



PROSPERITY  
REPORT SUMMARY

2020

AN EXECUTIVE SUMMARY OF THE  
INTERIM PROGRAM EVALUATION  
MARCH 2020

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Knowlton School of Architecture  
The Ohio State University

# A PROMISING FUTURE

Move to PROSPER (MTP) was created to demonstrate the economic and social impact on single female-headed families when they have the ability to choose to live in safe, higher resourced communities. MTP families are all single mothers with children ages 13 and under. National research has shown the positive educational and economic impact on children, and the positive impact on the physical and mental health of children and adults when they have this opportunity to move.

The MTP team wants to see if by adding a life coaching model to a housing mobility program, we could have further positive impacts on children and women. These working families can be stable additions to rental communities throughout the region. We seek to demonstrate to owners of rental property in the region, that with the support of a program such as MTP, they can open their doors to families to whom they otherwise do not rent, thus expanding economic impact in our region.

After 16 months of residing in their new homes with limited rental support and participation in life coaching and other programs, we are excited about the findings in this Second Interim Program Evaluation. By making housing opportunities accessible to lower-wage earners, together with a new system of support for those without a safety net and social support, we are changing lives. Change takes time and we are now beginning to see it.

Our next steps are to complete the three year pilot and launch a Demonstration Project for 100 families.

Thank you for being on this journey with us as we seek to create a more equitable region for everyone.



**Amy Klaben, Esq.**  
MTP Project Facilitator  
Strategic Opportunities



**Rachel G. Kleit, Ph.D.**  
MTP Committee Chair  
The Ohio State University

## PROSPERITY REPORT'S KEY FINDINGS

- Change starts by eliminating chronic stress
- Children benefit greatly from reduction in stress and living in better resourced and more supportive educational environments
- Economic improvements require time, with exponential improvements in the past 6 months
- Strong relationships anchor the program
- Improvements include new jobs on career tracks or promotions; improved credit scores; reduction of debt and increased savings
- Housing interventions are health and educational interventions
- Flexible program design is important

## OUR MISSION

Move to PROSPER improves life outcomes for children and their families by creating opportunities for residential and financial stability. We provide temporary rental support and comprehensive coaching to facilitate individual and family success in their transition to higher opportunity communities.

## OUR VALUES

We believe individuals and families should have **access to the tools** necessary to thrive in their communities.

We believe that communities should be **integrated along all lines**, including income and race.

We believe all children should have the opportunity to **attend safe, high performing schools**.

We believe **safe, quality housing** in high opportunity areas should be made accessible to all families across the income spectrum.

We believe that community resources can and should be used to make **high opportunity areas accessible to all families**.

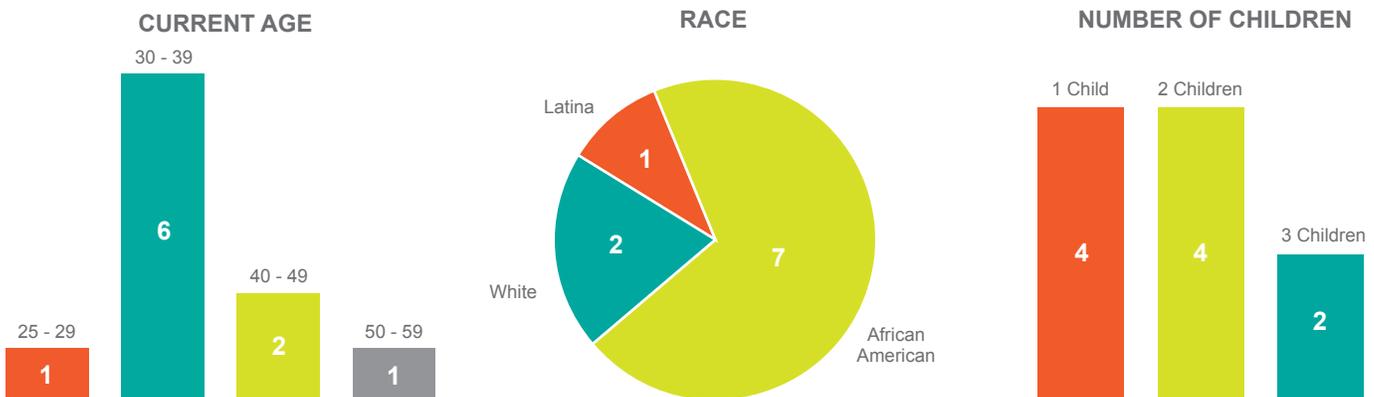
## OUR FAMILIES

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.

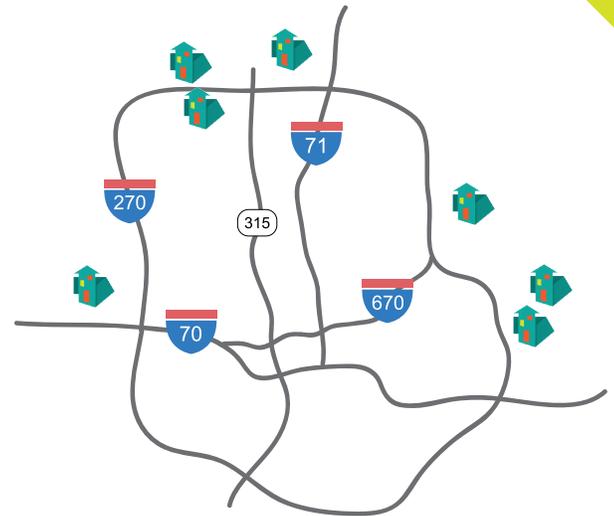
Participants include 10 single-female-headed households not currently participating in the Housing Choice Voucher program and who previously resided in low-opportunity neighborhoods or experienced housing instability, and some of whom experienced periods of homelessness.

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



## RELOCATING

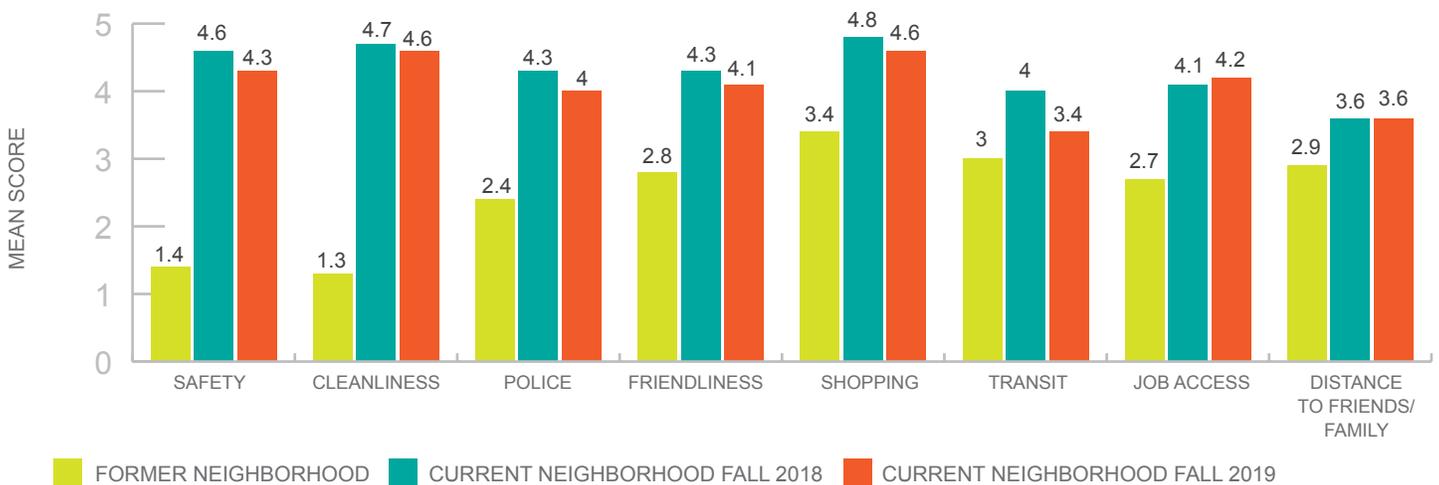
More than 300 families applied to participate in MTP. Of the 10 families selected, the majority moved to apartment complexes close to their previous neighborhoods. For the pilot, all participant housing is located in the Gahanna, Olentangy, Dublin and Hilliard school districts. In the future, housing will be available as well in Columbus and other parts of the county that are considered high to very high on the Ohio Housing Finance Agency Opportunity Index. All families came from neighborhoods in Columbus where their number one concern was safety. Most participants lived in poor quality housing not maintained by their landlords.



The map to the right identifies the locations of the properties participating in the Move to PROSPER pilot.

## NEIGHBORHOOD SATISFACTION

Participants indicated 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.



*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." - MTP Mother*

# FROM THE PROPERTY MANAGERS

According to representatives of the property owners, there has been positive impacts on the properties and their companies. Property managers reported no change or positive change within the rental communities. Most property managers reported positive changes in interactions with participants since 2018.

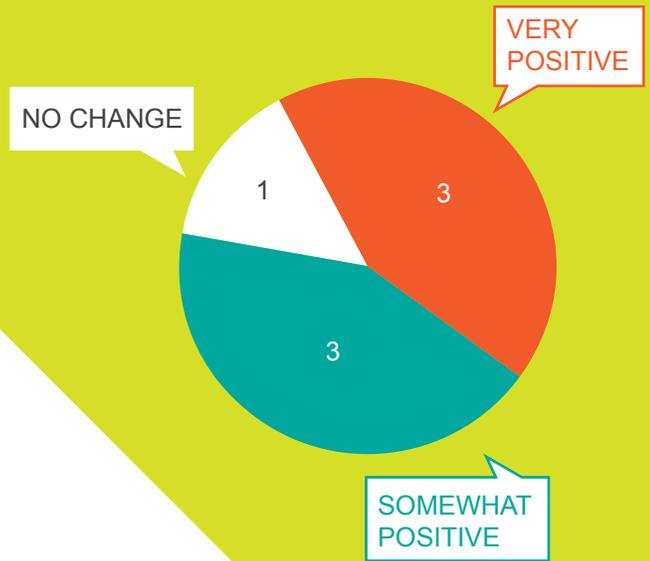


*I have had a positive experience anytime I have spoken to your staff as well as a positive experience with the resident living here in the program.” - Property Manager*

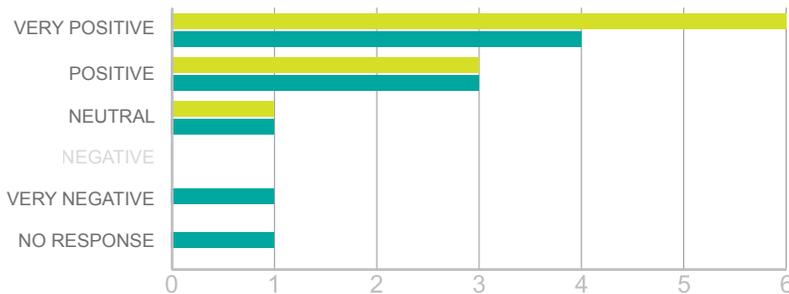
## PROPERTY MANAGERS' AND STAFF'S INTERACTIONS WITH PARTICIPANTS

## IMPACT ON COMMUNITIES

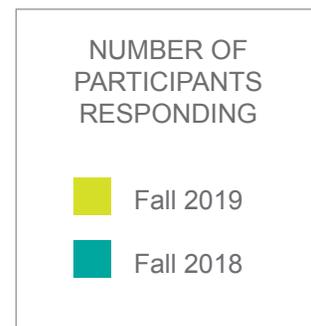
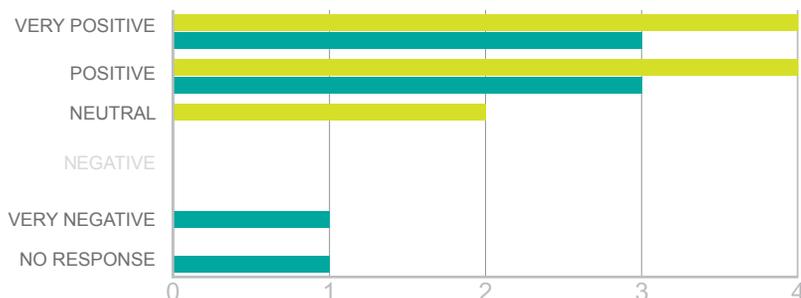
Almost all participants (9 out of 10) indicated positive interactions with the property management staff and their neighbors. Relationship ratings improved over time, with one participant indicating a negative interaction in fall of 2018, compared to no negative ratings of interactions in fall of 2019. Eight out of ten 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.



## PARTICIPANT EXPERIENCE WITH NEIGHBORS, OTHER TENANTS, AND PROPERTY MANAGEMENT STAFF

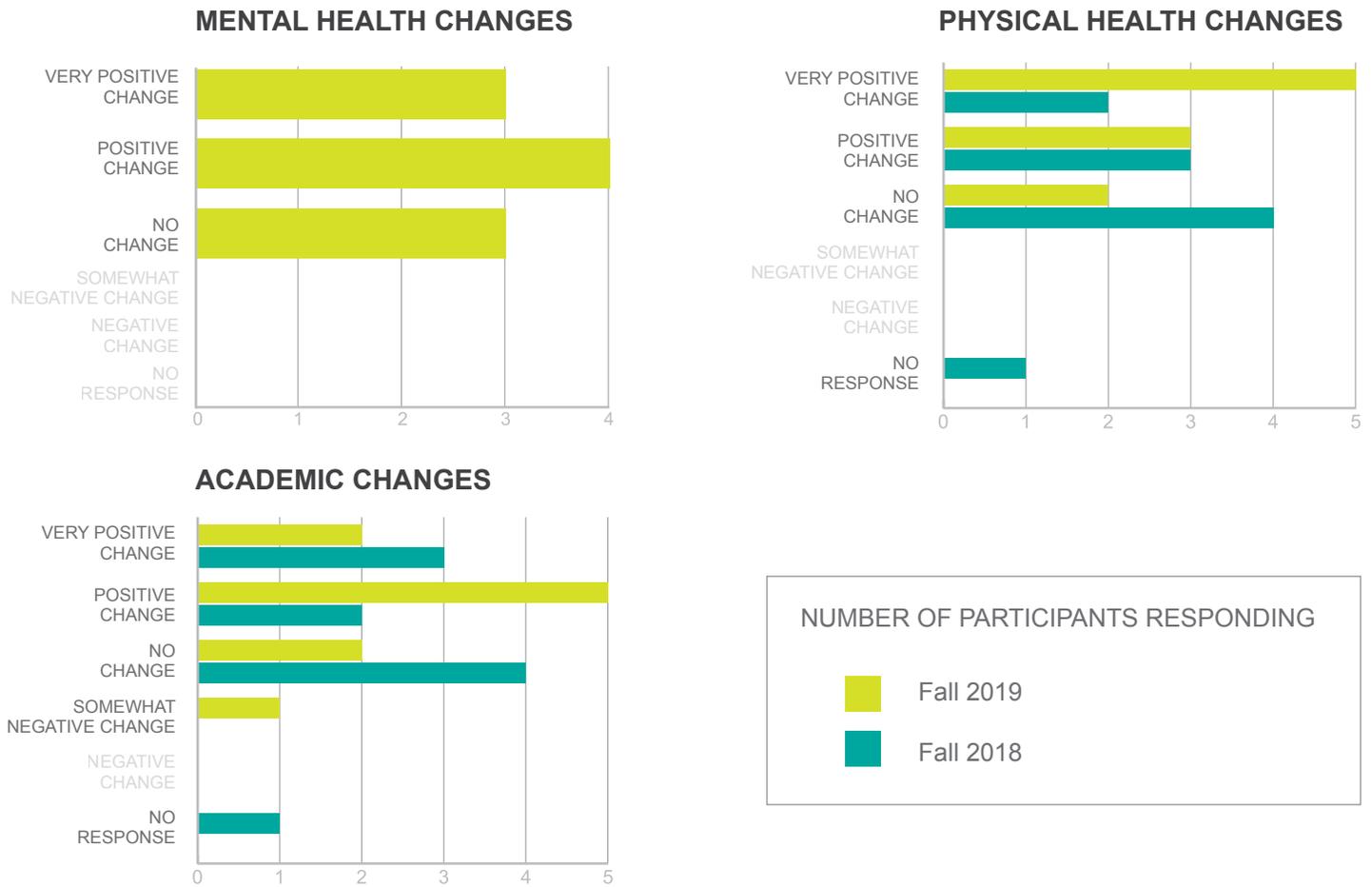


## PARTICIPANT EXPERIENCE WITH PROPERTY MANAGEMENT



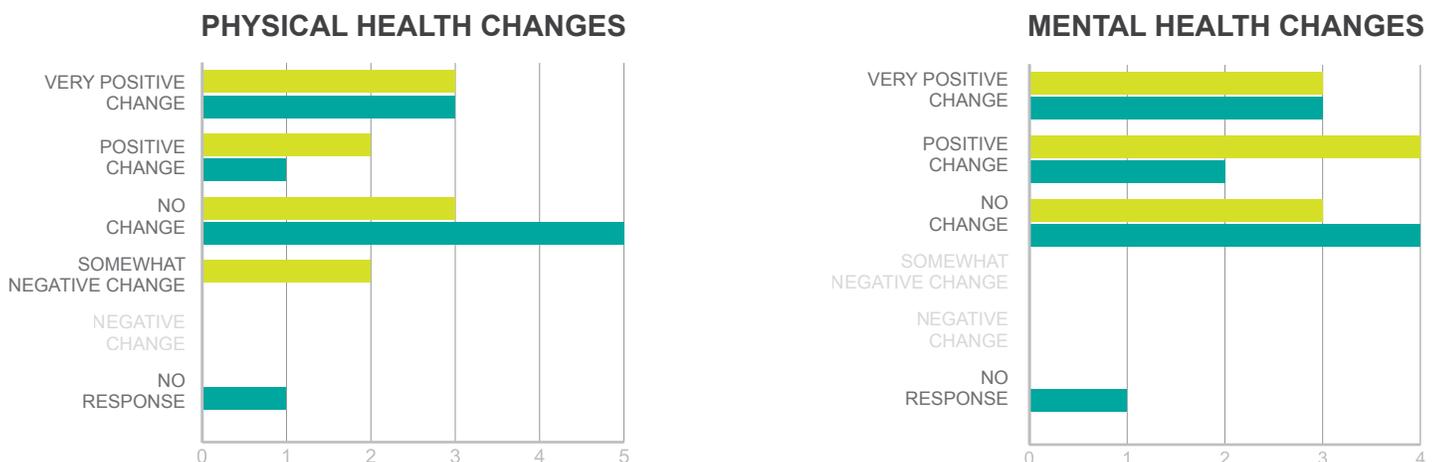
# IMPACT ON CHILDREN

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.” When asked about changes in academic performance, physical health, and mental health since joining, most participants noted positive or very positive changes.



# IMPACT ON MOTHERS' HEALTH

The number of participants indicating positive physical and mental health changes has increased between the fall of 2018 and 2019, indicating increased reporting of positive health changes over time. In 2019, eight out of 10 participants had seen a primary care doctor in the preceding six months, compared to three participants reporting seeing a doctor in the preceding six months in 2018.



# COACHING MAKES A DIFFERENCE

Participants have worked with the MTP coaching team to focus on goals. Satisfaction scores for the coaching program were unchanged from the fall of 2018 to the fall of 2019. No negative perceptions of the coaching program were reported.



*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." - MTP Mother*

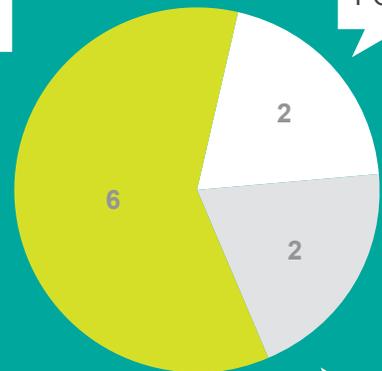


*I believe the program provides clear objectives, realistic expectations and an excellent framework... The coaching and monthly meetings have been great for the moms and kids." - MTP Coaches*

## PARTICIPANTS' EXPERIENCE WITH MTP COACH

VERY POSITIVE

POSITIVE



NEITHER POSITIVE NOR NEGATIVE

## ABOUT COACHING

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.

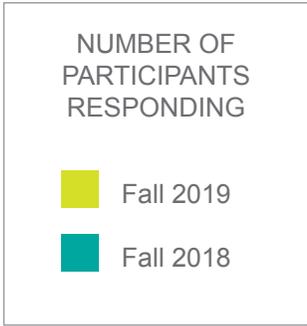
All 10 participants indicated they worked with coaches to achieve their personal development goals in the past 18 months. Participants emphasized progress toward improving their finances through budgeting and financial planning and improving their self confidence through wellness activities.

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

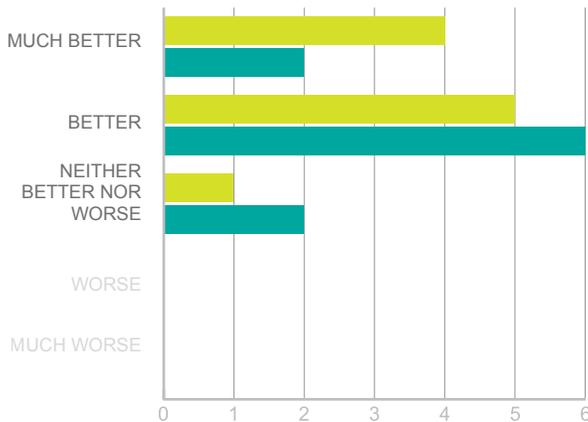
- FINANCIAL:** improved savings, reduced debt, higher credit score
- SOCIO-EMOTIONAL:** stress management and wellness
- RELATIONAL:** improved relationships with co-parents, parenting
- EDUCATIONAL/ECONOMIC:** additional educational activities, job training and seeking new employment

# ECONOMIC IMPACT ON FAMILIES

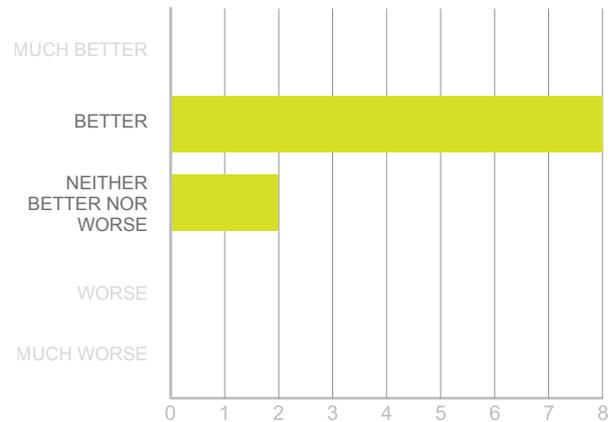
Nine out of 10 participants indicated that their family’s economic circumstances have gotten better since relocating and joining MTP. The number of families who indicated their circumstances have gotten “much better” increased from two participants in fall of 2018 to four participants in fall of 2019.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



**IMPACT ON FAMILY’S ECONOMIC CIRCUMSTANCES SINCE RELOCATING**

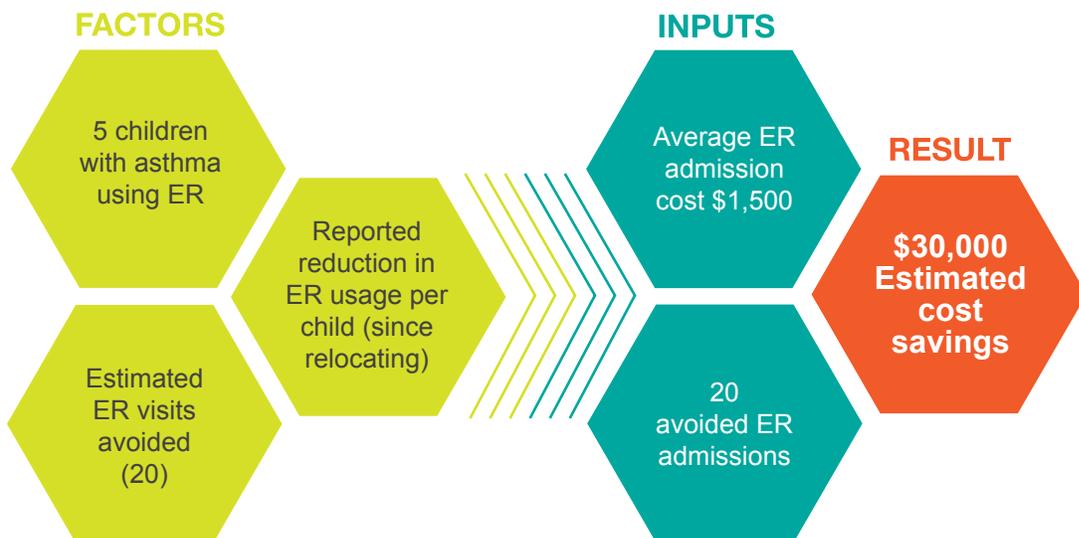


**CHANGES TO CREDIT SCORE SINCE ENROLLING IN MTP**



# DOCUMENTED RETURN ON INVESTMENT

Move to PROSPER is tracking real time return on investments including improvements in income for participants, reduction in medical care expenses and improvements in educational outcomes for youth participants. 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 a year to 1 or 0 incidence per year. According to the Asthma and Allergy Foundation of America, each avoided asthma ER visit saves approximately \$1,500.



# MEASURING RETURN ON INVESTMENT

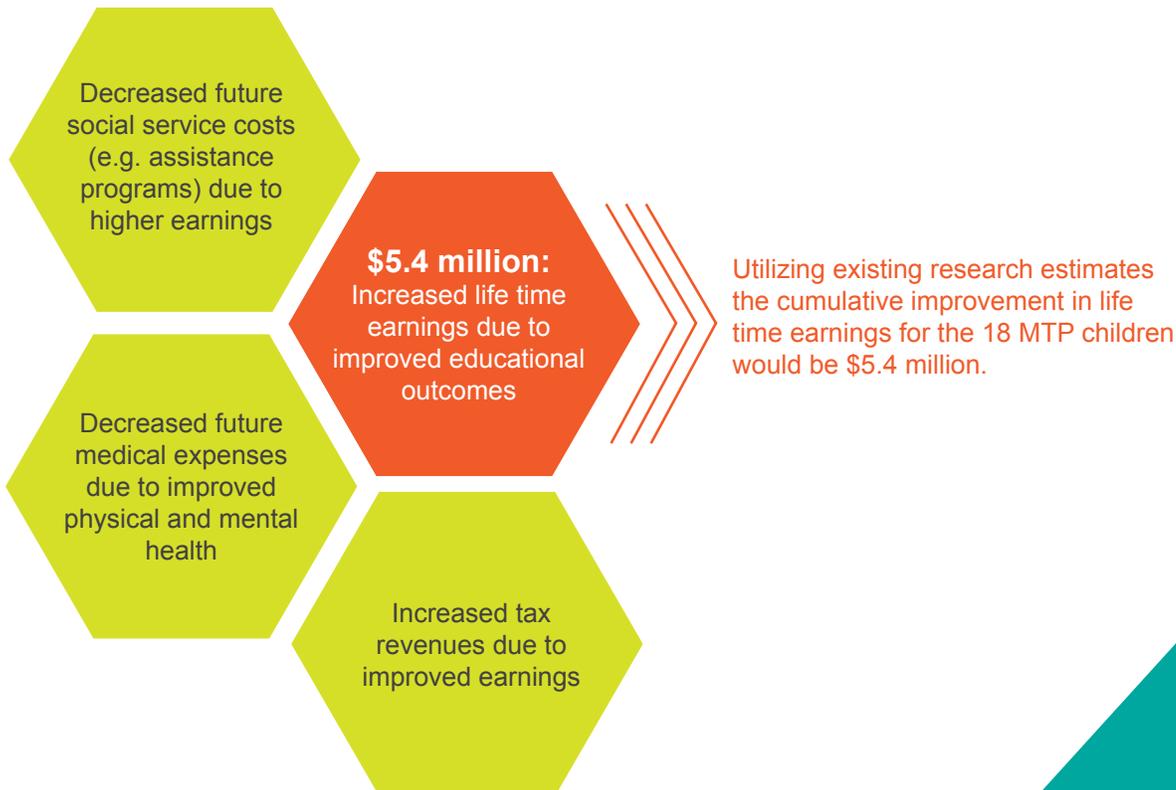
Return on investment (ROI) can be a powerful tool for understanding the monetary value of programs. ROI measures the value of benefits relative to the costs of achieving those benefits. In other words, It is the ratio of increase or decrease of the net present value of the investment.

Measuring the value of returns requires placing a dollar value on events or outcomes when considering returns 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.

## PROJECTED RETURN ON INVESTMENT FOR CHILDREN

Move to PROSPER used existing research to estimate the cumulative improvement in life time earnings for the 18 MTP children. Alone, the projected long term income outcomes would be a substantial increase in lifetime earnings for MTP children. The conservative cost benefit below does not factor in additional cost savings related to health and future social services. We will calculate a full ROI for the MTP program when the final evaluation of the pilot is completed.



# THANK YOU TO OUR FUNDERS

## FOUNDATIONS TO PROSPER

Don and Nancy Kelley Family  
Bob and Missy Weiler Family  
The CASTO Organization

## COMMUNITY CHAMPIONS

Ohio Capital Corporation for Housing  
Ohio Housing Finance Agency  
Montei Foundation  
Alan and Bobbie Weiler  
Bridgette Mariea and Joseph Wisne  
DeeDee and Herb Glimcher

## FAMILY CHAMPIONS

NeighborWorks America  
Columbus Realtors Foundation  
Bill and Sheila Riat  
Melvyn Palius Environmental  
Protection Fund of the Columbus  
Jewish Foundation  
Mary Lazarus  
Patricia and Yaromir Steiner  
Lurie, Jones, Ross and Families

## FAMILY HEROES

United Way of Central Ohio  
Nancy Jeffrey  
Plaza Properties  
PNC  
OSU Alliance for the American Dream  
Mike Schiff  
Michael Radcliffe

## FAMILY FRIENDS

The Columbus Foundation  
UnitedHealthcare Community Plan  
Jackie and Paul Milsom  
Fifth Third Bank  
The Easton Foundation  
Karen and Steve Heiser  
Mark Stewart  
Patti and Steve Steinour

## FAMILY SUPPORTERS

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Social Justice Endowment Fund  
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Marcie Golden and Howard Apothaker  
Ron and Ann Pizzuti  
Patti and Steve Steinour  
Mary Finnegan and Carl Faller  
CHASE  
Wendy Weiler and Michael Dwyer  
NAIOP Central Ohio Chapter  
Katie and Jamie Richardson

## FAMILY NEIGHBORS

Steven and Wendy Cohen  
Adena Commercial LLC  
Dublin Cleaners, Inc.  
Amery Fitch and Kathleen Fox

Mount Carmel Health  
Jeff and Emily Corzine  
Jean Field

## FAMILY NEIGHBORS CON'T

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Linda and Mike Kaufmann  
April King  
Scott and Carolyn Ziance  
Andrew and Carolyn Weeks  
Jeff Goliver and Niki Lombardo  
Paul and Khisha Fallon  
Julie Watson and Becky Kok  
Clemy and Bob Keidan

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KBK Enterprises  
The Big Give  
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## STEERING COMMITTEE

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Theodore Wymyslo, MD  
Ohio Association of Community  
Health Centers

## WHAT'S NEXT FOR MOVE TO PROSPER?

The MTP team has raised funds for the Pilot's 3 years of rental support and is now seeking the remaining funding for the pilot, which includes the cost of launching the demonstration project. The MTP team is exploring funding for a 3 year, 100-family, demonstration project.

The coaching program will be replicable and available for use by other organizations. The results of the demonstration project will be used to develop new ways of funding rental support for low income families so they can live in high opportunity neighborhoods in decent, healthy homes, where they and their children can thrive and prosper. The results will also be used to show private sector owners of rental property in high opportunity neighborhoods that they can successfully rent to low income families, thus opening doors to opportunities for these families.

**STAGE 1 2018-2021:** Pilot

**STAGE 2 2021-2024:** Demonstration Project

**STAGE 3 2023-Onward:** Sustainable Business Model

## PROJECT TEAM

Amy Klaben, Esq.  
Strategic Opportunities, Project Facilitator

Jason Reece, Ph.D.  
OSU, Project Evaluator

Jee Young Lee, Ph.D.  
OSU, Research Manager

Natalie Kroger  
OSU, Research Assistant

## WANT TO GET INVOLVED?

Contact Amy Klaben  
[Amy.Klaben@movetoprosper.org](mailto:Amy.Klaben@movetoprosper.org)

**FOR A COPY OF THE  
FULL REPORT, VISIT:**

[MoveToPROSPER.org/report2020](http://MoveToPROSPER.org/report2020)



***“Economic prosperity requires access to both good schools and safe neighborhoods, in addition to affordable housing and jobs. We support Move to PROSPER as it is demonstrating a way to create upward mobility for our workforce.”***

*- Patricia and Yaromir Steiner*

***The Move To Prosper program has had a positive impact on all parts of our organization that it has touched. Our participation in MTP has not only provided a positive experience for the program participants, it has provided our associates a unique employee experience to be involved with a very worthwhile cause. In addition to the obvious positive contribution to the community, Oakwood’s investment in MTP has already begun to see a return on investment in the form of appreciated brand equity.”***

*- Director of Operations  
Oakwood Management Company*

***“Move to PROSPER is a unique and potentially powerful approach to decreasing housing insecurity and improving child well-being. A Demonstration Project is needed to evaluate the effect on families and cost-effectiveness given the positive outcomes of the initial rollout.”***

*- Dr. Kelly Kelleher, Pediatrician  
Nationwide Children’s Hospital*

***Move to PROSPER is a bold, innovative effort created to demonstrate that our community supports families who are seeking pathways to prosperity. All children deserve equal access to the American dream of receiving quality education and becoming economically self-sufficient. Move to PROSPER makes this a reality by opening doors to opportunity. United Way of Central Ohio endorses this initiative, one that promises to be a game changer***

*- Lisa S. Courtice, President & CEO  
United Way of Central Ohio*

