

Summary Findings from Interviews with Parents

Kofi Housing Assistance

For over 25 years, the Wilder Kofi Services Program (Kofi) has provided culturally specific, school-based mental health services to African American youth (K-8th grade) and their families. Kofi partners with Saint Paul Public Schools to encourage students who have been diagnosed with a serious emotional disturbance in order to help students find strength and self-worth through their heritage and cultural identity.

In 2016, Wilder Foundation's Family Supportive Housing Services program developed a housing assistance fund specifically for families in Kofi. Housing assistance was designed as a step-down model, to be distributed in decreasing amounts over nine months – \$1,000 per month for the first three months, \$500 per month for the next three months, and \$300 per month for the final three months. To be eligible to receive assistance, families must:

- Have at least one child participating in school-based mental health services at a Kofi partner school
- Not be receiving another housing subsidy, or have received Kofi housing assistance in the past 12 months
- Be employed for at least 6 months or have other verifiable forms of income
- Meet household income requirements, i.e., household income must be 50% or less of area median income

In total, the Wilder Foundation has provided housing assistance to 35 Kofi families (N=17 during the 2016-17 school year, N=18 during the 2017-18 school year). These families represent 140 individuals, including 91 children.

To learn more about how this new source of assistance has impacted Kofi families, Wilder Research conducted telephone interviews with parents who have received the funding; a total of 18 program participants were interviewed. Most of the respondents reported learning about the program from their child's therapist or teacher at school (n=13). A few others noted that their child was in the Kofi program and they heard about housing assistance from the program itself (n=4).

Additional findings from the interviews are summarized on the following pages.

Financial impact

When asked how they used Kofi housing assistance, many respondents said that the extra money went toward bills (n=9) or living expenses (n=6). Families also used extra funds for daycare or expenses for their children (n=5) as well as car repairs (n=3). While respondents talked about various kinds of debt throughout the interviews, it was more commonly in the form of monthly bills, rather than large loans; only ten respondents were able to identify a specific amount of debt they were facing prior to receiving assistance. The amounts of debt ranged from \$350 to \$15,000 and was most often due to loans (n=6).

Prior to receiving assistance, the biggest area of financial need for most respondents was rent (n=11). This was followed by bills (n=5) and general living expenses, including food (n=5). Respondents also talked about how having housing assistance helped them to put money toward other things.

Because of their help I was able to feel some relief until I could find more affordable daycare, which by the time the program ended, I had transitioned to a new program for my daughter that I could afford without the assistance.

It just gave me a little bit of breathing room to be able to do things I needed to do without worrying so much.

Nearly half of respondents said that their participation in the program improved their budgeting and money management skills (n=8). Three respondents said that they were even able to start saving money.

I was able to learn to budget my money wisely and pay the rent on time. I started to set some money aside and not buy unnecessary things that I did not need.

- 94% of respondents (17 of 18), applied their Kofi assistance toward rent; one respondent applied the assistance toward their mortgage.
- 67% of respondents said that they noticed changes in how they spend money each month.

Personal impact

Respondents were asked to describe the impact of the program on their lives; many respondents described how receiving housing assistance relieved their stress and anxiety.

I didn't have to borrow money anymore and it stopped me from asking my boss for my paycheck in advance. My stress was lifted off from me and basically taught me a lesson to budget my money wisely.

I think in general there was just a sense of desperation because I had never been in a situation where I couldn't provide for myself or my family financially. I didn't know how I was going to make it - I was trying to do whatever I could but not getting by. [The program] improved my overall perspective on life. It alleviated stress, which was putting a halt on my life.

My family now pushes harder to do good at school because they understand life and how things work financially.

Other respondents noted that having the assistance allowed them to improve their overall financial health and money management skills (n=2), and some noticed that their stability improved through changes such as gaining a more reliable transportation method or finishing school (n=4).

Housing assistance also had a positive impact on participants' children; aside from relieving stress and anxiety (n=4), several respondents said that having the assistance helped them to be a better parent (n=7) and participate in more activities with their children (n=3).

I was able to support them more, as far as not having to work so much. To be there when they needed support for school. Be at home when they needed help with their homework. When they had behavior issues or just needed to talk or spend time with them, I was able to do those things because I didn't have to work so much and so hard.

I think as a result of me not having that stress, I was able to be more active as a parent and participate in their needs in a fuller way instead of just doing tasks you need to as a parent.

Participants were asked to think about the month before they began receiving Kofi housing assistance, and about the final month they received assistance, and about whether the following items got better, stayed the same, or got worse during that time.

Changes in quality of life

Your...	Got better		Stayed the same		Got worse	
	N	%	N	%	N	%
Financial situation	15	83%	3	17%	0	0%
Hopefulness for the future	14	78%	4	22%	0	0%
Housing situation	14	78%	4	22%	0	0%
Children's mental health	13	72%	5	28%	0	0%
Mental health	12	67%	5	28%	1	6%
Children's grades	11	61%	7	39%	0	0%
Relationship with your family	11	61%	7	39%	0	0%
Physical health	10	56%	7	39%	1	6%
Children's school attendance	6	33%	12	67%	0	0%
Participation in community events	6	33%	12	67%	0	0%

Satisfaction with program

Respondent opinions on the step-down model were relatively consistent; many respondents noted that the model was fair (n=7) and that it helped them gain money management skills by forcing them to plan ahead and budget (n=8). Ten respondents said that there wasn't any difficult aspect of the model; however, five respondents explained that it was difficult to get back on track once the assistance ended.

Most of the respondents who answered the question of whether or not there is anything they would change about the model said there was nothing they would change (n=11). One respondent suggested that all the money be distributed at once, and another respondent suggested offering money management classes to supplement the assistance. Regarding possible improvements Wilder could implement, most respondents said "nothing" (n=13) and four said that the program should last longer.

Generally, respondents were extremely positive about their experience in the program.

I don't think I can think of anything they could fix. I really appreciated it, and I liked the support along with it. Working with the landlord, that was nice. Some programs don't do the extra effort. My landlord agreed to the program but kept refusing to send an ID number so my kids'[case] manager kept pushing to get that information from her. Wilder's pretty awesome.

I've been a Wilder parent for almost 10 years, they've been great. I have no complaints. I'm happy. It's a warm atmosphere. They ask if you need anything.

100% of respondents said that in their initial orientation meeting, Wilder staff explained the step-down dates and amounts, the fact that the money goes directly to the landlord, and the overall program requirements and expectations "very well."

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