Using Systems Science to Foster Social & Economic Equity in Cincinnati

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Center for Community Resilience

Project Goal

Create a comprehensive housing, education and human services strategy to build intergenerational health, address racial and economic inequities, and foster equity and social cohesion in some of Cincinnati's historically Black and low-income White neighborhoods.

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Closing the Wealth Gap: Cincinnati

Jul-Aug 2022

Aug-Sept 2022

Sept 2022--Jan 2023

Nov 2022-Jan 2023

GOALS

Relationship Building

& Recruitment

GOALS

Stakeholder Engagement

GOALS

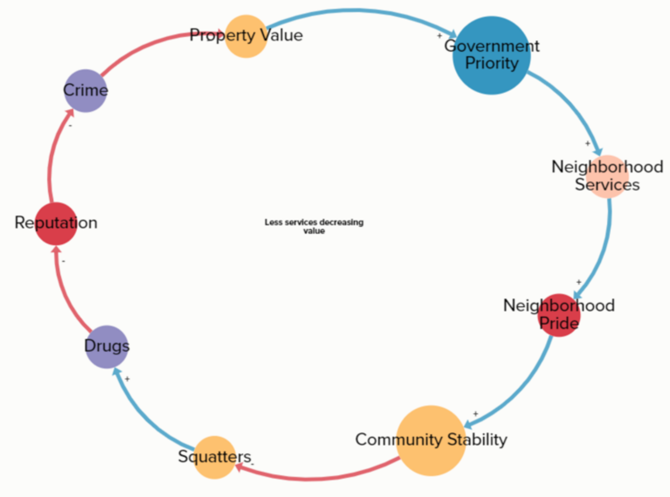
Community & Stakeholder Engagement

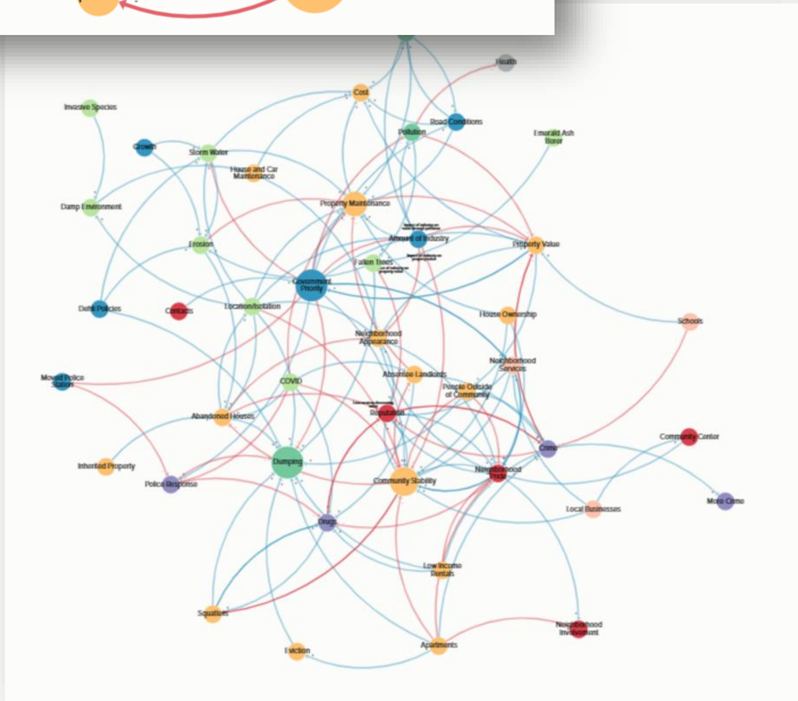
GOALS

Preliminary Analysis, Model Building, Stakeholder Engagement.

Our Approach

- Conduct Group Model Building with Community Partners (GMB)
- Share causal loop diagram (CLD)
- Highlight policy opportunities
- Co-develop program innovations/initiatives
- Develop power building and advocacy opportunities
- Engage with the Cincinnati business community





Community Engagement: GMB

Creating Shared Understanding

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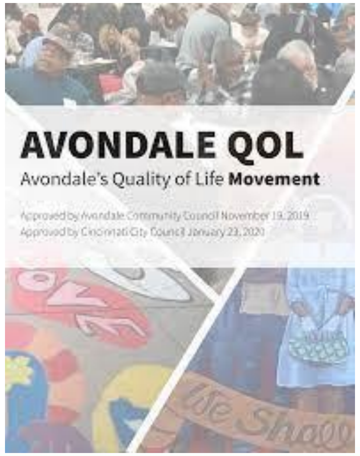
Connecting with Purpose

- How can we connect with & complement ongoing efforts?
- How do we build the case for change around housing, community investment, etc.?
- Where are opportunities to build community power?
- How can we support advocacy efforts?

ALL-IN CINCINNATI

AVONDALE DEVELOPMENT CORPORATION
CONNECT. BUILD. GROW AVONDALE.



INTERACT FOR HEALTH
A Catalyst for Health and Wellness

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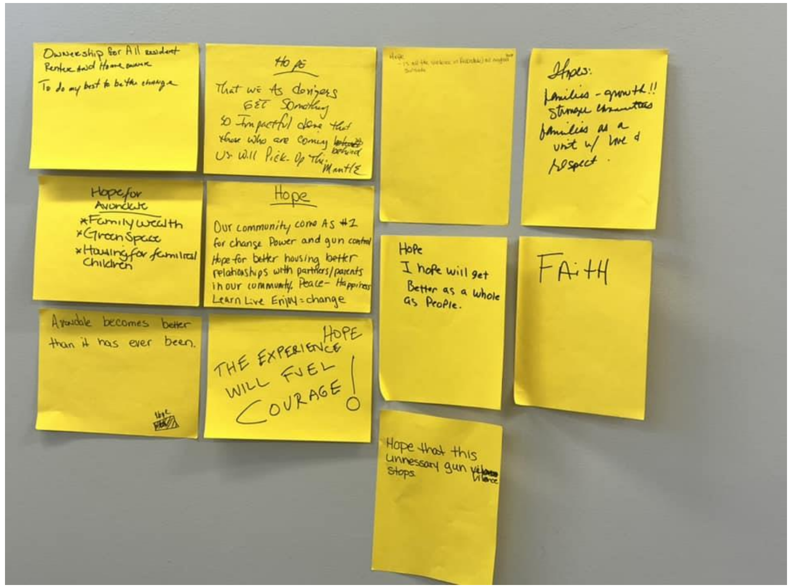
Avondale GMB- October 15, 2022



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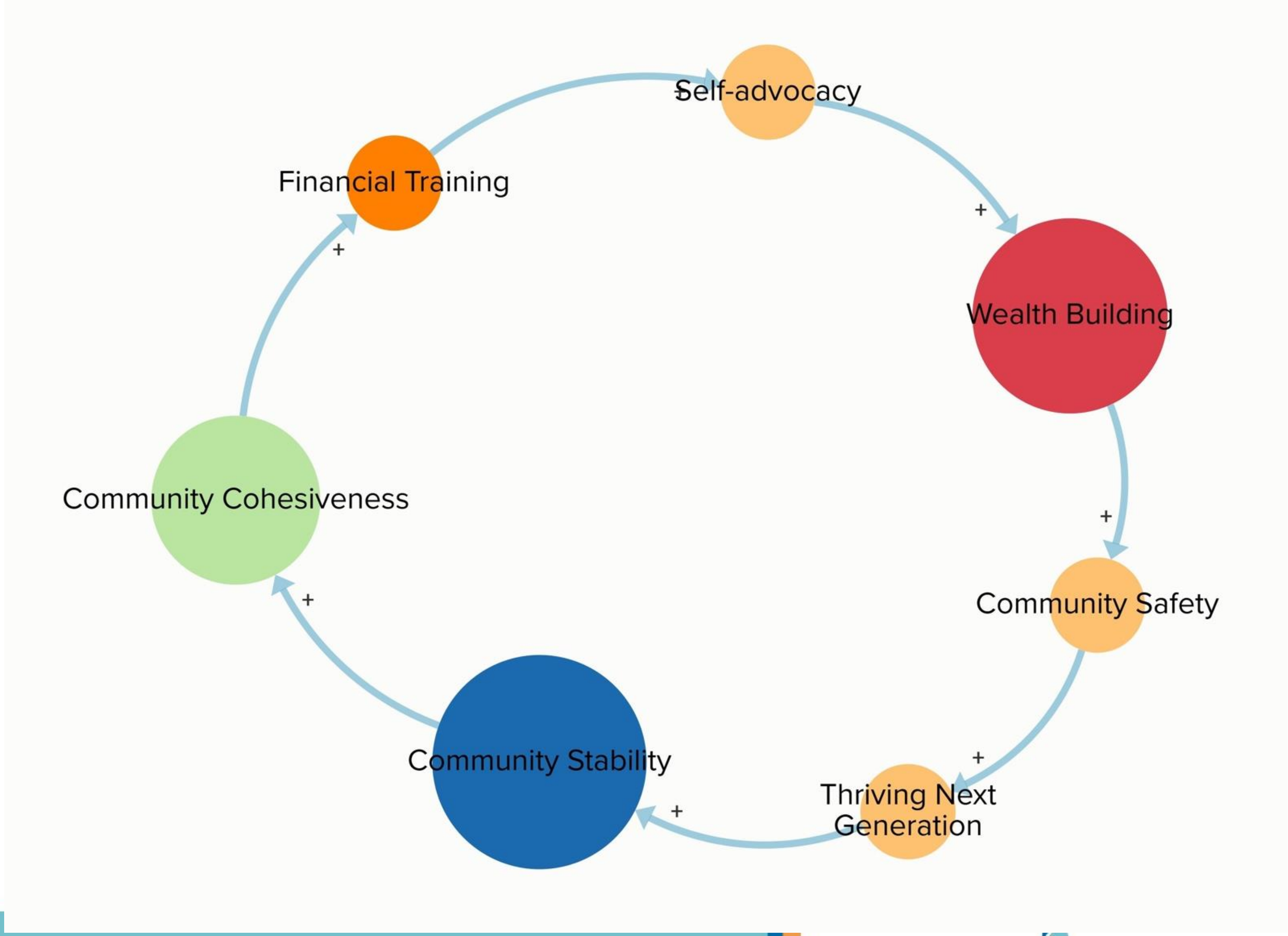
Avondale Focus Areas

1. **The costs of homeownership/renting** (e.g. down payments, maintenance costs), **discriminatory banking practices** (e.g. credit scores, loan requirements), and **low wages** are barriers to accessing affordable housing in Avondale.
2. **Homeowner education**, such as around heir rights and maintaining housing quality, can support homeownership as an **opportunity to build generational wealth and economic mobility**.
3. **Leveraging community cohesion** to address issues such as community violence and police relations.
4. **Building community power** to help drive local decision-making, corporate investments, etc. to create a stronger and more resilient Avondale.



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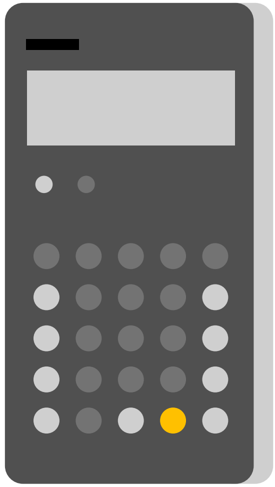
Barriers to Affordable Housing



"But what they're finding out is ***someone else is coming in and buying it up and jacking up the rent and not fixing them up****. …And so we are being priced out as renters…and now all the homeowners that own the homes in Avondale, they're gone."*

- **Barriers**
  - **Costs associated with down payments, home maintenance**
  - **Managing Property Taxes**
  - **Discriminatory Banking Practices**
  - **Lack of Black-owned Banks**

Community Cohesion

- *“Even our safety concerns involve youth. They're starting off around 13 years old, 12, 13. And if we look at that, that's seventh, eighth grade, we really lose touch with them. ...if I'm a kid who has a good family or some additional resources, I may not stick around and be a part of that crowd. You get what I'm saying? So* ***how do we keep that sense of community here and desire to want to be back when we lose touch of our kids at such an early age****?”*

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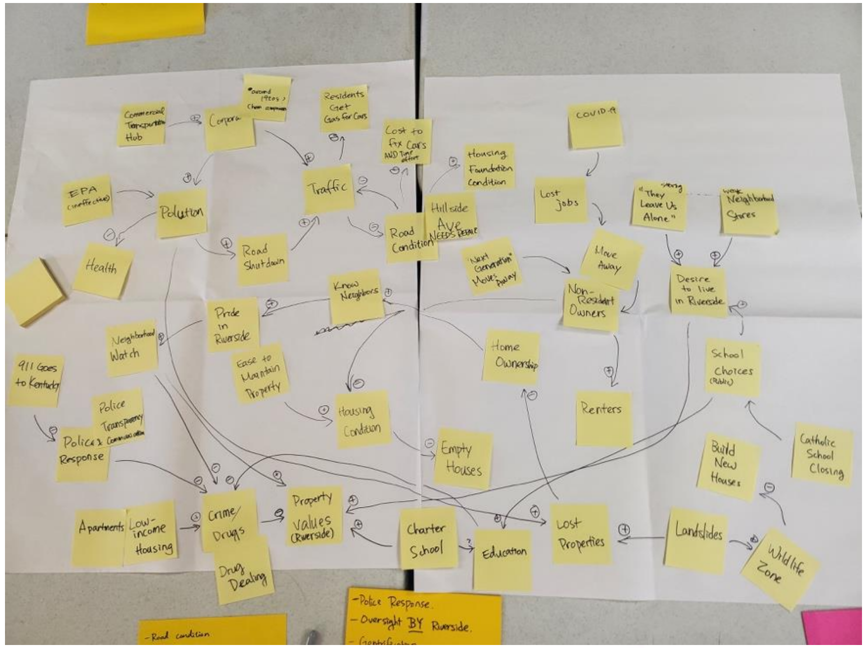
Riverside GMB- October 29, 2022



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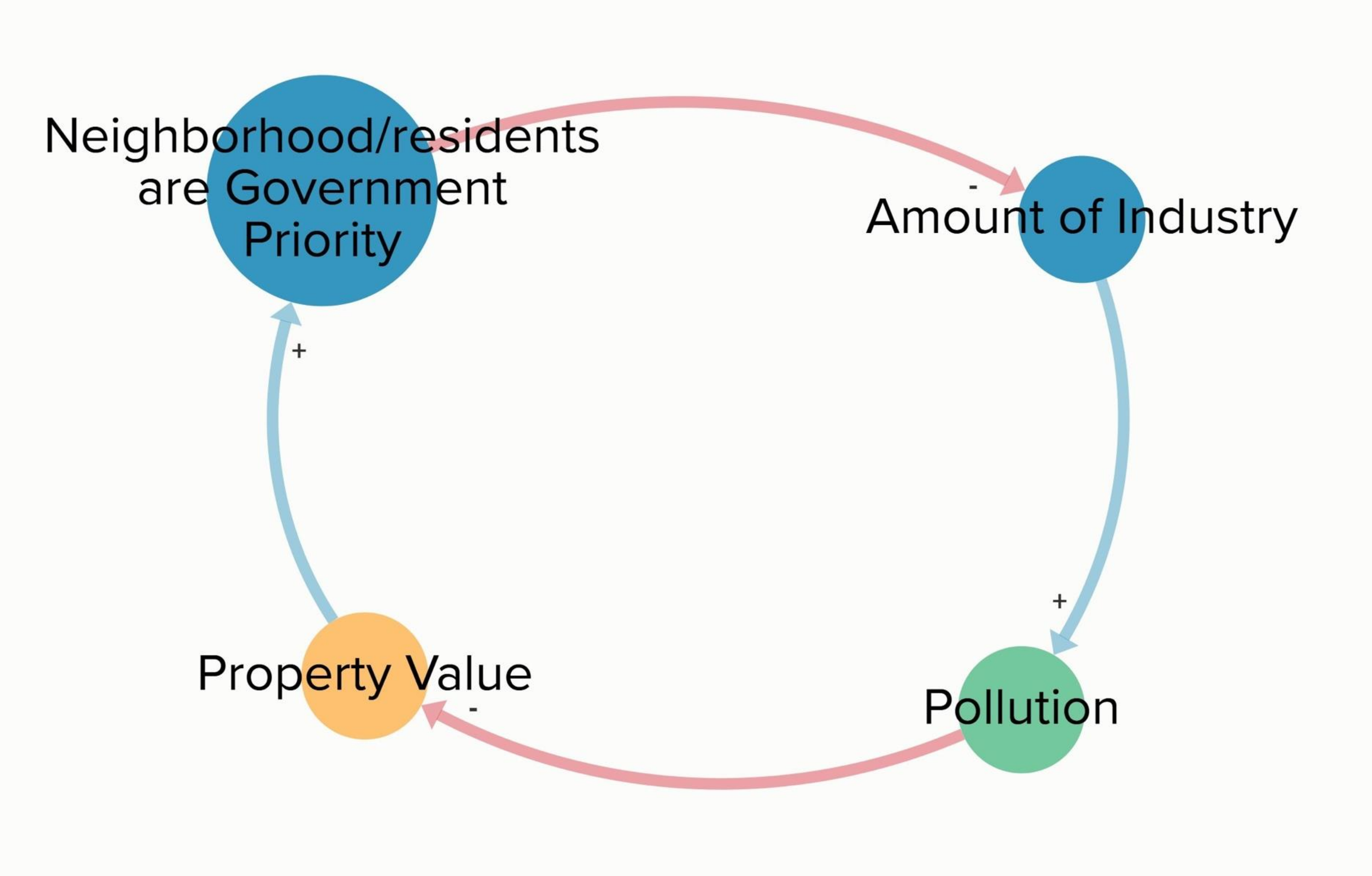
Riverside Focus Areas

1. Threats to the **stability of property values and desirability of Riverside** due to home repair co erosion, dumping, vacancy rates, an crime/drug misuse.
2. **A need for city government and agencies to prioritize residents' needs** over industry, such as by addre high pollution from industry, road rep and local businesses leaving the community (e.g. grocery stores).
3. Opportunities to **increase community power** to influence loca decision-making through organizati and advocacy strategies.



Threats to Stability of Property Values and Desirability of Riverside

"...the people that are dumping are mostly people from other neighborhoods-**And they dump their trash in our neighborhood**. And we've been fighting that forever."

"...the **upkeep** on those. ...This is on a hill, so **you have to constantly take care of it** to present a good house...**you have to maintain it a lot more here."**

Threats

- Illegal dumping, abandoned homes, heavy industry
- High home repair costs due to erosion
- Crime and drug misuse in community

A need for city government and agencies to prioritize residents' needs

"...we get overlooked down here a lot.
...we usually get no recognition [here]."

"But then there's **the publicly owned areas and they're not being maintained properly.** And when that happens, it affects all the privately owned homes..."

"You have this property that's sitting there and people feel like they can just dump. But then when you call the city...**the city doesn't give us a lot of response**."

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A Desire for Community Pride

"I can remember when... you didn’t have to leave Riverside. **We had restaurants, we had a savings and loan, stores.**"

"[Riverside has] got a lot of little small communities and people take pride in those and they want to keep their **small town feel and community.**"

Building Community Power

"So it's getting people to buy into the neighborhood that's **going to stay here and help the community thrive.**"

"...years ago, people that got married stayed in Riverside. So you had more people that were related, more people that knew everybody, and ...**you looked out more, because you knew more of the people in your neighborhood.**"

- Community Investments
- Community-Informed Development
- Community-Driven Change

"But we don't have the tax dollars to offset it and we don't have the politicians living in [our] neighborhood."

Identifying Policy Opportunities

Leveraging Community Power

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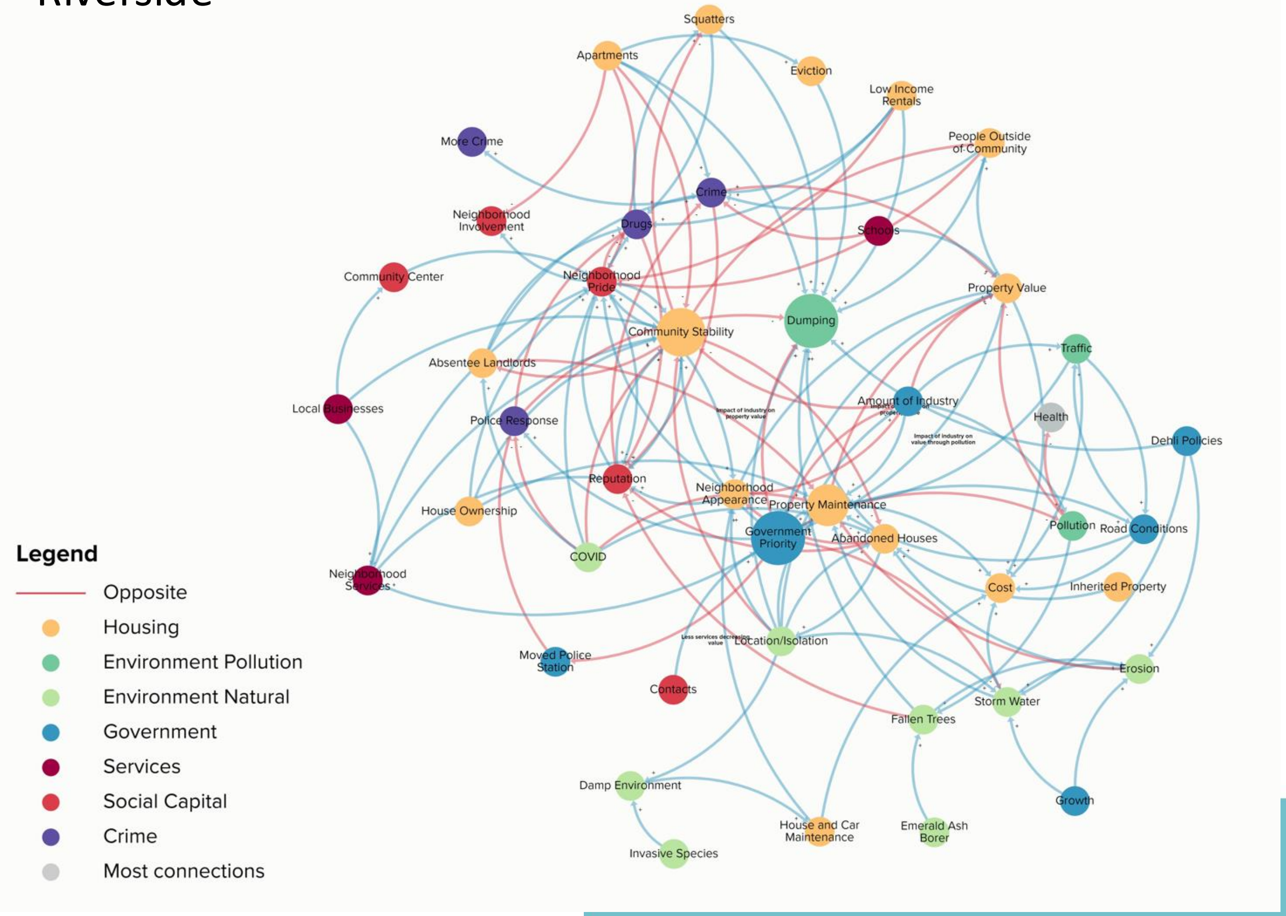
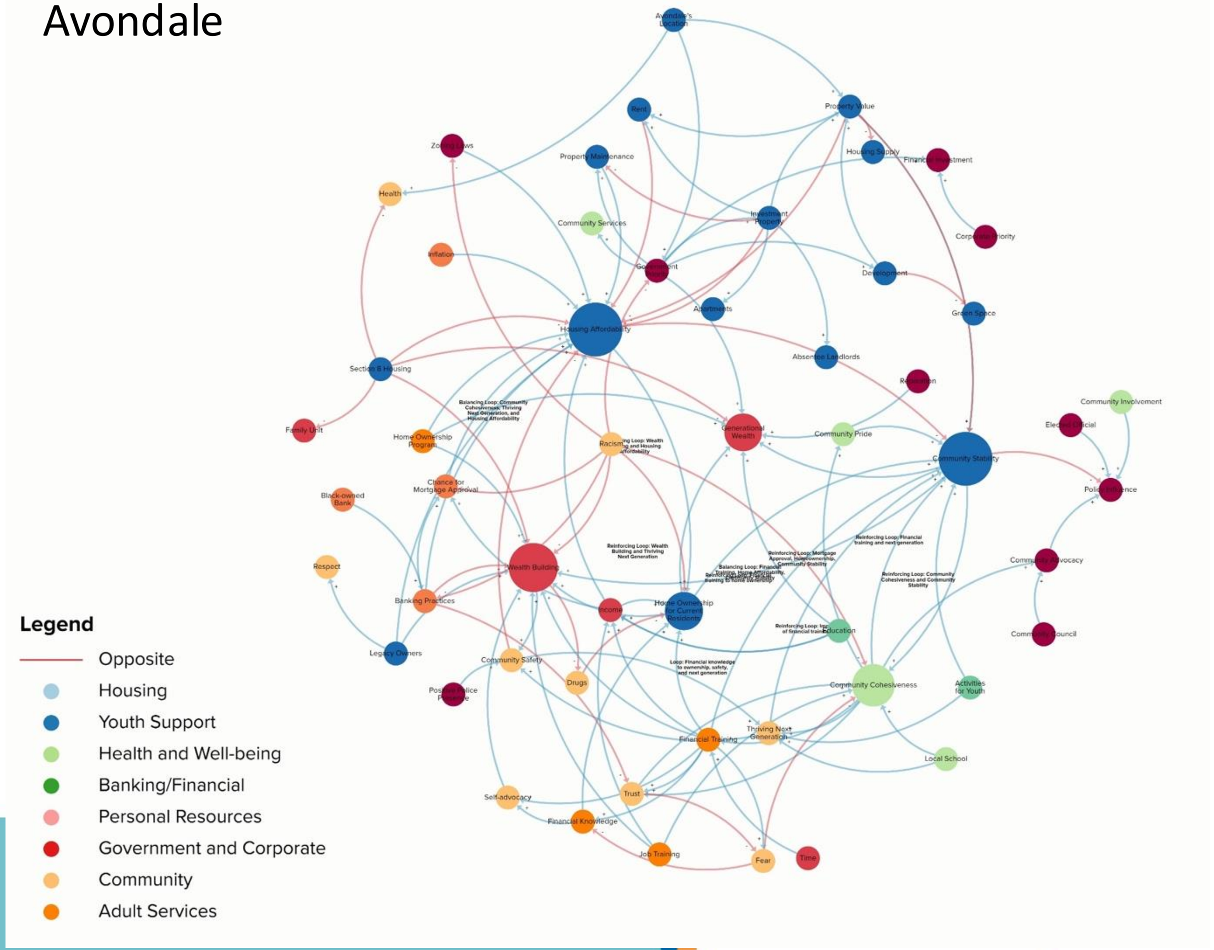
Identifying Policy & Investment Opportunities

Riverside



Avondale



A Comprehensive Strategy

Housing

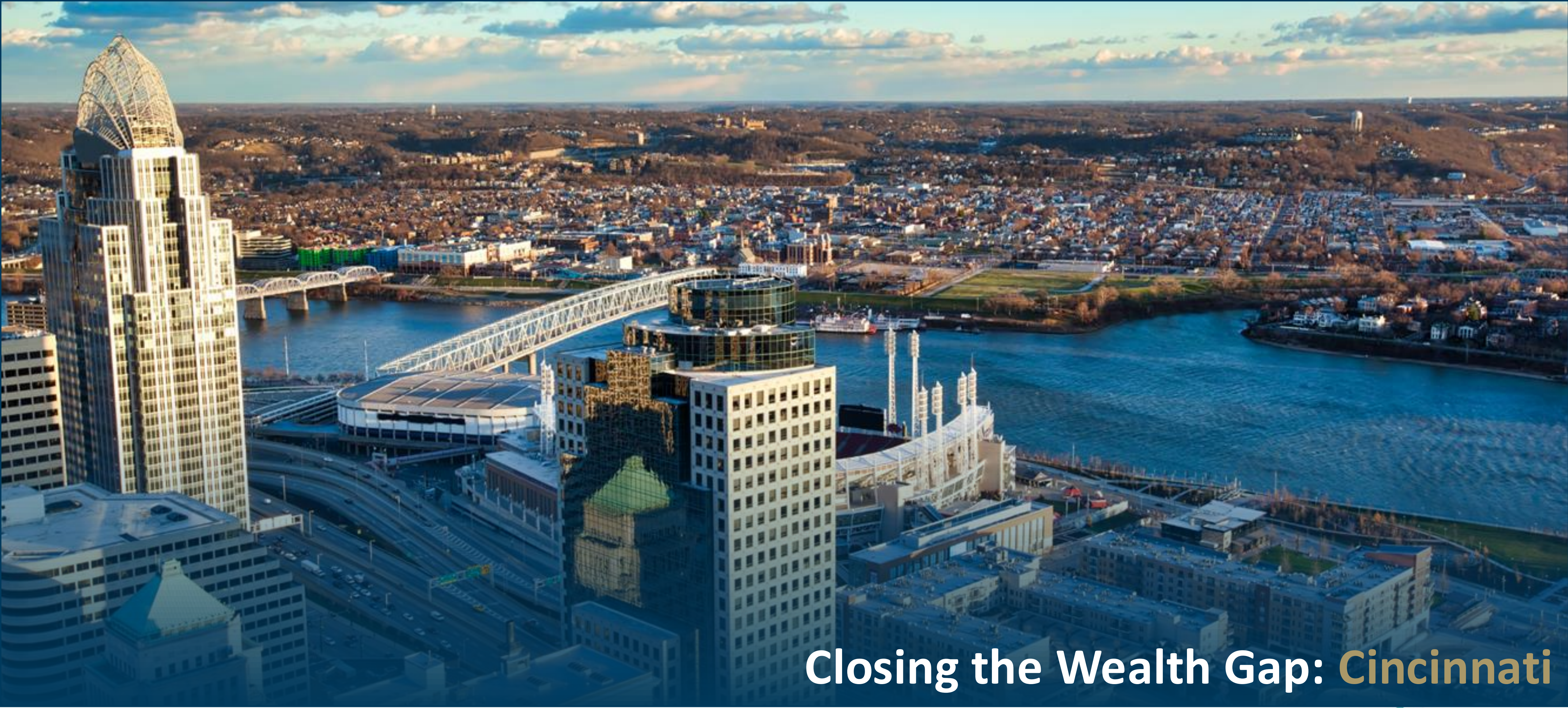
- Increase Access to Homeownership for Black & Low-Income Residents
- Use a place-based strategy to increase access to low-income rentals
- Heir Rights & Protections for Legacy Owners

Economic Development

- Increase deposits in Black-owned banking
- Increase access to capital for Black entrepreneurs
- Leverage Federal Investments in Enterprise/Empowerment Zones

Education & Community Policing

- Development of Community Arts & Gathering Spaces
- Community Developed Policing Programs
- Increase Access to Educational Assets
- Trauma-Informed Education & Policing



Closing the Wealth Gap: Cincinnati

Milken Institute School of Public Health
THE GEORGE WASHINGTON UNIVERSITY

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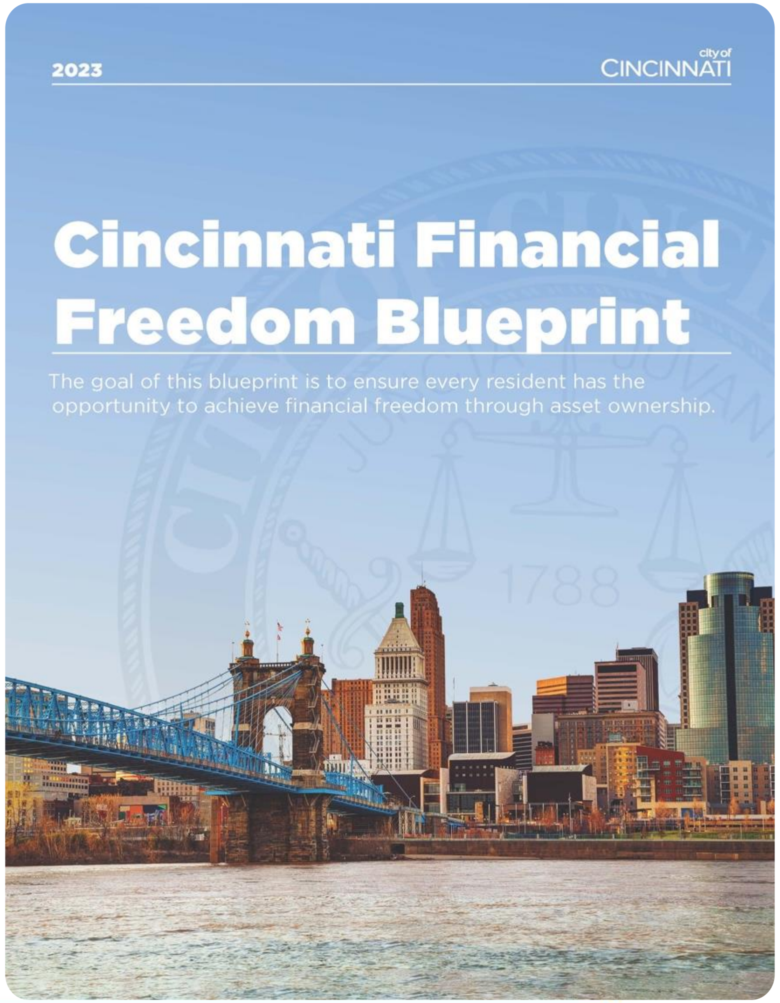
Tracing our Steps:

Group Model Building	• Identified opportunities to close critical equity gaps
Mayor Pureval's Cincinnati Financial Freedom Blueprint	• "Economic Security, Stability, and Mobility"
COINN framework	• Applied to integrate community research and Blueprint findings



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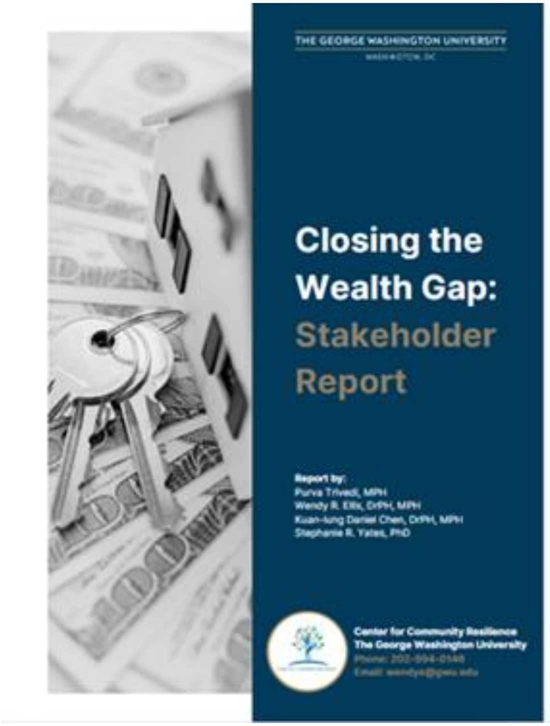
Closing the Wealth Gap Stakeholder Report



- To address disparities, we focused on three pillars:
- **1. Financial Security**
  - Support programs to stabilize families, transitioning them from economic emergencies to stable financial footing.
- **2. Financial Stability**
  - Build emergency savings, promote financial education, and provide resources for safety nets.
- **3. Economic Mobility**
  - Create pathways for long-term growth through job training, small business development, and access to capital.

Solution

Public - Private Partnership to support

Opportunities for Action

Goals/Vision

- Identified social and economic metrics that addressed the placed based disparities
- develop targeted opportunities for strategic investment to close critical gaps

Economic

- Increase in first-time homeownership rates among legacy residents.
- Growth in small business startups or expansions supported by hub resources.
- Reduction in poverty rates and financial hardship indicators like debt-to-income ratios.

Social

- Increased social cohesion among residents.
- Improved mental health and household stress levels.
- Enhanced civic participation and community stability for legacy residents.

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