Move to PROSPER (MTP) is a new and innovative program to improve life outcomes for children and their mothers by creating opportunities for residential and financial stability. We do this through temporary rental support and comprehensive coaching that facilitates successful moves to higher resourced communities. MTP is an initiative of The Ohio State University's City and Regional Planning program along with community partners and is implementing Empower 100, the next 100 families, through its own nonprofit corporation.

The program was created as national research shows that children who live in stable households in higher resourced neighborhoods for even a few years before reaching age 13 have improved long-term life outcomes including:

- 31% higher incomes in early adulthood
- $302,000 higher lifetime earnings
- 32% more likely to attend college
- Girls are 26% less likely to be teen mothers
- Girls have a 70% lower risk of severe anxiety disorders

Central Ohio has a well-documented problem with economic segregation. MTP’s strategy is to enable single working women in low-wage jobs to have access to existing rental housing in higher resourced communities by providing 3 years of rental support and life coaching. This enables access to social and economic opportunity, which much research has shown benefits all children, especially those from families with lower incomes. Many organizations locally and nationally are advocating for increased funding of rental assistance as this is the most economical and efficient way to create the most affordable housing.

Research has shown that coaching builds resiliency. MTP, with OSU’s assistance, created a life coaching model which addresses trauma, helps people learn to navigate systems to solve problems and improve their lives, and avoid eviction. The coaching revolves around four key pillars so families with children thrive and prosper:

- **Housing stability** (mobility, moving to a new neighborhood, and tenant responsibilities)
- **Financial capability, stability and eviction prevention**
- **Improved health outcomes** (physical and mental health as many people suffer from toxic stress)
- **Education/career goals** (empowering women to navigate their child’s school for positive outcomes and coaching for career pathways, if that is desired)

**Participant Program Criteria**

- Single female, head of household
- 1-3 children, 13 and under
- Insecure housing; no housing assistance
- Very low family income ($23,000 - $41,900 based on family size)
- Children eligible for Medicaid
- Desire to participate in coaching and move to higher resourced community

**Housing Location**

Source: Ohio Housing Finance Agency

Lori Ann Feibel, Board of Directors Chair
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Vision: To create equal access opportunities to quality education, healthcare, jobs, and resources for all people.
MTP started with a 3-year pilot of ten families who moved to their new homes in August 2018.

Key Demographics and Reflections

“The programs taught me how to budget. They taught me how to save. They helped me learn healthy habits that literally changed what could have been a very scary outcome for my family. The pandemic would have really set us back if I hadn't learned these skills from the program which better prepared us for the unexpected.” — MTP Participant

Longitudinal Impacts on MTP Parents and Children

Impact of Move to PROSPER on families and their Next Steps

Moms experienced an average increase of $17,000 or 58% in annual income since joining MTP! Eight of the families plan to stay in their new neighborhoods once the program ends in July 2022. They experienced these results even though more than half experienced employment changes due to the pandemic. All had savings to assist them and none missed a rent payment. All are engaged in enterprising activities to earn additional income.

MTP’s Return on Investment

- **Earnings:** Children relocating to higher resourced neighborhoods have $302,000 higher average lifetime earnings, resulting in $5.4 million higher lifetime earnings for MTP children.
- **Healthcare savings:** Five MTP children, in their newer, healthier homes, have had 20 fewer emergency room visits per year, resulting in $30,000 annual healthcare savings.
- **Program:** MTP delivers a 25% ROI to investors based on the cost of the program compared to the total family income increase of $150,000 annually.
- **Property savings:** Participating landlords estimated savings of $1,000-$2,000 per unit annually in turnover costs.

Move to PROSPER Next Steps

Empower 100 is being launched in 2022 with the next group of 16 families. We will continue to demonstrate and evaluate the benefits of combining housing mobility with time limited rental support and life coaching. The results will show private sector owners of rental property in higher resourced neighborhoods that they can open their doors to all families.

“[MTP] was the best thing we could have done for the kids. We set goals...We have checks and balances with the goals. This is an awesome program. I learn something new every month.” — MTP Participants