

# Closing the Wealth Gap: Stakeholder Report

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# About

The Center for Community Resilience (CCR) uses a transdisciplinary approach to meld community voice with systems science, making us trusted partners in public health innovation with the National Academies of Science and Medicine, the Centers for Disease Control and Injury Prevention, the Substance Abuse and Mental Health Services Administration, American Academy of Pediatrics, National League of Cities, The Aspen Institute, Urban Institute and many other local, state and global organizations. A network of community coalitions partnered with CCR to inform this report. They are members of the local Building Community Resilience effort, a national network established by CCR in 2015. Our body of work represents a global movement built on translational research, authentic community engagement and the power of community and local leaders to repair, restore and build a pathway to opportunity for children and families.



# Background

The current study is a culmination of our partnership with a number of local partners and coalitions including: Joining Forces for Children, All-In-Cincinnati, University of Cincinnati's History Department, principals and educators from Cincinnati Public Schools, Learning Grove, Learning Through Arts, the National Underground Railroad Freedom Center, the Museum Center, Avondale Community Council, Riverside Community Council, Seven Hills Neighborhood Houses, and Tait Ministries. In 2020, CCR and partners launched an initiative to foster racial healing and co-create an advocacy agenda to close critical race and place-based inequities in the city. This initiative was captured in the documentary "America's Truth: Cincinnati" which highlights the history of policies that marginalized, by race and by place, many of the city's neighborhoods.

Led by community voice and developed for implementation across multiple sectors, the success of our collective efforts will be measured in health, social wellbeing, financial stability and security over time.

Together with civic leaders who have demonstrated a commitment to improving the quality of life for all Cincinnatians, the Closing the Wealth Gap Study provides specific, actionable guidance on providing a pathway to financial freedom for families and prosperity for the city's children. It also serves as a catalyst for a powerful tool called The Opportunity Dashboard. Currently in development with Resilience Innovation Labs (RIL), this data-driven digital solution is primed for partnership with local governments and their stakeholders to customize and enable strategic insights that maximize both economic and social returns on investment.



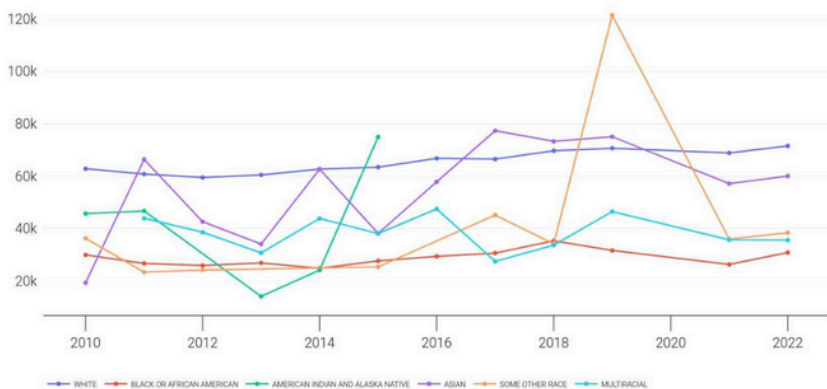
*Understanding Persistent Poverty in Cincinnati*

Cincinnati sits at a unique social and political crossroads in our nation. As the southernmost city of the Midwest and the northern most city of the south Cincinnati’s history and neighborhoods have been shaped in the context of race, politics and economic opportunity. Cincinnati symbolized a “land of opportunity” for Black Americans fleeing slavery before the Civil War and antebellum violence following Reconstruction. Appalachian Whites sought opportunity in the Seven Hills of the city on the hopes of a less arduous life than one offered in the hills of coal country. While dissimilar in race and motivation, both groups have faced marginalization, in place and in policy, upon arrival to the Queen City as evidenced by the area’s poverty rates. Census data (2024) indicate that nearly 29-percent of all Cincinnatians live in poverty, nearly double the state average. Black Cincinnatians are more likely to live in poverty (39%) than their White counterparts. But there is also a spatial pattern to Cincinnati’s poverty rates that follows the fate of those who have been historically marginalized, including families who can trace their roots to Appalachia. Presently, the neighborhoods with the highest concentrations of White poverty follow the in-migration patterns of Appalachian families after the disruption of the city’s urban renewal projects. Many Appalachian families migrated to West Price Hill, Westwood, East Price Hill, Riverside, Northside, Mt. Washington and Lower Price Hill—all neighborhoods with the highest concentration of poverty in White families today.

Our report understands the complexity of this shared history and uses a systems approach to provide a framework that helps neighborhoods across the city achieve a stable and secure economic future regardless of race or place.

**Cincinnati, OH median household income trends across races, 2010-2022**

All incomes are in 2022 dollars, adjusted with the Retroactive Series (R-CPI-U-RS) for inflation



Source: U.S. Census Bureau, American Community Survey (ACS) 2022 1-Year Estimates

Note: Absence of markers on the line denotes missing data points for certain years within the dataset. This may indicate unreported or unavailable data for specific time periods in the respective racial demographic's median household income trend.



From 2012 to 2022, the median household income for Black households in Cincinnati has remained stagnant, while White households saw moderate growth. The disparity underscores the persistence of economic inequality, with Black households continuing to face significant financial challenges, highlighting the need for focused efforts to address systemic poverty and wealth gaps.



Source: U.S. Census Bureau American Community Survey (ACS) 2022 1-Year Estimates.

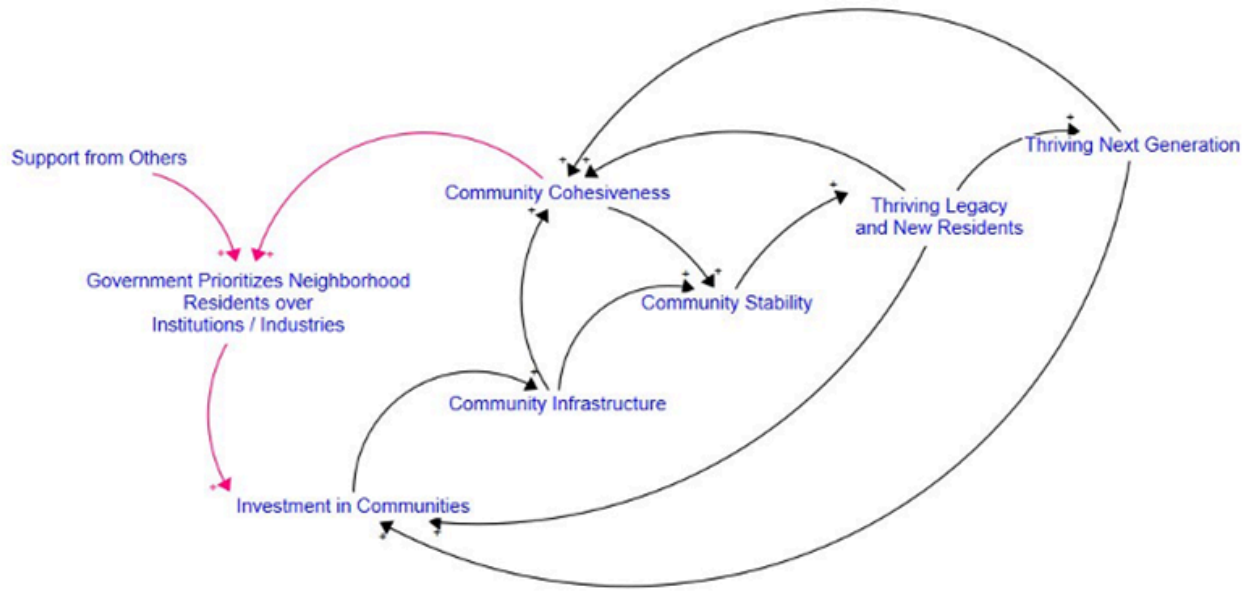
# Approach

Our approach engages both community members and city leaders to identify specific action steps each group can take to achieve meaningful change. Our intent is to emphasize the importance of a collaborative effort by providing one message that speaks to all stakeholders who have an interest in this project. Ultimately, active engagement from all stakeholders will be a necessary condition for success. We piloted the project with two neighborhoods: Avondale and Riverside—with hopes that our approach can be implemented in additional neighborhoods in the future. We conducted a Group Model Building session with each neighborhood, which brought together community members to map out how systems interact around issues related to housing and wealth building. Integrating resident feedback with causal-loop diagrams and existing policy documents for housing in Cincinnati, we built a customized data dashboard capable of simulating outcomes of policy solutions over time.



**Using the Group Model Building approach, we worked with an initial set of community leaders in both Avondale and Riverside to convene a group of 12-20 community members with diverse perspectives. Community members engaged in a 4-hour workshop to map out the complex systems at play to yield the current concerns around housing and wealth in their neighborhoods.**

## CLOSING THE WEALTH GAP: STAKEHOLDER REPORT



**Figure 1. A summary causal-loop diagram illustrating high-level shared themes from both Avondale and Riverside. The diagram describes the need for improved community infrastructure and community cohesiveness to increase community stability, therefore, creating an environment allowing both current and next generation residents to thrive. Historically, both neighborhoods experienced disinvestment. Residents also expressed it has been challenging to influence government decisions about their neighborhoods. As such, it is necessary for residents and external partners to collaborate and ensure government decisions are prioritizing residents over institutions and industries.**

Building on the community-driven data from our Group Model Building sessions in Avondale and Riverside, our policy approach uses a systems thinking perspective to understand the impacts of disinvestment and identify opportunities to close gaps in household savings, income and health. We refined our approach by aligning our findings with the goals in both the Cincinnati Financial Freedom Blueprint and the Avondale Quality of Life report, ensuring consistency with the city's broader strategies.

To address disparities, we focused on three pillars: Financial Security, Financial Stability, and Economic Mobility. Financial Security calls for city leadership to support programs that stabilize families and help them transition from economic emergencies to consistent financial footing. Financial Stability emphasizes building emergency savings, promoting financial education, and offering resources to help families establish a safety net. Economic Mobility focuses on creating pathways to long-term growth through job training, small business development, and access to capital. Our report highlights both citywide investments and neighborhood-specific initiatives in Avondale and Riverside, bridging the gap between the city's overarching goals of economic security, stability, and mobility, and the place-based investments needed to drive sustainable change in these communities.



# Opportunities For Action

The strategies for closing wealth gaps in Cincinnati focus on three critical areas: educational and community resources, financial stability, and asset building (see figure 2). Public and private investments in these areas provide key opportunities to foster long-term economic resilience and equity. These strategies are designed to promote long-term community resilience and long-term economic growth, particularly in historically marginalized neighborhoods such as Avondale and Riverside. By channeling targeted investments into education, financial security, and access to capital, both the public and private sectors can provide residents with the tools and opportunities needed to achieve economic mobility.



**Figure 2:** The strategies for closing wealth gaps in Cincinnati focus on the creation of neighborhood hubs as the foundation. These serve as access points for the co-location of various services including financial institutions, programs, and trained professionals. Neighborhood hubs provide critical support in areas lacking brick-and-mortar institutions.

Collaboration between city leadership and the private sector will be essential to scale these initiatives, ensuring they align with the city's broader goals for economic growth and mobility. The following strategies offer actionable steps for creating lasting change in these key areas. The newly established Office of Opportunity will play a pivotal role in addressing place-based disparities across the city.

This report can serve as a framework to help guide investments in neighborhood-based financial, educational, social, and health resources.

# Educational/ Community Resources

Place-based investments in educational and community resources are essential for closing the wealth gap in Cincinnati by equipping residents with the knowledge, skills, and tools to navigate financial systems and achieve long-term stability. Public funding for schools and libraries, coupled with private support from philanthropic and corporate partners, can create accessible hubs for financial education and career development within neighborhoods. By fostering partnerships with local leaders and institutions, these investments ensure that resources are tailored to the needs of underserved communities, building a strong foundation for economic resilience.





## 1. Invest in Neighborhood- Based Education and Financial Resource Hubs

Neighborhood-based resource hubs and mobile financial counseling units in Avondale and Riverside can improve access to credit, promote equitable banking practices, and foster long-term asset-building by offering credit counseling, financial education, and connections to affordable loan products.

To actualize this, public and private investments, such as proceeds from the sale of the Cincinnati Southern Railway and leveraging JPMorgan Chase's investment in community banking programs, should be directed toward expanding these services.

Programs modeled after the [Cities for Financial Empowerment Fund](#) have shown that financial counseling can reduce debt by an average of \$3,000 and increase savings by \$1,000 per participant, underscoring the transformative potential of this initiative.

Integrating Financial Empowerment Centers and mobile units into accessible community venues like the Avondale Branch Library and Riverside Academy will ensure personalized financial counseling, credit-building, and financial education programs are available to underserved residents.

This coordinated effort will create neighborhood access to opportunities to build generational wealth and drive community-based economic revitalization.

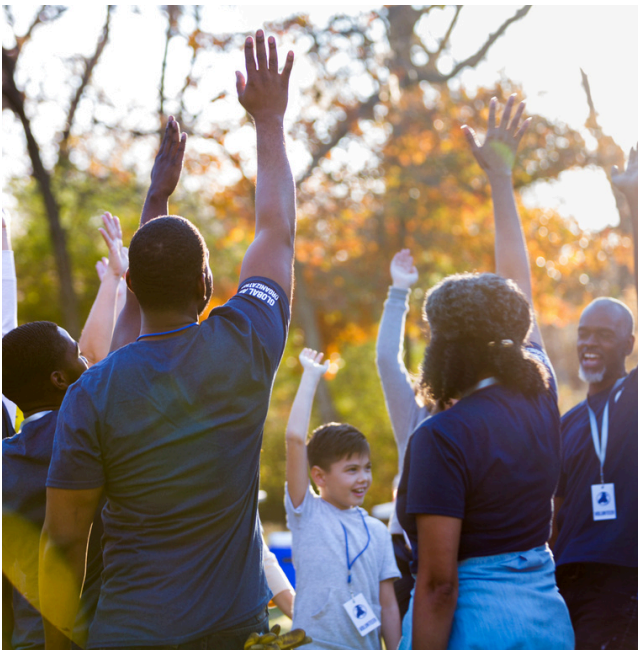


## Key metrics for assessing the impact of neighborhood-based financial resource hubs include:



### **Economic:**

1. Percentage of residents who open savings accounts or increase their savings balances.
2. Reduction in delinquent debt.
3. Increase in first-time homeownership rates among legacy residents.
4. Number of residents accessing affordable credit products, such as low-interest loans.
5. Growth in small business startups or expansions supported by hub resources.



### **Social:**

1. Increased neighborhood likeability by legacy residents.
2. Reduced community violence.
3. Increased social cohesion.



## 2. Support Project Lift's Redesign

Redesigning Project Lift to align with the Cincinnati Financial Freedom Blueprint involves integrating financial education, wrap-around support services, and targeted asset-building opportunities to address the unique needs of low-income residents.

As part of the Blueprint's vision to promote economic security and mobility, public investments from the City should focus on expanding wrap-around services, workforce development initiatives, and financial education programs that support residents in building financial resilience.

Complementary private investments from corporate, financial and philanthropic partners can fund tailored financial counseling, micro-loan programs, and savings match initiatives, with an emphasis on scaling support systems in underserved communities.

These efforts should integrate resources into trusted venues such as schools and libraries while fostering sustained collaboration with nonprofit partners and Community Development Financial Institutions (CDFIs) to create sustainable, community-driven economic pathways for families.

By reimagining Project Lift, this initiative can catalyze financial independence for families, unlocking new opportunities for economic security and mobility across generations.



## Key metrics for assessing the impact of Project Lift's redesign include:



### Economic:

1. Increase in the % of individuals with 670+ score (Good to Excellent) or 740+ score (Very Good to Excellent) at the neighborhood level.
2. Number of residents securing stable employment or advancing in their careers.
3. Percentage of residents who open savings accounts or increase their savings balances.
4. Increase in homeownership rates among residents.
5. Reduction in financial hardship indicators, such as household debt-to-income ratio.



### Social:

1. Reduced Household stress.
2. Increased civic participation.
3. Increased social cohesion.

# Financial Stability

Building on educational investments, place-based financial stability programs provide neighborhood-specific support to help residents apply their knowledge toward short-term economic security.

Programs such as financial counseling, income support, and credit repair enable residents to reduce debt, increase savings, and establish a stable financial footing.



# 1. Guaranteed Basic Income

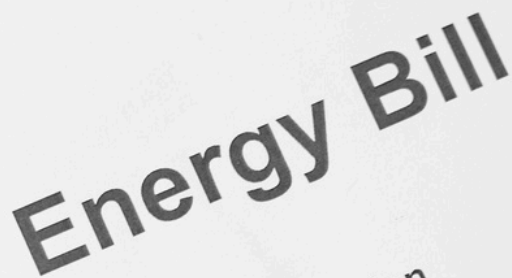
A Guaranteed Basic Income (GBI) program, also part of the Cincinnati Financial Freedom Blueprint, would provide direct cash transfers to qualifying low-income residents, creating a stable income floor to reduce poverty and close the wealth gap.

Public investments could be used to establish the program, while contributions from corporate, financial and philanthropic partners can ensure long-term sustainability and scalability.

Partnerships with local nonprofits and Community Development Financial Institutions (CDFIs) would ensure equitable fund distribution and connect participants to complementary support services such as financial education and workforce development programs.

A similar initiative in Stockton, California, demonstrated that 40% of participants used their GBI payments to address basic needs, such as food and utilities, while also reporting decreased financial stress and increased job stability—metrics that underscore the potential impact of a GBI in Cincinnati.

This initiative has the power to redefine financial security for thousands of residents, creating a foundation for economic growth that benefits the entire community.



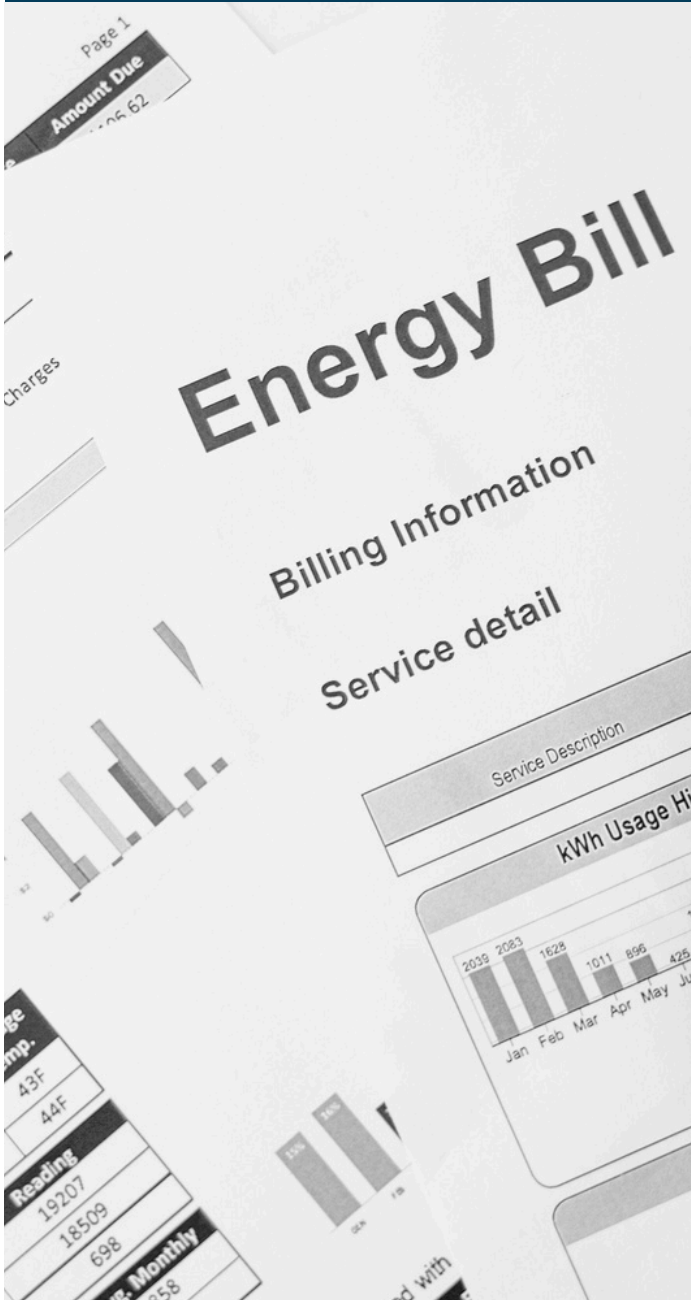
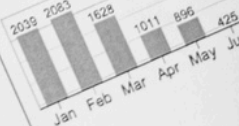
## Energy Bill

### Billing Information

### Service detail

Service Description

kWh Usage Hi



## Key metrics for assessing the impact of a Guaranteed Basic Income program include:



### Economic:

1. Reduction in poverty rates or households below the federal poverty line in the target communities.
2. Improvements in credit scores and reduction in debt levels.
3. Number of residents securing stable employment or improving employment conditions after receiving GBI payments.
4. Increase in housing stability, such as moving into more permanent housing or achieving homeownership.

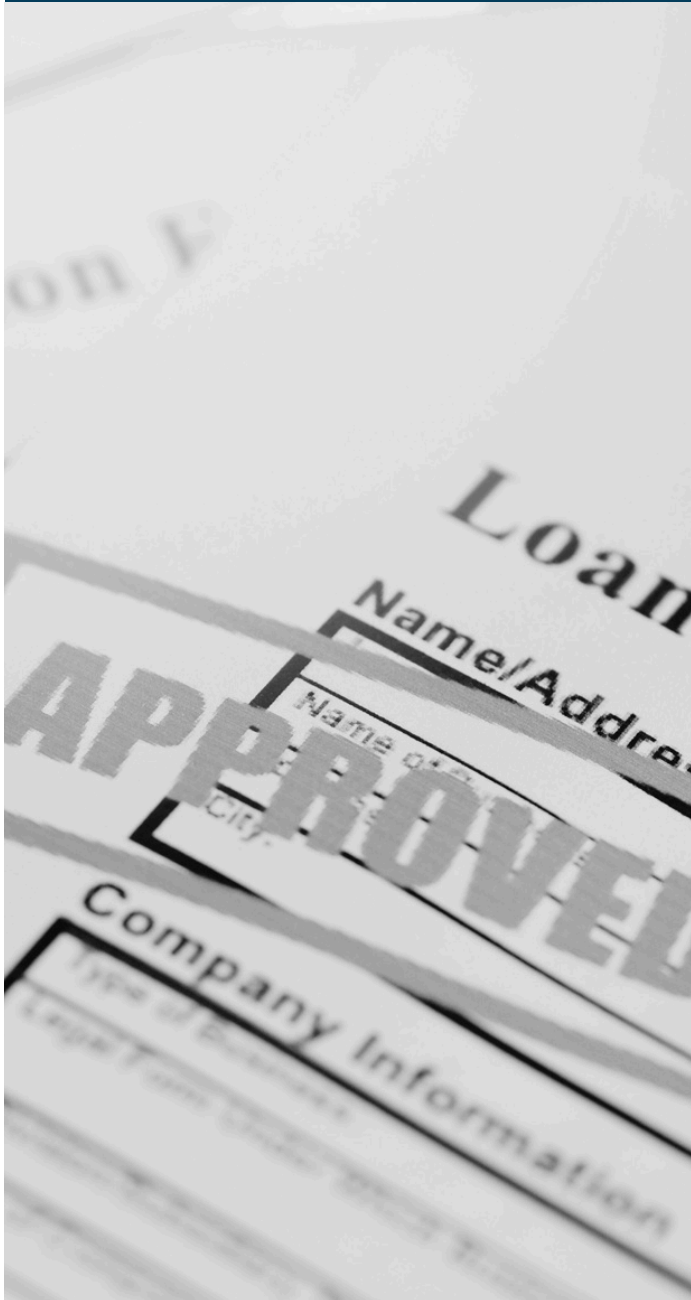


### Social:

1. Reduction in community violence.
2. Increased neighborhood likeability by legacy residents.
3. Increased social cohesion.
4. Improved mental and physical health.

## 2. Credit Access

A community banking initiative focused on increasing credit access would involve establishing partnerships between public and private entities to provide underserved residents with tools and resources to build their credit and access affordable loans. This strategy would leverage efforts such as the JPMorgan Chase Community Manager Program in Cincinnati, which connects residents to financial counseling and credit-building services in trusted community spaces. Public investments, such as federal community development grants, can support the development of mobile financial counseling units and expand access to credit-building workshops, while private investments from financial institutions can fund targeted programs such as lending circles or small-dollar loan programs. Such initiatives have demonstrated success; for example, the [Mission Asset Fund's Lending Circles program](#) has improved participants' credit scores by an average of 168 points. Additionally, the Centers for Disease Control emphasizes in their "[Community Violence Prevention Resource for Action](#)" that economic policies aimed at reducing poverty and increasing financial stability, such as improved credit access, can contribute to reductions in community violence. Expanding these programs would provide tangible benefits, fostering financial inclusion and helping to close the wealth gap in historically underserved neighborhoods. With increased access to credit and financial tools, residents can achieve milestones such as small business ownership, homeownership, and building generational wealth, ensuring the community thrives for years to come.





## Key metrics for assessing the impact of a community banking initiative to increase access to credit include:



### Economic:

1. Increase in the % of individuals with 670+ score (Good to Excellent) or 740+ score (Very Good to Excellent) at the neighborhood level.
2. Reduction in residents without access to traditional banking services, reflecting greater financial inclusion.
3. Decline in delinquent debts, such as medical bills or utility arrears.



### Social:

1. Increased social cohesion.
2. Reduction in community violence.
3. Increase in mental health.
4. Reduction in chronic disease and premature death.



### 3. Debt Management

A delinquent debt relief initiative aligns with the Cincinnati Financial Freedom Blueprint's goal of erasing medical debt by targeting unpaid debts that disproportionately affect low-income residents, such as medical bills and utility arrears. Building on the Blueprint's vision, this initiative could include partnerships with healthcare providers, utility companies, and financial institutions to eliminate these burdens while extending its scope to address broader financial instability. Programs modeled after Undue Medical Debt, which has successfully eliminated over \$9 billion in medical debt for more than 6 million people nationwide, demonstrate the transformative potential of such initiatives. Public funding, such as allocations from the city's general fund or federal community development grants, could provide the resources needed to purchase and forgive these debts, while investments from corporate and philanthropic partners, and hospital systems, could help expand the program's reach. Additionally, integrating debt relief efforts with Financial Empowerment Centers and community-based financial counseling programs would ensure that residents not only receive immediate relief but also gain tools and resources to prevent future financial instability, fostering long-term economic resilience. Integrating debt relief efforts with financial counseling programs can provide immediate relief, equip residents with tools to prevent future instability, and reduce financial stress—a key driver of community and domestic violence, including child abuse and neglect (Centers for Disease Control, "[Preventing Adverse Childhood Experiences](#)")—fostering healthier families, stronger communities, and a more equitable economy. By eliminating these financial burdens, residents will be free to invest in their futures, contributing to a stronger and more equitable local economy.



## Key metrics for assessing the impact of a delinquent debt relief initiative include:



### Economic:

1. Reduction in percent total debt.
2. Increase in the % of individuals with 670+ score (Good to Excellent) or 740+ score (Very Good to Excellent) at the neighborhood level.
3. Reduction in percentage of households who default on future utility or medical payments.
4. Increase in the percentage of residents accessing affordable credit and loans.



### Social:

1. Reduced household stress.
2. Improved early childhood development.
3. Improved mental health.
4. Reduced community and domestic violence (including child abuse and neglect).

# Asset Building

With financial stability in place, asset-building initiatives provide the next step toward closing the wealth gap by enabling residents to invest in long-term opportunities, such as homeownership, small business development, and retirement savings.

By offering access to matched savings programs, affordable credit, and financial incentives, these efforts create pathways for generational wealth and sustained economic mobility.



# 1. Support mixed-use and residential building development

Supporting mixed-use and residential building development in Avondale and Riverside aims to create affordable housing options and integrate essential services and economic opportunities for legacy residents.

Public investments, such as tax incentives and City funding, should prioritize affordable homes and infrastructure, while private investments from banks, developers, and CDFIs ensure long-term affordability.

Targeted actions, such as designating income-restricted units and offering homesteading programs with down payment assistance, will support legacy residents in purchasing and rehabilitating homes.

Workforce development initiatives and community benefits agreements will ensure economic growth from new commercial spaces directly benefits residents.

By engaging legacy residents in planning and leveraging lessons from similar initiatives, such as in Atlanta's Westside, this strategy can foster homeownership, local business activity, and economic mobility for underserved communities.

This comprehensive approach not only addresses housing affordability but also positions Avondale and Riverside as models for inclusive, equitable neighborhood revitalization that attracts continued investment and uplifts the community.



## Key metrics for assessing the impact of supporting mixed-use and residential building development include:



### Economic:

1. Number of affordable housing units developed in Avondale and Riverside that are income-restricted.
2. Percentage of new housing units that are designated as affordable or income-restricted.
3. Increase in the homeownership rate among legacy residents.
4. Number of jobs created through new businesses or services within these developments.



### Social:

1. Community stability for legacy residents (in-migration vs out-migration).
2. Decrease in community violence.
3. Increased social cohesion.
4. Increased civic participation.

## 2. Homesteading programs

Supporting homesteading programs to close the wealth gap involves providing opportunities for legacy residents of Avondale and Riverside to purchase and rehabilitate homes, fostering homeownership, economic stability, and social cohesion at the neighborhood level.

Public investments should be allocated to provide down payment assistance and rehabilitation grants, while private investments from CDFIs and local philanthropies can support financing options for low-income homebuyers.

By integrating these programs into mixed-use developments, leveraging government policies, and partnering with local organizations, these initiatives can ensure long-term affordability, create economic opportunities, and foster community growth.

This initiative represents a pivotal opportunity for stakeholders to invest in sustainable community development while preserving the neighborhood's cultural and historical identity by supporting legacy residents.



## Key metrics for assessing the impact of homesteading programs include:



### Economic:

1. Number of homes purchased and rehabilitated through the homesteading program.
2. Percentage of homes successfully restored and moved into by legacy residents.
3. Increase in homeownership rates in Avondale and Riverside.



### Social:

1. Increased social cohesion.
2. Increased community desirability.
3. Decreased community violence.



### 3. Expand the American Dream Downpayment Initiative

Expanding the American Dream Downpayment Initiative (ADDI) involves increasing access to down payment assistance for first-time homebuyers, particularly among low-income and historically underserved communities, to promote homeownership and close the wealth gap.

Public investments, such as funding from the City's general fund or federal housing programs, should be allocated to increase the scope of down payment assistance, while corporate and banking partners, and local CDFIs can provide additional funding to ensure the initiative's reach and sustainability.

By partnering with housing agencies, community organizations, and local governments, the expanded initiative can help more residents achieve homeownership, build wealth, and contribute to long-term community stability.

This initiative offers stakeholders a chance to contribute to transformative change by increasing access to affordable homeownership and fostering stronger, more economically stable neighborhoods.



## Key metrics for assessing the impact of expanding the American Dream

### Downpayment Initiative include:



### Economic:

1. Number of first-time homebuyers receiving down payment assistance through the expanded ADDI program.
2. Percentage of participants who successfully purchase homes with the assistance provided.
3. Increase in homeownership rates in Avondale and Riverside.
4. Reduction in mortgage delinquencies or foreclosures among participants, indicating financial stability and success in homeownership.



### Social:

1. Reduced household stress.
2. Improved early childhood development.
3. Improved maternal health outcomes.
4. Reduced community and domestic violence, child abuse and neglect.

## 4. Individual Development Accounts

Actualizing Individual Development Accounts (IDAs) involves creating matched savings accounts for low-income individuals, where savings for specific goals like homeownership, education, or small business development are matched by public or private funds to promote wealth-building.

Public investments, such as funding from federal and state programs, should be allocated to seed and match contributions in IDAs, while private investments from financial institutions, local CDFIs, and philanthropies can provide additional matching funds and technical assistance.

By partnering with community organizations, financial institutions, and government agencies, IDA programs can be expanded to target low-income communities and provide the financial tools necessary for individuals to build long-term assets and close the wealth gap.

These programs provide individuals with the resources to achieve personal financial goals while addressing systemic inequities, offering stakeholders an opportunity to invest in meaningful, community-driven solutions.



## Key metrics for assessing the impact of individual development accounts include:



### **Economic:**

1. Number of individuals opening IDAs and the total amount saved in these accounts.
2. Average savings balance per participant and the match rate achieved through public or private investments.
3. Increase in asset ownership (e.g., homeownership, small business ownership) among participants.
4. Reduction in debt or financial insecurity among participants as a result of their savings and asset building.



### **Social:**

1. Increase educational opportunities and attainment.
2. Increase access to health and mental health supports.
3. Decrease in chronic disease and premature death.
4. Improved mental health and behavioral health outcomes.
5. Increased civic participation.

## 5. Child Savings Accounts (CSAs)

Actualizing child savings accounts (CSAs) involves creating government-funded savings accounts for newborns, with funds allocated based on family income and accessible for future educational or homeownership expenses, supporting long-term wealth-building for low-income families. Public investments, such as funding through federal and state government programs, should be directed toward establishing and seeding these accounts, while private contributions from banks, financial institutions, and philanthropic organizations can provide additional funding and support.

Implementing financial education credits for high school sophomores as a graduation requirement, rather than the current focus on junior and seniors, would ensure students gain essential financial knowledge and skills earlier. This shift recognizes the challenges some students face in completing high school during later years and aligns with the age when many students can legally work, equipping them with practical tools to manage their earnings. With a graduation rate of 83.3% in 2023, integrating this requirement earlier allows Cincinnati Public Schools (CPS) to support students in staying on track for graduation while promoting long-term financial stability.

By aligning these efforts with cross-sector partnerships, CSAs have the potential to transform future opportunities for children in Cincinnati, creating a scalable model for economic mobility that stakeholders can champion as a lasting legacy.



## Key metrics for assessing the impact of child savings accounts include:



### **Economic:**

1. Average balance in baby bond accounts by age (e.g., at age 5, 10, or 18) and the rate of fund growth over time.
2. Increase in wealth accumulation among participants as a result of the baby bond program, tracked through savings, assets, and income growth.
3. Long-term economic mobility indicators, such as career stability and wage growth, for those who utilized baby bond funds for education or homeownership.



### **Social:**

1. Increased high school matriculation.
2. Increased youth and young adult employment.
3. Decrease in number of disconnected youth.
4. Improved youth mental and behavior health outcomes.

# Conclusion

The strategies outlined in this report present a unique opportunity to drive lasting change in Avondale, Riverside and historically marginalized neighborhoods across the city by leveraging cross-sectoral public and private investments.

By combining efforts across housing, financial education, workforce development, and access to capital, these strategies not only address individual barriers but also collectively work toward creating sustainable economic mobility. The multi-strategy approach is key, as many of these initiatives will create virtuous cycles of prosperity—homeownership, wealth accumulation, and educational attainment—therefore reinforcing each other for greater effectiveness.

The Opportunity Dashboard will be a valuable tool to measure the collective impact of these efforts, offering insights into how each strategy, whether implemented alone or together, contributes to long-term economic mobility. With a collaborative and comprehensive approach, Cincinnati can make meaningful progress in closing the wealth gap, ensuring that residents in Avondale, Riverside and all of Cincinnati's neighborhoods have the resources and opportunities to thrive.



# CCR Thanks You

The Center for Community Resilience (CCR) at George Washington University thanks you for your time and dedication to closing the wealth gap in Cincinnati. If you would like to discuss the findings of this report, implementation guidance or learn about our methods and tools please contact us.

## Acknowledgments

We would like to thank Policies for Action (P4A), a signature research program of the Robert Wood Johnson Foundation (RWJF), for their funding support.

Thank you to the members of the Cincinnati-based Building Community Resilience network whose partnership for the past ten years informed our research.

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