WELCOME TO THE 2019 POVERTY SOLUTIONS IMPACT REPORT.
Over the past year, our focus on partnerships and public engagement has proven to be a powerful model that has informed and contributed to positive change. We’ve undertaken dozens of new projects, established new partnerships and deepened existing ones, and found more ways to connect our work to policy and practice. We invite you to learn about the people, places, and projects making progress on poverty here in this third annual impact report.

POVERTY SOLUTIONS
UNIVERSITY OF MICHIGAN
poverty.umich.edu | #PovertySolutions

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EXTERNAL FUNDING
$14+ MILLION SINCE POVERTY SOLUTIONS LAUNCHED FOR PROJECTS ACROSS U-M, IMPACTING COMMUNITIES ACROSS THE STATE AND NATION

$6+ MILLION IN 2019

PROJECTS SUPPORTED ACROSS THREE U-M CAMPUSES IN 2019

14 OF U-M’S SCHOOLS AND COLLEGES

1454+ PROJECTS SUPPORTED ACROSS THREE U-M CAMPUSES IN 2019

PARTNERED WITH 14 OF U-M’S SCHOOLS AND COLLEGES

PLUS NUMEROUS U-M INSTITUTES AND CENTERS

ENGAGED WITH 70+ EXTERNAL PARTNERS
When we launched Poverty Solutions in 2016, three guiding principles inspired the vision for the initiative. The principles, deeply rooted in the mission of the University of Michigan, were that we serve the public, that no challenge is too big or too complex, and that great universities aim to solve great problems.

In three short years, Poverty Solutions has demonstrated success in each of those foundational principles—and the investment we have made continues to grow. U-M faculty, students, staff, and partners have worked to build knowledge and create innovations and strategies that are improving the lives of vulnerable people and communities in concrete and actionable ways. The initiative has supported more than 10 projects in 14 of our schools and colleges and established or enhanced dozens of external partnerships with leaders in Detroit, the State of Michigan, and beyond.

The result is impact that is broad, collaborative, and influential.

Poverty Solutions’ efforts have helped to shape auto insurance reform in our state and informed federal officials on public assistance in our country. By convening community leaders, experts, and policymakers in communities in Michigan and beyond, we demonstrate that meaningful health and well-being outcomes are possible in low-income communities. Luke Shaefer and the initiative team have continued projects that are already making a difference in individual lives as well.

This is particularly evident in Detroit through our Partnership on Economic Mobility. This partnership this past year doubled its number of projects with city and state and informed federal officials on budgets and tax policy. Luke Shaefer and the initiative team have continued projects that are already making a difference in individual lives as well.

This past summer, nearly 100 young adults participated in the Summer Youth Employment Program, with all 100 of them working across U-M’s academic and health system campuses (see page 14). This program is based on research that demonstrates that meaningful employment helps to prepare young people for college and careers.

These and the many other highlights of our work in this report are precisely what a leading American research university should be doing for the public we serve. At U-M, we are proud that Poverty Solutions is fostering broad engagement in our public mission, as we continue to work alongside leaders, experts, and policymakers in communities in Michigan and beyond.

In partnership, Luke Shaefer
Director, Poverty Solutions

This year we lived more deeply into our mission than any year before. In Detroit, we supported research by U-M faculty that is changing how the city handles tax foreclosure and housing instability. We collaborated with the Michigan Department of Health and Human Services on policies that will simplify a complex system of accessing aid and offer families more time to pursue their goals.

We convened dozens of events, bringing a diverse slate of speakers to campus that included the CEO of Walmart USA and the president of Community Change, the nation’s oldest national organization supporting community organizing. Inventors, nurses, elected officials, pastors—they enriched and deepened our understanding of poverty and made many connections with students and faculty. We’ve supported 44 projects across U-M’s three campuses, most pairing faculty with community partners. In Detroit, we continue to support work in partnership with dozens of community and neighborhood groups, and kickstarted 27 new projects to promote economic mobility.

As we grow with our partners, we’re coming to view poverty as the result of interlinked systems—housing, education, criminal justice, labor markets—that fail to function as they should for people to live healthy and productive lives. We recognize that many of these systems failures are the result of long-term racial and socioeconomic inequalities. Such a systems approach can be so complex it’s easy to feel overwhelmed. But we believe that it is our responsibility as a top research institution to embed in our work. It’s all too easy not to do it. We forget, we get busy. But we’re continually surprised about what we learn when we ask the questions that are at the core of our work. There are changes happening in the world, and we can help to make it happen.

These examples show the power of uniting a top research institution with policymakers and community partners, to find new ways to prevent and alleviate poverty. In confronting the challenges of poverty, we know scholars don’t have all the answers. Yet we have an important role to play. We can use data, evidence, and analysis to identify critical issues and evidence-based solutions to inform action. We are helping our partners bend the arc of change in the world.
COLLECTIVE ACTION FOR IMPACT

WORKING TOGETHER TO IMPROVE OUTCOMES FOR ALL

FIGHTING CHILD POVERTY WITH A UNIVERSAL CHILD ALLOWANCE

Supported by research from Luke Shaefer and colleagues, a universal child allowance policy proposal called the American Family Act gained traction with both progressive and libertarian scholars and lawmakers. A common policy in other countries, the proposal would give families with children $250 to $300 per month, in the form of a refundable tax credit. Shaefer and colleagues estimate this would reduce the number of children living in poverty by more than one-third.

HOW MUCH DO WE REALLY SPEND ON FIGHTING POVERTY?

The government social safety net in the U.S. is complex, with more than 100 programs spread across many agencies and levels of government. One study concluded that government spending on anti-poverty measures in the U.S. totaled almost $1 trillion, with federal expenditures of $668 billion. A Poverty Solutions study found that this number might be significantly lower, especially accounting for the fact that the federal government spends nearly three times as much on healthcare provision for low-income Americans as it does on means-tested cash transfers. This assessment was shared with federal policymakers to navigate the complexities of spending on anti-poverty measures.

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<th>EXPENDITURE (in millions of dollars)</th>
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Source: FY2022 GPO Budget
Increasing mobility from poverty in the U.S. requires action-based partnerships across the nonprofit and for-profit sectors, government, and universities. We’ve begun to see the promise this model holds, and this past year we launched the Midwest Mobility from Poverty Network to expand this model across the region.

Led by Poverty Solutions, along with a steering committee of leading Midwest research institutions, the network explores how to use rapid response data and analysis in partnership with communities and governments to enhance economic mobility and reduce poverty.

In May, Poverty Solutions hosted more than 100 stakeholders from across the Midwest working to advance and expand strategies to connect university-based poverty research to the public. From there, the steering committee will develop guiding documents focused on translating research and engaging in real-world change by sharing expertise on:

- Data to inform policymaking
- Partnership
- Engagement in the policymaking process
- Communication and dissemination

The Midwest Mobility from Poverty Network is part of a nearly $2 million effort supported by the Bill & Melinda Gates Foundation to expand and connect established university centers to build on successful models of action-based research and engagement.

“Representing and fighting for frontline communities that are suffering from structures and policies that keep them in poverty is difficult when we don’t have evidence-based research to document what we are experiencing.

“Great work on the study on the affordability of auto insurance in Michigan. I’ve been studying the issue for the last few years and have called for many of the same reforms you’re suggesting in the paper. I especially appreciate your discussion of why the rates are so high in Detroit — the impact of low rates of private insurance usage in the city had not occurred to me before, but it makes perfect sense.”

— Michael Van Beek, Director of Research, Mackinac Center

“Thats why I am grateful for Poverty Solutions’ timely, data-driven, and accessible research that made clear the link between economic mobility and the disproportionate impact of extreme, highest-in-the-nation car insurance prices in Detroit. Josh Rivera’s testimony this May informed policy proposals that will help Michiganders get a fair deal on their auto insurance rates.”

— Rashida Tlaib, U.S. Representative for Michigan’s 13th congressional district
REGIONAL UNDERSTANDING COMMUNITIES OF DEEP DISADVANTAGE

In the fall of 2018, Poverty Solutions began the “Understanding Communities of Deep Disadvantage” project in partnership with Kathryn Edin and Tim Nelson at Princeton University to better understand and tell the stories of America’s deeply disadvantaged communities and areas of strength and opportunity. A map with findings from the Index of Deep Disadvantage is also included.

This project includes a multidimensional Index of Deep Disadvantage that highlights the disproportionate number of rural communities struggling on a number of indicators related to income, health, and social mobility. The vast majority of the top 100 most disadvantaged communities are rural. Academic work on poverty traditionally centers around cities, and this finding pushed Poverty Solutions to think about the ways in which poor people cannot move out of poverty.

To supplement the data with on-the-ground perspective provided valuable context to this research. A range of students spent this past summer engaging with residents in five rural communities across the South, one in the Midwest, and one in the Mountain West region. This project included a multidimensional Index of Deep Disadvantage that highlights the disproportionate number of rural communities struggling on a number of indicators related to income, health, and social mobility. The vast majority of the top 100 most disadvantaged communities are rural. Academic work on poverty traditionally centers around cities, and this finding pushed Poverty Solutions to think about the ways in which poor people cannot move out of poverty.

The project also has revealed that rural communities and areas of strength and opportunity.

The graduate students grew professionally from the project, too. One doctoral student was so struck by her experience that she shifted the focus of her studies to rural communities and what’s considered a “poverty epidemic.” For example, many low-income South Carolina residents focused on getting the right documents so they could access much-needed disaster relief, after two major floods. In Kentucky, families struggled with finding housing after they were displaced by coal mining companies.

FOCUS ON COMMUNITY VOICES

The project also has revealed that rural communities and areas of strength and opportunity.

As students in two communities the index identified as deeply disadvantaged—Marion County, South Carolina, and Clay County, Kentucky.—Jasmine Simington—U-M PhD Student

STATE OF MICHIGAN

IMPROVING SOCIAL SERVICES AT THE STATE LEVEL

This year, Poverty Solutions began working closely with the Michigan Department of Health and Human Services (MDHHS) to simplify the process of applying for benefits so low-income families can pursue their goals.

STATE PARTNERSHIP HELPS MAKE IT EASIER FOR LOW-INCOME MICHIGANRESIDENTS TO ACCESS ASSISTANCE

Since July, Amanda Nothaft, senior data and evaluation manager at Poverty Solutions, has provided data analysis for MDHHS that the department would not otherwise have the capacity to complete.

Nothaft’s work was instrumental in a change to MDHHS policy effective Oct. 1. Residents with $15,000 or less in assets can receive benefits from a variety of public assistance programs, and applicants no longer automatically have to provide documentation of their assets.

"Things usually don’t happen that quickly, but there was a way to do it,” Nothaft said of the adoption of her policy recommendations. “Breaking down that barrier (for requiring documentation of assets) is pretty substantial.”

POVERTY SOLUTIONS FACULTY DIRECTOR NAMED SPECIAL COUNSELOR TO THE DIRECTOR OF MDHHS

In November, Poverty Solutions Faculty Director H. Luke Shaefer was named special counselor to the director of MDHHS on anti-poverty and economic mobility initiatives. This builds on Poverty Solutions’ work with the state on anti-poverty initiatives, including holding focus groups in Marquette and other places across Michigan to learn about residents’ experiences with the benefits system.

In his position as director of Poverty Solutions, Shaefer will work with the department’s human services policy leadership teams as a sort of anti-poverty and economic mobility initiatives to enhance public benefit programs and collect data for the opportunity path for everyone, including those with major barriers to work.

"Community work happens in the community, from the community. That is really how you get things done: you talk to each other and work together and you find out that common goal. Then you work together to achieve it. We value the engagement of Poverty Solutions not only for their access to data and expertise but for their ability to listen intently to the residents to help us identify the core issues and determine solutions to our unique challenges around poverty in our community.”

— Gail Anthenny, CEO Community Foundation for Marquette County

"We are thrilled to have the opportunity to draw on Professor Shaefer’s experience and expertise in our efforts to enhance the ways we serve families, promote work, and dignify and improve our policies and processes.”

— Robert Gordon, Director Michigan Department of Health and Human Services

"Across the projects, we have been really focused on balancing community voices and needs with data-driven policy making. I’m really particularly proud of a really special perspective on policy research, and I’m grateful for it.”

— Jasmine Simington—U-M PhD Student

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Detroit Partnership on Economic Mobility

The Detroit Partnership on Economic Mobility between Poverty Solutions and the City of Detroit is a signature initiative of Poverty Solutions, with the goal of identifying and implementing programs and policies that reduce poverty and promote economic mobility in Detroit. This work focuses on partnerships with city departments, community groups, and nonprofits to collaboratively construct action-oriented research projects that can help inform, enhance, and evaluate collective efforts to improve the well-being of Detroit residents. It focuses not only on understanding the obstacles Detroiters face in their daily lives, but also on using research and analysis to craft potential solutions. This work in Detroit can inform solutions that have a positive impact for all Michiganders.

Assessing progress

Detroit's poverty rate has decreased in recent years, down to 33.4% in 2018 from 35.7% in 2016. Though this movement is encouraging, Detroit still has the highest poverty rate of any big city in the country, and thousands of Detroit residents with low-income continue struggling to make ends meet. There is much more work to be done.

In addition, while an important metric, we look at more than just the official poverty rate to understand poverty and well-being among Detroiters. Community input, policy impact, and survey data from the Detroit Metro Areas Community Study that collects residents’ perceptions all serve to inform our understanding of the work ahead. We assess our progress through a racial equity lens and investigate how our work directly informs our understanding of the work ahead. We assess our progress through a racial equity lens and investigate how our work directly informs our understanding of the work ahead.

AsseSSing proGrESS

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From navigating the best ways to address homeless encampments to assessing home repair needs and reducing disparities in internet access, economic-mobility policy fellows are taking on some of the City of Detroit’s most-pressing issues.

This innovative fellowship program embeds fellows in city departments to focus on strategic economic-mobility initiatives that city staff may not otherwise have the capacity to address. The fellows have the benefit of research support and access to experts at U-M to guide their work.

“We want a direct line of communication between the fellows and the rest of our staff so when they have research questions or data needs, they can look to us right away,” said Patrick O’Connor, assistant director of Poverty Solutions’ Detroit Partnership on Economic Mobility, which facilitates the fellowship program.

So far, the partnership has resulted in four two-year fellowships: Karen Otzen is the affordable housing fellow, Joshua Edmonds is the digital inclusion fellow, Laura Urteaga-Fuentes is the homelessness fellow, and Chardae Caine is the recently named youth work force development fellow.

“I think we all will benefit from having programs like this that help to introduce young leaders into the field in a way where they can get immediate exposure to strategy and program development.”

— Julie Schneider, Deputy Director, City of Detroit’s Housing and Revitalization Department.

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This year, Poverty Solutions deepened its commitment to equip the next generation of students with the skills they need to prevent and alleviate poverty by increasing the number of students introduced to core content and experiential learning opportunities on poverty. Poverty Solutions has added more experiences for both graduate and undergraduate students to get involved with projects with impact on real-time policy challenges. And the initiative added new faculty expertise to its ranks.

NEW ASSOCIATE DIRECTOR FOCUSES ON EDUCATIONAL PROGRAMS

Kristin Seefeldt (left), an associate professor of social work and public policy, joined Poverty Solutions as the associate faculty director of educational programs this year. The new position expands Poverty Solutions’ efforts to engage more faculty and students in meaningful research opportunities.

“There are a lot of PhD students who don’t want to produce research that only other academics consume. They want to be involved in something that’s meaningful and can effect change....I think there are some real opportunities to find the right balance for those students,” Seefeldt said.

CAMPUS ENROLLED IN REAL-WORLD PERSPECTIVES ON POVERTY SOLUTIONS

44 POVERTY SOLUTIONS CERTIFICATE PROGRAM THROUGH THE COMMUNITY ACTION AND SOCIAL CHANGE MINOR AT THE SCHOOL OF SOCIAL WORK

66 STUDENTS FROM 8 U-M SCHOOLS AND COLLEGES ENROLLED IN THE POVERTY SOLUTIONS CERTIFICATE PROGRAM

44 ENROLLED IN REAL-WORLD PERSPECTIVES ON POVERTY SOLUTIONS

63 STUDENT RESEARCH ASSISTANTS

10 SCHOOLS & COLLEGES

70+ PROJECTS

Working directly with Poverty Solutions staff and faculty, the students helped provide rapid response data and analysis to partners at U-M and beyond. These students included first-generation college students through Poverty Solutions’ new partnership with Sociology Opportunities for Undergraduate Leaders (SOUL).
This year, Poverty Solutions and partners across campus and the community hosted more than 25 events and talks, including the Real-World Perspectives on Poverty Solutions Speaker Series, which featured experts in policy and practice from across the nation.

**Real-World Perspectives on Poverty Solutions Speaker Series**
The series was conducted in partnership with the William Davidson Institute, the School of Nursing, Michigan Law, CEW+, the National Center for Institutional Diversity, the Gerald R. Ford School of Public Policy, and the College of Engineering.

**CAMPUS HIGHLIGHTS**

**WORKFORCE: SOLVING FOR JOBS, MOBILITY, AND EQUITY IN AN ERA OF RAPID CHANGE**
Explored workforce development with community partners and business leaders.

**EFOSA OJOMO**
Clayton Christensen Institute

**GREG LANDSMAN**
Cincinnati City Council Member

**DORIAN WARREN**
Center for Community Change Action

**STEPHANIE LAND**
Author

**BRIDGETTE BRAWNER**
University of Pennsylvania

**DEAN KAMEN**
Inventor

**FAITH FOWLER**
Cass Community Social Services

**DEAN KAMEN**
Inventor

**GREG FORAN**
President and CEO, Walmart U.S.

“We’re not perfect, not by a long shot. I point to examples of what can happen when we take a hard look at what we can — and should — do for our associates.”

— Greg Foran, President and CEO, Walmart U.S.

**REAL-WORLD PERSPECTIVES ON POVERTY SOLUTIONS SPEAKER SERIES**
The series was conducted in partnership with the William Davidson Institute, the School of Nursing, Michigan Law, CEW+, the National Center for Institutional Diversity, the Gerald R. Ford School of Public Policy, and the College of Engineering.

**ACCOLADES**
Recognized as Community CCHC Academic Partner of the Year.

**EXPERT OPINIONS**
Work featured in more than 235 media articles

**AUTO INSURANCE TOWN HALL**
Shared research and heard from Detroiters.

**OREN CASS LECTURE**
“The Once and Future Worker”

**DIGITAL INCLUSION WEEK CRAIN’S PODCAST**
Supported Detroit’s first summit on digital inclusion

**INTERSECTIONS FOR ENGAGED LEARNING**
Created new kinds of partnerships. An event with the Ginsberg Center, Provost’s Office, Graham Sustainability Institute, Detroit Urban Research Center, and MICHR.
They taught us how to effectively communicate and problem solve and to have care for ourselves in the work environment. These skills that we have learned in this program we will carry over until the day we die.

— Chase Wilder, 2019 Summer Youth Employment Program participant

The Summer Youth Employment Program (SYEP) is more than just a summer job; it connects local youth to opportunities that promote career exploration, professional development, and mentorship. This past summer, youth participants added to U-M’s ranks in areas like health and social research, culinary arts, information technology, athletics, and more. At U-M, participants dedicate every Friday of their summer employment experience to enrichment sessions designed to equip them with skills to navigate future educational and work environments. “Success coaches” facilitate these workshops and provide one-on-one support to youth participants and supervisors. Through a strong partnership between U-M, Michigan Works! Southeast, and the Washtenaw County Office of Community and Economic Development, along with generous support from the Ralph C. Wilson Jr. Foundation, the SYEP is providing meaningful employment experiences that help prepare young people for high-demand jobs in our community.

EXPANDING THE SUMMER YOUTH EMPLOYMENT PROGRAM

CAMPUS

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THE ARC OF SYSTEMS CHANGE

The following stories demonstrate how Poverty Solutions has worked with partners to inform policy change in the areas of affordable housing, auto insurance, and homelessness. The Arc of Systems Change starts with listening to input from people directly affected by an issue to set our research agenda. Then we analyze data and research to help identify policy gaps. Next, we identify possible solutions and propose evidence-based interventions. Finally, we support the implementation of new policies and practices and evaluate the outcome.

LISTEN TO INPUT

DRIVING MICHIGAN’S AUTO INSURANCE REFORM

In May, Michigan lawmakers reformed the state’s auto insurance policies. The legislation included many of the recommendations that came out of Poverty Solutions’ research, such as eliminating automatic unlimited personal protection coverage, imposing fee limits on medical care related to personal injury accidents, and restricting the use of non-driving factors like credit score and ZIP code to set auto insurance rates.

LISTEN

The cost of auto insurance was not on the radar of Poverty Solutions staff when they began evaluating a job training program in Detroit in 2018. But it kept coming up as a barrier preventing people from owning a vehicle or driving it legally — thus limiting their job options.

“Auto insurance came up over and over again as a major barrier to getting to jobs, schools, health appointments — all the things people need to live healthy and productive lives,” said Luke Shaefer, Poverty Solutions director. “While I had never thought of it as such, it is a poverty issue in Michigan.”

ANALYZE DATA/ CONDUCT RESEARCH

To demonstrate the cost of auto insurance impacts economic mobility, Patrick Cooney, Joshua Rivers, and Elizabeth Phillips from Poverty Solutions decided to find out how much Michigan drivers spend on auto insurance as a percentage of their total income. Using data from The Zebra, an auto insurance rate comparison company, they found that in 97% of Michigan ZIP codes, the average cost of auto insurance exceed 2% of the median income, which the U.S. Treasury Department deems “unaffordable.”

IDENTIFY POSSIBLE SOLUTIONS

Poverty Solutions published a policy brief in March that shared these findings and identified evidenced-based options to reduce the cost of auto insurance in Michigan. Gov. Gretchen Whitmer cited the research in a mandate in early May for the state’s Department of Insurance and Financial Services to review

EVALUATE OUTCOME

“I pay it. I don’t want to, and if I didn’t have to, I’d probably have room [financially] to do other things.”

— Domonique Caldwell, Detroit, Household spends about $800 a month to insure two vehicles

Detroiters face the most expensive auto insurance costs in the country — $2,054 for their average annual premium — which disproportionately affects people of color. “While there was a heavy concentration of unaffordability in the City of Detroit, it was creeping over time to the suburbs. More people had a stake in whether or not reform happened,” said Rivers, a senior data and policy advisor for Poverty Solutions’ Detroit Partnership on Economic Mobility.

SUPPORT IMPLEMENTATION

In May, Michigan lawmakers reformed the state’s auto insurance policies. The legislation included many of the recommendations that came out of Poverty Solutions’ research, such as eliminating automatic unlimited personal protection coverage, imposing fee limits on medical care related to personal injury accidents, and restricting the use of non-driving factors like credit score and ZIP code to set auto insurance rates.

LISTEN

The cost of auto insurance was not on the radar of Poverty Solutions staff when they began evaluating a job training program in Detroit in 2018. But it kept coming up as a barrier preventing people from owning a vehicle or driving it legally — thus limiting their job options.

“Auto insurance came up over and over again as a major barrier to getting to jobs, schools, health appointments — all the things people need to live healthy and productive lives,” said Luke Shaefer, Poverty Solutions director. “While I had never thought of it as such, it is a poverty issue in Michigan.”

ANALYZE DATA/ CONDUCT RESEARCH

To demonstrate the cost of auto insurance impacts economic mobility, Patrick Cooney, Joshua Rivers, and Elizabeth Phillips from Poverty Solutions decided to find out how much Michigan drivers spend on auto insurance as a percentage of their total income. Using data from The Zebra, an auto insurance rate comparison company, they found that in 97% of Michigan ZIP codes, the average cost of auto insurance exceed 2% of the median income, which the U.S. Treasury Department deems “unaffordable.”

IDENTIFY POSSIBLE SOLUTIONS

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As auto insurance rates are set and strengthened consumer protections.

Around the same time, U.S. Congresswoman Rashida Tlaib, D-Detroit, invited Rivera to testify on Michigan’s auto insurance policies before the U.S. House Financial Services subcommittee, and Poverty Solutions staff shared their findings at auto insurance town hall meetings in Detroit.

“Auto insurance rates must be fair and reasonable. We must make a hard look at how insurers are setting rates to ensure these practices are lawful and to determine how we can achieve complete and lasting reform for Michiganders.” — Rep. Rashida Tlaib

According to a study conducted by the University of Michigan, Michigan drivers pay $5,414 in insurance premiums each year.

“Tlaib said its uncommon to see research so quickly translate to a change in state law. “I think it had the impact it did because it was the right type of research product, at the right time,” he said.”

“Tlaib said that the issue from a different angle than other work had, and I like to think it provided some concrete, nonpartisan policy recommendations — recommendations that straddle party lines.”

“Still, critics question whether the new law will equate to a meaningful reduction in costs for consumers. Poverty Solutions will continue to monitor the issue, assess the impact of the reforms, and consider other ways to make auto insurance more affordable in Michigan.”

“The bill isn’t the end of work on a policy area,” Rivera said. “It’s the beginning of a conversation on how to do better.”

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“The City of Detroit made changes to streamline the application process in November 2018 and increased its budget to make the (2017) poverty tax exemption available to more property owners, the researchers found. In 2019, Detroit granted 5,997 property tax exemptions to qualified homeowners who live in Detroit, an increase of 1,497 compared with 2018 and 5,500 exemptions in 2017.”
“This is really important research that details how property speculation through the tax foreclosure auction contributes to housing instability.”
— Arthur Jemison, Group Executive, Housing, Planning and Development, City of Detroit

In addition, Poverty Solutions Graduate Intern Ryan Ruggiero spent the summer compiling a Detroit Home Repair Resource Guide (see page 23). Demand for the guide has been extraordinary, which confirms our initial finding that home repair is a critical need in the city and demonstrates there’s much more we can do in this area.

EVALUATE: Outcomes for Right of First Refusal
Beginning in 2017, the City of Detroit, United Community Housing Coalition, and Quicken Loans partnered to divert qualifying occupied homes from the Wayne County Tax Foreclosure Auction so residents could buy back the property for a portion of the taxes owed. Poverty Solutions supported U-M faculty in evaluating outcomes for the first year of the program, and they found the program was effective at preventing residents from being forced out of their houses. However, the research revealed a need for emergency home repairs in order to keep homeowners in the houses long-term.

In part as a result of these findings, in the second year of the program — now dubbed Make It Home — the Quicken Loans Community Fund offered $300,000 in grant and loan funds to a sample of Make it Home participants. In 2018, the program grew to over 500 participants.

Poverty Solutions is supporting Eisenberg in evaluating the impact these loan funds have on residents’ perceived housing stability. If effective, the program could be a model for providing a low-cost pathway to homeownership for low-income Detroit households.

U-M STUDENTS COMPILE DETROIT HOME REPAIR GUIDE
Poverty Solutions intern Ryan Ruggiero, a second-year master’s of public policy student from New Jersey, spent her summer contacting about 60 community organizations, banks, and other agencies to compile information on 25 different home repair loan and grant programs available to Detroit residents.

Jorge Cazares, an undergraduate student in the School of Information who is originally from Chicago, helped contact the organizations running home repair programs and also mapped the different sources of funding and agencies that make up Detroit’s home repair ecosystem.

As a result of their work, Poverty Solutions distributed a Detroit Home Repair Resource Guide to about 100 individuals, community groups, and nonprofit agencies in Detroit. Ruggiero also completed an analysis of gaps in home repair resources and homeowners’ repair needs by interviewing 20 stakeholders and analyzing American Housing Survey data. Her work complemented an evaluation of Detroit’s three main home repair programs completed by the city’s Affordable Housing Policy Fellow, Karen Otzen, whose position is also supported by Poverty Solutions.

“It was great being able to interview community-based organizations to get their input on the home repair ecosystem, and at the same time be able to tell them resources comprising a home repair resource guide we would be able to share with them,” Ruggiero said. “It was a really good exchange.”

“Connecting residents to services is always a critical challenge facing our team. The Home Repair Guide is the type of action-based research we need more of — research that focuses not only on diagnosing the problem, but on connecting residents with potential solutions. I hope that we can continue to work with Poverty Solutions to update the guide annually so that we can continue to connect residents to the resources they need.”
— Donald Rencher, Director, Detroit Housing and Revitalization Department

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— Donald Rencher, Director, Detroit Housing and Revitalization Department
Having a standardized referral system and data will show how many households we’ve referred, and specifically how many have gotten resources and how many haven’t. Just showing the unmet need I think will help us to advocate for more resources within the public schools.

— Catherine Distelrath, coordinator of Detroit’s shelter entry system at Southwest Solutions

Every day, school staff see children without a stable place to live struggling to keep up in class. However, there was little research to back their observations, and the official count of children who are homeless in Michigan — especially in Detroit — underestimated the scope of the problem.

That’s where Jennifer Erb-Downward saw an opportunity to make a difference.

“If we’re not identifying people, we’re never going to have the services available because there won’t be a real sense of the need in the state,” said Erb-Downward, senior research associate at Poverty Solutions who studies homelessness.

“Hard data points can be really helpful to people from an organizing standpoint,” she said.

GOOD DATA LEADS TO BETTER SERVICES FOR MICHIGAN’S HOMELESS CHILDREN

LISTEN

Erb-Downward meets regularly with homelessness working groups and school staff in Detroit and from across the state tasked with offering homeless students the support they need to do well in school.

Based on those conversations, she looked for opportunities to connect service providers in different sectors around common goals related to addressing homelessness.

IDENTIFY

Media coverage of Erb-Downward’s research raised awareness of the impact of child homelessness in Michigan, even prompting Bob’s Furniture in Livonia to donate a total of $15,000 worth of furniture to families moving out of a homeless shelter in Detroit, to the McKinley-Vento program serving homeless students in Detroit, and to a home repair nonprofit serving southeast Michigan.

IMPLEMENT

In September, as a result of recommendations from the Detroit homelessness working groups, the first point of entry to the homeless shelter system began making automatic referrals to Wayne Metropolitan Community Action Agency, which notifies local schools when one of their students enters a homeless shelter. Within a month, about 60 families had been referred to their school’s homelessness services coordinator via the new system, according to Southwest Solutions, which runs the shelter entry system.

Other recent signs of progress include educational data management system MiDataHub making sure a student’s history of homelessness is among the first things school staff see when a new student transfers to their district, and the Kids Count Data Center, which tracks statistics related to child well-being nationwide, adding child homelessness to its annual data releases.

EVALUATE

Having an accurate count is the beginning, and now we must ensure children are getting the resources they deserve. Erb-Downward sees this as the first step toward increasing referrals to resources via eviction courts, hospitals, and when people apply for public benefits.

“I think any point in time where you would be identifying someone who’s experiencing housing instability and has kids, you would want to make sure they’re connected to these resources and make sure they have access to their educational rights,” Erb-Downward said.
This year Poverty Solutions lived more deeply into its mission than ever before. Next year we will push the boundaries even further in exploring what a university poverty initiative can do when it partners with communities and policymakers to bring about real, positive change in the world.

— H. Luke Shaefer
Director, Poverty Solutions

In the next year and beyond, our hope is that we can continue to deepen our partnerships in Detroit, across the Midwest, and around the nation in order to inform the arc of systems change in ways that contribute to economic mobility. We will also continue to:

• Grow our community commitments in Detroit, working with community leaders and neighborhood residents to produce relevant research and programming to advance economic well-being.

• Expand and build on our model of action-based research and engagement through the Midwest Mobility from Poverty Network by supporting efforts to connect data and analysis to policy and practice across the region. We’ll continue to create new opportunities to broaden the narrative around poverty by building connections between researchers and storytellers, including hosting a Midwest Academic-Journalism Conference in spring 2020.

• Deepen our connection with the State of Michigan and its efforts to make progress on anti-poverty and economic mobility initiatives, including assistance with facilitation, evidence, data and analysis, and policy considerations.

• Support faculty research and partnerships across U-M, these campuses and make connections that fuel progress on poverty alleviation and prevention in our region.

• Release findings from the first three sites of the Understanding Communities of Deep Disadvantage project—including an interactive map and stories from the field—and embed in three new communities.

• Engage U-M graduate and undergraduate students through our high-profile speaker series course and roll out a new doctoral GSRA funding mechanism to support action-based doctoral research projects related to our work.