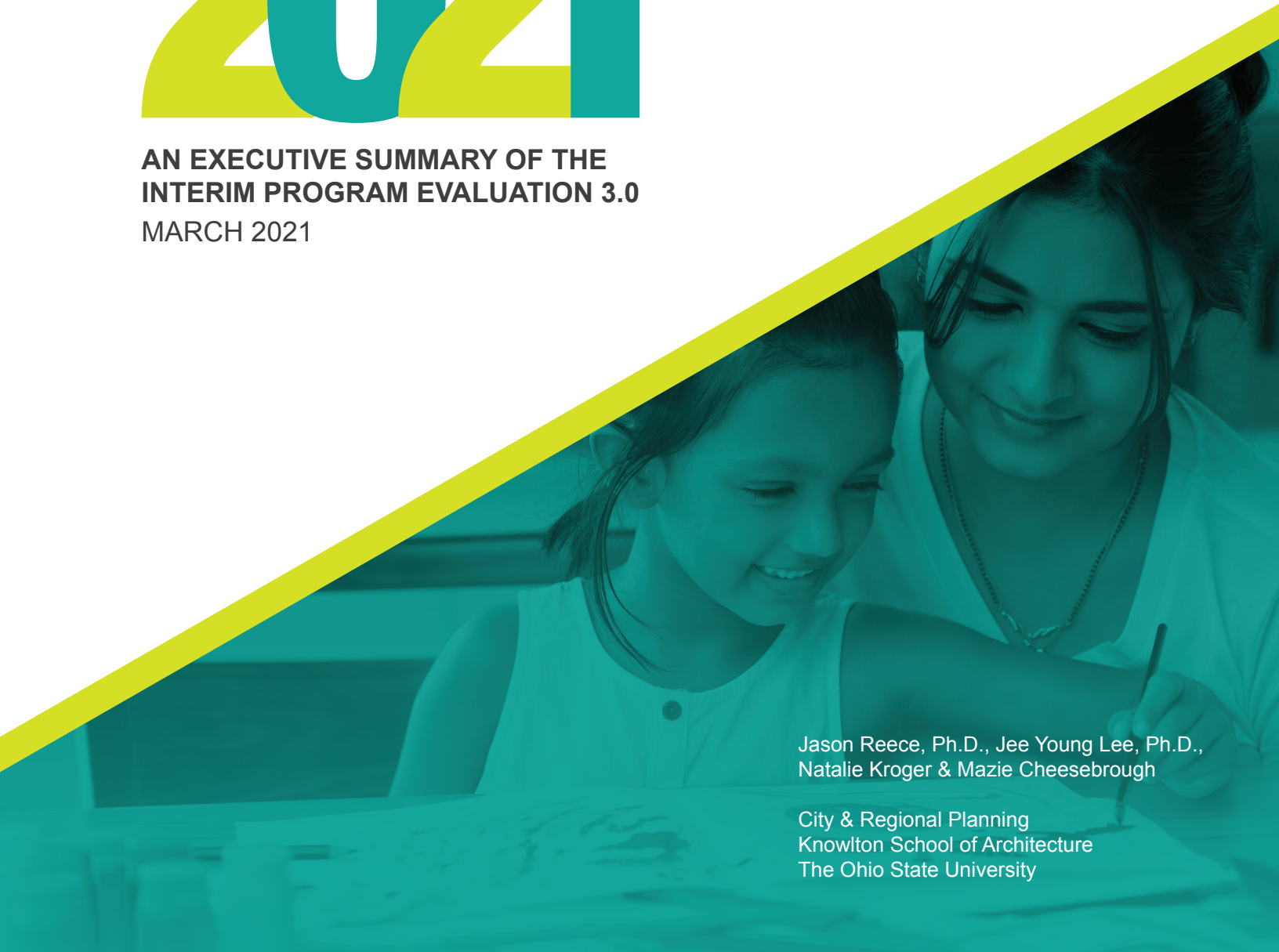




PROSPERITY REPORT SUMMARY

2021

AN EXECUTIVE SUMMARY OF THE
INTERIM PROGRAM EVALUATION 3.0
MARCH 2021



Jason Reece, Ph.D., Jee Young Lee, Ph.D.,
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City & Regional Planning
Knowlton School of Architecture
The Ohio State University

RESILIENCE AND GROWTH IN THE FACE OF THE PANDEMIC

For Move to PROSPER's (MTP) third interim program evaluation report, we expanded upon our year-to-year foundational metrics and proposed questions to understand the value of the program against the myriad of challenges 2020 has delivered in Central Ohio and around the world. We are proud to announce that, according to Dr. Jason Reece, the lead project evaluator, the results of this third report are quite compelling.

MTP participants were more financially stable and rebounded faster than people with similar incomes nationally. Notably, none of the participating families missed a single rent payment thanks to

the skills developed through MTP's coaching program. Participants said what they valued most from the program during the pandemic: financial planning, wellness techniques, coaching support and the safety of their homes and neighborhood which made stay-at-home orders more tenable.

Some participants not only survived the pandemic, but also flourished. Two participants started and one participant continued their own businesses, generating a second source of revenue and fulfilling their entrepreneurial interests.

In the past reports we found that new neighborhoods and improved housing enabled families to

experience physical and mental health benefits: kids were healthier with fewer emergency room visits; children benefited from being in higher resourced schools; and reduced stress coupled with coaching enabled women to not just survive, but thrive.

In the report summary that follows, you will see the impact MTP has had on the lives of single mothers and their children after 28 months of living in their new homes. Most importantly, you'll see the resiliency they have demonstrated with continued benefit gains during 2020 despite the impacts of the Covid-19 pandemic.

Thank you for being on this journey with us as we look to the future.

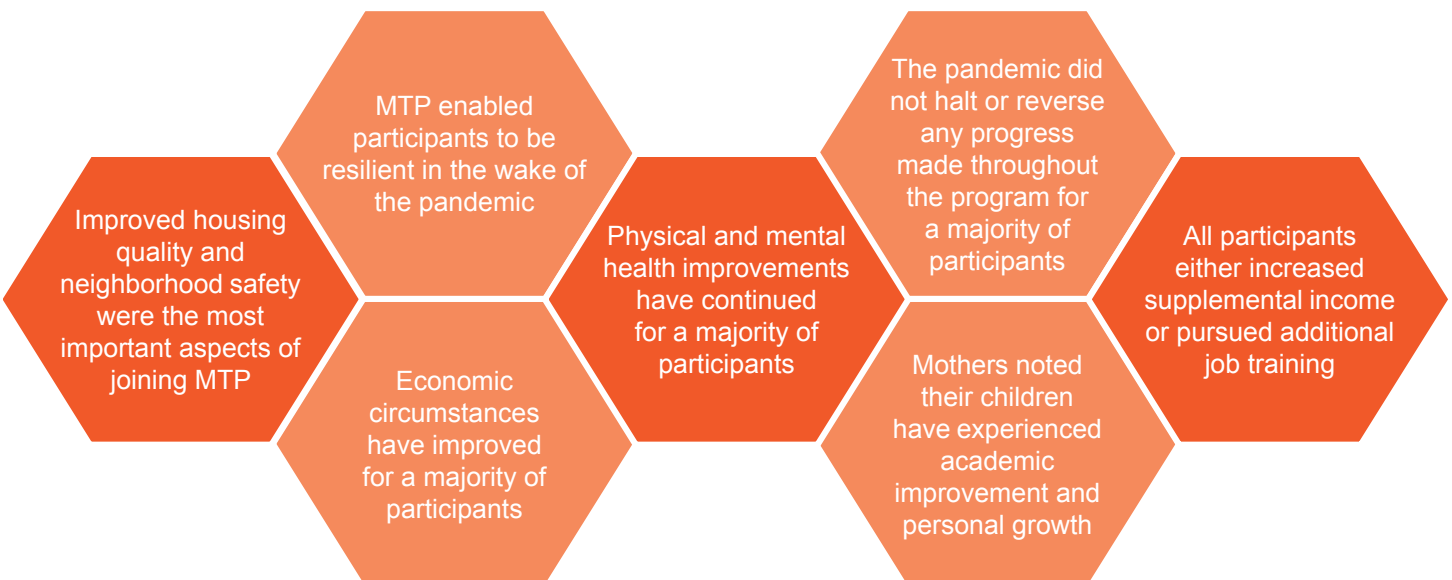


Amy Klaben, Esq.
MTP Project Facilitator
Strategic Opportunities



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

KEY OUTCOMES AT 30 MONTHS



OUR MISSION

Improve life outcomes for single mothers and their children by offering relocation opportunities that create access to:

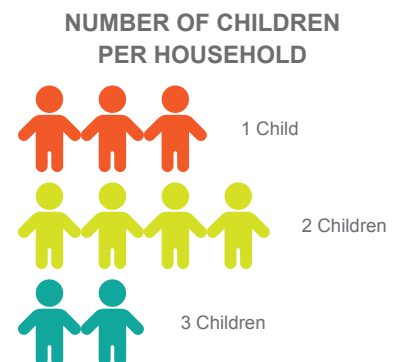
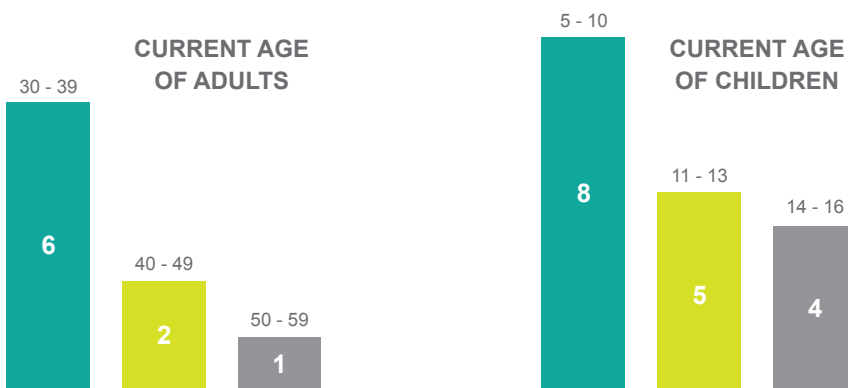
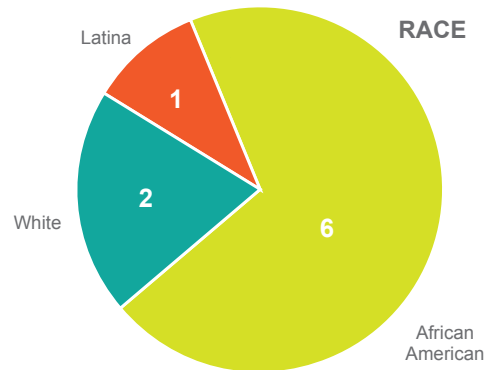
- Safe neighborhoods that offer healthy and stable housing that is close to everyday conveniences and job opportunities
- Schools that are higher resourced and provide children with a better learning environment
- Housing stability that reduces stress and supports improved health
- Coaching that provides tools for being financially stable and transforming lives

OUR FAMILIES

Move to PROSPER (MTP) uniquely serves single-mother households. Beginning in August 2018, ten families joined MTP. Nine of the original families remain in MTP with one new family joining and two exiting prior to July 2020. Due to the economic and educational impacts of the COVID pandemic, participants were provided a fourth year of program participation, with the pilot now scheduled to end July 2022. All of the participants have some college education. Three participants have a college degree, associate degree or vocational college diploma.

The program’s families are illustrative of a broader segment of the Central Ohio population—economically vulnerable, living in challenging environments and receiving limited or no public assistance due to a lack of available funding. Participants include nine single-female-headed households not currently participating in the Housing Choice Voucher program and who previously resided in lower resourced neighborhoods, experienced housing instability or experienced periods of homelessness.

The charts below provide a few key demographics about the current participants. All ages are as of January 2021.



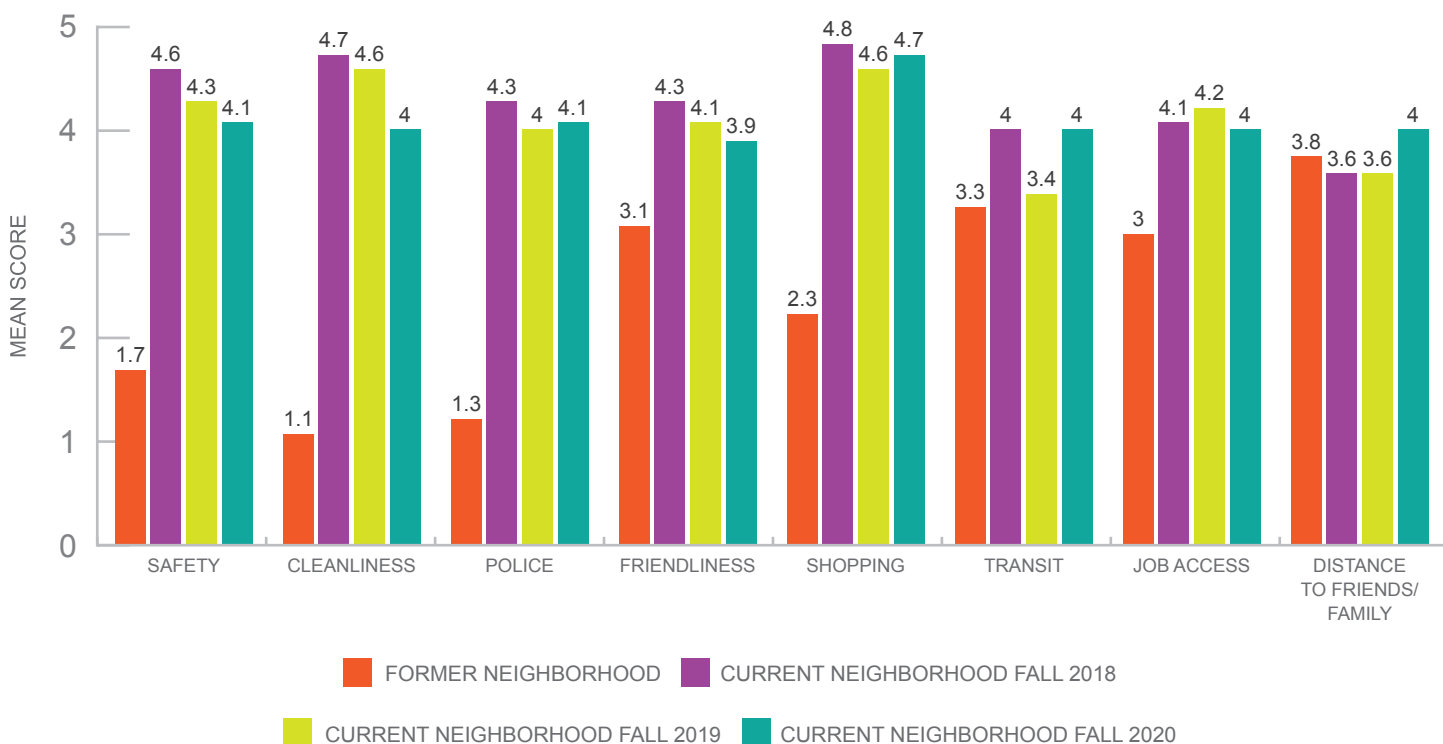


NEIGHBORHOOD SATISFACTION

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 current neighborhoods over time indicates satisfaction ratings are generally consistent over time, with a slight decline between 2018 and 2020 in regard to safety, cleanliness and friendliness.

Neighborhood Satisfaction Scores (mean score) on a scale of 1 (very dissatisfied) to 5 (very satisfied)

2020 N=9*; 2019 N=10; 2018 N=10



*Participants did not respond to all questions in 2020

IMPACT ON COMMUNITIES

Most participants (five out of seven) described their experience with property management as “positive” or “very positive.” Unlike past surveys, no participants indicated they had a negative experience with property management during this reporting period. Almost all participants (six out of seven) indicated positive or very positive interactions with the property management staff and their neighbors. Relationship ratings have improved over time.

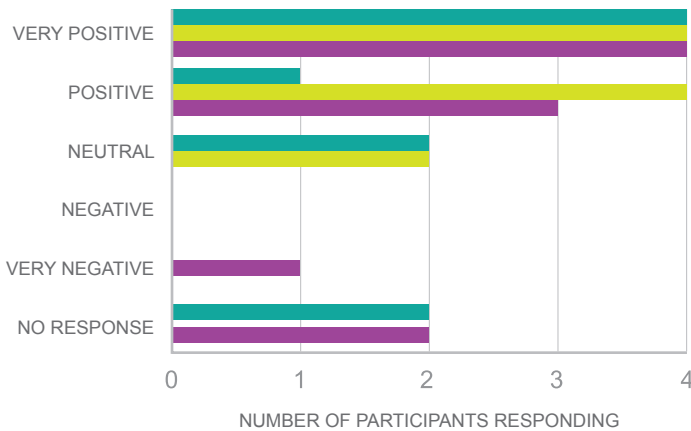


I think having longer term residents can have an impact on providing more of a community. Residents get to know each other and want to continue living with friends/neighbors. There can also be a savings with marketing and advertising expenses if you have a lower turnover rate.”

- Move To PROSPER Program Property Owner, on the benefits to having stable tenants for 3 Years

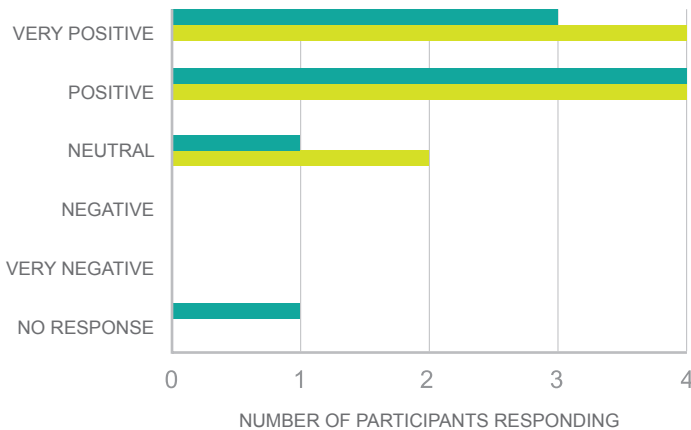
*Savings from reduced turnover range between \$800 – \$2000 annually.

PARTICIPANT EXPERIENCE WITH PROPERTY MANAGEMENT

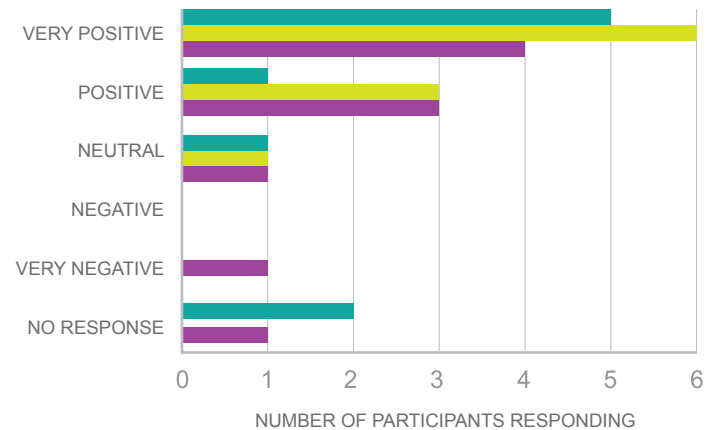


Nearly all of the participants (seven out of eight) indicated a “positive” or “very positive” relationship with the other MTP families. Relationships are supported through the “buddy” program, in which some participants engage with other MTP participants who live close to them. Although participants had less direct in-person contact this year due to the pandemic, they indicated relationships remained strong and supportive.

PARTICIPANT EXPERIENCE WITH OTHER MTP FAMILIES?



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



FALL 2018 FALL 2019 FALL 2020

IMPACT ON PARENTS

With an immediate reduction in stress—related to reduced concerns for their children’s safety and housing stability—parents were enabled to deeply engage with coaching activities in the first year of the program. In the second and third years of the program, the benefits of coaching and the reduction of stress produced substantial economic improvements for families. Despite the economic hardship produced by the COVID pandemic, families remained stable and resilient despite the sudden disruption to home life, finances and education for their children.



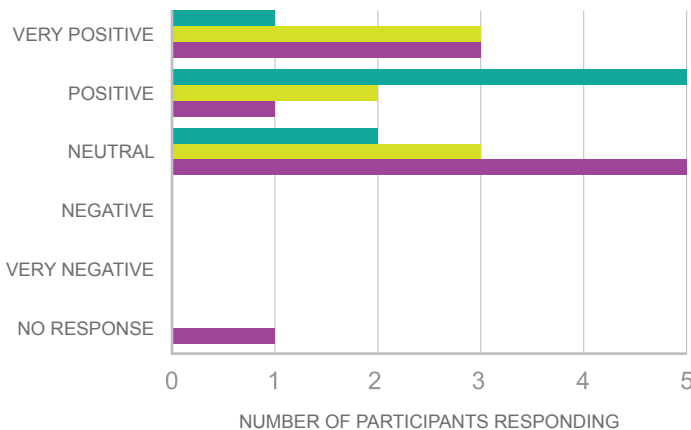
CHANGES IN PARTICIPANT HEALTH

The majority of participants continue to identify improvements to both their physical and mental health since joining the MTP program and relocating. Six out of nine participants noted physical health improvements and six out of seven participants noted positive changes to their mental health. The continued positive scores for physical and mental health are notable given the tremendous health risks and mental health stress during the COVID pandemic.

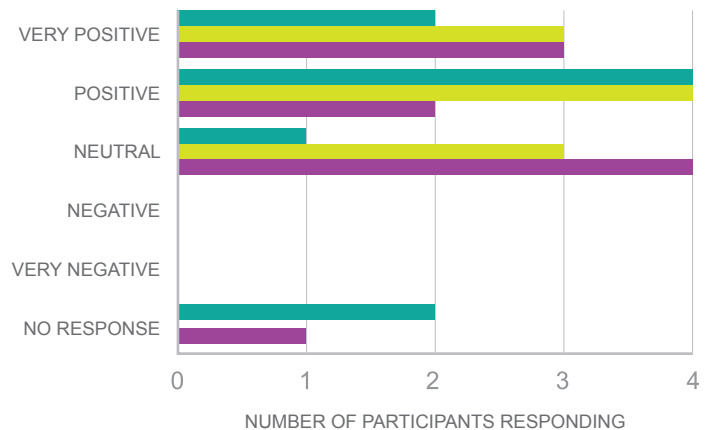
“Healthy bodies and minds require reliable housing. Humana is excited about the work of Move to PROSPER and co-creating solutions to address social determinants of health and the health-related social needs of our communities.”

- Nisha Patel, M.D., Humana’s Regional Vice President of Health Services

HOW HAS YOUR PHYSICAL HEALTH CHANGED SINCE RELOCATING?



HOW HAS YOUR MENTAL HEALTH CHANGED SINCE RELOCATING?



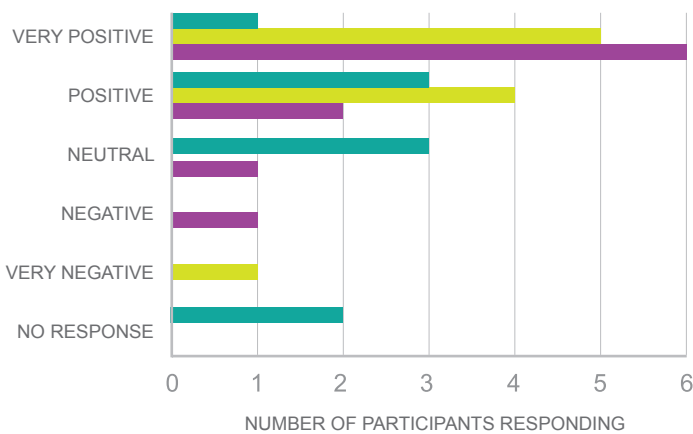
FALL 2018 FALL 2019 FALL 2020

IMPACT ON CHILDREN

Over the course of the program, the well-being of participants' children has improved. Children immediately experienced changes to their health and a reduction in stress from moving to a safer neighborhood and healthy home. Reduction in stress for parents influenced parenting engagement and efficacy. Access to well-resourced educational opportunities fostered further improvements in outcomes for MTP children. Building upon the foundational changes in the first year, children's academic outcomes improved during the second and third years.



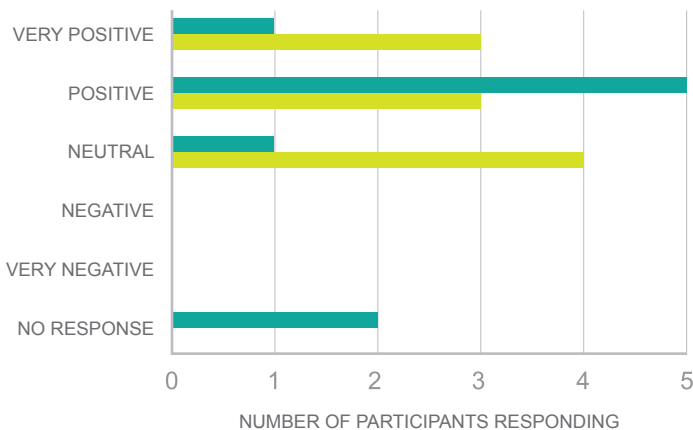
HOW HAS YOUR CHILD'S (OR CHILDREN'S) GRADES CHANGED SINCE ENROLLING IN MTP?



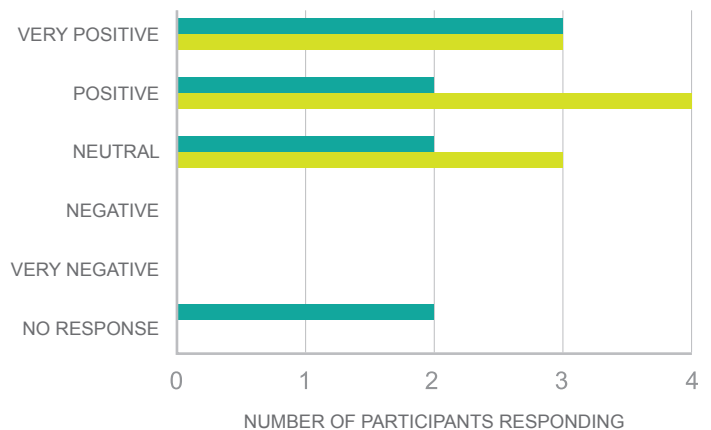
We know that the neighborhood where children grow up has lifelong implications for their health and well-being. Move to PROSPER provides children with this unique access to high opportunity neighborhoods that may have otherwise been unavailable.”

- Craig Evan Pollack, MD, M.H.S, Johns Hopkins Bloomberg School of Public Health

HOW HAS YOUR CHILD (OR CHILDREN'S) PHYSICAL HEALTH CHANGED SINCE RELOCATING?



HAS YOUR CHILD'S (OR CHILDREN'S) MENTAL HEALTH CHANGED SINCE RELOCATING?



FALL 2018 FALL 2019 FALL 2020

IMPACT OF COACHING PROGRAM

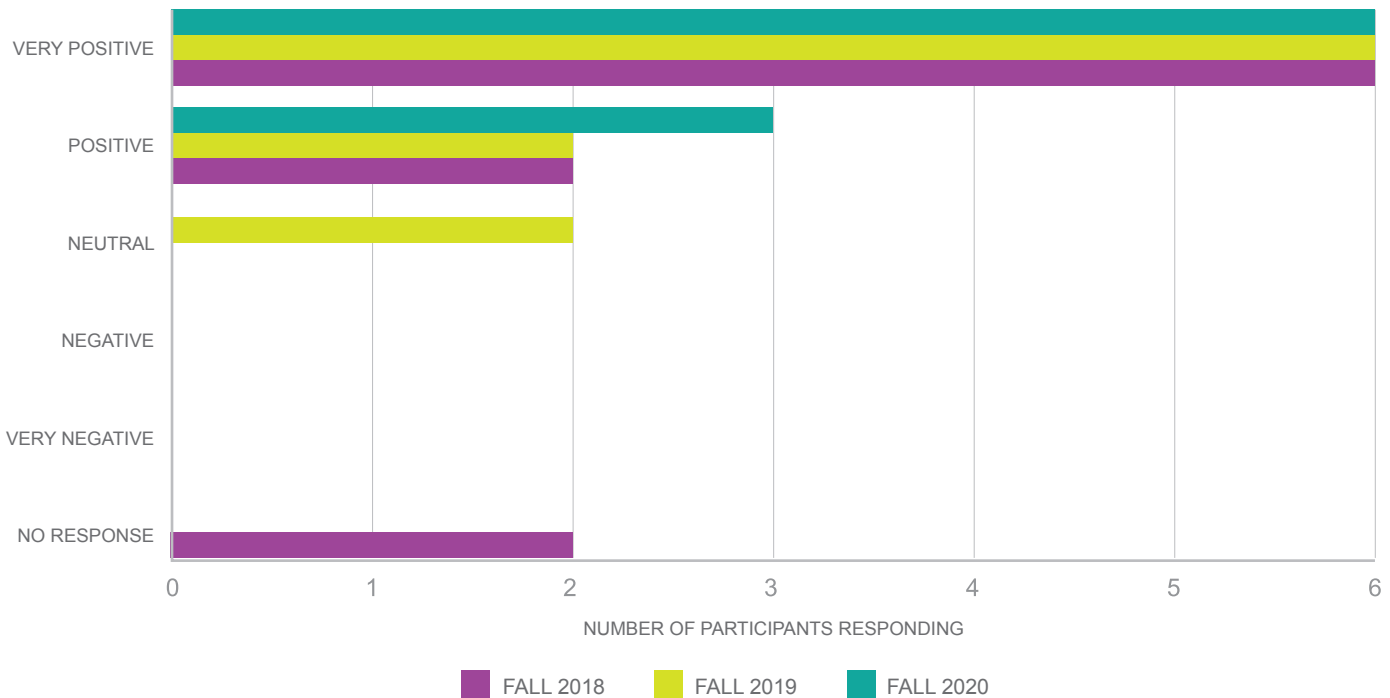
Coaching activities focus on setting personal goals for each participant and developing plans to reach those goals. Participants' goals focused on topics such as finance, career development, parenting, health, wellness and education. Despite the impact of the COVID pandemic, half of participants (four out of eight) indicated they maintained progress on long-term goals, mainly financial, such as budgeting and career planning.

Similar to the results in the first year and second year evaluation reports, participants were generally very satisfied with the MTP coaching program. Overall satisfaction scores for the coaching program improved from the fall of 2018 to the fall of 2020. In a survey from Spring 2020, 8 of 10 participants agreed that their "coach holds them accountable."

"I was able to find a new job in my field, move the children to the district in which we are comfortable, set and maintain a budget, open and keep a savings account."
 - MTP Participant

"The women displayed resiliency and adaptability."
 - Coach Reflection

HOW WOULD YOU DESCRIBE YOUR EXPERIENCE WITH YOUR CURRENT MTP COACH?



ECONOMIC IMPACT ON FAMILIES

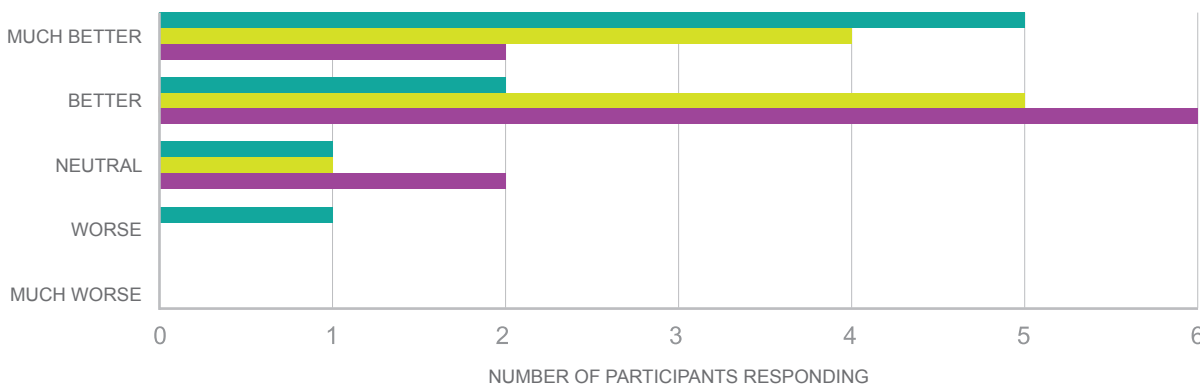
Despite the economic challenges posed by the COVID pandemic, the majority of participants (seven out of nine) indicated their economic circumstances improved. Financial planning with coaching cushioned the impact of the pandemic on participants. More than half of the participants identified their economic circumstances as “much better” since joining the program. The number of participants who indicated their credit scores are “much better” increased compared to the 2019 survey. One participant noted their score climbed by more than 100 points during this time.



“When you give to Move to PROSPER, you’re making a multi-generational impact. You’re opening the door to success for a single mother and providing access to a better education for her children. It’s a gift that could change the entire trajectory of a family for decades to come.”

- Trip Lazarus and Mary Lazarus

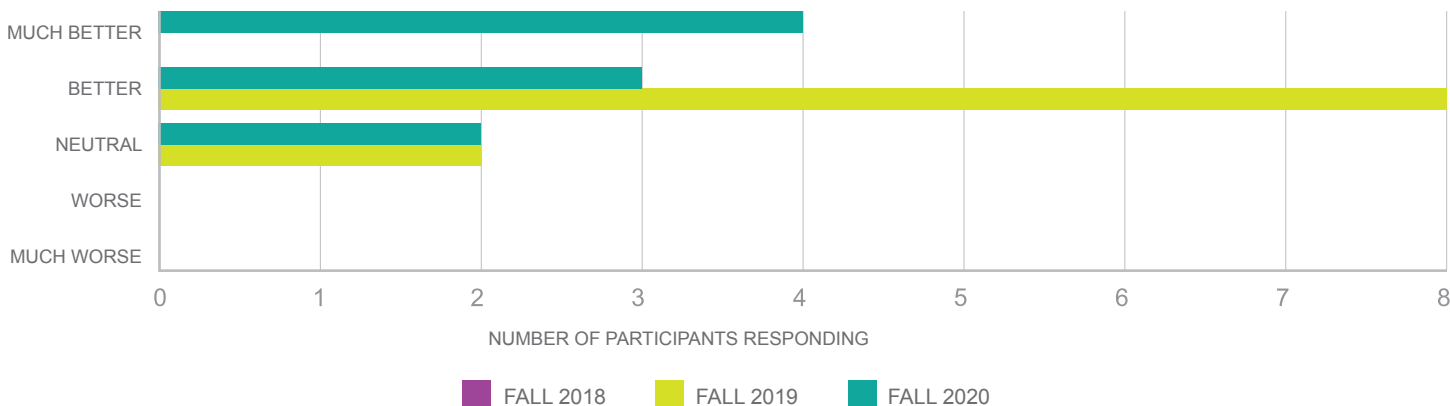
HOW WOULD YOU DESCRIBE YOUR FAMILY’S ECONOMIC CIRCUMSTANCES SINCE RELOCATING?



FINANCIAL STRESSORS

Utility bills and pandemic-related expenses (groceries) were the primary economic stressors. Only three participants indicated difficulty paying rent, utilities or other bills, yet none of the participants missed a single rent payment. Three participants indicated that they would like to pursue additional education or job training but face financial barriers. More than half of participants (five out of nine) indicated difficulty with transportation expenses.

HOW WOULD YOU DESCRIBE CHANGES IN YOUR 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 usage, particularly for asthma. According to the Asthma and Allergy Foundation of America, each avoided asthma ER visit saves approximately \$1,500. As of March 2020, the estimated cost of savings was \$30,000.



We are honored to be a part of the great work of Move to PROSPER. Leveraging mentoring as a foundational strategy to help support and lift our young people (who have chosen to participate) in this program has been central to our partnership. We have been witness to the impact of these key relationships focused on social and emotional well-being and educational supports for the youth in the program. These collaborations are critical as we work to maximize our resources to focus on deeper impact. Our village is stronger when we work together!”

- Elizabeth Martinez, President and CEO, Big Brothers Big Sisters of Central Ohio

WHAT'S NEXT: EMPOWER 100

We are pleased to announce Move to PROSPER's expansion plan, the Empower 100 project. Beginning in 2022, our goal is to bring the total number of new families participating in Move to PROSPER to 100 families, continuing with our current, successful model on a larger scale. To do this, we are diversifying and increasing funding, as well as working with private sector rental property owners to open additional doors to families.

Recently, Humana Inc., a leading health and well-being company, became an inaugural program partner for the Empower 100 Project, providing both funding and expertise in healthcare and research.

In addition to funding the Empower 100 Project, we will also be offering current participants an additional year in the program to accommodate the unprecedented challenges of the pandemic.

You can help us achieve these next steps by visiting:
<https://www.movetoprosper.org/support-us>



THANK YOU TO OUR FUNDERS

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The CASTO Organization

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HOW TO GET INVOLVED

- Become a MTP Ambassador
- Become a MTP participating property
- Volunteer
- Make a gift

Contact info@movetoprosper.org to learn more

FOR A COPY OF THE FULL REPORT, VISIT:
MoveToPROSPER.org/report2021

