Emerging Leaders Program

Center for Collaborative Leadership

Lessons from Fellows’ Projects
2010
This year’s theme is –

Creating a Stable and Healthy Economy: Fresh Views from Emerging Leaders

It was developed in partnership with the

Center for Social Policy, UMass Boston

Based on their initiative, Reshaping Poverty Policy
Builds on previous years’ themes

Retaining emerging leaders in the Boston area

Tapping emerging leaders’ skills to support economic opportunity in the Boston area

Engaging in corporate social responsibility as a way to energize and retain employees
Our partnerships with 3 organizations were made possible by the Hyams Foundation

Boston Tenant Coalition

Homes for Families

Greater Boston Fair Housing Center
Improving economic opportunity for all

“Whatever affects one directly, affects all indirectly.

I can never be what I ought to be until you are what you ought to be.”

Martin Luther King Jr.
-Quoted on Homes for Families home page
Our stance

The stakes are too high for us to do nothing.
Emerging Leaders Program Class of 2010
## Creating a Stable and Healthy Economy: Fresh Views from Emerging Leaders

<table>
<thead>
<tr>
<th>Presenter:</th>
<th>Employer:</th>
<th>Project:</th>
</tr>
</thead>
<tbody>
<tr>
<td>David Leonard</td>
<td>Boston Public Library</td>
<td>Strategic planning for CSP</td>
</tr>
<tr>
<td>Daylana Ervin-Parker</td>
<td>Blue Cross Blue Shield Massachusetts</td>
<td>Overview of family homelessness</td>
</tr>
<tr>
<td>Paul Rabiner</td>
<td>Genzyme Corporation</td>
<td>Unintended consequences</td>
</tr>
<tr>
<td>Maija Pratt Rojas</td>
<td>State Street Corporation</td>
<td>Work conditions in low wage jobs</td>
</tr>
<tr>
<td>Sarah Meyer</td>
<td>EMC Corporation</td>
<td>Tenants in foreclosed homes</td>
</tr>
<tr>
<td>Beth Harubin</td>
<td>Tufts Medical Center</td>
<td>Affordable housing</td>
</tr>
<tr>
<td>Joel Connor</td>
<td>Community Academy of Science &amp; Health</td>
<td>Race and Place dialogues</td>
</tr>
</tbody>
</table>
3 Questions orient each presentation

What was the “presenting problem?”

What approaches or resources did we generate?

What did we learn about civic engagement?
5 Issues

1. Understanding unintended consequences of work support policies for working families: A fresh alternative

2. Supporting families with good working conditions in low wage jobs

3. Keeping tenants in homes: Effects of foreclosures on families

4. Generating support for affordable housing: Creating a marketing and multi-media messaging campaign

5. Making all communities welcoming: Race and Place dialogues in Greater Boston today
Background on Family Homelessness

The primary reasons for family homelessness:

- Lack of affordable housing
- Gap between housing costs and income
- Poverty
- Decreasing government supports

Foreclosures have increasingly become a major reason for homelessness.
Background on Family Homelessness

There are currently 57,000 known homeless individuals/families and approximately 18,000 homeless children in Massachusetts:

- 84% of families experiencing homelessness are female-headed

- Young homeless children are more likely to experience developmental delays as well as emotional and behavioral issues

- Almost one third of homeless children will attend three or more schools in one year

- Families experiencing homelessness have had limited educational opportunities

- Many heads of homeless families hold or have recently held full-time jobs
5 Issues

1. *Understanding unintended consequences of work support policies for working families: A fresh alternative*

2. *Supporting families with good working conditions in low wage jobs*

3. *Keeping tenants in homes: Effects of foreclosures on families*

4. *Generating support for affordable housing: Creating a marketing and multi-media messaging campaign*

5. *Making all communities welcoming: Race and Place dialogues in Greater Boston today*
Work Supports

- Established to subsidize the needs of working poor families
- Intended to help families achieve economic self-sufficiency
- Existing eligibility criteria create unintended consequences
- Small increases in earnings result in disproportionate drop in net income – or a “cliff effect”
- The result is an unintended incentive to remain at lower wages
Example Family Profile – Single Parent

✓ **Family**
  • Single-parent with two children (ages 3 and 6)

✓ **Income & Assets**
  • Starting wage rate: $11.00/hour (~$23,000 p.a.)
  • No debt repayment

✓ **Can Receive Work Supports (when eligible)**
  • CCDF Child Care Subsidies
  • SNAP/Food Stamps
  • See Appendix 1 for full list

✓ **Major Expenses**
  • Rent, food, transportation
  • Child care:
    o Child 1 (age 3): Center-based care (subsidized) then $1,083/month when unsubsidized
    o Child 2 (age 6): School age child care (subsidized) then $487/month unsubsidized

See Appendices 1a and 1b for details
Change in Net Resources with Increased Income (Single Parent)

Net Family Resources (resources minus expenses)

- Loss in food stamps
- Loss in child care subsidy
- >3x

© National Center for Children in Poverty
Family Resource Simulator, Massachusetts 2009 (Results reflect user choices.)
Recommendations

✓ **A holistic approach linking reduction in total benefits with increases in earnings is necessary**
  - Attempts to address individual work supports have been unsuccessful
  - Too many variables make it difficult to predict actual outcomes of policy changes

✓ **Benefit eligibility should be assessed at application and then once per year (e.g., at tax filing) based on actual annual earning**
  - Addresses problems assessing eligibility with variable income

✓ **Total reduction in benefit should never be greater than increase in earnings**
  - Potential to address this at tax filing
5 Issues

1. Understanding unintended consequences of work support policies for working families: A fresh alternative

2. Supporting families with good working conditions in low wage jobs

3. Keeping tenants in homes: Effects of foreclosures on families

4. Generating support for affordable housing: Creating a marketing and multi-media messaging campaign

5. Making all communities welcoming: Race and Place dialogues in Greater Boston today
The challenge for low wage earners…

✔ Stable employment for more than one year reduces the likelihood of a family becoming homeless

✔ At-risk families face unique challenges to maintaining stable employment such as unreliable transportation and means of communication

✔ Professional employees are more likely to be offered and to use flexible work schedules/benefits compared to low wage employees
…becomes a challenge for employers!

- The “working poor” (including at-risk families) hold essential jobs

- Their work directly affect companies’ profitability and market share:
  - Significantly impact customer satisfaction (front-line workers)
  - Directly impact costs (via turnover)
  - Directly impact productivity (via absenteeism / level of performance)
How does Boston square up?

✓ 30%* of the jobs in Boston are low wage jobs

✓ Findings within the local hotel industry – 3 hotels:
  • Benefits offered:
    • A solid selection of “standard” benefit options
    • Services specific to the hotel industry
  • Benefits offered in part or not at all:
    • Dependent care
    • Employee development
    • Financial assistance (e.g., transport assistance)
    • Scheduling / leaves

✓ Threshold of entry to homelessness can be elevated through the offering of more robust HR programs and benefits

* Labor Resource Center, 2010
“Going Golden”

The vision:

✓ Educate employers, employees & the general public about at-risk families

✓ Recognize employers who pursue HR policies who support at-risk families

“Do unto others as you would have done unto you”
MISSION STATEMENT

Improve the employment practices and policies of Massachusetts employers to better meet the needs of their employees and families at risk of becoming homeless.

The Opportunities to Improve Corporations for All Stakeholders
1. Only 5% of lower wage employees are trained in any form despite 40% of their organizations stating that lower wage employees need to be trained.
2. Supervisors/managers are not adequately equipped to address the needs of lower wage employees in their organization.
3. Most evaluations of Best Companies to Work For focus on full-time employment while a significant amount of the new jobs are part-time.
4. Child care costs on average $7,000 a year per child. 25% of the working population earns less than $14,500 annually.

WHY SHOULD I CARE ABOUT GOING GOLDEN?

Life has changed dramatically in the past 2 years since the economic recession. Many Americans – our friends, family, loved ones – have lost their jobs and homes. Homeless prevention is an important mission that employers and communities alike should embrace. By keeping families in their homes and employed, we ensure that there are more people contributing to society and helping to boost the economy by paying their bills, purchasing items from local businesses and not tapping into the social services and resources other people may require.

With a few small alterations in employment practices, employers can encourage workers to stay at their jobs thus keeping them out of the cycle of unemployment, becoming dependent on social services and potentially homelessness. Please read on to see what Going Golden means for you or your company.

Corporations and Human Resource Professionals

WHY  HOW  ACT

Private Citizens and Advocates

WHY  HOW  ACT
5 Issues

1. Understanding unintended consequences of work support policies for working families: A fresh alternative

2. Supporting families with good working conditions in low wage jobs

3. *Keeping tenants in homes: Effects of foreclosures on families*

4. Generating support for affordable housing: Creating a marketing and multi-media messaging campaign

5. *Making all communities welcoming: Race and Place dialogues in Greater Boston today*
“All of us are but one divorce, extended layoff, bankrupt client, medical crisis, or six-figure student loan away from being in those people’s shoes.”

- D. Danielson

Boston Globe
Letters to the Editor
Foreclosure in Massachusetts is a real problem affecting families & neighborhoods

- Unemployment, sickness, and divorce are the 3 traditional causes of foreclosure
- Increasingly common Predatory lending and subprime mortgages
- Foreclosure has a direct correlation to higher crime rates & declining property values
- 9,887 borrowers have lost their homes (Jan. – Sept. 2010)

- Distressed 2 families: 4,839
- Distressed 3 families: 2,406
- Estimated # of rental units: 9,651
Prior to Bill 4595 no protections existed for tenants:

- No requirement to inform tenants of the foreclosure
- No requirement to repay security deposits / last month rent
- Once bank owned tenants are evicted
Our process

- **Research the problem & learn about the Bill**
  - Interviews, attended local seminars, online research
  - Learned that there were different views
    - Tenants were not protected from eviction
    - Banks are not set up to be landlords
    - Misconception about “irresponsible” borrowers who took loans they could not afford

- **Created a factsheet**
  - Distributed to legislative members
  - Simplified the issues & Benefits of Bill 4595
Bill 4595: An act to stabilize neighborhoods was passed July 2010 by the Mass. House

**Next Steps: Engage the community, strategize long-term**

- Mass education about the bill to stakeholders

- Develop better strategies for long term protections
  - Redevelopment of the properties for permanent affordable housing
  - New models of financing, management and development

- Create a forum for banks to work with communities
  - Become more engaged in the local effects of foreclosure
5 Issues

1. Understanding unintended consequences of work support policies for working families: A fresh alternative

2. Supporting families with good working conditions in low wage jobs

3. Keeping tenants in homes: Effects of foreclosures on families

4. Generating support for affordable housing: Creating a marketing and multi-media messaging campaign

5. Making all communities welcoming: Race and Place dialogues in Greater Boston today
Can you tell which of these is Affordable Housing?

Visit Ourwebsite.org to find out

Support our community by supporting affordable housing
For more information, visit us on Facebook or at Ourwebsite.org

AFFORDABLE HOMES. STABLE FAMILIES. STRONGER COMMUNITY.
“Faces & Places” Campaign #2

People Poster:

<p>| | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Child Care Worker</td>
<td>Barista</td>
<td>Bank Teller</td>
<td>Medical Assistant</td>
<td>Auto Mechanic</td>
</tr>
<tr>
<td>$30,291 or $15.22</td>
<td>$17,764 or $8.54</td>
<td>$31,649 or $14.18</td>
<td>$29,486 or $21.93</td>
<td>$49,294 or $23.70</td>
</tr>
</tbody>
</table>

In order to afford the average home in Jamaica Plain, you must make nearly $135,000 a year. In order to rent the average 2 BR apartment, you must make $26.10/hr

Support your local friends and neighbors by supporting affordable housing
AFFORDABLE HOMES. STABLE FAMILIES. STRONG COMMUNITY.

For the facts visit us at www.ourwebsite.com or on Facebook.
“Faces & Places” Campaign #3

Business Poster:

“We support housing that’s affordable, to keep our Jamaica Plain businesses thriving, our community diverse, and our families secure.”

AFFORDABLE HOMES. STABLE FAMILIES. STRONG COMMUNITY.
For the facts visit us at www.ourwebsite.com or on Facebook.
What did we learn about affordable housing?

<table>
<thead>
<tr>
<th>Supporters emphasize...</th>
<th>Opponents object...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community</td>
<td>NIMBYism</td>
</tr>
<tr>
<td>Stability</td>
<td>Reduces Property Values</td>
</tr>
<tr>
<td>Diversity</td>
<td>Brings in Congestion</td>
</tr>
<tr>
<td>Inclusion</td>
<td>Housing doesn’t “Fit in”</td>
</tr>
<tr>
<td>Fairness</td>
<td>Attracts Undesirable Elements</td>
</tr>
</tbody>
</table>
# Next Steps

## For the JPNDC and BTC
- Build website
- Set up social media sites
- Determine locations for postings
- Determine if other media will be used

## For the next cohort
- Broaden campaign to other neighborhood communities
- Measure success for the campaign
- Incorporate campaign into the project on creating more welcoming and integrated communities
5 Issues

1. Understanding unintended consequences of work support policies for working families: A fresh alternative

2. Supporting families with good working conditions in low wage jobs

3. Keeping tenants in homes: Effects of foreclosures on families

4. Generating support for affordable housing: Creating a marketing and multi-media messaging campaign

5. Making all communities welcoming: Race and Place dialogues in Greater Boston today
Goal: Good Housing for Everyone, Everywhere

We’ve talked about stability for renters and availability of affordable housing, mainly in urban areas.

What about creating welcoming housing opportunities for people of color who move to predominantly white suburbs?

That is one mission of the Greater Boston Fair Housing Center.

Their “Race and Place” dialogues were our starting point.
We are Boston’s Emerging Leaders...

A CONCISE HISTORY OF BLACK–WHITE RELATIONS IN THE U.S.A.
1. How do residents send welcoming messages, and how do people of color raise concerns? What guidelines support good dialogues?

2. How do we inform and support Town Managers or concerned citizens who want to initiate Race & Place dialogues? How do we track what is learned, and ultimately track rates of residential integration over time?
Three Phases

✓ **Inform Phase**
  - Contact phase
  - Awareness phase
  - Understanding phase

✓ **Educate Phase**
  - Positive Perception phase
  - Adoption phase

✓ **Commit Phase**
  - Institutionalization phase
  - Internalization phase
Principles for Race & Place Dialogues: Some Sample “Do’s and Don’ts”

✓ Don’t
- Minimize or invalidate emotions
- Provide false reassurances (e.g., “don’t worry about it; I’m sure it will all work out”)
- Share personal grievances with folks

✓ Do
- Provide realistic detail of both the positive and negative of a “Welcoming Community”
- Encourage questions and dialogue
- Remind folks of the immediate impact they can have and contributions they can make to their Community
- Escalate important concerns to appropriate Town Officials and Community Leaders
Post-Discussion Evaluation Tool

1. Which stakeholders were involved?

2. Any roadblocks in planning? Missed opportunities?

3. Do you believe the program benefitted the town? If yes, how?

4. Do you think that the Race and Place dialogue has helped your community to better understand the impact of racism historically on our society, and more specifically, on the demographics of your own community and other communities?

5. Has your community's participation in the Race and Place dialogue resulted in any type of continued dialogue?

6. Have there been any policy/procedure changes you can point to as a result of the program?
In Closing: The role of cross-sector partnerships in addressing pressing social issues

✓ Benefits for business

✓ Lessons about civic engagement for leaders

✓ Prospects for improving economic opportunities for all
Contact Information

- Center for Social Policy
  www.mccormack.umb.edu/centers/csp/

- Emerging Leaders Program
  www.leaders.umb.edu

- Hyams Foundation
  www.hyamsfoundation.org

- Boston Tenant Coalition
  www.bostontenant.org

- Greater Boston Fair Housing Center
  www.bostonfairhousing.org

- Homes for Families
  www.homesforfamilies.org