

2021 WHO LIVES

IN BRIDGE HOUSING



BRIDGE HOUSING STRENGTHENS COMMUNITIES
AND IMPROVES THE LIVES OF ITS RESIDENTS, BEGINNING
– BUT NOT ENDING – WITH AFFORDABLE HOUSING.

Introduction

Who Lives in BRIDGE Housing was first published in 2001 as a summary of resident characteristics across the BRIDGE Housing portfolio; a second edition followed in 2008. Since the first publication—and before the global COVID-19 pandemic—the nation’s economic, social and political landscapes have dramatically changed: rates of homelessness have increased considerably; the wealth gap is widening at an alarming rate; and home prices and rents continue to rise faster than wages. While there is growing demand for affordable housing, the pace of development is impacted by skyrocketing land and construction costs, limited buildable land, inadequate funding, and resistance to dense multifamily housing by advocates opposed to affordable housing. As a result, seniors and families struggle to find affordable, high-quality and well-managed housing in opportunity-rich neighborhoods.

There is no question that access to stable and affordable housing is intimately tied to other positive social, economic, and health outcomes. For families, it creates the conditions for economic security and upward mobility, educational advancement, and physical and mental health. For seniors, it provides social connectivity and healthy aging in place. Affordable housing also ensures inclusive and equitable neighborhoods that preserve community diversity and mitigate the negative impacts of gentrification and displacement on long-term residents.

Since its founding in 1983, BRIDGE’s core mission has been to build and expand quality affordable housing in coastal markets. In the last 20 years BRIDGE’s housing portfolio quadrupled from 2,600 apartment homes in 19 California cities to 19,000 in 59 cities throughout California, Washington, and Oregon (with an additional 9,000 units in predevelopment by 2020).¹ During this time, BRIDGE’s housing also diversified to include supportive housing for formerly homeless individuals and families; assisted living for seniors; former public housing; mixed-income housing; workforce, middle-income and market-rate housing; and large-scale community redevelopments and masterplans. This diversification led to the growth of the Portfolio and Asset Management, Resident Services, Resource Development and Community Development departments and, most recently, Evaluation.

¹ BRIDGE MASTER DATA SYSTEM AS OF NOVEMBER 2020. THIS INCLUDES APARTMENT COMMUNITIES AND HOMES THAT WE PARTICIPATED IN THE DEVELOPMENT OF, BUILT AS TURNKEY, AND SOLD.

BRIDGE Evaluation & Resident Survey: From Compliance to Impact

The Evaluation department was launched in response to the BRIDGE's growing desire to use data for decision-making and to understand the combined impact of housing, community development, and social services on individuals, families and neighborhoods.

BRIDGE's portfolio-wide resident survey provides benchmarks for examining the current characteristics of BRIDGE residents and how the resident population has evolved over time.² Like the first two surveys, the current survey captures resident demographics. It also seeks to understand the impact of affordable housing on residents' lived experience, home stability, and quality of life.

The survey was designed and administered in partnership with Harder+Company Community Research and Social Science Research Center at California State University, over a three-year period (2017-2019). Over 10,000 households across 100 properties in three states (California, Oregon and Washington) were invited to participate in the survey. With extensive support from hundreds of on-site property managers and social service staff, the team successfully collected data from over 3,000 households—representing 30% of the portfolio and achieving a +/- 0.01 margin of error, indicating our results reflect the average resident living in BRIDGE communities.³ (See <https://bridgehousing.com/appendix-methodology/> for more on our survey methodology).

This report highlights key findings from the survey: Part I paints a picture of BRIDGE residents and Part II explores the impact of BRIDGE's work from residents' perspectives. Overall, our results indicate residents have experienced improved quality of life since moving into BRIDGE housing. Further, the data celebrate the incredible diversity among BRIDGE residents and provide a window into their family, educational, employment, and health experiences. Where appropriate, we disaggregated data for specific populations (such as seniors or families), geographies and communities in order to understand key differences.

It is important to note survey data were gathered before COVID-19. We recognize residents have felt the impact of COVID-19 in many areas, including employment, income, enrollment in preschool education and education, and people's overall sentiments of their health and well-being. While responses to individual survey questions may be different during the pandemic and recovery, the data collected from 2017-2019 have been invaluable for planning and deploying rapid-response supports for residents.

² 2001 PUBLISHED REPORT CAN BE ACCESSED HERE: [HTTPS://BRIDGEHOUSING.COM/WHO-LIVES-AT-BRIDGE-2001/](https://bridgehousing.com/who-lives-at-bridge-2001/) 2008 PUBLISHED REPORT CAN BE ACCESSED HERE: [HTTPS://BRIDGEHOUSING.COM/ WP-CONTENT/UPLOADS/2018/01/BHC_WHOLIVES.PDF](https://bridgehousing.com/wp-content/uploads/2018/01/BHC_WHOLIVES.PDF)

³ A MARGIN OF ERROR (MOE) IS A CALCULATION OF THE AMOUNT OF RANDOM SAMPLING ERROR IN A SURVEY'S RESULTS. THE LARGER THE MOE, THE LESS CONFIDENCE ONE SHOULD HAVE THAT THE SURVEY RESULTS ARE CLOSE TO THE "TRUE" RESULTS. THUS, AN MOE OF +/- .01 INDICATES THAT THE "ODDS" OF ERRONEOUS RESULTS ARE MINIMAL.



Part I: Who are BRIDGE residents?

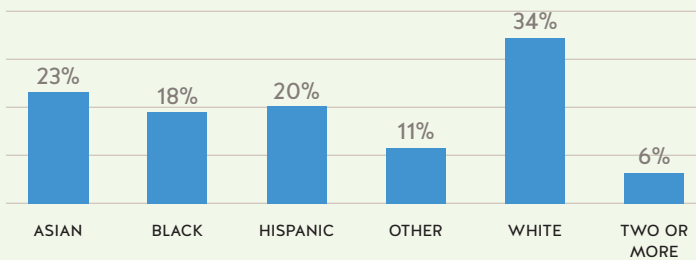
One of the most commonly asked questions of BRIDGE staff is “Who lives in affordable housing?” Unfortunately, the perception of who lives in affordable housing is often negative: beliefs about who needs and benefits from affordable housing are often based on stereotypes and a shallow understanding of economic, social and personal drivers.

In truth, the people who live in affordable housing are as diverse as any population. Like any community, BRIDGE residents have wide ranging characteristics, experiences, personal stories, goals, and aspirations. They are working families, aging seniors, individuals with disabilities, growing children, and individuals transitioning out of homelessness. Residents are born in this country, immigrants from other parts of the world, fluent in other languages, and multigenerational residents of neighborhoods. The point is this: BRIDGE residents are diverse and often reflect the unique experiences and demographics of their communities.

RESIDENTS ARE RACIALLY AND ETHNICALLY DIVERSE AND SPEAK 13 LANGUAGES.

BRIDGE residents represent a range of racial and ethnic backgrounds (see Figure 1).⁴ Additionally, nearly 1 in 2 residents speak a language other than English as their primary language; residents speak over 13 languages (see Figure 2).

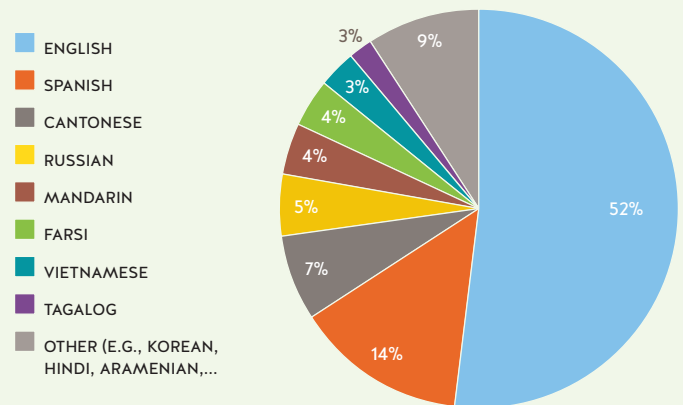
FIGURE 1: RACE AND ETHNICITY (2017-2019)



SOURCE: 2017-2019 BRIDGE HOUSEHOLD SURVEY

NOTE: WILL NOT SUM TO 100% AS RESPONDENTS COULD CHOOSE MORE THAN ONE RACE OPTION

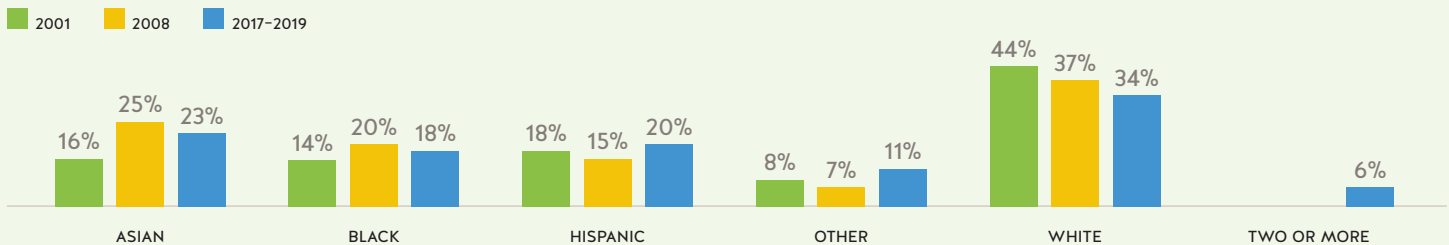
FIGURE 2: PRIMARY SPOKEN LANGUAGES



SOURCE: 2017-2019 BRIDGE HOUSEHOLD SURVEY

Since our initial surveys in 2001 and 2008, BRIDGE residents have become even more diverse, increasing our organization’s mission to expand housing stability for people of all racial and ethnic backgrounds and incomes (See Figure 3).

FIGURE 3: RACE AND ETHNICITY (2001, 2008, 2017-2019)



NOTE: WILL NOT SUM TO 100% AS RESPONDENTS COULD CHOOSE MORE THAN ONE RACE OPTION

¹⁹ NOTE: RACE AND ETHNICITY DATA WERE COLLECTED OF THE HEAD OF HOUSEHOLD. WE DO NOT ASSUME RACE AND ETHNICITY IS THE SAME FOR ALL HOUSEHOLD MEMBERS; HOWEVER UPON COMPARISON TO PROPERTY MANAGEMENT ADMINISTRATIVE RECORDS, WHICH INCLUDE SELF-REPORTED RACE AND ETHNICITY DATA FOR ALL HOUSEHOLD MEMBERS, THE RESULTS ARE SIMILAR.

BRIDGE residents are integral to the local economy, employed across various occupations and many in essential jobs.

BRIDGE residents work hard, fueling local economies. Across our portfolio of family properties, 55% of adults are employed, while the remaining adults are either retired (12%), full-time students (8%), unable to work (10%) or unemployed (14%). Among working adults: 63% are in full-time jobs, 28% in part-time jobs and 9% are self-employed). An additional 11% of seniors are employed (15% working in full-time jobs, 70% in part-time jobs and 14% self-employed).

California residents are employed in occupations at similar proportions to California statewide data, with the exception of Management and Services; this is consistent with the fact that lower-income households are more commonly employed in service-related jobs and industries (see Figure 4). See Figure 5 for the top 25 occupations reported among BRIDGE residents (see Figure 5).

FIGURE 4: EMPLOYMENT BY INDUSTRY

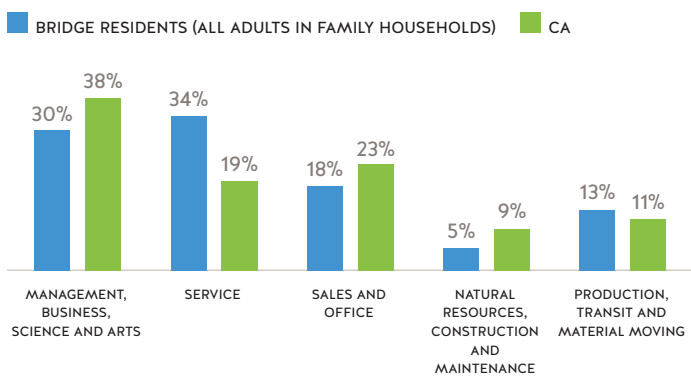


FIGURE 5: LIST OF TOP 25 OCCUPATIONS

- | | |
|-------------------|------------------------|
| ACCOUNTANT | RETAIL/SALES ASSOCIATE |
| ADMINISTRATOR | WAITER/WAITRESS |
| CAREGIVER | CHILDCARE PROVIDER |
| CASHIER | COSMETOLOGIST |
| NURSING | TECHNICIAN |
| DRIVER | PRODUCTION |
| BANKING | CONSTRUCTION |
| CUSTODIAN | ENGINEER |
| CUSTOMER SERVICE | DENTAL ASSISTANT |
| CHEF/COOK | FARMER |
| MEDICAL ASSISTANT | HEALTHCARE PROVIDER |
| MANAGER | SECURITY |
| TEACHER | |



BRIDGE RESIDENTS REPRESENT A RANGE OF ECONOMIC BACKGROUNDS, FROM EXTREMELY LOW-INCOME TO MIDDLE INCOME

Since the 2001 and 2008 surveys, our resident portfolio has evolved significantly. Today, we have greater representation of formerly homeless residents, former public housing residents and special and high-need populations, many of whom are unemployed and/or have very little income. This evolution has dramatically affected the distribution of income levels among our historic tenancy, which were primarily tax-credit households making 50-80% AMI and with higher employment rates. Across our portfolio, 86% of seniors have incomes under \$25,000 and 85% of families have incomes under \$50,000.



Part II: The Impact

While the affordable housing landscape has shifted dramatically over 20 years, many challenges persist: hardworking families and seniors continue to be “priced out” of beloved communities that generations have called home; metropolitan San Francisco, Los Angeles, Portland, and Seattle continue as some of the most unaffordable places to live.

The second part of this report explores the benefits that BRIDGE’s affordable homes provide residents and highlights our vital work in high-quality housing, management and on-site resident services. These survey findings complement the growing evidence that housing is a platform for upward mobility, better health and academic success.⁵

BRIDGE REACHES THE MOST VULNERABLE, STARTING WITH THE FOUNDATION OF A STABLE AND AFFORDABLE HOME.

Housing instability takes many forms—from the extremity of homelessness to high housing costs relative to income, overcrowding, poor housing quality, and frequent moves (voluntary or involuntary). The negative consequences of housing instability are clear: children, especially those who have experienced homelessness, are more likely to experience emotional and behavioral difficulties, trauma, poor health and poor school performance. Access to affordable, stable housing prevents homelessness and its negative consequences.

We asked residents about their housing circumstances prior to moving into BRIDGE housing: 3 in 4 households said they could not find housing that was affordable and 1 in 2 households worried about having enough money to pay rent each month.⁶ (See text box for what it takes to live in high-priced markets we build in.) An additional 14% of respondents said they experienced homelessness before living in BRIDGE communities, of whom 40% experienced “chronic homelessness”, which means they were homeless for more than one year.

WHAT IT TAKES TO LIVE IN HIGH-PRICED MARKETS WE BUILD IN.

A family of three needs an annual income of \$134,000 to afford a two-bedroom market-rate apartment in San Francisco, California.

A retail salesperson earning a little over local minimum wage of \$13.80/hour needs to work 100 hours each week to afford a one-bedroom apartment in Oakland, California.

A home health aide in metropolitan Portland, Oregon earning \$13.87/hour would need to work 50 hours each week to afford a one-bedroom market-rate apartment.

SOURCE: NATIONAL LOW INCOME HOUSING COALITION. OUT OF REACH. [HTTPS://REPORTS.NLIHC.ORG/OOR](https://reports.nlihc.org/or)

⁵ CHETTY, R., HENDREN, N., & KATZ, L. (2015). THE EFFECTS OF EXPOSURE TO BETTER NEIGHBORHOODS ON CHILDREN: NEW EVIDENCE FROM THE MOVING TO OPPORTUNITY EXPERIMENT. CAMBRIDGE, MA: NATIONAL BUREAU OF ECONOMIC RESEARCH. RETRIEVED FROM [HTTP://WWW.NBER.ORG/MTOPUBLIC/FINAL/MTO_IRS_2015.PDF](http://www.nber.org/mtopublic/final/mto_irs_2015.pdf). NEWMAN, S. J. & C. S. HOLUPKA (2015). HOUSING AFFORDABILITY AND CHILD WELL-BEING. HOUSING POLICY DEBATE, 25(1), 116-151. RETRIEVED FROM [HTTP://WWW.TANDFONLINE.COM/DOI/ABS/10.1080/10511482.2014.899261](http://www.tandfonline.com/doi/abs/10.1080/10511482.2014.899261). SANDEL, M. T. (2016, FEBRUARY 25). HOUSING IS A CRITICAL VACCINE [WEB LOG POST]. RETRIEVED FROM [HTTP://WWW.ENTRPREISECOMMUNITY.ORG/2016/02/HOUSING-CRITICALVACCINE](http://www.entreprisecommunity.org/2016/02/housing-criticalvaccine) REID 2018. [HTTP://TURNERCENTER.BERKELEY.EDU/UPLOADS/LINKS_BETWEEN_AFFORDABLE_HOUSING_AND_ECONOMIC_MOBILITY..PDF](http://turnercenter.berkeley.edu/uploads/links_between_affordable_housing_and_economic_mobility.pdf)

⁶ THROUGHOUT THIS REPORT, WE USE “RESIDENTS” BROADLY. RESIDENTS REFERS TO THE HEAD OF HOUSEHOLD, RESPONDING FOR ONE’S SELF OR ON BEHALF OF THE ENTIRE HOUSEHOLD. WHERE WE COLLECTED PERSON-LEVEL DATA FOR EACH HOUSEHOLD MEMBER, WE EXPLICITLY STATE IT IN THE REPORT.

BRIDGE knows that affordable housing provides a stable environment for children to grow up, leading to better health and educational and economic outcomes.

BRIDGE ADDRESSES RESIDENT HYPERMOBILITY

Frequent housing moves – hypermobility – have a negative impact on families and, in particular, children. Children who move frequently experience challenges in school and academic and disciplinary performance. BRIDGE recognizes that stable housing provides a solid foundation for children and families to thrive and seniors to age comfortably.

Our survey revealed that prior to moving into BRIDGE housing, nearly 1 in 5 respondents said they were forced to move involuntarily either because they were unable to pay their housing costs or were evicted.⁷

BRIDGE RESIDENTS ARE LONG-TERM RESIDENTS OF THEIR COMMUNITIES

Residents have lived in BRIDGE communities for an average of seven years, an increase by an average of four years since the 2008 Who Lives in BRIDGE Housing report. One quarter of households have lived in a BRIDGE community over 10 years (See Figure 6).

For BRIDGE Rental Assistance Demonstration (RAD) communities⁸, tenure averages are even higher—seniors have lived in their apartment communities for an average of 10 years, and families for an average 18 years. Through the RAD initiative, BRIDGE was able to curb displacement, mitigate disruption and ensure that long-time residents can remain in the communities in which they and generations of their families have been rooted.

FIGURE 6: NUMBER OF YEARS LIVING IN BRIDGE HOUSING

<1 YEAR	5%	8-10 YEARS	14%
1-3 YEARS	30%	11-14 YEARS	12%
4-7 YEARS	27%	15+ YEARS	12%

SOURCE: 2017-2019 BRIDGE HOUSEHOLD SURVEY



BRIDGE RESIDENTS FEEL A STRONG SENSE OF COMMUNITY.

Research shows that a strong sense of belonging and positive sentiments about neighbors and the neighborhood are related to neighborhood stability, safety and overall well-being. BRIDGE understands that strong property management, intentional community building, and responsive resident services are cornerstones of integrating diverse resident groups and promoting a strong sense of community.

BRIDGE residents are active and civically engaged with long community roots: 60% of households reported living in the same city prior to moving into their BRIDGE apartment and 71% are registered voters (not far from the 83% 2020 California statistic).⁹

⁷ [HTTP://TERNERCENTER.BERKELEY.EDU/UPLOADS/LINKS_BETWEEN_AFFORDABLE_HOUSING_AND_ECONOMIC_MOBILITY_.PDF](http://TERNERCENTER.BERKELEY.EDU/UPLOADS/LINKS_BETWEEN_AFFORDABLE_HOUSING_AND_ECONOMIC_MOBILITY_.PDF)

⁸ IN 2014, THE CITY AND COUNTY OF SAN FRANCISCO LAUNCHED AN INITIATIVE TO CONVERT 28 PUBLIC HOUSING BUILDINGS UNDER THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT'S RENTAL ASSISTANCE DEMONSTRATION (RAD) PROGRAM. "BRIDGE RAD" REFERENCES THE SEVEN BUILDINGS THAT BRIDGE CURRENTLY CO-OWNS AND MANAGES. LEARN MORE ABOUT THE CITY OF SAN FRANCISCO'S APPROACH HERE: [HTTP://WWW.SFHA.ORG/PAGES/RAD.ASPX](http://WWW.SFHA.ORG/PAGES/RAD.ASPX).

⁹ SEE THE CALIFORNIA SECRETARY OF STATE REPORT OF REGISTRATION [HTTPS://ELECTIONS.CDN.SOS.CA.GOV/ROR/123DAY-GEN-2020/HISTORICAL-REG-STATS.PDF](https://ELECTIONS.CDN.SOS.CA.GOV/ROR/123DAY-GEN-2020/HISTORICAL-REG-STATS.PDF)

BRIDGE residents pay affordable rents to free up resources to spend on daily necessities such as nutritious food, transportation, childcare, healthcare and contributions to savings and retirement accounts.

BRIDGE HELPS MITIGATE FOOD INSECURITY

“Heat or eat” is often used to describe the trade-off low-income residents often face: paying the electricity bill to have heat and power or buying groceries to stay nourished and healthy. We found that prior to moving into BRIDGE housing, 35% of residents said they did not have enough money for food because they spent it on rent. Further, when disaggregated by population, we found a higher share of families (37%) than seniors (28%) face these financial choices.

As one strategy to address food insecurity, BRIDGE has programmed its commercial spaces to include grocery stores. To date, these include Trader Joe’s at North Beach Place in San Francisco, Mandela Marketplace at Mandela Gateway in West Oakland, and Smart and Final at Jordan Downs in Watts, Los Angeles. All communities were food deserts before the grocery stores opened.

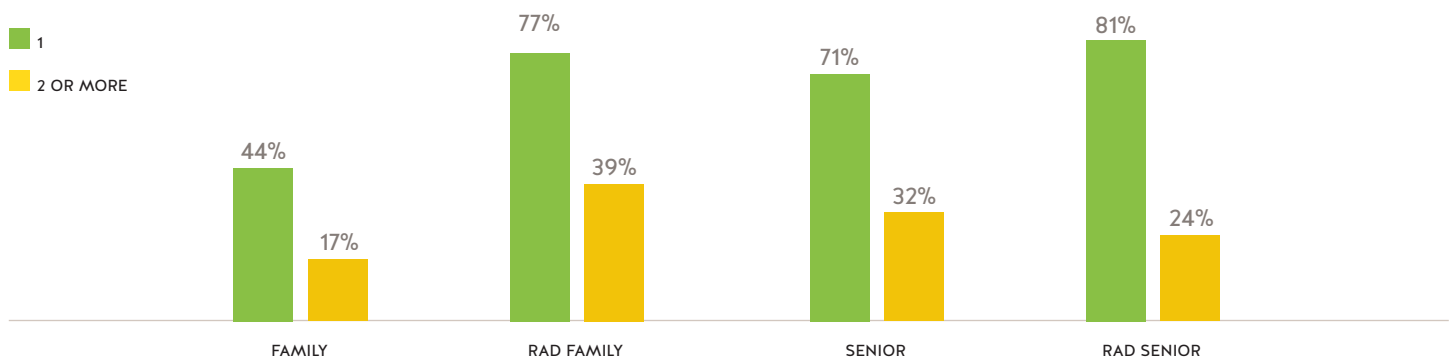
In addition, on-site food pantries and community gardens offer two supplementary strategies for expanding access to healthy and affordable food. Twenty-five community gardens are planted across BRIDGE communities, creating space to garden, harvest fresh food, and foster social connections with neighbors.¹⁰ On-site food pantries exist at nine BRIDGE communities—each uniquely run and often in partnership with community organizations.¹¹ For example, at Redwood Shores in Vallejo, CA food bags are distributed weekly by management staff and volunteers; and at North Beach Place in San Francisco, CA food bags are distributed bi-weekly by social services staff. These specific programs have been going on for nearly two decades. Of note, under the coronavirus pandemic food staples and meal distribution have expanded significantly, particularly in senior communities.



BRIDGE RESIDENTS NEED ADDITIONAL PUBLIC ASSISTANCE TO MEET DAILY NEEDS

Almost half (44%) of families receive at least one benefit (compared to 77% of RAD families) and 17% receive two or more benefits (compared to 39% of RAD families). Among seniors, 71% receive at least one benefit (compared to 81% of RAD seniors) and 32% receive two or more (compared to 24% of RAD seniors). Seniors mostly benefit from SSI (82% at RAD senior, 60% seniors). And, former public housing residents benefit from food stamps, SNAP and WIC (77% at Potrero, 53% RAD Family) (see Figure 7).

FIGURE 7: RESIDENT UTILIZATION OF PUBLIC ASSISTANCE BENEFITS



¹⁰ BRIDGE MASTER DATA SYSTEM, JULY 2020

¹¹ BRIDGE RESIDENT PROGRAMS AND SERVICES ADMINISTRATIVE DATA, SEPTEMBER 2020

Housing is a “vaccine” for better overall health

Dr. Sandel, of Boston University School of Medicine, was the first to coin the phrase, “housing as a vaccine,” recognizing how housing—its conditions, quality and stability—has positive impacts on people’s health. Exposure to toxins such as mold, cockroaches and dust mites present health issues, increasing home allergens and exacerbating respiratory illnesses. Additionally, when residents live in unsafe conditions and buildings that are not properly maintained, they are at greater risk of injuries, hazards and accidents. When affordable housing is paired with green infrastructure, residents are more likely to experience better overall health. For adults, this presents as improved physical health and reduced stress and anxiety; for children, this presents as fewer asthma attacks and related hospitalizations, which often results in fewer missed days of school.

We asked residents about their living conditions prior to living in BRIDGE communities: many reported having lived in precarious and substandard circumstances. Forty percent of households said their previous homes had one or more substandard conditions such as mold, lead, pests, plumbing issues or overcrowding. Twenty percent of households said they experienced two or more substandard conditions. Instances were even higher for BRIDGE RAD residents: 60% of households experienced one or more, and 40% of households experienced two or more. These data are staggering, especially when compared to the California statewide average of 0.7% of rental units having substandard living conditions.¹²

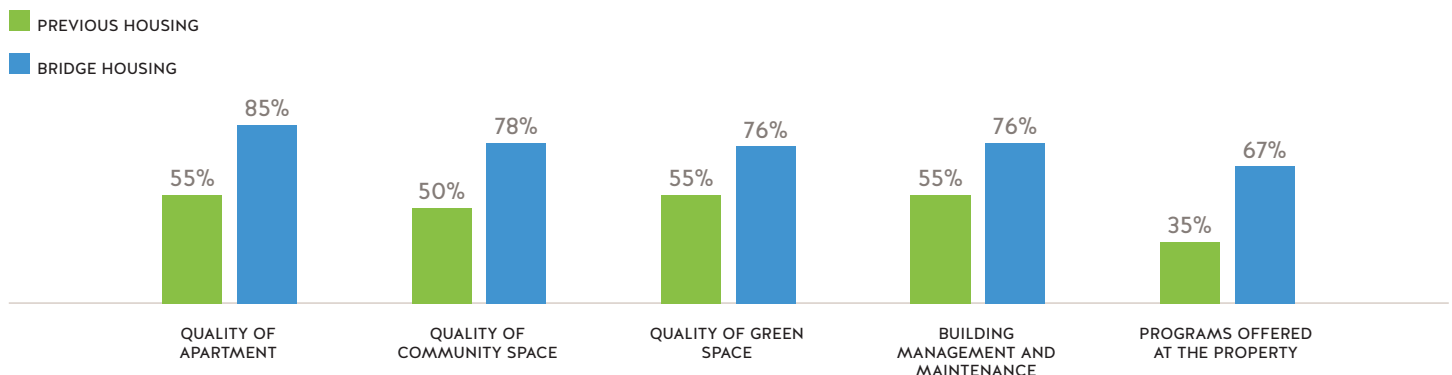
BRIDGE RESIDENTS MOVED FROM SUBSTANDARD HOUSING CONDITIONS INTO HIGH-QUALITY HOUSING AND PROPERTY MANAGEMENT.

BRIDGE prides itself in designing and constructing quality buildings; green building features are incorporated into the design wherever financially possible. To date, 30 BRIDGE apartment communities have green building certifications (12 Leadership in Energy and Environmental Design (LEED) and 18 GreenPoint Rated).¹³ This ensures residents have healthy and comfortable homes with the best indoor air quality and ventilation systems to their children, families and themselves.

Resident satisfaction is an important measure of how we are performing, and if we are meeting resident needs. To our knowledge, no study has examined resident satisfaction at scale and breadth for us to benchmark ourselves against. Therefore, we asked residents to rate their housing satisfaction in their previous homes and their current BRIDGE homes.

Results are promising: Residents are highly satisfied with their BRIDGE homes overall, and especially when compared to their previous homes. This pattern holds true across five housing dimensions (see Figure 8). Notably, “quality of apartment home” and “on-site programs and services” saw the largest leaps of satisfaction from prior housing to current BRIDGE housing – an increase of 30+ percentage points.

FIGURE 8: RESIDENT SATISFACTION WITH THEIR APARTMENTS COMPARING THEIR PREVIOUS HOME TO THEIR BRIDGE HOME



SOURCE: 2014 BRIDGE HOUSEHOLD SURVEY, 2017-2019 BRIDGE HOUSEHOLD SURVEY

¹² ACS TENURE BY PLUMBING FACILITIES ESTIMATE 1-YEAR 2018 US CENSUS BUREAU [HTTPS://DATA.CENSUS.GOV/CEDESCI/TABLE?Q=PLUMBING&HIDEPREVIEW=TRUE&TID=ACSDT1Y2018](https://data.census.gov/cedsci/table?q=PLUMBING&hidepreviiew=true&tid=ACSDT1Y2018).

¹³ B25049&VINTAGE=2018&G=0400000US06

GREENPOINT IS CALIFORNIA'S INDEPENDENT GREEN HOME CERTIFICATION PROGRAM.

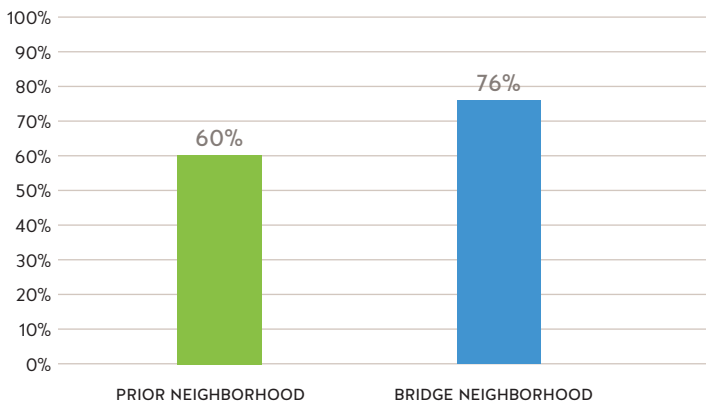
BRIDGE residents feel safer in their communities, schools and homes

SAFE COMMUNITIES. SAFE SCHOOLS. SAFE HOMES.

It is no surprise home and neighborhood safety are top of mind for residents when choosing where to live. Living in unsafe communities with higher rates of crime and blight impose psychological stress, fear and anxiety. When we asked residents to select from a list of ten factors the most important one driving their decision to live in BRIDGE communities, we were surprised to learn that “sense of safety” was top of the list, followed by “cost of rent.”

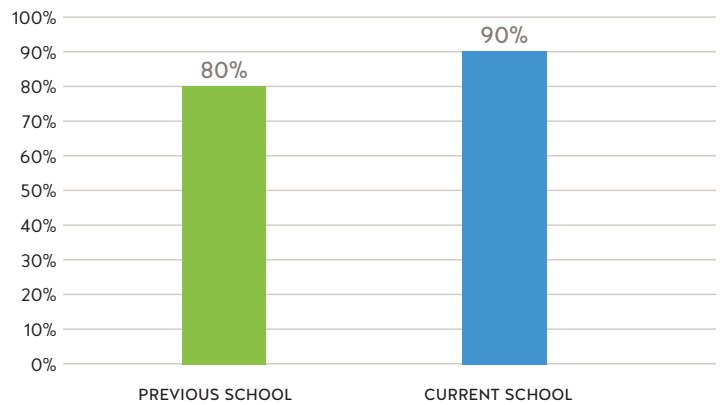
Our survey findings also reveal residents feel safer in BRIDGE communities. Residents reported a 16-percentage point increase in sense of safety (from 60% to 76%) since moving into a BRIDGE community. Impacts on school safety were similar: parents reported a 10-percentage point improvement (from 80% to 90%) of their children’s sense of safety from their previous to current schools. BRIDGE recognizes that school safety impacts children’s ability to excel in school.

FIGURE 9: RESIDENTS’ SENSE OF SAFETY



SOURCE: 2017-2019 BRIDGE HOUSEHOLD SURVEY

FIGURE 10: PARENTS’ SENSE OF CHILDREN’S SAFETY AT SCHOOL

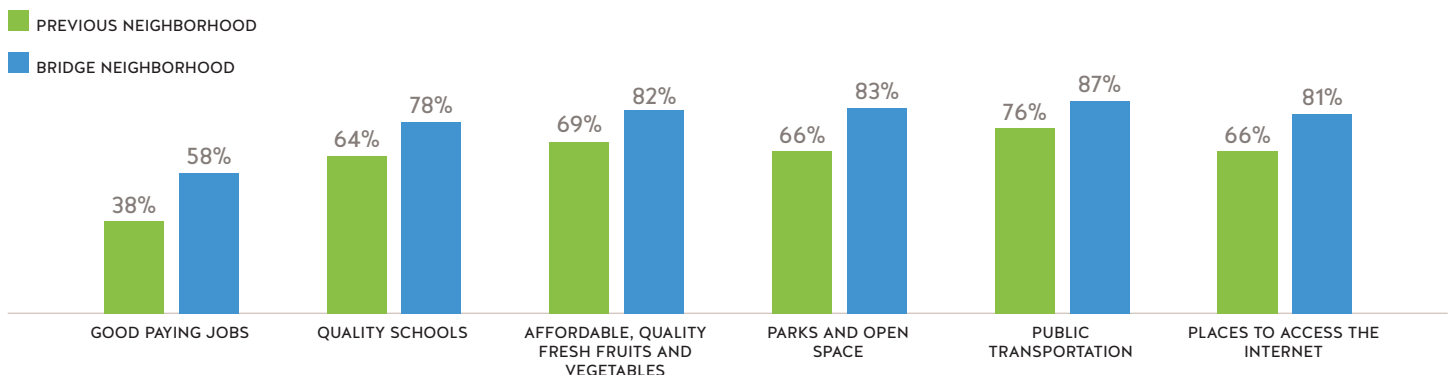


SOURCE: 2017-2019 BRIDGE HOUSEHOLD SURVEY

BRIDGE RESIDENTS LIVE IN BETTER NEIGHBORHOODS.

BRIDGE understands it takes a comprehensive strategy to create healthy, equitable and thriving communities. Our survey revealed residents live in better, higher-opportunity neighborhoods when compared to previous neighborhoods. Access to quality employment centers” and “access to parks and open spaces” saw the largest percentage point increases of 20 and 18, respectively (see Figure 11).

FIGURE 11: NEIGHBORHOOD QUALITY: PREVIOUS NEIGHBORHOOD TO BRIDGE NEIGHBORHOOD

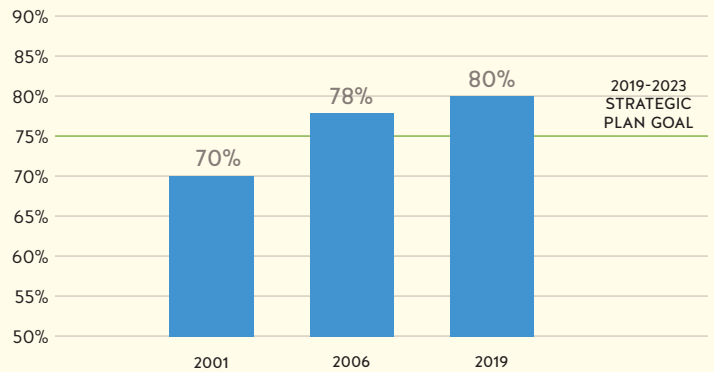


BRIDGE residents experienced positive improvements in overall quality of life

BRIDGE has always thought holistically and intentionally about how social services can help increase residents’ economic prosperity, sense of belonging, health and quality of life. Consequently, BRIDGE offers an array of site amenities, such as playgrounds, tot lots, basketball and bocce ball courts, fitness centers, barbecue picnic areas and crafting, gaming and music rooms.

Since our initial survey in 1999, one’s “quality of life” (defined as overall well-being, health, happiness, comfort and satisfaction) has been an important measure for us to monitor over time. In 2001, 70% of residents reported that living in BRIDGE developments had a positive impact on their lives. Five years later that metric increased to 78%. And, most recently, that measure has jumped again to 80% – increasing over the past 20 years and also exceeding our 2019-2023 Strategic Plan goal of 75% (see Figure 12).

FIGURE 12: RESIDENT QUALITY OF LIFE



When asked about specific areas of their well-being that improved since moving into BRIDGE housing, residents reported improvements on three areas (see Figures 13, 14 and 15).

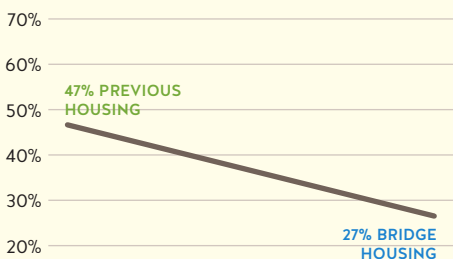


Figure 13: Feeling less stressed or anxious overall: a 20-percentage point decrease from 47% to 27%

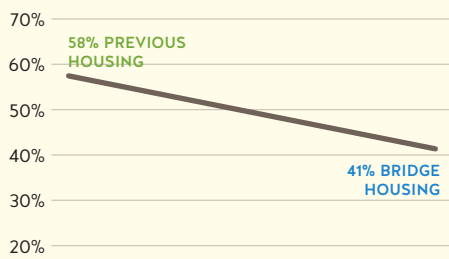


Figure 14: Feeling less worried about money: 17-percentage point decrease from 58% to 41%

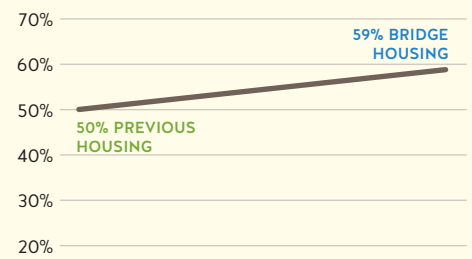


Figure 15: Slight increases in financial resources, freeing up money for other needed services such as transportation, healthcare and groceries: 9-percentage point increase from 50% to 59%

BRIDGE residents have greater access to resources that further their economic advancement and social enrichment

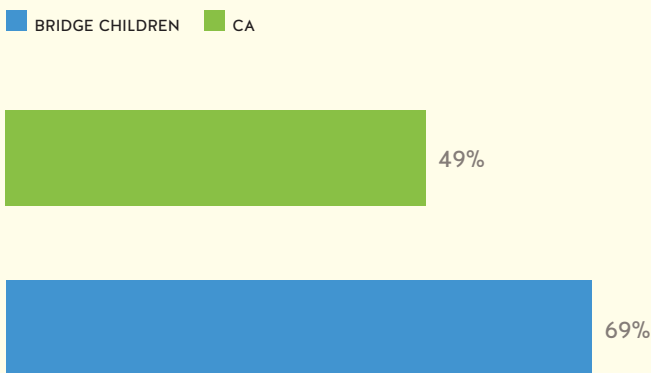
Individuals with college degrees and academic success earn more than their counterparts and are able to build greater economic security and mobility for themselves and their families. BRIDGE recognizes the critical role that education plays which is why it invests deeply in education starting with the youngest members of the family and extending to those college-bound or desiring to return to school and expand their skillsets.

Studies confirm that children who are enrolled in high-quality center-based care are more prepared for kindergarten, perform better in school, are more likely to complete college, and on average will earn more than their counterparts as adults.¹⁴ According to the Center on Budget and Policy Priorities, childcare and housing assistance are fundamental for the stability, healthy development and success of low-income families. However, only 1 in 5 families with children who are eligible for housing assistance receives this aid.¹⁵

BRIDGE CHILDREN ARE ENROLLED IN PRESCHOOL AT A HIGHER RATE THAN CHILDREN ACROSS THE STATE.

We surveyed our portfolio of family properties and found among BRIDGE 3- and 4-year old children, an impressive 69% are enrolled in preschool. This far outpaces the California statewide figure of 49% (see Figure 16).

FIGURE 16: PRESCHOOL ENROLLMENT
POPULATION 3-4 YEARS OLD



SOURCE: 2017-2019 BRIDGE HOUSEHOLD SURVEY

INVESTING IN EARLY EDUCATION

Quality early education set children up for a strong start; therefore, BRIDGE leverages opportunities to build quality childcare and preschools at properties when possible. As of March 2020, BRIDGE has 10 childcare centers serving over 400 children. Across all programs, BRIDGE children have enrollment priority and set aside slots, as well as financial discounts to ensure that they can benefit from this critical amenity. An additional six childcare centers are in early predevelopment and development stages, expected to be delivered in the next few years. This will expand quality early education for 400 more children each year.

BRIDGE RESIDENTS STRIVE TOWARDS ACADEMIC SUCCESS AND ACHIEVEMENT

One of the most direct routes to economic mobility for low-income individuals is the attainment of high-quality postsecondary credentials. Increasingly, a college degree is essential for earning a family-sustaining wage. To support this, BRIDGE offers an array of educational supports along the developmental continuum to help youth and adults graduate high school successfully and prepared for college or career. These strategies include: access to out-of-school enrichment and learning supports (such as homework clubs or project-based afterschool learning); and scholarship programs for adults of all ages to pursue vocational or post-secondary education. Physical on-site amenities also include computer labs, libraries, study rooms and common area wifi.

¹⁴ MELHUIJSH, E. C. (2004). A LITERATURE REVIEW OF THE IMPACT OF EARLY YEARS PROVISION ON YOUNG CHILDREN, WITH EMPHASIS GIVEN TO CHILDREN FROM DISADVANTAGED BACKGROUNDS.

¹⁵ LONDON, UNITED KINGDOM: NATIONAL AUDIT OFFICE. CENTER ON BUDGET AND POLICY PRIORITIES (2019). CHILD CARE AND HOUSING: BIG EXPENSES WITH TOO LITTLE HELP AVAILABLE. [HTTPS://WWW.CBPP.ORG/RESEARCH/HOUSING/CHILD-CARE-AND-HOUSING-BIG-EXPENSES-WITH-TOO-LITTLE-HELP-AVAILABLE](https://www.cbpp.org/research/housing/child-care-and-housing-big-expenses-with-too-little-help-available)

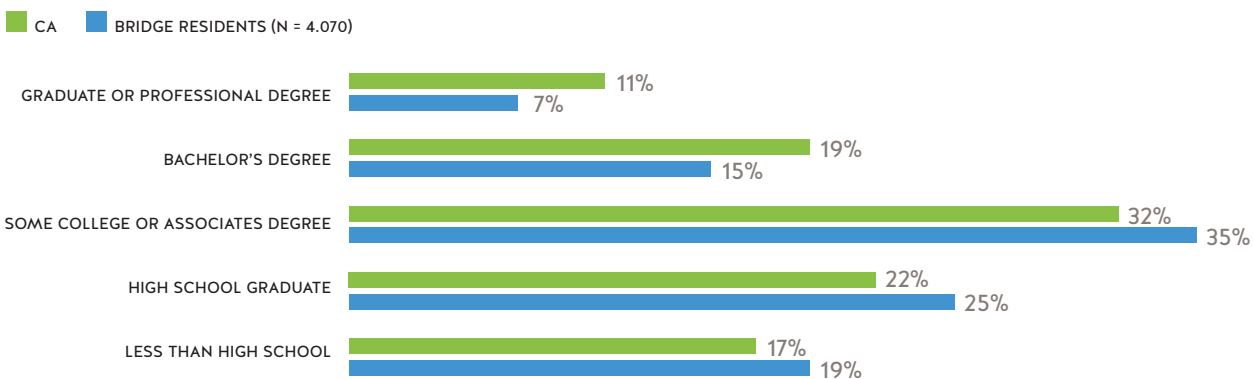
To help residents achieve their educational goals, BRIDGE administers two educational scholarship programs—our longstanding Alan & Ruth Stein Scholarship (2001-present) and our more recently launched Kent Colwell Scholarship Programs (2017-present).¹⁶ To date, we have provided 400 residents of all ages and disciplines with over \$2.25 million to cover a myriad of education-related expenses, including the traditional tuition, books and supplies. The scholarships also allow expenses not typically covered by traditional financial aid, grants and scholarships such as childcare and transportation to and from school.

- Promising findings from 2020 Alan & Ruth Stein and Kent Colwell Scholarship Evaluation (report forthcoming)
- BRIDGE scholarships reduce financial strain and stress on recipients and their families. 86% of recipients agreed that because of the scholarship they were able to take out less in student loans.
- With fewer financial stressors, recipients are able to work less and have more time to focus on their studies. Over half of recipients had completed the program they received the scholarship for, while 39% were still enrolled at the time of the evaluation.
- BRIDGE scholars are role models to others in the community. 95% of recipients agreed that their pursuit of their education had encouraged their friends or family to go to school as well.

BRIDGE PARENTS HAVE HIGH EDUCATIONAL ASPIRATIONS FOR THEIR CHILDREN

Research shows that parents’ educational aspirations for their children predict their children’s academic success and achievement. For example, students who said their parents expected them to go to college reported better attendance and more positive attitudes towards school.¹⁷ Our survey found over 9 out of 10 households aspired for their children to achieve a Bachelor’s degree or higher (comparable to the 94% of the parents surveyed in Pew Research Center’s 2011 study).¹⁸ Research also shows that higher levels of parental educational attainment are strongly associated with educational achievement for children. Our survey found that 57% of BRIDGE adults have an Associates degree or higher, which is comparable to California as a whole (61%) (see Figure 17).

FIGURE 17: EDUCATIONAL ATTAINMENT POPULATION 18 YEARS AND OVER



SOURCE: SOURCE: 2017-2019 BRIDGE HOUSEHOLD SURVEY

¹⁶ LEARN MORE ABOUT THE ALAN AND RUTH STEIN SCHOLARSHIP HERE: [HTTPS://BRIDGEHOUSING.COM/WHAT-WE-DO/THE-ALAN-AND-RUTH-STEIN-EDUCATIONAL-ASSISTANCE-PROGRAM/](https://bridgehousing.com/what-we-do/the-alan-and-ruth-stein-educational-assistance-program/) LEARN MORE ABOUT THE KENT COLWELL SCHOLARSHIP HERE: [HTTPS://BRIDGEHOUSING.COM/WHAT-WE-DO/KENT-COLWELL-SCHOLARSHIP/](https://bridgehousing.com/what-we-do/kent-colwell-scholarship/)

¹⁷ CHILD TRENDS DATA BANK (2015). PARENTAL EXPECTATIONS FOR THEIR CHILDREN'S ACADEMIC ATTAINMENT. INDICATORS ON CHILDREN AND YOUTH

¹⁸ PEW RESEARCH CENTER (2011). IS COLLEGE WORTH IT? [HTTPS://WWW.PEWSOCIALTRENDS.ORG/2011/05/15/IS-COLLEGE-WORTH-IT/#EXECUTIVE-SUMMARY?SRC=PRC-NUMBER](https://www.pewsocialtrends.org/2011/05/15/is-college-worth-it/#EXECUTIVE-SUMMARY?SRC=PRC-NUMBER)

BRIDGE residents are connected to 21st century technology, but with some limitations

In our survey, we asked residents about their access to and use of digital equipment and the internet. We disaggregated the results by families and seniors as there are important differences in how seniors and families use the digital technology.¹⁹ Across both families and seniors, smartphones are the most common devices residents have at home (see Figure 18). While smartphones and tablets provide access to the internet, they have limited capacity to support ongoing distance learning and remote work. Therefore, it is important to note that far fewer family and senior households have access to the internet via a desktop or laptop computer.

FIGURE 18: DEVICES IN GOOD WORKING CONDITION THAT RESIDENTS HAVE AT HOME

	SENIOR N=275	FAMILY N=930
SMARTPHONE	69%	88%
TABLET/IPAD	40%	56%
LAPTOP COMPUTER	41%	66%
DESKTOP COMPUTER	24%	35%

SOURCE: 2017-2019 BRIDGE HOUSEHOLD SURVEY

NOTE: THIS QUESTION WAS ONLY ASKED 2018 AND 2019 RESPONDENTS. RESPONDENTS COULD MARK ALL THE OPTIONS THAT APPLIED.

While the majority of residents—both in family and senior communities—reported accessing the internet from home (93% and 88% respectively), we did not survey residents about the quality and reliability of their access. This is especially relevant when considering the use of video conferencing for medical appointments and social connections via Zoom or other platforms.



BRIDGE RESIDENTS ARE CONNECTED TO FORMAL BANKING

Banking and financial services are vital to individuals and families for economic prosperity and livelihood. Access to safe and affordable financial institutions ensure people can build their savings and obtain the necessary financing for family needs (e.g., a car) and for critical investments (e.g., education). Those who are “unbanked” (meaning no one in the household has a checking or savings account), those who are “underbanked” (meaning the household has a checking or savings account, but still use financial services outside of the banking system like payday loans to make ends meet) pay the consequences in the form of higher rates and exorbitant fees. A promising finding our survey revealed: 90% of BRIDGE households have a checking and/or savings account, not far from the California statistic of 93% in 2017.

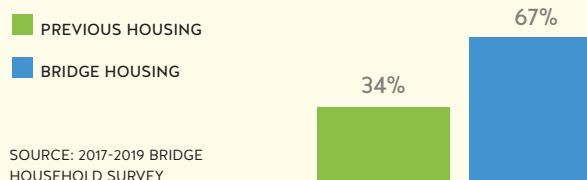
¹⁹WE ASKED THE SAME SET OF TECHNOLOGY QUESTIONS IN YEARS 2 AND 3.

BRIDGE's Model for Resident On-Site Programs and Services

BRIDGE recognizes the vital role social services play when coupled with quality housing, which is why it invests substantially in on-site resident services. Across the portfolio, over 80% of properties have programs serving over 9,500 households. This accounts for more than 350 programs and services delivered by contracted nonprofit partners, who are trusted in their local communities. Each BRIDGE community has a suite of programs, customized to the specific neighborhood, development and populations served. Consequently, BRIDGE's portfolio of programs exists on a continuum, from case management and service coordination (i.e., connecting residents to community-wide services that meet urgent needs) to programs that develop specific knowledge and skill sets (such as cooking classes or job interview preparation).

Our survey reveals high resident satisfaction with on-site programs and services (a 33-percentage point increase), especially when compared to where they lived previously—from 34% to 67% (see Figure 19).

FIGURE 19: SATISFACTION WITH PROGRAMS



SERVICES AT BRIDGE RAD COMMUNITIES

BRIDGE invests in robust services at BRIDGE RAD communities where the needs of seniors and families are more acute. We performed a sub-analysis comparing resident engagement and satisfaction with programs and services in 2014 (before BRIDGE acquired the properties) and in 2019 (after we repositioned services). Results are favorable:

- Both RAD families and seniors reported feeling more connected to people (16-percentage point increase) and to services (29-percentage point increase) to help with their problems since BRIDGE acquired and repositioned services. This is especially important for seniors. Recent research has found strong connections between social isolation and increased risk for dementia, heart disease, stroke and poor mental health.²⁰
- RAD seniors reported significant increased participation in on-site programs and services (33-percentage point increase) and services received from Service Coordinators (30-percentage point increase).

CONCLUSION

BRIDGE takes pride in creating and operating state-of-the-art affordable housing that provides individuals and families with stable and healthy places to live. But we recognize that housing alone is not enough. BRIDGE residents are ultimately affected by their surrounding environments in which we build and the on-site services and amenities we provide. Our path ahead includes ongoing expansion of what's working, exploration in innovative models, particularly during COVID recovery, and monitoring resident trends and impacts over time.

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²⁰NATIONAL ACADEMIES OF SCIENCES, ENGINEERING, AND MEDICINE. 2020. SOCIAL ISOLATION AND LONELINESS IN OLDER ADULTS: OPPORTUNITIES FOR THE HEALTH CARE SYSTEM. WASHINGTON, DC: THE NATIONAL ACADEMIES PRESS. [HTTPS://DOI.ORG/10.17226/25663](https://doi.org/10.17226/25663)



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