

The Abell Report

What we think about, and what we'd like you to think about

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ABELL SALUTES:

Health Leads – Doctors Identify Patients' Unmet Resource Problems, College Students Help Resolve Them

"Like hitting the public health jackpot."

In an anteroom off of the reception area of the Harriet Lane Children's Center of The Johns Hopkins Hospital, three Hopkins undergrads are seated at a counter, engaged one-on-one in conversation with patients. The patients have just seen a doctor, who has "prescribed" a social service, just as he or she has prescribed a medicine, and suddenly, following the visit, now have a bewildering list of things they need outside of any medical regime. But they are mostly poor and disadvantaged; they lack the wherewithal to work the societal systems and make things happen in an increasingly complex world. They do not know where to turn. Visiting this desk on this day, they have turned to the right place: the three Hopkins students are trained in the art of where to find anything and how to make things happen, easing the way for these patients to get on with their lives.

These young people -- and there are more than 300 of them at work in the program in any given year in Baltimore alone -- are not your father's social workers, or health counselors, or educa-

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Is Montgomery County's Housing Policy One Answer to Baltimore's Education Achievement Gap?

Montgomery County offers lessons about the educational benefits of housing-based economic integration

By Heather L. Schwartz, Ph.D.

In 1966, the Coleman Report firmly established the link between a family's socioeconomic status and a child's educational outcomes. Known as the "income achievement gap," the disparity between the achievement of poor and rich children has become entrenched in our nation's educational landscape: with few exceptions, schools with high concentrations of students from low-income families perform far worse than schools with lower concentrations of poverty. [i] Some 45 years after the report's release, debate continues about how to positively impact the achievement of economically impoverished children.

Education and housing are two primary means in U.S. public policy to promote social mobility. Yet the vast majority of our efforts to improve school performance focus on what happens within the walls of the schoolhouse with reforms such as reducing class size, increasing time spent in school, promoting school competition and choice, or developing more rigorous standards. While some reforms have shown promise, it is not clear that schools alone can close the large achievement gap between rich and poor children.

Fifty miles to the south of Baltimore City, Montgomery County operates two policies that aim to close the income achievement gap. One is a more traditional school-only reform that invests extra resources and funding in its neediest elementary schools, or "red zone" schools. The other illustrates the power of housing and schools to improve the outcomes of disadvantaged students: It is a novel housing policy that provides robust economic integration to reduce the negative effects of poverty on children through combined housing, neighborhood, and school influences.

To analyze the effectiveness of the schools-only versus the combined approach of investment in both housing and schools, my study, *Housing Policy is School Policy: Economically Integrative Housing Promotes Academic Success in Montgomery County Maryland* (The Century Foundation, 2010) compared two groups of children who lived in public housing. The study finds that those students who were integrated into low-poverty schools (through the placement of their families' housing assignment into a low-poverty neighborhood) far outperformed those who attended the higher-poverty but higher-resourced "red zone" schools. More



“Children in low-income households derive substantial benefits from living in low-poverty neighborhoods and attending low-poverty schools.”



importantly, those highly disadvantaged children who had access to the district’s lowest-poverty schools began to catch up to their more-affluent, high-performing peers, cutting in half the income achievement gap by the end of elementary school.

Children in low-income households derive substantial benefits from living in low-poverty neighborhoods and attending low-poverty schools.

Case Study: Montgomery County Schools and the Income Achievement Gap

Since Montgomery County first incorporated after World War II, it has been one of the country’s most affluent suburbs. By 2009, it had also become quite racially diverse. The latest figures show that the county has almost a million residents: of these, a little more than half (52 percent) are white, with the balance somewhat evenly split among blacks, Hispanics, and Asians. Montgomery County also operates one of the most acclaimed large public school systems in the country – serving over 140,000 students. It graduates nine out of 10 students, and the average SAT score in the district greatly exceeds the national average. Further, two-thirds of its high school students take at

least one Advanced Placement course.

The historically strong relationship between student income and academic performance is one important factor that helps to explain the county’s commendable school statistics. Only about one in three students who attends Montgomery County public schools qualifies for a free or reduced-price meal. In urban districts such as Chicago, New York, and Los Angeles, more than three of every four students qualify for a free or reduced-price meal—and in Baltimore City, over 80 percent of students qualify for subsidized meals.

Although the Coleman Report linked a family’s socioeconomic status to a child’s educational outcomes back in 1966, questions still abound regarding the magnitude of a school’s effect compared to other influences such as home environment or genetics. Theoretically, there are multiple potential benefits of attending low-poverty schools. Research has shown that, when compared to high-poverty schools, low-poverty ones attract and retain more highly qualified teachers, obtain higher levels of parental stewardship; attract better-prepared students who are less likely to move or be absent, and have more positive school climates characterized by lower levels of confrontation and chaos.

While it may seem intuitively obvious that a child from a disadvantaged family would benefit academically from the resources that low-poverty schools typically offer, there are two primary reasons that explain why we lack consensus on this issue. First, there is the relative infrequency of many low-income families with long-term access to low-poverty schools. Second, when highly motivated low-income families *do* select into low-poverty schools, that selection casts doubt on whether the observed performances of such students are caused by their setting or are simply artifacts of their

motivation and dedication.

In light of these challenges, three historical features make Montgomery County an ideal location to study whether low-income children do indeed benefit from attending low-poverty schools. Each of these is discussed in greater detail below.

1. About 35 years ago, Montgomery County pioneered the concept of **inclusionary zoning** (IZ) by adopting a zoning **restriction that mandates real estate developers to set aside a portion of the homes they build to be rented or sold at below-market prices**. In exchange, these developers obtain a density bonus that allows them to build more square feet per acre than would otherwise be the case, allowing developers to recoup the financial loss on the IZ homes. This has resulted in the production of more than 12,000 moderately priced homes in the county since 1974.
2. Among more than 500 jurisdictions in the U.S. that have adopted IZ, Montgomery County’s policy is one among only a few that provides its **public housing authority with the legal right of first refusal to purchase some of the IZ homes**. Exercising this legal right, the housing authority has purchased, among other types of subsidized homes, approximately 700 IZ townhomes, single-family homes, and apartments that it operates as federally subsidized public housing. This means that about 700 very low-income families who are typically below the poverty line receive substantial subsidies to lower their rent and live in very low-poverty places throughout the county that they could not otherwise afford.

3. The **public housing authority randomly assigns families to public housing**. This means that families who live in public housing within Montgomery County do not get to choose their neighborhood (and by extension, the zoned elementary school). Not only is this highly unusual, but it is also the most important feature of the study because it enables a fair comparison of (a) public housing students who attend the elementary schools with the lowest poverty rates to (b) public housing students who attend the elementary schools in the county with moderate poverty rates.

For these reasons, families earning incomes below the poverty line are widely dispersed throughout Montgomery County. A little more than 850

children lived in Montgomery County public housing and attended grades 2 - 6, the tested grade levels, for at least two consecutive years between school years 2001 and 2007. About one-half of them attended schools where less than 20 percent of their schoolmates qualified for a free or reduced-price meal (what this study labels low-poverty schools). The balance attended schools where 20 percent to 65 percent of schoolmates qualified for a free or reduced-price meal (moderate-poverty schools). It is these 850 children who are the subjects of the study below.

An Affluent Suburb Chooses to Increase its Affordable Housing

With a shortage of workers to fill its lowest-paid jobs and an overheated housing market that was pricing out middle-class residents, Montgomery County voted in 1974 to increase its supply of what it called “moderately priced dwelling units” or MPDUs. Specifically, the county created the nation’s first inclusionary zoning program by requiring that all real estate developers of market-rate developments, as a condition of zoning approval, set aside between 12 percent and 15 percent of the units as MPDUs to be rented or sold at below-market prices. In doing so, Montgomery County created a policy that not only increased the supply of its affordable housing stock, but did so in a manner that would prevent the concentration of poverty.

Similar smaller-scale policies have since spread to many other high-cost housing markets throughout the United States. IZ experts Nico Calavita and Alan Mallach, authors of *Inclusionary*

Housing in International Perspective, estimate that more than 500 localities operate an inclusionary zoning policy within this country.

Aside from being the largest IZ program, Montgomery County’s Inclusionary Zoning policy is unique in that it allows not only moderate-income families, but also very low-income ones, to live in affluent neighborhoods throughout the county. It does so by providing its public housing authority, the Housing Opportunities Commission (HOC), with the right of first refusal to purchase up to one-third of all IZ units. To date, the HOC has purchased approximately 1,500 MPDUs. Of these, about 700 are scattered-site public housing rental homes (the subject of the study described here); 250 were sold to homeowners; and the remaining units are rentals subsidized by a combination of federal, state, or local funds.

All told, the HOC operates almost 992 public housing homes in the county, of which 700 were purchased through the County’s inclusionary zoning program as previously mentioned, with the balance clustered into five small public housing developments. Families who occupy the public housing apartments in Montgomery County have an average income of \$22,460 as of 2007, making them among the poorest households in the county. The apartments are leased at a fraction of the normal market rates: Average monthly rent for a two- bedroom apartment in Montgomery County in 2006 was \$1,267; a public housing tenant’s average rent contribution was \$371 (one-third of income, per federal regulation) that same year.

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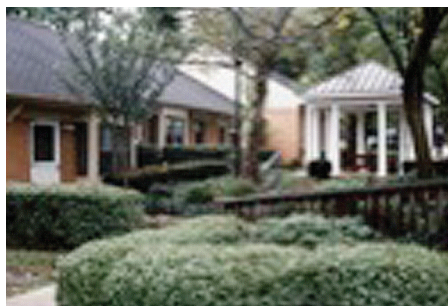


Figure 1. Photographs of public housing in Montgomery County, MD

Pictured above are three of the five public housing family developments in Montgomery County. Each development ranges from 50 to 75 public housing units.

One the right are examples of market-rate developments where 12 to 15 percent of the homes are set aside as inclusionary zoning units to be sold or rented at below-market rates. The housing authority has the option to purchase up to 33 percent of the inclusionary zoning units in any given subdivision and operate them as scattered-site public housing units for families. To date, there are about 700 such scattered-site public housing units in the county.

The HOC randomly assigns eligible applicants to public housing, which is important from a research perspective. This policy has the effect of randomly assigning children to public elementary schools because 129 of the county's 131 elementary schools are residentially zoned. It prevents families' self-selection into neighborhoods and elementary schools of their choice, which in turn allows for a fair comparison of children in public housing in low-poverty settings to other children in public housing in higher-poverty settings within the county.

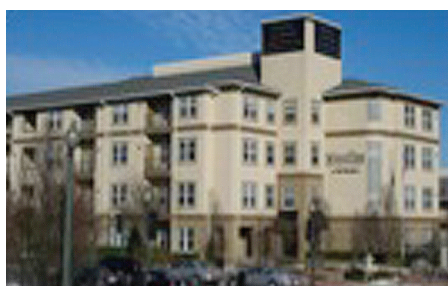
To qualify for public housing during the years examined in this study, a household first had to sign up on a waiting list. Income-eligible households could only get on the waiting list by submitting an application to the hous-

ing authority during a 14-day window that occurred every other year. Several thousand households did so each time (applicants must resubmit each time the waiting list is reopened), so any given applicant had approximately a 2 percent chance of being selected via rolling computerized lotteries. The lottery selection of applicants was without respect to seniority. As public housing apartments became available, the housing authority offered each randomly selected household up to two size-appropriate public housing apartments of the housing authority's own choosing. Approximately 93 percent of public housing households selected the first offer, and they typically did not know the location of the second unit at the time the first offer was made. Households that rejected both offers were removed from the waiting list.

The initial random assignment of families to apartments persisted, due to tight restrictions by the housing authority on internal transfers and to a low turnover rate among public housing families with children: 96 percent of children in public housing remained enrolled in Montgomery County public schools during the study period, and 90 percent of the children in public housing in the sample remained in the original elementary school to which they were assigned.

Effects of Economically Integrative Housing on Education

The primary intent of the MPDU program is to allow lower- or moderate-income households to live near where they work. But the HOC's participation in the county's IZ policy in particular has also had the effect of allowing families who typically earn incomes below the poverty line to send their children to schools where the vast majority of students come from families that do not live in poverty. As shown in



Sources: Housing Opportunities Commission and Montgomery County Department of Housing and Community Affairs

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Figure 2 below, most of the elementary schools that public housing students attended had poverty rates between 0 percent and 40 percent. This distribution is significant because the vast majority of schools in the United States with high concentrations of students from low-income families perform less well than schools with low concentrations of poverty. In 2009, more than one-half of fourth and eighth graders who attended high-poverty schools failed the national reading test, compared to fewer than one in five students from the same grade levels who attended low-poverty schools.

One way to quantify the low-poverty school effect is to compare the test scores of public housing children in the low-poverty schools to the test scores of public housing children in the moderate-poverty schools. As shown in Figure 3, after five to seven years, students in public housing who were randomly assigned to low-poverty elementary schools significantly outperformed their

Average District Math Score

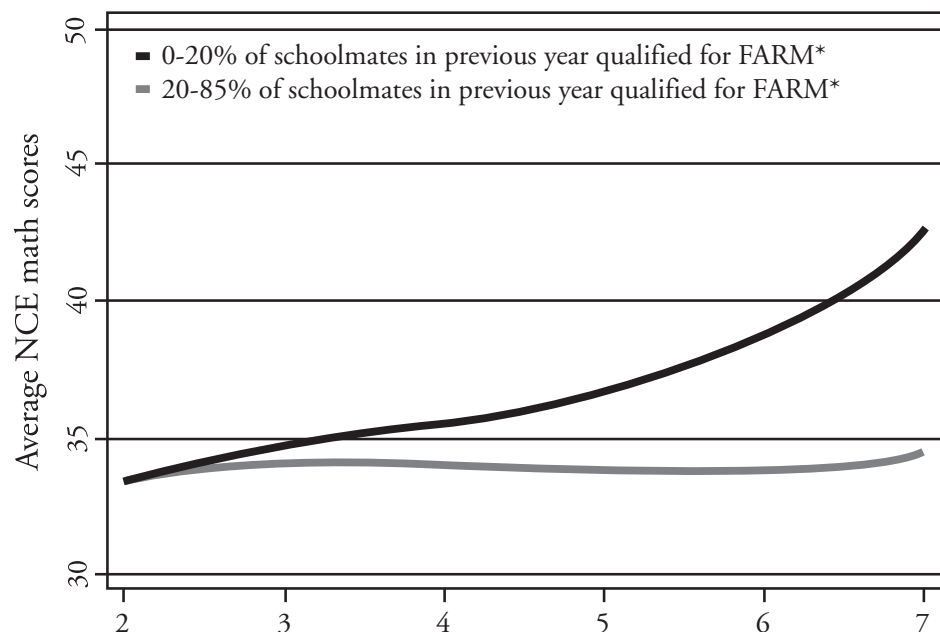


Figure 3 - Effect of low-poverty schools on public housing children's math scores. Average district math score.

peers in public housing who attended moderate-poverty schools in both math and reading. Further, by the end of elementary school, the initial, large achievement gap between children in public housing who attended the district's most advantaged schools and

their non-poor students in the district was cut by one-half for math and one-third for reading.

As anticipated, the academic returns from economic integration diminished as school poverty levels rose. Children who lived in public housing and attended schools where not more than 20 percent of students qualified for a free or reduced-price meal did best, whereas those children in public housing who attended schools where as many as 35 percent of students qualified for a free or reduced-price meal performed no better academically over time than public housing children who attended schools where 35 percent to 85 percent of students qualified for a free or reduced-price meal. (Note: Fewer than 5 percent of schools had more than 60 percent of students from low-income families, and none had more than 85 percent in any year, making it impossible to compare the effects of low-poverty schools with truly high-poverty schools, where 75 percent to 100 percent of the families are low income.)

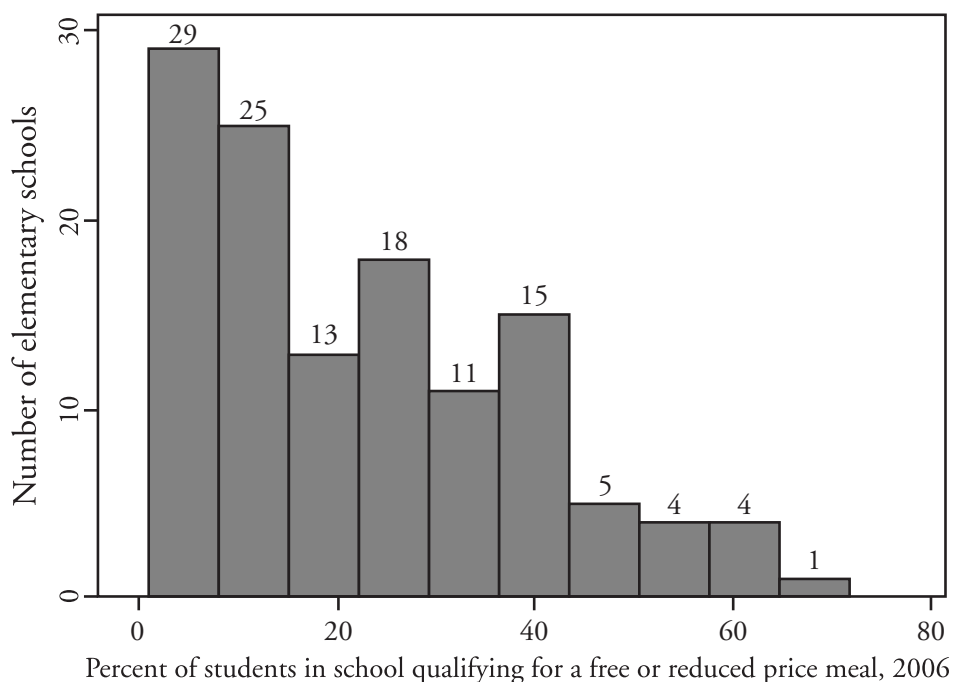
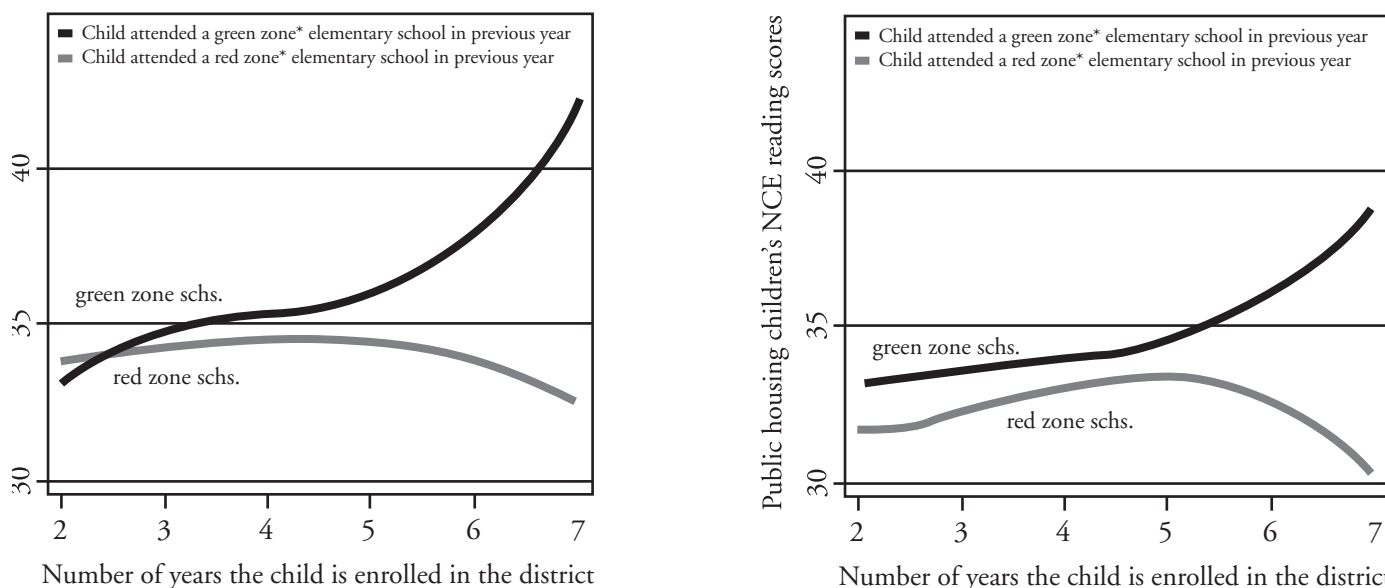


Figure 2 - Distribution of poverty among the elementary schools attended by public housing students (2006)

The effects of attending green zone vs. red zone schools on public housing students' math and reading scores



*Green and red zone schools refers to a MCPS initiative to heavily invest in grades K-3 within in its 60 highest-need (i.e., red zone) elementary schools.

Figure 4 – Effect of “green zone” / “red zone” on public housing children’s math and reading performance.

Comparing the Impact of the “Red Zone” Policy

The results of Montgomery County’s economic integrative housing are promising, particularly when compared with its “red zone” educational initiative. This policy allows for a test of whether extra resources within the schoolhouse could overcome the disadvantage of attending a high-poverty school. In the late 1990s, the district conducted some research and found that its third graders’ academic performance could perfectly predict their subsequent level of participation in AP and honors courses in high school. So in 2000, the county adopted a policy to direct extra resources to its 60 most needy elementary schools in order to introduce full-day kindergarten, reduce class sizes, provide greater time for literacy and math, and provide extra professional development to teachers. These 60 schools are termed “red zone” schools, while 71 other elementary schools are considered “green zone” schools. As Figure 4 shows, despite these

extra resources, by the end of elementary school, public housing children who attended “green zone” elementary schools still substantially outperformed their “red zone” public housing peers.

Applicability to Other Settings

Most education research attempts to quantify the effects of various promising school-based reforms for low-income children, many of which Montgomery County has embraced, including full-day kindergarten, smaller class sizes in early grades, a balanced literacy curriculum, and increased professional development. However, the results from this study suggest that the efforts to enroll low-income children in low-poverty schools have proven even more powerful.

Because education is an investment with both individual and societal benefits, improving low-income students’ school achievement using integrative housing is a tool that not only can reduce the income achievement gap but also can help stem future poverty. Furthermore, the experience of Montgomery County

shows that it can be in the self-interest of both localities and low-income families to create economically integrated neighborhoods and schools.

With a need for an economically heterogeneous population, Montgomery County has sought since the 1970s to direct and spatially spread the growth of its lower-income households throughout its jurisdiction. Hundreds of other high-cost jurisdictions have also sought to increase and spread their supply of affordable housing, albeit in small numbers, via inclusionary housing policies.

These results underline the importance of schools, in general, to student achievement, but they also stress the importance of the many advantages that low-poverty schools offer. Keeping in mind that this study examined children of low-income families who opted to live in an affluent suburb, what can the Montgomery County experience teach us about cities like Baltimore with extremely high rates of poverty, but that are nevertheless surrounded by counties with greater wealth?

One lesson is that counseling for families participating in housing mobility programs like Housing Choice Vouchers, the single largest HUD rental-assistance program, could include information or guidance not just about regional housing but also about the regional school market. Furthermore, economically integrative assignment policies could benefit low-income children, although obtaining economic integration that would permit low-income children to live in very low-poverty neighborhoods and attend very low-poverty schools would require unprecedented cooperation between Baltimore City and its surrounding counties. Another lesson: that student assignment to schools, whether through school attendance zones or school choice policies, can have significant consequences for students. As many as 60 school districts in the U.S. employ student assignment policies that explicitly balance student poverty across schools.

The Montgomery County example is not a one-size-fits-all solution for every jurisdiction. But it underscores how investments in housing, roads, or public transit that affect where people live can have positive educational impacts, particularly when they provide low-income children with access to economically integrated communities and schools. As such, the example offers regional lessons for Baltimore about housing mobility, and it underscores the importance to the entire community of economic integration. A strategy that promulgates “housing policy as educational policy” belongs as a discussion item on the community agenda.

The study, Housing Policy is School Policy: Economically Integrative Housing Promotes Academic Success in Montgomery County Maryland (The Century Foundation, 2010) can be accessed at <http://tcf.org/publications/pdfs/housing-policy-is-school-policy-pdf/Schwartz.pdf>

Heather L. Schwartz, Ph.D., is an associate policy researcher at the RAND Corporation in New Orleans, Louisiana. She received her doctorate in education policy from Teachers College, Columbia University. Her research regards housing and schooling policies intended to reduce the negative effects of poverty on children. She currently co-leads a MacArthur Foundation-funded study of inclusionary zoning and schools in 10 cities.

Endnotes

- ¹ S. Aud, W. Hussar, M. Planty, T. Snyder, K. Bianco, M. Fox, L. Frohlich, J. Kemp, and L. Drake, *The Condition of Education 2010*, NCES 2010-028 (Washington, D.C.: National Center for Education Statistics, 2010).
- ² U.S. Bureau of the Census, County Population Estimates by Demographic Characteristics - Age, Sex, Race, and Hispanic Origin; updated annually for states and counties. <http://www.census.gov/popest/counties/asrh/>. 2000 Census of Population and Housing for places; updated every 10 years. <http://factfinder.census.gov>.
- ³ For studies on **teacher sorting**, see for example B. A. Jacob, “The Challenges of Staffing Urban Schools with Effective Teachers,” *The Future of Children* 17, no. 1 (2007): 129–53; E. A. Hanushek, J. F. Kain, and S. G. Rivkin, “Why Public Schools Lose Teachers,” *The Journal of Human Resources* 39, no. 2 (2004): 326–54; D. Boyd, H. Lankford, S. Loeb, and J. Wyckoff, “The Draw of Home: How Teachers’ Preferences for Proximity Disadvantage Urban Schools,” *Journal of Policy Analysis and Management* 24, no. 1 (2005): 113–32; D. Boyd, H. Lankford, S. Loeb, and J. Wyckoff, “Explaining the Short Careers of High-achieving Teachers in Schools with Low-performing Students,” *American Economic Review* 95, no. 2 (2005): 166–71; B. Scafidi, D. L. Sjoquist, and T. R. Stinebrickner, “Race, Poverty, and Teacher Mobility,” *Economics of Education Review* 26 (2007): 145–59. For ethnographic studies about **high poverty school environments**, see J. M. Parr and M. A. R. Townsend, “Environments, Processes, and Mechanisms in Peer Learning,” *International Journal of Educational Research* 37 (2002): 403–23; M. Thrupp, “A Decade of Reform in New Zealand Education: Where to Now? Introduction,” *New Zealand Journal of Educational Studies* 34, no. 1 (1999): 5–7; M. Thrupp, “Education Policy and Social Change,” *British Journal of Sociology of Education* 23, no. 2 (2002): 321–32. For studies about **parental interactions with schools**, see A. Lareau and E. M. Horvat, “Moments of Social Inclusion and Exclusion: Race, Class, and Social Capital in Family-School Relationships,” *Sociology of Education* 72, no. 1 (1999): 37–53; E. M. Horvat, E. B. Weininger, and A. Lareau, “From Social Ties to Social Capital: Class Differences in the Relations between Schools and Parent Networks,” *American Educational Research Journal* 40, no. 2 (2003): 319–51. For studies about **teacher expectations and student-teacher interactions**, see A. Lareau, “Social Class Differences in Family-School Relationships: The Importance of Cultural Capital,” *Sociology of Education* 60, no. 2 (1987): 73–85; S. Lasky, “The Cultural and Emotional Politics of Teacher-Parent Interactions,” *Teaching and Teacher Education* 16, no. 8 (2000): 843–60; P. Hauser-Cram, S. R. Sirin, and D. Stipek, “When Teachers’ and Parents’ Values Differ: Teachers’ Ratings of Academic Competence in Children from Low-income Families,” *Journal of Educational Psychology* 95, no. 4 (2003): 813–20.
- ⁴ Since the housing authority does not track rejected offers, this statistic was derived from six months of offers made during 2008.
- ⁵ High-poverty schools are here defined as those with 75 percent or higher concentrations of students who qualify for a free or reduced-price meal (those who come from families making less than 185 percent of the poverty line). Fifty-five percent of fourth graders and 47 percent of eighth graders scored “below basic” on the National Assessment of Educational Progress in 2009 in high-poverty schools, whereas 17 percent of fourth graders and 13 percent of eighth graders scored “below basic” from schools where less than 20 percent of students qualified for a free or reduced-price meal. S. Aud, W. Hussar, M. Planty, T. Snyder, K. Bianco, M. Fox, L. Frohlich, J. Kemp, and L. Drake, *The Condition of Education 2010*, NCES 2010-028 (Washington, D.C.: National Center for Education Statistics, 2010).
- ⁶ *Our call to action* (1999). Rockville, MD: Montgomery County Public Schools.
- ⁷ Richard D. Kahlenberg, “Turnaround Schools that Work: Moving beyond Separate but Equal,” Agenda Brief, The Century Foundation, 2009.

EDITOR’S NOTE: A copy of the report, *Is Montgomery County’s Housing Policy One Answer to Baltimore’s Education Achievement Gap?: Montgomery County offers lessons about the educational benefits of housing-based economic integration*, is available in “Publications” on the Abell website, www.abell.org.

ABELL SALUTES

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tional advisors. Working in a program called Health Leads (formerly Project HEALTH), they are redefining traditional social services, acting in all these capacities to one degree or another, to provide practical guidance to the varying and disparate (non-medical) needs of patients.

One patient, for example, may be in a desperate situation with a sick child, no heat and unpaid utility bills; another is up against it after breaking up with his live-in girl friend, moving out and lacking a way to support himself and his young daughter. Other life crises shared over the counter include hunger, obstacles to earning a GED, and sudden homelessness. In each case: what to do, where to go?

Working with a stack of directories, a computer, and a Roledex, the student assigned to a case will locate, identify, hasten along, cajole, make things happen and become a positive force in changing their patients' lives. Says Joshua Sharfstein, M.D., Maryland Secretary of Health, "The program lines up tremendous resources against a tremendous need."

Dr. Sharfstein learned about Health Leads when he was doing his pediatric residency at a hospital in Boston, where the service was started in 1996 by Harvard College graduate Rebecca Onie, who still runs the organization out of its headquarters there. Sharfstein said he encouraged Onie to expand Health Leads to Baltimore 2006, where for the first time the program is being integrated with a public health agency and the quasi-public agency Baltimore Health-Care Access, rather than with a hospital's pediatric offices. Funds to cover Health Leads first two years in Baltimore -- \$250,000 total--came from

local groups, including Leonard E. Stulman Charitable Foundation and The Abell Foundation. "To be able to line up the energy of these college students with people who desperately need help is like hitting the public jackpot," said Dr. Sharfstein, noting the more than 8,000 children and adults served by the program in Baltimore each year.

On this particular day at the counter, Student A sees Tanya (not her real name,) a 19-year old single mother who is in school five days a week. "She came to me the moment she stepped out of her doctor's office across the hall. The doctor, taking in her health situation, had taken into account, too, her life situation, and written a 'prescription' to deal with both. One prescription would be going to her pharmacist, the other to me. The doctor recommended day-care for her 14-month old child, vouchers and a job. I was able to give her instructions on how to obtain vouchers and child care and how to connect with the nearest department of Social Services. She told me a month or so later, 'I got your instructions. I got the vouchers. I got the child care I asked for. I can't thank you enough.'"

Student B worked with Kandasmy (also not her real name). "Kandasmy is a woman with two children-- one in elementary school and another in her late teens-- who came to me with her problems. The older daughter has sickle cell anemia and has been in and out of the hospital. The mother could only work some of the time, caught between caring for her child in school; and going to and from the hospital to be with her older daughter. Her heat and utility bills were in danger of being cut off so the first thing I did was get her daughter emergency bus tokens--so she could manage her own transportation, and provide some relief for her mother. I then was able to work, successfully, with the utility company so that they

would not shut off her utilities. I then helped her switch to a job with better pay and more flexible hours. I helped her get her younger child into an after school tutoring program. Months later she told me, 'I'm really grateful that there is someone out there who would go the extra mile for me.'"

Student C reported that "My client's son lost his health insurance when he moved from Maryland to Rhode Island to attend high school and she was exhausted from trying and failing to get it reinstated. After her primary care provider referred her to us I was able to work with her providers and our legal advisor, and to get her son's health insurance reinstated in Maryland. Within a month, the client told me, 'I can't believe someone as young as you could have such a huge impact on my life!'"

The students' effectiveness is not a matter of hit-or miss; they have been trained to do their jobs and trained well. According to Mark Marino, Executive Director of Health Leads Baltimore, "All volunteers undergo at least 16 hours of pre-service training by Health Leads staff, social workers, physicians, lawyers, and community leaders to ensure they have the skills to serve clients in an effective, culturally competent manner. Volunteers also participate in weekly on-campus 'reflection sessions' to deepen their understanding of the health care system and the link between health and poverty; to build a community of peers committed to tackling these issues; and to tie their work in the clinic to their career aspirations."

Abell Salutes Mark Marino, Executive Director of Health Leads Baltimore, all of Health Leads Baltimore staff, and all of the students from Johns Hopkins, Loyola University, and the University of Maryland, Baltimore County who are helping the Baltimore community "hit the public health jackpot."