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# INTERIM PROGRAM EVALUATION 3.0

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# Outcomes at a Glance: Pandemic Impacts & Resiliency

Overview of primary findings in relation to the impact of the pandemic and the resiliency of participants.

## Impacts on Employment & Income

The majority of MTP participants were economically impacted by the pandemic. Six out of eight families reported losing their job or experiencing a reduction in income as a direct result of the economic impacts of the pandemic.

## Difficulty Paying Bills

Although the majority of participants were directly impacted by the pandemic economy, few participants (only two out of eight) indicated that they had difficulty paying bills. Participants indicated savings accrued during the MTP program and quick rearrangement of budgeting priorities were the primary strategies to avoid disruption in paying bills.

## Virtual Schooling Transition

Similar to children across the nation, the children in the MTP program were directly impacted by the transition to online learning. Most children in the program struggled initially with the transition to virtual learning. Nearly all participants (eight out of nine) indicated that the transition to online learning was a difficult adjustment.

## Family Resiliency

The majority of MTP participants (five out of nine) indicated that being in the MTP program supported their resiliency during the pandemic. Those participants indicated they were unsure if they could have maintained their housing stability during the pandemic without MTP.

## Program Elements Fostering Resiliency

Participants identified four major program elements that enabled resiliency through the pandemic. Financial planning enabled participants to handle short-term income disruptions; coaching and wellness activities assisted with emotional support and mental health; and a healthy home and safe neighborhood made it easier to manage shelter-in-place orders.



# Outcomes at a Glance: Key Outcomes at 30 Months

Overview of primary findings from the third interim evaluation report.

## Neighborhood & Housing

All participants rated their experience since relocating as “positive.” In interviews and survey comments, participants continue to reference the improved quality of their housing and the improved safety of their neighborhoods as the most important aspects of relocation.

## Financial Well-Being

Despite the economic challenges posed by the COVID pandemic, the majority of participants (seven out of nine) maintain that their economic circumstances have improved. More than half of participants have identified their economic circumstances as “much better” since joining the program.

## Health & Wellness

The majority of participants see improved physical and mental health since joining the MTP program and relocating. Six out of nine participants noted physical health improvements and six out of eight 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.

## Child Health & Development

Similar to earlier evaluation surveys, participants generally indicated improvement and growth for their children across multiple dimensions of well-being. The vast majority of participants indicated a continued positive transition into new schools, improved academic outcomes, improved health and self-esteem and optimism for youth.

## Entrepreneurial Activities

Most of the participants in MTP pursued job training opportunities, supplemented their incomes through the gig economy or started their own entrepreneurial activities. Two participants started private businesses in addition to their regular employment. One business has seen rapid growth in the past year.

# Authors & Acknowledgements

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# 1.0

## PROGRAM OVERVIEW & EVALUATION DESIGN



# 1.1 Program Overview & Evaluation Design

Move to PROSPER (MTP), an initiative of Ohio State University's City & Regional Planning Program and community partners, aims 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 by 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 four key pillars: housing stability, financial literacy, education and career and wellness. The goal of the program is to improve academic performance for children, financial well-being and physical and mental wellness for families.

**The following is the third interim evaluation report for the MTP pilot program.** The pilot program began with initial program applications in the spring of 2018. Out of more than 300 applicants, ten participants were selected and began program activities (relocation and coaching) in late spring 2018. One participant left the program in 2020, leaving the current cohort of participants at nine households. **The third evaluation report captures initial impacts for participants approximately 28 months after relocation and after 30 months of coaching.**

## Evaluation Design

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

The pilot was extended in May 2020 for one year due to the impact of the coronavirus on the participants and their families. As a result, the pilot will end on July 31, 2022, rather than July 31, 2021. This report is the third evaluation report and will be followed by a fourth report in 2022. We anticipate collecting further data as participants exit the program in the fall of 2022.

Evaluation outcomes were assessed using surveys, interviews, program observations and administrative data. One participant exited the program in June 2020. The remaining nine participants were surveyed and interviewed in the fall of 2020. These outcomes were compared to data collected in the fall of 2018 and 2019. 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. Both earlier MTP interim evaluation reports (1.0 and 2.0) are available at: [www.movetoprosper.org/reports](http://www.movetoprosper.org/reports).

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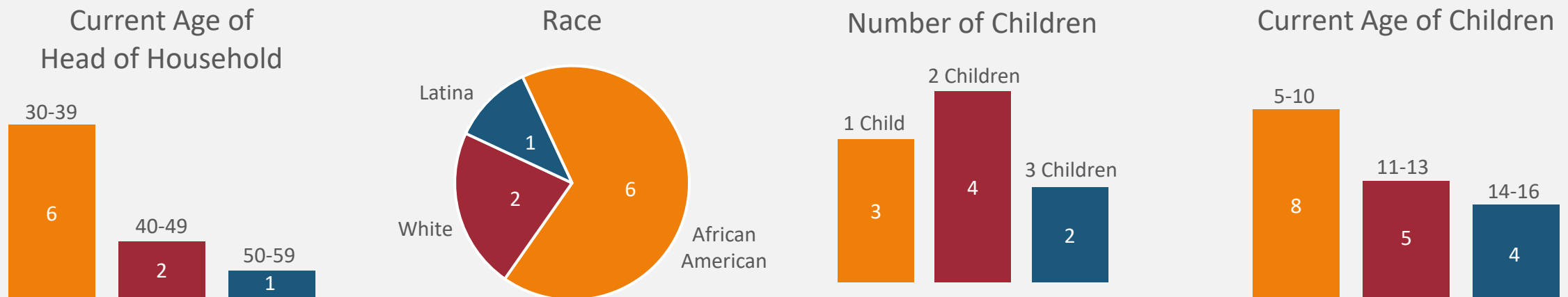
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# 1.2 Our Families

Move to PROSPER uniquely serves single-mother households. Beginning in August 2018, ten families joined MTP. One family exited in November 2018 and another joined on December 1, 2018. One additional family exited the program in summer 2020. Nine of the original families remain in MTP. The program was initially scheduled to end in 2021. Due to the economic and educational impacts of the COVID pandemic, participants were provided a fourth year of program participation. As of January 2021, we believe that most of the remaining participants have opted to continue the program in the fourth year. All of the participants have some college education. Three participants have a college degree, associate degree or vocational college diploma. Participants were responsible for their own transportation.

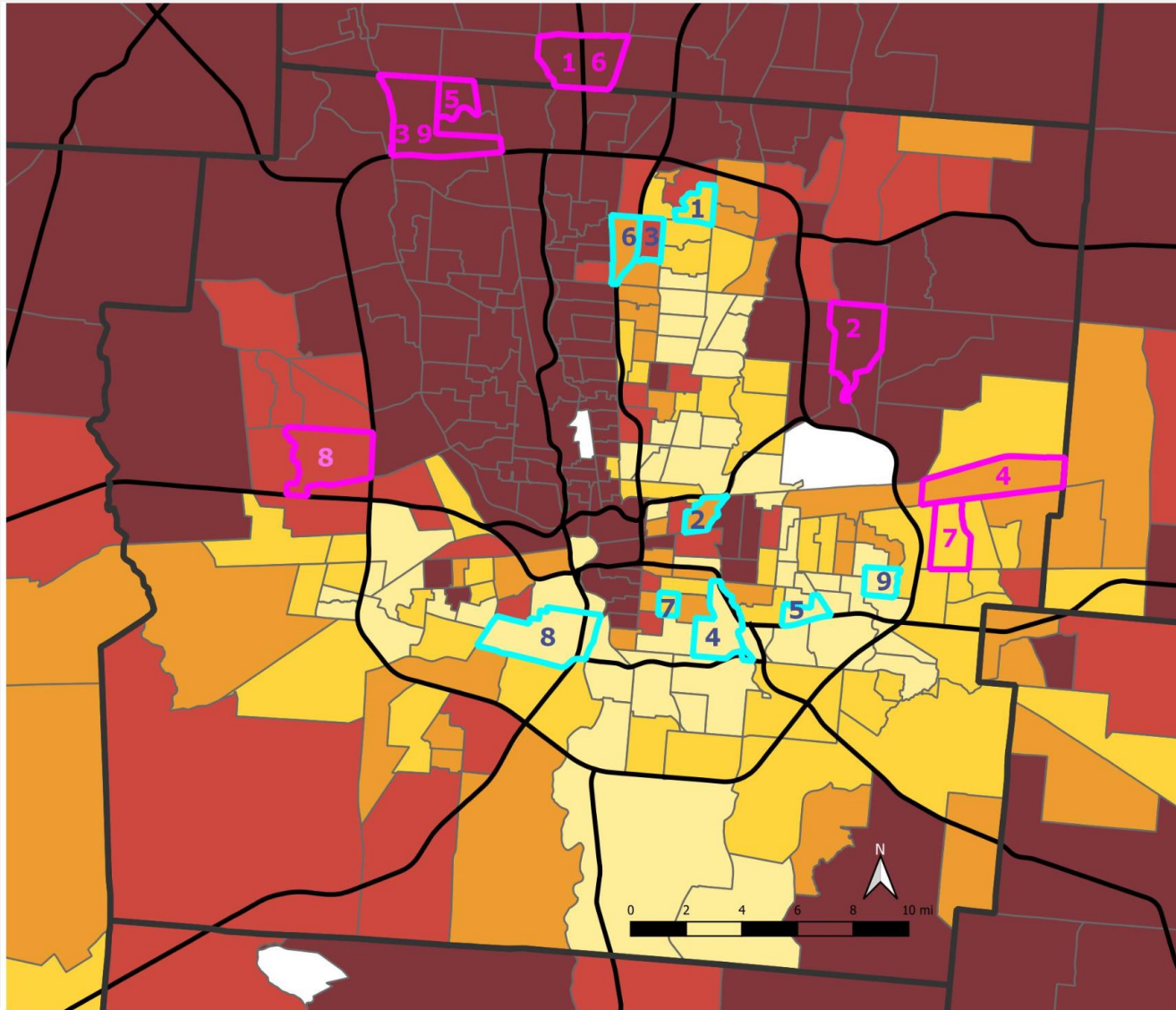
The program’s families are illustrative of a broader segment of the Central Ohio population—economically vulnerable, living in challenging environments and receiving limited or no public assistance due to a lack of available funding or benefits cliff issues. Participants include nine single-female-headed households not currently participating in the Housing Choice Voucher program and who previously resided in low-opportunity 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.**







# 1.3 MTP Participants' Previous & 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 remaining families 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=34534ecec2c94eba83080e9957ce1ef0>

\*Current #7 is located near the border of the moderate opportunity area.

#3 former property location located on border of moderate opportunity area.

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## 2.0

**IMPACT OF THE COVID PANDEMIC &  
EXPERIENCE OF PARTICIPANTS**



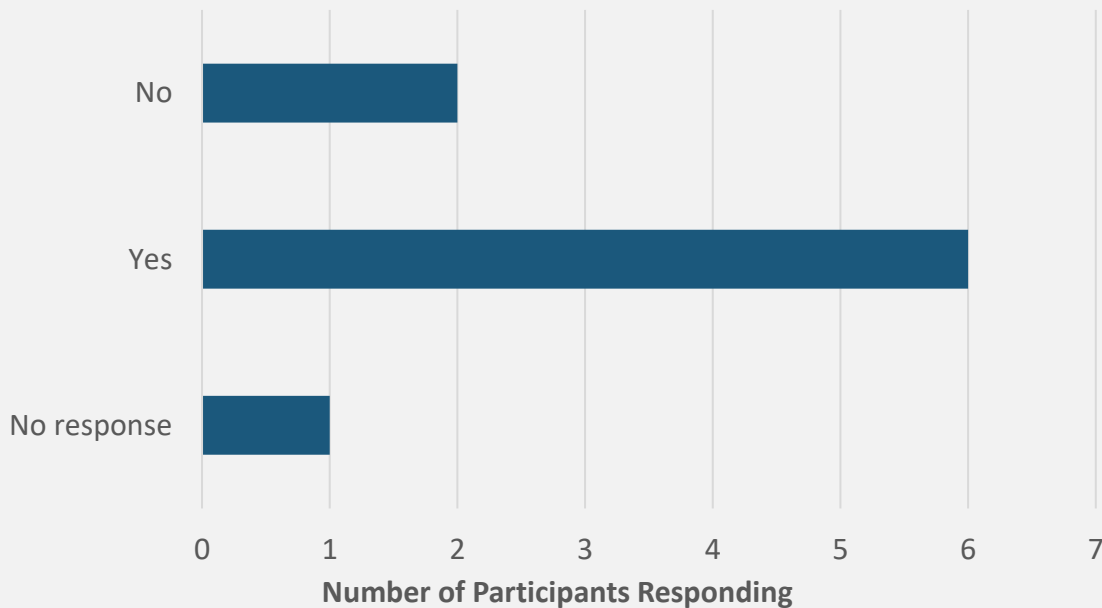
# 2.1 Economic Impact of the Pandemic

## Job Loss or Income Reduction

Similar to national trends, MTP participants were deeply impacted economically by the pandemic. Six out of eight families reported losing their job or experiencing a reduction in income as a direct result of the pandemic.

Have you lost a job or experienced reduced income at any time since the pandemic?

Fall 2020 N=9

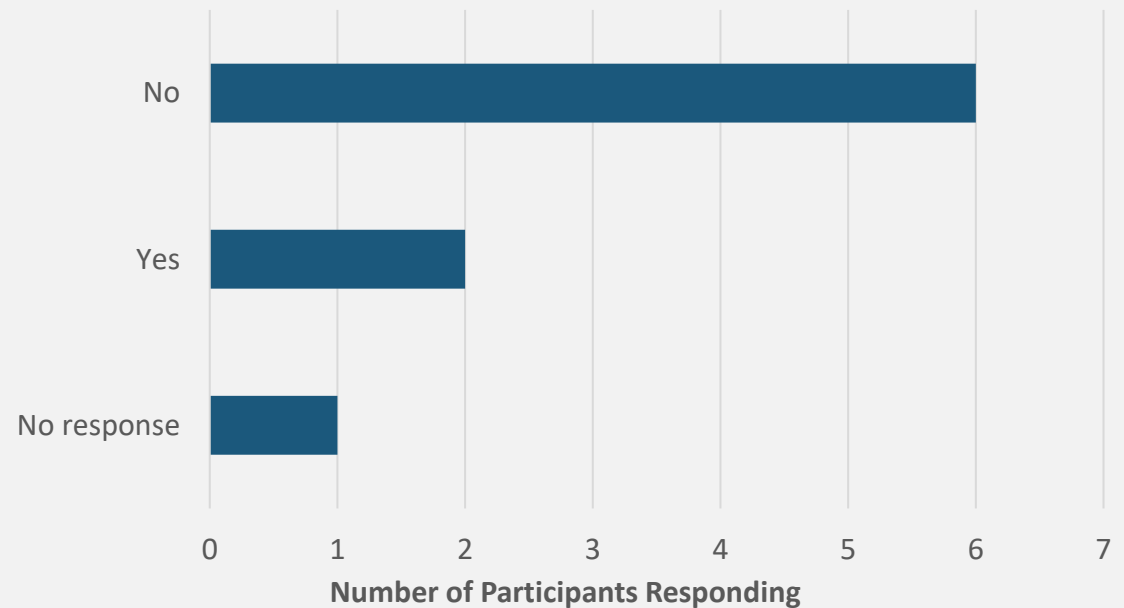


## Financial Difficulties

Although the majority of participants were economically impacted by the pandemic, only two out of eight participants had difficulty paying bills. Savings accrued due to applying skills learned through coaching during the MTP program and quick rearrangement of budgeting priorities, along with the assistance of coaching, were identified as key strategies to maintain timely payment of bills.

Have you had difficulty paying rent, utilities, or other bills during this pandemic?

Fall 2020 N=9



## 2.2 Comparison to National Trends & Impact on Daily Life

### Contrast with National Trends

Compared with national data, the financial stability of the MTP population presents a unique contrast in the context of the pandemic's economic impact. MTP families were more stable and rebounded more quickly than national trends. National surveys found that in the fall of 2020, nearly half of lower income households were still having difficulty paying bills, half of those who lost employment had not found work and one-third had difficulty paying rent (Pew Research Center, 2020).

### Participant Feedback: Stressors

Participants were asked to prioritize the top three stressors that emerged within their household due to the pandemic. The primary concerns were health, financial well-being and social isolation.

#### Top Stressors Identified by Participants:

Health Concerns (7 responses)

Financial Concerns (6 responses)

Social Isolation (4 responses)

Adjustment Stress & Uncertainty (3 responses)

Availability of Household Items/Groceries (2 responses)

Concern for Children (2 responses)

### Participant Feedback: Effect on Daily Life

Participants were asked to identify how the pandemic affected daily life for their families. The primary effects were social isolation, increased time with children and increased stress in the household. Increased time with children was a positive side effect of the pandemic for several participants, as described below.

#### Participant Reflections:

- ***“We are big on family and spend a lot of time together now we find fun safe things to do together. We are a lot more cautious and limit our gatherings in crowds. We spend a lot more time at home but have increased the time at state parks and have discovered a lot.”***

#### Top Effects on Daily Life identified by Participants:

Social Isolation (5 responses)

More “Family Time” for Parents & Children (2 responses)

Increased Stress in the Household (2 responses)

Changing Budget Priorities (1 response)

Adjustment to Virtual Learning (1 response)

*Source: Pew Research Center. (2020). Economic Fallout From COVID-19 Continues To Hit Lower-Income Americans the Hardest*



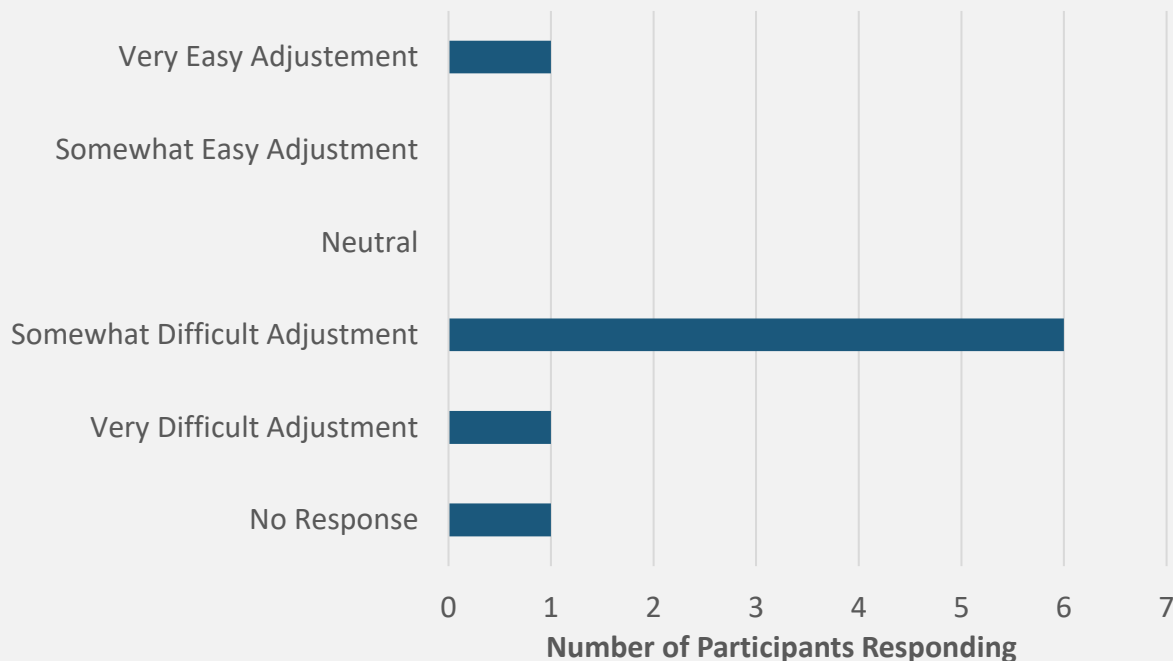
## 2.3 Impact of the Pandemic on Children

### Transition to Online Learning

Similar to children across the nation, the children in the MTP program were directly impacted by the transition to online learning. Eight out of nine MTP participants reported that their children had difficulty adjusting to online learning.

How did your child(ren) adjust (or react) to their online learning during the 2020 spring semester?

Fall 2020 N=9



### Participant Reflections

In written survey responses, participants indicated that children were most impacted by the sudden disruption and uncertainty in the early months of the pandemic. Although the experience of children varied by age, participants indicated some children felt isolated as a result of a loss of social interaction with friends.

Younger children required more direct parental intervention and guidance for virtual learning. Older children were more independent and required less assistance. Participants with younger children indicated more disruption and stress produced by the transition to online learning. Several participants noted that due to complicating health factors, they did not feel comfortable sending their children to school. The majority of participants stated a shift in parenting techniques due to the pandemic. Participants emphasized the importance of steady and open communication, wellness activities and developing a schedule for children, all topics also covered in MTP programming and coaching, as articulated below.

#### Participant Reflections:

- ***“More thoughtful “check ins” conversations due to lack of social engagement, concern for mental health. Implementing a more structured environment at home due to not being in person at school. Providing more family time moments like walks, cooking together, game nights, to try to connect and alleviate stress from pandemic.”***

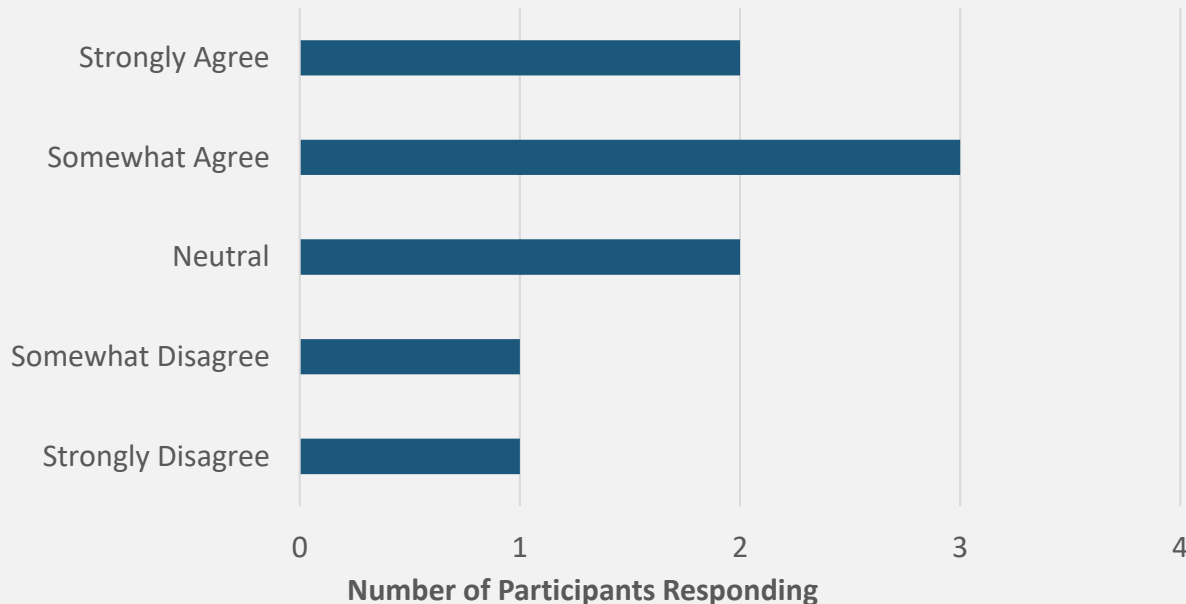
## 2.4 Impact on Resilience During the Pandemic

### Resilience of Participants

The majority of MTP participants (five out of nine) stated that being in the MTP program supported their resiliency during the pandemic. Participants who agreed were unsure of their ability to maintain housing stability during the pandemic without MTP. Three participants were neutral about this statement and two participants disagreed.

I think that being in MTP has enabled me to be more resilient in my response to the pandemic.

Fall 2020 N=9

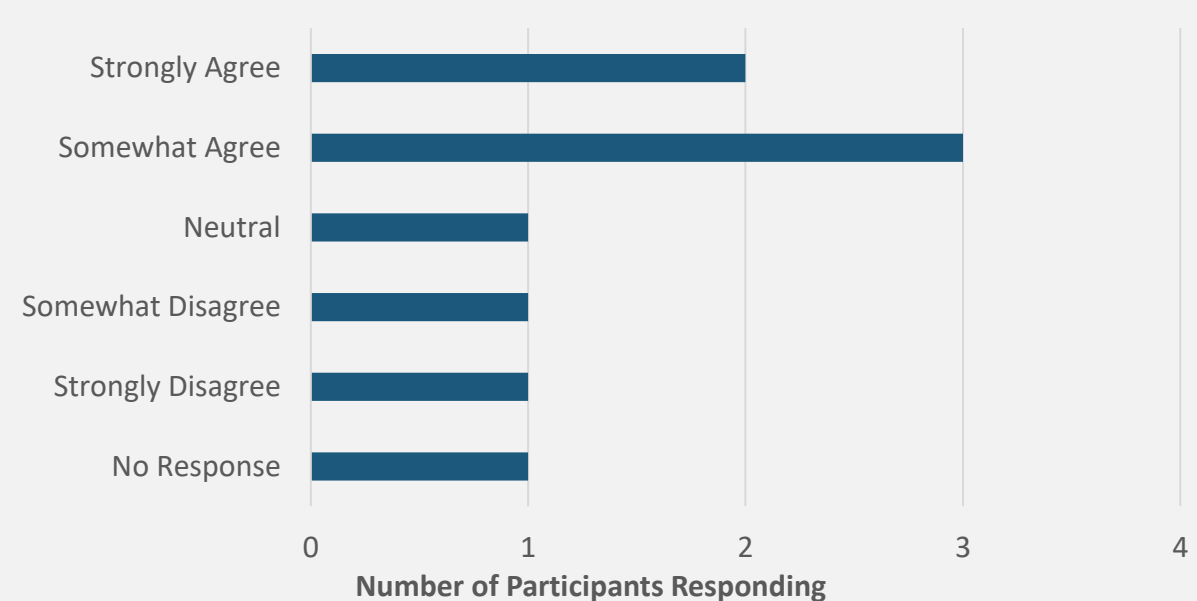


### Resilience of Children

The majority of participants (five out of nine) indicated that MTP supported their children's resiliency during the pandemic. Three participants were neutral about this statement and two disagreed.

I think that being in MTP has enabled my children to be more resilient in response to the pandemic challenges.

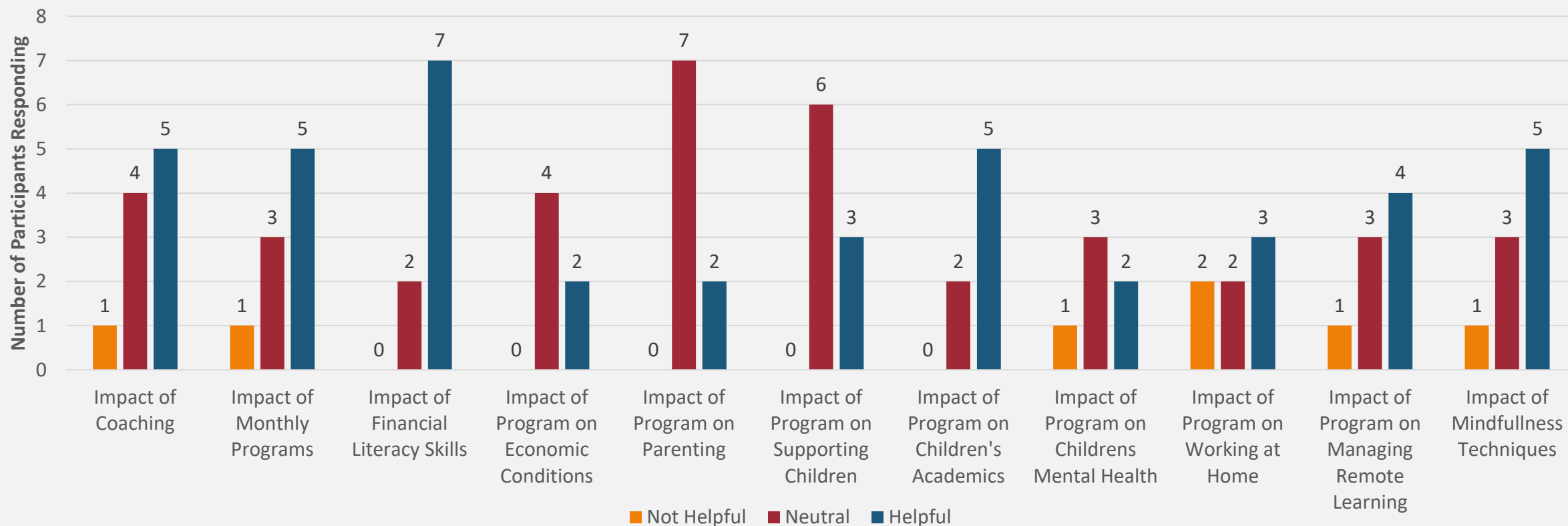
Fall 2020 N=9



## 2.5 Program Elements & Resilience/Response to Pandemic

MTP participants were asked about the impact of the MTP program and particular program elements (e.g. financial literacy training) on their family’s experience during the pandemic. Participants evaluated various program elements as “helpful,” “neutral impact” or “not helpful impact.” Participants rarely identified MTP program elements as “not helpful” during the pandemic. Participants found financial literacy skills the most helpful during the pandemic. A majority of participants indicated coaching, monthly programs and mindfulness techniques as having a helpful impact. A majority of participants also identified the program as having a helpful impact on their children’s academics amidst school disruptions during the pandemic.

Participant Responses on Impact of MTP Program Elements in Relation to Family Resilience/Response During the Pandemic  
Fall 2020 N=9\*



\*Participants did not respond to all questions. For the first question, one participant selected two responses.

## 2.6 Participant Reflections on Financial & Coaching Support

### Participant Reflections: Financial Planning Was Critical to Managing the Pandemic

In alignment with survey results, participant comments highlighted the importance of financial planning programs to their ability to manage their finances during the pandemic and, in some cases, avoid a financial crisis. The establishment of an emergency fund and budgeting were commonly cited as critical to economic sustainability during the pandemic.

#### Participant Reflections:

- *“I never had a budget set before, without my budget I would have drown. Over the last 2 years I’ve been able to establish an emergency fund which I’ve had to tap into, I am so happy to have had it in place.”*
- *“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.”*
- *“(The) biggest improvement was establishing an emergency fund.”*
- *“Rearranged my budget, cut out any unnecessary spending, subscriptions and set payment arrangements.”*

### Participant Reflections: Coaching Activities Provided Support During a Time of Uncertainty

The majority of participants identified coaching as having a helpful impact on their resiliency during the pandemic. Coaches provided support, connected families to resources, provided social interaction during quarantine, created accountability and helped participants navigate new challenges.

#### Participant Reflections:

- *“My coach checks in and holds me accountable to ensure that (I am) prioritizing needs vs wants. Which during this time is essential. Any dilemma I faced she’s worked with me to find a solution (such as finding) community resources.”*
- *“Having someone to listen, bounce ideas and strategies off of, help me remember to check the pros and cons was, I feel, invaluable during a sudden time of uncertainty in the world. She kept me grounded and cheered me on!”*
- *“We (the coach and family members) do group hikes, bike rides, and other fun activities together.”*
- *“She stays on top of me with friendly reminders to prioritize spending and stressing the importance of an emergency fund.”*



## 2.7 Participant Reflections on Mental Health & Environmental Supports

### Participant Reflections: Wellness Activities Were Critical to Maintaining Mental Health

Participants frequently identified the benefits of wellness practices taught in MTP to supporting their family's mental health during the pandemic. Participants acknowledged the program's role in guiding their wellness practices, assisting them in finding supportive services for their children and supporting unique and challenging conversations with children during the uncertain times of the pandemic.

#### Participant Reflections:

- *“(I benefited from) Mindfulness and resources for pandemic stress relief.”*
- *“My stress level, anxiety, depression, even migraines, have decreased (by) learning not to focus on the things I can't control.”*
- *“I meditate for 5 mins every morning and night now it takes the edge off.”*
- *“Ahead of the pandemic I had the boys set up with counselors.”*
- *“(MTP) Supports on how to start the conversation (with children), you have to be careful what and how you say things to children.”*

### Participant Reflections: Safe Neighborhoods & Housing During Shelter-in-Place

Participants regularly identified the benefit of a safe/healthy home and safe neighborhood as essential to their well-being during the pandemic. The additional time spent indoors was less detrimental because families were in healthier housing units with better indoor air quality. Participants indicated that neighborhood safety was critical in finding outdoor spaces to socially distance and be active with their children.

#### Participant Reflections:

- *“I'm much happier where I live now, although the pandemic took its toll on all of us, I'm not in a home that's barely standing or overwhelmed with outrageous utility bills. I can get the kid outside in a safe environment and take a walk and explore nature a little bit. There is a lot of places to get out and safely get a breath of fresh air while social distancing.”*
- *“The resources and help available have made it much easier. Im not worried about my safety, (or the) house being robbed, utilities being cut off.”*
- *“We are in a safer and healthier environment all around. I feel our current environment made it easier to quarantine.”*

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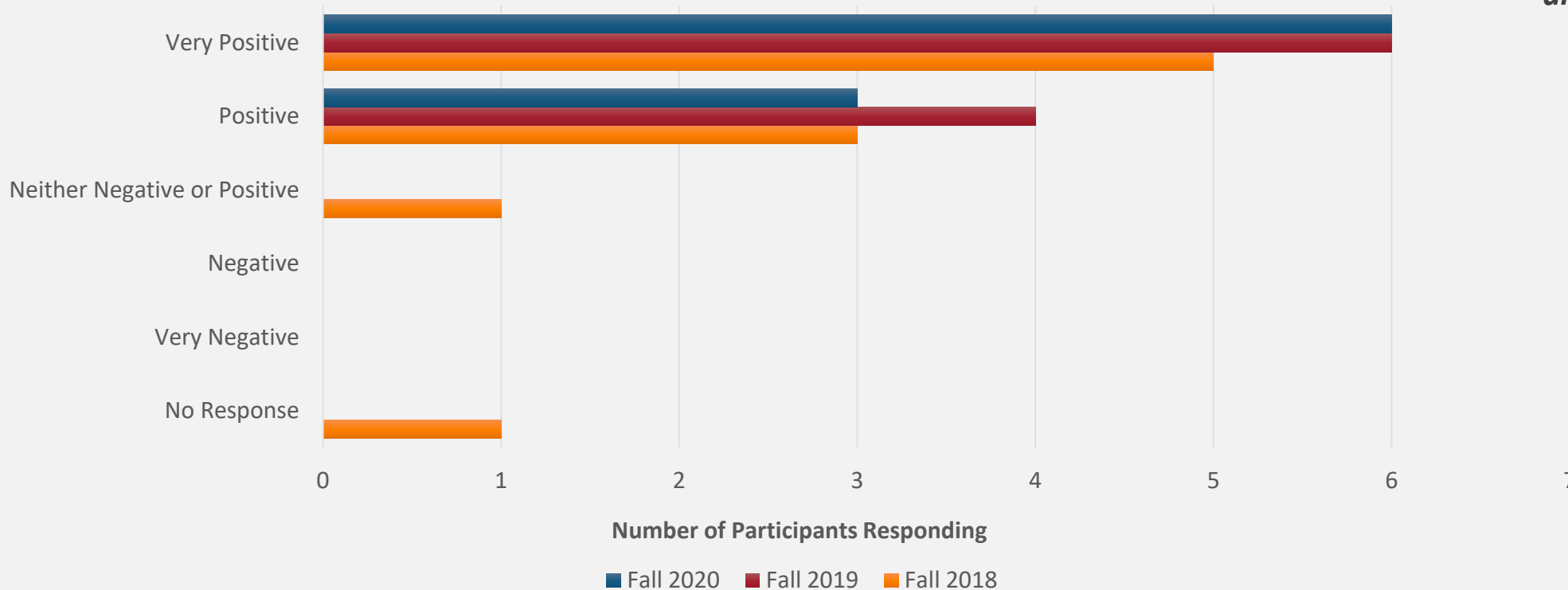
**OVERALL EXPERIENCE SINCE  
RELOCATING, HOUSING &  
NEIGHBORHOOD SATISFACTION**



# 3.1 Overall Experience Since Relocation

All participants rated their experience since relocating as “positive.” The majority of participants (six) rated the experience as “very positive.” Ratings improved between fall 2018 and fall 2019 and were stable in fall 2020. In interviews and survey comments, participants consistently referenced the improved quality of their housing and the improved safety of their neighborhoods as the most important benefits of relocation.

How would you describe your experience since relocating?  
2020 N=9; 2019 N=10; 2018 N=10



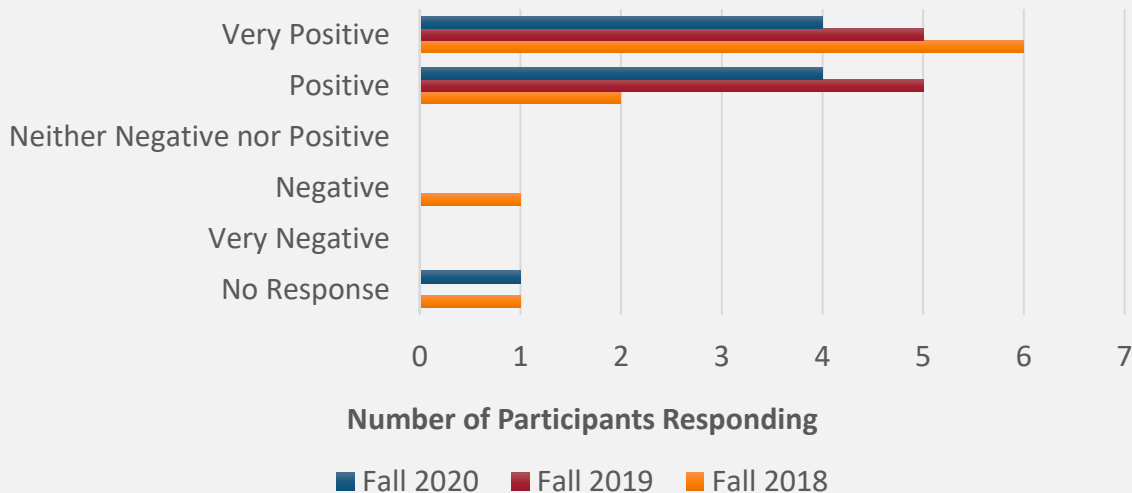
### Participant Reflections:

- *“We don't have shootings and violence around us now.”*

# 3.2 Housing Experience

All participants expressed a positive experience with their new housing. Eight out of nine participants rated their experience as “very positive” or “positive,” and no participants indicated a negative experience (an improvement in satisfaction scores from the fall 2018 survey). Participants noted satisfaction with the location (quality of environment and amenities), maintenance and cleanliness. The negatives were related to apartment size and parking access. Overall mean participant satisfaction scores for apartment quality increased from 1.5 to 4.1 when comparing their former apartment to their current one.

Describe your experience in your MTP apartment  
2020 N=9; 2019 N=10; 2018 N=10



## Participant Feedback: What Do you Like or Dislike About Your Apartment?

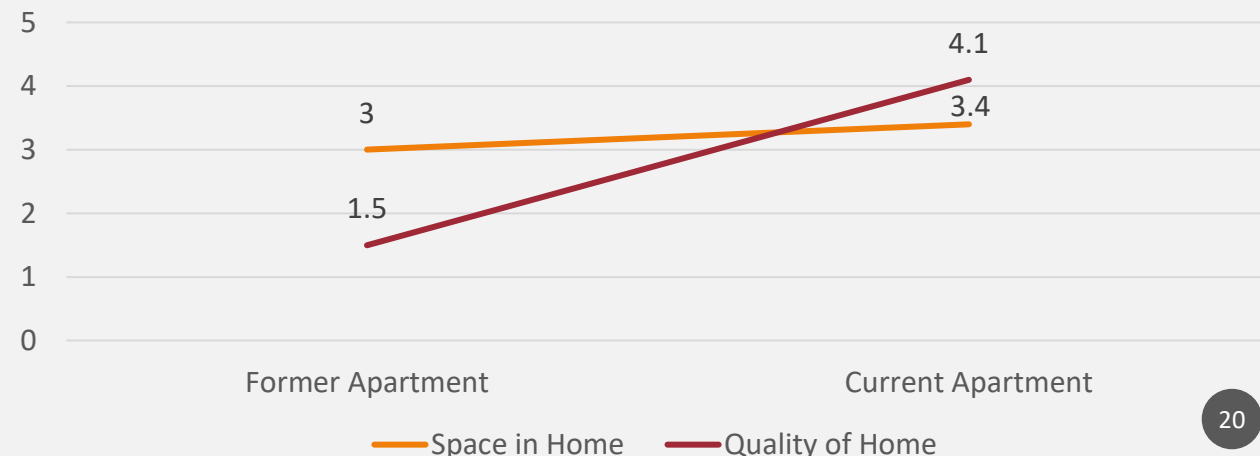
### Likes:

- Location, Safety or Environment (4 responses)
- Maintenance & Amenities (3 responses)
- Neighbors (1 response)
- Cost (1 response)

### Dislikes:

- Size (3 responses)
- Parking (1 response)

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

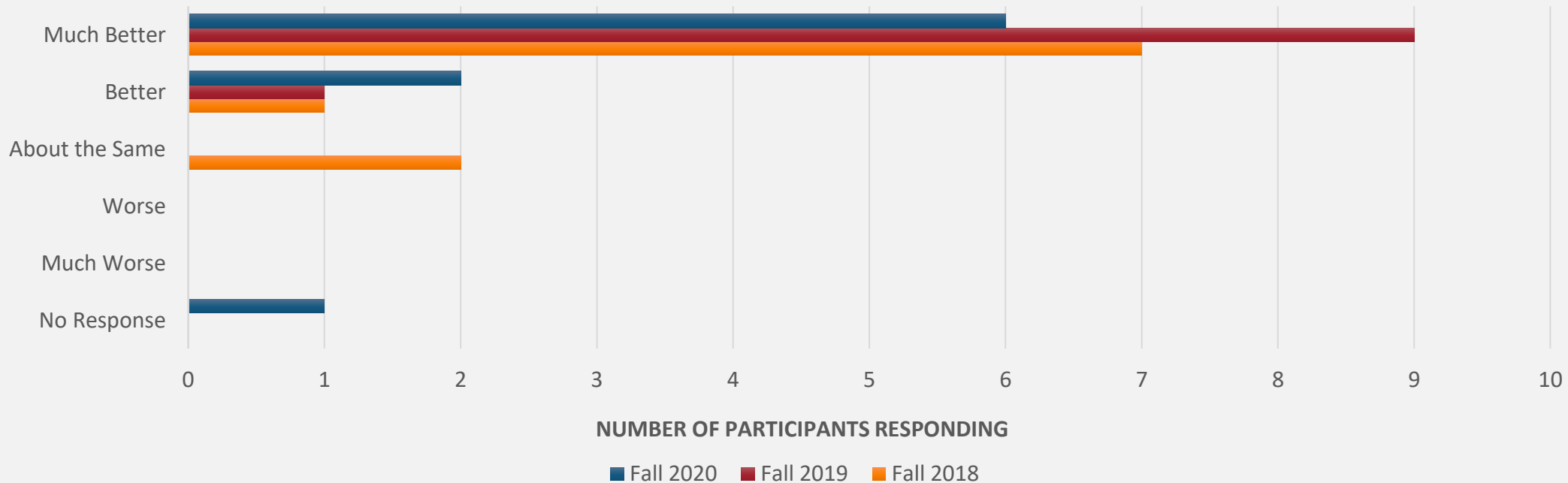




# 3.3 Experience with Current Neighborhood

Almost all participants (eight out of nine) rated their current neighborhood as “much better” than their former neighborhood. Participant perspectives on the quality of their current neighborhood has improved over time. Two participants indicated their current neighborhood was “about the same” in the fall of 2018, but no participants expressed this opinion in the fall of 2020.

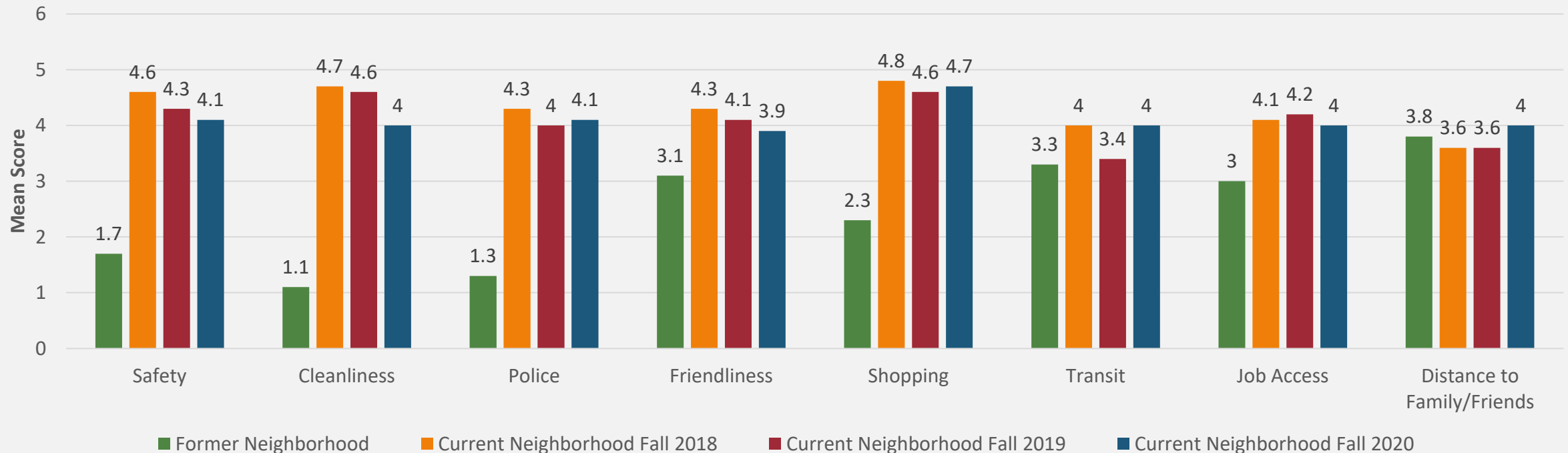
Is this current neighborhood better, worse or about the same as your former neighborhood?  
2020 N=9; 2019 N=10; 2018 N=10



# 3.4 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 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

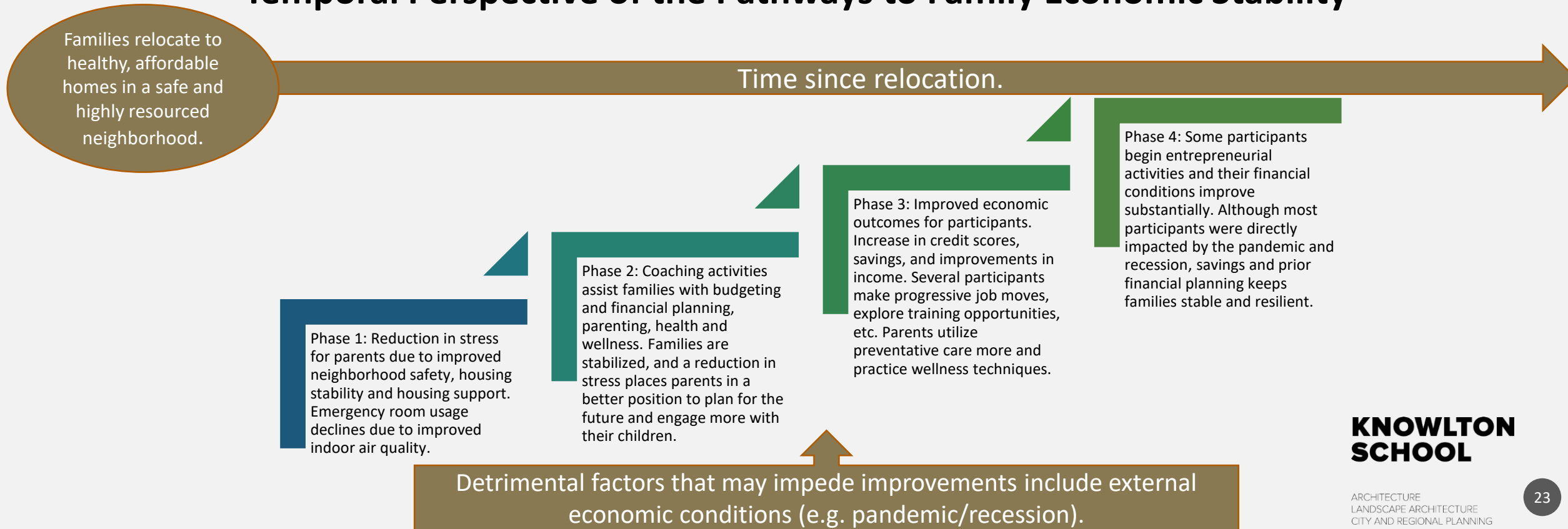


\*Participants did not respond to all questions in 2020.

# 3.5 Longitudinal Impacts on MTP Parents

A longitudinal view of the changes experienced by parents in the MTP pilot provides insight on the sequential process of change. 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.

## Temporal Perspective of the Pathways to Family Economic Stability



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**IMPACTS OF COACHING & MTP  
PROGRAMMING**



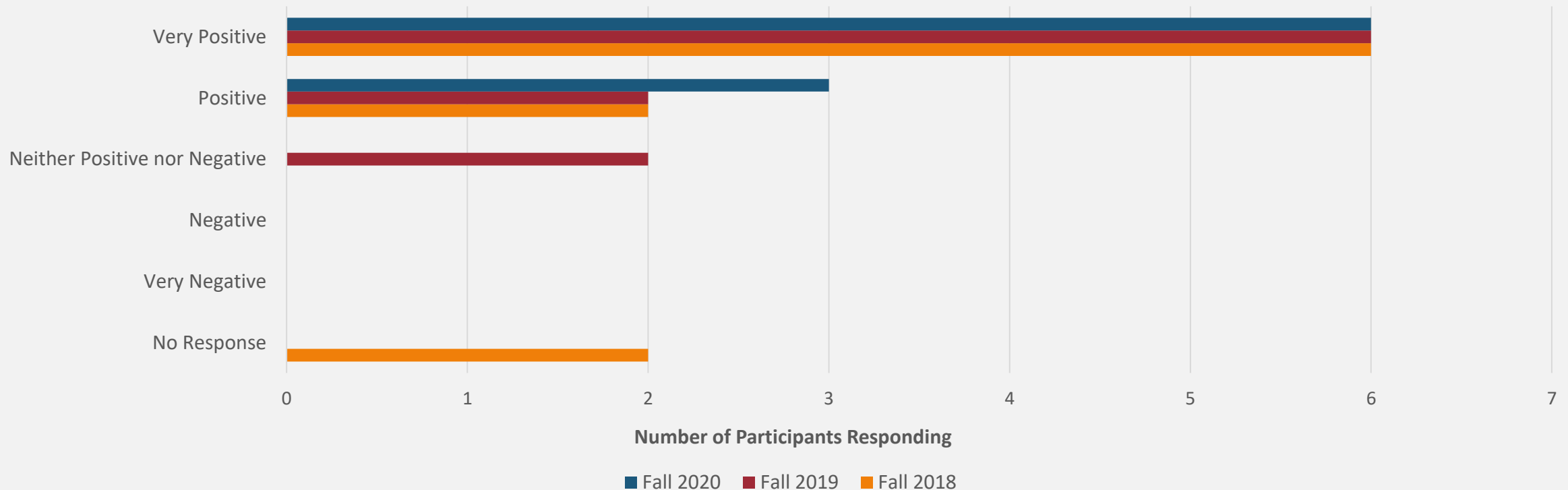
# 4.1 Impact of Coaching Program

## Experience with MTP Coach

Similar to the results in the first year and second year evaluation reports, participants were generally very satisfied with the MTP coaching program. All participants described the coaching program as “positive” or “very positive,” with more than half of the participants (six) describing the coaching program as “very positive.” No negative perceptions of the coaching program were reported. Overall satisfaction scores for the coaching program improved from the fall of 2018 to the fall of 2020.

How would you describe your experience with your current MTP coach?

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



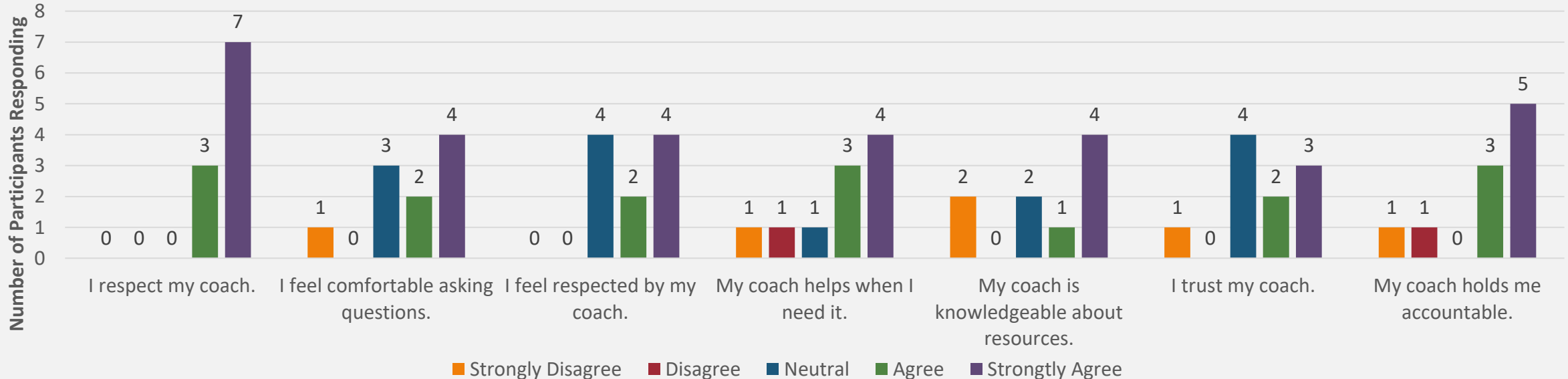


# 4.2 Participant Perspectives on Strengths of Coaching

## Participant Feedback

Participants were surveyed in the spring of 2020 to better understand their perspective of the strengths of the coaching program. The majority of participants agreed with most of the statements regarding coaching. All participants agreed with the statement “I respect my coach,” and eight out of ten agreed with “My coach holds me accountable.” The second most agreed to statement was “My coach helps me when I need it” (seven out of ten). Between one and two participants disagreed with most statements. The largest neutral response from participants related to the prompt “I feel respected by my coach” and “I trust my coach.” The number of neutral responses reflects changes in the coaching team prior to the survey, as participants and coaches were building new relationships in the previous year. In written comments, the most common strengths of the coaching program were the coaches’ ability to communicate, empower participants and connect participants to resources.

Participant perspectives on coaching relationship and experience. Participants responded to the following prompts indicating disagreement, neutral feelings or agreement with the following statements.  
Spring 2020 N=10\*



\*Data collected in spring 2020, prior to departure of one family from the program. One participant did not respond to one question.

## 4.3 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 MTP coaching: housing, finance, health and wellness, and education and career development.

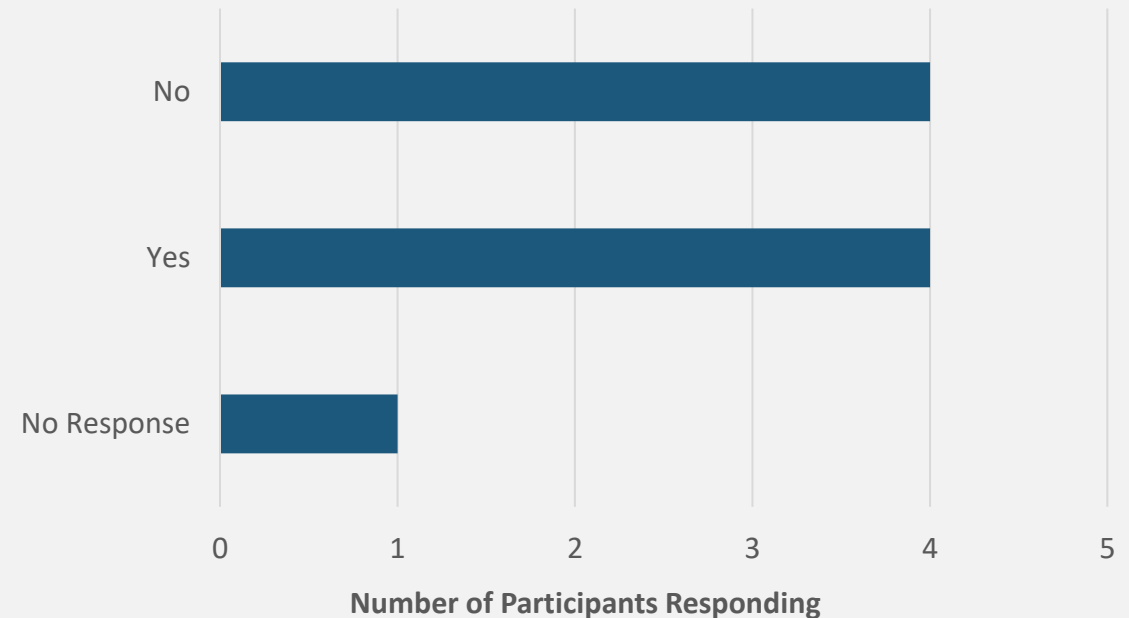
The COVID pandemic disrupted long-term goal setting for many participants, as participants focused on addressing the emerging challenges and uncertainty from the pandemic. Despite the pandemic, approximately half of participants (four out of eight) indicated they maintained progress on long-term goals. These goals were mostly financial, such as budgeting and career planning.

### Participant Reflections:

- ***“(The) biggest (achievement) is my budget and I am so proud.”***
- ***“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.”***
- ***“New job, new certification, (new) savings habits.”***

Has Move to PROSPER helped you achieve new goals (in the past year)?

Fall 2020 N=9



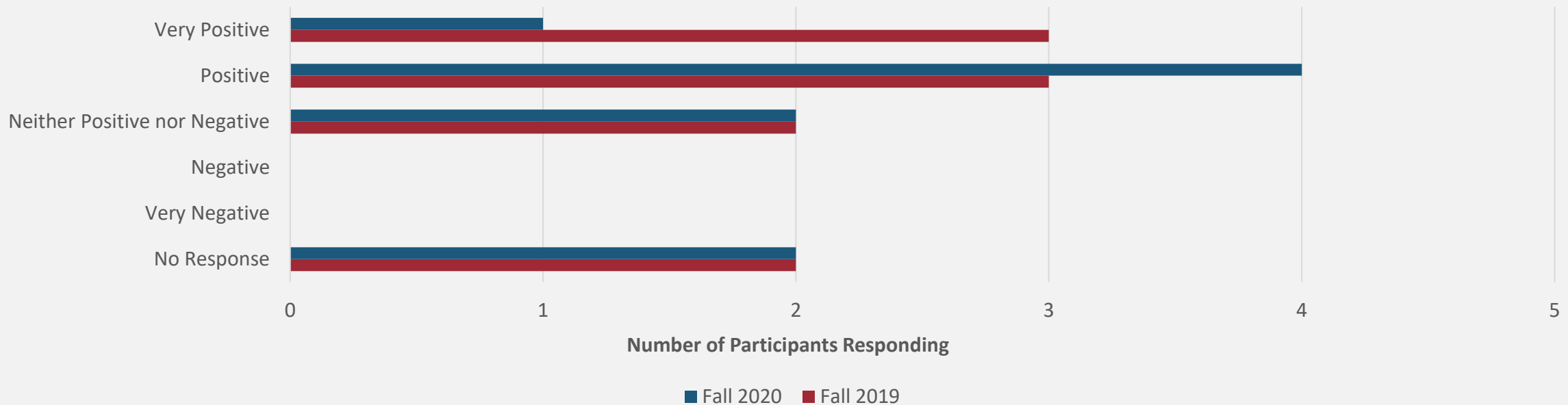
# 4.4 Monthly Program Sessions

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 quickly moved to a virtual format in the spring of 2020 due to the COVID pandemic. The majority of participants (five out of eight) identified monthly program sessions as positive or very positive. These results were similar to survey results in 2019.

## Participant Feedback

Participants acknowledged that transitioning monthly meetings to a virtual format was logistically easier to accommodate for families. Travel times, work conflicts and childcare or extracurricular activities were identified as stressors to attending monthly meetings in the past. Several participants noted, however, that they miss the in-person interactions among families.

How would you describe your experience with the Move to PROSPER monthly meeting so far?  
2020 N=9; 2019 N=10



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**5.0**

**FINANCIAL WELL-BEING**

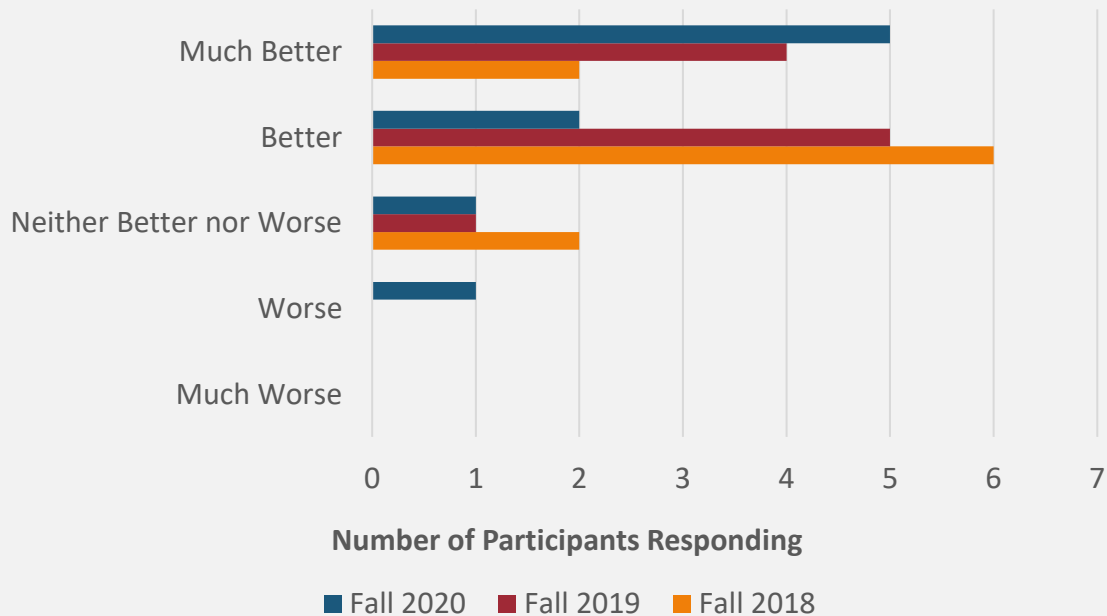


# 5.1 Family Economic Well-Being

## Changes in Economic Circumstances

Despite the economic challenges posed by the COVID pandemic, the majority of participants (seven out of nine) indicated their economic circumstances improved. More than half of the participants identified their economic circumstances as “much better” since joining the program.

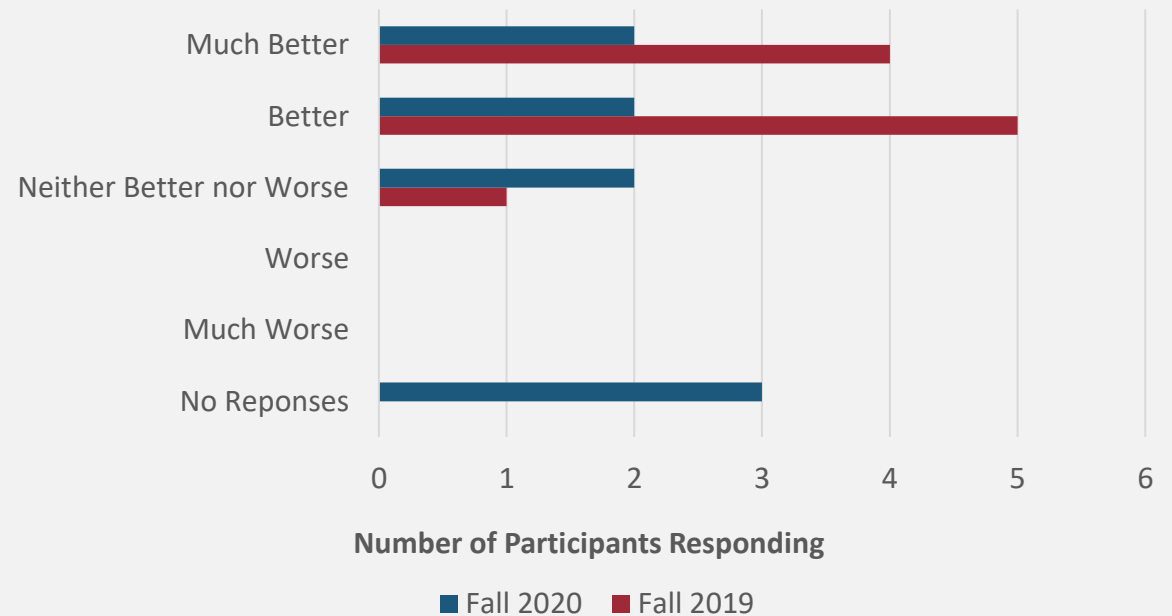
How would you describe your family's economic circumstances since relocating?  
2020 N=9; 2019 N=10; 2018 N=10



## Changes in Income

Four out of six participants stated that their income has improved since joining the program (three participants did not respond to this question). The number of participants indicating improvements in income declined slightly from 2019, due to the economic impacts of the COVID pandemic as explained in Section 2.1.

How would you describe changes in your income since enrolling in MTP?  
2020 N=9; 2019 N=10





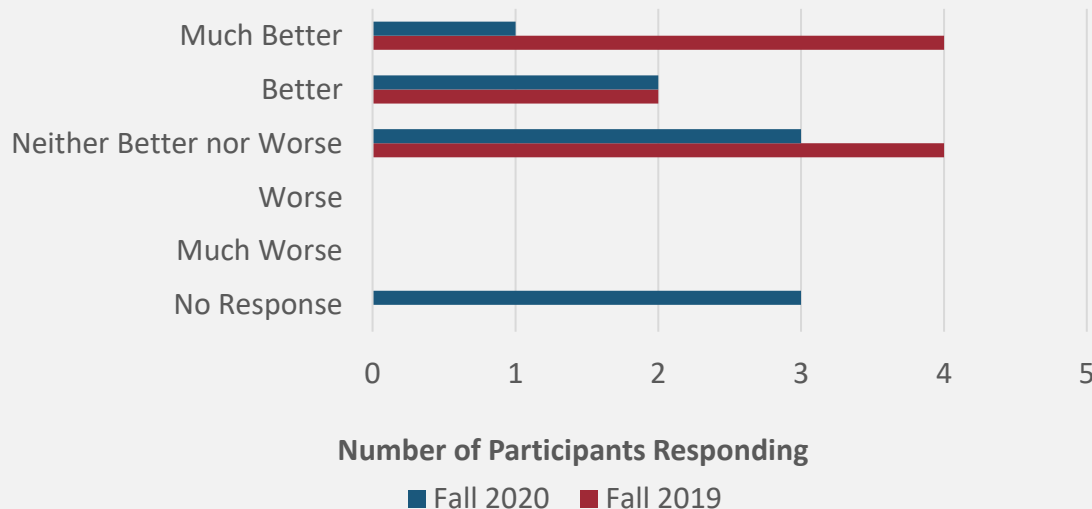
# 5.2 Employment Changes

## Employment Conditions

Due to the economic impact of the COVID pandemic, many participants faced job disruptions in the past year. Most participants found new employment, however. Responses related to employment conditions reflect the challenges of the pandemic economy. The number of participants indicating improved job circumstances declined slightly from 2019 (from six to three). Three participants changed jobs since joining the program.

How would you describe changes in your employment since relocating?

2020 N=9; 2019 N=10



## Career Planning & Entrepreneurial Activities

Most of the participants in MTP pursued job training opportunities, are supplementing their incomes through the gig economy or started their own entrepreneurial activities.

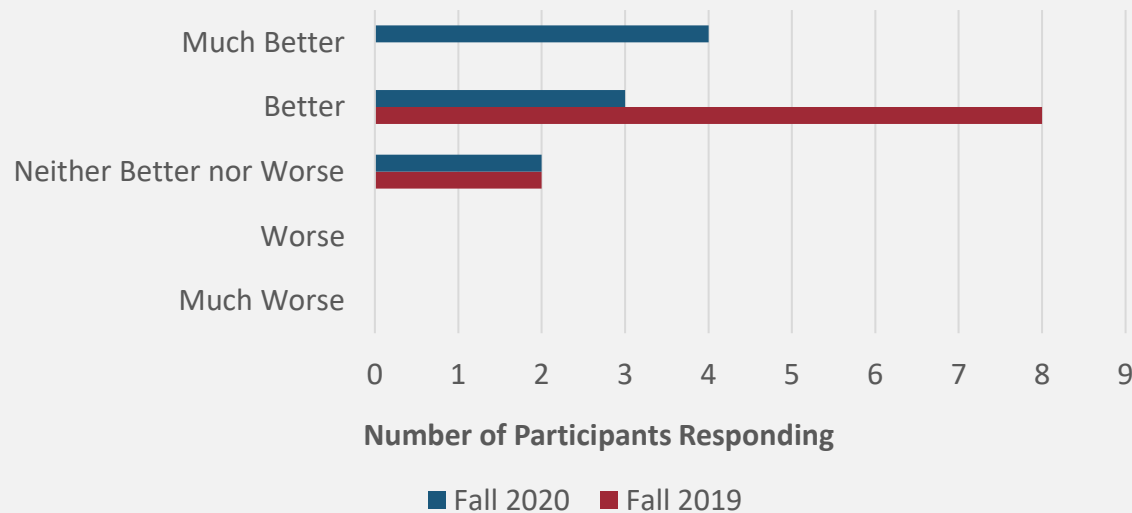
- Two participants started private businesses, and another has a pre-existing business (in addition to their regular employment). One business has seen rapid growth in the past year.
- Two participants are supplementing their regular employment income by participating in the gig economy.
- Two participants completed a job training certification since joining the program, and two additional participants hope to pursue additional career training or job certification.

# 5.3 Other Financial Changes or Stressors

## Change to Credit Scores

MTP financial coaching involved strategies to improve credit scores. Most participants (seven out of nine) indicated their credit scores improved since joining the program. Two participants indicated no change in credit scores. No participants indicated a decline in their credit score. 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.

How would you describe changes in your credit score since enrolling in MTP?  
2020 N=9; 2019 N=10



## Financial Stressors

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

- Only three participants indicated they have difficulty paying rent, utilities or other bills since moving, which is a slight increase from the two participants who noted this challenge in 2019. Utility bills and pandemic-related expenses (groceries) were the primary economic stressors impacting ability to pay bills.
- Three participants indicated that they would like to pursue additional education or job training but face financial barriers to pursuing this goal.
- More than half of participants (five out of nine) indicated difficulty with transportation expenses.

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**6.0**

**CHILD WELL-BEING, HEALTH &  
DEVELOPMENT**



# 6.1 Impact of MTP on Children

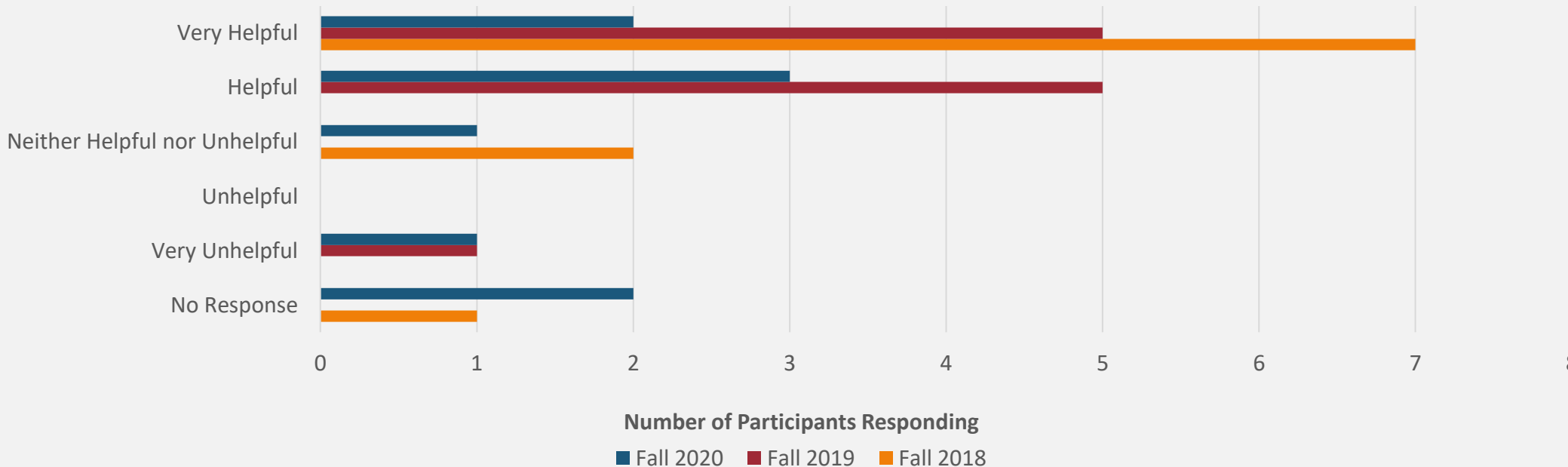
Participants rated the overall helpfulness of MTP for their children. The majority participants (five out of seven) rated the program as “helpful” or “very helpful,” and one participant stated the program was “very unhelpful.” One participant identified the impact as neutral. One participant selected two responses to this question in 2019 (“helpful” and “very helpful”), therefore the sum of responses equals 11 instead of 10 for 2019.

## Big Brothers Big Sisters Engagement

MTP children continued their engagement with the BBBS program. Over the past three years, eight families have participated in the BBBS program. Five participant families still participate, and reports from BBBS staff indicate the ongoing relationships with children and their “Bigs” remain positive and supportive during the pandemic.

Overall how helpful has the program been to your children?

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



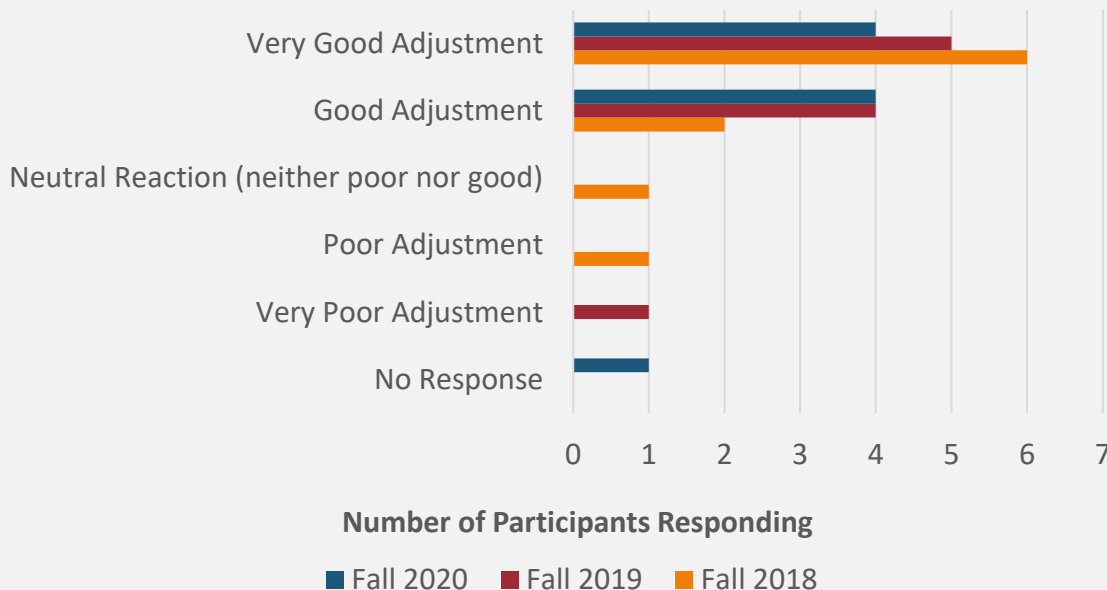
\*One participant selected two responses to this question in 2019.

# 6.2 Adjustment to New School & Change in Academic Outcomes

## Adjustment to New School

In contrast to earlier surveys, all participants indicated that their children had a good or very good adjustment to their new school. Unlike earlier surveys, no participants indicated their child was having a poor adjustment to their new school.

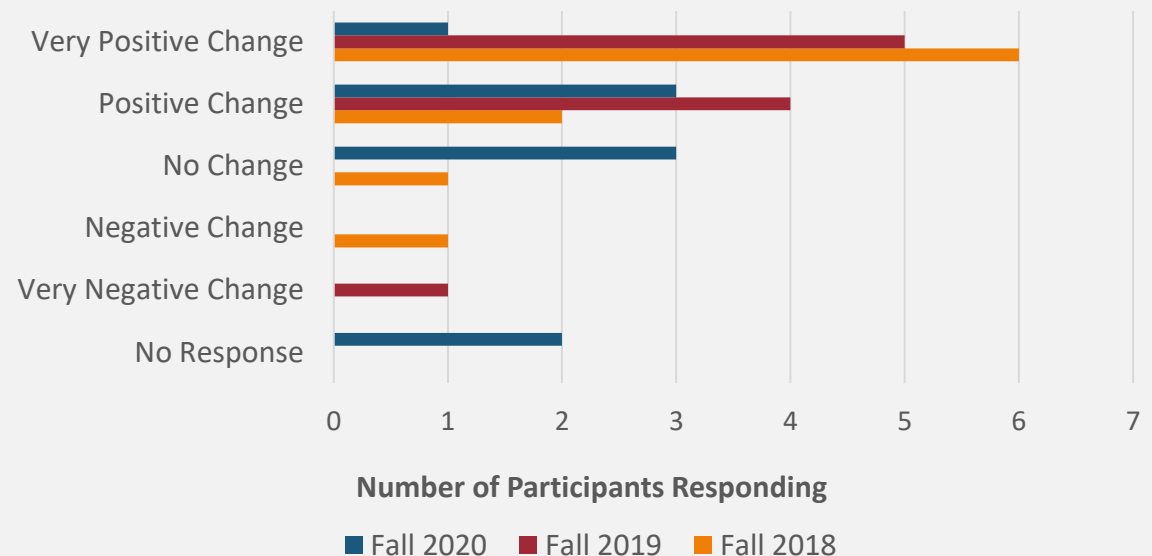
How has your child adjusted (or reacted) to their school? 2020 N=9; 2019 N=10; 2018 N=10



## Change in Academic Outcomes

Approximately half of the participants who responded (four out of seven) indicated that their children's academic outcomes improved. Comments from participants reflected a difficulty in measuring academic improvement due to the transition to virtual learning. One participant noted that their child has moved up three grade levels in reading proficiency since starting at the new school. Unlike earlier surveys, no participants indicated their children's academics had negatively changed.

How has your child's (or children's) grades changed since enrolling in MTP? 2020 N=9; 2019 N=10; 2018 N=10



Note: Participant responses in 2020 stating "no change" reflected no change from prior year.

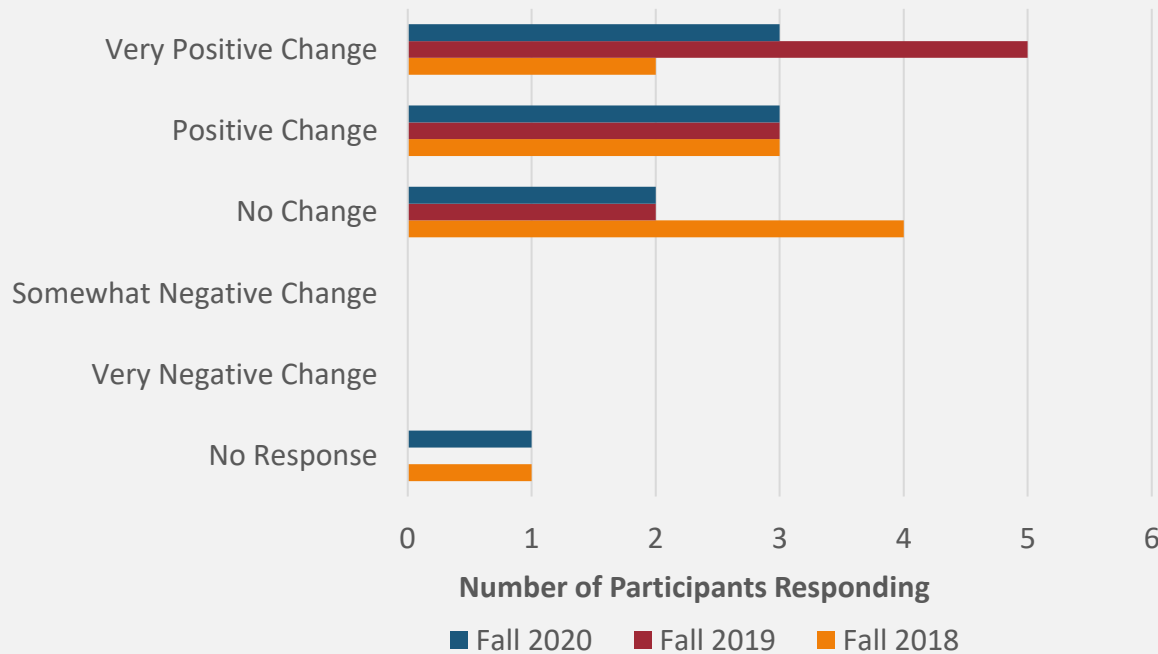


# 6.3 Changes in Overall Health & Physical Health

## Overall Health

Most participants (five out of eight) saw positive or very positive changes in their children’s physical health since joining MTP. Two participants saw no change and one participant did not respond to this question. Scores have been relatively consistent in the past two years.

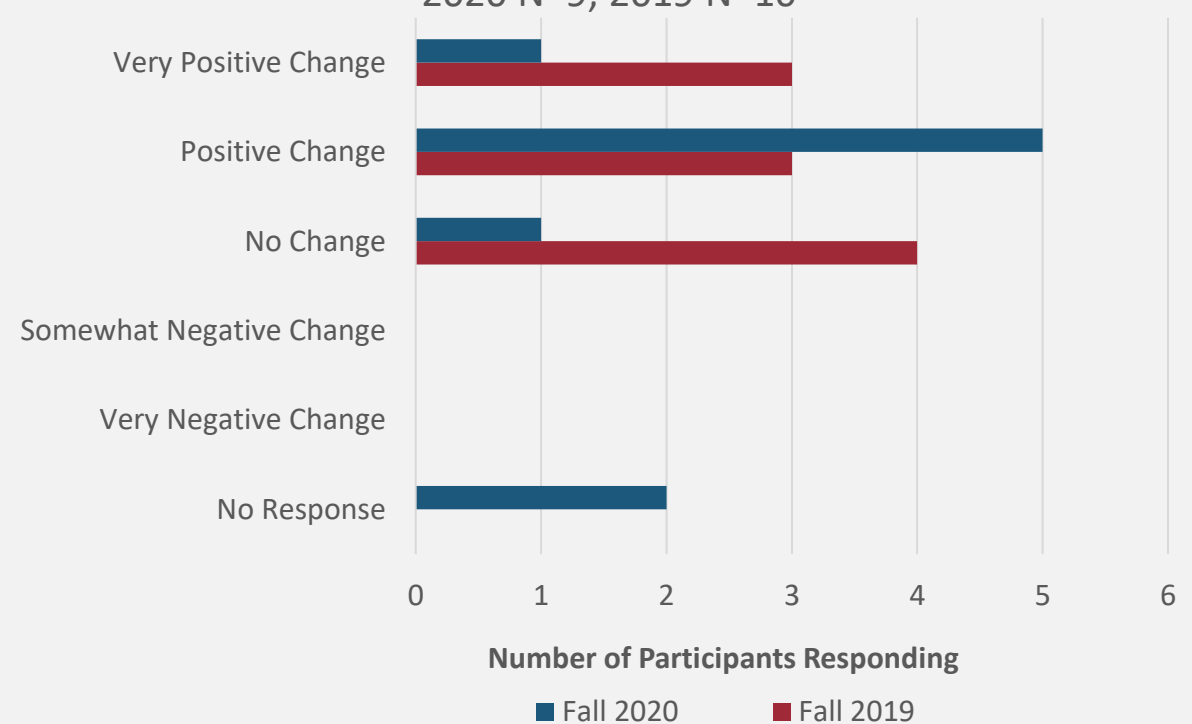
How has your child or children's overall health changed since joining MTP? 2020 N=9; 2019 N=10; 2018 N=10



## Physical Health

Similar to 2019 results, the majority of the participants (six out of seven) indicated very positive or positive changes in their children’s physical health since joining MTP. Two participants did not respond to this question in 2020.

How has your child or children’s physical health changed since relocating? 2020 N=9; 2019 N=10



# 6.4 Changes in Children's Mental Health & Behavior

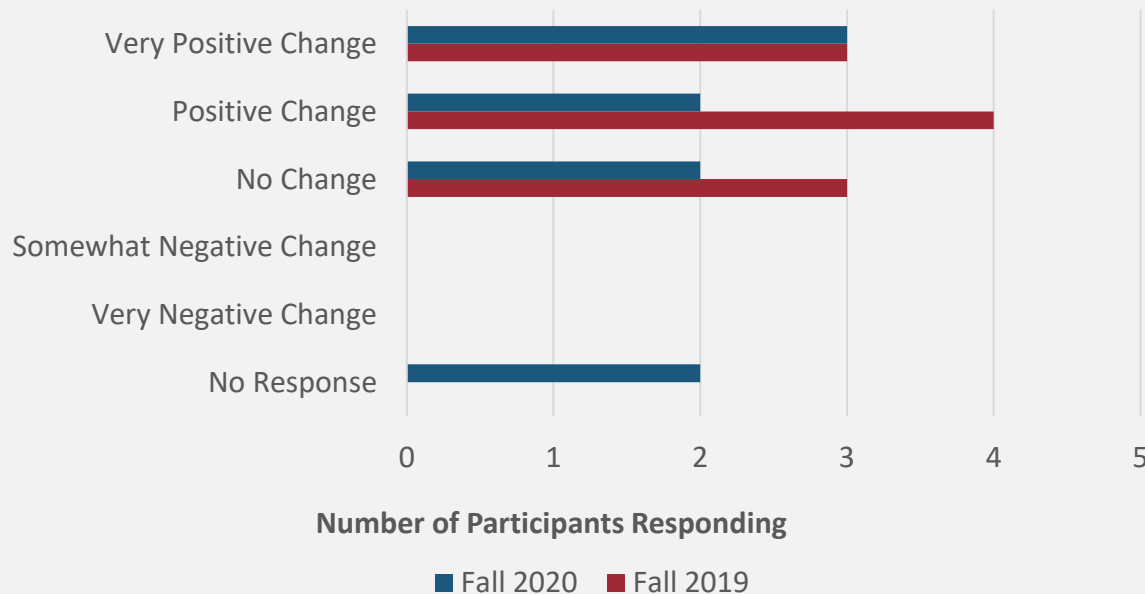
## Change in Children's Mental Health

The majority of participants (five out of seven) indicated positive or very positive changes to their children's mental health since joining MTP. No participants reported a decline in the mental health of their children. Two participants did not respond to this question in 2020. Results have been relatively consistent for this measure over time.

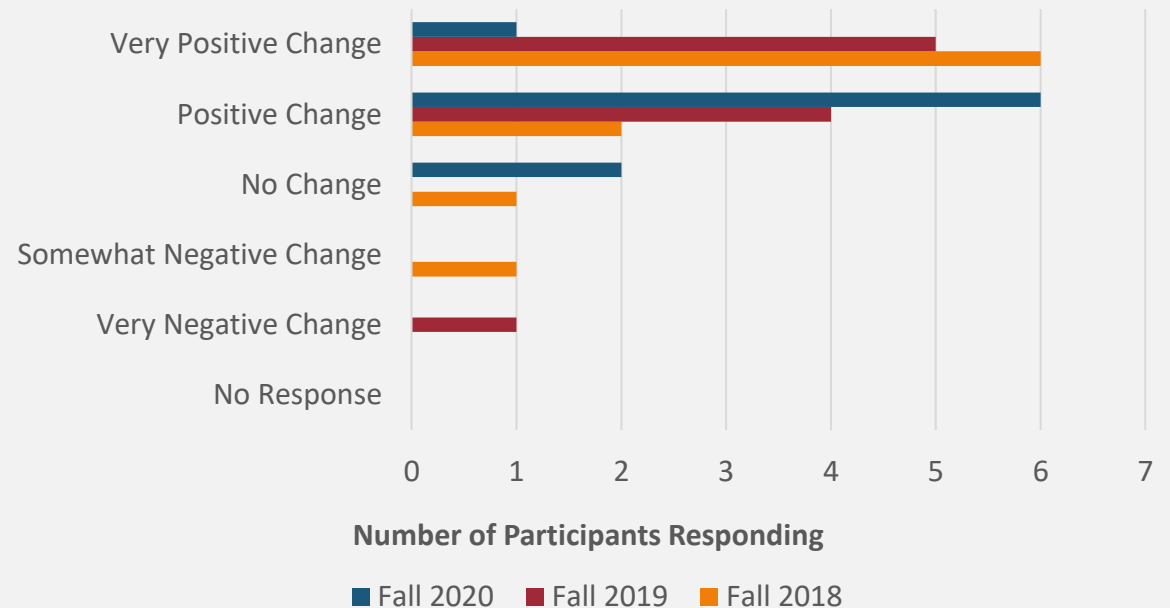
## Change in Children's Behavior

Similar to previous surveys, the majority of participants in 2020 felt their children's behavior improved since relocating (seven out of nine). Unlike earlier surveys, no participants indicated negative changes to their children's behavior.

Has your child's (or children's) mental health changed since relocating?  
2020 N=9; 2019 N=10



Has your child's (or children's) behavior changed since relocating?  
2020 N=9; 2019 N=10; 2018 N=10

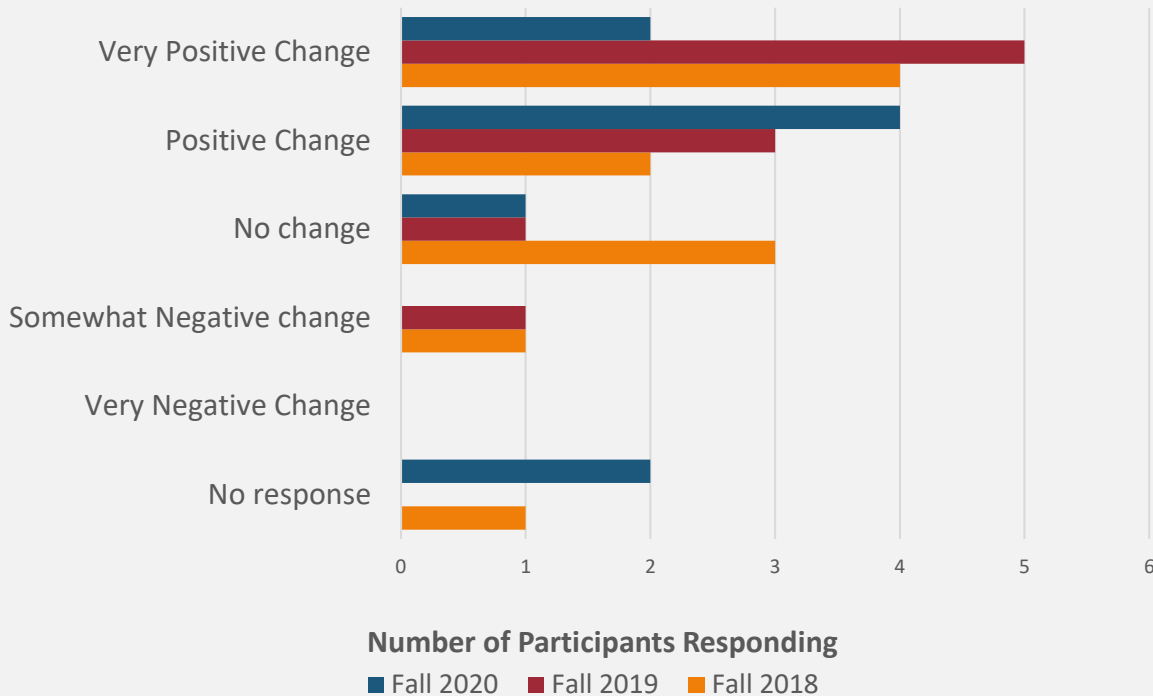


# 6.5 Impact on Children's Emotional Health

## Self-Esteem (Self-Image/Self-Worth)

Most participants (six out of seven) indicated an increase in their children's self-esteem or self-image/self-worth. No participants indicated a decline in their child's self-esteem or self-image/self-worth.

How has your child's (or children's) self-image/self-worth changed since enrolling in MTP?  
2020 N=9; 2019=10; 2018=10\*

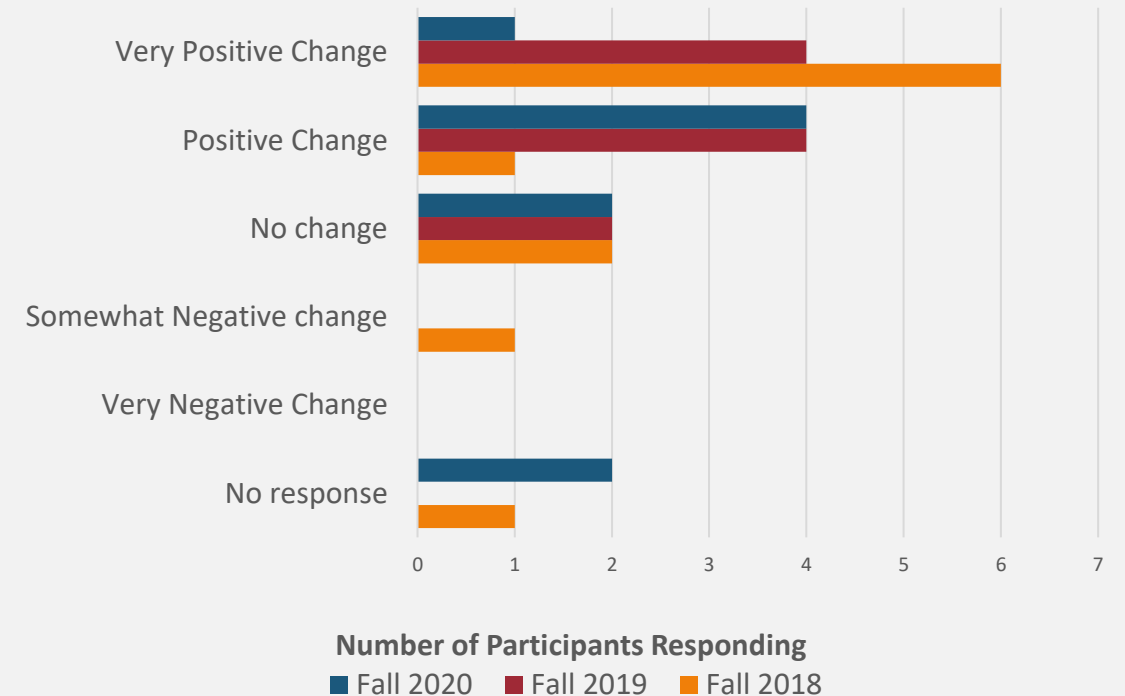


\*One participant selected two responses for this question in 2018.

## Optimism

The majority of participants (five out of seven) found continued growth in their children's optimism since joining MTP. Survey results have remained relatively consistent for this measure since 2018.

How has your child's (or children's) optimism changed since enrolling in MTP?  
2020 N=9; 2019=10; 2018=10\*

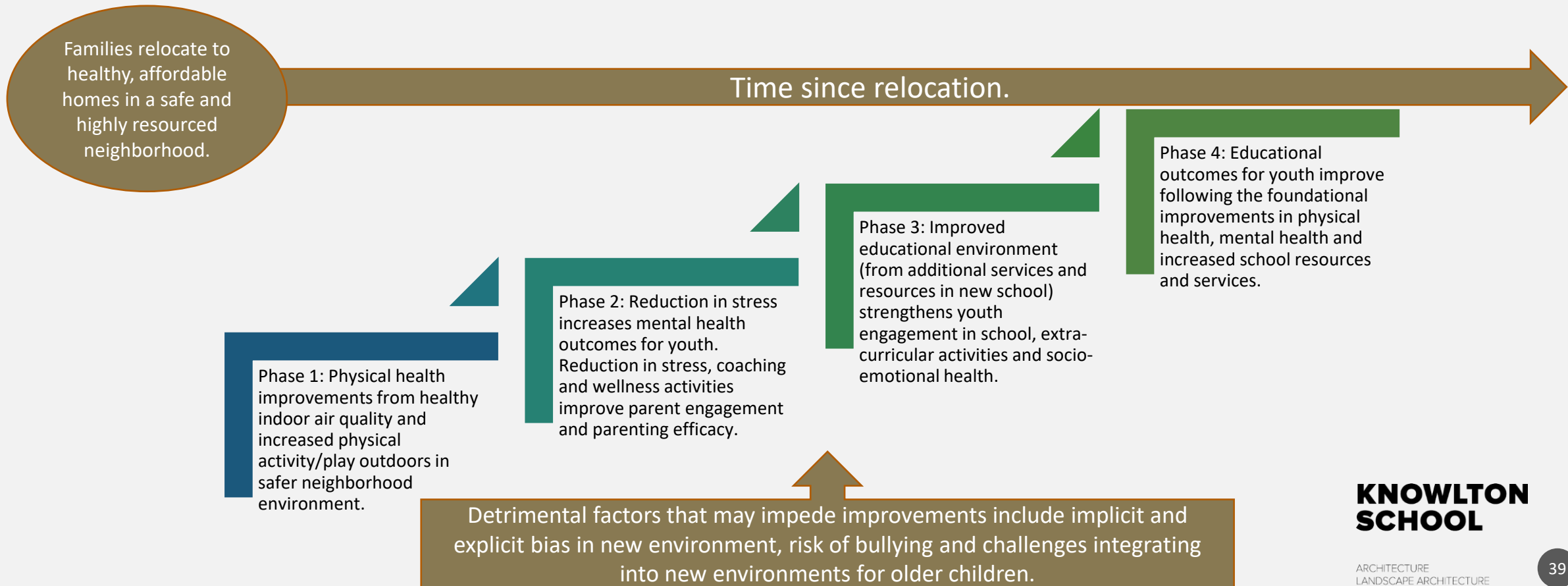


\*One participant selected two responses for this question in 2018.

# 6.6 Longitudinal Impacts on Children

## Changes to Children’s Well-Being Over the Course of the MTP Program

Looking longitudinally, we have identified a sequential order of positive outcomes experienced by children in MTP. 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.



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**7.0**

**PARTICIPANT HEALTH**

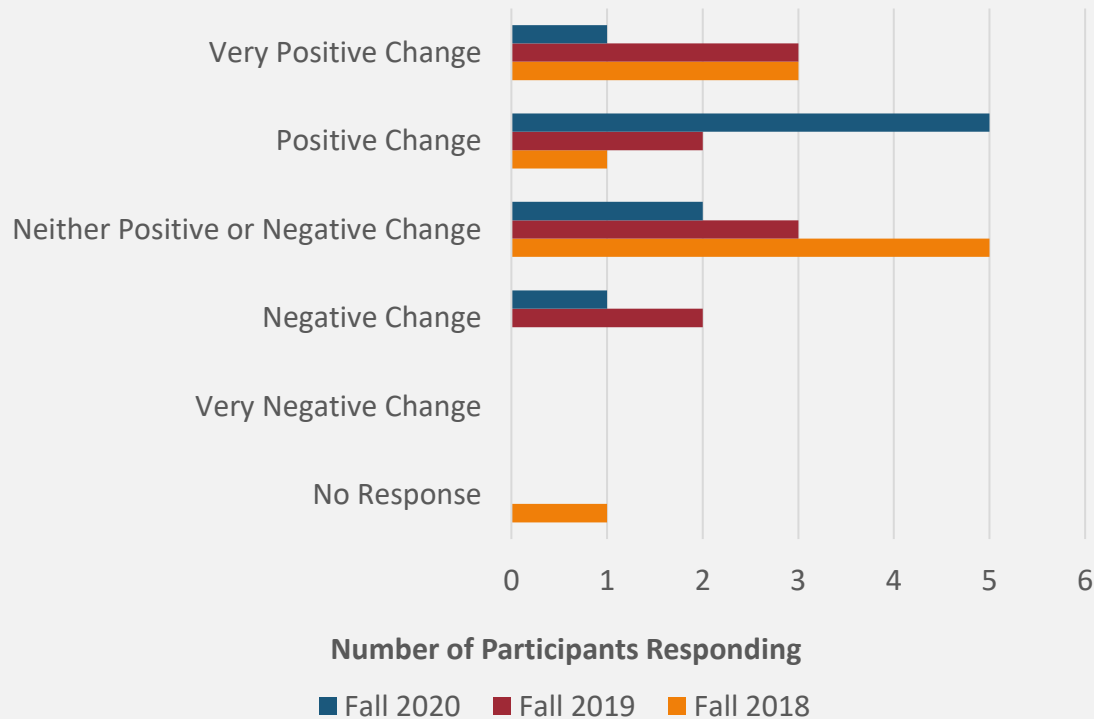




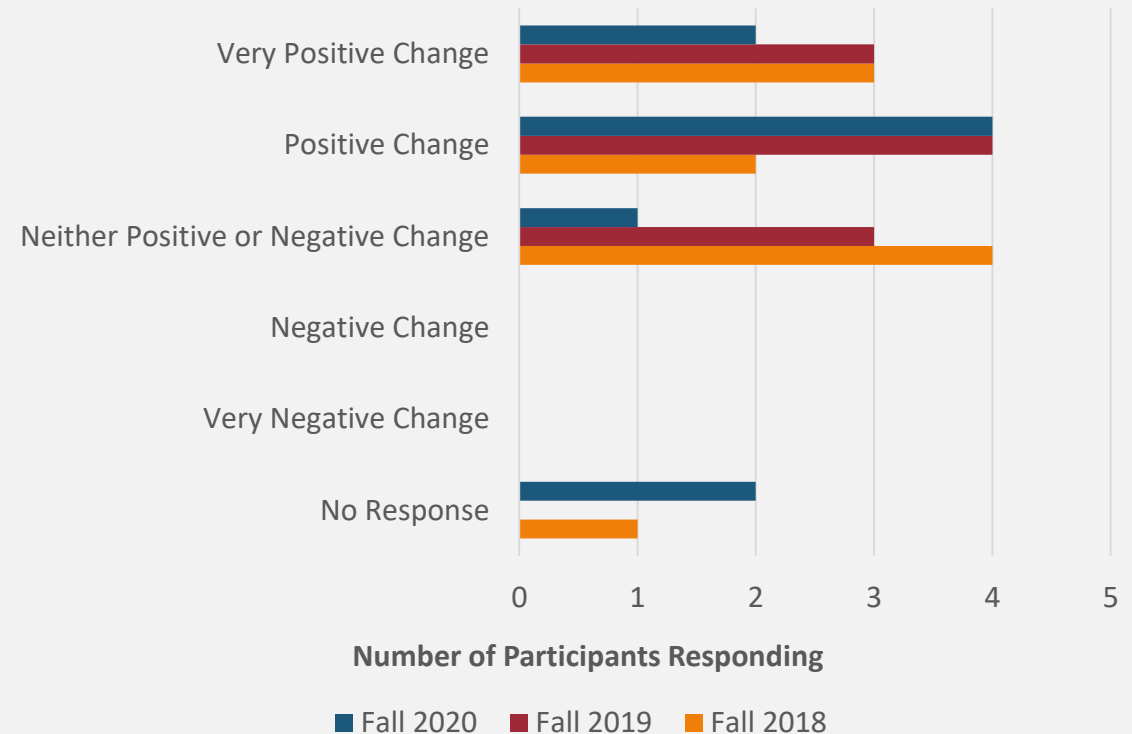
# 7.1 Changes in Participant Health

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.** One participant indicated their physical health has declined slightly from a chronic health condition unrelated to their new environment.

Has your physical health changed since relocating?  
2020 N=9; 2019 N=10; 2018 N=10



Has your mental health changed since relocating?  
2020 N=9; 2019 N=10; 2018 N=10

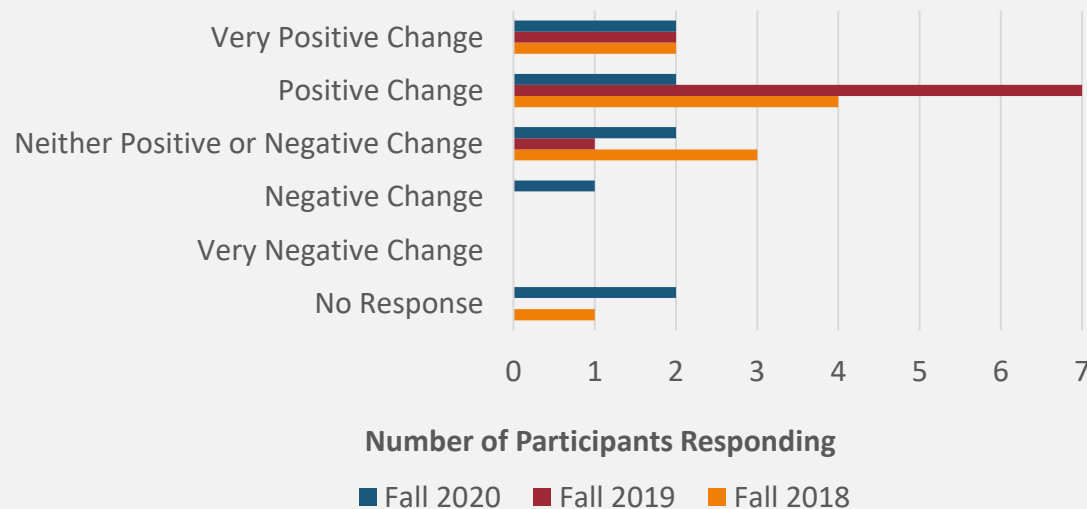


## 7.2 Stress Levels & Poor Mental Health Days

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 even though several participants noted that the unusual stress associated with the COVID pandemic directly impacted their mental health and stress in 2020. Four out of seven participants noted a positive or very positive change in their levels of stress since joining the MTP program and relocating. One participant in the 2020 survey indicated a negative change in their stress levels due to the COVID pandemic. Participants were asked to identify how many days of poor mental health they had in the preceding month. Data indicates an overall reduction in poor mental health days reported from 2018 to 2020. **As noted in section 2 of this report, participants identified the wellness practices supported by coaches and MTP programs as beneficial in countering the increased stress related to the pandemic.** In addition, when participants were asked to describe their mental health in general, three participants indicated their current mental health status was fair in 2020. This decline in reported mental health is directly related to the pandemic.

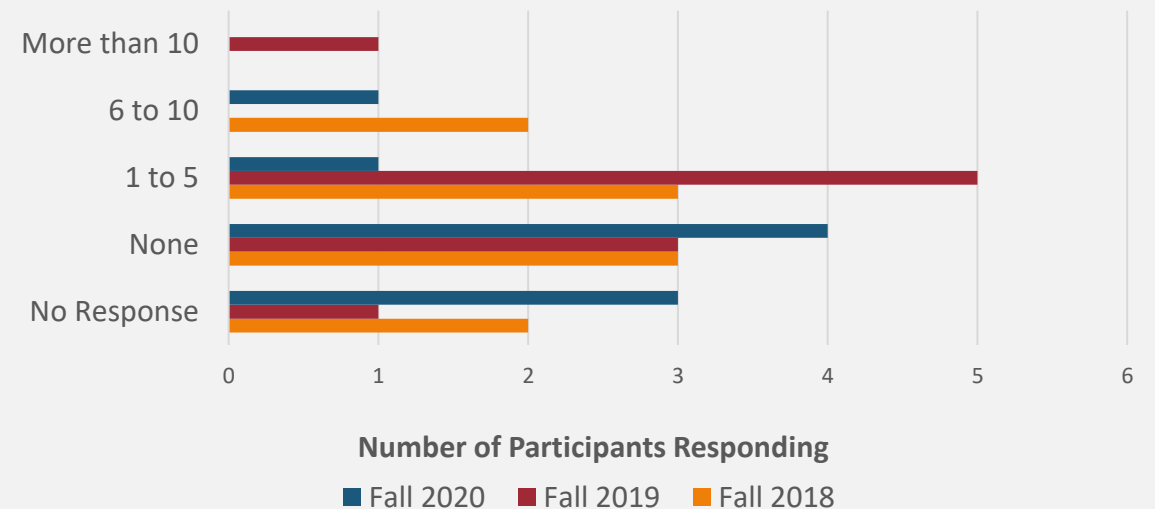
How has your level of stress changed since relocating?

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



Days of Poor Mental Health in the Preceding Month

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

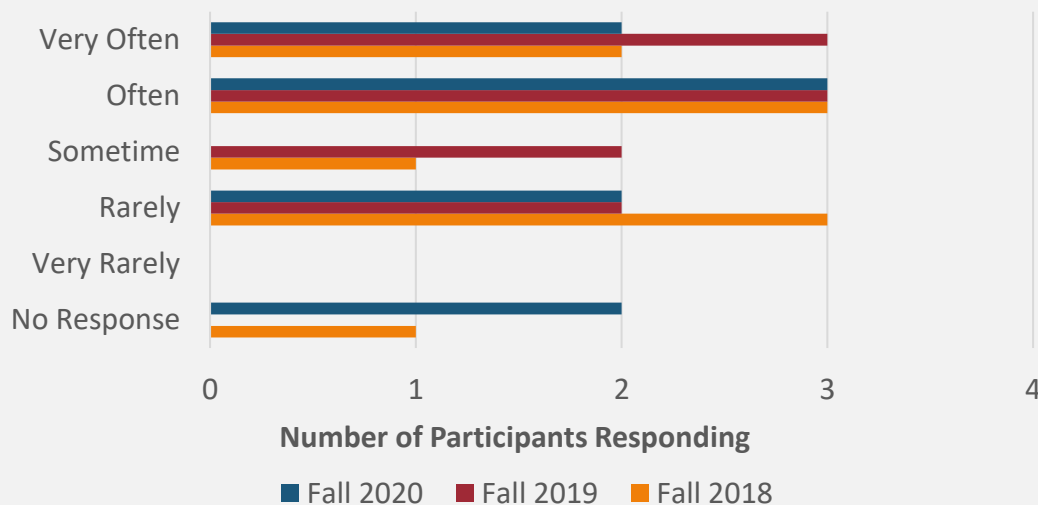


# 7.3 Social and Emotional Support & Health Impacting Daily Function

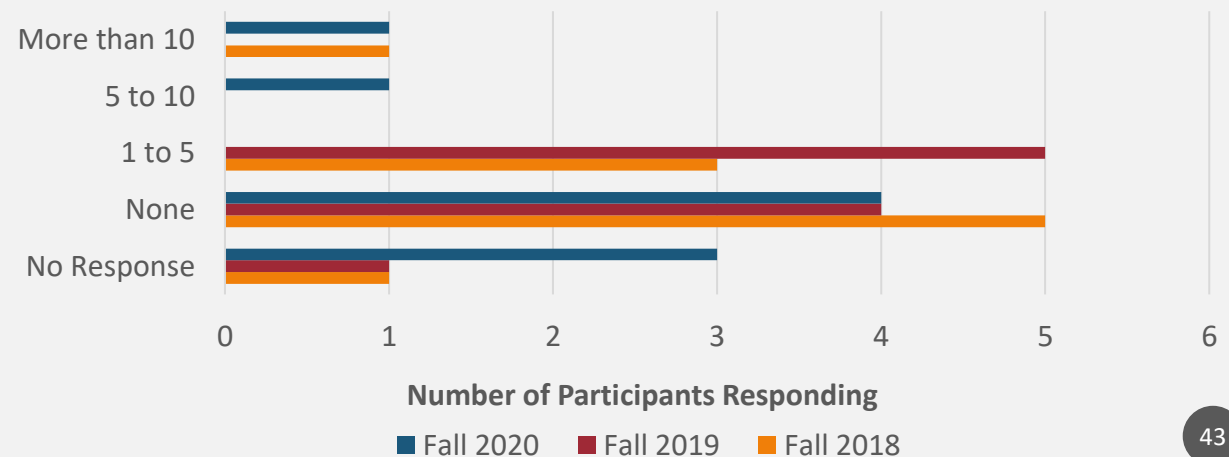
Participants were asked to rate how often their social and emotional needs are met. More than half of the participants (five out of seven) reported that their social and emotional needs were met “often” or “very often” in the fall of 2020. Two participants indicated that their social and emotional needs were only met “rarely.” Surveys over time indicate that the number of participants who had their social and emotional needs were relatively consistent over time. Three participants indicated their needs were met “rarely” in 2018, and this decreased to two participants in 2019 and 2020.

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. Four out of six participants indicated that their health had not impacted their ability to meet basic functional needs in the preceding month. The stress of the COVID pandemic and chronic disease management were two examples of issues that impacted basic functional needs in the preceding month.

How often do you get the social and emotional support you need?  
2020 N=9; 2019 N=10; 2018 N=10



Number of Poor Health Days that Impacted Function in the Preceding Month  
2020 N=9; 2019 N=10; 2018 N=10



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## 8.0

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

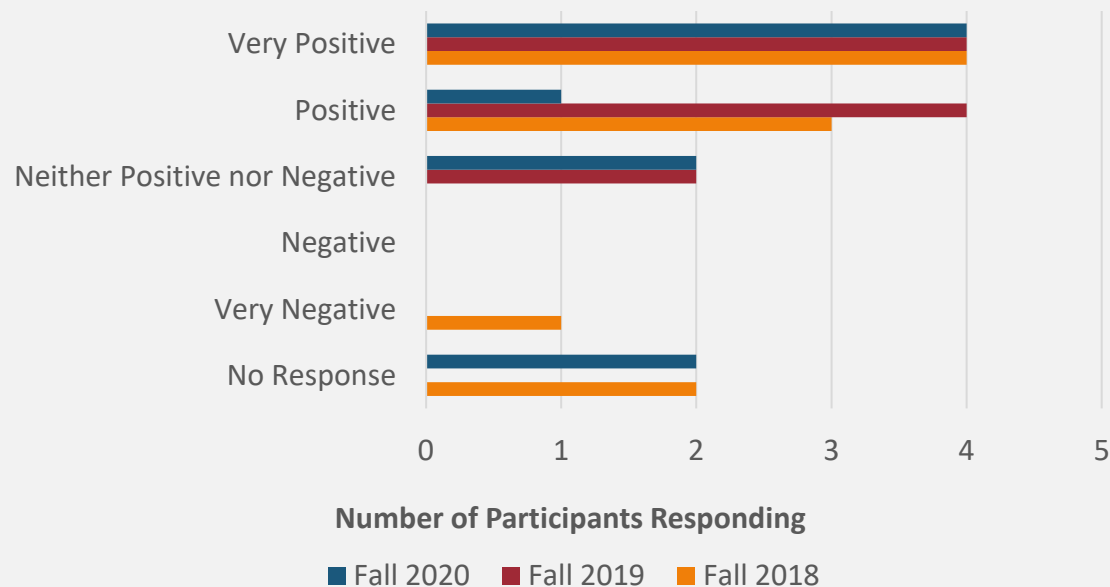


# 8.1 Property Management & Neighbor Interactions

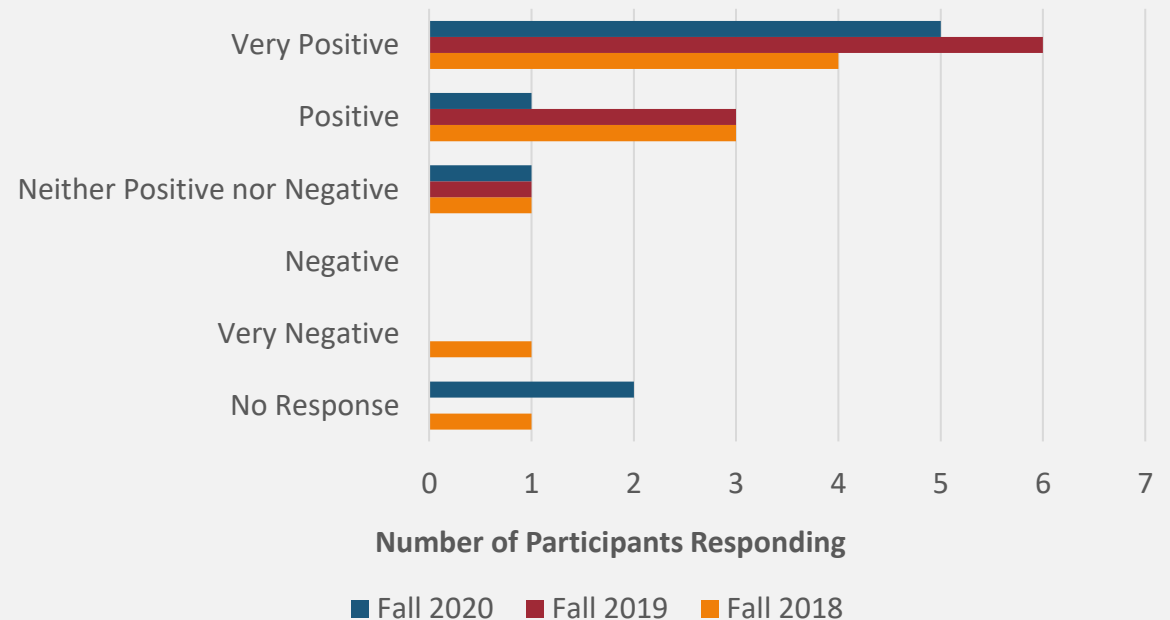
Most participants (five out of seven) described their experience with property management as “positive” or “very positive.” Half of those who responded to this survey question (four out of seven) indicated relationships were “very positive.” Unlike earlier surveys, no participants indicated they had a negative experience with property management.

Almost all participants (six out of seven) indicated positive or very positive interactions with the property management staff and their neighbors. More than half of the participants to this question indicated the relationships were “very positive.” Relationship ratings have improved over time. One participant indicated a negative interaction in fall of 2018, compared to no negative ratings of interactions in 2019 or 2020.

How would you describe your experience with property management?  
2020 N=9; 2019 N=10; 2018 N=10

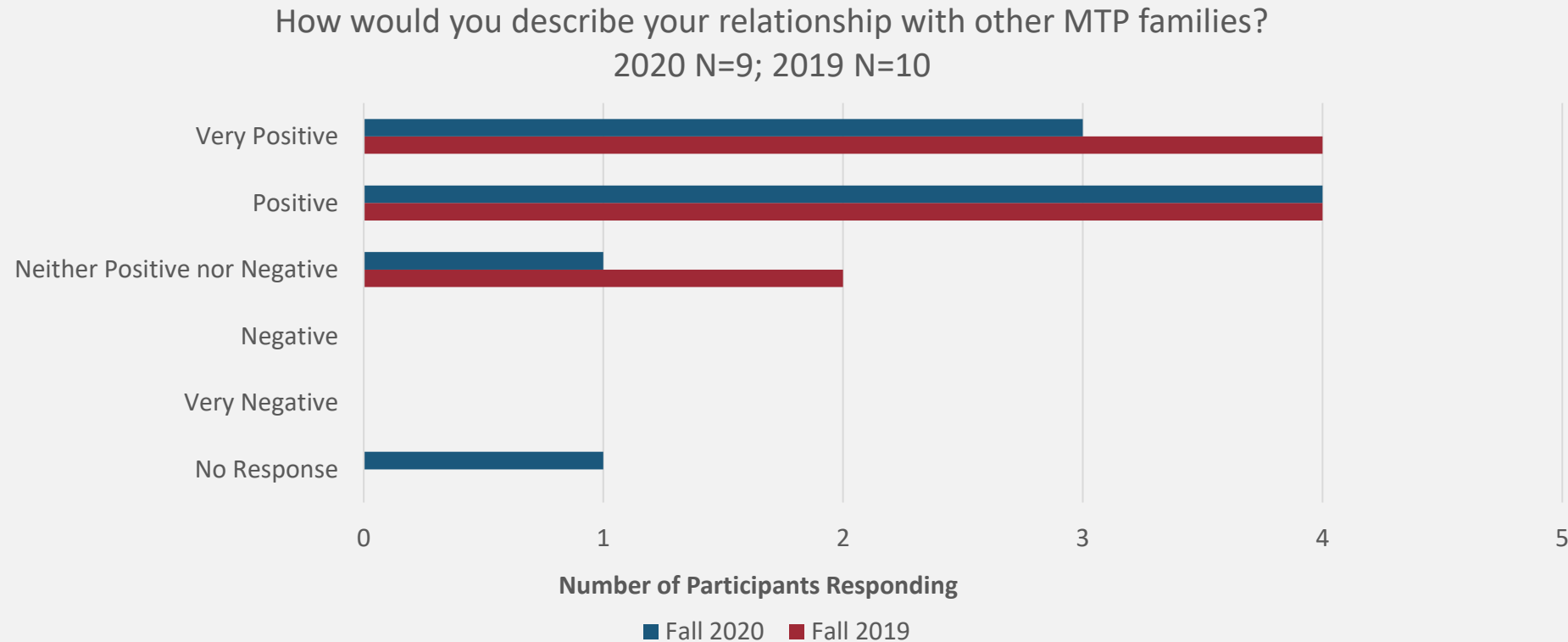


How would you describe your interactions with neighbors, other tenants, and property management staff?  
2020 N=9; 2019 N=10; 2018 N=10



## 8.2 Relationships with Other MTP Families

Participants continue to develop positive relationships with the other MTP families. Nearly all of the participants (seven out of eight) indicated a “positive” or “very positive” relationship with the other MTP families. No participants expressed a negative relationship with other families, and one participant expressed a neutral experience developing these relationships. Relationships are supported through the “buddy” program, in which some participants engage with other MTP participants who live close to them. Although participants were using a mobile app to communicate frequently in the past, this informal communication has declined. The ongoing positive relationships should be contextualized within the pandemic. The transition to virtual monthly program sessions also limited in-person interaction between participants in 2020. Although participants had less direct in-person contact, they indicated relationships remained strong and supportive.





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# 9.0

## EXTERNAL PERSPECTIVES: COACHES & PROPERTY MANAGEMENT



# 9.1 Comments from Property Managers

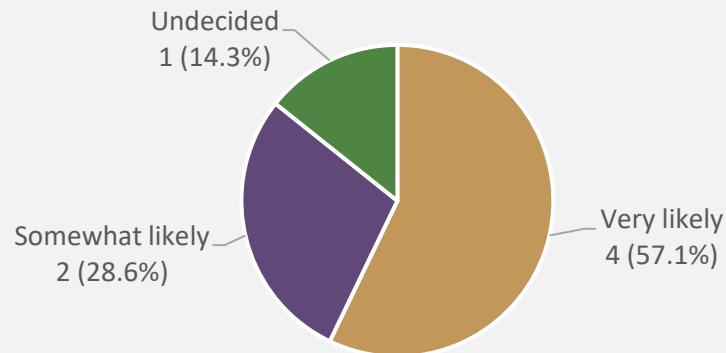
## Opinion of MTP Program Participation

In our survey of seven property managers about 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.

- ***“It’s successful from the view that rent is paid and the residents seem to think of management at the community as approachable and cooperative.”***

Based on your experience with Move to PROSPER to date, how likely are you to recommend participating in the program to other property managers?

Fall 2020 N=7



Very likely Somewhat likely Undecided

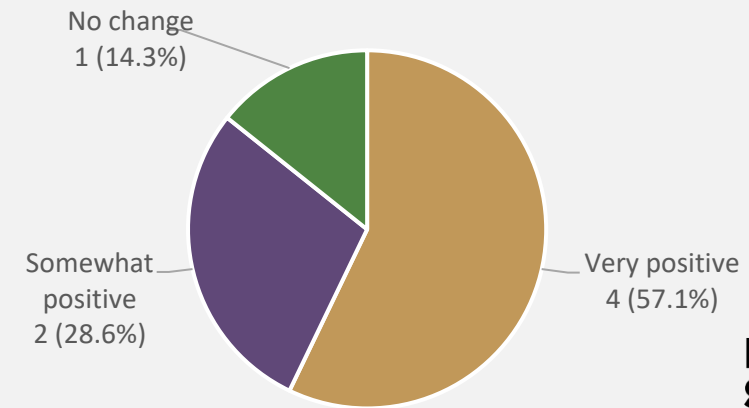
## Property Managers’ Interactions with Participants

All but one property manager responded that their interactions with participants are “very positive” or “somewhat positive.”

- ***“So far we have had a good experience with our current MTP resident.”***

How would you describe your/your staff's interactions with participants?

Fall 2020 N=7



Very positive Somewhat positive No change

## 9.2 Comments from Landlord Owners

### Benefits to Having Stable Tenants for 3 Years

In our survey of the two landlord owners, both agreed that there are financial benefits to having stable tenants for three years, including cost savings in reducing annual turnover. They indicated that the annual saving cost per unit might range between \$800 and \$2,000.

Owners indicated that there are other benefits to having stable tenants for three years, including reduced marketing expenses.

#### Landlord Owner Reflections:

- ***“Possible reduction in marketing and leasing cost if there were enough 3 year commitments.”***
- ***“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.”***

### Benefits to Business or Employees

Landlord owners reported that their businesses and employees experience a variety of benefits by participating in MTP.

#### Landlord Owner Reflections:

- ***“Feel good factor for staff when they see the company they work for is trying to help others in need.”***
- ***“The employees respect and appreciate working for a company that wants to help and make a difference in the community.”***

### Recommendation to Other Property Owners

Both landlord owners answered that they would recommend participation in MTP to other property owners.

# 9.3 Comments from Coaches

## Overall Experience

In our survey of four coaches, the overall experience has been positive.

During this pandemic, coaches have communicated with participants at least once to several times a month by email, phone, text, and/or video. As compared to their former experiences, some coaches pointed out that there was not a significant difference, other than adapting their approach to a virtual environment. One mentioned that the virtual platform was easier for participants to access. Another coach indicated that it was more challenging. One described that the discussion was less focused on long-term goals, and more focused on very short-term goals.

### Coach Reflections:

- ***“Glad to be part of the program and the opportunity to work with the moms...help them to achieve their goals – awesome!”***
- ***“It has been positive and supportive experience. Luckily, we had established trust and a good base so communicating deep feelings was enabled.”***
- ***“Very good. Rewarding. Fulfilling.”***
- ***“Fulfilling. Meaningful.”***

## Participants’ Changes

Coaches pointed out that they noticed positive changes from the time they began until now.

### Coach Reflections:

- ***“Yes, in particular one of my moms has really grown and become solid financially.”***
- ***“Two of my moms have been quite successful- pursuing dream jobs and have made progress in meeting their financial goals.”***

Some coaches indicated that between pre- and post-pandemic periods, there was not a significant difference in regard to families’ response to the program. One coach pointed out that the environments of participants vary depending on their family, employment and economic status.

### Coach Reflections:

- ***“The women displayed resiliency and adaptability.”***

# 9.3 Comments from Coaches

## Adjustment to Schools & Online Learning

According to the coaches, the children overall adjusted well to their new schools and they enjoy and love their schools.

Regarding online learning, most older children are well-adjusted compared to younger children. The age of the child, the child's learning style and the school district are important factors in terms of adjusting to virtual learning.

### Coach Reflections:

- *“Varied experience. Some of them have done well- they are self motivated and were good students. One of the boys had a harder time in the beginning- he was very involved in sports and social.”*
- *“It is a challenge.”*
- *“Both of my moms have older children so the change was less stressful & both had schools that were hybrid.”*

## Opportunities & Challenges with the MTP Model

### Coach Reflections:

- *“I have seen it as very positive- the program has the ability to be crafted to meet the needs of the women over time.”*
- *“Need to establish relationship with participants; have participants guide the discussions and connect with each other; curriculum helpful for some, but not all; the focus around the pillars and setting goals are key/important; more emphasis should be placed in goals/SMART as a training for participants.”*
- *“I’ve never been in a project like this before. I don’t have a basis of comparison. Opportunities: to help bring a vision about, to help people. Challenges: a new model has lots of unknowns + ups + downs.”*

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# 10.0

## CONCLUSION & DISCUSSION





# 10.1 Conclusion & Discussion

Like many residents throughout Central Ohio, Move to PROSPER families were deeply impacted by the COVID pandemic. These impacts ranged from job and income disruption to the challenges of quickly transitioning to virtual learning. Families in MTP dealt with the social and psychological impacts of shelter-in-place orders and increased stress from uncertainty and health risks. The third-year evaluation report attempted to better understand the impacts of the pandemic on families and the types of support that fostered resiliency during a time of crisis.

## Impacts of the Pandemic

The majority of MTP participants were economically impacted by the pandemic. Six out of eight families reported losing their job or experiencing a reduction in income as a direct result of the economic impacts of the pandemic. In the immediate aftermath of economic challenges in the spring of 2020, some families' income and employment quickly returned to normal, while others are still seeking employment. Although the majority of participants were directly impacted by the pandemic economy, few participants (only two out of eight) indicated that they had difficulty paying bills. Participants indicated that savings accrued during the MTP program and quick rearrangement of budgeting priorities were the primary strategies to avoid disruption in paying bills.

## Participant Reflections: MTP & The Pandemic

- *“We would have suffered a major set back without the skills I've learned in the program.”*
- *“I personally made it through this pandemic better than most because of Move To Prosper.”*
- *“I'm not sure where I would be had i not been given this opportunity.”*

## MTP Was Critical to Stability in the Midst of a Crisis

Although the pandemic impacted MTP families differently, many noted that the MTP program was essential to their stability and resiliency in the wake of the pandemic. Several participants noted that they would not have been able to maintain their housing without the financial planning and other supports provided by MTP. The majority of MTP participants (five out of nine) indicated that being in the MTP program supported their resiliency during the pandemic. Participant comments primarily focused on the importance of MTP's financial planning education to their ability to manage their finances during the pandemic and, in some cases, avoid a financial crisis. The establishment of an emergency fund and budgeting were regularly cited as critical to economic sustainability during the crisis.

# 10.1 Conclusion & Discussion

## Program Supports Fostered Resiliency

Participants found financial literacy skills as the most impactful element of MTP during the pandemic. A majority of participants also indicated coaching, monthly programs and mindfulness techniques as having a positive impact. A majority of participants identified the program as having a helpful impact on their children's academics amidst the school disruptions during the pandemic. The experience of MTP families during the pandemic demonstrates the importance of supportive structures for families who are economically vulnerable in times of external economic shock.

## Healthy Housing & Safe Neighborhood Are Essential to Well-Being

Participants regularly identified the benefit of a safe/healthy home and safe neighborhood as essential to their well-being during the pandemic. The additional time spent indoors was less detrimental because families were in healthier housing units with better indoor air quality. Participants indicated that neighborhood safety was critical to finding outdoor spaces to socially distance and be active with their children. Although many participants noted that their current apartment was smaller than their previous residence, the space was sufficient to accommodate working from home and virtual schooling for children.

## Despite the Pandemic, Families Still Noted Improved Outcomes for Themselves and Their Children

Participants are still very satisfied with the neighborhood and housing unit. They still primarily reference the improved quality of their housing and the improved safety of their neighborhoods as the most important change since joining MTP. The majority of participants still identify improvements to both their physical and mental health since joining the MTP program and relocating. The continued positive scores for physical and mental health are notable given the tremendous health risks and mental health stress during the pandemic. Similar to earlier evaluation surveys, participants generally indicated improvement and growth for their children across multiple dimensions of child well-being. The vast majority of participants indicated a continued positive transition into new schools, improved academic outcomes and improved health, self-esteem and optimism for youth.

## Emergence of Engagement in Enterprising Activities

An unexpected positive outcome of the third year was the emergence of enterprising activities among participants. All of the nine participants in MTP have supplemented their incomes through the gig economy, engaged in their own entrepreneurial activities or pursued job training opportunities. Two participants started private businesses since the pandemic, and one has an existing business (in addition to their regular employment). One business grew rapidly in the past year. Eight of nine participants have a 'side hustle' to earn additional income, with this being new since the pandemic for five of the participants.



**Providing  
Relocation and Resource  
Opportunities to  
Stabilize,  
Promote and  
Empower  
Renters**

For more information about the Move to PROSPER program, please visit: [www.movetoprosper.org](http://www.movetoprosper.org)