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.
In three short years, Poverty Solutions has demonstrated success in each of these foundational principles—and the impact 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 40 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 budget priorities. 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 49 of them working across U-M’s academic and health system campuses (see page 14). This program is based on research that helps community organizations and homeowners find resources for safe and stable housing.

As a result of that work, Poverty Solutions distributed a Detroit Home Repair Resource Guide that is helping community organizations and homeowners find resources for safe and stable housing.

For example, Ryan Ruggiero, a public policy graduate student and Poverty Solutions intern, spearheaded summer gathering information on home repair loan and grant programs for Detroit residents (see page 23). As a result of that work, Poverty Solutions distributed a Detroit Home Repair Resource Guide that is helping community organizations and homeowners find resources for safe and stable housing.

This past summer, nearly 100 young adults participated in the Summer Youth Employment Program, with 49 of them working across U-M’s academic and health system campuses (see page 14). This program is based on research that helps community organizations and homeowners find resources for safe and stable housing.

As a result of that work, Poverty Solutions distributed a Detroit Home Repair Resource Guide that is helping community organizations and homeowners find resources for safe and stable housing.

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 confronting the challenges of poverty, we know scholars don’t have all the answers. Yet we can still work to inform policymakers and practitioners; how together we can find new ways to bend the arc of change to empower families.

These examples show the power of uniting a top research institution with policymakers and community partners, and we can find new ways to bend the arc of change to empower families.
PART 1

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 provisions 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.
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.

**REGIONAL FEDERAL STEERING COMMITTEE:**

Poverty Solutions staffer testifies in D.C. about auto insurance and cycle of poverty

Poverty Solutions senior data and policy advisor Joshua Rivera testified before a congressional panel examining the marketplace for automobile loans and insurance and the ability of regulators to assure fair and nondiscriminatory access for all Americans in the market.

Rivera testified on May 1 at the House Financial Services Committee’s Oversight and Investigations Subcommittee hearing titled “Examining Discrimination in the Automobile Loan and Insurance Industries.” His testimony shared experiences he and the Poverty Solutions Detroit Partnership for Economic Mobility team uncovered in Detroit. Learn more on page 19.

“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.

“That’s 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

“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

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

“Representing and fighting for front-line 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.

“That’s 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

“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
Across the projects, we have really focused on balancing community voices and needs with scholars, policymakers and practitioners. It’s a really special perspective on policy research, and I’m grateful for it.”

— Jasmine Simington  
U-M PhD Student

FOCUS ON COMMUNITY VOICES

The graduate students grew professionally from this project, too. One doctoral student was so struck by her experience that she shifted the focus of her studies to delve deeper into issues she saw in the field. Over the next year, this project will embed students at an additional 20 sites, expanding the index’s reach to 42 communities in 10 states. The research team will then develop a set of strategies to help communities strengthen and grow.
DETROIT ECONOMIC MOBILITY POLICY FELLOWS USE U-M SUPPORT TO TACKLE CITY’S MOST-PRESSING ISSUES

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 benefits 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 Cooney, 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, Laura Urteaga-Fuentes is the homelessness fellow, and Chardae Caine is the youth workforce development fellow.

“The Poverty Solutions Economic Mobility Fellows program enables city departments to take on strategic projects that are critical to the economic mobility of Detroit residents,” said Beth Nible, Chief Information Officer for the City of Detroit. “Through the support of Poverty Solutions and the Knight Foundation, we were able to bring on Josh Edmonds, our first-ever director of digital inclusion, who is working to connect thousands of Detroiters to the digital world and the economic opportunities that come with it.”
ENGAGED STUDENT LEARNING ON POVERTY SOLUTIONS

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

Thru 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

63 ENROLLED IN REAL-WORLD PERSPECTIVES ON POVERTY SOLUTIONS

10 SCHOOLS & COLLEGES

70+ PROJECTS

Working directly with Poverty Solutions staff and faculty, the students helped provide rapid response data and analysis to partners in 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.

**DIGITAL INCLUSION WEEK CRAIN'S PODCAST**

Supported Detroit’s first summit on digital inclusion.

**ACCOLADES**

Recognized as Community UCHC Academic Partner of the Year.

**MAKING SENSE OF MAKING IT IN AMERICA**

Engaged 175 students in the activity.

**EXPERT OPINIONS**

Work featured in more than 235 media articles.

**CONVENINGS ON CAMPUS & BEYOND**

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.

**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

**STEPHANIE LAND**

Author

**BRIDGETTE BRAWNER**

University of Pennsylvania

**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

**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

**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

**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

**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

**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

**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

**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

**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

**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

**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

**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

**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

**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

**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

**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

**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

**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

**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

**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

**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

**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

**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

**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

**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

**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

**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

**EFOSA OJOMO**

Clayton Christensen Institute

**GREG LANDSMAN**

Cincinnati City Council Member

**DORIAN WARREN**

Center for Community Change Action

**STEPHANIE LAND**

Author

**BRIDGE
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
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.

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.

"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

LISTEN

Detroiters face the most expensive auto insurance costs in the country — $5,154 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 Rivera, a senior data and policy adviser for Poverty Solutions’ Detroit Partnership on Economic Mobility.

ANALYZE

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."

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

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

To demonstrate how the cost of auto insurance impacts economic mobility, Patrick Cooney, Joshua Rivera, and Elizabeth Phillips from Poverty Solutions decided to find out how much Michiganers 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 exceeds 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...
how auto insurance rates are set and strengthen consumer protections. Around the same time, U.S. Congresswoman Rashida Tlaib, D-Detroit, invited Rivera to testify at 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.

**IMPLEMENT**

After weeks of debate over proposed bills — and years of calls for reform — lawmakers passed the auto insurance reform package with many of the elements of Poverty Solutions’ proposed goals for reform.

Work now begins to see if the law leads to meaningful rate reductions in Michigan and especially Detroit.

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

— Gov. Gretchen Whitmer

**TIMELINE**

**MARCH 2019**

Report published; cited in 30+ news articles.

**MAY 1, 2019**

Cited by the governor in her first action on the issue.

Part of numerous forums; findings discussed on local radio.

**END OF MAY 2019**

State Legislature passes governor signs auto insurance reform package with many of the elements of Poverty Solutions’ proposed goals for reform.

Work now begins to see if the law leads to meaningful rate reductions in Michigan and especially Detroit.

According to a study conducted by the University of Michigan, Michigan drivers pay nearly twice as much as drivers in other states for auto insurance, with the average premiums reaching $2,600. Moreover, that number pales in comparison to the amounts paid by Detroit residents, who pay $5,414 in insurance premiums — and years of calls for reform — lawmak ers passed the auto insurance reform package with many of the elements of Poverty Solutions’ proposed goals for reform.

Work now begins to see if the law leads to meaningful rate reductions in Michigan and especially Detroit.

“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.”

Rivera said. “It’s the beginning of a conversation on how to do better.”

“One 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.”

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

— Gov. Gretchen Whitmer

**Photo courtesy of the governor’s office**

**END OF MAY 2019**

State Legislature passes governor signs auto insurance reform package with many of the elements of Poverty Solutions’ proposed goals for reform.

Work now begins to see if the law leads to meaningful rate reductions in Michigan and especially Detroit.

According to a study conducted by the University of Michigan, Michigan drivers pay nearly twice as much as drivers in other states for auto insurance, with the average premiums reaching $2,600. Moreover, that number pales in comparison to the amounts paid by Detroit residents, who pay $5,414 in insurance premiums — and years of calls for reform — lawmakers passed the auto insurance reform package with many of the elements of Poverty Solutions’ proposed goals for reform.

Work now begins to see if the law leads to meaningful rate reductions in Michigan and especially Detroit.

“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.”

Rivera said. “It’s the beginning of a conversation on how to do better.”

“One 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.”

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

— Gov. Gretchen Whitmer

**Photo courtesy of the governor’s office**

**END OF MAY 2019**

State Legislature passes governor signs auto insurance reform package with many of the elements of Poverty Solutions’ proposed goals for reform.

Work now begins to see if the law leads to meaningful rate reductions in Michigan and especially Detroit.

According to a study conducted by the University of Michigan, Michigan drivers pay nearly twice as much as drivers in other states for auto insurance, with the average premiums reaching $2,600. Moreover, that number pales in comparison to the amounts paid by Detroit residents, who pay $5,414 in insurance premiums — and years of calls for reform — lawmakers passed the auto insurance reform package with many of the elements of Poverty Solutions’ proposed goals for reform.

Work now begins to see if the law leads to meaningful rate reductions in Michigan and especially Detroit.

“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.”

Rivera said. “It’s the beginning of a conversation on how to do better.”

“One 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.”

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

— Gov. Gretchen Whitmer

**Photo courtesy of the governor’s office**

**END OF MAY 2019**

State Legislature passes governor signs auto insurance reform package with many of the elements of Poverty Solutions’ proposed goals for reform.

Work now begins to see if the law leads to meaningful rate reductions in Michigan and especially Detroit.

According to a study conducted by the University of Michigan, Michigan drivers pay nearly twice as much as drivers in other states for auto insurance, with the average premiums reaching $2,600. Moreover, that number pales in comparison to the amounts paid by Detroit residents, who pay $5,414 in insurance premiums — and years of calls for reform — lawmakers passed the auto insurance reform package with many of the elements of Poverty Solutions’ proposed goals for reform.

Work now begins to see if the law leads to meaningful rate reductions in Michigan and especially Detroit.

“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.”

Rivera said. “It’s the beginning of a conversation on how to do better.”

“One 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.”

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

— Gov. Gretchen Whitmer

**Photo courtesy of the governor’s office**

**END OF MAY 2019**

State Legislature passes governor signs auto insurance reform package with many of the elements of Poverty Solutions’ proposed goals for reform.

Work now begins to see if the law leads to meaningful rate reductions in Michigan and especially Detroit.

According to a study conducted by the University of Michigan, Michigan drivers pay nearly twice as much as drivers in other states for auto insurance, with the average premiums reaching $2,600. Moreover, that number pales in comparison to the amounts paid by Detroit residents, who pay $5,414 in insurance premiums — and years of calls for reform — lawmakers passed the auto insurance reform package with many of the elements of Poverty Solutions’ proposed goals for reform.

Work now begins to see if the law leads to meaningful rate reductions in Michigan and especially Detroit.

“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.”

Rivera said. “It’s the beginning of a conversation on how to do better.”

“One 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.”

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

— Gov. Gretchen Whitmer

**Photo courtesy of the governor’s office**

**END OF MAY 2019**

State Legislature passes governor signs auto insurance reform package with many of the elements of Poverty Solutions’ proposed goals for reform.

Work now begins to see if the law leads to meaningful rate reductions in Michigan and especially Detroit.

According to a study conducted by the University of Michigan, Michigan drivers pay nearly twice as much as drivers in other states for auto insurance, with the average premiums reaching $2,600. Moreover, that number pales in comparison to the amounts paid by Detroit residents, who pay $5,414 in insurance premiums — and years of calls for reform — lawmakers passed the auto insurance reform package with many of the elements of Poverty Solutions’ proposed goals for reform.

Work now begins to see if the law leads to meaningful rate reductions in Michigan and especially Detroit.

“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.”

Rivera said. “It’s the beginning of a conversation on how to do better.”

“One 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.”

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

— Gov. Gretchen Whitmer

**Photo courtesy of the governor’s office**
“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 homes. 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.

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 to help tell them resources existing in 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 we can continue to connect residents to the resources they need.”
— Donald Rencher, Director, Detroit Housing and Revitalization Department

"The Right of First Refusal program is important because it gives residents the opportunity to buy back their homes for a portion of the taxes owed, keeping them in their homes long-term. The program has been effective in preventing forced evictions, but there is still a need for emergency home repairs to keep homeowners in the houses. Poverty Solutions is supporting the city in evaluating the impact of this program and ensuring that residents have access to the necessary resources to make repairs and remain in their homes. This effort is crucial in addressing the housing crisis in Detroit and ensuring that residents have stable and secure homes."
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

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.

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

In November 2018, Erb-Downward and Poverty Solutions Research Assistant Payton Watt published a policy brief on the link between homelessness, economic stability, and chronic absenteeism, which is one of the key indicators Michigan tracks under the federal Every Student Succeeds Act. Their research found that 40% of students experiencing homelessness were chronically absent from school, compared to 16% of all students statewide. Students who are chronically absent are less likely to meet grade-level proficiency standards and more likely to drop out of school.

“You can make the argument that if somebody wants to see chronic absenteeism reduced, then they really need to be thinking about the impact of economic instability and the impact of housing instability on attendance,” Erb-Downward said.

**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.

**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.

Bob’s Furniture in Livonia donated $15,000 worth of furniture to help homeless families.

“Having a standardized referral system and data will show how many households we’re referring, 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

**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.

**ANALYZE**

In November 2019, Erb-Downward and Poverty Solutions Research Assistant Payton Watt published a policy brief on the link between homelessness, economic stability, and chronic absenteeism, which is one of the key indicators Michigan tracks under the federal Every Student Succeeds Act. Their research found that 40% of students experiencing homelessness were chronically absent from school, compared to 16% of all students statewide. Students who are chronically absent are less likely to meet grade-level proficiency standards and more likely to drop out of school.

“You can make the argument that if somebody wants to see chronic absenteeism reduced, then they really need to be thinking about the impact of economic instability and the impact of housing instability on attendance,” Erb-Downward said.

**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 McKinsey-Vento program serving homeless students in Detroit, and to a home repair nonprofit serving southeast Michigan.

The 2019 Building a Grad Nation report, which is part of a campaign to raise the national high school graduation rate to 90% by 2021, included a spotlight on Poverty Solutions’ research and recommendations for improving the attendance of students who are chronically absent and homeless.

Other recent signs of progress include educational data management system MDatahub 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 reoriented, adding child homelessness to its annual data releases.

Bob’s Furniture in Livonia donated $15,000 worth of furniture to help homeless families.
CONCLUSION

NEXT STEPS

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 systemic change in ways that contribute to academic 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, three 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.

• 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, three 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 OSRA funding mechanism to support action-based doctoral research projects related to our work.

We have come a long way this year, working with our partners and having the support of so many generous individuals, organizations, and foundations. But we have a lot of work still to do and a lot more to learn about what works in confronting poverty.
Faculty Director: H. Luke Shaefer
Associate Faculty Director for Educational Programs: Kristin Karrsenfeld
Senior Research Manager: Amanda Nithalh
Student Engagement Coordinator: Trevor Cooney
Strategic Projects Manager, Detroit Partnerships on Economics, Mobility, and the Michigan Legal System: Karen Osten
Research Associate: Natalie Peterson
Afton Branche
Administrative Assistant: Armeeka Richey
Community Policy Advisor: Issa Omer
Detroit Community: Building Youth Capacity through Design
LSA Department of Sociology and University of Chicago
Alex Murphy and Reuben Miller
Center for Employment Opportunities Pilot Study
Graduate School of Social Work
Mari Kira and Bridgette Carr
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
Exploration of Jobs for Michigan Graduates: Trauma as a Barrier to Economic and Labor Market Opportunity
UM-Dearborn College of Education, Health, & Human Services
Achyuta Adhvaryu and Anant Nyshadham
Impacts of Skilling and Employment Opportunities on Female Rural-to-Urban Migrant Workers and Their Families: A Randomized Controlled Trial
UM-Dearborn College of Arts, Sciences, & Letters
Michelle Hanemus and Anant Nyshadham
A Novel Program to Test and Strengthen the UI Safety Net System: Using Individual Claims and Adjudication Data to Evaluate the Performance of Michigan’s Unemployment Insurance Services
UM-Dearborn College of Education, Health, & Human Services
Jessica Camp and Tracy Hall
Speculative Purchasing, Land Contracts, Evictions, and the Michigan Housing Market: Examining the recipe for Success: Can a New Cooking Program Contribute to Exclusion and Marginalization
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
Our Team

Projects with the Detroit Urban Resource Center at the School of Public Health

Providing Opportunity, Not Punishment: Implementing a Pilot Functional Sentencing Program in Detroit’s 26th District Court
Francine Banner, Lara Busch, Jessica Camp, and Jayzon Patel
UM-Dearborn College of Arts, Sciences, & Letters and the Michigan Legal System

PROJECTS WITH THE DETROIT URBAN RESOURCE CENTER AT THE SCHOOL OF PUBLIC HEALTH

Exploring Determinants of Participation in Existing Center Programs and Build Core Knowledge in Strategic Projects: Can a New Cooking Program Contribute to Exclusion and Marginalization
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
School of Social Work
Positive Organizational Work Experiences as an Antidote to Poverty and Exploitation
LSA Department of Psychology and Michigan Law
Terri Friedline
POVERTY SOLUTIONS

IMPACT REPORT 2019

Regents of the University of Michigan: Jordan B. Acker, Michael J. Behm, Mark J. Bernstein, Paul W. Brown, Shauna Ryder Diggs, Denise Ilitch, Ron Weiser, Katherine E. White, Mark S. Schlissel, ex officio

NONDISCRIMINATION POLICY STATEMENT
The University of Michigan, as an equal opportunity/affirmative action employer, complies with all applicable federal and state laws regarding nondiscrimination and affirmative action. The University of Michigan is committed to a policy of equal opportunity for all persons and does not discriminate on the basis of race, color, national origin, age, marital status, sex, sexual orientation, gender identity, gender expression, disability, religion, height, weight, or veteran status in employment, educational programs and activities, and admissions. Inquiries or complaints may be addressed to the Senior Director for Institutional Equity, and Title IX/Section 504/ADA Coordinator, Office for Institutional Equity, 2072 Administrative Services Building, Ann Arbor, Michigan 48109-1432, 734-763-0235, TTY 734-647-1388, institutional.equity@umich.edu. For other University of Michigan information call 734-764-1817.

© 2020 Regents of the University of Michigan

The 2019 Impact Report was compiled and edited by Lauren Slagter and Kristen Kerecman.

Designed by Michigan Creative, a unit of the Vice President for Communications | MC200136