

5 Ideas

to Advance Economic Mobility
in NYC

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The Mamdani administration and City Council have taken promising steps to ease the affordability crisis squeezing New Yorkers. But making the city truly affordable will require more than lowering the cost of living. This report presents five actionable ideas to raise incomes and build wealth, developed for CUF's third annual NYC Economic Mobility Summit.

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Over the past seven months, the Mamdani administration and City Council have taken several promising steps to address the affordability crisis that is squeezing so many New Yorkers. From expanding free childcare for two-year-olds to launching an ambitious housing plan and a network of city-supported grocery stores, policymakers are confronting the daily costs that too often prevent New Yorkers from making ends meet. But solving New York City's affordability crisis will require more than tackling the soaring cost of living. City leaders also need a plan to address the other side of the equation: raising incomes and building wealth.

In short, New York City needs a bold economic mobility agenda—a set of initiatives, policies, and investments that help ensure all New Yorkers have the jobs, skills, social capital, and means needed to afford life in the most expensive city in the nation. This will require expanding access to well-paying jobs through stronger partnerships with employers; ensuring more New Yorkers can enroll in and succeed at the City University of New York (CUNY), the city's most reliable springboard to upward mobility; scaling up the most effective workforce training programs and investing in the wraparound supports that allow New Yorkers to complete these programs; enabling more of the city's growth-oriented minority- and immigrant-owned businesses to expand into larger enterprises; and doubling down on programs that help individuals build wealth and achieve stability through homeownership.

The report, which accompanies the Center for an Urban Future's third annual NYC Economic Mobility Summit, offers five policy ideas for what city leaders can do next to tackle affordability through policies that boost incomes, increase economic mobility, and expand pathways to the middle class.

THE FIVE IDEAS ARE:

1. Help transform CUNY into the nation's leading public university system for adult learners.
 2. Tap tech-savvy CUNY students to help small businesses adopt AI.
 3. Launch an AI Workforce Preparation Fund and Citywide AI Workforce Task Force.
 4. Expand pathways to affordable homeownership so more lower-income New Yorkers can build stability and wealth.
 5. Strengthen CityFHEPS navigation to help more New Yorkers secure stable housing and build economic mobility.
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1. HELP TRANSFORM CUNY INTO THE NATION'S LEADING PUBLIC UNIVERSITY SYSTEM FOR ADULT LEARNERS.

The City University of New York (CUNY) is already the nation's leading engine of social and economic mobility in higher education, with multiple campuses ranking among the country's best at helping students from low-income backgrounds move into the middle class. But when it comes to meeting the needs of adult learners—students ages 25 and older, many of whom work full time, care for children or aging relatives, and shoulder the lion's share of their household bills—CUNY still has work to do.

To help thousands more New Yorkers earn college degrees each year—and unlock the door to better-paying careers—city and state policymakers should partner with CUNY to transform the university system into a national flagship for adult learners.

Today, working-age adults make up a large and growing share of the CUNY student body. As of fall 2025, more than 46,500 CUNY undergraduate students are over the age of 24, more than the total undergraduate enrollment of NYU and Columbia combined. These students now make up over 21 percent of all undergraduates at CUNY, and more than one-third of all part-time undergraduates. And their ranks have swelled since the launch of CUNY Reconnect in 2022, which is helping tens of thousands of New Yorkers with some college credits but no degrees to return to CUNY to complete a credential. As a result, the number of students ages 25+ enrolled at CUNY's community colleges has surged 22 percent since 2022.¹

But to realize the economic mobility promise of this growth in adult learners, city leaders will have to partner with CUNY to knock down the barriers to college and career success that stymied many of these New Yorkers in their first try at college—and create an institution designed to meet adult learners where they are.

Adult learners bring significant strengths to the pursuit of a college degree: maturity, focus, work experience, and a clear sense of purpose. But they also face challenges that most traditional-age students do not—above all, the daily balancing act of school, work, caregiving, and the need to earn enough to support themselves and their families.

The challenge is clear: Among CUNY transfer students pursuing bachelor's degrees, students over 25 graduate within six years at significantly lower rates than their younger peers: 51.1 percent, compared with 65.3 percent of transfer students under 25. The gap persists among both part-time and full-time students, and age-related graduation gaps exist across every race and gender for which data is available. Adult learners are also less likely to make it from year one to year two, with just 37.3 percent of transfer students over 25 in bachelor's degree programs retained after their first year, compared with 49.8 percent of students under 25.²

Fortunately, CUNY is not starting from scratch when it comes to boosting support for adult learners. Its 2023-2030 strategic plan, CUNY Lifting New York, already points in this direction, with a focus on becoming a more student-centered university

system, expanding flexible schedules and modalities, recognizing credit for prior learning, and strengthening connections between academic programs and career outcomes.

Across the system, that work is beginning to take shape. CUNY SPS is creating lower-barrier entry points through Jump Start and Test Flight, helping prospective adult students show what they know, understand what online learning feels like, and build confidence before fully enrolling. LaGuardia and CUNY's central office are helping move credit for prior learning from policy to practice, so adults can earn academic credit for college-level learning gained through work, training, military service, industry credentials, and lived experience. CUNY Online is expanding flexible programs that better fit the schedules of working students and caregivers. And Lehman College is showing what an adult-centered campus strategy can look like in practice: creating more flexible ways for returning students to gain admission, helping them map their path to a degree before classes begin, recognizing prior college-level learning, addressing small financial barriers before they derail enrollment, and tailoring student services to the realities of working adults.

Crucially, these innovations would not only boost outcomes for adult learners. They would also make CUNY more accessible and responsive for many other students navigating complex lives, including student parents, students living independently, students caring for older relatives, and students working demanding hours while pursuing a degree.

Going forward, Mayor Mamdani and the City Council should work with CUNY on a major effort to transform the university into the nation's leading public institution serving adult learners. This effort should start by making flexible pathways the norm, not the exception. Adult learners need required courses that fit the complex lives they lead: online, hybrid, evening, weekend, and accelerated options that preserve quality and rigor while creating accessible pathways to completion.

The city should also help CUNY pilot a new support model for part-time adult learners—call it CUNY Flex. CUNY ASAP and ACE have helped transform outcomes for full-time students, but the majority of adult learners attend part time. CUNY Flex could extend hands-on advising, free OMNY cards, technology support, and childcare assistance to working adults who cannot enroll full time.

City leaders should also work with CUNY and the state to remove the financial tripwires that keep adults from returning and persisting. This should include launching a CUNY Fresh Start initiative to resolve unpaid balances for students who have stopped out, so that a few hundred dollars does not block someone from completing a degree. At the same time, CUNY should continue scaling credit for prior learning, ensuring that adults can earn academic credit for college-level learning gained through work and other lived experience. When that learning meets college-level standards, it should count—saving students time and money while sending a powerful message that their experience has value.

Finally, the city should fund the partnerships needed to help adult learners succeed at scale. An NYC Adult Learners Network could provide competitive grants to community-based organizations that help adults navigate re-enrollment, financial aid, childcare, transportation, benefits, and other barriers that too often derail persistence—complementing the important work that these organizations already do, but that is often funded specifically for populations under the age of 25.

For New York City to succeed in expanding economic mobility, few opportunities are more urgent—or more achievable—than helping CUNY become the nation's leading public university system for adult learners.

2. TAP TECH-SAVVY CUNY STUDENTS TO HELP SMALL BUSINESSES ADOPT AI.

Across the five boroughs, many small businesses are struggling as expenses balloon, revenues stagnate, and owners are forced to do more with less. At the same time, many CUNY students are finding it increasingly difficult to land paid internships

and entry-level jobs in their fields, leaving too many without the applied experience employers now expect.

A CUNY AI Small Business Corps could help address both challenges at once. By paying CUNY students to work directly with small businesses on practical AI adoption, the city could help neighborhood firms put new tools to work while giving students the paid, real-world experience employers increasingly expect. For students, the Corps would offer a chance to apply AI to concrete business challenges, build relationships with entrepreneurs in their own communities, and gain experience that could make the difference in landing a first job—or spark entrepreneurial opportunities of their own.

AI has the potential to level the playing field for small businesses, helping firms with slim profit margins reduce costs, save time, and take advantage of growth opportunities. It can help small businesses take on projects or tasks in hours that previously took weeks or required hiring a consultant—from analyzing customer data and assessing growth opportunities to streamlining marketing, managing inventory, strengthening basic cybersecurity practices, and navigating city regulations or permit processes.

These are advantages that could greatly help New York's small businesses, a growing number of which are feeling squeezed as rising costs eat into profit margins. Business closures have outpaced openings in three of the last five quarters, according to the Manhattan Chamber of Commerce.³ In the third quarter of 2025 alone, there was a net loss of 1,050 businesses across the city.⁴

An increasing number of small business owners grasp that AI has the potential to help them. But thus far, relatively few have taken the plunge. Nationally, by the end of 2025, fewer than one in five small businesses had adopted AI—suggesting that many New York City firms are also likely still in the early stages of putting these tools to work.⁵

Numerous small business owners—including tens of thousands who are in their 50s or older—aren't tech savvy and have little or no experience using AI. Even those who have dabbled with ChatGPT or other AI tools often don't understand the specific use cases for AI that would be most helpful for their business. And when it comes to adopting AI, many simply don't know where to begin, what steps to take, or where they can get help.

New York has several excellent small business assistance organizations that provide invaluable assistance to small firms on everything from writing business plans and applying for incentives to accessing capital. But these nonprofits don't have the capacity to help all of the small businesses that could benefit from AI implementation, and many organizations lack staff with the AI expertise needed to be effective.

City leaders can solve this gap by pairing small businesses with CUNY students—perhaps under a newly created CUNY AI Small Business Corps. Students could be matched with businesses in their own communities, allowing them to draw on their personal experiences, cultural knowledge, and language skills.

This effort would not only boost small businesses. It would also enable CUNY students to build expertise in real-world settings and demonstrate hands-on experience applying AI at a time when employers in every industry are increasingly seeking out workers with AI skills. Importantly, it would give CUNY students a leg up in one of the most challenging job markets for young people in generations. Indeed, since 2022, entry-level job postings in New York City plummeted by 37 percent.⁶

There is already a promising model to build on. In 2025, the tech training nonprofit Pursuit launched a program focused on helping local small businesses and nonprofits adopt AI, while creating new job pathways for New Yorkers trained by Pursuit. The pilot matches businesses and nonprofit organizations with Pursuit-trained AI builders, with the goal of identifying problems where AI-powered tools can help and prototyping solutions.

City leaders should build on this model by launching a CUNY AI Small Business Corps—potentially as a partnership among CUNY, the Department of Small Business Services, local chambers of commerce and business improvement districts, community-based small business assistance organizations, and experienced tech career training providers. Participating students would leverage their CUNY-developed skills to help small businesses adapt to changing technology by exploring AI use cases and identifying concrete opportunities to use technology to improve operations. Examples might include developing a multilingual, multicultural marketing plan; setting up customer-management tools; analyzing sales trends; improving inventory systems; strengthening basic cybersecurity practices; or using AI to navigate city rules and permits. The program should prioritize businesses in lower-income neighborhoods and commercial corridors with high concentrations of immigrant- and minority-owned firms.

By launching a CUNY AI Small Business Corps, city leaders could help address two problems at once: helping neighborhood businesses adopt productivity-boosting tools they might otherwise miss, while giving CUNY students the paid, applied experience employers increasingly demand.

3. LAUNCH AN AI WORKFORCE PREPARATION FUND AND CITYWIDE AI WORKFORCE TASK FORCE.

Artificial intelligence is the most disruptive technology to hit New York City's economy in generations. Although the full impact of AI remains far from clear, and AI is already creating new kinds of work and driving demand for AI-related skills, there are strong indications that it is also beginning to automate or significantly change major areas of work. Research from the Center for an Urban Future finds that entry-level job postings in New York City have plummeted 37 percent since 2022, with occupations most exposed to generative AI facing the steepest declines. Mid-career workers in office, administrative, technical, and professional roles could face significant disruption as well, as AI changes the tasks and staffing models that define their jobs.

New York City cannot afford to sit back and wait for the federal government, international agreements, or the market alone to determine how workers are supported through this transition. To get ahead of these disruptions, city leaders should launch the nation's first AI Workforce Preparation Fund, while also establishing a high-level AI Workforce Task Force charged with developing a concrete strategy to help New Yorkers adapt, advance, and transition into new roles.

The AI Workforce Preparation Fund should fill a gap that existing workforce programs are not designed to meet: helping the city respond quickly as AI changes jobs, skills, and hiring patterns in real time. Rather than creating another standalone training program, the Fund should provide flexible dollars to test new models, expand paid hands-on work experience, support incumbent workers before layoffs happen, and respond rapidly when displacement occurs.

Because AI is impacting young people trying to access their first jobs as well as mid-career workers whose jobs are being transformed or displaced, the Fund should be set up to address the multiple needs facing New York City's workforce resulting from the rapid pace of AI adoption. First, it should support AI skills training through CUNY and nonprofit workforce providers, with a focus on entry-level workers struggling to break into a labor market where paid internships and junior roles are becoming harder to secure. These dollars could also support paid hands-on learning models, like a citywide AI Service Corps, as well as fellowships that place early-career workers with nonprofits, small businesses, and public agencies that need help using AI effectively and responsibly. These models would give participants meaningful work experience to bridge the gap between program completion or college graduation and a first job, while helping organizations build badly needed AI capacity.

Second, the Fund should support incumbent workers whose jobs are changing. For workers whose roles are being

transformed but not eliminated, the city should help employers provide training that enables workers to use AI tools, take on higher-value tasks, and remain employed. For workers whose roles are being phased out, the Fund should support career coaching, training, and transitions into new fields that continue to see strong hiring demand.

Third, the Fund should create a rapid-response system for workers displaced by AI-driven automation. When layoffs occur in occupations or industries exposed to automation, affected workers should receive fast-tracked access to case management, retraining, job placement, benefits navigation, and other stabilizing supports. The city should also explore wage insurance as a tool to temporarily cushion the pay gap for displaced workers who find new jobs at lower wages—helping maintain employment while reducing the risk of financial insecurity.

The Citywide AI Workforce Task Force should bring together employers, AI companies, CUNY, nonprofit training providers, labor groups, workforce agencies, economic policy experts, and frontline practitioners. The task force could be jointly championed by both sides of City Hall, including the mayor and the City Council speaker, lending the effort both executive leadership and legislative buy-in. Within six months, the Task Force should produce an initial citywide AI Workforce Preparation Plan that includes targeted new investments in education and training, structural changes that can strengthen the city's workforce development ecosystem, and policy recommendations that can help blunt the most destabilizing impacts of AI-driven job losses. The task force should also identify options for creating an early warning system for AI-related labor market disruption—bolstering existing workforce data benchmarking efforts that are currently underway.

Precedent for this kind of action is already emerging. A coalition of AI and tech companies, governors, employers, and philanthropies recently launched RAISE US, a national initiative that has secured more than \$500 million toward AI workforce training and job-transition programs, with an eventual goal of raising \$1 billion.⁷ New York City should move quickly to tap this funding and position itself as one of the nation's leading laboratories for AI workforce preparation. At the state level, Governor Hochul's FutureWorks Commission is developing recommendations to harness AI's economic benefits while protecting workers. New York City should complement these efforts with its own city-specific plan—one designed to reward adaptation and program innovation with flexible public-private funding and the support of top city leaders.

By moving swiftly to develop a proactive, city-level response, policymakers can rise to the challenge posed by the rapid adoption of AI across the economy. An AI Workforce Preparation Fund can help the city's workforce development ecosystem adapt to change—and ensure that thousands of workers are not left to fend for themselves through one of the largest labor market disruptions in decades.

4. EXPAND PATHWAYS TO AFFORDABLE HOMEOWNERSHIP SO MORE LOWER-INCOME NEW YORKERS CAN BUILD STABILITY AND WEALTH.

In recent years, New York City's cost-of-living crisis has understandably shined a spotlight on the escalating challenges facing renters, prompting policy responses ranging from zoning changes and new investments in affordable rental housing to a rent freeze for rent-stabilized apartments. But if city leaders want to make progress on narrowing New York City's yawning wealth gaps—and ensure that more families are able to put down roots and remain in their communities over time—they will also need to step up support for policies that expand access to affordable homeownership.

The challenge has been growing for decades. Homeownership has long been one of the few reliable ways for New Yorkers to build both housing stability and wealth. For families able to get a foot in the door, homeownership can provide a significant measure of protection against rising housing costs and an asset to pass on to the next generation. But as home prices have skyrocketed while incomes have failed to keep pace, the prospect of ownership has slipped out of reach for more and more low- and moderate-income households.

The consequences are visible in the city's widening homeownership gaps. The number of Black homeowner households in New York City fell from 209,524 in 2002 to 178,659 in 2023, a 14.7 percent decline, even as the total number of owner-occupied units increased 13 percent during the same period, from 981,814 to 1,109,000.⁸ Overall, 45.2 percent of Asian New Yorkers and 41.7 percent of white New Yorkers are homeowners, compared with just 25.9 percent of Black New Yorkers and 17.2 percent of Hispanic New Yorkers—contributing to severe racial wealth gaps across the city.⁹ A 2025 report using data collected between 2017 and 2021 found that white, non-Latino New Yorkers had a median wealth of \$320,000, compared with \$43,100 for Asian, non-Latino New Yorkers, \$2,800 for Black, non-Latino New Yorkers, and \$0 for Latino New Yorkers.¹⁰

Research suggests that well-designed homeownership policies can support wealth-building among lower-income residents, while also boosting housing stability—an important hedge against the rise in displacement that can accompany significant cost increases in rental housing. A Lincoln Institute analysis of more than 4,000 shared-equity homes—models such as community land trusts, limited-equity co-ops, and deed-restricted homes, where resale restrictions keep homes affordable for future buyers—found that these programs enabled lower-income buyers to build wealth, strengthened residential stability through housing market turbulence, and preserved affordability for subsequent buyers.¹¹

Fortunately, New York City has several promising programs to build on. But these programs are generally serving no more than a few dozen to a few hundred New Yorkers each year and have significant room to grow.

The HomeFirst program, administered by the NYC Department of Housing Preservation and Development (HPD), provides down-payment assistance to lower-income first-time homebuyers, but as of December 2022, it had helped just over 3,000 households secure homeownership since launching in 2004.¹² Open Door, which helps finance the construction of new affordable homes for first-time buyers, has financed only 451 units across 10 projects since its launch in 2017.¹³ The Affordable Neighborhood Cooperative Program, which helps renovate distressed city-owned rental buildings and convert them into affordable co-ops for existing residents, has created roughly 700 units of homeownership since 2014. And HomeFix, which provides low- or no-interest and forgivable loans for repairs to one- to four-family homes, had assisted just 94 homeowners from its launch in 2019 through June 2022, although the city aims to expand to at least 450 homeowners over the next three years.¹⁴

The City Council has also begun to take important steps to advance homeownership goals. The recently adopted city budget includes more than \$5 million for homeowner stabilization services, including estate planning assistance and deed theft counseling.¹⁵ The Council has also enacted legislation creating a land bank, which would be empowered to purchase tax liens from the city with the goals of preserving ownership and equity interests in homes and preventing residents from being displaced.¹⁶

These are important building blocks. But their scale remains far too small for a city where affordable homeownership is increasingly out of reach and the landscape of wealth-building remains strikingly inequitable.

Going forward, the Mamdani administration and City Council should launch a major new affordable homeownership initiative with two clear goals: helping 5,000 lower- and moderate-income households become first-time homeowners and helping 5,000 current lower-income homeowners preserve their homes and retain wealth by the end of 2028.

First, the city should focus on scaling up effective programs that are already in place. That starts with swiftly implementing the homeownership commitments in the Mamdani administration's Block by Block housing plan, including doubling the size of the Open Door program and launching "Our Home," a new effort to create permanently affordable co-ops for working-class New Yorkers. The city should also significantly expand HomeFirst down-payment assistance and fully fund and deploy an expanded HomeFix 2.0 so more lower-income homeowners can afford the repairs needed to remain safely in their homes.

However, meeting the scale of the need will require creative new ideas and a focus on moving affordable homeownership higher on the city's policy agenda. Fortunately, there is no shortage of options. For instance, policymakers should leverage the city's land-use powers to incorporate affordable homeownership tools and investments into new neighborhood plans—starting with the South of Prospect and White Plains Road rezonings announced in May—as well as plans for the future of Sunnyside Yards. This approach could include a density bonus that enables developers to build more housing in exchange for setting aside affordable homeownership units, as well as new shared-equity models on city-owned parcels—from small vacant lots to aging branch library sites where redevelopment could deliver both modernized library facilities and new affordable homes.

The city can also increase support for Community Land Trusts (CLTs)—nonprofits that acquire, own, and steward land to provide permanently affordable housing and other public goods. The city should also strengthen support for community land trusts by expanding HPD's technical assistance offerings and creating a dedicated financing pathway to help CLTs cover acquisition, due diligence, and pre-development costs—allowing them to compete more effectively for land and at-risk buildings before they are lost to speculation.

And as the city's older adult population booms, policymakers should consider launching a new Multigenerational Homeownership Initiative to help lower-income homeowners preserve wealth, age in place, and keep homes habitable across generations. The program could combine estate planning assistance to ensure homes are successfully transferred to the next generation with renovation subsidies that help families upgrade existing homes to accommodate older relatives, adult children, or multiple generations living under one roof.

There is no question that delivering on the promise of a more affordable city will require strong steps to build and preserve more rental housing that New Yorkers can afford. But policymakers should be equally ambitious about narrowing wealth gaps and helping more New Yorkers remain rooted in their communities for the long term. To achieve that, city leaders will have to elevate affordable homeownership as a key part of both the city's housing and economic mobility agendas—setting ambitious goals, scaling effective programs, and investing in new models of shared ownership and wealth preservation.

5. STRENGTHEN CITYFHEPS NAVIGATION TO HELP MORE NEW YORKERS SECURE STABLE HOUSING AND BUILD ECONOMIC MOBILITY.

Stable housing provides a vital foundation for economic mobility. Without housing security, New Yorkers struggle to stay employed, children face disruptions in school, adults have far lower chances of completing education or training programs, and the daily work of survival crowds out space to plan for the future.

That is why CityFHEPS, New York City's primary housing rental assistance program, is among the city's most important anti-poverty investments. The program served 67,952 households as of February 2026 and had an FY2026 budget of \$1.78 billion, making it the largest municipal housing voucher program in the country.¹⁷ But despite this enormous investment, too many eligible New Yorkers struggle to turn their voucher into stable housing because the systems surrounding CityFHEPS remain hugely challenging to navigate.

To help ensure that the city's flagship investment in housing the most vulnerable New Yorkers leads to the best possible outcomes, this fractured and flawed system will have to change. That means reducing bureaucratic barriers at every stage of the process: determining eligibility, issuing shopping letters, assembling documents, completing inspections, securing landlord participation, and moving families from voucher approval to lease signing. It also means improving the experience for property owners, who too often face long delays, confusing recertification rules, and uncertainty about whether a unit will be approved for a voucher holder and how much rent will be covered.

Since its inception in 2018, CityFHEPS has demonstrated that rental assistance can help families exit homelessness and remain stably housed. Over the past eight years, the program has helped more than 123,000 low-income New Yorkers secure permanent housing.¹⁸ At the same time, households that exit shelter with rental assistance are far less likely to return within a year than those leaving without a subsidy—a clear sign that the program is having an impact.¹⁹

Yet too many participating households face significant delays in finding housing or fail to obtain it at all. From July 2019 to May 2023, according to a sample of 52 cases analyzed by the Office of the New York State Comptroller, the average time from the first shopping letter to approval and shelter exit was 292 days, while only about 21 percent of households issued shopping letters ultimately received CityFHEPS placements.²⁰ A major reason is that the CityFHEPS process remains fragmented and difficult to navigate. Voucher holders must keep track of paperwork and information across multiple agencies and manage confusing online portals, with minor errors potentially leading to weeks-long delays. These delays also discourage property owner participation, since landlords may be asked to hold units open for months while approvals, inspections, and recertification issues are resolved.

The Mamdani administration has begun addressing several of these problems. Its Block by Block housing plan includes a focus on helping New Yorkers move out of shelter and into permanent housing more quickly. The SPEED task force has also recognized that CityFHEPS is hampered by administrative bottlenecks and proposed reforms to automate placement processes, expand online portals for property owners, accelerate inspections, and make the voucher-to-move-in process more predictable.

To tackle the challenges facing voucher recipients on the path to stable housing, these reforms will have to be swiftly and thoroughly implemented. But even a less bureaucratic process, by itself, will fall short of what should be the city's broader goal: speeding the path to actually using a voucher and ensuring that recipients can navigate toward housing that leads to deeper economic benefits over time. To enable CityFHEPS to do more than pay rent, the city will need to pair administrative reform with a major expansion of hands-on housing navigation.

The city should build on these commitments to process reforms by expanding housing navigation support—including a highly promising model pioneered by the nonprofit Anthos|Home. Founded in 2022, the organization connects households with housing navigators who work directly with property owners to match households with units, coordinate administrative steps, and provide flexible support to overcome the barriers that might otherwise grind the process to a halt. The organization also offers ongoing case management support for at least one year after move-in. As of March 2026, Anthos|Home had moved in 600 households, engaged more than 615 property providers, projected 1,600 move-ins by the end of FY2027, and reported 100 percent housing retention.²¹ Expanding this model would help shift CityFHEPS from a voucher program that too often leaves families to navigate the market on their own into a more effective housing placement system.

Housing navigation is especially important for families seeking to use a voucher in neighborhoods linked to better long-term outcomes for children. Research from Raj Chetty and colleagues on “Moving to Opportunity” helps explain why: the federal housing mobility experiment helped some families with young children move from high-poverty public housing developments to lower-poverty neighborhoods. Children who moved before age 13 saw significantly higher college attendance and earnings as adults, suggesting that access to these neighborhoods can have lasting effects for children. (At the same time, the

research found little or no improvement in adults' economic outcomes, underscoring the need to pair housing navigation with supports that can help working-age adults make gains in the near term, from career training and reconnection to college to benefits counseling and free childcare.)²²

New York City should draw from Seattle's Creating Moves to Opportunity initiative, which uses housing navigators to help voucher holders access higher-opportunity areas more effectively than vouchers alone. In New York, navigators could help families compare options based on data from the Opportunity Atlas—which maps economic mobility down to the Census tract level—as well as school quality, childcare options, commutes, job access, and other factors that shape long-term economic opportunity.

Ultimately, CityFHEPS and other housing voucher programs should be judged by more than whether eligible New Yorkers receive assistance—or even whether those who exit shelters end up returning. Going forward, the city should focus on understanding whether the program can be structured and delivered in ways that help boost incomes, improve educational outcomes, and ultimately lead to long-term economic mobility gains. These steps should include resources for community-based organizations to partner around delivering coordinated services. For example, CityFHEPS recipients with some college credits but no degree could be introduced to CUNY Reconnect and supported in returning to college to complete a credential. Adults without a high school diploma could be connected to free high school equivalency programs. Others could receive help navigating the complex landscape of nonprofit workforce development programs and securing other supports—from reduced-fare OMNY cards to free childcare—that help New Yorkers build greater economic security.

CityFHEPS is already one of New York City's most important homelessness prevention investments. The next step is to make it a stronger tool for economic mobility by fixing bureaucratic barriers, expanding hands-on navigation, helping families access a wider range of higher-opportunity neighborhoods, and connecting households to supports that can help them achieve near-term stability and build upward mobility over time.

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