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How Affordable Housing Providers Can Boost Residents' Economic Mobility

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Housing matters for many outcomes



Housing matters for economic mobility



What is economic mobility?



- Income
- Employment
- Assets

But housing alone is not enough

Resident services are offered to support residents' health, education, employment, and safety

- **Direct services** to promote stability and mobility
- **Service coordination** across workforce development, local anchor institutions, major employers, and public sector partners
- Some focus on **economic mobility**

What the literature says

There has been little research on individuals

- Most focuses on reducing barriers to economic mobility, or on broad population trends

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Some interventions work better than others

- Education works, especially beyond a high school degree
- Cash assistance and EITC can work for some groups
- Supportive employment and transitional jobs, more so than training programs
- Coaching and apprenticeships show promise, but research is still nascent
- Small levels of savings reduce destabilizing effects of income disruptions and emergencies

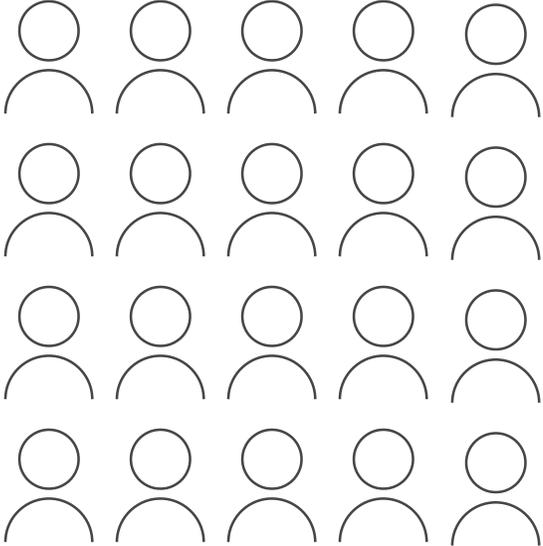
What the literature says

The design and implementation of rental assistance policies may impact economic mobility

- Resident services, including direct services and service coordination
- Rent policies, including income disregards, escrow savings, alternative rent structures

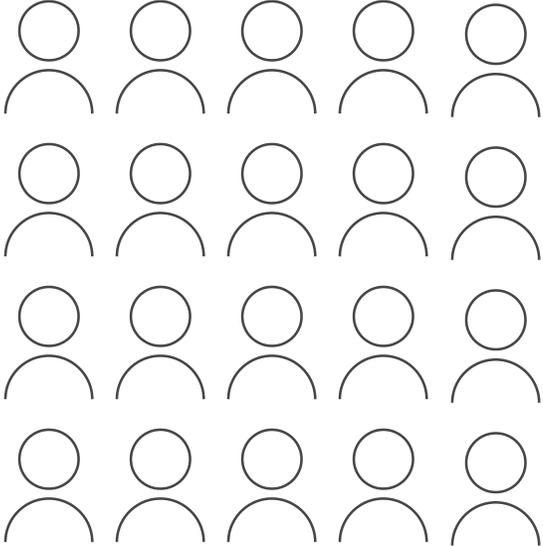
Our approach

20 Experts

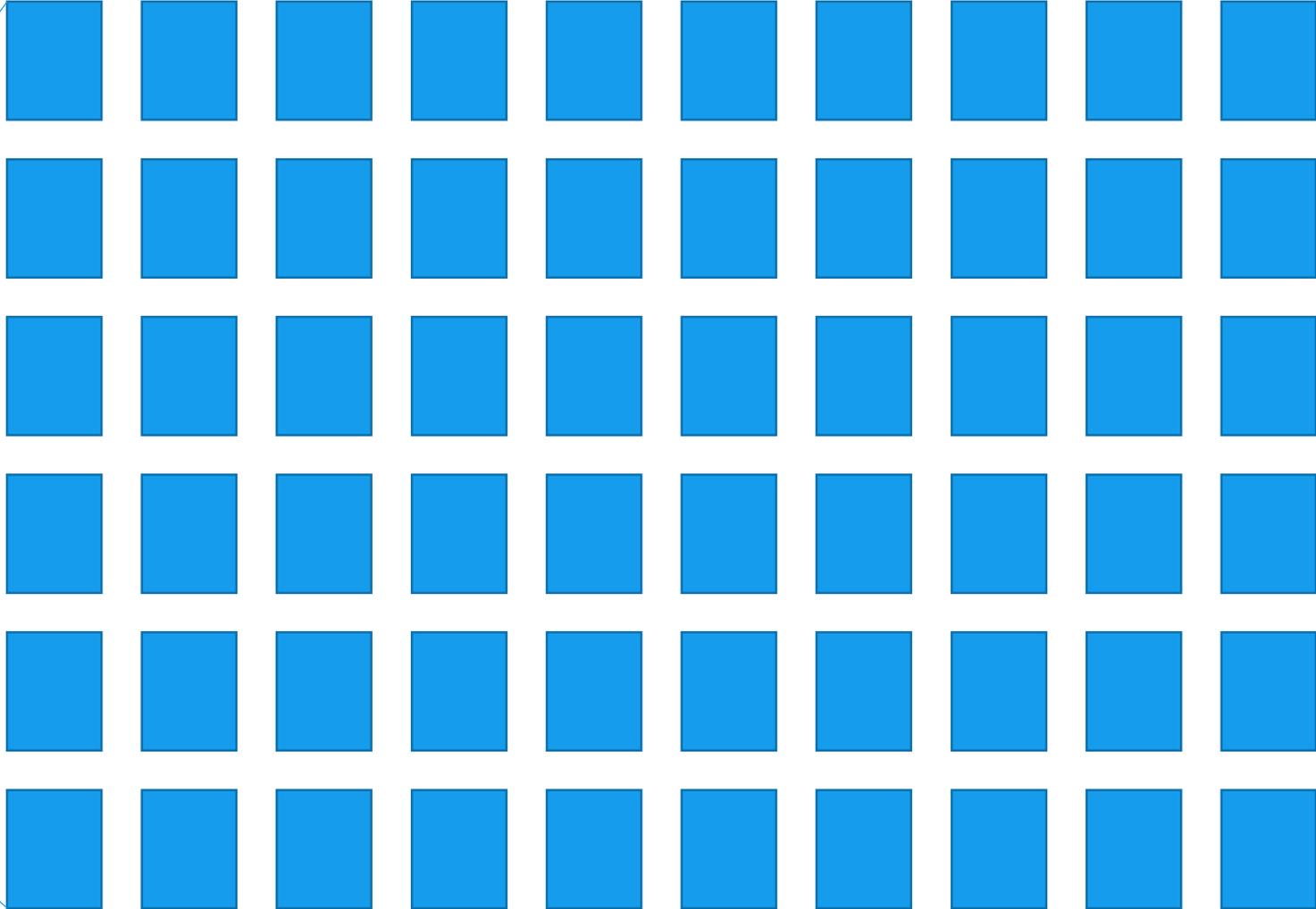


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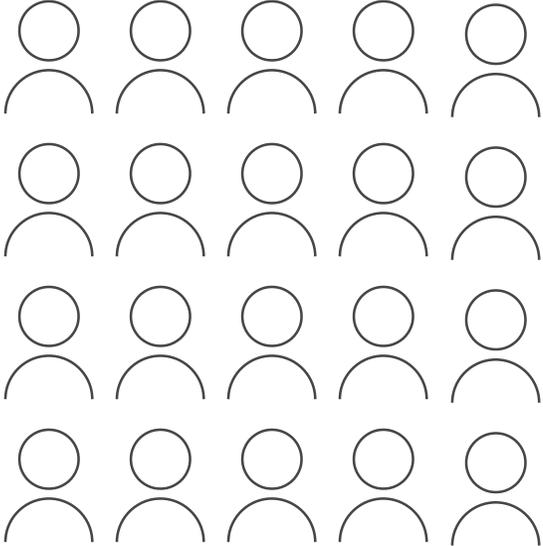


60 Organizations

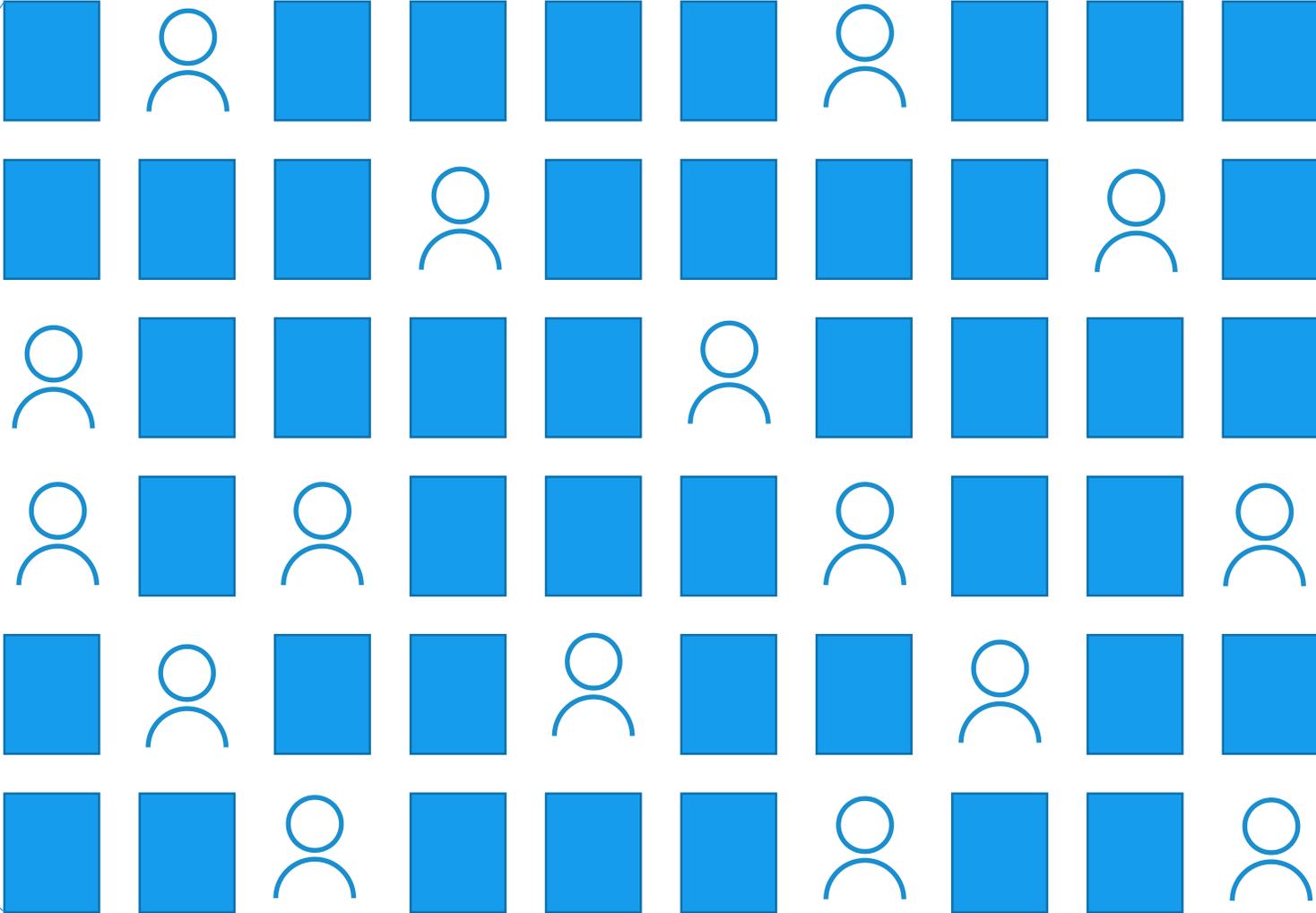


Our approach

20 Experts



16 Practitioners



What the experts and practitioners said

How can affordable housing providers boost residents' economic mobility?

1. Pay residents for training and work
2. Integrate property management and resident services
3. Individualize services and supports to match resident goals
4. Extend the timeframe for services and supports

Pay residents for training and work

- Removes barriers to investment in education and training
- Strengthens sense of power and autonomy
- Defrays costs of reentering labor market
- Creates opportunities to enter fields with career potential

“At the end of the day, when you’re looking to access economic mobility and permanent housing, it takes money. And the thing is, that money feeds into lots of other goals.”

- Judy Parks, Economic Mobility Pathways

Integrate property management and resident services

- Sharpens focus on residents
- Increases actionable information for service coordinators
- Reduces evictions

“And by combining property management and our resident services...it provides high quality person-centered management and services together.”

- Lisa Wilcox-Erhardt, Common Bond Communities

Individualize services and supports to match resident goals

- Personal goals are more motivational than those set externally
- Increases agency and autonomy
- Deepens engagement

“The mission is to empower residents to live the life they want to live.”

- Kevin Lewis, Operation Pathways

Extend the timeframe for services and supports

- Economic mobility is an ongoing process
- Support can help residents maintain jobs
- It often takes time for clients to see benefits

“Where you see the improvement is when you stick with people, and they stick with you, and they begin to realize the power of match savings and what it does for people.”

- Richard Petersen, Capital Area Asset Builders

Would you like to learn more about this research?

- Research brief is available today
- Full report will be released in November 2018
- Stay in touch via Twitter: @urbaninstitute
- Email Megan Gallagher (mgallagher@urban.org) or Eric Burnstein (eburnstein@urban.org)

Panel Discussion



Sustainable South Bronx, an affiliate of the HOPE Program (Bronx, NY). Sustainable South Bronx empowers low-income residents of the South Bronx and beyond through job training focused on green construction and building maintenance and through a social enterprise that provides paid employment while making New York City more environmentally sustainable. Their comprehensive approach combines training, adult basic education, industry certifications, work wellness services, internships and job placement with long-term support.



Economic Mobility Pathways (Boston, MA). To help low-income families achieve economic mobility, EMPATH created a new approach that incorporates strengthening executive functioning capabilities into participant directed goal setting. This coaching based partnership with participants uses progressive goal setting to achieve the individual's long term goals. It guides each person in the areas of health, family life, career, finances, and education, building skills that sustain results. EMPATH uses data to inform program design and publishes new findings on poverty, direct services, and economic mobility. To promote shared learning, EMPATH partners with top organizations in media, academia, business, philanthropy, and the non-profit space.



Compass Working Capital (Boston, MA). Compass supports families with low incomes to build assets and financial capabilities as a pathway to greater economic opportunity, and out of poverty. They seek to identify and leverage opportunities to integrate asset building and financial capability strategies into markets and programs that serve families with low incomes. At the heart of their programs is client-driven financial coaching and education that helps participants chart and follow a path to reach their financial goals and become more financially secure.



CommonBond Communities (St. Paul, MN). By integrating services and housing, CommonBond was the first to offer more than just a quality place to live. Their model has always been about supporting people in achieving their goals. CommonBond's experienced staff and volunteers work with over 12,000 people in tailored ways to meet them where they are today. Their combination of quality homes, mission-centered property management and life-changing services demonstrates time and time again that, given the right support and opportunities, every person can thrive. CommonBond develops, owns, or manages more than 6,800 affordable rental apartments and townhomes throughout 57 cities in Minnesota, Wisconsin and Iowa.