

# The DC Upward Mobility Action Plan

June 2022



# Mayor's Letter

Dear Washingtonians,

Our city is recognized as a regional and national leader for its commitment to equity. Since becoming Mayor, we have invested over a billion dollars to create affordable housing – bringing over 6,000 new units to the city. This year we proposed the most equitable budget to date, investing in innovative programs that tackle racial inequity with intentionality by advancing commitments to Black homeownership, bridging the digital divide, more affordable housing, and education equity.

However, we know there is still work to be done to overcome the disparities that exist in our city, long entrenched through discriminatory policies, such as redlining and segregation and exacerbated by the COVID-19 pandemic. In early 2021, our city was selected for the inaugural Upward Mobility Cohort, led by the Urban Institute, to build on the progress we have made to establish concrete and accessible pathways to prosperity for our residents.

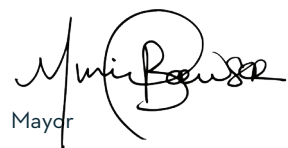
Over the course of a year, my team worked with community partners, residents, and agencies across our government to develop this Action Plan that will help the District coordinate, align, and evaluate existing and new programs within the housing, financial wellbeing, and workforce development/ adult education policy areas.

The Action Plan builds upon our foundation of equity-driven initiatives – our unprecedented commitments to affordable housing, adoption of a \$15 minimum wage, universal childcare, and partnering to locate two new hospitals East of the River– to break down barriers to prosperity and establish instead the opportunity for all residents to achieve prosperity.

The insights and recommendations laid out in this plan will help ensure that all Washingtonians have the support and resources to achieve their financial goals, choose where and how to live, and deepen connections to their community.

Sincerely,

Muriel Bowser

  
Mayor



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# Executive Summary

The *DC Upward Mobility Project* is an interagency initiative from the District of Columbia Government (the District) to increase upward economic mobility and make pathways to prosperity more accessible for our residents. Washington DC is recognized as a regional and national leader for its commitment to equity. However, there is still progress to be made with pronounced disparities across race and ethnicity. For example, in 2020, Black residents were three times more likely than white residents to experience poverty, while Latinx and Asian residents were about twice as likely, according to the 5-year American Community Survey (ACS).

In early 2021, the District government was selected for the inaugural Upward Mobility Cohort, hosted by *the Urban Institute*. Eight counties were selected from nearly 30 applicants for this new program. The DC Upward Mobility team worked with agency and community partners to develop an inventory of District mobility programs, identify key mobility metrics, and establish a new “Stability-Mobility-Prosperity” framework to guide program alignment.

The project focuses on three priority policy areas: housing, financial wellbeing, and workforce development/adult education. Building on existing District agency efforts, this work resulted in a cross-agency Mobility Action Plan (MAP) that will help align District programs and improve the systems that support residents in achieving greater financial security, stronger self-determination, and deeper connections to the community.

## Who's Guiding This Work?

To reach the *DC Upward Mobility Project's* goals, the District worked with community-based organizations (CBOs), affected residents, and District agencies. Insights from these partners helped identify obstacles and opportunities to orient work that will help more residents overcome barriers to prosperity.

## What We Heard

The District's CBO partners engaged more than 500 residents, the majority of whom identified as Black or Latinx. Many residents reported that they had encountered financial challenges due to the COVID-19 public health emergency. For example, closed schools and daycares required parents to stay home with their children and, in some cases, caused people to leave their jobs.

Residents shared that homeownership is one of their best opportunities to achieve upward mobility, especially because it can help build wealth for their children. However, residents did not report familiarity with many government programs that can boost upward mobility. These challenges were especially common among residents with limited English proficiency, (predominately Spanish speakers) who reported difficulty accessing Spanish language program information.

Many CBO leaders elevated the impact of structural racism; in their experience, racism contributes to the lack of wealth building opportunities afforded to people of color, especially Black people, because they face a disproportionate number of barriers to prosperity compared to white people.

One of the most important takeaways from CBO engagement was that narrative change can be a leading way to boost mobility from poverty. Several leaders acknowledged a commonly held view that upward mobility from poverty to prosperity is not a likely path for many people. They suggested that a stronger success narrative could encourage service providers to guide more residents toward prosperity.

The leaders shared that homeownership remains the strongest pathway to prosperity, even though the number of homes residents with lower incomes can afford using down payment assistance is limited. A unifying theme about how to help more residents reach a pathway to prosperity was to incorporate wrap around services, such as childcare, health care, and workforce development with affordable housing more frequently. Another key theme is that workforce development and adult education are critical resources to help residents secure jobs that pay family-sustaining wages.

### **Why is Upward Mobility Important**

The *DC Upward Mobility Project* initially focuses on housing, financial wellbeing, and workforce development/adult education policy areas and brought together core agencies that lead policy and program development within these realms. Many other policy areas, such as public health and transportation are important to a resident's upward mobility journey and the District will continue to incorporate relevant programs across these policy areas to promote a more holistic and accessible experience for residents.

This project identified challenges within its three focus areas. For example, the District does not have enough housing to meet the needs of all people who want to live here. As a result, many residents with lower incomes have problems finding housing they can afford because people with higher incomes drive up the price of limited housing. For example, in 2020, 17% of households in the District spent more than 50% of their income on housing according to the ACS. Typically households that spend more than half of their income on housing make frequent sacrifices, such as not eating enough food or for going medical care.

Additionally, many residents with lower incomes also face challenges to their financial wellbeing. For example, in 2020 the median income for Black households was about 1/3 of the median income for white households in the District. In the same year, median incomes for District Latinx households was about 1/2 and Asian household incomes were about 2/3 as high as white

households. These differences mean that many people of color in the District face persistent challenges that range from paying for housing, to saving for emergencies, and preparing for retirement.

Finally, many residents who would benefit from workforce development and adult education programs face barriers to success. These barriers include reading and math proficiency, computer skills, internet access, transportation access, childcare, and English language proficiency.

Workforce development and adult education can help overcome barriers to employment. In 2020, the unemployment rate among white residents was very low at 2.6% while the unemployment rate among Black residents was high at 13.8%, Asian and Latinx residents had unemployment rates of 2.4% and 5.1% respectively according to the 5-year ACS.

College degree attainment is one of the strongest indicators of upward mobility. As of 2020, 90% of white and 83% Asian adults in the District had graduated from college, compared to 29% of Black adults, and 48% of Latinx adults according to the 5-year ACS.

### **What We Are Already Doing**

The District has one of the nation's most robust housing toolkits, with resources aimed at supporting affordable housing production, affordable housing preservation, home ownership, and long-term resident stability. Since 2015, the District has made major investments to support this toolkit including dedicating \$1.4 billion for its Housing Production Trust Fund, which has produced more than 6,000 units of dedicated affordable housing. Other programs in the District's housing toolkit include down payment assistance to help residents with low- and moderate-incomes buy homes, inclusionary zoning that requires up to 12.5% of units in new apartment buildings to be permanently affordable, and locally funded housing vouchers that help residents with the lowest incomes find housing.



To overcome barriers to financial wellbeing, the District offers one of the only Temporary Assistance for Needy Families (TANF) programs that does not limit how long benefits can be received. The District also has a \$15 minimum wage that grows automatically with inflation, and one of the largest state Earned Income Tax Credit programs, both of which help residents make and keep more money. These programs align with financial navigators, direct cash transfers, baby bonds, and incentivized savings programs to help residents meet their financial goals over the long-term. Finally, the District has high-

impact workforce development programs, such as its Infrastructure Academy, on-the-job training, and paid apprenticeships. Additionally, innovative work is underway to better connect residents' education needs with workforce development opportunities by creating a seamless hand-off between adult education and workforce development programs. These programs align with the District's summer youth employment program, community college, and University of the District of Columbia to prepare residents for good jobs.

### **An Updated Framework for Boosting Upward Mobility in the District of Columbia**

The District established a guiding framework for the *DC Upward Mobility Project* that highlights the progression from stabilization to economic prosperity using the following definitions:

**Stability**—Programs that provide emergency support and address basic services following an emergency or life event.

**Mobility** – Programs that advance residents towards greater economic autonomy and dignity.

**Prosperity** – When residents reach their personal and financial goals.

Policy Area	Stability Program Examples	Stability Outcome Examples	Mobility Program Examples	Prosperity Goal
Housing	Rapid re-housing, youth homeless services, emergency shelter	Achieve and maintain stable safe housing	Housing vouchers, DC Flex, Home Purchase Assistance Program (HPAP), Employer Assisted Housing Program (EAHP), Black Homeownership Fund	All residents live in safe, stable housing that is large enough for their family and affordable based on their income.
Financial Wellbeing	Supplemental Nutrition Assistance Program (SNAP), Financial Navigators, Nutrition Assistance for Women and Children (WIC)	Save for predictable expenses and potential emergencies	Direct Cash Transfers, Opportunity Accounts, Bank on DC	All residents have a financial safety net that enables them to navigate financial emergencies while building wealth throughout their lifetime.
Workforce Development / Adult Education	Project Empowerment, Summer Youth Employment Program	Attain a job that meets basic living costs	Career MAP, Career Coaches, DC Futures, DC Infrastructure Academy	All residents have access to the education and training they need to obtain careers with family-sustaining wages.

### What We Can Do Going Forward

The District and its partners identified the following key approaches to improve resident outcomes.

1. Improving the resident experience of District programs:
  - a. Test proof-of-concept for a one-stop online resource to guide mobility from poverty.
  - b. Explore a single intake form that enables residents to apply for several government services at once.
2. Aligning programs that help residents achieve stability and then mobility towards prosperity:
  - a. Identify programs that can be consolidated into a single program with one application.
  - b. Explore opportunities to expand the *DC Upward Mobility Project* to other fields, such as transportation, food security, and health-care.
  - c. Identify additional pathways that residents can use to move from poverty to prosperity using government programs.
  - d. Incorporate upward mobility principles and metrics in citywide and place-based planning.
3. Measuring progress for upward mobility:
  - a. Update the project's metrics for housing, financial wellbeing, and workforce development/adult education on the *DC Upward Mobility* website annually.
  - b. Establish a citywide economic mobility goal to guide progress toward improving resident outcomes.
  - c. Engage residents through the *DC Upward Mobility* website to inform the project's ongoing work.
  - d. Regularly convene District agencies and community-based organizations to review progress and identify solutions.
4. Evaluating program effectiveness to improve resident outcomes:
  - a. Expand the use of administrative data from government program participation to learn more about the outcomes from District programs.
  - b. Explore ways to collect more information on the types of public assistance residents seek.
  - c. Identify resources and external partnerships to support new and sustained program evaluation.

### Maintaining Momentum

The District's Upward Mobility Action Plan introduces an updated approach to boosting mobility from poverty in the District. The approach recognizes that by closely aligning systems and programs for housing, financial wellbeing, and workforce development/adult education, the District and its partners can unlock new opportunities for residents to achieve upward mobility. The government and its partners will implement the action plan, which will track progress, make connections to related work, and collect stakeholder feedback.

For more information, visit the project website at [upwardmobility.dc.gov](https://upwardmobility.dc.gov).

# The DC Upward Mobility Project

*The DC Upward Mobility Project* is an interagency initiative from the District of Columbia Government (the District) to increase upward economic mobility and make pathways to prosperity more accessible for our residents. Washington DC is recognized as a regional and national leader for its commitment to equity. However, there is still progress to be made with pronounced disparities across race and ethnicity. For example, in 2020, Black residents were three times more likely than white residents to experience poverty, while Latinx and Asian residents were about twice as likely, according to the 5-year American Community Survey (ACS).

In early 2021, the District government was selected for the inaugural Upward Mobility Cohort, funded by *the Urban Institute (Urban)*. Eight counties were selected of nearly 30 applicants for this new program. The DC Upward Mobility team worked with agency and community partners to develop an

inventory of District mobility programs, identify key mobility metrics, and establish a new “Stability-Mobility-Prosperity” framework to guide program alignment. This work resulted in a Mobility Action Plan (MAP) that offers recommendations for initial actions to build towards an integrated cross-sector approach to boost upward mobility from poverty.

*The DC Upward Mobility Project* focuses on three priority policy areas: housing, financial wellbeing, and workforce development/adult education. Building on existing District agency efforts, this work resulted in a cross-agency action plan that will help align District programs and improve the systems that support residents in achieving greater financial security, stronger self-determination, and deeper connections to the community.

## Vision Statement

Every Washingtonian will have the support and resources to achieve their financial goals, choose where and how to live, and continue strengthening their connections to the community.

## Goals

- **Housing** | All residents live in safe, stable housing that is large enough for their family and affordable based on their income.
- **Financial Wellbeing** | All residents have a financial safety net that enables them to navigate financial emergencies while building wealth throughout their lifetime.
- **Workforce Development/Adult Education** | All residents have access to the education and training they need to obtain careers with family-sustaining wages.



# What We Are Building On

## The District Is Aligning Its Equity Investments To Boost Mobility From Poverty

The *DC Upward Mobility Project* builds on decades of planning for—and investing—in housing, economic development, education, infrastructure, and supportive programs.

The District's *Comprehensive Plan* is a key policy framework for advancing mobility from poverty. This plan was updated in 2021 using a racial equity lens that directs the District's land use policy to improve outcomes for residents with lower incomes.

As part of Mayor Bowser's *Fair Shot* initiative, the District has launched a series of new programs in the housing, financial wellbeing, and workforce development/adult education fields to improve outcomes for residents with lower incomes.

These include an unprecedented investment of a half billion-dollars in the District's Housing Production Trust Fund, adopting a \$15 minimum wage, offering one of the country's most generous Earned Income Tax Credit programs, providing universal childcare, implementing paid family leave, and partnering to locate two new hospitals East of the River. The Mayor has also launched innovative programs, including **Career Mobility Action Plan (Career MAP)**, **Strong Families Strong Futures DC**, and the **DC Futures Program**.

**Career MAP** is a pilot that aims to remove “benefit cliffs” and other barriers that District families with low incomes confront as they pursue employment and increased earnings. For up to five years, the pilot will provide resources directly to 300 parents who recently experienced homelessness, are committed to pursuing a career, and are at risk of losing benefits such as food, income, medical, and childcare assistance more quickly than their income can cover these lost resources. Participants will receive customized career and two-generation supports that recognize families as drivers of their own success, and helps them meet their needs and achieve goals.

**Strong Families Strong Futures DC** is a direct cash assistance program for new and expectant mothers in Wards 5, 7, and 8 where maternal health outcomes have lagged their counterparts in the District. This program is designed to mitigate harmful financial distress many mothers experience during this phase of their lives.

**DC Futures** helps DC students complete their first associate's or bachelor's degree by providing a scholarship that covers not only tuition, but the fees and other costs of attendance that most scholarships do not cover. Through this program, students also receive college coaching and access to an emergency fund, both of which have proven to boost graduation rates.

The *DC Upward Mobility Project* seeks to uplift *Fair Shot* programs, including those described above, and maintain the momentum created by Mayor Bowser to strengthen pathways to prosperity and target future investments in neighborhoods for residents who face the highest structural barriers to prosperity.

The *Upward Mobility Project* builds on cutting-edge research from *Urban* as a framework to connect and enhance the District's network of programs to equip residents to escape poverty. Through this work, the government, community-based organizations (CBOs), and other partners will help residents in crisis, such as those experiencing homelessness, reach stability and find a pathway to prosperity. To achieve these outcomes, the District and its partners will focus on strengthening connections across sectors that advance upward mobility from poverty, including housing, financial wellbeing, and workforce development/adult education.

To guide this work, the District is building on the *Urban Institute's* three-part definition of mobility from poverty that includes residents' ability to:

- 1) meet their financial goals
- 2) make their own choices about where and how to live
- 3) maintain and strengthen connections to their community.

## The District Worked With the Urban Institute To Shape a New Program

As part of the *DC Upward Mobility Project*, the *Urban* team provided technical assistance to the District to inform *Career MAP's* implementation and evaluation. Through this feedback, the District incorporated insights from *Urban's* experts to ensure that residents' benefits, such as the Temporary Assistance for Needy Families program (TANF), are not lost or reduced by participating in the program.

Additionally, the *Urban* team helped the District consider what information is most helpful to collect during the resident intake process to facilitate program evaluation.

These findings will help the District improve similar programs including, the *Strong Families, Strong Futures* program. In the coming years, the District will continue building on this technical assistance to implement best practices that improve upward mobility.

# Why Is Upward Mobility Important

## Inequality In Upward Mobility Is Tied to Structural Racism

The District has enjoyed prosperity in recent decades; however, the benefits have not been evenly shared. Often, the burdens from growth have fallen most heavily on residents with lower incomes, which are residents who make less than the median income. This inequality has two root causes:

1. **Residents with lower incomes have not benefited as much from the District's economic growth as residents with higher incomes.** This challenge exists because most residents with lower incomes do not have college degrees, which are required for many of the District's highly paid jobs. As a consequence, residents with lower incomes have difficulty finding housing they can afford because of the growing number of residents with high incomes are paying a premium for housing near jobs, transit, shops, restaurants, education, healthcare, and entertainment venues.
2. **Many workers with lower incomes have not experienced enough wage growth to keep up with the rising cost of goods, services, and especially housing.** As a result, these workers increasingly struggle to balance their budgets with competing expenses, such as housing, transportation, food, and healthcare costs. Workers with lower incomes are more likely to be people of color.

These challenges tie directly to structural racism, which the District's Office of Racial Equity describes as a system in which public policies, institutional practices, cultural representations, and other norms work to perpetuate racial group inequity. This system identifies aspects of our history and culture that have allowed privileges associated with "whiteness" and disadvantages associated with "color" to endure and adapt over time. Some examples include redlining, which prevented many people of color from purchasing

homes and contributed to the lack of intergenerational wealth transfers. Other barriers, such as school segregation, prevented many people of color from receiving a quality primary and secondary education, resulting in limited access to colleges and universities. Additionally, employment discrimination prevented many people of color from holding jobs comparable to white people with the same education and training. These barriers also impacted communities that may have experienced discrimination pertaining to their nation of origin or language.

## COVID-19 Amplified the Need for Upward Mobility

The District's partnership with *Urban* began during the COVID-19 public health emergency—a pandemic that exacerbated long standing challenges to upward mobility. Both health and economic impacts from COVID-19 have been most severe for residents with lower incomes who experienced the bulk of job losses, had the least access to work from home opportunities, encountered reduced transit service, and had the greatest challenges negotiating childcare while schools and daycares were closed.

In the District, residents with lower incomes are likely to be people of color who are most impacted by the legacy of structural racism. The District took aggressive action to protect its residents by preventing evictions and providing enhanced unemployment benefits to address these issues.

Before the public health emergency, residents of color with lower incomes also faced a higher likelihood of worse health outcomes due to social and environmental factors. These factors—which are closely linked to structural racism—are called social and structural determinants of health, and they drive 80% of a person's health outcomes, according to DC Health. The *DC Upward Mobility Project* helps overcome these barriers by equipping residents with the resources to recover from the public health emergency and become more resilient to future shocks and stressors.

## What Does the Data Show?

This project is guided by key metrics that Urban's research links to specific upward mobility challenges. Building on this research, the *DC Upward Mobility Project* analyzed the District's poverty rates, unemployment rates, labor force participation, and educational attainment by race and ethnicity from the 5-year 2020 ACS. At the community level, these data indicate that some Latinx and Asian communities are doing very well, while others are struggling to achieve upward mobility. The differences within the Latinx and Asian populations are more varied than patterns among the white and Black populations.

Comparing these data points at a census tract level show that barriers to upward mobility are most severe in Ward 8, where more than half of households are housing cost burdened, more than a third of residents have incomes below the poverty line, and the unemployment rate was approximately 150% higher than the District's average, according to the 2020 5-year ACS. In Ward 7, barriers indicated by these data points are widespread, but severe barriers are focused in the Deanwood and Mayfair communities. Additionally, the communities of Ivy City in Ward 5 and Brightwood in Ward 4 also show a similar pattern of high barriers to upward mobility.

The *DC Upward Mobility Project's* website, [upwardmobility.dc.gov](https://upwardmobility.dc.gov), includes a data dashboard that presents key metrics broken down by race, ethnicity, ward, and census tract.

### Metrics Include:

- Housing Cost Burden
- Poverty Rates
- Median Household Income
- Credit Utilization
- Educational Attainment
- Unemployment Rates
- Labor Force Participation Rates

## Housing

In the District of Columbia, many households with incomes below 60% of the regional median family income (MFI) have difficulty finding housing that they can afford. Analysis of ACS data demonstrated that about a third of District households are housing cost burdened. This means that they spend more than 30% of their total household income on housing.

Housing cost burden indicates that households may have limited resilience to shocks and stressors, such as job losses and health problems. Many cost burdened households rely on government programs, such as the Supplemental Nutrition Assistance Program (SNAP), as well as programs from nonprofits including childcare and food banks to balance their budgets. According to the *Center for Neighborhood Technology*, some cost burdened households may be able to balance their budgets if they can avoid owning a car by taking transit, and/or walking. Others may be able to work with friends and family members to provide child or elder care at low or no cost.

Among households that are housing cost burdened, severely cost burdened households spend 50% of their income or more to secure their housing. According to the 5-year ACS, 17% of households in the District were severely housing cost burdened in 2020. Most severely cost burdened households cannot balance their budgets by cutting out luxuries and seeking discounts. Typically, these households make frequent sacrifices, such as forgoing medical care, not eating enough food, and/or missing debt payments to ensure they have housing.

Both housing cost burden and severe housing cost burden households are most prevalent in the communities with the greatest barriers to upward mobility. In each of these communities, a majority of residents are Black or African American and typical incomes are lower than average in the District based on analysis of ACS data. Housing cost challenges remain despite historic investments in affordable housing because the need for affordable housing is still much greater than what can be produced quickly.

## Financial Wellbeing

The 2020 poverty rate among Black residents, who make up 45% of the District's population (see figure 1), was 24%. This is much higher than the 16% poverty rate for all Washingtonians, according to the 5-year ACS. The poverty rate among white residents, who are 41% of the District's population, is very low at 6% according to the 5-year ACS. Latinx and Asian residents, who represent 11% and 4% of the District's population, have relatively high poverty rates of 12% and 14%, according to the 5-year ACS. (See figure 3)

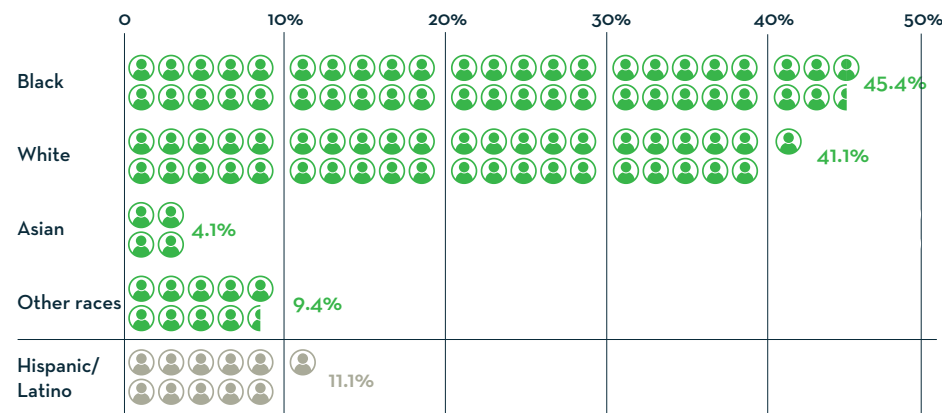
The high poverty rates in predominantly Black communities indicate that many households are likely making regular financial sacrifices. These rates are closely related to other indicators including unemployment, housing cost burden, and educational attainment.

For many households experiencing poverty, life is a day-by-day journey in which residents solve immediate challenges, but there is rarely enough time or money to plan very far into the future. Some households experiencing poverty have secured dedicated affordable housing that, combined with supportive programs, such as TANF and SNAP can enable them to achieve stability.

In addition to residents experiencing poverty, many households with incomes above the federally established poverty line do not earn enough money to meet their needs without additional assistance.

There are significant disparities in median household incomes across race and ethnicities. As of 2020, Black households in the District had a median income of \$49,000 per year compared to \$145,000 for white households, according to the 5-year ACS. Latinx and Asian households fell between, with median incomes of \$81,000 and \$108,000 respectively, according to the 5-year ACS (see figure 2). These disparities are deeply connected to structural racism including school segregation and employment discrimination.

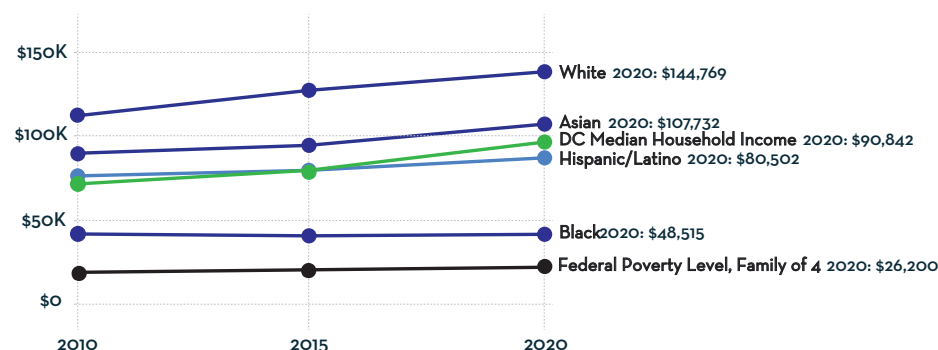
**Figure 1. Race and Ethnicity in the District**



Source: 2016-2020 American Community Survey (ACS) 5-year estimates

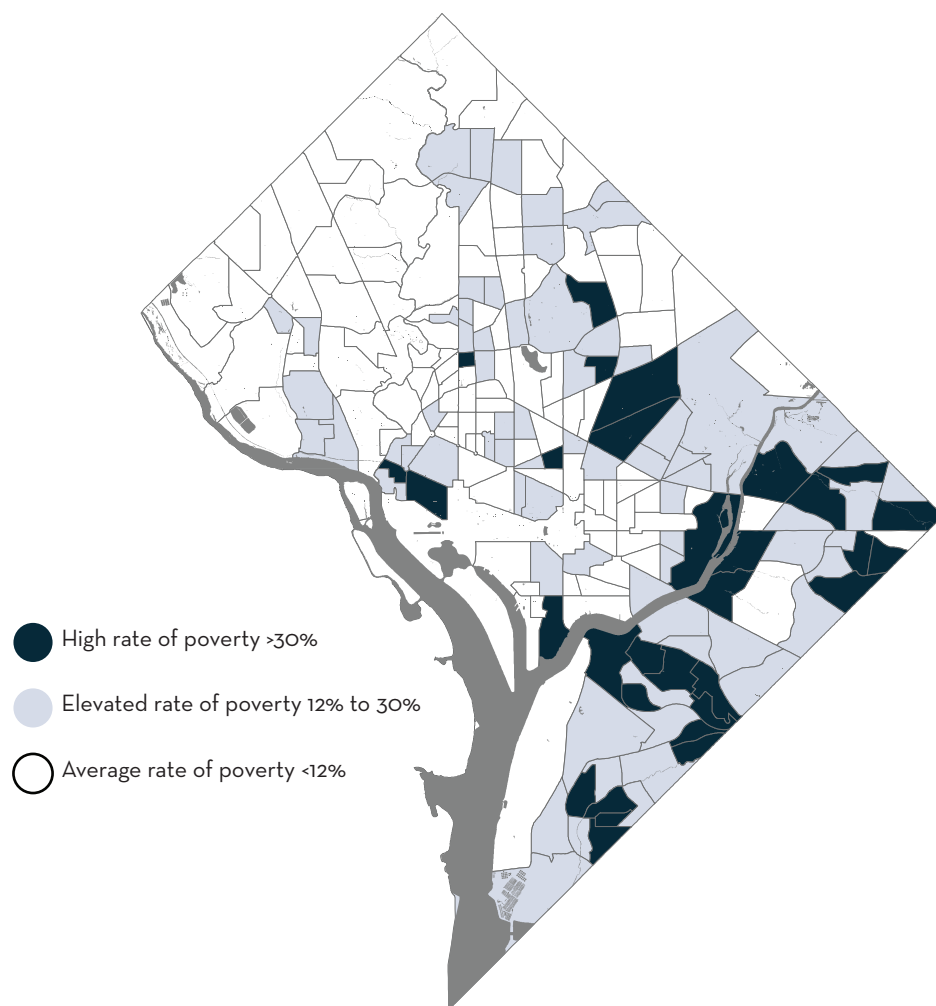
Note: The data for racial groups in this chart include the Hispanic or Latino population. Hispanic or Latino can be of any race.

**Figure 2. Household Income in the District**



Source: U.S. Census Bureau, American Community Survey (ACS) 2006-2010, 2011-2015 and 2016-2020, 5-year estimates, U.S. Department of Health and Human Services Poverty Guidelines 2010, 2015, and 2020.

Note: The data for racial groups in this chart include the Hispanic or Latino population. Hispanic or Latino can be of any race.

**Figure 3. Poverty Rates by District Census Tracts**

Source: 2016-2020 American Community Survey (ACS) 5-year estimates

### Workforce Development/Adult Education

College degree attainment is one of the strongest indicators of upward mobility. As of 2020, 90% of white and 83% of Asian adults in the District had graduated from college, compared to 29% of Black adults, and 48% of Latinx adults according to the 5-year ACS. These figures are important because, in the District, residents with college degrees are more likely to secure jobs with family-sustaining wages, which is the amount of money adults need to support the children in their household without financial assistance.

The patterns in college degree attainment also vary by ward. In 2020, 67% of Black adults in Ward 3 had a college degree compared to 15% of Black adults in Ward 8, according to the 5-year ACS. Among white residents, 93% of Ward 6 adults had a college degree compared to 56% of Ward 8 residents, according to the 5-year ACS. These differences contribute to disparities in unemployment and labor force participation.

For example, the unemployment rate varies widely by race and ethnicity in the District. In 2020, the unemployment rate among white residents was relatively low at 2.6% while the unemployment rate among Black residents was higher at 13.8%, Asian and Latinx residents had unemployment rates of 2.4% and 5.1% respectively according to the 5-year ACS.

Labor force participation measures how many people have jobs or are actively looking for a job. Frequently, people who are paid higher wages are more likely to be in the labor force because they can use their earnings to pay for needs, such as childcare and housework. While people who earn minimum wage often perform unpaid work instead of participating in the labor force because the cost of paying for childcare and other services exceeds what they could earn.

In 2020 among District residents over 16 years old, 80% of white, 77% of Latinx, 73% of Asian, and 60% of Black residents were in the labor force, according to the ACS. These differences align with household income data. On average, in the District, Black households also earn less than white, Asian, and Latinx households.



# What We Are Already Doing

## Housing

The District has one of the nation's most robust housing toolkits, with resources aimed at supporting affordable housing production, affordable housing preservation, home ownership, and long-term resident stability.

In 2019, the District released its *Housing Equity Report*, which advances equitable access to dedicated affordable housing. One goal of the report is to create a robust supply of affordable housing in amenity-rich/high opportunity communities, which research has shown improves outcomes among residents with lower incomes.

The report encouraged additional affordable housing production to focus on areas where racial covenants and other exclusionary tactics created enduring barriers to housing equity. To do this, the report designated place-based affordable housing goals for the entire District, a first-of-its-kind approach for a large U.S. city.

To address the need for more housing of all types, the District is using all of its tools including financing, land use policy, and regulations.

District actions include:

- Investing \$1.4 billion in the Housing Production Trust Fund since 2015, which produced more than 6,000 dedicated affordable housing units
- Establishing the ten million dollar *Black Homeownership Fund* to increase home ownership among longtime Black residents that supports wealth building.
- Supporting homeownership for low- and moderate-income residents through the Home Purchase Assistance Program (HPAP) and Employer-Assisted Housing Program (EAHP)
- Increasing the amount of housing that can legally be constructed along many of the District's corridors
- Requiring most new apartment buildings to dedicate 8% to 12.5% of new units as affordable to households with lower incomes
- Requiring properties that upzone to dedicate as many as 20% of all new units as affordable to households with lower incomes
- Requiring that when housing is built on District owned land that is close to a bus line or train station, at least 30% of units are dedicated as affordable to households with lower incomes

### **Financial Wellbeing**

The District has one of the most generous state-level Earned Income Tax Credit's (EITC). When combined with the federal Earned Income Tax Credit program, working families can receive up to \$9,000 in tax credits that often result in tax refunds. This tax credit can align with cash assistance from SNAP, TANF, and the food assistance for Women, Infants and Children program (WIC).

The *Department of Insurance, Securities, and Banking* (DISB) also operates a set of programs to increase savings and help residents achieve better financial outcomes. A leading program is *Bank on DC*, which increases bank account access for District residents. Additionally, the *DC Opportunity Accounts* Program is a high-impact program that combines public and foundation funding to match each dollar a resident saves with four dollars. Participants can use these funds in various ways, including purchasing a home, launching a small business, paying for education and training costs, and contributing towards their retirement. These programs are important tools that help District residents to build wealth.

Finally, *Baby Bonds* is a new program operated by the District Office of the Chief Financial Officer that deposits funds into an account for children in households with low incomes that they can use as adults to pay for college or use to start a business.

### **Workforce Development/Adult Education**

The District's Office of the Deputy Mayor for Education released a *Recovery Roadmap* in 2022. One of its top goals is to drive inclusive job recovery for residents by strengthening job-seeker employer connections, driving a surge in high-impact credentialling, expanding paid opportunities to learn at work, and fostering workforce training that is driven and owned by employers.

Additionally, the District has a series of programs that empower residents to achieve their employment goals. For example, the Career MAP program and the *DC Infrastructure Academy (DCIA)* helps residents prepare for and connect to good jobs.

Also, the *Workforce Investment Council* recently updated the District's WIOA (Workforce Innovation and Opportunity Act of 2014) plan that commits to strengthening the education and workforce ecosystem, ensuring that services are coordinated, accessible to residents, and efficient. This updated plan outlines a strategic vision for the workforce development system consisting of three driving tenets:

- Every DC resident is ready, able, and empowered to discover and attain their fullest potential through lifelong learning, sustained employment, and economic security.
- Businesses are connected to the skilled DC residents they need to compete globally, are participants in the workforce system, and drive the District's economic growth.
- Residents and businesses in all wards are supported by coordinated, cohesive, and integrated government agencies and partners working to help communities thrive.

# WHAT WE HEARD

## Affected Residents, Community-Based Organizations, and Government Partners Shaped This Action Plan

To reach the *DC Upward Mobility Project's* goals, the District worked with community-based organizations (CBOs), affected residents, and agency partners. These partners helped the District identify obstacles and opportunities to improve resident outcomes.

To form this group, the project team developed an interagency working group to align District upward mobility efforts. Then, the project team engaged leaders from CBOs serving housing, financial wellbeing, and workforce and education missions to collect input. Next, affected residents informed the project through outreach by CBO partners. Finally, the action plan is being shared on the Upward Mobility website and will be open to resident and stakeholder feedback.

The working group was assembled by identifying which agencies were already working to improve upward mobility from poverty. This produced a core team of 14 District agencies. Agency partners met monthly to share best practices, identify key resources, and establish consensus on the project's approach.

Additionally, the District government is fortunate to have strong partnerships with a wide range of CBOs that participated in interviews and focus groups to bring their insights into the strategic direction setting for this action plan.

## Core District Agencies

- Office of the Deputy Mayor for Planning and Economic Development (DMPED)
- Office of Planning (OP)
- Mayor's Office of Policy and Innovation (MOP-I)
- Office of the Deputy Mayor for Education (DME)
- Department of Insurance, Securities, and Banking (DISB)
- Department of Housing and Community Development (DHCD)
- DC Housing Authority (DCHA)
- Department of Small and Local Business Development (DSLBD)
- Department of Employment Services (DOES)
- DC Health (DOH)
- Office of Racial Equity (ORE)
- The Lab @ DC
- The DC Workforce Investment Council (WIC)
- District Department of Energy and the Environment (DOEE)
- Department of Human Services (DHS)

## Overview of the Engagement Process

The planning process was guided by engaging with three types of stakeholders: 1) affected residents, 2) CBOs, and 3) the interagency working group.

The project team initiated the engagement process by analyzing key indicators including poverty rates, median income, college graduation rates, and unemployment rates by race, ethnicity, and geography to identify residents impacted by barriers to upward mobility. The team built on these findings by collaborating with the project's interagency working group to identify CBOs that could provide valuable insights across the housing, financial wellbeing, and workforce development/adult education fields.

Through this process, the team found the following affected residents represent a large portion of the District's population including:

- Black, Latinx, and Asian Pacific Islander (API) households
- Households with low incomes
- Households living in dedicated affordable housing units
- Households that have lower incomes with children under 5
- Older adults and persons with disabilities
- Returning citizens
- Immigrants, people who do not speak English, and people with limited English proficiency
- Persons participating in the District's workforce development programs, and persons eligible for, but not participating in, the District's workforce development programs

Affected resident engagement was conducted in partnership with three CBOs: The Coalition for Nonprofit Housing and Community Development (CNHED), Capital Area Asset Builders (CAAB), and Lydia's House. Each CBO identified and planned dedicated engagement activities and partnerships to collect input from residents. These engagement activities included focus groups, surveys, and interviews with affected residents.

Engagement was conducted through the fall of 2021 and early winter of 2022. A wave of COVID-19 infections disrupted affected resident engagement. In response, CNHED, CAAB, and Lydia's House updated their strategies by blending online focus groups with surveys and less formal in-person engagement at community events, such as turkey giveaways.

Additionally, the District worked directly with more than a dozen CBOs through interviews, focus groups, and a roundtable discussion. The CBOs included organizations that focus on community development, workforce training, affordable housing construction and operations, youth and adult education, and human services. Their input reflected each organization's depth of experience serving District residents.

## Affected Residents

The District's CBO partners engaged more than 500 residents, the majority of whom identified as Black or Latinx. Engagement with residents revealed that many face financial challenges and are focused on feeding and housing their families. Residents who were more financially stable expressed interest in homeownership as a pathway toward upward mobility.

Importantly, many residents reported that they had encountered financial challenges due to the COVID-19 public health emergency. Some people reported having to sell their homes for a loss and others feared eviction. In many cases, COVID-19 caused residents to lose jobs because their employers reduced staff. Additionally, closed schools and daycares required parents to stay home with their children and, in some cases, caused people to leave their jobs.

Among residents seeking homeownership, many focused on being able to grow wealth by building equity in a home to finance their retirement and assist their children by paying for school or helping them buy their own home. Some residents were also seeking deeper connections to their community and wanted to ensure that future rent hikes would not force them or their neighbors to move.

Throughout the engagement process, residents revealed that they were not very familiar with the programs the District government and its partners offer to help people with lower incomes achieve their goals. Among this project's three policy focus areas, awareness was lowest for financial wellbeing programs and highest for homeownership and rental assistance. Feedback on workforce development/adult education programs was mixed.

Some residents also reported a fear of harming their reputation in the community by participating in programs for residents with very low incomes, such as TANF and SNAP. These concerns can cause households that experience barriers to upward mobility not to receive enough support.

Residents had success working with CBOs and labor unions for workforce development and entrepreneurship training. Those who sought entrepreneurship preferred trainings tailored to micro-businesses operated by people with limited savings.

Residents with limited English proficiency (predominately Spanish speakers) reported difficulty accessing information on government programs that they reported are frequently not translated or interpreted. These residents preferred to work with CBOs that specialize in Spanish language services.

Residents also shared that beyond housing, financial wellbeing, and workforce development/adult education, exposure to violence and drug use were significant barriers to their success.

## Community-Based Organizations

The District conducted twelve interviews, three focus groups, and one roundtable discussion with leaders of CBOs in the fields of housing, financial wellbeing, and workforce and education.

During CBO engagement, leaders shared perspectives on what works, strategies they think are likely to boost residents from poverty to mobility in the District, areas for improvement, and where there are limitations.

### **Barriers Identified by CBOs**

Many leaders elevated the impact of structural racism on inequitable access to prosperity. They underscored that poverty is an outcome of policy choices from a capitalist system. In their experience, racism contributes to the lack of wealth building opportunities afforded to people of color, especially Black people, because they face a disproportionate number of barriers to prosperity compared to white people. For example, some leaders highlighted how structural racism has prevented generations of Black people from buying homes and building wealth.

Beyond housing, the criminal justice system is another area where the leaders stressed the impact of racism. Furthermore, as residents return from incarceration, they are continually punished by their criminal record as they seek job opportunities that can support upward mobility.

Feedback on financial wellbeing emphasized that residents are not as familiar with programs that encourage savings and those that help children attend college. More broadly, some leaders felt that long-time residents who live in less affluent communities do not have a clear enough view of how important higher education is to economic success in the District.

In terms of connecting residents to good jobs, some of the most important feedback was that many District residents who have a high school diploma or GED do not read well enough to complete nursing and other programs. This feedback indicates that many residents may need adult education to overcome barriers to prosperity.

### **Upward Mobility Strategies Identified by CBOs**

One of the most important takeaways from CBO engagement was that narrative change can be a leading way to boost mobility from poverty. Several of the leaders acknowledged that there is a commonly held view among stakeholders that upward mobility from poverty to prosperity is not a likely path for many people. They suggested that a stronger success narrative could encourage service providers to guide more residents toward prosperity.

In terms of reaching prosperity, one common viewpoint was that homeownership remains the strongest pathway to prosperity, even though the number of homes residents with lower incomes can afford using down payment assistance is limited. CBO leaders shared that homeownership also enables residents to choose how they live without considering how a government or nonprofit views their choices. They also noted that homeownership is especially important because it often enables the first significant wealth transfer between generations in many families.

A unifying theme about how to help more residents reach a pathway to prosperity was to incorporate wrap around services, such as childcare, health care, and workforce development with affordable housing more frequently.

Another key theme is that workforce development and adult education are critical resources to help residents secure jobs that pay family-sustaining wages. Leaders shared that increased low- or no-cost college education is one way to increase upward mobility among long-time District residents of color. They also cautioned that outreach is needed to help residents prioritize the benefits of higher education. In the leaders' view, an important outcome from successful workforce development and education is that residents feel valued when they secure good jobs.



Entrepreneurship is an impactful pathway the CBO leaders highlighted. In their experience, for many people of color, entrepreneurship is one of the best ways to build wealth. However, CBO leaders shared that a lack of wealth and connections to financial/business start-up advice and investments necessitates support from community development organizations. They also shared that while CBOs have been effective, more funding is needed to meet the demand from aspiring entrepreneurs. Additionally, there is an opportunity to better align economic development policy with small business development and workforce development.

CBO leaders agreed that there are opportunities to simplify the application process for government programs. As the leaders focused on improving resident outcomes, they elevated in-person outreach and case management as key opportunities. Specifically, they noted that there is an opportunity to strengthen the connections between programs that help residents in crisis and programs that can help residents achieve prosperity by conducting additional outreach and case management as residents reach stability.

## Interagency Working Group

Throughout the *DC Upward Mobility Project*, monthly interagency working group meetings guided project work and provided a forum for sharing agencies' upward mobility work.

Agency partners informed the project's direction by providing input on populations who are more likely to have barriers to mobility. They also identified efforts throughout the District focused on the resident experience,

and creating a program inventory that led to the mobility framework and resident pathways highlighted in this document.

They also shared insights on best practices from their work during the early stages of new programming including, direct cash assistance, benefit cliff prevention, and data sharing efforts. The interagency working group helped to create, shape, and finalize the project's recommendations and identify agencies that may be best positioned to lead, and support recommended next steps in the District.

# A New Framework For Resident Mobility

The District established a guiding framework for the *DC Upward Mobility Project* that highlights the progression from stabilization to economic prosperity using the following definitions:

**Stability**—Programs that provide emergency support and address basic services following an emergency or life event.

**Mobility** – Programs that advance residents towards greater economic autonomy and dignity.

**Prosperity** – When residents reach their personal and financial goals.

Policy Area	Stability Program Examples	Stability Outcome Examples	Mobility Program Examples	Prosperity Goal
Housing	Rapid re-housing, youth homeless services, emergency shelter	Achieve and maintain stable safe housing	Housing vouchers, DC Flex, HPAP, EAHP, Black Homeownership Fund	All residents live in safe, stable housing that is large enough for their family and affordable based on their income.
Financial Wellbeing	SNAP, Financial Navigators, WIC	Save for predictable expenses and potential emergencies	Direct Cash Transfers, Opportunity Accounts, Bank on DC	All residents have a financial safety net that enables them to navigate financial emergencies while building wealth throughout their lifetime.
Workforce Development / Adult Education	Project Empowerment, Summer Youth Employment Program	Attain a job that meets basic living costs	Career MAP, Career Coaches, DC Futures, DCIA	All residents have access to the education and training they need to obtain careers with family-sustaining wages.

This action plan guides a collective impact approach, which aligns work across government agencies in partnership with community-based organizations, universities, funders, and residents to improve mobility outcomes. The action plan is intended to help residents across the income spectrum find pathways to prosperity, including those starting at the stability or mobility point of the journey.

## Resident Mobility Pathways

This section models pathways to prosperity within each of the *DC Upward Mobility Project's* three focus areas: housing, financial wellbeing, and workforce development/adult education.

These pathways demonstrate how households might navigate the available programs to achieve a range of economic mobility outcomes. These pathways follow populations, themes, and goals that most frequently arose during engagement.

Each resident's journey to prosperity is different and these pathways are tools that can help residents envision their pathway. Some steps along the pathways can be take together. However, this journey will take ten years or more for many people as residents overcome barriers and setbacks.

**The resource guide at the end of this document includes the name, agency, and description-along with appropriate link/contact information for each program shown in the pathways.**

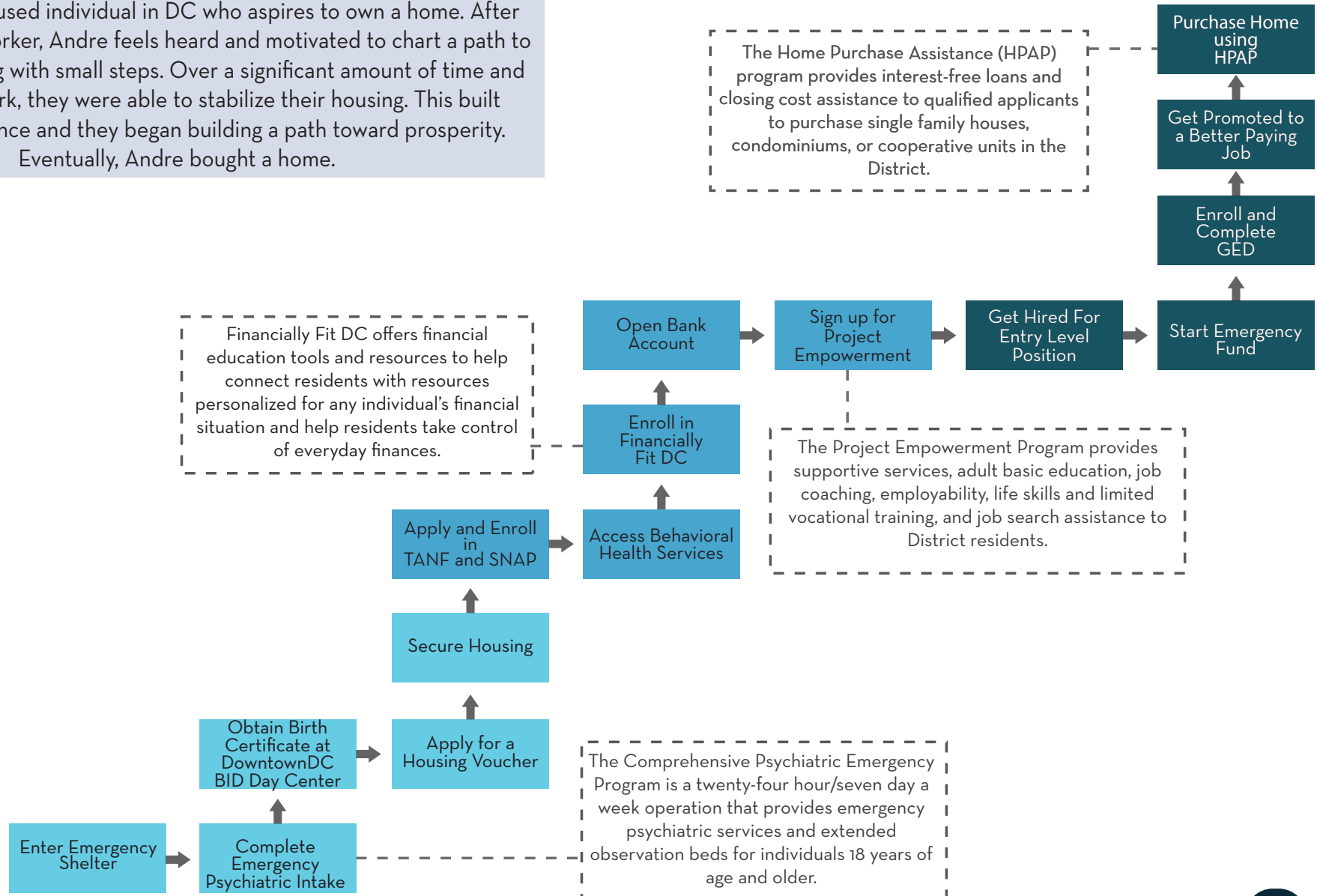
# Person Experiencing Homelessness Becomes Homeowner

## Stability

## Mobility

## Prosperity

Andre is an unhoused individual in DC who aspires to own a home. After talking to a caseworker, Andre feels heard and motivated to chart a path to their goals starting with small steps. Over a significant amount of time and with a lot of work, they were able to stabilize their housing. This built Andre's confidence and they began building a path toward prosperity. Eventually, Andre bought a home.



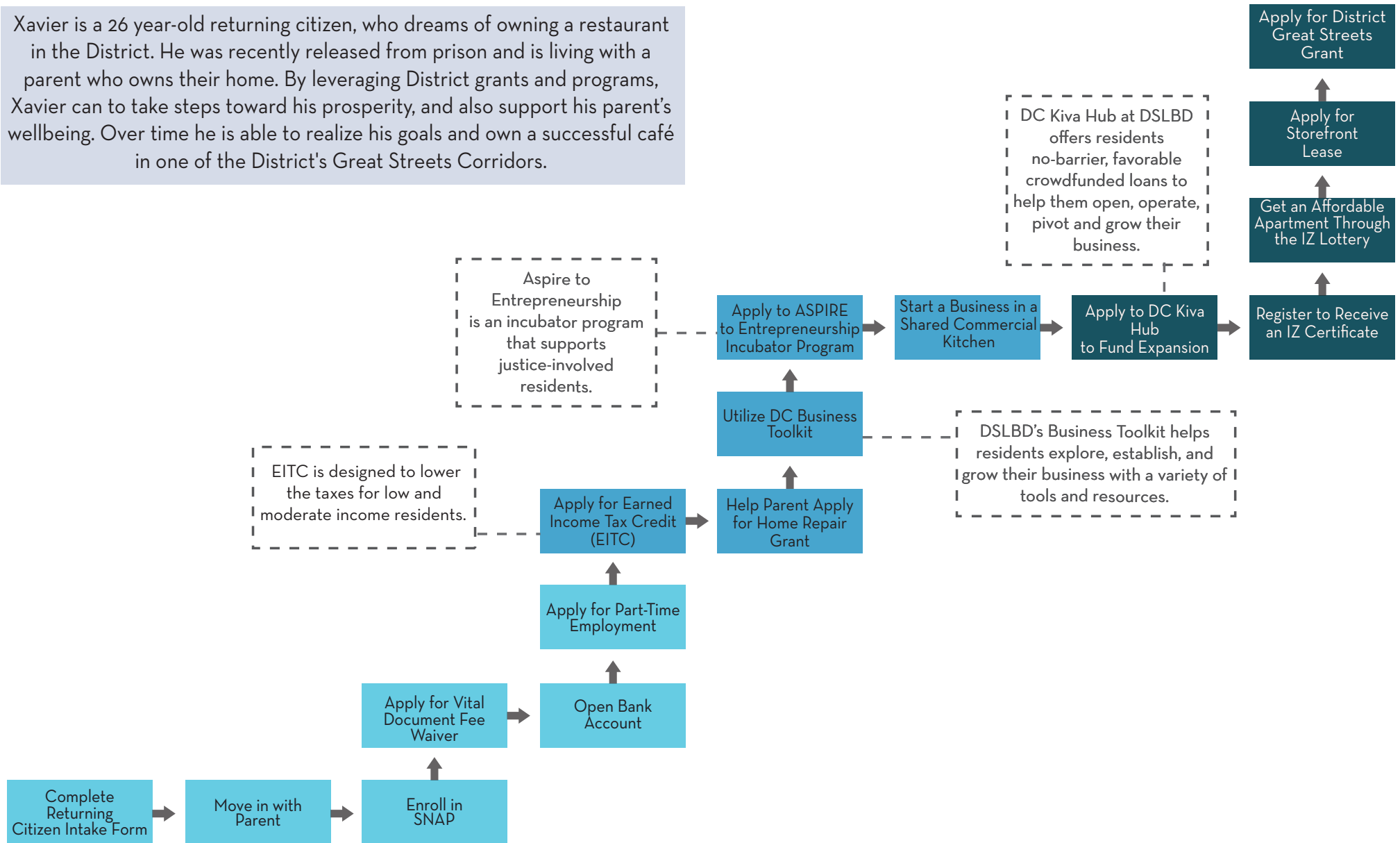
# Returning Citizen Becomes Small Business Owner

## Stability

## Mobility

## Prosperity

Xavier is a 26 year-old returning citizen, who dreams of owning a restaurant in the District. He was recently released from prison and is living with a parent who owns their home. By leveraging District grants and programs, Xavier can take steps toward his prosperity, and also support his parent's wellbeing. Over time he is able to realize his goals and own a successful café in one of the District's Great Streets Corridors.



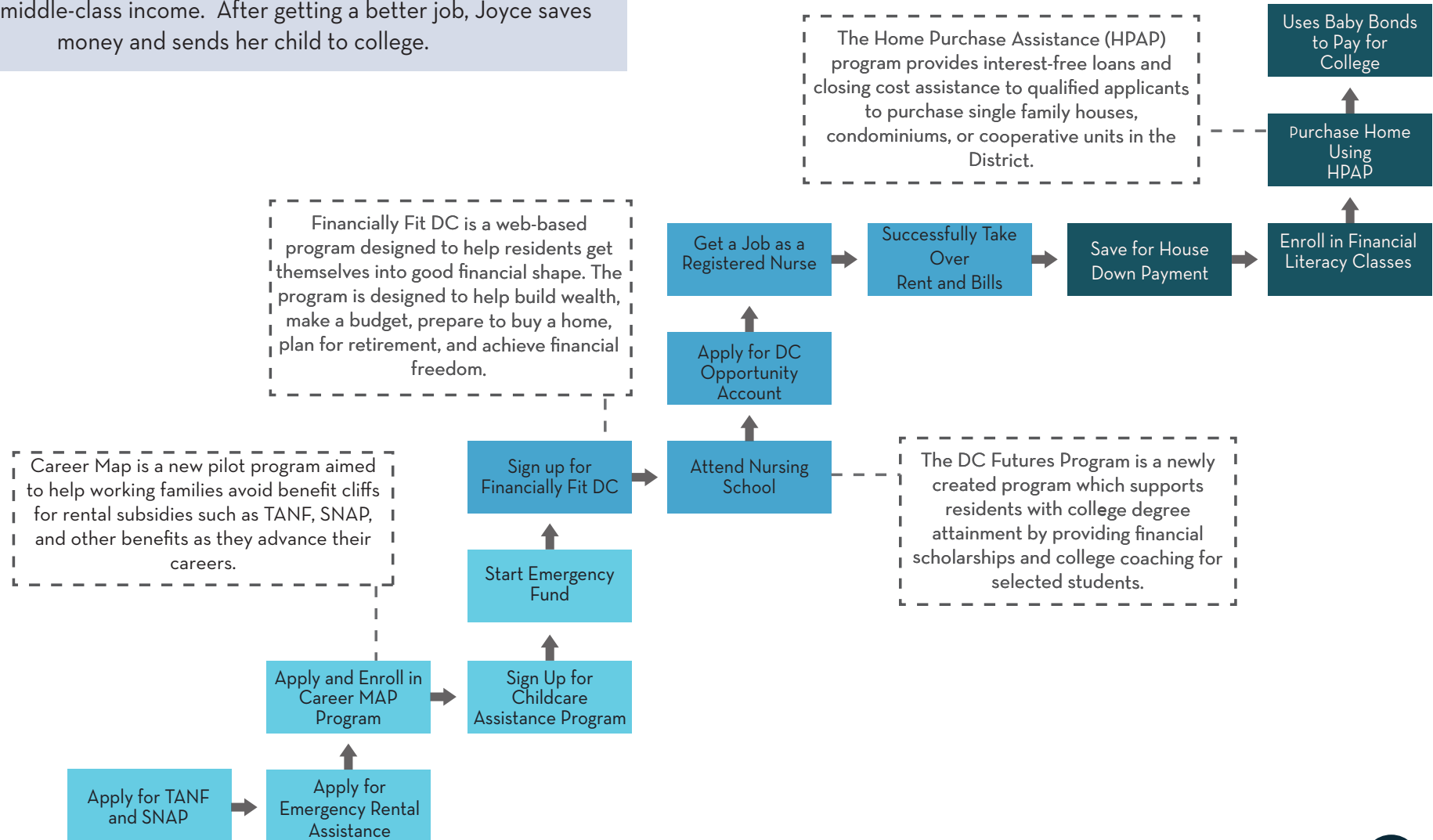
# Single Mother Sends Her Child to College

## Stability

Joyce is a single mother raising a 2-year-old and working as a server. After being laid off, she was served with an eviction notice. Joyce used District programs to regain financial stability, and enter a career track that helped her earn a middle-class income. After getting a better job, Joyce saves money and sends her child to college.

## Mobility

## Prosperity



# What We Can Do Going Forward

Overcoming barriers from structural racism will require collective action and impact from government, CBOs, funding partners, and community members. The following four recommendations outline the most important steps the District and its partners can take over the next five years to boost mobility from poverty.

This work aligns with the District's Comprehensive Plan, and in particular supportive policies and actions in its Housing, Economic Development and Educational Facilities Elements.

## 1) Improving the Resident Experience of District Programs

### Key Actions:

- a. Test proof-of-concept for a one-stop online resource to guide mobility from poverty. This online resource could help residents easily identify all of the programs that can help them reach prosperity.
- b. Explore a single intake form that enables residents to apply for several government services at once. This form would reduce the time it takes to apply for government services and enable more residents to receive the support they need. It will also make it easier for agency staff to help residents navigate government programs.

### Key Existing Programs To Align Implementation With:

- The Department for Human Services (DHS) utilizes a combined, online application for SNAP, TANF, and Medicaid to simplify resident access to these critical benefits.
- The Lab @ DC developed the *Front Door* portal to match current and prospective homeowners with over 50 District resources. The site helps residents prepare to buy a home, get help paying their mortgage, make home repairs and improvements, save money on their property taxes, and navigate the requirements of homeownership.



## 2) Aligning Programs That Help Residents Achieve Stability and Then Mobility Toward Prosperity

### Key Actions:

- a. Identify programs that can be consolidated into a single program with one application. Consolidating programs will make it easier for residents to find the programs that meet their needs.
- b. Explore opportunities to expand the *DC Upward Mobility Project* to other fields, such as transportation, food security, and healthcare. Adding additional policy areas will deepen connections between agencies to better connect residents to upward mobility programs.
- c. Identify additional pathways that residents can use to move from poverty to prosperity using government programs. The additional pathways should incorporate policy areas, such as transportation and healthcare.
- d. Incorporate upward mobility principles and metrics in citywide and place-based planning. Upward mobility metrics will help planners identify how to align place-based planning with community needs to help residents achieve mobility.

### Key Existing Programs To Align Implementation With:

- The District has invested half a billion dollars in the Housing Production Trust Fund to finance thousands of newly dedicated affordable housing units.
- The *DC Infrastructure Academy* prepares residents for good jobs that are in high-demand, including positions with Pepco and Washington Gas.
- The *Career MAP* pilot program helps residents experiencing homelessness secure housing for up to five years while training for jobs with family-sustaining wages.
- The *Building Blocks DC* initiative focuses on connecting residents at risk of contributing to gun violence with a range of services outside of traditional public safety and violence prevention programs. Through agency coordination and engagement with impacted communities, the initiative takes a human-centered approach. Participants will be connected with mental health care services, stable housing, good paying jobs, and education to help them achieve upward mobility.

## 3) Measuring Progress for Upward Mobility

### Key Actions:

- a. Update the project's metrics for housing, financial wellbeing, and workforce development/adult education on the *DC Upward Mobility* website annually to inform community members and policy makers about how resident outcomes are changing.
- b. Establish a citywide economic mobility goal to guide progress toward improving resident outcomes.
- c. Engage residents through the *DC Upward Mobility* website to inform the project's ongoing work.
- d. Regularly convene District agencies and community-based organizations to review progress and identify solutions.

**Key Existing Programs To Align Implementation With:**

- The Lab @ DC uses advanced social science research methods to identify resident needs and guide improvements to government programs that enhance resident outcomes.
- The Office of Racial Equity (ORE) is developing a Racial Equity Action Plan for the District that will highlight key indicators that will help track racial equity in the District.
- The DC Office of Planning maintains up to date data on common metrics with the OP Demographic Data Hub.

## 4) Evaluating Program Effectiveness To Improve Resident Outcomes

**Key Actions:**

- Expand the use of administrative data to learn more about the outcomes from District programs. Administrative data includes information on government program use, including how long residents use them, how many people apply, and how often they are used. This information can help the District better understand how programs are working and whether residents face barriers in achieving their prosperity goals.
- Explore ways to collect more information on the types of public assistance residents seek. This information will enable the government to compare the services residents sought with the services delivered to identify where residents need additional support.
- Identify resources and external partnerships to support new and sustained program evaluation. Evaluation can help the District identify the best ways to improve resident outcomes from its programs.

**Key Existing Programs To Align Implementation With:**

- *Howard University's Center on Race and Wealth*, with funding from the *Robert Wood Johnson Foundation*, is studying three major DC Government housing programs: the Home Purchase Assistance Program (HPAP), the Employer-Assisted Housing Program (EAHP), and the Inclusionary Zoning Program (IZ). The research team is utilizing administrative data for each program along with relevant income tax data to examine the extent to which these programs increase racial equity for residents.
- The Workforce Investment Council's Data Vault connects District residents to needed services by facilitating customer referrals and preparing residents for jobs. The program improves data sharing and systems integration amongst DC agencies and partners. It also tracks customer participation, performance, progress, and outcomes across partner agencies.
- The Lab @ DC's Launch, Evaluation, and Monitoring (LEM) hub is an initiative funded by the federal American Rescue Plan Act through FY24. The LEM temporarily expands the Office of Budget and Performance Management to ensure that DC is positioned to make evidence-informed decisions about new programs and services created with the federal stimulus and recovery funds.

## Implementation Plan—How the District Will Boost Mobility From Poverty

#	Action	Time frame	Responsible Actors	Resources Needed	Featured Outputs	Proposed Output Measurement	Expected Outcomes From The Action
1	Improving the resident experience of District programs	5 years +	DHCD, DCHA, DOES, WIC, OSEE, DHS, DISB, MOP-I, OCTO	Staff allocation, website development funding	Launch a DC.gov resident portal.  Continue to build on the District's next generation database that links workforce development and adult education.	Evaluate the number of District programs incorporated in the planned DC.gov resident portal  Track Workforce Investment Council referrals to the adult education system.	A streamlined experience will increase residents' access and use of services and programs.
2	Align programs that help residents achieve stability and then mobility toward prosperity	2-5 years	OP, DMPED, OCA, DMHHS, DMOI, DME, ORE, MOP-I, CBOs	Staff allocation	Outline additional resident pathways.  Conduct process mapping to improve residents' access to government programs that support upward mobility.	Conduct a sentiment survey of CBO leaders on resident mobility pathways.  Track the number of program process mapping exercises conducted by District government.	Additional pathways will help residents find programs across agencies to support their upward mobility journey. The pathways will also enable the District and its partners to better support residents by aligning supportive services with residents' needs.
3	Measure progress for upward mobility	2-5 years	OP, DMPED, MOP-I, CBOs	Staff allocation	Launch and maintain a DC <i>Upward Mobility Project</i> website and data dashboard.  Establish an economic mobility target as part of the District's CEDS.	Track the number of visits to the Upward Mobility website.  Monitor progress toward the District's economic mobility target.	Enhanced metrics tracking will help the District and its partners better understand which residents and communities need support.
4	Evaluate program effectiveness to improve resident outcomes	1-5 years	Universities, ORE, the LAB @ DC	Funding for evaluation partnerships, staff to coordinate data collection	Develop a tool to help the District identify which programs are the highest priority to evaluate.	Track the number of District programs evaluated by the Lab @ DC and/or research partners.	Improved program evaluation, including information on how providers deliver services and how residents use programs, will help residents achieve prosperity.

### Acronym Definitions (In order of Appearance)

DHCD - Department of Housing and Community Development  
DCHA - DC Housing Authority  
DOES - Department of Employment Services  
WIC - Workforce Investment Council  
OSEE - Office of the State Superintendent of Education  
DHS - Department of Human Services  
DISB - Department of Insurance, Securities and Banking

MOP-I - Mayor's Office of Policy and Innovation  
OCTO - Office of the Chief Technology Officer  
OP - Office of Planning  
DMPED - Office of the Deputy Mayor for Education  
OCA - Office of the City Administrator  
DMHHS - Office of the Deputy Mayor for Health and Human Services

DMOI - Office of the Deputy Mayor for Operations and Infrastructure  
ORE - Office of Racial Equity  
CBOs - Community-Based Organizations (typically nonprofits)

# MAINTAINING MOMENTUM

The MAP is a 5-year pilot that introduces an updated approach to boosting mobility from poverty in the District. The approach recognizes that by closely aligning systems and programs for housing, financial wellbeing, and workforce development/adult education, the District and its partners can unlock new opportunities for residents to achieve upward mobility.

## Stewardship of the Action Plan

The action plan is a living document that will be implemented by the interagency and CBO working groups with a focus on:

- Evaluating progress toward fulfilling this plan's actions and identifying measures to improve resident outcomes.
- Collaborating with the Office of Racial Equity on its citywide Racial Equity Action Plan, which aligns government investments with standardized economic mobility metrics. This approach will strengthen the connections between the *DC Upward Mobility Project* and ongoing work that seeks to advance racial equity.
- Collecting feedback from residents and other stakeholders to identify if access to upward mobility is improving or if new barriers are emerging.

## How the District Will Sustain This Work

To forge lasting progress toward upward mobility, the interagency working group members will seek opportunities to incorporate upward mobility principles into initiatives starting with the housing, financial wellbeing, and workforce development/adult education fields.

After the pilot period, the District government—in consultation with the interagency and CBO working groups—will evaluate the impact of this action plan.

# MOBILITY PATHWAYS RESOURCE GUIDE | HOUSING

Step	Agency	Program	Contact
Enter Emergency Shelter	Department of Human Services (DHS)	<b>The Short-Term Family Housing Program</b> serves residents experiencing homelessness by providing access to emergency shelters.	Email: STFHprojects.dgs@dc.gov Phone: (202) 727-2800
Complete Emergency Psychiatric Intake	Department of Human Services (DHS)	<b>The Comprehensive Psychiatric Emergency Program</b> is a twenty-four hour/ seven day a week program that provides emergency psychiatric services and extended observation beds for individuals 18 years of age and older.	Email: dbh@dc.gov Phone: (202) 673-2200
Obtain Birth Certificate from Downtown BID Day Center	DowntownDC Business Improvement District with Department of Human Services (DHS)	<b>The Downtown Day Services Center</b> provides support to individuals experiencing homelessness including showers, laundry, food, assistance obtaining identification, employment assistance, case management, vital records, legal services, healthcare, and entertainment.	Email: center@downtowndc.org Phone: (202) 383-8810
Apply for Family Re-Housing Stabilization Program (FRSP)	Department of Human Services (DHS)	<b>FRSP</b> is a time-limited housing and support designed to assist families experiencing homelessness, or at imminent risk of experiencing homelessness, to afford dignified and safe housing in the private market.	Email: rapidrehousing@dc.gov Phone: (202) 671-4200
Enter DC Flex Program*	Department of Human Services (DHS)	<b>DC Flex</b> is a pilot program which gives families \$7,200 a year for rent to use whenever they need to reliably afford rent and avoid homelessness.	Email: dhs@dc.gov Phone: (202) 671-4200
Obtain Behavioral Health Services	Department of Behavioral Health (DBH)	<b>Department of Behavioral Health</b> connects individuals in need of behavioral health services with community-based providers throughout the District.	Email: dbh@dc.gov Phone: (202) 673-2200
Enroll in Financially Fit DC	Department of Insurance, Securities and Banking (DISB)	<b>Financially Fit DC</b> offers education tools and resources to strengthen resident's financial stability by connecting residents with personalized resources to help residents take control of everyday finances.	Email: disb@dc.gov Phone: (202) 727-8000
Open Bank Account	Department of Insurance, Securities and Banking (DISB)	<b>Bank on DC</b> provides unbanked and underbanked individuals access to low-cost, safe financial accounts, products and services and high-quality financial education.	Email: disb@dc.gov Phone: (202) 727-8000
Sign up for Project Empowerment	Department of Employment Services (DOES)	<b>Project Empowerment</b> provides supportive services, adult basic education, job coaching, employability, life skills and limited vocational training, and job search assistance to District residents.	Email: projectempowerment@dc.gov Phone: (202) 698-55
Enroll and Complete GED	Office of the State Superintendent of Education (OSSE)	<b>The GED Program Office</b> administers the Tests of General Education Development (GED®) and ensures that the testing program is no longer an endpoint for adults, but rather a springboard for further education, training, and better paying jobs.	Email: ged.tv@dc.gov Phone: (202) 274-7173
Enroll in Home Purchase Assistance Program	Department of Housing and Community Development (DHCD)	<b>The Home Purchase Assistance (HPAP)</b> program provides interest-free loans and closing cost assistance to qualified applicants to purchase single family houses, condominiums, or cooperative units in the District.	Email: dhcd@dc.gov Phone: (202) 442-7200

\* Programs with an asterisk are either future programs or still being piloted

Step	Agency	Program	Contact
Complete Returning Citizen Intake Form	Mayor's Office on Returning Citizen Affairs (MORCA)	<b>Returning Citizen Intake Form</b> helps residents identify opportunities for housing, health care and employment.	Email: orca@dc.gov Phone: (202) 715-7670
Apply and Enroll in SNAP	Department of Human Services (DHS)	<b>Supplemental Nutrition Assistance (SNAP)</b> helps low-income individuals and families by providing monthly benefits to purchase food.	Email: dhs.snapet@dc.gov Phone: (202) 535-1178
Open Bank Account	Department of Insurance, Securities and Banking (DISB)	<b>Bank on DC</b> provides unbanked and underbanked individuals access to low-cost, safe financial accounts, products and services and high-quality financial education.	Email: info@bankondc.org Phone: (202) 727-8000
Apply for Vital Document Fee Waiver	Mayor's Office on Returning Citizen Affairs (MORCA)	<b>Vital Document Fee Waiver</b> is for documents such as birth certificates, motor vehicle operator's permits, and Non-Driver Identification for returning citizens released from the prisons within the last 12 months.	Email: orca@dc.gov Phone: (202) 715-7670
Sign Up for Earned Income Tax Credit (EITC)	Department of Insurance, Securities and Banking (DISB)	<b>DC Earned Income Tax Credit (EITC)</b> lowers income taxes for low and moderate income residents. Based on the federal EITC, this program helps low and moderate income workers.	Email: disb@dc.gov Phone: (202) 727-8000
Help Parent Apply for Home Repair Grant	Department of Housing and Community Development (DHCD)	<b>Single Family Residential Rehabilitation Program (SFRRP)</b> administers grants for roof repairs and/or modification to eliminate barriers to accessibility for persons with mobility or other physical impairments.	Email: dhcd@dc.gov Phone: (202) 442-7200
Utilize DC Business Toolkit for Guidance	Department of Small & Local Business Development (DSLBD)	<b>DSLBD's Business Toolkit</b> helps residents explore, establish, and grow their business with a variety of tools and resources.	Email: dslbd@dc.gov Phone: (202) 727-3900
Apply for ASPIRE to Entrepreneurship Incubator Program	Department of Small & Local Business Development (DSLBD)	<b>Aspire to Entrepreneurship</b> is an incubator program that supports justice-involved residents who are pursuing wealth-building through small business creation and growth.	Email: dslbd@dc.gov Phone: (202) 727-3900
Apply for DC Kiva Hub Loan to Fund Storefront Lease	Department of Small & Local Business Development (DSLBD)	<b>DSLBD's DC Kiva Hub</b> provides loans for DC individuals and small businesses seeking to grow a small business. These loans range from \$1000 to \$15,000 which can be repaid at 0% interest over 12-36 months.	Email: dslbd@dc.gov Phone: (202) 727-3900
Apply for Affordable Housing Assistance to Rent Apartment	Department of Housing and Community Development (DHCD)	<b>Inclusionary Zoning (IZ)</b> requires up to 12.5% of units in new apartment buildings be permanently set aside at rates households with lower incomes can afford.	Email: dhcd@dc.gov Phone: (202) 442-7200
Apply for District Great Streets Grant	Deputy Mayor for Planning and Economic Development (DMPED)	<b>Great Streets Retail Small Business Grant</b> helps small retail businesses in eligible corridors throughout DC improve their businesses to attract new customers and drive profitability.	Email: great.streets@dc.gov Phone: (202) 727-6365

\* Programs with an asterisk are either future programs or still being piloted



Step	Agency	Program	Contact
Apply to Temporary Cash Assistance for Needy Families (TANF)	Department of Human Services (DHS)	<b>The TANF program</b> provides cash assistance to families in need, along with a suite of services to facilitate their path to success. Families may receive benefits so long as they are income eligible and have a child in the home.	Email: askesa@dc.gov Phone: (202) 727-5355
Enter Family Re-Housing Stabilization Program (FRSP)	Department of Human Services (DHS)	<b>FRSP</b> is a time-limited housing and support designed to assist families experiencing homelessness, or at imminent risk of experiencing homelessness, to afford dignified and safe housing in the private market.	Email: rapidrehousing@dc.gov Phone: (202) 671-4200
Apply and Enroll in Career MAP Program *	Department of Human Services (DHS)	<b>Career MAP*</b> is a pilot program that will provide up to five years of resources directly to 300 parents who recently experienced homelessness, are committed to pursuing a career, and are at risk of losing benefits such as food, income, medical, and childcare assistance more quickly than their income can cover these lost resources. Participants will receive customized career and two-generation supports that recognize families as drivers of their own success, and helps them meet their needs and achieve goals.	Email: dhs@dc.gov Phone: (202) 671-4200
Sign Up for Child Care Assistance Program	Office of the State Superintendent of Education (OSSE)	<b>The Child Care Subsidy Program</b> is a federally-funded child care assistance program that helps eligible families pay for child care and offers families a wide range of child care options.	Email: dhs@dc.gov Phone: (202) 727-5045
Sign up for Financially Fit DC	Department of Insurance, Securities and Banking (DISB)	<b>Financially Fit DC</b> offers education tools and resources to strengthen resident's financial stability by connecting residents with personalized resources to help residents take control of everyday finances.	Email: disb@dc.gov Phone: (202) 727-8000
Apply for DC Opportunity Account	Department of Insurance, Securities and Banking (DISB)	<b>The DC Opportunity Accounts Program</b> is an innovative matched savings program to assist low- to moderate-income DC residents to save money for buying a home and long-term asset building initiatives.	Email: dcoportunity@caab.org Phone: (202) 419-1440
Attend Nursing School**	Office of the State Superintendent of Education (OSSE)	<b>DC Futures</b> is a newly created program that aims to help DC college students complete their first associate or bachelor's degree by providing scholarships at three local universities in addition to other supportive services.	Email: osse.dcfutures@dc.gov Phone: (202) 727-6436
Enroll in Home Purchase Assistance Program	Department of Housing and Community Development (DHCD)	<b>The Home Purchase Assistance (HPAP)</b> program provides interest-free loans and closing cost assistance to qualified applicants to purchase single family houses, condominiums, or cooperative units.	Email: dhcd@dc.gov Phone: (202) 442-7200
Utilize Child Wealth Building Act for Child *	Office of the Chief Financial Officer (OCFO)	<b>Child Wealth Building Act (Baby Bonds)*</b> is a District government-sponsored trust fund for babies born to eligible households. At age 18, eligible children may withdraw trust fund proceeds for specified purposes.	Email: ocfo@dc.gov Phone: (202) 727-2476

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\*\* Nursing school is one example of a credential the DC Futures program can support; others include accounting and information technology

# ACKNOWLEDGMENTS

## District of Columbia Government

Muriel Bowser, Mayor

### Project Team

#### OFFICE OF THE DEPUTY MAYOR FOR PLANNING AND ECONOMIC DEVELOPMENT

John Falcicchio, Deputy Mayor

Sharon Carney, Chief of Staff

Ben Mindes, Director of Interagency Initiatives

Ana VanBalen, Director of Housing Policy and Programs

Joy Jackson, Program Analyst

Andree Entezari, Capital City Fellow

#### OFFICE OF PLANNING

Anita Cozart, Director

Sakina Khan, Deputy Director

Joy Phillips, Associate Director

Vivian Guerra, Chief of Staff

Jordan Chafetz, Special Assistant to the Chief of Staff

Ryan Hand, Senior Economic Planner

Emily Johnson, Cross Systems Planner

Will Oliver, Cross Systems Planner

Stephen Gyor, Lead Sustainability Planner

Martin Brown, Capital Facilities Planner

Rishawna Gould, Visual Information Specialist

Travis Pate, Demographic Specialist

Jose Funes, Demographic Specialist

Jamie Chandler, Data Visualization Analyst

Fania Jean, Capital City Fellow

Emily Carson, Intern

#### MAYOR'S OFFICE OF POLICY AND INNOVATION

Jenny Kessler, Director

Thierry Tchenko, Associate Director

#### OFFICE OF THE DEPUTY MAYOR FOR EDUCATION

Monica Dodge, Director of Strategic Initiatives

#### DEPARTMENT OF INSURANCE, SECURITIES AND BANKING

Michelle Hammonds, Director Office of Financial Empowerment

### **Interagency Working Group Members**

Nellie Moore, The Lab @ DC  
Hannah Eli, Office of Racial Equity  
Suzanne Towns, Workforce Investment Council  
Jamie Fearer, DC Health  
Anna Fogel, Department of Human Services  
Geoff King, Department of Human Services  
Brian Campbell, Department of Human Services  
Larissa Etwaroo, Department of Energy and the Environment  
Cheryl Chan, Department of Energy and the Environment  
Eboni Borden, DC Housing Authority  
Ronald Fisher, DC Housing Authority  
Richard Livingstone, Department of Housing and Community Development  
Stephen Miller, Office of the Chief Technology Officer  
Heather McGowan, Department of Employment Services  
Caroline Howe, Department of Small and Local Business Development

### **Community-Based Organizations**

#### **Project Partners**

Stephen Glaude, CNHED  
Joseph Leitman-Santa Cruz, CAAB  
Cliff Beckford, Lydia's House

### **Contributors**

Martha's Table  
Smart From the Start  
Marshall Heights Community Development Organization  
Washington Area Community Investment Fund  
Far Southeast Family Strengthening Collaborative  
Tzedek DC  
United Planning Organization  
Jubilee Housing  
Latin American Youth Center Career Academy  
Latino Economic Development Center

### **The Urban Institute**

Martha Fedorowicz, Policy Associate  
Lee Evans, Policy Assistant

