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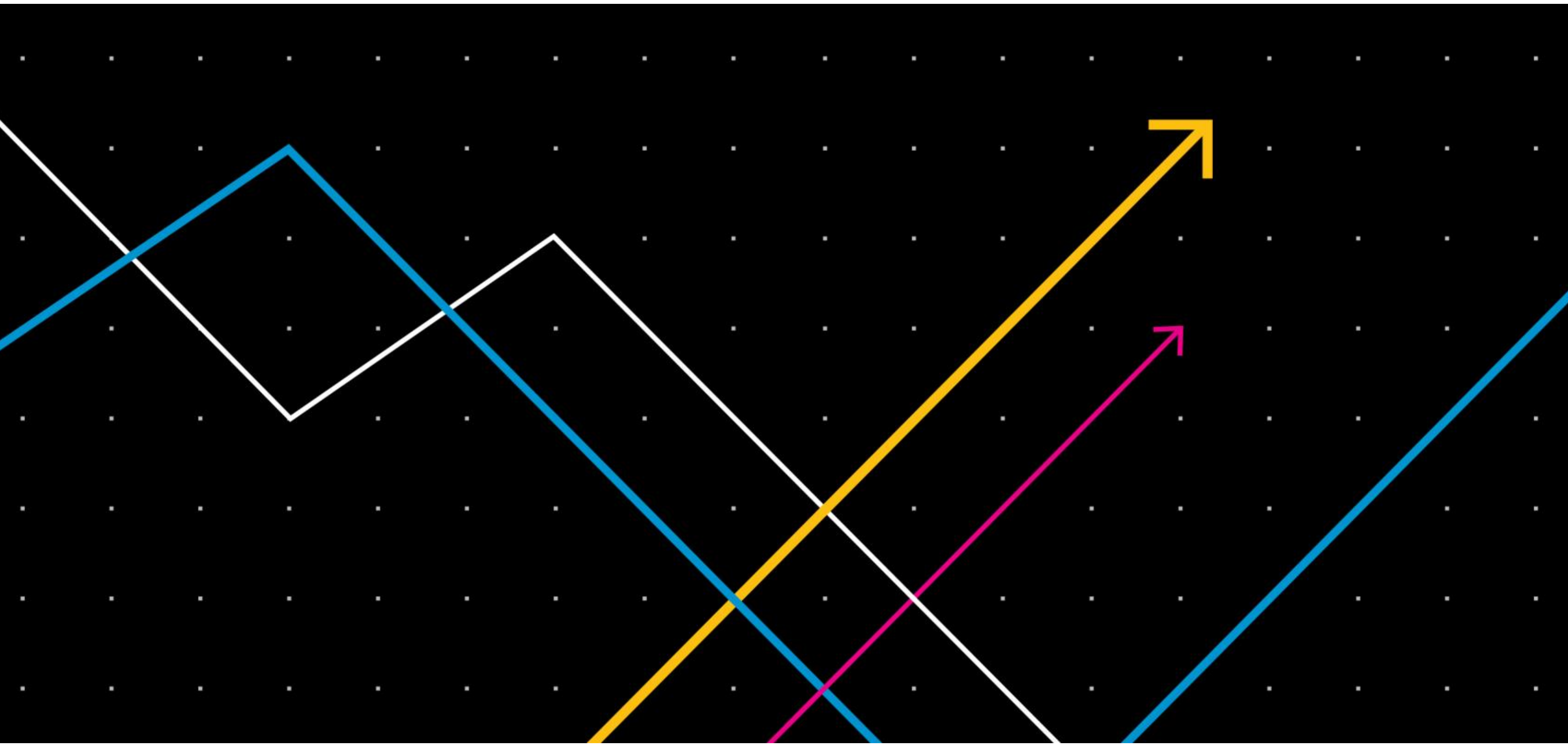

RESEARCH REPORT

Economic Mobility Services for Affordable Housing Residents

Exploring Resident Services as a Vehicle for Economic Success

Eric Tjon Burnstein *Megan Gallagher* *Wilton Oliver*

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Economic Mobility Services for Affordable Housing Residents

Although a significant body of research has examined how national economic policies affect economic mobility on a large scale, we know little about what helps low-income individuals or households achieve an upward economic trajectory. In the past two decades, housing researchers and advocates have identified the potential for stable housing to be a platform for economic mobility, citing the psychological, physical, and economic benefits of having a reliable and safe home. Many housing providers in the public and private sectors offer services to residents to enhance stability and well-being. But there has been little research about how these services affect economic mobility outcomes for residents.

There are many ways to support economic mobility, including supplementing incomes, providing more and targeted education and workforce preparation, and helping people to move out of low-opportunity areas. Our research focuses on *resident services* rather than *residential mobility strategies*, the latter of which are designed to offer opportunities for residents to move to and benefit from higher-opportunity communities.[1] Resident services are designed to increase opportunities in or near the community.

This report scans the evidence on interventions that help individuals and households to achieve upward economic mobility with the goal of identifying services that could be provided by or in coordination with affordable housing providers. We begin with a brief discussion of economic mobility and definitions of key concepts. This is followed by a discussion of the research evidence on individual-level interventions. The third section of this report presents our findings from a scan of leading organizations and initiatives in the field. Finally, we discuss challenges for housing providers seeking to help their residents achieve economic mobility and opportunities for future research.

Economic Mobility Is More Complex Than Just Getting More Money

In 2016, the Bill and Melinda Gates Foundation funded the US Partnership on Mobility from Poverty. Staffed by the Urban Institute, the Partnership brought together thought leaders from across the country to identify promising models for “dramatically increasing mobility from poverty.” Members agreed that mobility has economic dimensions but also requires that people living in poverty are not denied power and autonomy over their lives and are engaged and valued by their community. In this report, we use the definition of mobility from poverty that the Partnership developed, which has three components: economic success, being valued in community, and power and autonomy (figure 1). Each component supports the others.

FIGURE 1
Mobility from Poverty

Source: US Partnership on Mobility from Poverty.

The Partnership scanned the service landscape for programs and ideas that could achieve these goals and compiled resources for measuring mobility from poverty. In this study, we build off that work. Because so much research focuses on economic success, most of the evidence we compiled focuses on programs that seek to improve individual economic growth.

Within the confines of funding availability, affordable housing providers have many options for which resident services to provide and how to provide them. While many of the approaches discussed in this paper focus on economic success, we are interested in how housing providers can support residents to overcome a variety of systemic challenges they may face by pairing stable housing with comprehensive services.

Race and Place Matter

The Partnership recognized that Americans do not have equal access to economic mobility, as highlighted in recent research by Partnership member Raj Chetty and his colleagues. Chetty's research has shown that opportunities for economic advancement vary significantly by geography and by race. Recent examinations of economic mobility by place—first by metropolitan area and then by neighborhood—show that people born into certain economic conditions are more likely to improve or maintain their positions in adulthood in some parts of the country than in others (Chetty et al. 2018).[2] Chetty and his colleagues further upended the earlier consensus that racial disparity in wealth in our contemporary economy is a legacy of *past* discrimination, finding that holding other factors (e.g., household income at birth and parental educational attainment) constant, black Americans *continue* to face significantly greater economic challenges. In fact, they found that black Americans born into the top quintile of families by wealth are only 20 percent as likely to remain in the top quintile as white Americans (Chetty et al. 2018). Even in the communities showing the most promise for upward mobility for black Americans, they are still less likely to move from the bottom quintile to the top than white Americans born in communities most hospitable to their mobility.

Additional insights about the spatial dimensions of economic mobility reveal that places with higher mobility rates undifferentiated by race have five things in common: less racially and economically segregated housing, less income inequality, higher-performing primary and secondary schools, higher levels of social capital, and higher rates of two-parent families (Chetty et al. 2014). But we know little about the combination of opportunities, services, and housing supports that affect individual- or household-level economic mobility most.

Chetty's work provides context for understanding the variation in opportunities for low-income individuals and families. Yet the evidence and emerging practices discussed below largely do not directly address the causes of racial or geographic disparities. The approaches we discuss offer insight into where we have an established evidence base and what approaches could show promise, perhaps in coordination with other efforts.

Defining Economic Mobility and Resident Services

Economic Mobility

In this report, we review evidence on programs and strategies that improve economic mobility. Although our definition has economic and noneconomic components, the literature focuses on economic success and defines economic mobility as improvements in income, employment and earnings, and assets. It suggests that to achieve upward economic mobility, low-income individuals and households must see increases in at least one of three material measurements: income, wealth, and employment (Urhan et al. 2012). A recent review of the concepts and tools for measuring mobility from poverty offers useful resources for capturing the economic success and important noneconomic components of mobility (Acs et al. 2018).

Income includes any present earnings from employment (i.e., earned income) and nonearned income, such as government assistance from transfer programs such as the earned income tax credit (EITC) and Supplemental Nutrition Assistance Program (SNAP, or food stamps). In other words, income includes any cash or near-cash resources that an individual or household has available.

Wealth is the value of existing property owned or controlled by an individual or household, including any savings, less any debt. Very low–income households are unlikely to own large assets such as a home, but they may own smaller-value assets, such as cars, savings accounts, retirement accounts, and other investments (McKernan et al. 2014). Importantly, wealth includes debt. Low-income households may not be able to develop large-scale assets (e.g., buy a home) that provide financial security (although a range of initiatives can help people achieve this goal), but many benefit from the reduction or removal of debt burden, especially when they are otherwise susceptible to predatory practices such as payday lenders.

BOX 1

Housing Can Enable or Hobble Opportunities for Economic Mobility

Homeownership has been a primary pathway to the middle class since postwar residential construction led to a homeownership boom in the 1940s. Interest on mortgage debt is tax deductible, by some measures accounting for the largest single public subsidy for American households.[a] But homeownership opportunities were and are limited for people of color, which inhibits their ability to build assets and achieve economic mobility.

As the greatest expense for many families, housing costs can be a significant burden. Housing affordability has reached crisis levels, despite greater economic opportunities and a broader array of available services.[b] The average family spends 33 percent of its income on housing each year,[c] and the proportion of households that spends at least 50 percent of its income (households regarded as severely rent burdened) increased 42 percent between 2001 and 2015.[d] Average housing costs are an even greater burden in high-opportunity areas that offer more potential for economic mobility. Housing affordability has reached crisis levels in some of these communities, making it difficult for low-income families to take advantage of opportunities.

[a] Will Fischer and Barbara Sard, "Chart Book: Federal Housing Spending is Poorly Matched to Need: Tilt Toward Well-Off Homeowners Leaves Struggling Low-Income Renters Without Help" (Washington, DC: Center on Budget and Policy Priorities, 2017).
[b] G. Thomas Kingsley, "Trends in Housing Problems and Federal Housing Assistance" (Washington, DC: Urban Institute, 2017).
[c] Bureau of Labor Statistics, "Consumer Expenditures–2017," news release, September 11, 2018, https://www.bls.gov/news.release/cesan.nr0.htm.
[d] Erin Currier, Clinton Key, Joanna Biernacka-Lievestro, Walter Lake, Sheida Elmi, Sowmya Kypa, and Abigail Lantz, "American Families Face a Growing Rent Burden: High Housing Costs Threaten Financial Security and Put Homeownership Out of Reach for Many" (Washington, DC: Pew Charitable Trusts, 2018).

Employment refers to the total quality of a job, not just a person's current paycheck. Other aspects, such as job security, the opportunity for advancement, and the value of fringe benefits, are included because they have direct financial impacts on economic decisionmaking, such as the ability to use credit (i.e., future earnings) to acquire material goods and services and access health care through insurance. A job that has opportunity for upward promotion to higher-paid positions and subsidizes the cost of health care is worth more than a similar-paying job with none of these benefits.

In addition to measures of income, employment and earnings, and assets, **individual power and autonomy and being valued in one's community** are core components of mobility from poverty (Ellwood and Patel 2018). These are essential for individuals and households moving out of poverty, and they both support and are supported by economic success. Many innovative engagements that address financial aspects of mobility frequently incorporate these concepts into their operations, but many do not, and few explicitly antipoverty programs focus primarily on these components.

Resident Services

Some affordable and assisted housing providers offer services to low-income residents beyond lease and property management to address health, education, employment, and safety needs. These services typically involve "social services focusing on personal and community asset building available through referral and/or on site with at least one part-time staff person to coordinate and deliver services" (Sussman and Meyer 2005).

Services can be provided on an individual level (e.g., case management or coaching) or with groups of residents with similar needs or interests. Although housing providers typically offer core services on site, they also help residents with unique needs through referrals to specialized programs that offer services elsewhere.

In addition to services for individuals, resident services often involve coordinating community services. The appropriate combination of approaches will consider the community's needs, the quantity and quality of local public and nonprofit social service infrastructure, and the density of residents' housing.

Economic Mobility Strategies: What We Know

This section examines what we know about what promotes economic mobility and what innovative applications of these approaches in the affordable housing context look like. Much of our knowledge about what improves economic outcomes for low-income individuals and households comes from research on federal programs, both because they are the largest source of initiatives with rigorous evaluations expected to have economic mobility impacts and because they have attracted the most scholarly attention. In addition, financial aspects of economic mobility dominate the research literature. As such, much of this section will discuss federal efforts to move the needle on income, wealth, and employment and earnings. Our summary includes evidence on strategies whose benefits vary in magnitude. Most are incremental or are too small to result in self-sufficiency or mobility from poverty. We focus on studies that use rigorous experimental or quasi-experimental research designs.

Increasing Income

Federal programs that seek to increase income include direct cash assistance and "near-cash" programs that subsidize core expenses. Temporary Assistance for Needy Families (TANF) provides direct cash assistance for some low-income households but does little to improve recipients' economic mobility. Created in 1996 to address perceived welfare dependence caused by its predecessor, Aid to Families with Dependent Children, TANF imposed time limits on welfare receipt and required recipients to prove that they are seeking work or participating in training. Although both programs have helped many people access financial resources, support is reduced or cut with any new income earned, negating any new earned income, at least up to the subsidy amount. TANF's work requirement produced an initial increase in employment and earnings, but many people also lost cash assistance, potentially leading to declines in overall income (Blank 2002) and increases in deep poverty.[3]

Some evidence shows that state-level programs that waived the work requirement associated with TANF resulted in better long-term economic outcomes for program participants, especially when paired with strategies designed to support employment, such as work-readiness and job-specific training programs. In one study, researchers saw an absolute increase in income for individuals of as much as $2,702 (48 percent) over a 12-month period (Connoly and Martson 2005).

The success of another federal program, the EITC, supports the idea that supplemental income can improve economic mobility if the subsidy is not reduced or removed immediately with increased income. The EITC is designed to provide low-income individuals and households incentives to work and seek higher-paying jobs by providing a refundable tax credit that increases with increased income. The credit has had a significant positive impact on income and earnings, where a $1,000 increase in EITC is associated with a 9.4 percentage-point decrease in households with after-tax incomes below the federal poverty level (Hoynes and Rothstein 2016).

Near-cash programs that subsidize basic necessities, such as SNAP and the Special Supplemental Nutrition Program for Women, Infants, and Children (which subsidize groceries) and public housing and Housing Choice Vouchers (which subsidize market rents) can be understood as income subsidies but are viewed by some critics as paternalistic, as they dictate how the recipients can use their assistance. SNAP benefits can only be used to purchase preapproved food products, while Housing Choice Vouchers can be used to rent units only at or below a price point determined by city fair market rents and household size. Although these programs provide critical material assistance and have important health benefits, they do not promote economic mobility (Carlson and Keith-Jennings 2018; Carlson and Neuberger 2017).

Our scan of emerging practices in economic mobility did not uncover new uses or approaches to direct cash or near-cash assistance beyond efforts to ensure that residents receive the maximum amount of assistance they can access. But assisted housing, including public housing, Housing Choice Vouchers (Section 8), and Low-Income Housing Tax Credit housing, often are important platforms for other efforts. By providing stable housing, housing subsidies may indirectly promote economic mobility by allowing residents to focus on other needs, providing opportunities to access better employment and assets.

An alternative model of income subsidies, known as universal or unconditional basic income (UBI), provides income subsidies for an entire population instead of restricting benefits by income or employment status. Proponents of UBI argue that it would provide similar benefits as means-tested assistance without the bureaucratic expense of monitoring recipients' compliance and qualifications, would eliminate the stigma of benefit receipt, and would remove the risk to low-income recipients of losing benefits with increased income (Hoynes and Rothstein 2018). As few localities have implemented UBI programs, empirical evidence is sparse. But a 2018 study of the Alaska Permanent Fund Dividend, which provides UBI to all residents from state oil rents, found a 46 percent reduction in the number of Alaska Natives living in poverty from 1982 to 2000 (Berman 2018). A 2008 experiment supplying a lump-sum transfer in rural Uganda found that recipients primarily used funds to invest in new skills and resulted in a 40 percent higher income than in the control group (Blattman, Fiala, and Martinez 2014).

Finally, income subsidies may influence economic mobility indirectly by reducing such barriers as child care and transportation costs. Studies have noted improvements in physical and mental health (Popkin and McDaniel 2013), neighborhood-level violence (Sharkey and Torrats-Espinosa 2017), and housing stability and quality (Sandel et al. 2018).[4]

Increasing Employment and Earnings

Efforts to improve employment opportunities for low-income people can be administered by federal, state, and local government bodies and nonprofit organizations. These programs typically include general education, sector- or job-specific training, work experience, and hybrid programs that incorporate training, work experience, and social supports. Employers can improve employment opportunities in the nature of the jobs they provide, the support they provide workers for education and training, and the opportunities they provide for advancement, as well as in the other ways they contribute to community health and vitality.

Researchers have observed that **education** has profound impact on future employment and earnings. But this effect varies by level of education and by demographics. Evidence of economic mobility is sparse for people with a high school equivalency credential or high school diploma (Grawe 2008), but significant economic benefits are associated with associate's degrees (Kane and Rouse 1995), especially for low-income students (Card 1999). A 2013 College Board report concluded that advanced degrees are associated with higher median earnings after taxes, with the rate of return increasing for each additional level of educational attainment (Baum, Ma, and Payea 2013). Students from middle-income families appear to benefit the most from postsecondary education. In another study, 31 percent of adults with a four-year degree moved from the middle to the top income quintile between 2000 and 2008, a higher proportion than any other income group (Baum, Ma, and Payea 2013).

Industry- or occupation-specific training efforts range from one-to-two-year certification programs offered in community or technical colleges to employer-provided work-based training. The latter is one of the most widespread forms of employment assistance, with 70 percent of firms offering "some type of training to employees" (Lerman, McKernan, and Riegg 2004). Although employer-provided programs can improve upward economic mobility, they generally target middle and managerial positions, although some do offer basic skills. Industry- or occupation-specific certification and training programs outside the workplace can be effective when calibrated for local employment needs. Sectoral strategies involve employers, the government, education and training providers, and others coming together to focus on a particular industry's workforce needs within a local or regional labor market. An overview of evidence produced by the US Departments of Commerce, Education, Health and Human Services, and Labor found that employment outcomes improve when programs are more closely related to a specific (in-demand) job, and sectoral strategies are a promising approach to ensuring that programs are developed based on local employers' needs (US Department of Labor et al. 2014). But these outcomes are stronger in some fields than in others, with certification in computer, technical, health, and business fields showing higher earnings for those with certification in service and education (US Department of Labor et al. 2014).

Work-readiness programs typically target skills needed across a range of employment types, such as communication, working in teams, being on time, and basic computer literacy (Clark 2013). Typically targeting people joining the labor force for the first time or returning after a long period of not working, these programs can include assessment of employment barriers, skills, and interests; development of an individual employment plan; training; and assistance with the job search process, including résumé drafting, writing job applications, and interviewing.

A 2017 meta-analysis conducted by Mathematica for the US Department of Health and Human Services found that evaluations of work-readiness activities had a 90 percent chance of showing any improvement for participants measured by employment or increased income but a less than 1 percent chance of showing improvement of 5 percent or more (Sama-Miller et al. 2016). Regardless, work readiness is a core component of many resident service programs because of the need to address barriers to employment before engaging in other activities that have high success rates, such as training, education, or work experience.

Hybrid programs combine aspects of work-readiness and industry or occupational training. They take many different forms, often emerging from converging fields. Supported employment (SE), for example, is often used for vocational rehabilitation for people with disabilities, with support coming from coaching tied to employment. The SE model has shown promise, with a recent Department of Health and Human Services study showing 58 percent of SE participants obtaining competitive employment compared with 21 percent in traditional programs, such as prevocational programming, sheltered work, and transitional employment (HHS 2009). Transitional jobs are time-limited, government-subsidized jobs that provide work experience for people who have been out of the labor force for long periods (National Transitional Jobs Network 2010). They are intended to help workers overcome barriers, such as a lack of work history and low or outdated skills (Bird and Socolow 2015). Transitional jobs tend to have short-term positive impacts, but these effects often dissipate over time (Ives 2008). Further research is needed to understand the effectiveness of subsidized job models. A study of the Opportunity Chicago Initiative, a program that heavily featured transitional jobs, found that of the 6,743 public housing residents that participated in Opportunity Chicago programs, 5,185 worked after exit, surpassing the initiative's goal of placing 5,000 residents into employment in five years. More than half the residents retained employment for two or more years, but the degree to which this can be attributed to the intervention has not been proven (Parkes et al. 2012).

Although nascent in the United States, **apprenticeships** have been a central aspect of workforce development in Germany, are growing in other large Western European economies, and hold promise for developing in-demand skills. These programs typically involve paid, work-based training and classroom-based education focused on a specific "mid-range" skill that may require less intensive training than would necessitate a two- or four-year program but more than a high school graduate would otherwise have. A study of apprenticeship programs in Austria found that apprenticeships raised wages 4 percent per year of apprenticeship training (Lerman 2016). In the US, an evaluation of the apprenticeship program Career Academies, which targeted high school students in Baltimore, found that “in the period 4 to 8 years after expected graduation, entering a Career Academy led to earnings gains for young men of about $360 per month” (Lerman and Packer 2015).

Within the housing sector, Jobs-Plus, a US Department of Housing and Urban Development (HUD) demonstration that ended in 2003, provided a three-pronged approach to helping public housing residents increase employment and earnings: on-site employment services, income disregards so that increases in employment and earnings did not lead to increased rents, and community supports for work. In the sites where all three components were fully implemented, Jobs-Plus raised residents’ earnings significantly. Because of this evidence of effectiveness, HUD is providing grants to nine housing authorities to implement new Jobs-Plus programs and aim to take the Jobs-Plus model to scale.

Increasing Wealth

Many programs exist that help low-income people manage their resources and debts, but we know little about how they affect long-term economic mobility. Financial counseling and coaching have been linked to positive economic outcomes, but studies have often been hampered by difficulty in separating positive results from selection bias (Theodos, Stacy, and Daniels 2018). For low-income people, assets may not be a primary pathway to upward economic mobility because it is harder for them to save. But learning responsible debt management (and avoiding predatory lenders), the importance of emergency savings, and credit repair can stabilize finances, allowing for resilience in the face of unforeseen expenses or financial setbacks, such as job loss. Recent research suggests that even a small amount of savings can stabilize families in such situations (McKernan et al. 2016).

Financial education and coaching seek to ensure that participating low-income people understand core financial concepts, such as banking, interest, and credit. Financial education may be focused on a specific area, such as student loans or homeownership, or may be more general, including information on mortgage and payday predatory lenders and how to identify exploitative loans and other financial products. Conventional financial education has not been shown to have a positive effect on economic mobility. But some organizations use their financial education programs to empower their clients to use “strategies that enable them to use their money for their future benefit and information about how to avoid the predatory practices of unscrupulous financial firms” (Jacob, Hudson, and Bush 2000). Unlike financial education, financial coaching seeks to work with clients one on one, allowing participants to set individual goals and tailor coaching to their own needs. The first rigorous evaluation of a financial coaching programs found improvements in participants’ management of debt (a reduction of between $2,754 and $18,535 in debt compared with a control group), savings (an average increase of 19–31 percent in number of savings deposits), and their credit scores, which increased 21 points (Theodos, Stacy, and Daniels 2018).

Matched savings programs provide incentives for savings by matching the funds program participants save, typically with the stipulation that the participant make a minimum deposit at a given frequency. Such programs have used federally supported Assets for Independence funds, such as individual development accounts, often paired with financial education, to help participants save for a specific goal. But Assets for Independence was defunded in the fiscal year 2017 federal budget. Goals can include first-time home purchase, business start-up or expansion, or postsecondary education or training. A 2016 evaluation of the Assets for Independence program, which worked with adults in Albuquerque and Los Angeles, found that access to individual development accounts coupled with financial education and counseling resulted in a 7 percentage-point increase in the share of participants with liquid assets, with a $799 mean increase (Mills et al. 2016).

Often undertaken by financial institutions, **credit repair** can help low-income families access low-cost loans and open checking accounts and can help with access to housing opportunities. Basic credit repair includes such activities as monitoring and identifying old or false debt claims, addressing forgotten delinquent accounts, and credit consolidation. In addition, lending institutions can offer low- or no-interest loans to be paid back over time, which can help clients establish a record of debt repayment. Housing providers can do this as well, either through loans or by reporting on-time and complete payment of rent to credit agencies. Organizations that provide this service may not refer to it as credit repair to avoid association with predatory credit repair firms, which often charge high fees to provide dubious services to vulnerable populations.

Homeownership has been a pathway to the middle class for many low- and moderate-income families, but discriminatory practices have limited the ability of people of color to amass wealth through homeownership. In their review, Blumenthal and McGinty (2015) described how the Federal Housing Administration and US Department of Agriculture offer loan guarantees, which enable families with low incomes and small down payments to obtain loans. Other strategies to make buying a home less expensive include down payment assistance, first-time homebuyer tax credits, and interest rate reductions that lower loan costs. Shared equity homeownership programs, which eliminate the gap between mortgage costs and what buyers can afford by offering homes below market value, have successfully supported homeownership for low- and moderate-income buyers (Theodos et al. 2017).

Addressing Barriers

In addition to directly providing services and programs to improve economic outcomes, housing and service providers can indirectly support positive economic outcomes by reducing the burden of systemic barriers to economic mobility on residents, such as structural inequalities, limited access to resources including food and transportation, and internalized trauma. Providers often pair barrier-reducing services with economic mobility initiatives, which can have greater impact than any single intervention in isolation.

Case management and referral services are core components of many programs intended to directly or indirectly affect economic mobility in public and affordable housing and elsewhere. Case management can take many forms, incorporating such approaches as including trauma-informed care (TiC), coaching models, and wraparound services. Federal programs such as Family Self-Sufficiency (FSS), Resident Opportunities in Self-Sufficiency (ROSS), and Jobs-Plus use a service coordination model, in which housing providers retain a staff member to develop and maintain partnerships with other local service providers to connect residents to resources, either by bringing services into the development or by referring residents out. Affordable housing providers that offer resident services often use this model.

In the past decade, housing and other service providers have begun to understand the trauma associated with poverty and its ubiquity among people living in assisted and affordable housing. Trauma refers to the experience of poverty itself and having survived other traumatic events, such as physical, sexual, or psychological abuse; community or domestic violence; or discrimination based on race, age, ability, gender identity, sexual orientation, or other characteristics. **Trauma-informed care** refers to service providers' awareness of this reality, but there is no consensus on what this means in application (Hopper, Bassuk, and Olivet 2010). Themes in the approach include a general awareness and understanding of trauma, an emphasis on physical and emotional safety, identifying opportunities for residents to rebuild control, and the use of a strengths-based approach that focuses on residents' strengths rather than addressing deficiencies.

In addition to TiC, some service providers have moved to a **coaching model**. Coaching is less directive than traditional case management. It focuses on motivational and conversational techniques to help clients identify goals, solutions to problems, and steps they need to take. Like in TiC, coaches often take a strengths-oriented approach and use their knowledge of the service landscape or a specific service to help participants define a plan and navigate challenges. *Directive coaching* is when the coach sets the agenda and lays out strategies to achieve goals predetermined by experts, and *nondirective* *coaching* allows the individual or group to choose their own agendas with the help of the coach, who then applies techniques to help residents achieve the outcomes they want (Ives 2008).

Wraparound services seek to address family members' needs holistically with a team of specialists. To achieve economic mobility, services address the immediate stability and growth needs of working-age family members while supporting long-term growth through education, experience, and related supports for children and young adults.

Research on Economic Mobility Services in Housing

We set out to learn more about standard practice and innovation in resident services, specifically the efforts that focus on economic mobility. There has been limited research on the benefits of direct resident services and service coordination for economic mobility. But a handful of federal and other housing programs have provided resident services or service coordination to public housing residents, voucher holders, and affordable housing residents. Although most of these programs have not been evaluated for economic impact, those that have (Jobs-Plus, the Chicago Family Case Management Demonstration, portions of FSS) provide tentative support for positive impacts on earnings. Table 1 summarizes these efforts' key strategies, clientele, and impacts. The following section will examine innovative economic mobility programs with a range of connections to affordable housing. Forthcoming evaluations of FSS and ROSS-Service Coordinators and continuing research on Housing Opportunities and Services Together provide opportunities to observe interventions that expand housing providers' capacities to provide economic mobility services (Popkin 2018).

TABLE 1

Evidence on Resident Services and Economic Mobility

Program	Key strategies	Clientele	Key outcomes
Jobs-Plus	1. Income disregards so that increases in employment and earning did not lead to increases in rent 2. Community engagement about work 3. On-site employment services	Residents in public housing	The Jobs-Plus pilot demonstration evaluation found that when all 3 components were implemented, earnings increased by 16 percent and the impacts were sustained 3 years after the demonstration.[a]
Family Self-Sufficiency (FSS)	1. Savings incentive: Increases in rent that result from increases in income are saved in an interest-bearing escrow account that participants can access when they graduate from the program	Residents with Housing Choice Vouchers, in public housing, and in affordable housing	Results from the FSS evaluation are forthcoming. An earlier study suggests that participants receiving high intensity services through FSS HOP in Denver were more likely than the comparison group to have increased earnings, decreased

Program	Key strategies	Clientele	Key outcomes
	2. Case management or coaching		dependence on housing assistance, and increased homeownership.[b]
ROSS-Service Coordinators (SC)	On-site service coordinator for "supportive services and resident empowerment activities" to increase earnings and economic self-sufficiency, and decrease use of income supports like welfare	Residents in public housing	Impacts of ROSS-SC program have not been assessed. Results from a general evaluation of the ROSS-SC program are forthcoming.
HOPE VI - Community and Supportive Services (CSS)	1. Case management 2. Relocation supports 3. Resident and community engagement	Residents in public housing	Impacts of HOPE VI Community and Supportive Services have not been assessed.
Choice Neighborhoods	1. Resident and community engagement 2. Service coordination 3. Relocation supports 4. Case management	Residents in public housing and residents in neighborhoods surrounding public housing	Impacts of Choice Neighborhoods have not been assessed.
Chicago Family Case Management Demonstration	1. Case management 2. Wraparound services	Residents in public housing	Demonstration participants reported working more than before the demonstration started, but changes may reflect combined impacts of demonstration and work requirements.[c]
Housing Opportunities and Services Together (HOST)	1. Case management 2. Resident and community engagement 3. Service coordination	Residents in public housing and affordable housing	Impacts of HOST have not been assessed, but participants have seen improvement in income and employment.
Section 3	1. Employment services 2. Incentives for housing authorities to contract business that are committed to hiring public housing residents	Residents in public housing	Impacts of Section 3 have not been assessed.
SAHF Outcomes Initiative	Strategies vary	Residents in affordable housing	Impacts of Outcomes Initiative have not been assessed.

Note: HOP = Homeownership Option Program; SAHF = Stewards of Affordable Housing for the Future.

[a] James A. Riccio, "Sustained Earnings Gains for Residents in a Public Housing Jobs Program: Seven-Year Findings from the Jobs-Plus Demonstration" (New York: MDRC, 2010).

[b] Anna Maria Santiago, Richard John Smith, George C. Galster, "Evaluating the Impacts of an Enhanced Family Self-Sufficiency Program" *Housing Policy Debate*, 27 no. 5 (2017): 772–88, doi:10.1080/10511482.2017.1295093.

[c] Joe Parilla and Brett Theodos, "Moving 'Hard to House' Residents to Work: The Role of Intensive Case Management" (Washington, DC: Urban Institute, 2010).

Current State of the Field

Some housing providers are incorporating new approaches that may help residents achieve upward economic mobility. Other direct service providers are experimenting with new services and new ways to provide established services. To understand how practitioners are refining their offerings, we sought information from field experts about innovative organizations.

We interviewed 20 experts in housing and economic mobility from nonprofits, the federal government, and various research firms. These experts identified 60 programs and organizations that are doing promising and innovative work. The 60 differed in scale, approach, targeted outcome, and geography (see the appendix). We studied 16 in depth to obtain information about a diverse set of programs. We coded and analyzed data from the interviews and distilled them into four lessons from the field in our research brief, "How Affordable Housing Providers Can Boost Residents' Economic Mobility" (Gallagher, Burnstein, and Oliver 2018).

In this section, we examine key characteristics of 67 organizations from both rounds of interviews that offer housing or direct services to promote economic mobility. Then, we review the in-depth data we collected from the selected 16.

Our scan of 67 organizations and initiatives included actors in various areas of economic mobility and affordable housing (table 2).[5] We collected information on 14 organizations that function as private-sector affordable housing developers or managers (both nonprofit and for-profit), 12 public housing authorities, 22 nonhousing organizations that provide direct services, 14 organizations that provide capacity building services for direct service providers, 4 funders (including foundations), and 1 corporate program. All but one of the affordable housing developers or managers provided resident services, as did five of the direct service providers. All 12 public housing authorities provide resident services. Forty-seven of the organizations operated in a single community or a handful of communities, and 19 had a national presence. One organization was regionally specific.

We interviewed representatives from 24 of these organizations: 6 affordable housing developers or managers, 7 focused on capacity building for service providers, 8 direct service providers, 2 funders, and 1 public housing authority.[6] Of these, 7 were direct housing providers and 10 provided resident services. Of those that did not provide housing or resident services, 7 were capacity building organizations, all of whom engaged directly with housing providers and economic mobility services, and 2 were funders of organizations providing direct service in affordable housing and economic mobility. The remaining 5 organizations that did not provide housing or resident services were direct service providers that use innovative practices to help their clients achieve economic mobility that could be incorporated into a resident services model.

TABLE 2

Overview of Program Scan

		Scale of Activities			Services Provided	
Organization type	**Total**	**Local**	**National**	**Regional**	**Resident services**	**Housing provider**
Affordable housing developer or manager	14	10	3	1	13	14
Capacity building for service providers	14	5	9	0	0	0
Corporate program	1	0	1	0	0	0
Direct service provider	22	18	4	0	5	2
Funder	4	2	2	0	0	0
Public housing authority	12	12	0	0	12	12
Total	67	47	19	1	30	28

Source: Urban Institute.

We selected 16 organizations to examine more deeply to identify innovative aspects of their organization (table 3), such as the services they provide and their approach to service provision, how they conceive of economic mobility and housing, and their organizational structure and context. Of these 16, 11 are locally focused, and 5 have a national scope. Of the local organizations, 3 are affordable housing developers or managers, 1 provides capacity building for service providers, 5 are direct service providers, and 2 are public housing authorities. Of the 5 national organizations, 3 are affordable housing developers or managers, 1 provides capacity building for service providers, and 1 is a direct service provider. In the remainder of this section, we discuss characteristics and practices of these organizations and initiatives in the areas of organizational motivation to provide economic mobility services, services offered, staffing structure, funding, and desired outcomes.

TABLE 3

In-Depth Interviews with Economic Mobility and Housing Experts

Organization	Organization type	Housing provider	Resident services provider	Scale of activities
Bridge Housing	Affordable housing developer or manager	Yes	Yes	Regional
Capital Area Asset Builders	Direct service provider	No	No	Local
Center for Employment Opportunities	Direct service provider	No	No	National
CommonBond Communities	Affordable housing developer or manager	Yes	Yes	Local
Community Housing Partnership	Affordable housing developer or manager	Yes	Yes	Local

Organization	Organization type	Housing provider	Resident services provider	Scale of activities
Compass Working Capital	Capacity building for service providers	No	No	National
Economic Mobility Pathways (EMPath)	Direct service provider	No	Yes	Local
Hacienda CDC	Affordable housing developer or manager	Yes	Yes	Local
Home Forward Portland GOALS	Public housing authority	Yes	Yes	Local
Housing Authority: Seattle HA, Neighborhood House	Public housing authority	Yes	Yes	Local
MyGoals for Employment Success	Direct service provider	No	Yes	Local
NHP Foundation/Operation Pathways	Affordable housing developer or manager	Yes	Yes	National
Sustainable South Bronx	Direct service provider	No	No	Local
The Community Builders	Affordable housing developer or manager	Yes	Yes	National
Thrive Houston—a portion of Upscale Houston	Capacity building for service providers	No	No	Local
Urban Strategies / 91 Days	Direct service provider	No	No	Local

Source: Urban Institute.

Basis for Services

Several themes emerged when interviewees discussed what influences which services to provide. Some cited specific research as the basis for their approaches, including influences from behavioral science and academic studies on coaching. Other providers strive to be client driven and provide services that best reflect program participants' needs and priorities. Others aimed to be responsive to the community context—including what services already exist and where they see specific unmet needs—and are using data-driven approaches to identify areas of need among their clients based on their own aggregate case records.

Interviewees varied in their approaches to partnering with other organizations. Some seek partnerships strategically to help their clients meet the needs their services cannot reach, but others cite more opportunistic approaches, partnering with any area service providers, often based on prior relationships. Most typically seek partners to avoid duplication of services. Although housing providers were broadly optimistic about partnering, they and other interviewees noted that some service providers are skeptical about partnering with housing providers because of concerns that the housing providers may not have a nuanced understanding of their offerings or may be difficult to work with because of perceived competing interests of compliance and profit.

ORGANIZATIONAL PROFILE

EMPath

- Name: Economic Mobility Pathways, or EMPath
- Type of organization: Direct service provider
- Geographic reach: Local (Boston)
- Clientele: Adults and families in poverty
- Mission: EMPath transforms people's lives by helping them move out of poverty and provides other institutions the tools to systematically do the same.
- Website: https://www.empathways.org/about

Economic Mobility Pathways (EMPath) has created an innovative model, the Bridge to Self-Sufficiency, through which it helps families break out of intergenerational poverty. Both the Bridge and EMPath's general approach combine research, public advocacy, and direct service programs.

EMPath developed the Bridge to Self-Sufficiency to achieve the user's long-term goals that uses a progressive goal-setting framework. The tool takes families' personal goals and helps them plan, reach, and sustain those goals in five pillars: family stability, well-being, education and training, financial management, and employment and career management. The Bridge guides participants to set concrete objectives along each pillar and then work toward those objectives to "cross the bridge." EMPath uses a strengths-based approach, identifying and building on each family's strengths rather than focusing on deficiencies. To foster a holistic approach to self-sufficiency, the pillars have several goals: the family stability and well-being goal is for participants to achieve work-life balance; the education and training goal is to prepare and help participants obtain a level of postsecondary education determined by the participant or provide training necessary to prepare participants for a job; and the financial management and employment and career management goal is to ensure that participants manage their debt in balance with income and that their income is greater than their real costs of basic expenses. With this combination, EMPath seeks to improve participants' agency and self-determination alongside their economic mobility prospects.

EMPath bases its approach in research and takes a proactive approach to understanding program impacts. It seeks to understand how poverty and its associated stresses affect participants' mindsets and brain development and partnered with academic institutions, such as the Harvard University Center on the Developing Child, to increase its capacity to understand the effects poverty can have on a person's mental state. This research is expected to identify new approaches to combating the stresses of poverty, such as helping people develop planning and decisionmaking skills. This strategy allows EMPath to "design interventions that create pathways to the middle class and beyond."

ORGANIZATIONAL PROFILE

Compass

- Name: Compass Working Capital
- Type of organization: Capacity building for service providers
- Geographic reach: National
- Clientele: Low-income families
- Mission: Compass provides savings and financial coaching programs that support families with low incomes to build assets, achieve their financial goals, and become financially secure.
- Website: https://www.compassworkingcapital.org/

Compass Working Capital helps low-income families build assets and financial capabilities as a pathway to greater economic opportunity and out of poverty by identifying and leveraging opportunities to integrate asset building and financial capability strategies into markets and programs that serve low-income families. Client-driven financial coaching and education at the core of its programs helps participants chart and follow a path to reach their financial goals and become more financially secure.

In 2010, Compass identified HUD's Family Self-Sufficiency program as a broad, scalable market to which it could apply its core values, becoming the first nonprofit organization to launch an asset-building, public-private partnership model for the FSS program. The Compass FSS program is offered through partnerships with the Cambridge Housing Authority, Lynn Housing Authority and Neighborhood Development, Metro Housing Boston, Preservation of Affordable Housing, and The Caleb Group.

Compass employs a coaching model to support its clients in budgeting and savings, credit, debt, and long-term asset building. The coach-client relationship is a partnership, with the coaches working with families to create a realistic action plan to help clients with banking basics, student loans, homeownership, and credit cards. Compass does not provide investment advice, financial planning, debt consolidation, or legal advice, but it has formed community partnerships with organizations that provide assistance in these areas. Compass also offers individual development accounts.

Types of Engagement

Interviewees reported offering a broad range of services and supports. Those that provide a specific type of engagement worked in asset building or in employment. The majority offered multiple services.

Coaching is a popular area of engagement, with the majority of our sample using coaching techniques. Interviewees most frequently noted using coaching techniques to strengthen financial management skills and in job retention efforts, areas that may require sustained commitment over several years. Despite coaching's popularity, interviewees' understanding of what constitutes coaching diverged, ranging from a focus on nondirective techniques to general support and encouragement. There was also no consensus on a proper "dosage" of coaching, either in terms of frequency or duration of engagement. Some mandated a minimum of an hour each month for a year, and others recommended a brief check-in biannually, with the possibility of as-needed sessions, with no official end date. One interviewee observed that a mismatch between specific individual needs and a coach's skills may be a challenge, noting that "much of what people need isn't what coaches can provide."

Financial education is closely tied to coaching. Our interviewees noted engagements in their organizations ranging from classroom settings to intensive one-on-one coaching. Respondents diverged on whether they valued financial education as a tool for economic mobility. All agreed that a working knowledge of financial systems and sound financial practices can be empowering, but some opined that it would be difficult for low-income people to amass enough assets to significantly change their economic trajectory. Others, though, saw financial planning as the basis for mobility, by creating a solid foundation to build from, free from debt, properly banked, and budgeted. Several noted the benefits of using material incentives—matching funds in individual development accounts—as a way to show, not just tell, program participants about the benefits of compound interest and credit repair.

Several interviewees included **training** as an aspect of employment assistance. Though most offered general job-readiness training, some organizations also provided job-skills training tied to specific transitional employment or a social enterprise. These respondents saw sector-specific training and **work experience**, typically combined with coaching, as a highly beneficial combination for improving job retention and long-term success. One organization noted that by moving program participants between different supportive employment sites, they could gain experience working under a range of management styles and personalities in addition to the general work experience, bolstering their resilience in the mainstream job market.

ORGANIZATIONAL PROFILE

CommonBond

- Name: CommonBond Communities
- Type of organization: Affordable housing developer or manager
- Geographic reach: Local (St. Paul, Minnesota)
- Clientele: Youth, families, the elderly, veterans
- Mission: CommonBond Communities' mission is to build stable homes, strong futures, and vibrant communities.
- Website: https://commonbond.org

CommonBond Communities, an affordable housing provider in St. Paul, Minnesota, helps residents meet their economic and life goals through its resident services program, Advantage Services. Advantage Services is part of CommonBond's mission-centered management model, in which property managers and direct service providers help residents create a better life. Unlike many affordable housing providers, CommonBond trains its property managers to work as first-touch resident services providers, offering core services, such as eviction prevention, or helping residents organize health and wellness classes.

Advantage Services programming is designed to address all family members' needs. Supports for children come in the form of the one-on-one Study Buddies program and a drop-in Homework Center, where parents can participate in financial literacy coaching and education. Advantage Services also provides connections to mental, physical, and chemical health support for veterans and formerly homeless people and offers supports to older adults and people with disabilities to live independently.

Internal evaluations of CommonBond services found improvements in high school graduation rates, adult job placement rates, and eviction prevention rates. In addition to the services provided, diverse voices are included in planning and administrative decisions. Through its Inclusion Council, CommonBond provides an avenue for staff at all levels and across functions to provide leadership around inclusion, diversity, and equity.

CommonBond's activities have expanded in geography and scope. From its home base in St. Paul, it now has more than 6,000 affordable units in its portfolio across 56 cities in Minnesota, Wisconsin, and Iowa. It has also taken on an advocacy role, highlighting issues, such as the lack of naturally occurring affordable housing, and working on policies affecting affordable housing development with local and state-level policymakers.

Funding Sources

Almost all respondents noted **mixed funding from private and public sources**. For housing providers, this is partially because of the low-income housing tax credit, Community Development Block Grant funds, and state and local incentives. At least one organization used HUD's Choice Neighborhoods Implementation Grant funds, and organizations engaged with employment and training often accessed state and city funding sources. A handful of organizations **partnered with local public agencies,** such as public housing authorities and city agencies, to contract maintenance, renovation, and retrofitting jobs for participants in their transitional and supportive employment programs. Likewise, one organization partnered with a corporate employer to support entry-level and near-entry-level employees for job retention. One organization noted that recent funding cuts to the individual development account program led to a significant loss of capacity, as it matched funds to provide incentives for savings as part of its financial education program.

Other significant funding sources include philanthropy and local government initiatives. Interviewees noted that local funds, either from government or philanthropy, can contribute to the high levels of investment they deem necessary for successful economic mobility supports. While innovative and effective organizations exist in localities across the country, organizations in areas with limited local resources are constrained in what extra support they can provide.

Staffing and Budget

In discussing **staffing and budget,** the organizations' observations varied by size. While smaller organizations noted a more egalitarian staff structure, larger organizations (more than 10 employees) noted a stronger hierarchy, with service coordinators, case managers, and other direct service employees supervised by higher-level staff. Most organizations used part-time and temporary staff for some functions. Respondents estimated their organizations' budgets ranged from $1 to $6 million annually per site, but some included physical assets and maintenance, while others included only direct services. Interestingly, estimated budgets did not correlate with organization size.

ORGANIZATIONAL PROFILE

BRIDGE Housing

- Name: BRIDGE Housing
- Type of organization: Affordable housing developer or manager
- Geographic reach: Regional (San Francisco and Los Angeles)
- Clientele: Working families and seniors
- Mission: BRIDGE Housing strengthens communities by developing, owning, and managing high-quality, affordable homes for working families and seniors.
- Website: https://bridgehousing.com

Founded in 1983, BRIDGE Housing was created in response to the concern that high housing costs were undermining the Bay Area's workforce and economy. BRIDGE's residents range from retail associates, preschool teachers, and restaurant workers to veterans and retirees. Since its origins, BRIDGE has developed more than 17,000 homes and apartments in California and the Pacific Northwest, with total development costs of more than $3 billion. It has also created parks and wetlands, child care centers, police substations, libraries, and more than 500,000 square feet of community-serving commercial and retail space. BRIDGE bases its services on a double bottom line of financial and social return on investment.

BRIDGE has moved into providing resident services as a response to its observation that, increasingly, providing housing is not enough to help its residents to improve their economic situations. BRIDGE offers more than 350 health and wellness programs to residents at a range of sites and for all ages. In addition, BRIDGE has expanded its services to include the Community Development Initiative, through which it serves communities surrounding its developments. Initially focused on revitalizing a public housing development in Los Angeles and an affordable housing development in San Francisco, the initiative has brought community and economic health goals into the physical and service aspects of the work, integrating the redevelopments into the neighborhood grids and providing on-site child care centers, senior programs, and neighborhood-serving retail.

BRIDGE has developed a set of success metrics to reflect its expanded goals. New outcomes metrics include the percentage of people working, particularly 16-to-24-year-olds who are not at baseline in education, employment, or training. It has established a longitudinal survey structure to track these young adults and is seeking to incorporate methods to address other aspects of mobility, including racial equity and social mobility.

Economic Mobility Outcomes

In discussing participant outcomes, only a few organizations identified economic mobility as central to their mission. But that does not mean they are not working toward this goal. Most focused on related goals such as self-sufficiency, which incorporates aspects of economic mobility, including employment and financial stabilization. Most also noted a desire to help their clients “reach higher goals,” which typically meant greater resources, autonomy, or the capacity to achieve those things.

Respondents discussed **income** within a broad frame of assets or self-sufficiency. They observed that their organizations focus on income alongside other issues, including stable housing (which includes paying rent on time), credit issues, and making better use of quality financial services. One respondent defined self-sufficiency in terms of “stable housing, income, and resourcefulness” and saw these drivers as “guiding the supports offered residents to move toward self-sufficiency.”

In terms of **employment**, a few programs take a sector-based approach to strengthening participants’ employment outcomes. The programs work either with a specific employer or with employers in one sector, such as green construction or hospitality. Some also offer transitional jobs directly so that participants receive a wage while improving their skills before applying for a permanent position with another business. A key feature of employment in these programs, regardless of structure, is support. Most programs offer support during training or provisional employment, and some provide continued support after participants secure a permanent job. Supports can come in the form of one-on-one coaching or classes and focus on helping participants with on-the-job challenges to boost job retention and job advancement. Some programs also support employers with whom they work to place participants to help employers address challenges they may face with the employees.

Respondents from **asset-**focused programs said they offer financial counseling and coaching, and some offered courses and workshops. Respondents in this area noted that financial training, especially coaching, can lead to increased assets among households with little money. One respondent noted that their program has seen a small increase in the share of residents with savings and checking accounts. But they also observed that the impact of their financial coaching seems to stall after this initial increase, and they have not figured out how to increase the share further. Another program that offers counseling and coaching has seen notable improvements in participants’ credit scores and savings when participants set clear and realistic goals. In terms of dollar value, accounts are small because people have little income with which to work. Several respondents noted that time is an important aspect of effective financial education programs, as getting their clients to see the positive impacts of compound interest or credit repair can take years.

BOX 2

Social Enterprises Generate Revenue, Support, and Employment Opportunities

A social enterprise is any organization that seeks to improve social, economic, or environmental conditions and generate revenue. Social enterprises can be nonprofit or for-profit organizations. For traditional nonprofit organizations that typically receive grant funding to operate, revenue from a social enterprise component will offer additional funding sources. A social enterprise operated by a for-profit will use its mission to drive decisionmaking, and revenues will be reinvested. The "employment model" of social enterprise is defined by its hiring, training, and employment support practices.[a] Social enterprises prepare and support people who are not prepared for mainstream employment.

Several economic mobility efforts in this study were social enterprises, such as Sustainable South Bronx, which provides short-term employment in green construction in partnership with the NYC CoolRoofs Program. Another enterprise was Community Housing Partnership, which runs a temporary staffing service for desk clerks in hotels and residential buildings. We also interviewed REDF (Roberts Enterprise Development Fund), which provides capital and technical assistance to employment social enterprises, offering training and consultation on issues around evaluation, leadership development, and advocacy.[b]

[a] Kim Alter, *Social Enterprise Typology* (Seattle: Virtue Ventures, 2007).
[b] See REDF's website at http://redf.org/.

Lessons from the Field

Informed by our scan of current evidence for promoting economic mobility and based on our conversations with field experts and 16 organizations, we distilled four lessons for housing providers and service providers working with affordable housing to promote economic mobility among residents:

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

Pay Residents for Training and Work

Many affordable housing residents stretch their resources to meet basic needs and delay investments in education and training. Paying participants in workforce training programs removes a barrier to participation, reinforces the notion that their time has value, and provides material incentives for consistency and effort. For those who have been out of the labor market, wages can also defray costs associated with reentry, such as purchasing clothes for interviews, printing résumés, paying for child care, and paying for transportation. For some, receiving payment can be transformative, as having control over their finances can allow them to make decisions independently and free them from the constraints associated with means-tested assistance programs or creditors. Paid training and work experience programs can offer access to specialized fields that residents may not otherwise enter, potentially providing sustainable, career-oriented jobs with opportunities for advancement. For example, social enterprises in green construction or hospitality offer paid training opportunities and subsidize entry into fields with career potential.

Receiving wages for training and experience can, however, present challenges for residents who receive means-tested assistance. They may be reluctant to participate in paid programs for fear of losing other financial assistance if their income becomes too high. Practitioners and researchers are aware of the "cliff effect," in which recipients of means-tested assistance have a disincentive to earn money because they risk losing their benefits, including housing assistance. While several organizations noted this challenge, none had a proven approach for overcoming it. Some housing assistance programs, such as the Jobs-Plus Earned Income Disregard, have experimented with offsetting the benefit cliff by allowing working residents to postpone their rent increases after their income goes up. Together with employment services and community supports for work, income disregards have been shown to increase residents' earned income (Tessler et al. 2017).

BOX 3

Benefit Cliffs

When residents' incomes rise, they can face eligibility or benefit rules that reduce their housing benefits, creating "benefit cliffs" that can make work less rewarding. Some US Department of Housing and Urban Development (HUD) research has found that financial rewards to employment could be enhanced by moving to a flat rent, allowing residents to earn more without losing their earnings to increased rent.[a] Likewise, HUD's Family-Self Sufficiency (FSS) program provides service coordinators to link participating public housing residents, voucher holders, and affordable housing residents to needed services and diverts any increased rent payment resulting from increased incomes to an escrow account for participating households. Recent innovations include technical assistance from Compass Working Capital, which supports FSS providers in maximizing the impact of the services they provide, and the addition of incentives in the form of individual development accounts. Early analysis of the FSS program and individual development accounts show promise for economic mobility, but more evidence is needed to show long-term effects.[b] This could be addressed partially by the upcoming MDRC FSS evaluation.[c]

[a] Larry Buron, Jill Khadduri, Josh Leopold, Sarah Gibson, Meryl Finkel, Chris Blaine, Marty Abravenel, et al., *Study of Rents and Rents Flexibility* (Washington, DC: US Department of Housing and Urban Development, Office of Public and Indian Housing, 2010); Brian A. Jacob and Jens Ludwig, "The Effects of Housing Assistance on Labor Supply: Evidence from a Voucher Lottery," *American Economic Review* 102 no. 1 (2012):272–304.
[b] Samuel Dastrup, Lesley Freiman, Jeffrey Lubell, Micah Villarreal, and Daniel Weiss, "Interim Cost-Benefit Analysis of the Compass Family SelfSufficiency (FSS) Program" (Bethesda, MD: Abt Associates, 2017).
[c] "The Family Self-Sufficiency Program Evaluation, Project Overview," MDRC, accessed December 4, 2018, https://www.mdrc.org/project/family-self-sufficiency-program-evaluation#overview.

Integrate Property Management and Resident Services

Property management staff in affordable housing often focus on lease compliance or enforcing rules about unit maintenance and rent payment and may include evicting residents. Losing stable, affordable housing through eviction can destabilize low-income families. With an eviction on one's record, most market-rate housing becomes out of reach, frequently forcing families to pay premiums to live in poor-quality units in isolated areas of concentrated poverty. Eviction, in turn, can cause loss of employment and supportive services because of a lack of a stable address and transportation, making it almost impossible to climb out of poverty (Desmond 2016).

By integrating property management and resident services, housing providers can mitigate some of the risks of lease violation for residents and promote resident-centered decisionmaking. Open lines of communication may allow service providers to identify services or coaching that, if provided early enough, can prevent an eviction. Promising practices include placing both departments under the same supervisor; training property managers in customer service, trauma-informed services, and what residents can expect from resident services programs; and providing regular and consistent opportunities for communication between property managers and service providers. With these approaches, service providers become aware of lease compliance issues earlier. Likewise, property managers can identify barriers to economic mobility that might not be visible to service providers, such as signs of mental illness or domestic abuse. Property management staff can be better prepared to interact with residents, using such tools as trauma-informed techniques. And resident services staff can help residents manage their financial resources when increases in earned income trigger increases in rent.

Careful approaches to integration are needed to maintain residents' trust in service providers, ensure sensitive information about physical and mental health remains confidential, and ensure actionable information flows to service providers positioned to help. Collaboration creates an extra burden for property managers in initial training and increased responsibilities, but it reduces tenant turnover through increased lease compliance, indicating increased housing stability and potentially better financial management.

Transitioning to a system that more closely integrates property management and service provision may be a significant challenge to affordable housing providers that separate these functions structurally by outsourcing one or by running one as a for-profit organization and the other as a nonprofit. Likewise, others keep these functions separate to create a firewall between service providers, who are privy to details of residents' personal or financial situations, and their property managers, who are obligated to act on such information when benefit levels and eligibility are assessed during lease renewal.

Housing providers acknowledged these challenges and noted that a full integration of property management and resident services may not always be possible or desirable. But they emphasized that incorporating property managers into the service provision framework can bolster a sense of a common mission that expands residents' trust and works toward keeping people stably housed and equipped for upward economic mobility.

Individualize Services and Supports to Match Residents' Goals

Tailoring services to residents' self-defined goals can also be important for economic mobility, especially when paired with approaches that leverage residents' individual strengths and resources. This approach stands in contrast to traditional resident services approaches that attempt to address deficiencies and reflects practitioners' understanding of the role of power and autonomy in upward economic mobility.

Coaching techniques often empower residents to meet their own economic goals by demonstrating the psychological benefits of increased agency and autonomy and the material benefits of increased income, assets, or employment. Our interviewees noted that this approach also deepens engagement with clients, who feel that service providers better understand their situations and contexts. For one-on-one services, this approach may include directive and nondirective coaching.

Individualized service models come with challenges. Providers must make a broad knowledge base of programs and pathways available to residents. They also need well-aligned partners that affirm and support residents working toward their goals. An individualized approach can be expensive because of the increased work needed to tailor services and because of potential challenges in finding and retaining appropriately skilled service providers.

Some respondents noted challenges in retraining staff to use individualized coaching techniques, especially public housing staff. They observed that their service providers were trained to help residents comply with government assistance program requirements, such as encouraging residents to seek work to maintain cash assistance or addressing externally defined deficiencies, such as a lack of formal education. Switching to an approach that required them to help residents identify the resources they needed to achieve their personally defined goals required more extensive staff supports and trainings than anticipated.

Resident-defined, strengths-oriented goals may also make it harder for service providers to track client progress and outcomes against standardized benchmarks, as is often required by government and private funders. Although it is still possible to track individual improvements across various outcomes, using benchmarks such as the number of residents finding employment or receipt of a high school equivalency credential may not fully capture outcomes from these approaches. But organizations using this model report increases in standard measures, such as the share of clients employed, as well as "soft" measures, such as client commitment and engagement.

Extend the Time Frame for Services and Supports

Economic mobility is an ongoing process that is not necessarily linear. Workforce training programs have focused on *getting* clients into a job and tracking their success based on the number of participants employed after six months or a year. But *keeping* a job may require different skills and other supports. Job retention supports should be available to coach residents through new challenges on the job.

Financial wellness service providers also emphasized the benefits of long-term engagements that allow clients to see positive outcomes. Savings programs that match funds to provide incentives for setting aside even small sums of money over several years can help residents see the benefits of compound interest and help them amass a nest egg or emergency savings that contributes to future agency and autonomy. Housing providers can provide opportunities for clients to repair their credit by reporting on-time rent payments to credit agencies. By working through these processes with residents, service providers can show, not just tell, residents the benefits of good financial practices.

Implementing ongoing services does have challenges. Ongoing services can provide great benefits, but they come at an additional cost. Providers might prioritize housing stability for people in crisis over long-term economic mobility, especially when available funding does not allow for both. People who complete programs may not sustain their engagement in continuing services, especially if they are provided by different staff who have not had the opportunity to build trust and credibility with participants. These challenges are partially overcome in housing contexts such as public housing, where support staff work with residents over a longer period.

Challenges

Regardless of how services are delivered, even the highest-quality programs cannot move the needle on economic mobility without changes across multiple systems that expand opportunities for residents. Affordable housing providers that want to promote economic mobility must continue to offer stable housing, examine whether and how their policies affect residents' economic well-being, and work with others to improve community supports, including health care, high-quality and high-paying jobs, safety, transportation, and internet access.

Housing Affordability

There are only 35 affordable and available housing units for every 100 extremely low–income renters (Aurand et al. 2018). Affordable housing providers are committed to maintaining and expanding the supply of affordable housing for low- and moderate-income renters, but it is increasingly difficult. They face aging affordable housing stock and increasing land costs, construction costs, fees, and other expenses that must be covered by rental incomes from residents and elaborate combinations of tax credits, grants, and other sources of income.[7] When serving very low–income households, rental income does not cover costs. Housing costs are higher in high-opportunity areas such as New York, San Francisco, and Washington, DC, limiting the role for housing to boost economic mobility.

Benefit Cliffs in Affordable and Subsidized Housing

Affordable housing providers enforce and sometimes set rules about eligibility and rent levels for households with different income levels. Households with incomes approaching specific thresholds may be less eager to work more hours or get an incremental raise if it means paying more in rent or losing eligibility for housing, often referred to as a benefit cliff. Housing-based efforts to support economic mobility through resident services will need to navigate these policies to maintain stability and promote mobility.

Spatial and Economic Isolation of Affordable Housing

Spatial and economic isolation can create challenges for affordable housing providers seeking to improve residents' economic prospects. Although significant efforts have been made to integrate public housing into mixed-income communities, most public housing developments remain in areas of concentrated poverty, far from employment opportunities.[8] Frequently, voucher holders live in high-poverty neighborhoods as well (although, on average, slightly less isolated than those in public housing) because of a combination of where landlords will accept voucher holders as tenants, where units exist that have rents below the regionally defined fair market rent and therefore can be rented with a voucher, and for some, a preference to live near neighbors of a similar socioeconomic position (Galvez 2010).

Likewise, new affordable housing is often built in low-opportunity areas. The cost of land assembly and marginal tax rates can require that developers seek less expensive land farther from core employment and transit areas. Many states have also created incentives for developers to build in high-poverty areas as part of their implementation of the Low-Income Housing Tax Credit program. These incentives are intended to ensure that new, high-quality housing is built in areas the market may otherwise overlook, but it comes with the secondary effect of further isolating low-income people (Fischer 2018).

BOX 4

Creating Opportunities for Increased Income: The Low-Income Housing Tax Credit

The **Low-Income Housing Tax Credit (LIHTC)**, a federally funded tax incentive for private developers to build properties with units priced to be affordable for low-income individuals and households, offers an alternative model to affordable housing that avoids the work disincentives that come with the subsidized rents of public housing and vouchers. Rents in LIHTC units are not subsidized based on the incomes of the individual tenants but are fixed at a specific level, typically 30 percent of either 50 or 60 percent of the calculated area median income. This means LIHTC units are more expensive than public housing or units rented with a housing choice voucher for very low–income people, but unit rents do not increase with increased income. Renters can use additional income for activities that enhance economic mobility, such as training or emergency savings.[a] Very low–income housing voucher holders can use them to rent LIHTC units, providing access to some households who cannot afford the fixed rent. Although we do not know how many LIHTC residents are voucher holders because of incomplete data,[b] one study found that 47 percent of LIHTC properties placed in service between 1995 and 2006 had at least one voucher holder.[c]

LIHTC is the largest federal source of funding for affordable housing, having been used by developers to construct or preserve 2.3 million unique units between 1987 and 2015.[d] Limited work has examined the direct economic mobility impacts of the location of LIHTC properties, but a 2018 report from the Terner Center shows that, in a survey of residents of 18 sampled LIHTC developments, most residents believed their housing was desirable and worked to enable economic mobility.[e]

[a] Caroline K. Reid, *The Links between Affordable Housing and Economic Mobility: The Experiences of Residents Living in Low-Income Housing Tax Credit Properties* (Berkeley, CA: University of California, Berkeley, Terner Center for Housing Innovation, 2018).
[b] Corianne Payton Scally, Amanda Gold, and Nicole DuBois, *The Low-Income Housing Tax Credit: How It Works and Who It Serves* (Washington, DC: Urban Institute, 2018).
[c] Carissa Climaco, Meryl Finkel, Bulbul Kaul, Ken Lam, and Chris Rodger, *Updating the Low-Income Housing Tax Credit (LIHTC) Database: Projects Placed in Service through 2006* (Washington, DC: US Department of Housing and Urban Development, Office of Policy Development and Research, 2009).
[d] Corianne Payton Scally, Amanda Gold, Carl Hedman, Matthew Gerken, and Nicole DuBois, *The Low-Income Housing Tax Credit: Past Achievements, Future Challenges* (Washington, DC: Urban Institute, 2018).
[e] Reid, *The Links between Affordable Housing and Economic Mobility*.

These challenges are compounded by the disproportionate degree to which nonwhite households have been denied access to high-opportunity areas. Racist real estate practices, such as redlining, racial steering, and racially restrictive covenants, explicitly excluded black Americans and other people of color from renting or buying property in designated white areas until they were outlawed in 1948 (restrictive covenants) or in 1968 (redlining). The economic impacts of these policies are still apparent, as the minority residents in these areas have remained isolated from employment opportunities. Their continued—or increased—physical isolation has led to neglect from local investors, as well as less access to high-quality schools, health care, and cultural amenities.[9] Although we do not have reliable data on the racial makeup of affordable housing residents, public housing residents are 67 percent minority, and housing choice voucher holders are 69 percent nonwhite.[10]

Directions for Future Research

Research on strategies to boost economic mobility have focused on the financial impacts of interventions and ignored how power and autonomy or sense of belonging affect economic mobility. Approaches such as trauma-informed care and strengths-oriented case management and coaching touch on these areas and could provide deeper insight into what supports can move the needle for individuals and households. Ongoing research on Housing Opportunities and Services Together and MyGoals for Employment Success may provide more insight. Further field demonstrations and evaluations of strengths-based strategies can help build this evidence base, with a focus on economic or noneconomic outcomes.

We also need to build more knowledge around how housing and services work together to improve economic outcomes. The benefits of bringing services to affordable housing residents are not clear; we do not know if services benefit residents because of their convenience or because they fulfill a specific need that is otherwise unavailable locally because of isolation. The particularly high housing cost burden for many, including those living in affordable housing, may make housing providers natural partners for service providers seeking to expand residents' financial resources. But we still do not know which services, if any, are more effective for being coordinated with affordable housing.

Conclusion

Despite the existence of federal social welfare programs, many low-income Americans face significant challenges moving out of poverty and achieving upward economic mobility. Research demonstrates that economic opportunities vary by place and that high-opportunity areas share common characteristics, such as racially and economically integrated housing and high-performing schools. But in many places, and to many people, pathways to better jobs, higher incomes, and more assets have not been widely available.

This study identified economic mobility services that work for low-income individuals and households and explored how affordable housing providers offer them. We reviewed and compiled scholarly evidence on economic mobility strategies across sectors and disciplines. We interviewed experts and practitioners about promising approaches.

Through this scan, we compiled evidence on successful cash assistance, education, training, employment, matched saving, and financial education interventions, some of which were conducted in assisted or affordable housing contexts. We then spoke with practitioners about what motivates their work, how their organizations are structured, and how they fund their services.

Although few housing-based economic mobility initiatives have been rigorously evaluated, programs such as Jobs-Plus (Riccio 2010), Family Self-Sufficiency (Dastrup et al. 2017), and Opportunity Chicago (Parkes et al. 2012) use evidence-based strategies and offer evidence that housing-based economic mobility interventions, when implemented with fidelity, can support economic mobility for residents of assisted housing. Other organizations, such as Compass Working Capital and Economic Mobility Pathways, partner with housing providers to offer residents individualized coaching for mobility from poverty. They are developing an evidence base that will inform program development and communicate the benefits of their service to potential partners, including housing providers.

Our literature review suggests that individual-level interventions through service provision or service coordination can incrementally improve earnings, but they cannot move people out of poverty on their own. In addition to their primary role, housing providers can further define their role in economic mobility services. They can evaluate new approaches to economic success that focus on aspects of economic mobility, such as a sense of belonging and autonomy, that are critical to success, and they can identify opportunities to measure the benefits of stable housing for achieving upward mobility. They can collaborate with economic mobility service providers across sectors to find new ways to leverage housing programs and policies that affect their clients and become more aware of existing community resources. Together with their partners, they can identify and advocate for new resources, policy reforms, and systems alignment that encourage residents to increase their incomes, employment and earnings, or assets while maintaining their housing stability.

Appendix

TABLE A.1

Sampled Organizations

Organization	Organization type	Housing provider	Resident services provider	Area of service	Primary outcome area	Website
Bridge Housing	Affordable housing developer or manager	Yes	Yes	Regional	Wealth	https://bridgehousing.com/
Capital Area Asset Builders (CAAB)	Direct service provider	No	No	Local	Wealth	http://www.caab.org/en
Center for Employment Opportunities (CEO Works)	Direct service provider	No	No	National	Employment	https://ceoworks.org/
CommonBond Communities	Affordable housing developer or manager	Yes	Yes	Local	Wealth	https://commonbond.org/
Community Housing Partnership	Affordable housing developer or manager	Yes	Yes	Local	Employment	https://www.chp-sf.org/
Compass Working Capital	Capacity building for service providers	No	No	National	Wealth	https://www.compassworkingcapital.org/
Economic Mobility Pathways (EMPath)	Direct service provider	No	Yes	Local	Income	https://www.empathways.org/
Hacienda Community Development Corp.	Affordable housing developer or manager	Yes	Yes	Local	Wealth	https://haciendacdc.org/
GOALS Program - Home Forward	Public housing authority	Yes	Yes	Local	Wealth	http://www.homeforward.org/
Neighborhood House - Seattle Housing Authority	Public housing authority	Yes	Yes	Local	Employment	https://nhwa.org/index.php
MyGoals for Employment Success	Direct service provider	No	Yes	Local	Employment	https://www.mdrc.org/project/mygoals-employment-success#overview
Operation Pathways: An Affiliate of the NHP Foundation	Affordable housing developer or manager	Yes	Yes	National	Employment	http://nhpfoundation.org/operation-pathways.php

Organization	Organization type	Housing provider	Resident services provider	Area of service	Primary outcome area	Website
Sustainable South Bronx	Direct service provider	No	No	Local	Employment	https://www.ssbx.org/
The Community Builders	Affordable housing developer or manager	Yes	Yes	National	Wealth	http://www.tcbinc.org/
Thrive Houston, a portion of Upscale Houston	Capacity building for service providers	No	No	Local	Wealth	https://www.unitedwayhouston.org/our-work/family-stability/united-way-thrive
Urban Strategies / 91 Days	Direct service provider	No	No	Local	Employment	https://urbanstrategiesinc.org/

TABLE A.2

All the Organizations We Identified in Our Scan

Organization	Organization type	Housing provider	Resident services provider	Area of service	Interviewed	Website
Billings Forge Community Works (BFCW)	Direct service provider	No	No	Local	No	https://billingsforgeworks.org/
Bridge Housing	Affordable housing developer or manager	Yes	Yes	Regional	Yes	https://bridgehousing.com/
Cambridge Housing Authority	Public housing authority	Yes	Yes	Local	No	http://www.cambridge-housing.org/
Capital Area Asset Builders (CAAB)	Direct service provider	No	No	Local	Assets	http://www.caab.org/en
Capitol Hill Housing	Affordable housing developer or manager	Yes	Yes	Local	No	https://www.capitolhillhousing.org/
Center for Employment Opportunities (CEO Works)	Direct service provider	No	No	National	Employment	https://ceoworks.org/
Central City Concern	Affordable housing developer or manager	Yes	Yes	Local	No	http://www.centralcityconcern.org/
Chrysalis	Direct service provider	No	No	Local	No	https://changelives.org/
Coalition for Responsible Community Development	Capacity building for service providers	No	No	Local	No	http://www.coalitionrcd.org/
CommonBond Communities	Affordable housing developer or manager	Yes	Yes	Local	Assets	https://commonbond.org/
Community Development Corporation of Brownsville, TX	Direct service provider	No	No	Local	No	http://www.cdcbrownsville.org/
Community Housing Partnership	Affordable housing developer or manager	Yes	Yes	Local	Employment	https://www.chp-sf.org/
Compass Working Capital	Capacity building for service providers	No	No	National	Assets	https://www.compassworkingcapital.org/
Conservation Law Foundation	Capacity building for service providers	No	No	Local	No	https://www.clf.org/
Community Preservation and Development Corporation (CPDC)	Affordable housing developer or manager	Yes	Yes	Local	Yes	https://www.cpdc.org/
Credit Builders Alliance	Capacity building for service providers	No	No	National	No	https://www.creditbuildersalliance.org/

Organization	Organization type	Housing provider	Resident services provider	Area of service	Interviewed	Website
Economic Mobility Pathways (EMPath)	Direct service provider	No	Yes	Local	Income	https://www.empathways.org/
Family Independence Initiative	Direct service provider	No	No	National	Yes	https://www.fii.org/
Funders for Housing and Opportunities (FHO)	Capacity building for service providers	No	No	National	No	http://www.housingisopportunity.org/
Green Garden Bakery	Direct service provider	No	No	Local	No	https://www.greengardenbakery.org/
Greyston Foundation	Funder	No	No	Local	No	https://greyston.org/
Hacienda Community Development Corp.	Affordable housing developer or manager	Yes	Yes	Local	Assets	https://haciendacdc.org/
GOALS Program - Home Forward	Public housing authority	Yes	Yes	Local	Assets	http://www.homeforward.org/
Homewise	Direct service provider	No	No	Local	No	https://www.homewise.org/
HRI Properties	Corporate program	No	No	National	No	https://www.hriproperties.com/
JobsPlus ATX (Austin Housing Authority)	Public housing authority	Yes	Yes	Local	No	https://www.jobsplusatx.org/
Charlotte Housing Authority	Public housing authority	Yes	Yes	Local	No	http://cha-nc.org/
Chicago Housing Authority	Public housing authority	Yes	Yes	Local	No	https://www.thecha.org/
Fresno Housing Authority	Public housing authority	Yes	Yes	Local	No	http://fresnohousing.org/
King County Housing Authority	Public housing authority	Yes	Yes	Local	No	https://www.kcha.org/
Philadelphia Housing Authority	Public housing authority	Yes	Yes	Local	No	http://www.pha.phila.gov/
PHX Housing (City of Phoenix Housing Department)	Public housing authority	Yes	Yes	Local	No	https://www.phoenix.gov/housing
Syracuse Housing Authority	Public housing authority	Yes	Yes	Local	No	http://syracusehousing.org/
Tacoma Housing Authority	Public housing authority	Yes	Yes	Local	No	http://www.tacomahousing.net/
Housing Hope	Direct service provider	Yes	Yes	Local	No	https://www.housinghope.org/

Organization	Organization type	Housing provider	Resident services provider	Area of service	Interviewed	Website
Humanim	Direct service provider	No	No	National	No	http://humanim.org/
ioby	Funder	No	No	National	Yes	https://www.ioby.org/
LendStreet Financial (LendStreet)	Direct service provider	No	No	National	No	https://www.lendstreet.com/
Local Initiative Support Corporation (LISC)	Capacity building for service providers	No	No	National	Yes	http://www.lisc.org/
Mercy Housing	Affordable housing developer or manager	Yes	Yes	National	No	https://www.mercyhousing.org/
Mission Asset Fund	Direct service provider	No	No	Local	No	https://missionassetfund.org/
MyGoals for Employment Success - MDRC	Direct service provider	No	Yes	Local	Employment	https://www.mdrc.org/project/mygoals-employment-success#overview
Neighborhood House - Seattle Housing Authority	Public housing authority	Yes	Yes	Local	Employment	https://nhwa.org/index.php
NeighborWorks	Capacity building for service providers	No	No	National	No	https://neighborworks.org/
New Moms	Direct service provider	Yes	Yes	Local	No	https://newmoms.org/
Operation Pathways: An Affiliate of the NHP Foundation	Affordable housing developer or manager	Yes	Yes	National	Employment	http://nhpfoundation.org/operation-pathways.php
Philadelphia Association of Community Development Corporations	Capacity building for service providers	No	No	Local	No	http://pacdc.org/
Preservation of Affordable Housing (POAH)	Affordable housing developer or manager	Yes	Yes	Local	No	https://www.poah.org/
The Prosperity Agenda	Capacity building for service providers	No	No	National	Yes	https://www.theprosperityagenda.org/
Purpose Built Communities	Capacity building for service providers	No	No	National	Yes	https://purposebuiltcommunities.org/
Roberts Enterprise Development Fund (REDF)	Funder	No	No	National	Yes	http://redf.org/
Rubicon Programs	Direct service provider	No	No	Local	No	http://rubiconprograms.org/

Organization	Organization type	Housing provider	Resident services provider	Area of service	Interviewed	Website
Say Yes Buffalo	Capacity building for service providers	No	No	Local	Yes	http://sayyesbuffalo.org/
Springboard to Opportunities	Direct service provider	No	Yes	Local	Yes	http://springboardto.org/
Stewards of Affordable Housing for the Future (SAHF)	Capacity building for service providers	No	No	National	Yes	https://www.sahfnet.org/
Strong Families Fund	Funder	No	No	Local	No	https://www.naht.org/news/strong-families-fund
Somerville Community Corporation	Affordable housing developer or manager	Yes	Yes	Local	No	http://somervillecdc.org/
Sustainable South Bronx	Direct service provider	No	No	Local	Employment	https://www.ssbx.org/
Terner Center for Housing Innovation - UC Berkeley	Capacity building for service providers	No	No	National	No	https://ternercenter.berkeley.edu/
The Community Builders	Affordable housing developer or manager	Yes	Yes	National	Assets	http://www.tcbinc.org/
Thrive Houston - a portion of Upscale Houston	Capacity building for service providers	No	No	Local	Assets	https://www.houston.org/upskillhouston/
Urban Strategies / 91 Days	Direct service provider	No	No	Local	Employment	https://urbanstrategiesinc.org/
Weingart Center for the Homeless	Affordable housing developer or manager	Yes	Yes	Local	No	http://weingart.org/
Women's Bean Project	Direct service provider	No	No	Local	No	https://www.womensbeanproject.com/
WorkAdvance	Direct service provider	No	No	Local	No	https://www.mdrc.org/project/workadvance#overview
Youngstown Neighborhood Development Corporation	Affordable housing developer or manager	Yes	No	Local	No	http://www.yndc.org/

Notes

[1] HUD's Moving to Opportunity demonstration served public housing residents and offered mobility counseling services and housing vouchers to be used in low-poverty neighborhoods. In contrast to previous evaluations, which showed null results on economic mobility related outcomes (Sanbonmatsu et al. 2011), Chetty, Hendren, and Katz (2016) found benefits of moving to less poor neighborhoods before age 15 on income and education in adulthood. Moving to Opportunity is not a focus of this report because it utilizes a housing mobility strategy.

[2] See also Raj Chetty, "Improving Opportunities for Economic Mobility: New Evidence and Policy Lessons," *Bridges*, Fall 2016, 1, 3–5, https://www.stlouisfed.org/~/media/publications/bridges/2016/fall_2016/br_fall2016_web.pdf.

[3] Arloc Sherman, "Work Requirement for Cash Assistance Fueled Rise in Deep Poverty," *Off the Charts* (blog), Center on Budget and Policy Priorities, November 13, 2018, https://www.cbpp.org/blog/work-requirements-for-cash-assistance-fueled-rise-in-deep-poverty.

[4] See also Joe Schilling, "Reconnecting Health and Housing Policy: Preliminary Insights from Action Research in Memphis," How Housing Matters, January 4, 2018, https://howhousingmatters.org/articles/reconnecting-health-housing-policy-preliminary-insights-action-research-memphis/.

[5] This number is larger than the 60 mentioned previously because we included relevant organizations represented by respondents to our initial round of interviews. For a complete list of organizations included in the scan, see appendix table A.2.

[6] Some organizations were included in both phases of interviews.

[7] Pamela Blumenthal, Reed Jordan, Amy Clark, Ethan Handelman, and Rebekah King, "The Cost of Affordable Housing: Does It Pencil Out?" Urban Institute, July 2016, http://apps.urban.org/features/cost-of-affordable-housing/.

[8] Lawrence J. Vale and Nicholas F. Kelly, "From Public Housing to Vouchers: No Easy Pathway out of Poverty," New York University Furman Center for Real Estate and Urban Policy, accessed December 6, 2018, http://furmancenter.org/research/iri/essay/from-public-housing-to-vouchers-no-easy-pathway-out-of-poverty.

[9] Vale and Kelly, "From Public Housing to Vouchers."

[10] "Picture of Subsidized Households," US Department of Housing and Urban Development, Office of Policy Development and Research, accessed December 6, 2018, https://www.huduser.gov/portal/datasets/assthsg.html.

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About the Authors

Eric Tjon Burnstein is a research analyst in the Metropolitan Housing and Communities Policy Center at the Urban Institute. His research focuses on structural and geographic inequality in cities and communities, urban planning practices and equity outcomes.

Megan Gallagher is a senior research associate in the Metropolitan Housing and Communities Policy Center. Her research focuses on how school, housing, and community programs and policies influence the lives of low-income children and families. Gallagher also provides research and technical support for initiatives that seek to improve educational outcomes among children in low-income neighborhoods.

Wilton Oliver is a research assistant in the Metropolitan Housing and Communities Policy Center. His areas of interest include community development, economic mobility, and racial inequality within cities. Before joining Urban, Oliver worked for Reinvestment Fund, Office of Councilwoman Blondell Reynolds Brown, and Recity.

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2100 M Street NW
Washington, DC 20037

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