

Move to PROSPER: Pilot Program Final Evaluation Report

Submitted to the Ohio Housing Finance Agency, Final Evaluation Report.

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#### **Introduction<sup>1</sup>**

The following evaluation report presents outcomes for the Move to PROSPER (Providing Relocation and Resource Opportunities to Stabilize, Promote and Empower Renters) pilot program. The MTP pilot began in the summer of 2018 and will end in the late spring or early summer of 2022. Initially designed as a three-year pilot program, external factors related to the COVID-19 pandemic, led to extension of the pilot program from three years to four years. The formative evaluation was developed in collaboration with MTP administrators and included tracking of various outcomes for program participant families through surveys, interviews, administrative data review and observation conducted from the autumn of 2018 to the autumn of 2021. Additional focus groups with program staff, surveys with participating landlords and ongoing weekly meetings with program administrators supplemented data collected directly from participating families. Three interim evaluation reports were completed prior to this final evaluation report in the spring of 2019, spring of 2020 and the spring of 2021. The Move to PROSPER (MTP) pilot program has had tremendous success, both in the short- and long-term outcomes during its multi-year implementation. As families exit the program in 2022, the majority of families will be staying in their existing neighborhoods and have experienced multi-faceted improvements along the dimensions of health, child development, financial security, employment stability and income.

#### **Overview of Program Design**

Move to PROSPER improves life outcomes for children and their families by creating opportunities for residential and financial stability. The MTP pilot was informed by research, local stakeholder engagement and multiple focus groups with the program's focus population.

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<sup>1</sup> All data referenced in this report is included in the attached Addendum (Year 4 Survey Results). Additional supporting data is included in the attached MTP evaluation reports from 2019, 2020 and 2021. All evaluation reports are accessible at: <https://www.movetoprosper.org/report2021>

Two separate Focus Groups with 11 women each were organized in 2016 by four nonprofit organizations that serve women who meet the criteria for the Project. The purpose of the Focus Groups was to understand the needs and gauge the interest of women in participating in a Project that could not commit to a permanent rental subsidy. The focus groups captured the aspirations and challenges facing this population. An additional focus group was held in 2018 to refine the pilot program implementation. This focus group engaged questions on transportation support, neighborhood preferences and housing preferences.

The program uniquely serves single mother households with children under the age of 13 and provides a combination of rental assistance, one-on-one coaching, cohort-based programs, peer learning and relocation to a “high” resource neighborhood (and healthy housing unit) within Franklin County. Ten families were selected to participate in the initial pilot (August 2018), however one family exited in November 2018 and was promptly replaced with an additional family on December 1, 2018. Participants were required to have transportation to participate in the program.

### Overview of Program Population

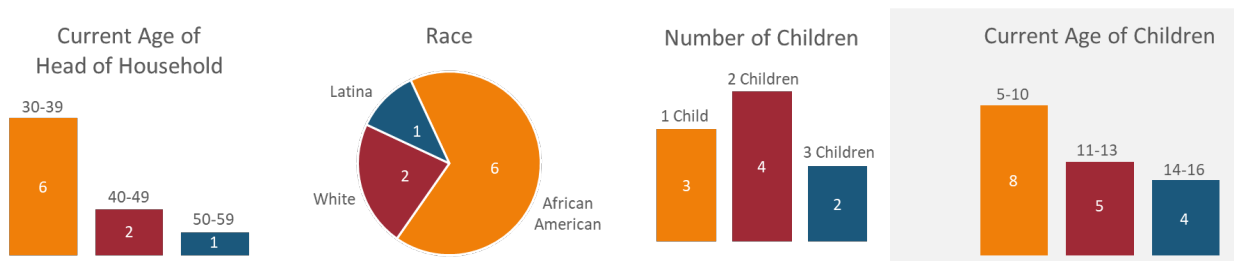


Figure 1: Demographic information for MTP pilot families as of 2021.

General demographic data for MTP pilot families is included in **Figure 1** (above). Upon enrollment, Move to PROSPER families were housing insecure and had incomes of between approximately \$23,000 and \$37,200 (30-50% of Area Median Income). 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 previously resided in lower resourced neighborhoods, experienced housing instability or experienced

periods of homelessness. All participants' credit scores were under 580. Seven participants had scores ranging from 500 to 579, and three were below 500. All but one participant had debt. The lack of debt for the one participant was due to a recent bankruptcy. Over half of the participants (six out of ten) reported that they were in debt over \$50,000. The main cause of this debt was student loans. Children in the program primarily attended lower ranked public and charter schools. The children's school rankings were mostly in the bottom 30%, such as ranked 1158, 1364, or 1626 out of the 1636 schools in Ohio.

### Overview of Outcomes: Early Outcomes

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*"...my stress level has gone down tremendously. Like I said I love just letting my kids go outside and play and I don't have to worry about her playing in the backyard like before."*

-Move to PROSPER Parent

*"Well, you know at the time, probably about like the last three years (before moving), I was having headaches and I had actually gone emergency room twice with really bad migraine. And I didn't really think about it at the time as being like environmental hazards... now I have to wonder if some of that wasn't from the living conditions we were in. My daughter has asthma. And my youngest developed asthma, so it really was unhealthy."* -Move to PROSPER Parent.

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The Move to PROSPER (MTP) program has had tremendous success, both in the short- and long-term periods of its three-year pilot. Within the first six months of program evaluation, participants were already responding with significant indications of program success, such as noticeable reductions in stress, an increased level of neighborhood satisfaction, and positive increases in their children's health since relocation. Early surveys and interviews with participants indicated a significant reduction in children's health concerns and events related to asthma, in particular, and positive outcomes in school relocation for the majority of families (seven out of nine). Participants indicated that children were doing better academically, emotionally and were more engaged than in their previous school districts.

### Overview of Outcomes: Outcomes in Year Two

After 16 months of relocation and 18 months of participating in the program's life coaching and programming, the benefits of MTP for the participating families continued to grow. Participants repeatedly rated the relocation as experience as "Positive" in the second year, with a

majority (six out of nine) reporting that the experience has been “Very Positive.” Participants indicated deeper engagement with coaches in the second year, with identification and progress made toward various goals developed by families with coaches. Initial gains made through the program’s coaching and programming led to initial improvements in economic outcomes (such as credit scores, savings and income) for participants in year two. Several participants made progressive job transitions, explored training opportunities, and parents identified utilizing preventative care more, improved parenting techniques and engagement with wellness strategies.

The dramatic change in indoor air quality and health conditions in new units, triggered substantial health improvements to children and a decrease in emergency room usage (primarily to address issues related to child asthma or other respiratory challenges). Program evaluators also conservatively estimated that that in this same timeframe (16 months) the participants collectively avoided at least twenty emergency room (ER) visits in the first 16 months in the program. These preliminary health improvements are estimated to have saved at least \$30,000 in costs to health care systems and insurance due to improved health outcomes for children.

### **Overview of Outcomes: Pandemic Related Disruptions in Year Three**

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*“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.”*

– Move to PROSPER Parent

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*“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.”*

– Move to PROSPER Parent

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The third year of evaluation brought different challenges than in previous years, as much of the nation and Ohio’s economy faltered in the wake of the COVID-19 pandemic. Despite the enormous economic challenges, and the fact that six of the families reported losing their jobs or experiencing a reduction in income as a direct result of the pandemic, the MTP participants displayed greater resiliency than those in similar economic circumstances.

In surveys conducted during the pandemic (approximately 28 months after relocation), program evaluators found that the MTP families were more stable and rebounded more quickly

than nationally reported trends – a testament to both financial emergency funds developed in collaboration with coaches and the increased resilience of families involved in this pilot. Notably, none of the participating families missed a single rent payment since the beginning of the COVID-19 pandemic. The wellness and financial literacy skills obtained during the coaching sessions were rated the most helpful among participants during the pandemic. Some participants begin entrepreneurial activities during the pandemic and their financial conditions improved substantially. Although most participants were directly impacted by the pandemic and recession, emotional and peer support from the program, adoption of wellness strategies, emergency savings and prior financial planning keeps families stable and resilient.

### **Overview of Outcomes: Longitudinal Impacts on Families in the First Three Years**

*"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."*

– Move to PROSPER Parent

*"It's been [an] equally amazing transformation for them. They get excited to go to school. My daughter doesn't come home with marks and bruises and you know I don't have to, I'm not in the principal's office or trying to figure out what is going on. My son is actually socializing and engaging again. His grades going up, he is not isolating like he was. It's definitely been healthy change for us. All the way around."*

- Move to PROSPER Parent

A longitudinal view of the changes experienced by parents in the MTP pilot provides insight on the sequential process of change (**Figure 2**). 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.

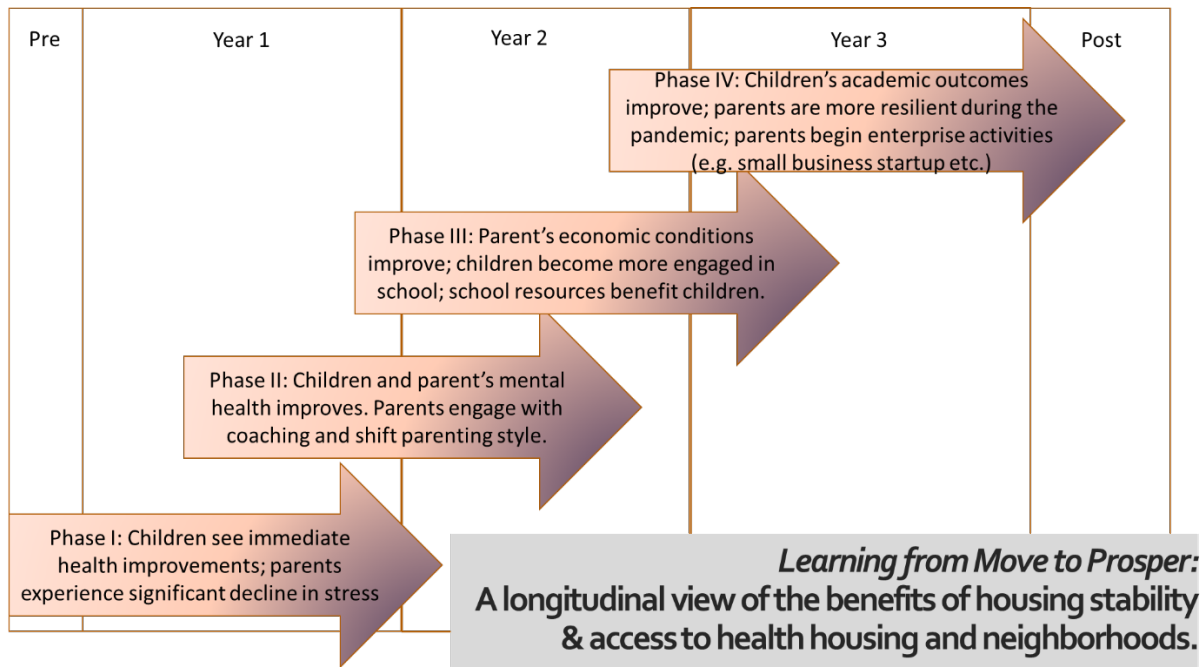


Figure 2: Longitudinal view of changes within families in the first three years of the MTP pilot program.

**Overview of Outcomes: Reflections from Year Four**

Move to PROSPER’s final year (2021-2022) comes as an extension to the initial three-year pilot, resulting from financial and economic uncertainties attributed to the global COVID-19 pandemic that emerged in early 2020. Like other Franklin County families, MTP families continued to deal with the long-term impacts of the pandemic, such as employment, childcare, and educational disruptions or increased health concerns. Year four evaluation surveys found general consistency in the positive outcomes found throughout the program. Although the final year’s survey did show a slight decline in “Very Positive” outcomes across some survey questions that are directly attributable to the ongoing impact of the pandemic.

Generally, participants showed remarkable resiliency in the face of extraordinarily challenging times. Participant physical and mental health scores remained majority positive, satisfaction and relocation scores were still high, and children’s health outcomes remained strong. Thus, the pilot’s final-year survey results should be reviewed in consideration of the

ongoing, multi-year impact of the pandemic that has caused considerable disruption across every sector of the economy.

### ***Economic Conditions-***

Despite the economic challenges posed by the COVID-19 pandemic, the majority of participants (seven out of nine) indicated their economic circumstances were either “Better” or “Much Better” since joining the program over four years ago. Eight participants stated that their income had noticeably improved since joining the program, which was consistent with Fall 2019 survey results and an improvement from Fall 2020 results. The economic impacts of the pandemic were primary concerns among many of the participants, with several participants noting disruptions in and/or loss of employment and increases in bills, as a direct result of pandemic-related disruptions. However, the number of participants indicating “Better” or “Much Better” in employment conditions improved in 2021 (six) from 2020 (three).

Participants were also asked to reflect on any stress related to paying bills and meeting financial obligations during the final-year pilot survey. Only three participants indicated they have difficulty paying rent, utilities or other bills since relocation, which is consistent with participants’ survey responses during the first year of the pandemic (2020). Utility bills, including cellphone bills, and pandemic-related expenses (additional groceries) were the primary economic stressors impacting participants’ ability to pay bills. Three participants also indicated difficulty with transportation expenses or finding a new, used car in 2021.

MTP financial coaching also involved strategies to improve credit scores. Most participants (seven out of nine) indicated their credit scores had improved since joining the program, while two participants indicated no change in credit scores. Importantly, no participants indicated a decline in their credit score throughout the duration of the program. One participant even noted their score climbed by 75-100 points, a significant year-over-year improvement. Administrative surveys from Move to PROSPER indicates substantial growth in income over the four-year time period for participant families. Average family income for MTP pilot families was \$29,000 in 2018 and has increased by 58% to \$46,000 in 2021.

### ***Child Outcomes-***



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*"It was the best thing we could have done for the kids. It took some time. It felt like the kids couldn't be stable in the environment that they were being forced to go to school in."*

– Move to PROSPER Parent

*"He (my son) loves his school. I love his school and the school district. They are supportive. He has really blossomed with the change in school systems."*

– Move to PROSPER Parent

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Participants' children also experienced significant physical, emotional, and mental health-related improvements throughout the course of the program. Children reportedly experienced noticeable improvements to their health and a reduction in stress from moving to a safer neighborhood and healthy home within the first year of relocation – and the benefits continued over time. In 2021, seven out of nine participants noted that their children's physical health had experienced either "Positive" or "Very Positive" change since relocation – the highest the scores had been throughout the pilot.

Similarly, almost all participants (eight out of nine) indicated "Positive" or "Very Positive" changes to their children's mental health since joining MTP. The remaining participant responded that there had been a "Somewhat Negative Change" in the Fall of 2021, related to a new incident of discrimination and bullying in school. Nearly all participants (eight out of nine) responded in the Fall of 2021 that they felt their children's behavior had seen either "Positive" or "Very Positive" change since relocating. Unlike earlier surveys, no participants indicated negative changes to their children's behavior in 2021.

### ***Parent Health-***

The first evaluation report (Fall of 2018) of MTP indicated an improvement in the overall mental health of participants and a reduction in stress. In the Fall of 2021 these trends continue, over half (five out of nine) of the participants still noted a "Positive" or "Very Positive" change in their levels of stress since joining the MTP program and relocating. One participant in the 2021 survey indicated a negative change in their stress levels as a result of the COVID-19 pandemic, while the remaining three participants noted "No Change."

Participants were also asked to identify how many days of poor mental health they had experienced in the preceding month. Survey results indicated a slight increase in overall poor mental health days reported from 2020 to 2021. This decline in reported mental health was directly attributed to the pandemic, per the survey responses, as multiple participants expressed uncertainty with inflation, job prospects, and children's safety from future COVID infection.

Physical health improved significantly among participants, with scores increased from four to eight individuals experiencing either "Positive" or "Very Positive" changes in their physical health since relocation. One participant remarked: *"I began exercising and eating healthier. I have lost about 30 lbs. in 2021."* The generally positive physical and mental health are notable given the tremendous health risks and mental health stress experienced during the COVID-19 pandemic.

### ***Overall Participant Experience-***

These consistent positive outcomes across the domains of economics, child development and health are reflected in participant ratings of overall experience in the MTP program. All MTP participants rated their experience since relocating as "Positive" or "Very Positive" in the final survey, with the majority of participants (seven out of nine) rating the experience as "Very Positive." Ratings improved throughout the duration of the pilot program (2018-2021), including the percentage of those participants who rated their experience as "Very Positive." In interviews and survey comments, participants consistently referenced the improved quality of their new housing, the benefits in both mental and physical health, and the improved safety of their neighborhoods as the most important benefits of relocation. MTP has proven to be an effective model for positive transformation in the lives of its pilot participants.

### **Post Program Plans for Pilot Families:**

In spring 2022, the remaining pilot program families will be exiting the program. MTP was designed as a short-term housing support initiative (initially 3 years of support) and the MTP pilot provided an opportunity to understand how families transition out of temporary rental assistance and other programming. To ensure a successful post program transition, families have been working with coaches to develop transition plans, which included financial and housing plans for families. As families exit Move to PROSPER coaches worked with families to identify their forthcoming housing options and the financial viability of housing opportunities based on

family finances. Remarkably, the vast majority of families (eight of out ten) plan on staying in their current neighborhood, with most families opting to stay in their existing or nearby apartment communities in the near term. Of these eight families, four families are planning to purchase a home within the next 2 to 3 years. Of the two families who are not staying, one family has already moved to another community (and plans on pursuing home ownership) after receiving a work promotion. The remaining family will relocate to another community and housing unit.

At the beginning of the program no families would have been eligible to rent in their rental communities due to either housing cost and/or credit scores. Four years later, almost all families can afford staying in their current property or to rent comparable units without rental assistance. Increased incomes and improved credit scores were the primary factors influencing family housing stability at the end of the pilot program. Substantial increases in income have expanded the financial capacity of families to afford housing in higher rent areas. As a ten-family cohort, the average income for MTP families increased by 58% (from \$29,000 in 2018 to \$46,000 in 2021). Individual families reported increases in their income ranging from 30% to 115% from 2018 to 2021. Progressive job changes, entrepreneurial activity (small business startups) and gig economy activities were the primary factors leading to increased incomes. Increased income enabled a reduction in debt and increased savings which also bolstered family economic stability. As discussed earlier in this report, all families have reported increased credit scores and, in some circumstances, credit scores have increased over 100 points in the past year.

In addition to improved incomes and financial conditions, families have reported other long-term benefits of Move to PROSPER, related to social and peer support. Four families would like to start an alumni group and the majority of families reported that personal relationships built with other MTP families are a critical support resource and will continue regardless of a formal alumni group. Additionally, multiple pilot families have volunteered to act as peer mentors to future MTP participants. After four years, the combination of rental support, access to a healthy and safe housing unit/neighborhood, intensive coaching, programming and peer relationships have placed families in a position to sustain the improvements fostered by Move to PROSPER as they exit the program.

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