

**SUBCOMMITTEE REPORT**

(Please use one report for each subcommittee recommendation)

Subcommittee Name	Family Economic Empowerment
Subcommittee Chairperson(s)	Lissa Geiger Shulman
Title of recommendation	<b>Asset Building through Integrated Service Delivery: Financial Opportunity Centers (FOCs)</b>
Describe the recommendation	<p>Launch three neighborhood-based centers that bundle three essential services for clients:</p> <ol style="list-style-type: none"> <li>1. Employment placement and career improvement through job readiness and skills training opportunities</li> <li>2. Financial coaching by experts in money management focused on solving problems and planning for future stability</li> <li>3. Access to income supports such as tax credits, health insurance programs, and food stamps.</li> </ol> <ul style="list-style-type: none"> <li>• Participants work with coaches over a period of months to reach personal goals for asset accumulation, employment skills, smart debt and appreciating assets, educational opportunities, retirement plans, and good relationships with financial institutions.</li> <li>• Rather than creating a new program, FOCs start with existing neighborhood workforce development centers and build the additional components.</li> <li>• If new facilities are needed, examine the possibility of vacant school buildings.</li> <li>• Provide access to DCED matching funds with local providers of Family Savings Account programs, which provides up to \$2,000 to allow a family to purchase/repair a home, pay for post-secondary education for themselves or their children, fund a micro-enterprise business, or purchase child day care services to secure job training or employment.</li> </ul>

<p>Is this an immediate or long term recommendation?</p>	<p>The goals are long-term – to improve access to high quality financial education, increase access to income-boosting supports and tax credits, and connect more people with employment so they can reach their goals for their families.</p>
<p>How will this address our challenges or reach our goals?</p>	<p>Programs exist to help individuals prepare and secure a job, become more financially literate, and access services – yet the goal of these programs is limited to securing employment or purchasing a home, and families need long-term support to become more financially stable and build assets. Bundling service delivery and providing patient coaching support has been shown to improve outcomes in net income, credit scores, and net worth – all indicators of a family’s ability to reach their goals, including home purchase, college for themselves or their children, securing a better job, or even starting a business.</p>
<p>What are the obstacles to implementation?</p>	<p>Funding: Most cities that launch FOCs commit \$70,000 per year for 1-3 years per site – so in Pittsburgh that could be as much as \$630,000 over three years for three sites. Each site needs a dedicated job developer, employment counselor, financial counselor, and benefits support counselor.</p>
<p>Who needs to be involved?</p>	<p>Neighborhood Allies (formerly Pittsburgh Partnership for Neighborhood Development); current neighborhood-based providers of workforce, financial education, and public benefits assistance; NeighborWorks of SWPA; Local Initiatives Support Corporation (LISC); Urban League and financial institutions (Bank On campaign); United Way</p>
<p>What city resources need to be invested?</p>	<ul style="list-style-type: none"> <li>- Public support and advocacy for launching and maintaining the centers</li> <li>- Assistance in accessing available public awards from State and Federal sources (such as the federal Social Innovation Fund)</li> <li>- City grant resources</li> </ul>
<p>What will be different if the recommendation is adopted?</p>	<p>Outcomes reported by Annie E. Casey Foundation’s evaluation of the model (also called Centers for Working Families) showed that a typical family could experience an increase of nearly \$18,000 in net income after three years. Given an average cost per client of \$4,500, the program yields a 400% return on investment. A related evaluation found favorable outcomes for 58% of participants receiving bundled services, versus 24% for those who received only</p>

	<p>one service. At another site, the difference was 65% versus 10%.</p> <p>LISC reports data from the national network that 70% of program participants opt to work with their counselor after the first visit; of this population that attaches to the financial counselor, 70% showed gains in net income, 43% showed increases in credit scores, and 43% showed increases in net worth.</p>
Describe any background materials that you consulted	Annie E. Casey Foundation, Local Initiatives Support Corporation, Corporation for Enterprise Development
Have other cities implemented this recommendation?	<p>There are over 70 FOCs currently operating in over 30 neighborhoods across the country, all in places with a LISC office. Pittsburgh will be unique, in that we don't have a LISC office, but do have a partner in Neighborhood Allies, who has access to LISC resources. FOCs are in Boston, Chicago, Cincinnati, Detroit, Duluth, Grand Rapids, Houston, Indianapolis, Kansas City, Milwaukee, Minneapolis/St. Paul, Newark, Oakland, Philadelphia, Providence, San Diego, and Toledo.</p>
Are there any other considerations?	

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**SUBCOMMITTEE REPORT**

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Subcommittee Name	Family and Economic Empowerment
Subcommittee Chairperson(s)	Lissa Geiger-Shulman
Title of recommendation	<b>College Savings Accounts</b>
Describe the recommendation	This recommendation is to promote the opening and continuous use of College Savings Accounts for all students in Pittsburgh (public and charter school students alike). Information about the accounts would be promoted at school and at Financial Opportunity Centers (see recommendation #1) as an important method for families to build long-term savings and wealth through tax-free investments
Is this an immediate or long term recommendation?	Forming a project-team is immediate Implementation is long-term
How will this address our challenges or reach our goals?	One way to lift the economic prospects of a child and their family is through access to post-secondary training or higher education. When students do not see the adults that they look up to expecting them to continue education after college or planning for this eventuality, it may not become a personal goal. Facilitating and providing incentives for parents and family members to contribute to college savings accounts both shifts the mindset of our youth and provides for financial assistance in accomplishing the goals of post-secondary education.
What are the obstacles to implementation?	<ol style="list-style-type: none"> <li>1. Identifying banks, credit unions, or financial service providers that will offer services without charging counter-productive rates and fees</li> <li>2. Raising awareness about the program and easing access for students and families to make deposits into accounts</li> <li>3. Offering incentives for families with tight budgets to make ongoing contributions and maintain long-term savings</li> <li>4. Coordinating financial aid sources after graduation so that CSA money, Pittsburgh Promise money, state and federal</li> </ol>

	grants and loans, and scholarship money are used as efficiently and effectively as possible
Who needs to be involved?	Fund My Future Project Manager (program of Propel Schools) Local Banks or Credit Unions (5/3 Bank holds accounts for Fund My Future) Financial Opportunity Center staff (see proposal #1) Pittsburgh Public Schools and Pittsburgh Promise staff Charter School staff Coordinate with DCED for state and federal match dollars through the Family Savings Account program Citi Foundation – sponsoring program in NYC 1:1 Fund – supports programs in CA, NV, MS, and NY
What city resources need to be invested?	Office of Education and Neighborhood Reinvestment – Provide Leadership and perhaps a Project manager? City Treasurers Office (if seed or match money can be provided)
What will be different if the recommendation is adopted?	Students in school will feel that they are expected to achieve some post-secondary credentials or degree, students will have some financial resources to support their pursuits, families will have access to quality, risk-free savings accounts that will reward them for their contribution
Describe any background materials that you consulted	CFED Report – Expanding Economic Security in America’s Cities Fund My Future Initiative of Propel Schools 1:1 Fund
Have other cities implemented this recommendation?	San Antonio Cribs to College San Francisco Kindergarten to College Initiative New York City (announced in Oct. 2013 – sponsored by the Children’s Aid Society, Tuck’s Rush for Literacy, Citi Foundation, and 1:1 Fund) Jackson, Leland, and Greenville Mississippi
Are there any other considerations?	

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**SUBCOMMITTEE REPORT**

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Subcommittee Name	Family Economic Empowerment
Subcommittee Chairperson(s)	Lissa Geiger-Shulman
Title of recommendation	<b>Reduce or Prevent Predatory Lending</b>
Describe the recommendation	<p>Curb predatory payday lending through land use and business licensing powers</p> <p>Curb refund anticipation lending through disclosure and other requirements of tax preparers</p> <p>Negotiate with financial institutions and tax preparers to improve terms of financial products</p> <p>Enforce state and federal consumer protections</p> <p>Carryout public awareness campaigns about deceptive consumer practices</p> <p>Encourage financial institutions to offer low-cost, convenient savings and transaction products (BANK ON initiative)</p> <p>Create and fund public awareness campaigns on availability of appropriate financial products and services</p> <p>Encourage employers to connect workers to appropriate financial products and services, e.g., adopting automatic direct deposit of paychecks and offering "opt-out" 401(k)s</p> <p>Use direct deposit as the primary means to receive local benefits, local EITC, etc.</p>
Is this an immediate or long term recommendation?	<p>Immediate: Pass more restrictive ordinances on location of payday loan facilities</p> <p>Longterm: Support the promotion and awareness of alternative financial services to payday lending outlets (see Financial Opportunity Center recommendation for more details)</p>

<p>How will this address our challenges or reach our goals?</p>	<p>Too many families and seniors living on financial margins are prey to predatory payday, tax, and other loan products. PA has some of the strictest laws limiting the charges that can be levied on these products. However, these laws are increasingly challenged in the state legislature, and could be overturned during Peduto's tenure as mayor of Pittsburgh. Protecting Pittsburgh residents and providing alternatives to help them meet immediate financial needs will set them on a path to more responsible financial history.</p>
<p>What are the obstacles to implementation?</p>	<p>Laws that grandfather in existing businesses—can't get rid of them.</p> <p>Funding for public awareness campaign</p> <p>Ensuring that banks and community lending facilities can meet the demand for short-term credit with viable alternative loan products</p>
<p>Who needs to be involved?</p>	<p>City Council Members</p> <p><u>Stop Payday Loans in PA</u> advocacy coalition with many Pittsburgh nonprofits—Led by Action Housing and PCRG;</p> <p>Bank CRA officers</p>
<p>What city resources need to be invested?</p>	<p>Leadership from Mayor's Office on authoring and passing appropriate legislation</p> <p>Identifying a funding source for the Public Awareness Campaign</p>
<p>What will be different if the recommendation is adopted?</p>	<p>The ability to "do business" as a predatory lender will be reduced in City of Pittsburgh</p> <p>Knowledge of alternative financial products will be increased among the population that most frequently needs or uses short-term credit.</p>
<p>Describe any background materials that you consulted</p>	<p>Center for Economic Development(CFED)</p> <p><u><a href="http://cfed.org/policy/local_policy_advocacy">http://cfed.org/policy/local_policy_advocacy</a></u></p> <p>"New Municipal Strategies for Asset Building and Financial Empowerment." and the "Key Roles for Local Government".</p> <p><u><a href="http://cfed.org/assets/pdfs/BuildingEconomicSecurityInAmericasCities_CityStrategies.pdf">http://cfed.org/assets/pdfs/BuildingEconomicSecurityInAmericasCities_CityStrategies.pdf</a></u></p> <p>Community Legal Services</p> <p>Bank On initiatives</p>
<p>Have other cities implemented this</p>	<p>MANY - Philadelphia, New York City, LA, Buffalo, Oakland to name a few</p>

recommendation?	
Are there any other considerations?	Continue advocacy at the state level for maintaining strict laws and penalties that limit predatory lending

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**SUBCOMMITTEE REPORT**

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Subcommittee Name	Family Economic Empowerment
Subcommittee Chairperson(s)	Lissa Geiger Shulman
Title of recommendation	Adult Educational Opportunities
Describe the recommendation	<ol style="list-style-type: none"> <li>1. Investigate and evaluate adult education opportunities, including but not limited to technical schools, community colleges, and union apprenticeships.</li> <li>2. Develop benchmarks for evaluation and comparison, e.g., cost, program length, completion rate, and job placement.</li> <li>3. Create a template and a system for ongoing monitoring and evaluation.</li> <li>4. Design an accessibility system for adults seeking further education to assess and compare opportunities. This could include the city's website, social media, and android and iPhone apps.</li> <li>5. Seek collaborative funding opportunities for financial aid, e.g, work study, internships, and scholarships.</li> </ol>
Is this an immediate or long term recommendation?	<p>Immediate: Become a member of the Graduate! Network and set a 4-year goal for number of post-secondary degrees for current residents to obtain</p> <p>Long-term: ongoing identification, investigation, and evaluation of schools, programs, and funding opportunities</p>
How will this address our challenges or reach our goals?	<p>Post-secondary education provides opportunities for better employment and increased wages. It also allows succeeding generations to see these benefits and encourages them to do the same and set high expectations for themselves.</p> <p>Pittsburgh MSA (according to Pittsburgh Today) has lower adult post secondary degree obtainment than benchmark averages. This is not because of high school drop outs—we actually have a low percentage of dropouts comparatively--but because those with high school degrees have not moved on to any form of post secondary credential or degree obtainment. An individual's career and economic stability prospects are extremely limited, without some form of a post secondary degree. In addition, our region's economic competitiveness is limited.</p>
What are the obstacles to	Tuition and program costs and expenses, educational loan

implementation?	<p>availability and affordability, reduction in work and income trade-off for time spent on classwork, flexible course offerings, remedial class costs (in money and time), childcare and transportation</p> <p>Time and cost of city employee(s) involved in evaluation process.</p>
Who needs to be involved?	<p>Post-secondary educational institutions in the city and county, community colleges, Bidwell Training Center, Energy Innovation Center, Hill House, certificate providers, trade groups, large regional employers, social service providers, Greater Pittsburgh Literacy Council, Carnegie Library System</p>
What city resources need to be invested?	<p>Personnel to develop a vision, set a concrete goal, and coordinate many existing institutions and non-profits engaged in this work, conduct ongoing reporting and evaluation</p>
What will be different if the recommendation is adopted?	<p>The system will ease and encourage adult re-entry into education system. Adults will have greater awareness of the consequences of the opportunities to re-enter the educational system at all levels (trades, certificate programs, 2-year degrees, 4-year degrees)</p> <p>From a city perspective, policy makers will have a clearer picture of the requirements and benefits of existing programs.</p>
Describe any background materials that you consulted	<p>Graduate! Network  Pittsburgh Today educational attainment data  Lumina Foundation  Ads and brochures of various technical and trade schools,  Personal experience including decades of teaching, training, career transition, outplacement, management consulting.</p>
Have other cities implemented this recommendation?	<p>Not sure of specifics.</p>
Are there any other considerations?	<p>Oversight committee(s), adult student focus groups, and annual reports and evaluations.</p>

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SUBCOMMITTEE REPORT

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Subcommittee Name	Family Economic Empowerment
Subcommittee Chairperson(s)	Lissa Geiger Shulman
Title of recommendation	<b>Increase Home Ownership Opportunities</b> (Liquid and Physical Asset Building through sustainable home ownership)
Describe the recommendation	<p>Target three high-need areas in the inner low-income neighborhoods in the city for increasing home ownership. Sites should be co-located with the Financial opportunity centers.</p> <p>Well-structured rent-to own programs are found in the United Kingdom and India. A well-structured rent to own program has the following elements:</p> <ol style="list-style-type: none"><li>1. The renter thinks of him/ herself as a future homeowner, with a right to buy opt in enrollment periods on a formula-based price the occupant believes is affordable</li><li>2. The occupants pay rent or somewhat higher rate than the average rental price for the area, with any premium element labeled a deposit toward an eventual down payment. Ideally, the deposit will earn interest, and if later used as a down payment, will be matched (say 1-for-1) by the home seller. (If the occupant moves out without buying, the accumulated balance is paid out just like a savings account.)</li></ol> <p>From the first day of move-in, the occupant is responsible for house management, upkeep and basic maintenance.</p> <p>In Pittsburgh, CDCs typically acquire properties to develop – this includes the City’s Treasurer’s Sale process, by which the CDC acquires the property after it’s been taken due to vacancy and taxes due. After the City clears the title and tax issues, private purchase with equity gained by successfully developing real estate, purchasing City/URA-owned properties.</p> <p>Financing to redevelop properties – for rentals, the best way is through PA Housing Finance Agency’s Low Income Housing Tax Credit program; and PHFA has a rent-to-own program that converts affordable rental units to homeownership under certain conditions. One of the issues is that the tax credits are competitive, and not all projects get funded. Another option would be to work with the Housing Authority to work extensively with public-housing residents that qualify for homeownership to designate a certain percentage of units to turn over to homebuyers.</p> <p>Some national programs to assist with units being purchased, rehabilitated or revitalized are the <u>HOME</u>, <u>SHOP</u>, and <u>Homeowners Zone</u> programs managed by HUD. These are grant programs available to state and local governments. These</p>

	<p>programs are not sustainable over the long term because they are subject to budgeting constraints and political processes.</p> <p>To ensure the integrity of rental housing stock, sustainable financing must be made available. Financing for sustainable housing can be accomplished through a Grameen Bank- like "SELF HELP CREDIT UNION". This recommendation would complement the rent-to-own program by providing sustainable financing. In the short-term, traditional CDC financing can be used.</p>
<p>Is this an immediate or long-term recommendation?</p>	<p>The goals are both short and long-term –</p> <p>Short term: To purchase and rehabilitate rental housing stock in low- income areas</p> <p>Long term:</p> <ol style="list-style-type: none"> <li>1. To improve access to intergenerational physical assets through homeownership</li> <li>2. To improve liquid assets through rent-to own homeownership</li> </ol>
<p>How will this address our challenges or reach our goals?</p>	<p>An expanded rent-to-own program would allow individuals to begin working towards a goal of home-ownership while making long-term contributions towards that goal. These contributions would provide savings and asset building in and of themselves.</p> <p>A Rent-to-Own program structured as described above could be using community dollars for community purchase of assets and protection of the assets. Importantly, this allows community members to access liquid assets should the need arise.</p>
<p>What are the obstacles to implementation?</p>	<p>Obtaining community buy-in for launching the Self Help Credit Union;</p> <p>Review and changes in City, State and Federal laws on banking  "toxic title" problems, rehabilitation needs, and difficulty in contacting property owners – see and build on work already done by Operation Better Block.</p> <p>Complexities of Bulk property purchases by community groups (New Jersey–based Community Asset Preservation Corporation, Flint MI Land Bank)  Foreclosure laws  Zoning laws  Resistance by current building absentee owners, to the building of additional single family rental units in the vicinity of their rentals  Review and changes in zoning laws  Resistance from property developers who want total control of development, especially government funded development</p> <p>Another challenge is that many renters are unable to save sufficient income for mortgage payments, and do not have a culture of homeownership; substantial counseling/coaching would be necessary so new homeowners are set up for success, are able to make monthly payments, make necessary repairs, and maintain their homes over the long term</p>
<p>Who needs to be involved?</p>	<p>Groups already working in this realm who could be involved are: Community Development Corporations, Community organizations, banks and financial</p>

	<p>institutions, URA, NeighborWorks, Pittsburgh Community Reinvestment Group, PHFA</p> <p>However, a different approach would be: the only groups that should be involved are the grassroots community organizations in the <b><u>groups in the targeted areas and city government</u></b>. Involving organizations outside of the targeted community, runs the risk of what happened in the Hill District: relocation of communities and subsequent loss of social capital; which is required for development of a self-help credit union</p>
<p>What city resources need to be invested?</p>	<p>Public support and advocacy for launching and maintaining the housing</p> <ul style="list-style-type: none"> <li>- Assistance in accessing available public awards from State and Federal sources (such as the federal Social Innovation Fund, DCED Family Savings Accounts)</li> <li>- City grant resources</li> <li>- Urban and regional planning resources</li> </ul> <p>URA Housing</p>
<p>What will be different if the recommendation is adopted?</p>	<ul style="list-style-type: none"> <li>A. Access to liquid assets</li> <li>B. Growth in value of physical assets</li> <li>C. Increase in social capital as a form a community asset</li> <li>D. Larger tax base for school district and city</li> </ul>
<p>Describe any background materials that you consulted</p>	<p>Smith D. (2012) State of the Market, Revising the Foreclosure Inventory, January 2012.</p> <p>HUD (n,d) Shared Equity models offer Sustainable Homeownership. Retrieved from <a href="http://www.huduser.org/portal/periodicals/em/fall12/highlight3.html">http://www.huduser.org/portal/periodicals/em/fall12/highlight3.html</a></p> <p>Jacobus R and Lubell J. A continuum of strategies. Centr for Housing Policy. Retrieved from: <a href="http://www.nhc.org/media/documents/Preservation of Affordable Homeownership 2.pdf">http://www.nhc.org/media/documents/Preservation of Affordable Homeownership 2.pdf</a>.</p> <p>Center for Housing Polciy ( 2011) Homeownership Strategies Report NSP2 Project – Ivy City / Trinidad and Historic Anacostia, <a href="http://www.peopleplandc.org/wp-content/uploads/2011/11/Tab-7-Homeownership-Strategies-Report.pdf">http://www.peopleplandc.org/wp-content/uploads/2011/11/Tab-7-Homeownership-Strategies-Report.pdf</a></p> <p>Rick Jacobus and David M. Abromowitz A Path to Homeownership: Building a More Sustainable Strategy for Expanding Homeownership <a href="http://www.americanprogress.org/issues/housing/report/2010/02/24/7282/a-path-to-homeownership/">http://www.americanprogress.org/issues/housing/report/2010/02/24/7282/a-path-to-homeownership/</a></p> <p>HUD (n,d) Shared Equity programs. <a href="http://www.huduser.org/portal/periodicals/em/fall12/highlight3.html">http://www.huduser.org/portal/periodicals/em/fall12/highlight3.html</a></p> <p>HUDCO (2013) Shelter. <a href="http://www.hudco.org/writereaddata/shelter.pdf">www.hudco.org/writereaddata/shelter.pdf</a></p>

	<p>MIT (2013) Innovations from the Inside out.  <a href="http://sloanreview.mit.edu/article/innovation-from-the-inside-out/">http://sloanreview.mit.edu/article/innovation-from-the-inside-out/</a></p> <p>Fellowes M (2006) FROM POVERTY, OPPORTUNITY Putting the Market to Work for Lower Income Families.  <a href="http://www.brookings.edu/research/reports/2006/07/poverty-fellowes">http://www.brookings.edu/research/reports/2006/07/poverty-fellowes</a>.</p> <p>CHP (2007) Assessing your communities financial need- Calculator  <a href="http://www.nhc.org/shared_equity_suite.html">http://www.nhc.org/shared equity suite.html</a></p> <p>R SHARMA(2013) SHELTER Retrieved from shelter-associates.org</p>
<p>Have other cities implemented this recommendation?</p>	<p>New Jersey, Flint Michigan, London(UK)  San Francisco's Below Market Rate Ownership Program  One Roof Community Land Trust  New York's Banking Development Districts</p>
<p>Are there any other considerations?</p>	<p>There is one more model of which "Rent-to own" is a variant and this is the shared equity model.</p> <p>The rent to own or shared equity models are long term strategies that can be started with establishing the land trust within the community and exploring options for the Credit Union.</p>

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**Figure - 1 : 'Rent-to-Own' Housing Model**

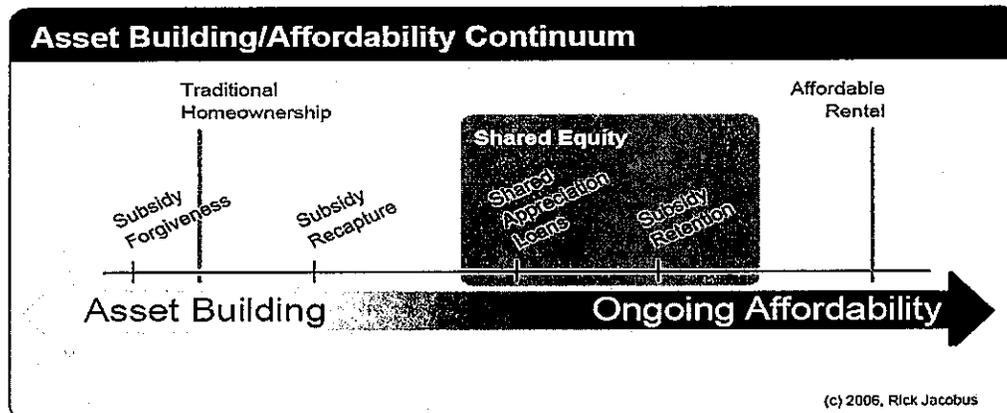
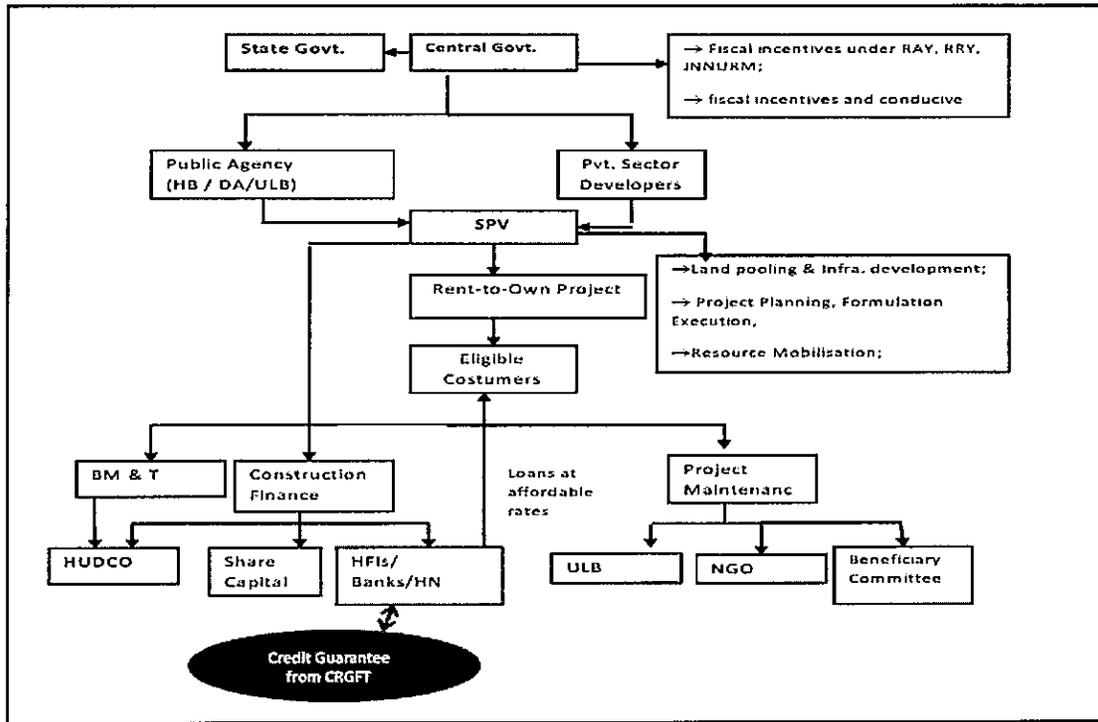


Figure 2: Asset building – affordability continuum

A. Subsidy Forgiveness programs provide one-time assistance to homebuyers with no  
 Source: Center for Housing policy (2007) A Continuum of Strategies



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Subcommittee Name	Family Economic Empowerment
Subcommittee Chairperson(s)	Lissa Geiger-Shulman
Title of recommendation	<b>Expand and Legitimate Informal Transit</b>
Describe the recommendation	<p>Formalization of informal transport operators into current transportation system and provide Small Business Development Grants to operators</p> <p>This grassroots transit entrepreneurship will both fill service gaps and take advantage of market opportunities.</p>
Is this an immediate or long term recommendation?	<p>Immediate: pass ordinances formalizing and allowing for minimal regulation of jitney drivers and operators</p> <p>Long-term: identify sources of funding to provide small business development grants and expand both job opportunities and wealth accumulation for operators</p>
How will this address our challenges or reach our goals?	<p>Decrease poverty by:</p> <ul style="list-style-type: none"><li>a. Providing transportation to higher paying jobs</li><li>b. Expand employment opportunities because formal transport has limited coverage</li><li>c. Provide opportunities for human capital accumulation</li><li>d. Provide opportunities for accumulation of asset capital</li></ul> <p>Increase health issues created by lack of sleep because low income individuals generally need to:</p> <ul style="list-style-type: none"><li>a. arise early to use formal transport to work &amp; back in a timely fashion,</li><li>b. use extra time to get young children to caregivers</li><li>c. school-aged children do not get enough sleep- they have to arise earlier to use school transport</li><li>d. no late night transport results in increased stress and crime of opportunity; increase in racial profiling</li></ul> <p>Address opportunity costs for employment since wait times</p>

	<p>for formal transit are generally longer:</p> <ul style="list-style-type: none"> <li>a. longer commute times mean less time to access educational opportunities for parents</li> <li>b. less time to search for employment opportunities close to home</li> <li>c. reduces children's performance at schools: lack of sleep and little to no parental homework assistance</li> </ul>
What are the obstacles to implementation?	<ul style="list-style-type: none"> <li>-Changing any necessary state laws</li> <li>-Crafting enough regulation to ensure safety and the development of niche markets without creating insurmountable barriers for operators</li> <li>-Backlash from formal transit operators and unionized employees</li> </ul>
Who needs to be involved?	<ul style="list-style-type: none"> <li>-City Council members for ordinance changes</li> <li>-Small Business Development Grants from banks, state agencies</li> </ul>
What city resources need to be invested?	<ul style="list-style-type: none"> <li>-Mayoral Leadership for law and ordinance changes</li> <li>-Education for law enforcement, court system</li> <li>-Small Business Development Grants from traditional banking system or state agencies</li> </ul>
What will be different if the recommendation is adopted?	<p>Informal transport clients are indirectly affected by the opportunity to access better paying jobs; this helps to decrease income poverty in the short term. In the long term, increase in income allows for the accumulation of assets in the transport user families and communities.</p> <p>The time cost for travel is lower because of the expanded service. As such, this will provide opportunities for parents to spend more time with their children-in leisure or homework activities. Or, this additional time can be used to access human capital opportunities for parents. Either way, there is an inter-generational accumulation of human capital acquisition.</p> <p>On call expanded service will also:</p> <ul style="list-style-type: none"> <li>▪ Reduce crimes of opportunity against parents and their children; thereby reduces criminal system costs (lower policing, court, and attorney costs)</li> <li>▪ Increases sleep opportunities for low-income children. This reduces stress, behavior problems and criminalization of children</li> </ul>

Describe any background materials that you consulted	<p>Clifton, Kelly J. (2003) Examining Travel Choices Of Low-Income Populations: Issues, Methods, And New Approaches, paper presented at the 10<sup>th</sup> International Conference on Travel Behavior Research, Lucerne, August 2003.</p> <p>Alexander, James W Jr. (2000) Community Transportation: Alternative Transportation Provision in Low-Income Neighborhoods in Southeast Atlanta, thesis paper, Massachusetts, June 2004.</p> <p>Cevero, Robert and Aaron Golub (2007). Informal transport: A global perspective, Transport Policy 14 (2007) 445-457.</p> <p>Transportation Policy Advisory Services (2010). Informal Public Transport: Recommended Reading and Links, June 2010.</p> <p>Summary of the Consultation for Decision-Makers on Implementing Sustainable Transport. UN Department of Economic and Social Affairs, UN-Habitat, Ford Foundation, FIA foundation, New York City, September 2013.</p>
Have other cities implemented this recommendation?	Miami, Atlanta (Fulton County), Brooklyn (New York City)
Are there any other considerations?	

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