The Prosperity Initiative

A region-wide, evidence-based blueprint to break cycles of intergenerational poverty — 13 policies across four areas, each paired with the strategy research that shows what actually moves the needle and implementation strategies for non-governmental organizations, nonprofits, businesses, and community groups.

HOUSING · 3 Policies

Increase Housing Supply, Mobility & Opportunity

STRATEGY

Expand diverse, affordable housing types (middle housing, ADUs, vouchers) concentrated in low-poverty neighborhoods so families with children can move to areas with stronger schools, safety, and economic mobility.

✦ Community Action Strategies

- Launch or expand community land trust (CLT) partnerships, Habitat for Humanity, and similar approaches to create permanently affordable homeownership for low-income families.
- Operate housing navigation services connecting low-income families — especially those with young children — to vouchers and high-opportunity neighborhoods.
- Advocate for ADU-friendly zoning and help homeowners navigate permitting and financing to add units.
- Educate neighborhood groups on the community benefits of housing diversity and inclusionary zoning policies.

Improve Quality of Life & Opportunity in High-Poverty Areas

STRATEGY

Pair physical upgrades (parks, sidewalks, transit) with social infrastructure in high-poverty neighborhoods, centering resident priorities and using anti-displacement tools to build community wealth in place.

✦ Community Action Strategies

- Facilitate neighborhood investment circles: resident-led small grants for block beautification, community gardens, and shared amenities.
- Support immigrant and refugee families with culturally competent housing navigation and down-payment assistance counseling.
- **Create neighborhood hubs and use Navigators to help families connect with resources.**
- Partner with city agencies to increase WIC participation and one-stop service access in high-poverty neighborhoods.

Improve Housing Stability

STRATEGY

Prevent evictions and foreclosures through emergency rental assistance and legal aid, while expanding low-income home repair, weatherization, and down-payment assistance to grow stable homeownership.

✦ Community Action Strategies

- Bring in home repair, weatherization, and accessibility modification programs
- Partner with local landlords to create programs rewarding fair practices and discouraging unnecessary evictions.
- Educate community members on tenant rights, available emergency rental assistance, and eviction prevention resources.
- Support shared-equity homeownership models (community land trusts, subsidized mortgages) to grow stable ownership.

HEALTH · 2 Policies

Increase Health Coverage & Reduce Medical Debt

STRATEGY

Provide hands-on insurance enrollment assistance and continuous-coverage support (e.g., AHCCCS navigators, care coordinators) to close coverage gaps, prevent medical debt, and reduce delayed or ER-only care.

✦ Community Action Strategies

- › Train staff and volunteers at faith organizations, food banks, and community centers to assist with AHCCCS / Marketplace enrollment.
- › Host pop-up enrollment clinics at schools, community events, and public housing sites in partnership with certified navigators.
- › Provide medical debt negotiation clinics; connect uninsured residents to charity care programs at local hospitals.
- › Raise awareness of continuous-coverage requirements through social media, ethnic media, and utility bill inserts.[Not sure what this means! Let’s check the policy detail.]
- › Partner with employers of low-wage workers to offer on-site benefits enrollment assistance during open enrollment periods.

Reduce Unintended Pregnancies

STRATEGY

Expand access to effective birth control and provider/patient education on family planning, giving parents the ability to time childbearing around education and career goals — improving health and economic outcomes.

✦ Community Action Strategies

- › Fund mobile health clinics or school-based health centers to expand access to contraception in underserved communities.
- › Train community health workers (promotoras) to provide culturally sensitive reproductive health education.
- › Partner with pharmacies and federally qualified health centers (FQHCs) to remove cost and logistical barriers to contraception.
- › Integrate family planning education into workforce development and adult education programs serving low-income participants.
- › Support peer-led education programs in high schools and community colleges serving lower-income populations.

EDUCATION · 2 Policies

Increase Access to Early Childhood Childcare & Education

STRATEGY

Expand free or subsidized high-quality early childcare and preschool slots (Quality First, Head Start) for low-income families, prioritizing kids ages birth–5 to build school readiness and let parents work.

✦ Community Action Strategies

- › Launch or expand employer-sponsored childcare subsidy funds targeting lower-wage workers (e.g., healthcare, retail, hospitality sectors).
- › Assist small-scale and neighborhood childcare providers to reduce administrative burden and improve quality ratings.
- › Recruit and train home-based childcare providers through community organizations, especially in childcare deserts and for refugee and immigrant families.
- › Establish emergency childcare funds to prevent families from losing childcare slots due to temporary financial hardship.
- › Advocate with local businesses to include childcare proximity scoring in site selection for new business locations.
- › Coordinate with and support childcare providers to provide information on community resources for housing, health, education, etc.

Increase Pathways to Post-Secondary Education

STRATEGY

Grow enrollment in children's savings accounts (like AZ529) for low- and moderate-income families, and reduce financial and informational barriers to enrolling so savings start early and stay on track.

✦ Community Action Strategies

› Probably need something here at the Trump accounts

Partner with businesses, civic groups, and faith communities to 'adopt' schools or classes and seed AZ529 accounts for enrolled children.

- › Integrate 529 account opening into hospital birth registration processes with an initial seed contribution from donors.
- › Connect summer youth employment programs to automatic 529 deposits alongside earned wages.
- › Conduct college access workshops for low-income families covering FAFSA, scholarships, community college pathways, and certificate programs.
- › Partner with Earn to Learn and similar programs to pair savings matches with mentorship and financial literacy education.
- › Help families open combined emergency savings + education savings accounts to reduce pressure on education funds.

WORKFORCE · 6 Policies

Transportation to Connect Disadvantaged Communities to Jobs & Resources

STRATEGY

Expand reliable, affordable transit (BRT, streetcar) and equitable transit-oriented development connecting underserved neighborhoods to jobs, cutting commute times and transportation costs without displacement.

✦ Community Action Strategies

- Launch or expand car-sharing and bike-sharing programs targeted to low-income neighborhoods with limited transit access.
- Create volunteer driver networks connecting residents in transit deserts particularly in rural communities to healthcare, job training, and grocery access.
- Organize community advocacy around transit route planning to ensure underserved neighborhoods are prioritized.
- Provide car repair financial assistance and connect low-income workers to fair auto loans as alternatives to predatory lending.

Expand Broadband Services & Address Barriers to Digital Inclusion

STRATEGY

Build out high-speed internet in underinvested, rural, and tribal areas while pairing affordability support and digital-skills training so residents can access jobs, school, and healthcare online.

✦ Community Action Strategies

- Operate Digital Navigator programs — trained community members who help neighbors get connected, apply for subsidies, and build skills.
- Partner with libraries, churches, and schools to create free community Wi-Fi hubs and device lending programs.
- Conduct targeted ACP (Affordable Connectivity Program) enrollment outreach in public housing and low-income neighborhoods.
- Organize digital literacy classes for adults (job applications, telehealth, banking, civic participation) through community centers.
- Launch device refurbishment and donation programs to provide low-cost computers and tablets to low-income families.
- Work with apartment complex owners to negotiate competitive broadband access for tenants.

Prioritize Workforce Development for Underserved Populations

STRATEGY

Use sector-based training paired with career coaching, apprenticeships, and wraparound supports (childcare, transportation) — the combination shown to double employment rates and sustain income gains.

✦ Community Action Strategies

- Partner with community colleges and employers to co-design short-term certificate programs aligned with local in-demand sectors.
- Provide wraparound supports (childcare vouchers, bus passes, emergency funds) directly within workforce training programs.
- Create returnship and second-chance hiring partnerships with employers, focused on formerly incarcerated individuals.
- Fund peer mentorship programs pairing workforce completers with new enrollees to improve retention and placement rates.
- Partner with PEEPS to offer workforce training to parents enrolled in DES, PEEPS, and Head Start programs (2Gen model).
- Run benefits cliff coaching for workforce programs, employers and workers nearing income eligibility thresholds to prevent sudden loss of support.

Improve Job Quality for Low-Income Workers

STRATEGY

Raise and enforce fair wages (e.g., living-wage ordinances) and expand access to paid leave, predictable scheduling, and benefits — policies tied to higher workforce participation and household stability.

✦ Community Action Strategies

- › Organize worker centers providing legal education on wage theft, scheduling rights, and workplace safety for low-wage workers.
- › Run employer education programs on the ROI of better wages, predictable scheduling, and paid leave for retention.
- › Advocate for local employers to adopt Fair Work Week scheduling practices voluntarily as a community standard.
- › Launch 'Good Jobs' business certification programs recognizing employers who offer living wages, benefits, and career ladders.
- › Support employee-owned business conversions as a strategy to improve job quality and build community wealth.
- › Connect small businesses to resources to offer employee benefits (group health plans, retirement) at lower cost.

Improve Financial Capability for Low-Income Families & Small Businesses

STRATEGY

Combine financial coaching with employment and benefits support, tailored to marginalized communities, to help households build savings, reduce debt, and limit reliance on high-risk loans.

✦ Community Action Strategies

- › Operate Financial Opportunity Centers offering integrated financial coaching, employment services, and emergency assistance in one place.
- › Partner with employers to bring financial coaches into workplaces serving low-wage workers during onboarding or open enrollment.
- › Provide VITA (Volunteer Income Tax Assistance) sites and outreach to ensure low-income families claim EITC and CTC.
- › Train trusted community messengers (promotoras, faith leaders, barbershop/salon staff) as financial capability champions.
- › Offer flexible emergency assistance funds to help households weather unexpected expenses without resorting to payday loans.
- › Run credit-building programs (secured credit, credit builder loans, credit report clinics) through CDFIs and credit unions.

Increase Small Business Ownership & Expansion Opportunities

STRATEGY

Increase access to capital, technical assistance, and affordable space for entrepreneurs of color, women, and those in high-poverty areas — and remove discriminatory lending barriers to ownership.

✦ Community Action Strategies

- › Partner with CDFIs and credit unions to create or expand microloan programs for entrepreneurs of color and women.
- › Launch peer lending circles (e.g., ROSCA-style) within immigrant communities as an alternative to traditional capital.
- › Provide shared commercial kitchen, maker space, and co-working facilities at subsidized rates in high-poverty neighborhoods.
- › Offer culturally and linguistically accessible business coaching, legal aid, and technical assistance through community orgs.
- › Create mentorship networks connecting established minority business owners with aspiring entrepreneurs.
- › Organize community crowdfunding campaigns and impact investment vehicles to support local minority-owned businesses.
- › Connect small businesses to local government procurement opportunities through supplier diversity outreach and bid-readiness training.

3 CROSS-POLICY STRATEGIES

Center a 2Gen / Whole-Family Approach	Address Climate Resilience & Environmental Justice	Prevent & Reduce Crime
Design programs to serve parents and children together — simultaneously building parent economic stability and child wellbeing for compounding, multi-generational impact.	Target climate adaptation investment (cooling, weatherization, clean energy) toward low-income and high-poverty neighborhoods that face the most severe heat and environmental burdens.	Reduce youth exposure to violence and justice-system involvement through community-based prevention, housing and family stability, and expanded economic opportunity in high-poverty areas.

✦ Community Action Strategies

› 2Gen: Design all services to enroll whole families; share data across childcare, workforce, housing, and health programs with family consent.

› Climate: Organize neighborhood-level weatherization drives; advocate for cooling centers and tree planting in high-heat, low-income areas.

› Safety: Fund community violence interrupters, restorative justice programs, and youth mentorship as alternatives to incarceration pathways.

› Partner with Tribal nations on all four policy areas, respecting sovereignty and centering community-led approaches.

› Collect and share disaggregated outcome data to hold programs accountable to equity goals across race, ethnicity, and geography.

Prosperity Initiative CITY OF TUCSON CC4P PIMA COUNTY PROSPERITY INITIATIVE