



## Enterprise Communities Plus 2Gen

A holistic, multigenerational support model that empowered New York City's low-income families to overcome housing challenges and build pathways to upward mobility.



**Enterprise Communities Plus 2Gen (EC Plus 2Gen)** was a housing-based support service program designed to help low-income families in New York City improve their housing stability, financial security, and overall well-being. Launched in 2021 as a three-year pilot, **the program combined proactive outreach, mentoring, and multigenerational service coordination to support whole families in navigating complex challenges and overcoming systemic barriers.**

Operated in partnership with **Goddard Riverside** and **Harlem Congregations for Community Improvement (HCCI)**, EC Plus 2Gen took a whole-family approach to housing stability and mobility. The program addressed families' financial, social, and housing needs in tandem, engaging all household members to reduce arrears, access benefits, strengthen well-being, and pursue personal goals. Individualized coaching, paired with benefits navigation and community connections, served as essential building blocks — helping families lay a stronger foundation for stability and opening pathways toward long-term upward mobility.

Over the course of the pilot, **households saw a 45% increase in average annual income**, including a 71% increase in income earned through employment. These gains helped drive a **40% decrease in average rent burden** faced by households, and **average rental arrears declined by 25%**. Many participants also described the consistent, personalized support from their mentors as a turning point for their families as it offered a foundation of trust, accountability, and encouragement that helped them invest in themselves and their futures.

By pairing housing stability efforts with economic mobility strategies, EC Plus 2Gen empowered low-income families to build more secure futures, while fostering deeper alignment between resident needs and their housing provider.

**45%**

Increase in average annual income

**\$110k**

Secured in arrears reductions

**40%**

Decrease in average rent burden

## A Multigenerational & Place-Based Approach to Upward Mobility

Launched amid the economic uncertainty of the COVID-19 pandemic and a deepening affordability crisis, EC Plus 2Gen strove to address both urgent challenges and longer-term barriers faced by low-income families. As many households experienced heightened financial strain and risk of eviction – and as housing providers navigated mounting arrears and rising costs – the program offered a proactive, housing-based support model focused on stabilization and economic mobility.

**By partnering with the households' housing provider and providing whole-family support instead of working solely with a head of household, EC Plus 2Gen helped participants navigate interconnected needs across housing, income, and well-being.** The program design also reflected Enterprise's broader strategy to [leverage housing as a platform for upward mobility](#), recognizing that stable housing is just one piece of a larger system needed to achieve long-term progress.

With roots in these frameworks, the program worked to connect families with the full range of supports needed to overcome systemic barriers and build more secure futures.

### Program Partnerships

Enterprise Community Partners (Enterprise) designed and implemented EC Plus 2Gen in close collaboration with several partners: Goddard Riverside led program operations and day-to-day service coordination through its [Resource Center](#), providing coaching and benefits navigation assistance.

Participants were identified and recruited from the affordable housing portfolio of Harlem Congregations for Community Improvement, Inc., the program's housing provider partner. Training and capacity building was provided by Economic Mobility Pathways (EMPath), a Boston-based research and advocacy nonprofit that developed the [mobility mentoring model](#) to help people move out of poverty.

**This program was made possible with the support of the William J. and Dorothy K. O'Neill Foundation**

*Additional support was generously provided by:*

- Capital One
- Enterprise New York's Moms4Moms Committee
- Leaves of Grass Fund
- Wells Fargo Foundation

### What is the "Two-Generational Approach"?

Traditional social service models often focus on serving the head of household, providing resources primarily to one adult in a family. By contrast, the [two-generational \(2Gen\) model](#) recognizes the interconnectedness of the lives of children and caregivers, and that supporting all generations in a family unit simultaneously can lead to stronger, long-term outcomes.

This family-centered approach, championed by the Ascend at the Aspen Institute, aims to bolster well-being for the whole family by targeting services across several key areas:

- ✓ Early childhood development & education
- ✓ Postsecondary & employment pathways
- ✓ Economic assets & financial stability
- ✓ Health & well-being
- ✓ Social capital & family networks

By engaging both parents and children in goal-setting, mentorship, and economic mobility strategies, EC Plus 2Gen applied this approach to foster whole-family stability and upward mobility.

## Key Program Components & Services

### Participant Recruitment & Outreach

Goddard Riverside recruited multigenerational households living in apartments owned by housing provider partner HCCI, focusing on properties with high levels of rental arrears. Outreach, conducted with support from HCCI, included onsite flyers, word-of-mouth referrals, and engagement with families accessing services at the nearby Goddard Resource Center. Interested households submitted a brief statement of interest and were invited for an interview. All households that completed this process were accepted into the program.

### Participants at a Glance

#### **EC Plus 2Gen enrolled 17 families, including 20 adults and 39 children:**

- More than 3/4 were single-parent households led by women
- Head of household race/ethnicity: 71% Black/African American or Multiracial; 18% Hispanic
- Head of household age range: 28 to 64 years old
- Roughly 3/4 households included two or more children
  - Age range of children: Infancy to 18 years old+

At enrollment, nearly all families qualified as “extremely low-income” (earning up to 30% of area median income), and almost two-thirds owed more than two months of rent — highlighting the critical need for housing stability supports.

### Mobility Mentoring & Family Coaching

Flexibility and responsiveness were central to EC Plus 2Gen, with staff prioritizing building trust and maintaining consistent engagement with participants. Each family was paired with a dedicated “family mentor,” who typically supported 3 to 4 households. Caseloads were kept low to reflect the intensity of support provided, the size and complexity of participating families, and mentors’ additional responsibilities at the Goddard Resource Center.

Mentors met formally with families at least once a month to facilitate goal setting, identify barriers, connect participants to resources, and track progress. Informal communication between mentors and participants generally occurred several times each week, often over text, and particularly during moments of crisis or transition.

### Family Journey

A single parent with three children who had lost her job during the pandemic said that when she joined EC Plus 2Gen, finding work was her main goal. Over the course of the program, her mentor helped with her unemployment insurance application and provided specific job leads that resulted in her being hired: ***“I just feel like with this program, it’s not a one-way thing. They help, but you have to also help yourself... I’ve been working at the job for a year and a half now. They helped me find my job. I love my job.”***

This participant started the program with over \$5,000 in rental arrears that grew in the wake of COVID-19. EC Plus 2Gen helped her secure emergency rental assistance for a total of more than \$21,000. In an interview, she credited the program with helping her pay down her arrears and providing the building blocks she needed for a better future: ***“Everything is totally different now for me. I am working now, I can pay my rent now.”***

## Key Program Components & Services (cont.)

### Goal Setting & Incentives

EC Plus 2Gen encouraged participants to set goals across five domains — Housing Stability, Educational Success & Employment, Financial Health, Health & Well-Being, and Social Capital — based on the [self-sufficiency framework](#) from EMPATH.

Some participants were hesitant to formalize their goals and found too much structure to be overwhelming, so the approach evolved to be highly individualized. However, interviews and focus groups underscored the importance of the personalized goal-setting process in building and respecting personal agency. Even informal goals were often the foundation of mentoring sessions, guided by each participant’s priorities and self-identified aspirations.

**Family mentors supported participants in articulating goals and identifying barriers, while offering encouragement, accountability, and connection to resources.** Incentives awarded for completed goals ranged from \$25 to \$150, depending on goal complexity.

Based on actionable plans co-developed with the participant, mentors provided referrals to internal and external services and leveraged program funds help remove financial obstacles, such as by referring a participant to a workforce development program or by covering the cost of a job training course.

*“These are relationships [that are] unorthodox, but my phone is never off to them. It’s Friday night, it’s Saturdays, it’s Sundays, it’s holidays. Not that they’re knocking down my phone, but it’s open communication.”*

**— EC Plus 2Gen Staff Member**

### Examples of Goals Set by Participants

- Catch up on rent and pay off arrears
- Decrease debt
- Complete homebuyer education course
- Complete computer training course
- Obtain notary license
- Attend weekly fitness class for 3 months
- Be accepted into college

*“People go through so many things in life, and sometimes you just need someone you can talk to... Ever since I’ve been in this program, they’ve just been there for me through everything.”*

**— EC Plus 2Gen Participant**

### Benefits Access & Service Referrals

Goddard’s deep community ties and service infrastructure were central to EC Plus 2Gen’s ability to connect families with supports essential to long-term stability. Mentors assisted participants with accessing and maintaining a range of public benefits, such as SNAP, WIC, health insurance, unemployment, and reduced fare transit passes.

Embedding the program within the Goddard Resource Center allowed participants to also access in-house offerings, including job referrals, youth tutoring, GED prep, and mental health support. Goddard also expanded external partnerships to connect families to financial counseling, legal aid, behavioral health care, and enrichment opportunities for children, ensuring participants received holistic, wraparound services tailored to their needs.

## Key Program Components & Services (cont.)

### Flexible Funding

The program model incorporated flexible funds to help families address critical expenses and remove barriers to achieving their goals. These resources were leveraged to provide individualized support, such as tutoring, school supplies and uniforms, exam prep materials, and other workforce development costs. Funds also strengthened engagement through community-building activities such as an opportunity to attend a Broadway play and a Caregiver Appreciation Day. Additionally, each household also received \$1,000 in rent relief at the conclusion of the pilot, which was applied toward future rent or arrears.

### Savings Match Program

To encourage participants to build savings and strengthen financial security, EC Plus 2Gen included a savings match component.

Goddard adapted its approach after finding that many families struggled to save consistently: Limited disposable income — particularly in the wake of COVID-19 — combined with distrust of formal banking and challenges with documentation made regular contributions difficult for many participants.

In response, the program adopted a flexible model, matching any amount saved rather than requiring fixed monthly deposits.

Three families ultimately participated, saving between \$25 and \$30 per month for three to five months, and each received \$90 to \$150 in matching funds.

### Parent Advisory Board

The Parent Advisory Board (PAB) served as a key mechanism for participant voice and co-design of the program. All participants were invited to apply, and five individuals joined after submitting a statement of interest. Meetings were held monthly via Zoom, with members receiving \$75 per session.

The PAB offered valuable feedback that directly shaped program design, such as informing the development of financial literacy workshops for adults and children, and generating ideas for group engagement activities. Beyond shaping programming, the PAB fostered peer connection and gave participants a stronger sense of agency, reinforcing their role as partners in furthering the program's success.

### Family Journey

When one single mother joined EC Plus 2Gen, she and her son were struggling with rental arrears and sleeping on the floor of their apartment.

Through the program, she secured a \$1,200 direct relief payment, bedroom furniture, and school supplies for her son. With the help of her coach, she mapped out her goal of passing the state nursing boards and gained access to job referrals, résumé support, and interview clothing — ultimately landing a new job.

EC Plus 2Gen also connected her to SNAP benefits, reduced-fare transit passes, and local food pantries, easing financial pressures and helping her focus on her goals: ***“There’s some goals you want to set and you don’t know where to start — they help you get there.”***

This family’s journey reflects how personalized coaching, combined with practical resources, can help families stabilize and build momentum toward lasting economic security.

***“[The PAB] helps us to look at the participants as the experts... They see that we listen to what they share with us, and if it’s pertinent, if it’s relevant, we will implement it... It shaped the program, as opposed to us assuming ‘This is what they want.’”***

**— EC Plus 2Gen Staff Member**

# Outcomes from the Pilot Program

Over the course of the three-year pilot, EC Plus 2Gen helped families navigate complex challenges — securing jobs, accessing financial counseling, obtaining emergency rental assistance, and connecting to a wide range of supportive services. These resources, combined with ongoing support from mentors, were critical given the severe housing instability and systemic barriers many participants faced at enrollment and compounded by the impact of COVID-19.

This section presents outcomes related to income and employment, rental arrears, rent burden, and participant well-being. The analysis focuses on 14 families who remained in the program, excluding two who left voluntarily and one who experienced the loss of a head of household. Together, these findings reflect both the impact of the program’s intensive, personalized support model, and the complexity of addressing deeply rooted economic and housing challenges.

<b>\$110K</b> Approximate Arrears Reduction Total	<b>+71%</b> Increase in Average Earned Income	<b>100+</b> Referrals and/or Services Initiated by Program Staff
<b>43%</b> Share of Households Owing \$0 in Arrears at Exit	<b>-40%</b> Decrease in Average Rent Burden	<b>58%</b> Heads of Households Reporting Improved Overall Well-being

## Income & Employment Outcomes

**Families experienced income gains alongside enhanced employment opportunities and work readiness.**

On average, families saw their income rise from roughly \$24,000 at enrollment to over \$34,700 by December 2023 — a 45% increase. Most of this growth came from increases in earned income, which rose 71%, from approximately \$11,870 to over \$20,300. Mentors also helped families access public benefits, contributing to a modest increase in average benefits income per family.

While incomes fluctuated over time as families gained and lost employment — reflecting the volatility many low-income households face — the overall trend was upward: The share of total household income from wages grew from 30% to 43%, and the number of unemployed households with no earned income fell from nine to six.

**Much of this progress was supported by EC Plus 2Gen’s employment-focused assistance.** Mentors helped participants prepare for and pursue job opportunities through resume development, job referrals, and connections to workforce development resources. And with the multigenerational approach, their efforts not only supported heads of households, but also helped other family members improve their employment prospects, contributing to the broader household economic mobility.

**By the conclusion of the pilot, nearly three-quarters of families had higher incomes than when they entered the program.**

# Housing Stability Outcomes

## Rental Arrears

### *EC Plus 2Gen helped families reduce rental arrears through targeted emergency assistance.*

By the conclusion of the program, household arrears were reduced by nearly \$110,000, with 6 families (43%) exiting the program owing no arrears. Excluding one outlier with exceptionally high arrears, the average arrears declined by 25%, from \$3,525 to \$2,636. When measured in terms of months of rent owed, arrears improved from an average of 4.2 months at entry to 3.8 months.

These reductions came as a result of Goddard’s support in helping families secure emergency rental assistance, including through the Emergency Rental Assistance Program, One Shot Deals, and direct payments made by Goddard to participants to help address rental arrears or future rent.

### **With funds remaining at the conclusion of the pilot, Goddard also provided each participating family with \$1,000 toward rent, arrears or other essential expenses.** These payments:

- ✓ Completely resolved arrears for 1 household
- ✓ Paid down arrears for 6 additional families, eliminating 14 months of back rent, and resulting in 2 households owing less than a month of rent
- ✓ Contributed towards future rent for 5 families who had no arrears

Payments were issued directly to HCCI as the property owner, further helping to stabilize both the families and the housing provider partner.

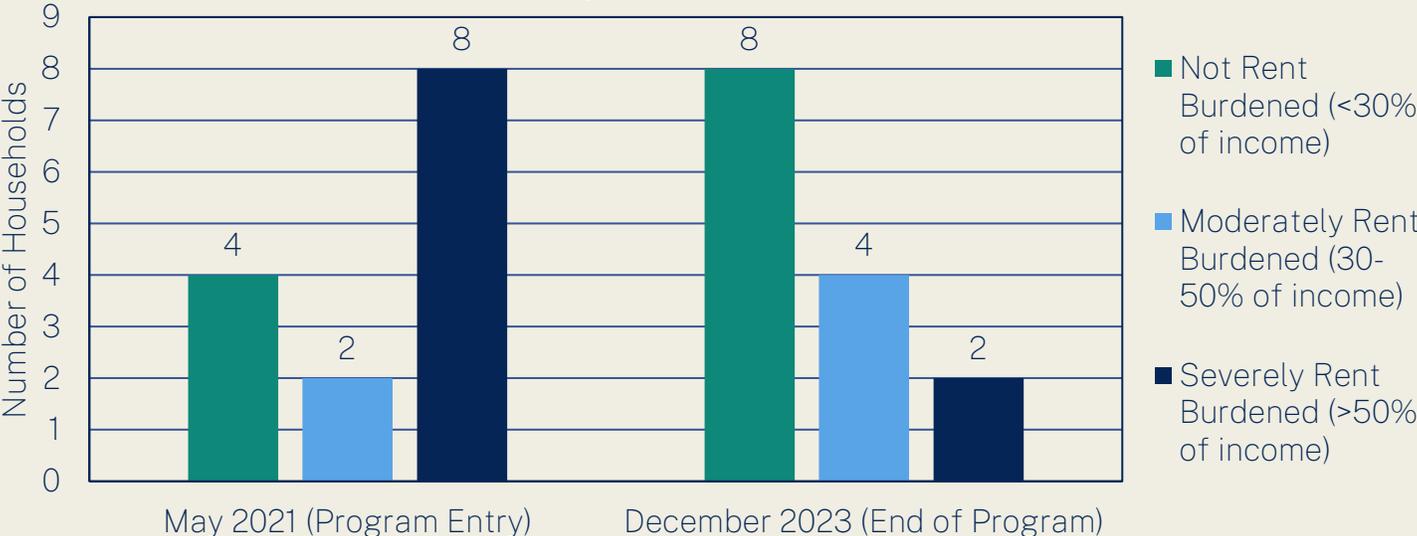
## Rent Burden

### *Increased incomes and targeted supports significantly reduced household rent burden.*

Rent burden – the percentage of household income spent on rent – is a key measure of housing affordability. At enrollment, EC Plus 2Gen families faced an average rent burden of 70%, with many severely rent burdened and struggling to cover basic needs after paying for housing.

**By 2023, average rent burden fell to 42% – a nearly 40% reduction.** Notably, tenant rent payments remained relatively stable throughout the program, indicating that this improvement was driven largely by increased household income. Moreover, the number of households paying less than 30% of their income on rent doubled from 4 to 8, while the number of severely rent burdened families (spending more than 50% of income on rent) fell from 8 to just 2. These outcomes illustrate how the combined impact of increased earnings and housing supports helped participants achieve more affordable housing conditions.

**Rent Burden Faced by EC Plus 2Gen Households**



## Well-being & Participant Satisfaction

### *The holistic mentoring approach improved overall well-being.*

Participants consistently described their mentor as a vital source of support, highlighting how regular check-ins and personalized guidance helped reduce stress and improve daily life. By the end of the program, 58% of heads of household reported improved overall well-being, with the greatest gains in family dynamics, physical and mental health, and social connectivity.

Feedback emphasized that, beyond resolving tangible challenges like arrears or benefits access, the program's wraparound support had a meaningful effect on participants' outlook and sense of stability.

Mentoring and goal-setting, along with simply "having someone to talk to," were among the most valued elements of the program. Together, these experiences underscore the value of holistic, relationship-based support in improving not only families' economic stability, but their overall quality of life.



*An EC Plus 2Gen participant and her mentor celebrates her growth and achievements at the conclusion of the pilot.*

*"Not only am I working on myself, but I'm working on my kids. They don't know it, but I'm putting them in a better place for the future..."*

**— EC Plus 2Gen Participant**

## Family Journey

After losing his wife unexpectedly at the onset of the COVID-19 pandemic, a father entered the program overwhelmed by grief and struggling to manage his household: ***"Before, my duty was to get up in the morning, go to work, come back, eat, sleep — that's it. Then, all of a sudden, my wife died. Here I am, in the middle of these two. A girl and a boy... It's just a crazy situation."***

His depression resulted in him stopping rent payments and led to a balance of over \$10,000 in rental arrears by the time he entered EC Plus 2Gen. Tensions with his young adult daughter added to the strain. With support from his mentor and participation in bereavement groups held by the program, he slowly began to rebuild his confidence, with his mentor noting: ***"We were doing every little thing just to get him out of that shell... Once he opened up — with the loss and issues with his children — he realized that the feedback he was getting was helping him and he's not alone here... Little by little, he was becoming the man I guess he was before."***

EC Plus 2Gen helped him secure nearly \$19,000 in rental assistance to resolve the arrears that had continued to grow, giving his family the breathing room to stabilize. While he had not yet secured employment by the program's end, he was managing on social security income and had begun taking steps toward a more stable future.

## Learnings & Recommendations

**The EC Plus 2Gen pilot demonstrated that a comprehensive, relationship-driven support model can yield significant benefits, even amid extreme challenges.** Lessons from the program include:

### *The Value of Robust and Individualized Mentorship*

The mobility mentoring approach was the backbone of EC Plus 2Gen, with dedicated mentors offering families individualized support that extended far beyond resource navigation. Mentors built deep, trust-based relationships with participants that helped combat isolation and foster resilience. For many participants, experiencing this level of personal support was both rare and transformative.

### *Pre-Existing Support Networks Enhance Crisis Response*

Many families faced serious challenges during the program, from job loss to housing issues or interpersonal conflicts. Families who were already in regular contact with mentors at the outset were well-positioned to receive timely, proactive support. These established relationships enabled staff to identify warning signs early and intervene before problems escalated, in contrast to traditional service models that often rely on participants to seek help in times of crisis.

### *Community-Building Strengthens Engagement*

Efforts to create connection, such as the Parent Advisory Board, bereavement groups, social outings and other community events, played a powerful role in fostering trust and sustained engagement. These spaces offered participants a sense of belonging and mutual support, while also generating valuable input that shaped program offerings.

### *Effective Housing Provider Connections Matter*

A direct partnership with the housing provider enabled the program to help resolve common tenant-landlord conflicts that may have otherwise jeopardized housing stability or negatively impacted participant quality of life. Program staff were able to mediate and address problems such as missing rent payments or delayed repairs quickly, supporting both the tenant and the housing provider.

### *Finding a Balance Between Flexibility and Accountability*

EC Plus 2Gen highlighted the importance of balancing structure and accountability with flexibility and adaptability. For example, while the program's initial Savings Match component was underutilized, adjustments to make the model more flexible and responsive to families' realities led to stronger engagement. Similarly, the ability for participants to set individualized goals fostered agency and ownership over their progress, even though it made program-wide tracking challenging. Future programs may benefit from structured yet adaptable frameworks that combine consistent tracking with personal pacing and priorities — ensuring supports are both effective and empowering.

### *Structural Barriers Require System-Level Solutions*

While EC Plus 2Gen provided highly personalized support, the program highlighted the limits of what even holistic coaching can achieve. Many participants faced entrenched systemic barriers — including high housing costs paired with extremely low wages, unaffordable childcare, and the persistent risk of losing public benefits as income rose. This “benefits cliff” created a painful paradox: Pursuing better-paying jobs or additional hours could actually reduce overall financial stability, discouraging upward mobility.

Future programs should pair individualized support with tools and policy-aligned strategies that make economic progress more achievable. Equipping staff with benefit calculators can help families anticipate and navigate potential losses, while policy efforts should continue to address cliff effects directly. Transitional financial supports can also ensure that taking steps toward work, education, or training remains viable. Tackling these structural disincentives head-on is essential to making lasting progress both possible and worthwhile for families.

## Moving Beyond the Pilot Program

**EC Plus 2Gen demonstrated the potential of a holistic, multigenerational model to address deep-rooted housing and economic challenges.** Its impact underscores the value of deeper, longer-term engagement — beyond what is often typical of service provision and more reactive interventions. The program not only helped families reduce arrears, improve rent burden, and increase incomes, but also enhanced participants' overall well-being and resilience.

**Building on this foundation, Goddard Riverside is expanding its adoption of the two-generational, whole-family approach across its service portfolio.** As part of this effort, Goddard has launched a multi-year program designed to support up to 30 multigenerational families, with a focus on family groups involving a third generation (such as grandparents) or nontraditional structures, including relatives or non-biological caregivers living outside the home.

Most EC Plus 2Gen families have opted into this next phase and continue to receive support under the new model. The program retains core elements — individualized coaching, an emphasis on workforce development, a savings match offering, and a Parent Advisory Board — while incorporating lessons learned from the EC Plus 2Gen pilot, such as staffing dedicated caseloads and expanding community-building opportunities.

EC Plus 2Gen offers powerful learnings on the potential to address systemic barriers and foster housing stability by providing mentoring paired with direct service provision. The program affirms that meaningful progress against poverty requires both individualized support and structural solutions: **Investments in coordinated, intensive efforts that center stability and mobility for the whole family can create real pathways for resilience — and open the door to lasting change.**

*"[EC Plus 2Gen] was the backbone. They have people that you can rely on and, believe me, it was nice to see..."*

*I was coming from a very bad place and it was very nice to see that I can lean on someone. I really appreciate them and I cannot thank them enough."*  
— EC Plus 2Gen Participant



EC Plus 2Gen families attending a musical on Broadway together.