices: Positive Experiences

In interviews, participants generally noted either neutral or positive experiences with both their neighbors and property management. Participants routinely noted their appreciation of the proactive repairs and maintenance activities by property management.

- *"Yes, no problems. We all speak. We're neighborly. I don't visit anyone or anything like that. But we're all cordial and neighborly."*
- *"Yeah. I haven't had too many interactions with the rental office, but anytime we send a call to them with maintenance requests its like same day or the next day. So they're like on top of all that."*
- *"The neighbors are excellent. They're friendly and welcoming, especially to other parents. The property man, I make sure that I make myself seen and go in there say, 'hey, how you doing?' They're very friendly. They know me by face. I know them all by face and name. Just getting to know them was a big priority for me and allowing them to know me also was important to me."*
- *"All the rental staff there has been really wonderful - the office staff. They're really great. And preventative maintenance, that kind of blew my mind because that wasn't a thing where we were before. I got this email (that they are) going to be doing preventative maintenance. I'm like preventative maintenance, what's that?"*

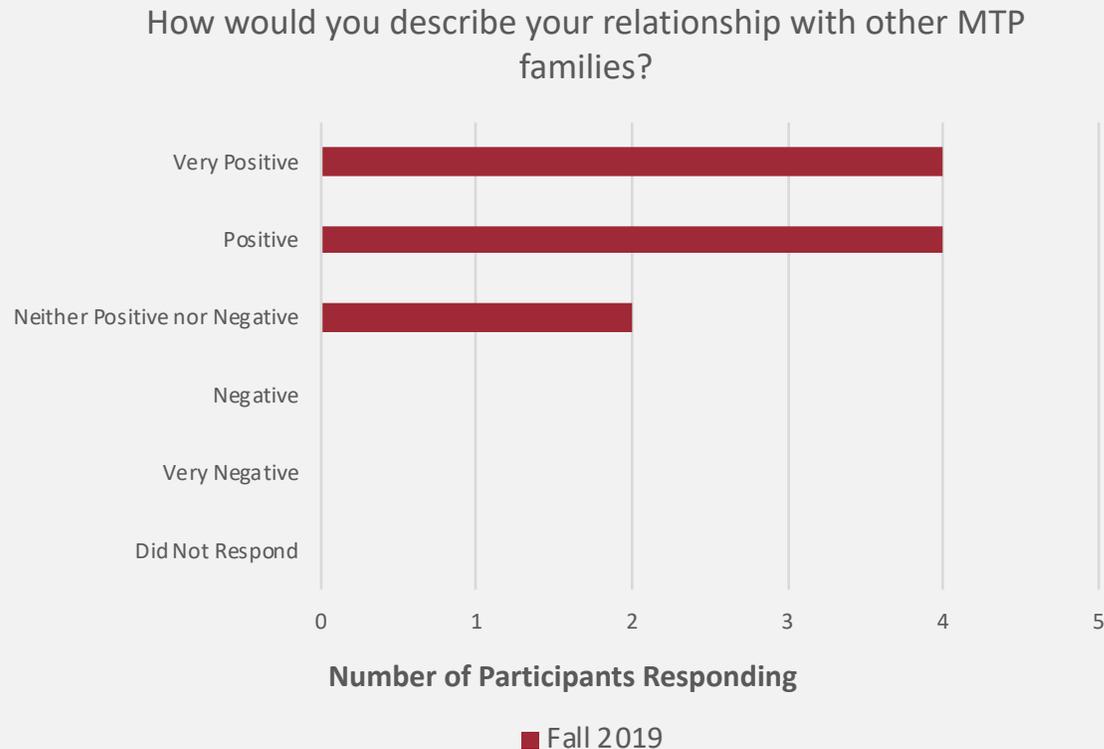
Participant Voices: Negative Experiences

Although no participants indicated negative experiences with property management in surveys, one participant did express concern about bias. The participant was concerned that she was viewed differently from other tenants because she was in the MTP program. The participant felt that she was scrutinized more due to being part of the program.

- *"I would have to say interaction with them has been not really so positive. Yeah, it's kind of like that feeling like they are kind of annoyed a little. Maybe its because we're not actual tenants. I mean we're tenants. But because we are with the program, I do kind of feel like they kind of might look down on us a little."*

7.2 Relationship with Other MTP Families

Participants indicated that they developed positive relationships with the other MTP families. Nearly all of the participants (eight out of 10) indicated a “positive” or “very positive” relationship with the other MTP families. No participants expressed a negative relationship with other families, and two participants expressed a neutral experience developing these relationships.



Participant Voices: Relationships within the MTP Program

Participants elaborated on the strength and benefits of the relationships developed with other MTP participants. Reflections emphasized the importance of a peer support group that can provide material, informational and relational support.

- *"Yes. It's easier when you're in the program with someone who kind of understands what you're going through. Not just on a parenting level. We're just all trying to do better and do better than just staying afloat. It's kind of cool to be in the room with people like that."*
- *"Yeah, when things come up, we text, email each other. Just making sure each and every one of us is aware of what resources are out there. Or 'I found this' 'I've never seen this before, but I'll look into it.'"*
- *"We are a resource network among ourselves. And we network with one another as well. We have created this social media group, it's not like Facebook. It's called Band, I'm not sure if you're familiar with it. It's just for the MTP (moms) and so we relate messages. Anybody gets any information or resources, we'll put it in Band. Any questions to ask, we put it in the Band. We communicate through that way."*
- *"Yeah. We just talk all the time anyways. I mean when we have good news, we always like to share the good news. We always share the good news. Anytime there's good news, we kind of get on the hog with that one. We check on each other if we haven't seen or heard from one another."*
- *"They know what you're going through. That's helpful."*

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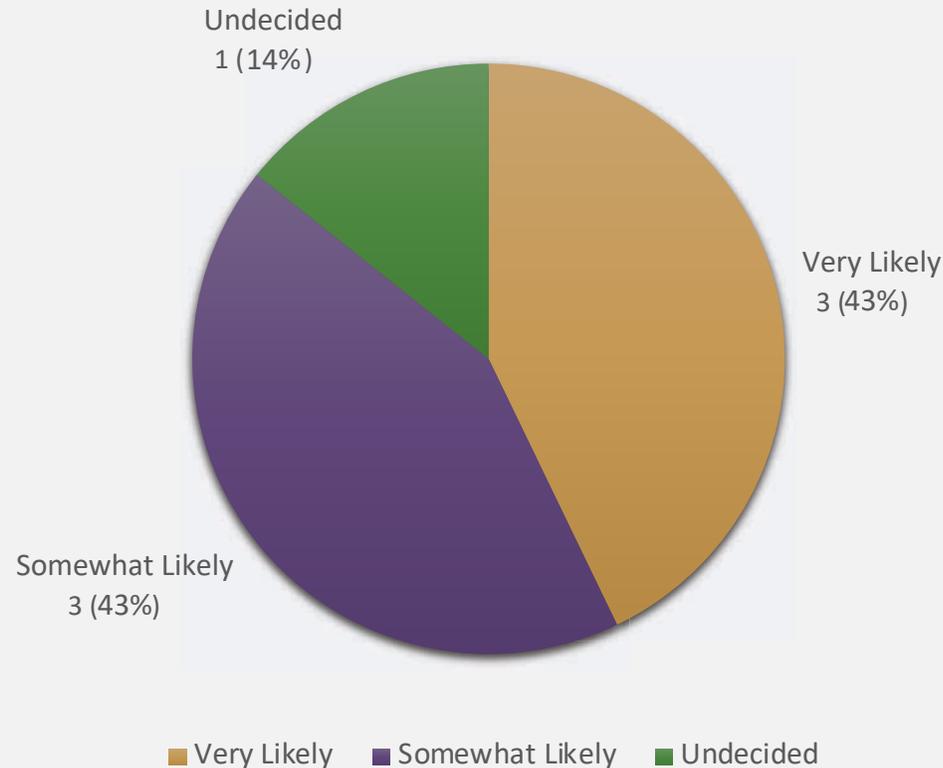
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**EXTERNAL PERSPECTIVES: COACHES,
COLLABORATORS AND PROPERTY
MANAGEMENT**



8.1. Comments from Property Managers

Based on your experience with MTP to date, how likely are you to recommend participating in the program to other property managers? (n=7)



Fall 2019

Impact of MTP on Property

In our survey of the seven property managers, all noted that the MTP program has a neutral to somewhat positive impact on their properties.

Property Managers' Interactions with Participants

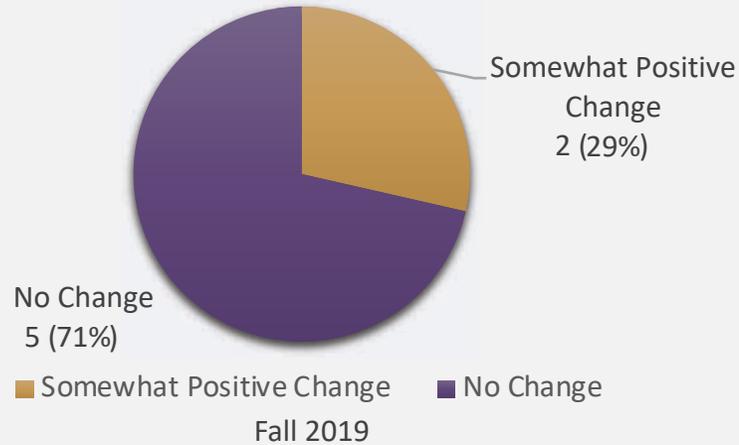
Six of the seven property managers responded that their interactions with participants are “very positive” or “somewhat positive” and one property manager reported the interactions as “neutral.”

Opinion of MTP Program Participation

Based on their experience with the MTP program, all but one responded that they are “very likely” or “somewhat likely” to recommend participating in the program to other property managers.

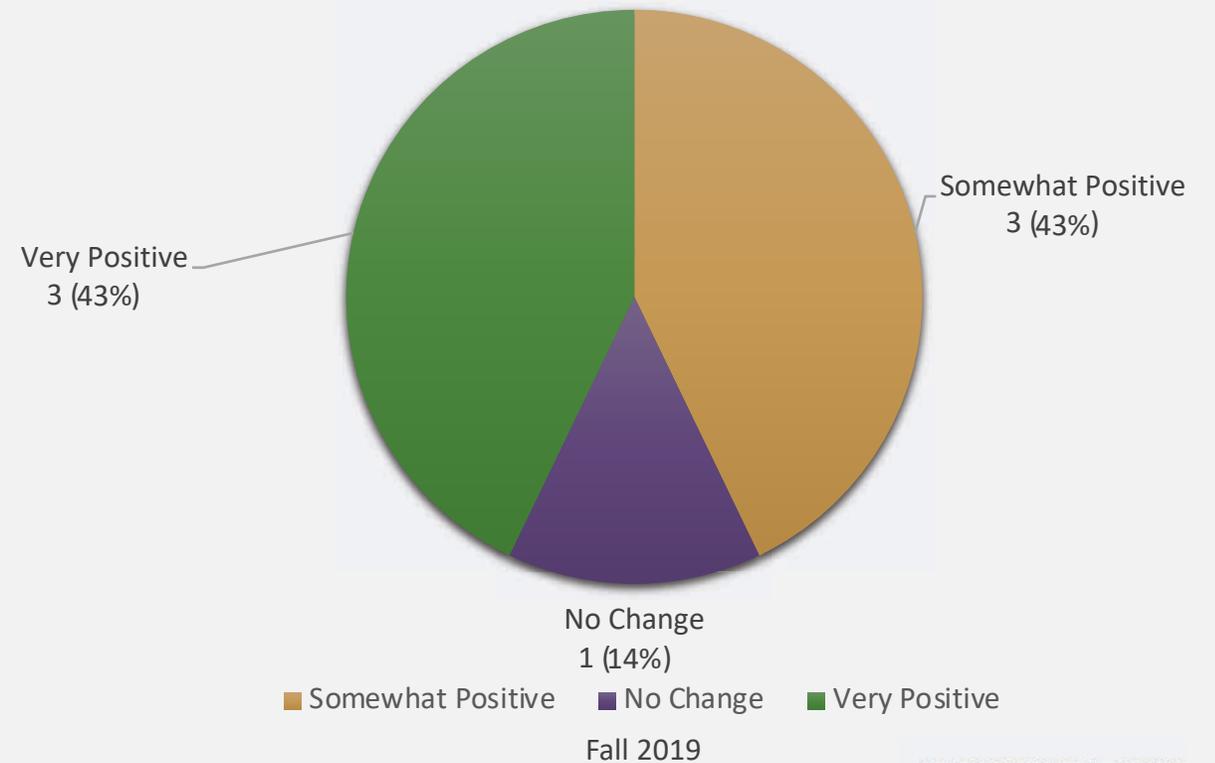
8.1. Comments from Property Managers

Overall, how would you describe any change you've seen within the rental property community? (n=7)



"I have only known about / been at a property with a Move to PROSPER resident for a few months; however I have had a positive experience anytime I have spoken to your staff as well as a positive experience with the resident living here in the program."

How would you describe your/your staff's interactions with participants? (n=7)



8.2. Comments from Coaches

MTP's five coaches come from different varying professional backgrounds in coaching, and all have the assistance of a professional social worker. Each coach has two participants.

Overall Experience

According to our survey, the coaches' overall experiences with the program have been "positive" or "very positive."

- *"It has been very rewarding to see the impact this program has on the Moms and the kids."*
- *"both challenging & rewarding."*
- *"Overall, positive. Opportunity to help make a difference in the lives of participants, bring attention to the program through events, and address the impact of poverty on families/community."*

Adjustment to the Program and Neighborhoods

According to the coaches, participants have responded to the program very well or positively, and their response to the coaching process has also been very open or positive.

The coaches indicated that the participants love their apartments and the amenities; they love the neighborhoods; and that their children are doing well.

- *"Both of my families love the neighborhoods they are in. They both express feeling less stress. Their children have more freedom of movement in a safer environment."*
- *"For the most part really well. I think there is more concern regarding their ability to maintain the high rent after the 3 years."*
- *"Both parents are pleased with their children's schools."*

Adjustment to New Schools

Coaches indicated that the children have adjusted well to their schools, for the most part. The coaches indicated that the children are doing well academically and are involved in extracurricular activities.

- *"Both of my families are happy with their new schools and see the positive effects on their children in terms of scholastic achievement, social acceptance and opportunity."*
- *"I think depending on the school districts, it can be a challenge due to race and socio-economic differences."*

8.2. Comments from Coaches

Coaches Voices: Opportunities and Challenges with the MTP Model

- *“I believe the program provides clear objectives, realistic expectations and an excellent framework. There might need to have more flexibility built in that would meet the specific needs of a participant- a more individualized response when needed- this would recognize the fact that not all of the participants haven’t started at the same place and they have different skills/ strengths and challenges. It is difficult with such a small group to keep the participants from comparing their accomplishments- hopefully, with a larger group this would diminish somewhat.”*
- *“The coaching and monthly meetings have been great for the Moms and kids. The challenge is the transition time and allowing for that and then I am worried if 3 years is the right amount of time. Should there be a slow withdrawal from the program. Like a 6 month period with at least coaching and less subsidy?”*
- *“I’m a strong advocate of MTP and its overall design. I do find the curriculum for Thursday to be a bit much; not enough time to truly unpack what is needed, eat, check-in and build relationships...in the limited amount of time. I would change the format of groups. In addition, I hear participants express anxiety regarding what will happen after the three years. I recommend this matter is addressed and becomes more of a focus during this 2nd year, and action steps to address in the final year.”*
- *“The unique opportunities have been stated; however the emphasis on self direction often poses a challenge for someone who has always been dependent on others for support. Assuming complete responsibility for ones’ choices and ones’ future is both new and challenging for some. It is also at times challenging for the coach to resist the temptation to furnish answers or suggestions.”*
- *“I don’t really have anything to compare it to as I have never worked with this type of a model. I do think having the model be more than just giving a rent subsidy is significant. I do think the coaching and monthly meetings helping to skill build for the mothers is also effective.”*

8.3. Comments from MTP Non-Profit Partners

MTP has formed strategic partnerships to support participating families.

Jewish Family Services (JFS) provides career coaching with retention services to support participants' career pathway advancement.

Big Brothers Big Sisters (BBBS) of Central Ohio creates and supports one-to-one mentoring relationships that ignite the power and promise of youth from families seeking to participate, and collaboratively serves our joint clients.

Overall Experience

According to survey responses from MTP partners, their overall experience with the program has been positive yet challenging. One described the experience "as positive and beneficial for all involved."

- *"Creating relationships with the participants has been more challenging than expected."*
- *"We are pleased with the partnership communication, attention to the families involved in the program, and our success with providing positive mentoring relationships to the children and family members."*

Adjustment to the Program and Changes

According to the partners, some participants have increased their career readiness skills; some have transitioned into new jobs; and most families have responded positively.

- *"The families have responded very well to the services provided. The children and their mentors are building good relationships, having fun, and making positive strides in all areas."*

The Benefits and Challenges of Working with Partners

One benefit was that partners can focus on career development instead of helping participants "get to a point of job readiness." Additionally the partnership brings great attention and support to the participants.

Challenges include time commitment for appointments and ongoing contact with MTP coaches and partners.

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9.0

RETURN ON INVESTMENT



9.1 Return on Investment (ROI)

Understanding Program Impacts

Return on Investment (ROI) is an approach to better understand the benefits of the MTP program. ROI can be a powerful tool for understanding the monetary value of programs and services at an economic level and communicating with public and private sector investors.

ROI builds on cost benefit analysis, accounting and auditing to measure monetary and nonmonetary program outcomes.

ROI measures the value of benefits relative to the costs of achieving those benefits. In other words, It is the ratio of increase or decrease of the net present value of the investment. For example, a ration of 5:1 indicates that an investment of \$1 produces \$5 in social value. The basic formula for ROI is as follows:

$$ROI = \frac{\text{Net Value of Benefits}}{\text{Value of Investment}}$$

ROI for MTP: Potential and Limitations

ROI can also be used to measure social returns. Measuring the value of social returns requires placing a dollar value on events or outcomes in a social context. The value of benefits can be captured in two forms:

- 1) The expected value of positive social gains such as the number of children who see improved academic and employment outcomes.
- 2) The expected value of cost savings from negative outcomes that are avoided. For example, cost savings from avoiding serious health conditions that require emergency care and hospitalization due to adequate access to good nutrition, safe environments and healthcare.

A return on investment analysis can take different approaches, depending on the stakeholder's objectives and research goals. ROI calculations are estimates and can be challenging to assess. A full ROI will be calculated for the MTP program when the final evaluation of the pilot is completed. The following data presents a highly conservative view of potential ROI for MTP based on national research and documented outcomes in the program thus far. To guide this process, we are being very conservative as to not over state the potential benefits.

9.2. Conceptualizing ROI

Projected Long Term Returns

Projected returns are primarily associated with long term youth outcomes. Extensive research literature clearly indicates that moving to an opportunity rich neighborhood produces a greater likelihood of increased lifetime earnings for youth as well as lower rates of disease and better mental health. Outcomes for adults are primarily related to improved health and reduced stress. For example:

For youth:

- For girls, 70% decrease in anxiety disorders and 26% reduction in teen pregnancy.
- 31% higher increase in life time earnings and on average, \$302,000 in additional life time earnings per child.
- Reduction in future social service usage.
- Reduction in future medical costs.

For parents:

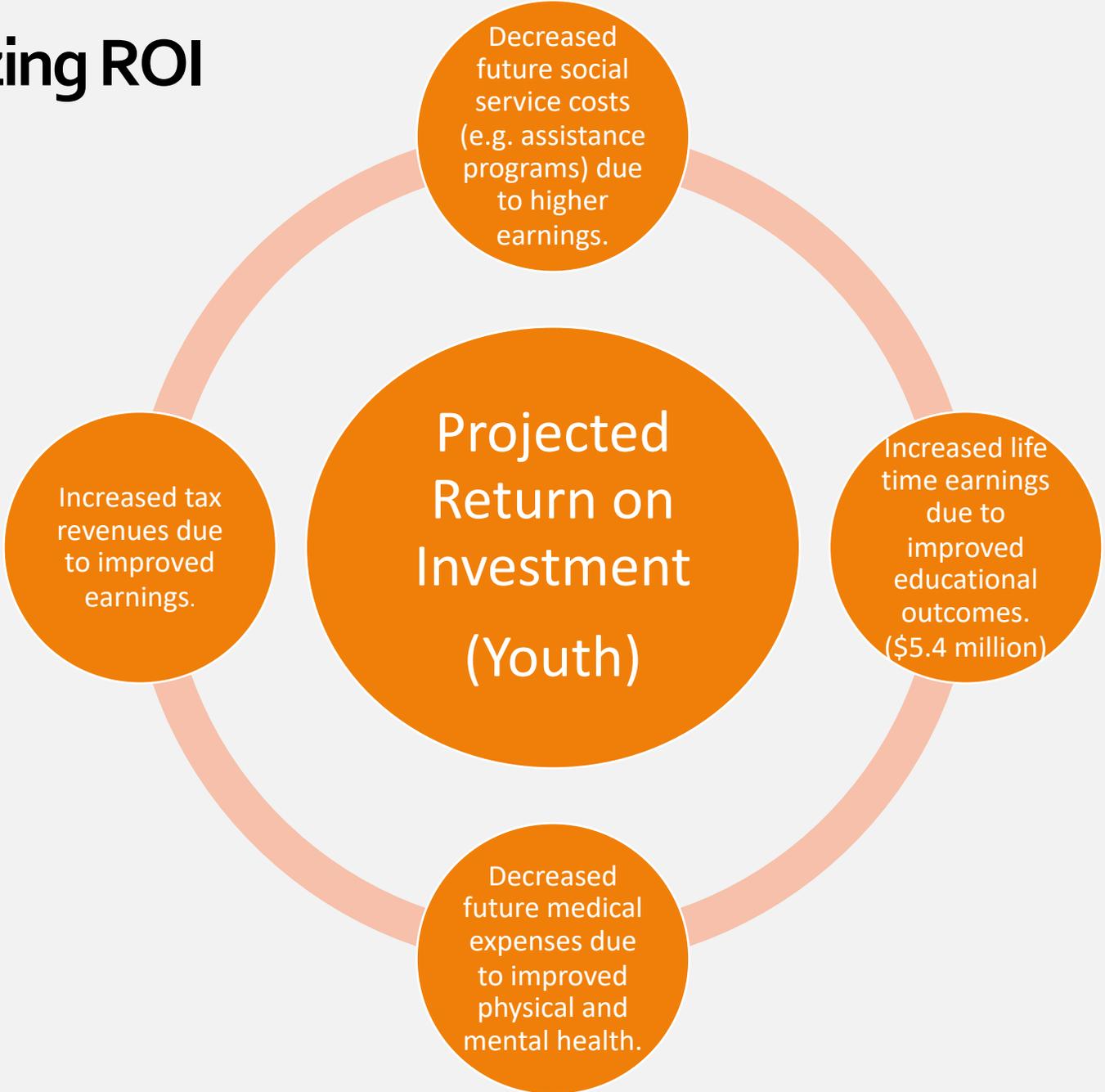
- 33% reduction in depression and health problems associated with chronic stress.

Projected ROI for MTP Children

Focusing on just projected long term youth outcomes for income would produce a substantial increase in lifetime earnings for MTP children. Existing research estimates the cumulative improvement in life-time earnings for the 18 MTP children would be **\$5.4 million** based upon \$302,000 per child.

This boost in income also would result in additional income tax base and provide other economic benefits to the community. The conservative cost benefit above does not factor in additional cost savings related to health and future social services.

9.2. Conceptualizing ROI



9.2. Conceptualizing ROI

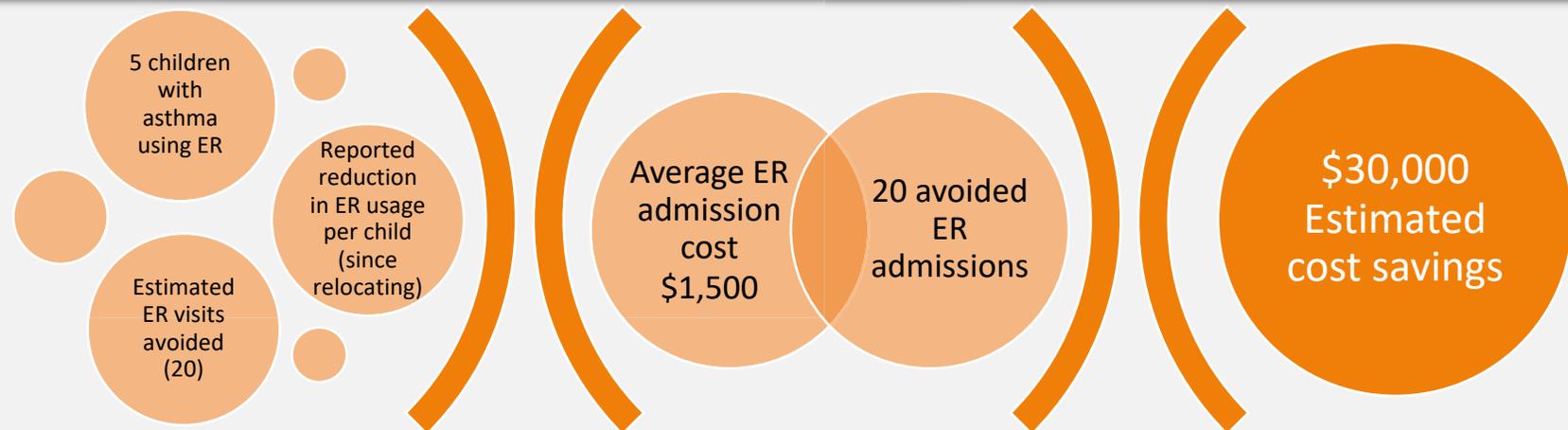
Actual Documented Returns

The MTP evaluation is also tracking real time return on investment from the program. Real time return on investments include improvements in income for participants, reduction in medical care expenses and improvements in educational outcomes for youth participants. For example:

- Research indicates that housing vouchers decrease medical system usage for children (Pollack et al. 2019). Our data finds that MTP families have drastically reduced their emergency room (ER) usage, particularly for asthma. **Parents have reported children’s ER admissions for asthma have been reduced from 4 to 12 times per year to 0 to 1 times per year.** According to the Asthma and Allergy Foundation of America, each avoided asthma ER visit saves approximately \$1,500.

We **conservatively estimate** better housing conditions for MTP families may have eliminated 20 ER visits in the past 18 months, reducing health care expenditures by **\$30,000**.

The estimation method for this cost savings is illustrated in the accompanying figure.



Step 1

Step 2

Estimated Cost Savings

9.2. Conceptualizing ROI

Actual Documented Returns

- **Nine MTP participants have reported an increase in their income** (due to coaching and career planning). For one participant family this income increase provided more than a **50% increase** in additional income per year.
- **Three MTP children have been identified as gifted in their new school district. In some cases, these newly identified children were labeled behaviourally problematic in past educational settings.** Research indicates that lower income children who are gifted experience discrimination in services provided. An estimated 3.4 million lower-income children are not receiving gifted services and many of these students are inaccurately labeled as behaviorally problematic. **The benefits of gifted services can result in better life time education and employment outcomes.**



10.0

CONCLUSION AND DISCUSSION



10.1 Conclusion & Discussion

A large and growing body of research indicates that racial and economic segregation continues to plague our cities, and this segregation often correlates with isolation in unstable environments (Acevedo-Garcia et al. 2015). Research from past experimental housing programs, such as Moving to Opportunity, suggests that addressing this opportunity isolation can produce profound impacts on families, and these positive impacts are most significant for children (Chetty et al. 2016).

The Columbus region is not immune to these dynamics. The region has long been recognized as having some of the worst economic segregation in the nation, and economic inequalities have grown in the community (Ferenchik & Price, 2017). The region has the fourth largest life expectancy gap between neighborhoods, among metropolitan regions in the U.S. (Acevedo-Garcia et al. 2020). The region's strong housing demand and shortage of affordable healthy housing units further exacerbates the inequalities.

Move to PROSPER is a unique program attempting to address these challenges by supporting families with a foundation of stable healthy housing, strong safe neighborhoods, intensive life coaching and other programming. The interim outcomes in this evaluation report strongly suggest that Move to PROSPER is having a substantial impact on the lives of its participant families.

Participants have spent 16 months in their new residences and neighborhoods and have had more than 18 months of MTP programs and coaching. At this stage, the program will continue with this current cohort of participants for another 18 months. The following reflection and discussion is informed by the data collected on participant experiences and progress thus far.

Change Starts by Eliminating Chronic Stress:

Extreme housing stress and safety fears (particularly related to children) can leave individuals in a constant state of crisis. Participants have acknowledged that the reduction in chronic stress enabled them to change patterns of thinking, parent differently (with more focus and patience) and created an opportunity to plan for the future. The reduction of stress from these powerful stressors (housing and safety) creates the space for participants to reflect, recharge, and plan for the future which are critical for fostering changes.

Housing Interventions are Health and Educational Interventions:

As the results of the interim evaluation demonstrate, stable housing and reduced environmental stress creates a foundation to see further advancement in health and education for families. In addition, the reduction of physical health challenges in housing has reduced respiratory problems for children.

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10.1 Conclusion & Discussion

The reduction of other environmental stressors (e.g. the fear of eviction/homelessness and fear of neighborhood crime) has benefitted mental health for both adults and children. Families are seeking preventative care, focusing on wellness and utilizing the emergency room system less frequently.

Children have also benefited greatly from the reduction in stress and are in educational environments that are better resourced and more supportive. These changes have fostered engagement with schools and children who had been labeled as “problematic” in the past, are now being appropriately supported and, in some cases, identified as gifted.

The MTP pilot emphasizes the importance of housing interventions as a solution to foster improvements in both health and education. We anticipate the short- and long-term health and educational benefits of MTP will include substantial return on investment.

Strong Relationships Anchor the Programming:

The effectiveness of MTP’s coaching model relies on a foundation of trust and relationships. Coaches provide not only resources and guidance, but they also emphasize goal setting and accountability. Strong relationships are essential to creating a productive coaching environment.

Similarly, the MTP cohort of families provide each other social support. The similarity in life experiences creates an environment where participants who may have previously felt isolated are supported by peers with whom they can easily relate. The relationship building within the MTP program is an important asset which has further supported positive outcomes.

Economic Improvements Require Time:

Economic outcomes for MTP families have increased exponentially in the past six months. Thus, economic outcomes are stronger in the second evaluation report than in the first. We believe that a foundation of stability was needed before participants could successfully devote time and resources to career planning, job training or career changes.

So far, four participants obtained new jobs on a career path or promotions in the past six months. One job change would not have been possible if the participant did not live in the far north area, which enabled them to drastically reduce their commute time. Similarly, efforts to reduce debt, foster savings and improve credit scores require time. We anticipate we will see additional economic improvements in the final 18 months of the program.

10.1 Conclusion & Discussion

Moving Away from an Urban/Suburban Lens:

Traditional fair housing mobility programs have emphasized moving residents away from high poverty areas or, more generally, from urban to suburban communities. These approaches are outdated given the changing dynamics in metropolitan regions. Some urban neighborhoods have experienced a dramatic resurgence, while some suburban neighborhoods have experienced growing instability.

The majority of MTP families were previously living in older Columbus suburban neighborhoods and many were previously attending charter schools. MTP focused on providing housing in opportunity rich neighborhoods.

Currently, these available housing units are in higher resourced suburban areas, but future program expansion would not be limited to suburban communities. Columbus neighborhoods that are healthy and stable, provide access to strong public schools could also be ideal supportive environments for families.

Flexible Program Design is Important:

Families may face some challenges in their new neighborhoods, or from circumstances outside of their control. Flexible program design and program support are critical to navigating these occurrences.

For example, one MTP family reported dealing with issues of discrimination and bullying in their new school. MTP program staff and the participating landlord worked with this family to successfully relocate to another school district, as the mother of the family wished.

MTP staff have assisted with unforeseen job changes impacting participants and provided a successful small loan program to address financial emergencies. Most importantly, unlike traditional social services, participants can improve their incomes without becoming ineligible for the program. The flexibility in program design allows for managing unexpected challenges, and provides a safe platform for families to seek new economic opportunities without being penalized.

10.1 Conclusion & Discussion

Reflecting Upon Readiness:

MTP was highly selective in its program participation process and this may be contributing to the program's successful outcomes. More than 300 families applied for the initial pilot program, and a selection committee prioritized applicants based on a balance of housing need with individual readiness for change.

The emphasis on readiness has enabled MTP to support a highly motivated group of women who were concerned about their children's future while facing severe housing and life challenges. The emphasis on readiness and the coaching model were influential in building private landlord support for the program.

While the MTP model will not work for every household with intense housing needs, the pilot evaluation data suggest that it can be highly effective in supporting positive change among participants who meet certain readiness criteria.



PROSPER stands for Providing Relocation Opportunities to Stable Positive Environments for Renters.

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For more information about the Move to PROSPER program, please visit: www.movetoprosper.org