

**Welfare to Work  
Voucher Evaluation:  
Interim Report on  
Qualitative Research**

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*Prepared for*  
Paul Dornan  
U.S. Department of Housing and  
Urban Development  
451 Seventh Street, SW, Room 8140  
Washington, DC 20410-3000

*Prepared by*  
Jennifer Turnham  
Alvaro Cortes  
Michelle Wood  
Jenny Berrien

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**Internal Review**

Project Director

Technical Reviewer

Management Reviewer

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# Executive Summary

In February and March 2002, Abt Associates completed qualitative, in-person interviews with 75 individuals who are part of the evaluation of the Welfare to Work Voucher (WtWV) program. These interviews provide the first in-depth look at the experiences of WtW voucher recipients and the kinds of housing and employment choices these families have made since voucher issuance. The WtWV program was authorized by Congress in fiscal year 1999 and implemented in 131 public housing agencies (PHAs) beginning in December 1999. The program offered tenant-based rental assistance vouchers to current and former recipients of Temporary Assistance for Needy Families (TANF) as well as families eligible for TANF. The purpose of the rental assistance is to help voucher recipients in their transition from welfare to economic self-sufficiency. Abt Associates and its subcontractors, the QED Group LLC, Amy Jones and Associates, and Johns Hopkins University, are conducting the evaluation of the program under contract to the Office of Policy Development and Research of the U.S. Department of Housing and Urban Development (HUD).

## Background

The evaluation includes both a quantitative analysis of program impacts and, the subject of the current report, a qualitative assessment of the experiences of program participants. The qualitative research uses detailed, open-ended discussions with a small number of participants to learn about the kinds of housing arrangements and employment decisions they have made and to what extent the WtW voucher has played a role in these decisions. One of the biggest benefits of the qualitative research is that it allows us to hear participants describe their experiences in their own words, which will give context and perspective to the quantitative assessments of participant outcomes measured through administrative and survey data.

The evaluation is being conducted in PHAs in six cities. The study sites are: Atlanta and Augusta, Georgia; Fresno and Los Angeles, California; Houston, Texas; and Spokane, Washington. The evaluation uses an experimental research design, featuring the random assignment of eligible program applicants to a treatment group that received a WtW voucher and any accompanying employment services, or to a control group that did not receive a WtW voucher.<sup>1</sup> This design will allow for rigorous assessment of the effects of receiving a WtW voucher through a comparison of outcomes across the two groups.

The evaluation began in early 2000 in the study sites and random assignment was completed in the last site in May 2001. More than 8,700 individuals were randomly assigned to the treatment and control groups and together they comprise the research sample. Those assigned to the treatment group were offered a WtW voucher and had the opportunity to use the voucher to lease a qualifying housing unit of their choice. Those assigned to the control group were precluded from receiving a WtW voucher at the outset, but remained on the PHA's waiting list for regular voucher assistance.

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<sup>1</sup> The original design of the WtWV program called for participation housing agencies to use partnerships with local employment and training providers and existing welfare to work programs to offer WtW voucher recipients access to employment related services in addition to the housing assistance voucher. In practice, however, in most of the evaluation sites no specialized services were developed especially for the WtWV program. This issue is discussed in detail in Appendix B.

Control group members could receive a regular housing choice voucher when such assistance became available (assuming they remained eligible for tenant-based assistance).

## **Selecting Individuals for the Qualitative Interviews**

Our goal in conducting the qualitative interviews was to learn as much as possible about the ways in which voucher recipients have used the voucher compared to the experiences of individuals who have not received rental assistance. We therefore purposively selected qualitative interview respondents to include only treatment group members who were successful in using the voucher to lease a housing unit and control group members who had not received any type of housing assistance. Treatment group members who were not successful in using their voucher to lease a unit, and control group members who have subsequently received a voucher through the regular housing choice voucher program were therefore excluded from the qualitative analysis.

Because of our desire to explore a range of individual experiences among those who received voucher assistance, we selected more treatment group members than controls for interviewing. In addition, some of the individuals who received a WtW voucher and successfully leased-up used the voucher to move to a new housing unit, while others used the voucher to lease their current unit (sometimes referred to as leasing in place). We thought the choices and experiences of the “movers” might be different than the “stayers,” and so we purposively selected both movers and stayers from among the treatment group members selected as respondents. Throughout the report we refer to these groups as “treatment-movers” and “treatment-stayers.”

We completed between 9 and 15 qualitative interviews in each of the study sites. Overall, we completed 75 interviews, which included 43 treatment-movers, 13 treatment-stayers, and 19 control group members.

## **Conducting the Qualitative Interviews**

A team of five site visitors completed the interviews. Most of the interviews were conducted in the homes of the interview respondents. The interviews focused on the time period between random assignment and the interview, which covered approximately 18 to 22 months in all of the study sites except Los Angeles, where the period was approximately 10 months. The interviews were open-ended discussions that addressed a broad array of topics, including: changes in housing arrangements, employment, and receipt of public assistance over the study period; motivations for moving; plans to move in the future; satisfaction with the quality of current housing and neighborhood conditions; and for voucher recipients, an assessment of the financial implications of receiving the rental assistance.

Topic guides were used to guide the discussions. The guides provided interviewers with the general subjects of inquiry for the interviews and cues regarding probes to use to obtain details about each topic. The interviewers also completed a family circumstances and employment map as part of the interview process. These maps are timelines used to record key changes in housing and employment situations over the period of study. All of the interviews were audio taped and later transcribed by a professional transcription service.

## Analyzing the Qualitative Interviews

Our purpose in conducting the qualitative interviews was to respond to the following research questions:

- To what extent do voucher recipients use their WtW vouchers to move to new locations rather than leasing in place?
- To what extent do voucher recipients use their WtW vouchers to move to locations that are closer to work or training?
- What are the key motivations for moving (among treatment and control group members)?
- What do program participants consider their most serious challenges in obtaining and retaining employment?
- Do voucher recipients have access to transportation to jobs and services?
- Does the improved housing facilitated by the voucher appear to lead to new job opportunities and/or better job retention?

To organize the information collected in the 75 interviews, the principal analysts read the interview transcripts and coded them for key themes. These issues included: changes in housing arrangements and location; satisfaction with current housing and neighborhood conditions; employment experiences; school and training; financial impacts of the voucher; and overall satisfaction with the voucher.

In addition to the transcribed interviews, the family circumstances and employment maps were used to identify changes in respondents' housing and employment experiences and patterns across these experiences. The maps were also used to assess how these experiences might be inter-related. We defined these patterns as housing and employment pathways, and used the pathways as a tool for analyzing the diverse experiences among the interview respondents.

In presenting the information gathered in the interviews, we provide examples to illustrate the key themes and issues. All respondent names have been changed in these examples, and consistent names are used throughout the report.

## Housing Experiences Among Respondents

We identified five distinct housing pathways among the 75 qualitative interview respondents:

*Twenty-one of the respondents lived with family members, relatives and/or friends at the time of random assignment and were living in a different housing unit on their own at the time of the interviews.* The women in this pathway decided to move for reasons that were somewhat different from those in the other pathways. Neighborhood satisfaction varied, and only 16 percent of these movers (all treatment-movers) moved a second time after the initial lease up. More pronounced among respondents in this pathway was the heightened sense of personal independence and responsibility that came from moving out of a shared-living situation.

*Sixteen of the respondents lived in their own private, unsubsidized rental units at the time of random assignment and were living in a different housing unit on their own at the time of the interviews.* Those that received vouchers typically experienced a substantial reduction (on average, \$227 a month) in their expenditures for rent during the study period. By comparison, control group members, who did not receive a voucher, experienced a modest average increase (\$50) in their rent.

*Seven of the respondents were receiving some type of project-based housing assistance at the time of random assignment and were living in a different housing unit on their own at the time of the interview.* These movers overwhelmingly expressed displeasure for their former living situations and were particularly sensitive to issues affecting the safety and health of their families. The majority of the respondents moved because of specific housing and neighborhood conditions in their former neighborhoods.

*Six of the respondents (5 of them treatment group members) were living in a homeless shelter, drug or alcohol treatment center, or rape crisis center at the time of random assignment and have since moved into a housing unit on their own.* The voucher gave the treatment group members in this pathway the opportunity to stabilize their housing situations, relieve personal anxiety, and possibly concentrate on personal challenges or goals.

*Twenty-three of the respondents had not moved during the study period.* Included in this housing pathway are all of the treatment-stayers and slightly over half of the control group members.

Other key findings regarding housing experiences were:

- Respondents' housing situations at random assignment greatly influenced their housing decisions and experiences over the period of study.
- In general, over the period of time that we studied, respondents were focused on responding to immediate needs, rather than concerns about long term self-sufficiency.
- Just under half of the treatment-movers had plans to move again.
- Finally, it is unclear how successful movers were in improving their living environments.

## **Employment Experiences Among Respondents**

Overall, fewer than half of all respondents were employed at the time of the interview, earning hourly wages ranging from \$4.65 to \$13.00. More than three-quarters reported receiving some type of public assistance income at the time of the interview. Although the employment experiences of the respondents were quite varied, we observed five basic employment pathways that describe changes in employment status from the time of random assignment to the interview.

*About one-third of the individuals interviewed were employed at the time of random assignment and at the time of the interview.*

- Just under half of those employed both at random assignment and at the time of the interview had been in the same job since random assignment.

- Just over half had changed jobs one or more times since random assignment.

***About one-quarter of the respondents were unemployed both at the time of random assignment and at the time of the interview.*** Some of the individuals on this pathway had been employed at some time during the study period, while others had been unemployed for quite some time. Difficulty locating and paying for childcare was the most frequently mentioned obstacle to employment among those on this pathway who did not report having a disability that limited or prevented work.

***Approximately one-fifth of the respondents were employed at the time of random assignment but unemployed at the time of the interview.*** The most common reason for leaving a job voluntarily was the birth of a child, and the most common reason for not resuming employment was difficulty with childcare arrangements. Others reported that the economy and lack of jobs has made it difficult to locate new jobs.

***Twelve of the respondents were unemployed at the time of random assignment and employed at the time of the interview.***

***The final pathway was followed by seven of the respondents and involved moving from employment or unemployment at the time of random assignment to full-time school or job training at the time of the interview.***

Other observations regarding employment experiences are:

- The most frequently cited factor influencing respondents' employment choices was access to childcare and the means to pay for it.
- Past work experience and, to a lesser extent, schooling also played an important role in shaping the employment outcomes of the respondents.
- For some individuals, access to employment services (job training, job search assistance, skills workshops) may have played a role in employment experiences, although this varied by study site.
- Respondents seldom mentioned housing issues—location, size and condition of unit, neighborhood quality—as playing a decisive role in their employment experiences.

We also explored changes in financial well being among the treatment group members (all of whom had received and used the voucher rental assistance) over the course of the study period. To do so, we grouped respondents into three categories that described changes in their financial situation during the study period: improvement, decline, and stability. Key observations were:

- Reductions in monthly expenditures for rent brought about by the voucher and changes in employment status were the most common drivers of improvement among the 25 treatment group members whose financial situations had improved since receiving the WtW voucher.
- Changes in employment status and new housing costs were the two most common factors for treatment group members who were in worse financial situations at the time of the interview than at random assignment.

The qualitative interviews also provided the opportunity to explore the linkages between the receipt of a WtW voucher and employment. In particular, we examined the role of housing location, housing quality, and neighborhood quality in employment decisions. This assessment revealed a few themes.

In general, very few individuals articulated explicit links between the receipt of a WtW voucher, changes in housing and neighborhood experiences, and their employment status. Nevertheless, we do find that individuals who were living with family members at the time of random assignment and used the voucher to move into their own place tended to have better employment experiences than those in other housing pathways. We also assessed the receipt of housing and employment services among voucher recipients and found that in most cases, respondents appeared to have received little in the way of specialized services developed specifically for the WtWV program.

## **Implications for Upcoming Data Collection and Analysis**

The lessons learned from the qualitative interviews shed light on the life experiences, choices, and challenges of WtWV program participants. In addition, the conclusions from these interviews point to several implications for the upcoming data collection activities that will support the quantitative component of the evaluation. Such activities may include a follow-up survey of sample members in all sites.

- First, the priorities of these respondents in making choices about housing location—the importance of neighborhood safety and housing quality over proximity to jobs—imply that survey questions must explore both employment and non-employment motivations when asking about changes in housing arrangements.
- Several respondents began full-time schooling after receiving the voucher, and others described the voucher’s positive effects on their children’s well being. The intervention may result in positive impacts in areas other than employment and earnings, and it may be necessary to adapt data collection and analysis procedures to capture these other results.
- The prevalence of “push” factors, (features of a neighborhood leading respondents to leave a particular location), versus “pull” factors (features that attract respondents to a new location) in shaping participants’ moving decisions indicates that a survey should be structured to collect information on both types of neighborhood influences.
- The fact that nearly all of the respondents said that their ability to work was contingent on attaining access to childcare indicates another important line of inquiry for a follow-up survey.
- Finally, that the individuals we interviewed focused on their most immediate and urgent needs for housing stability and neighborhood safety—only later turning to choices about school, training, and employment—has important lessons for the development of future survey instruments. This implies that the linkages between housing assistance and employment may include several intermediary stages and may take time to develop. To capture the potential impacts of receiving a WtW voucher along the multiple steps in this process, surveys should collect detailed information on employment, earnings, and receipt of income support at each step.

# Chapter 1

## Background

### Study Background

In fiscal year 1999, Congress appropriated \$283 million for tenant-based assistance to help families making the transition from welfare to work. This assistance is being administered by the Department of Housing and Urban Development (HUD) through the Welfare to Work Voucher Program (WtWV). The program began operations in 131 public housing agencies (PHAs) across 35 states in late 1999. Congress also authorized a controlled experiment of the WtWV program, to provide evidence of the effects of receiving tenant-based rental assistance on families' ability to find and keep employment.

Abt Associates is conducting the evaluation of the WtWV program under contract to HUD's Office of Policy Development and Research. In early 2000, Abt and HUD selected six PHAs to participate in the evaluation. The study sites are: Atlanta and Augusta, Georgia; Fresno and Los Angeles, California; Houston, Texas; and Spokane, Washington. The evaluation relies on an experimental research design featuring random assignment. At each site, program-eligible families were recruited into the research sample; asked to complete a participant agreement and a baseline interview form; and randomly assigned to either a treatment group that received the WtW voucher and accompanying services, or to a control group that did not receive the WtW voucher.<sup>2</sup> Participant enrollment and random assignment took place from April 2000 through May 2001. The total research sample includes 8,773 families across the six study sites.

This report presents findings from in-person, qualitative interviews with 75 program participants—treatment and control group members—conducted in February and March 2002.<sup>3</sup> The interviews provide detailed information about the housing and employment experiences of these individuals and insight into the ways the WtW vouchers are being used by participating families.

### Role of Qualitative Analysis in Overall Evaluation

The qualitative interviews were designed to help us understand the kinds of housing choices families make, their experiences in finding (and keeping) jobs, and the role of housing assistance in their decisions. Moreover, these interviews let us hear about these choices and challenges first-hand, in the individuals' own words. Although this information gives us rich and detailed insight into some of the patterns of decision-making among participants, care must be taken to avoid interpreting the findings as estimates of the impacts of receiving a WtW voucher on housing location, employment, and

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<sup>2</sup> Members of the control group, although unable to participate in the WtWV program, do remain on the PHA's waiting list for tenant-based assistance. As a result, they may eventually receive a regular housing choice voucher. All efforts were made to minimize this risk, and preserve the experimental contrast, by selecting sites with large waiting lists.

<sup>3</sup> As is discussed in more detail in later sections, the 75 interviewees included treatment group members who had received a WtW voucher *and* were successful in using the voucher to lease a housing unit, and control group members who had not received a regular housing choice voucher or a WtW voucher.

earnings.<sup>4</sup> Because the group of participants interviewed for the qualitative research is not necessarily representative of the overall research sample, the patterns and issues raised in these interviews may not hold for the entire WtWV study population. Subsequent evaluation reports will use the experimental research design and quantitative research methods to assess the impacts of receiving a WtW voucher on employment, earnings, receipt of public assistance, and housing location.<sup>5</sup> The qualitative research presented here complements the quantitative analysis by exploring the experiences of a small number of participants in great detail to discover the reasons behind their decisions and what they consider to be their most important challenges.<sup>6</sup>

The qualitative interviews also let us explore the extent to which families received any housing or employment services as part of the WtWV program. The interview findings will help in interpreting the estimates of program impact measured in the quantitative analysis. The terminology used by respondents as they describe their experiences will also be useful in designing effective questions for follow-up survey instruments.

The following research questions guided the in-depth interviewing task:

- To what extent do voucher recipients use their WtW vouchers to move to new locations rather than leasing in place?
- To what extent do voucher recipients use their WtW vouchers to move to locations that are closer to work or training?
- What are the key motivations for moving (among treatment and control group members)?
- What do program participants consider their most serious challenges in obtaining and retaining employment?
- Do voucher recipients have access to transportation to jobs and services?
- Does the improved housing facilitated by the voucher appear to lead to new job opportunities and/or better job retention?

## Overview of the Qualitative Interviews

In February and March 2002, a team of five site visitors completed interviews with 75 program participants—members of the evaluation’s treatment and control groups—in the six sites. Most of the interviews were conducted in individuals’ homes.<sup>7</sup> A lead interviewer conducted each interview, with a second staff person present to assist with logistics and timing. To ensure that we learned as much as possible about the range of experiences, we attempted to conduct interviews with three subgroups of the evaluation research sample. The subgroups were:

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<sup>4</sup> The sample of 75 participants is a purposive sample rather than representative, and the sample size does not support estimates of program impacts.

<sup>5</sup> Current plans call for an impact report to be prepared in December 2002.

<sup>6</sup> The design of the quantitative analysis of program impacts is discussed in detail in Mills, et al. (September 2001) and in Orr, et al. (September 2000).

<sup>7</sup> A small number of interviews were conducted in locations other than the respondent’s home, such as a local library or restaurant.

- Treatment group members who were successful in leasing and moved to a new housing unit with their voucher (referred to throughout the report as *treatment-movers*). Note that although all members of the treatment group were offered a WtW voucher, not everyone who received the voucher was successful in using it to lease a housing unit. For the purposes of the qualitative research, we focused only on members of the treatment group who leased a housing unit using the voucher.
- Treatment group members who were successful in leasing and used the WtW voucher to remain in the same unit (referred to throughout the report as *treatment-stayers*); and
- Control group members who had received *neither* a WtW voucher *nor* a regular housing choice voucher (referred to as *control group members*). Individuals who were randomly assigned to the control group were precluded from receiving a WtW voucher, but remained on the PHA's waiting list for regular voucher assistance. In the event that regular voucher assistance becomes available and if a control group member's name comes to the top of the waiting list, he or she is eligible to receive a regular housing choice voucher. For the purposes of the qualitative research, we focused only on control group members who had not received voucher assistance of any kind.

The in-depth discussions ranged in length from 45 minutes to two hours. The discussions were conducted with the head of household identified in the research sample. In most cases only the identified individual participated in the interview, but in some cases a spouse or other individual was present (although in these cases the questions were directed to the identified respondent). The overall pool of interview respondents included 74 women and one man. All respondents except one woman had children living with them at the time of the interview.

The participants received a \$50 incentive payment for completing the interview. Respondents received the incentive payment at the conclusion of the interview. All interviews were audio taped and then transcribed by a professional transcription service.<sup>8</sup> Prior to the interview, each respondent signed a consent form acknowledging her/his agreement to participate in the interview and the understanding that his/her identity and responses would remain confidential. In all sites except Los Angeles, the interviews took place at least 18 and as many as 22 months after random assignment. In Los Angeles, where random assignment was completed in May 2001, the interviews took place approximately 10 months after random assignment.

The site visitors used a semi-structured topic guide to focus the in-depth discussions. The interviewers posed open-ended questions and then probed for additional information on issues raised by the respondents. Separate guides were developed for the treatment and control groups, covering issues related to housing choices, employment, income, the role of the voucher, and satisfaction with the program.

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<sup>8</sup> Two interviews were conducted in Spanish and were not transcribed. Results of the Spanish interviews were summarized in English and are included in the findings presented here.

## Selection of Participants for In-depth Interviews

The design of the qualitative research called for completing at least 10 interviews per site. To allow for unexpected cancellations and no-shows, we scheduled 15 interviews in each site, over a six-day interview period. The actual no-show rate was much lower than anticipated, with only two scheduled interviews being cancelled. Altogether, we completed interviews with 75 individuals across the six sites, as shown in Exhibit 1.1. The distribution of completed interviews across the three subgroups is shown in Exhibit 1.2. Because we were particularly interested in the experiences of the treatment-movers, we deliberately scheduled more interviews with that group in each site than with the treatment-stayers and the control group members.

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### Exhibit 1.1

#### Total Number of Completed Interviews by Site

	Scheduled	Completed
Atlanta	15	14
Augusta	12	12
Fresno	12	12
Houston	15	15
Los Angeles	9	9
Spokane	14	13
<b>Total</b>	<b>77</b>	<b>75</b>

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### Exhibit 1.2

#### Completed Interviews, By Site and Subgroup

Site	Treatment-Movers <sup>9</sup>	Treatment-Stayers	Controls	Total
Atlanta	9	1	4	14
Augusta	9	0	3	12
Fresno	6	2	4	12
Houston	8	4	3	15
Los Angeles	4	2	3	9
Spokane	7	4	2	13
<b>Total</b>	<b>43</b>	<b>13</b>	<b>19</b>	<b>75</b>

<sup>9</sup> Treatment-movers are treatment group members who successfully used their voucher and moved to a new housing unit. Treatment-stayers are treatment group members who successfully used their voucher and leased in the same housing unit.

The group selected for the in-depth interviews was not intended to be representative of the overall evaluation sample. Instead, our goal was to gather data on a range of participant experiences and stories. The procedures we used to select the group of in-depth interviewees are contained in Appendix A.

Exhibit 1.3 shows the characteristics of qualitative interview respondents at the time of random assignment, taken from the baseline survey. The exhibit shows these characteristics for the total sample and each of the subgroups interviewed—treatment-movers, treatment-stayers, and control group members. As shown in the exhibit, all but one of the respondents are women, reflecting the fact that most TANF recipients are women. The racial distribution among the three subgroups is similar and thus closely resembles the total distribution. Overall, 20 percent of the respondents are white non-Hispanic, over 40 percent are black non-Hispanic, and 16 percent are Hispanic. On average, the treatment-movers we interviewed were younger than both treatment-stayers and control group respondents (average ages were 29, 37, and 32). None of the respondents in the treatment-mover or control groups were over the age of 50, while 14 percent of the treatment-stayers interviewed were in this age group. A larger proportion of respondents in the treatment-mover group have never been married (71 percent) than treatment stayers (29 percent) or controls (47 percent). Overall, the majority of respondents (57 percent) that we interviewed are high school graduates, and treatment-movers and controls tended to have higher educational attainment than the treatment-stayers. More than 40 percent of the treatment-stayers did not have a high school diploma or GED, compared to 27 and 26 percent of treatment-movers and control group members, respectively.

## Data Collection Guides

The specific content and flow of each interview depended on the ways questions were answered, the issues that were important to the respondent, and the types of experiences he or she had had since applying for the WtWV program. The interview protocol was intended to be a *guide* that provided general topics for the interview. The probes shown in the guides were used as cues to the interviewer, not as specific questions posed to respondents. The interviewers also completed a family circumstances map and an employment map as part of the interview process. These documents were used to collect details about each move, changes in family composition, receipt of public assistance, jobs held, participation in training, school attendance, and family concerns, from the time of random assignment to the interview. Interviewers also completed a post-interview summary form to summarize key issues raised in the interview and to record information about the respondent's demeanor and responsiveness.

In conjunction with the interviews, the site visitors conducted a visual assessment of the two-block area surrounding each family's home. These assessments help to illuminate questions about the quality of neighborhoods and the role that housing location may play in employment decisions. All of the topic guides used in the qualitative research are shown in Appendix B.

## Analysis

The two principal analysts for this report read through the 75 interview transcripts and coded them for relevant themes and issues. The themes were those identified prior to analysis as part of the research questions listed above (e.g., changes in housing location and circumstances, employment experiences, school and training, services received, economic impacts of the voucher, overall satisfaction with the

**Exhibit 1.3**  
**Baseline Characteristics of Qualitative Interview Respondents**

	<b>Treatment- Movers N=43</b>	<b>Treatment- Stayers N=13</b>	<b>Control N=19</b>	<b>Total N = 75</b>
<b>Gender</b>				
Male	0%	7%	0%	1%
Female	100	93	100	99
<b>Race<sup>1</sup></b>				
White, NonHispanic	21%	21%	16%	20%
Black, NonHispanic	45	43	42	44
Hispanic (any race)	12	22	21	16
Asian/Pacific Islander	0	0	0	0
Native American	0	7	0	3
<b>Age at Random Assignment<sup>2</sup></b>				
0-18	5%	0%	0%	3%
19-25	33	14	32	29
26-30	26	29	11	23
31-40	24	21	42	28
41-50	10	21	16	13
50+	0	14	0	3
Average Age	29	37	32	31
<b>Marital Status<sup>3</sup></b>				
Never married	71%	29%	47%	57%
Married, or cohabitating	7	21	11	11
Separated	5	21	21	12
Divorced	12	14	0	9
Widowed	0	14	5	4
<b>Education<sup>4</sup></b>				
High school graduate	59%	50%	53%	55%
GED	10	7	5	8
Neither H.S. graduate nor GED	27	43	26	30

Source: Baseline Survey

Note: Totals may not sum to 100 percent due to rounding.

<sup>1</sup>Missing values were recorded for treatment-movers (20 percent), treatment-stayers (7 percent) and control group members (5 percent).

<sup>2</sup>Missing values were recorded for treatment-movers (2 percent).

<sup>3</sup>Missing values were recorded for treatment-stayers (5 percent) and control group members (16 percent).

<sup>4</sup>Missing values were recorded for treatment-movers (5 percent) and control group members (16 percent).

voucher program) and additional themes that emerged in reading through the data. In addition to the transcribed interviews, the family circumstances and employment maps were used to identify changes in housing and employment for each respondent and then to assess the patterns of housing and employment decisions across the respondent group. The dominant patterns were then summarized, and examples were developed to illustrate each pattern and the implications of these experiences. Throughout the report, examples are provided to illustrate the key themes and issues. All respondent names have been changed in these examples, and consistent names are used throughout the report.

## Organization of the Report

The remainder of the report is organized as follows. Chapter 2 provides an overview of the housing and employment experiences of the individuals interviewed and a discussion of the conceptual framework that we have used to organize and analyze the content of the interviews. Chapter 3 discusses in detail the respondents' housing experiences, including the common goals and concerns guiding their housing choices. Chapter 4 discusses employment experiences in much the same way, highlighting the factors that appear to be influencing employment decisions across the sample. Chapter 4 also includes a discussion of the financial changes that respondents experienced over the study period and how these changes affected their spending patterns. Chapter 5 draws upon the findings of Chapters 3 and 4 to describe how housing assistance shaped the housing and employment choices of the families we interviewed.

Several appendices accompany the report. Appendix A provides a description of the procedures used to select the group of interviewees, and Appendix B contains copies of the data collection guides. Appendix C presents a brief overview of the services offered to WtW voucher participants in the study sites and Appendix D presents information gathered from the neighborhood windshield assessments.

# Chapter 2

## Analytical Approach

### Introduction

The overall goal of the Welfare to Work voucher evaluation is to understand how housing assistance, coupled with supportive services, might promote self-sufficiency among families receiving TANF or eligible to receive TANF. The outcomes to be examined include job attainment and retention, earnings, and receipt of public assistance, particularly TANF and Food Stamps. Although the qualitative research described in this report is not intended to measure the effect of housing assistance on self-sufficiency outcomes – this will be done through a quantitative analysis of impacts – it can provide insight into the ways in which housing assistance, supportive services, and self-sufficiency outcomes may be linked.<sup>10</sup> In particular, by analyzing how the housing, employment, and financial circumstances of the interview respondents changed after receiving the WtW voucher and what caused those changes, we can begin to understand when and how housing assistance fits into the fundamental decisions that low-income people make about their housing and employment.

### Housing and Employment Pathways

The first task that we faced in analyzing data from the 75 qualitative interviews was exploring in detail how respondents' housing and employment circumstances changed between the time of random assignment and the interviews and what factors influenced those changes. To organize the housing and employment changes that respondents underwent over the period of study, we use the concept of housing and employment “pathways.” We use the pathways to describe where respondents started out (at the time of random assignment) and where they ended up (at the time of the interview). However, the pathways also provide a useful analytic tool for understanding the factors influencing the very diverse housing and employment experiences observed among the 75 respondents.

Based on in-depth analysis of each of the 75 interview transcripts, we identified five basic housing pathways and five basic employment pathways, which are shown in Exhibit 2.1. The pathways encompass the experiences of all 75 respondents. They begin at the time of random assignment and end when the interviews were conducted. For most respondents, the pathways cover approximately 18 to 22 months.<sup>11</sup>

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<sup>10</sup> The design of the impact analysis is described in detail in the Analysis Design and Data Collection Plan (Mills, et al. 2001).

<sup>11</sup> For respondents in Los Angeles, the period of time between random assignment and the interviews was approximately ten months.

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**Exhibit 2.1****Housing and Employment Pathways**

<i>Housing Pathways</i>	<i>Employment Pathways</i>
1. Shared Housing → Individual Housing	1. Employed → Employed
2. Individual Housing → Individual Housing	2. Unemployed → Unemployed
3. Project-based Subsidized Housing → Individual Housing	3. Employed → Unemployed
4. Homeless/Crisis Center → Individual Housing	4. Unemployed → Employed
5. Unchanged Housing	5. Unemployed or Employed → Education

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**Housing Pathways**

The housing pathways shown in Exhibit 2.1 describe the respondents' former and current housing situations. The terms used in the pathways are defined as follows:

- *Shared housing* refers to the condition in which the respondent and his or her children<sup>12</sup> live with family members, relatives, and/or friends in the same housing unit.
- *Individual housing* means that the respondent lives in a housing unit on his or her own. This term excludes individuals living on their own in project-based subsidized housing.
- *Project-based Subsidized Housing* refers to respondents who live in public housing or project-based Section 8 housing.
- *Homeless/Crisis Center* means that the respondent lives in a homeless shelter, drug or alcohol treatment center, or rape crisis center. Most respondents also had their children living with them in the same facility.
- *Unchanged Housing* refers to the condition in which the respondent lives in the same housing unit at the time of the interview as at random assignment.

All of the respondents who moved during the study period are included in the first four housing pathways. Three-quarters of the treatment group members we interviewed and less than half of the control group members (47 percent) moved at some point between random assignment and the interview. This pattern should be interpreted with some caution because it may have been influenced by the way in which we recruited interview respondents.<sup>13</sup>

In Chapter 3 we explore the reasons these pathways were taken and the experiences of people who followed each of these five pathways. It is important to note that in describing the housing situations

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<sup>12</sup> All respondents in this classification had children.

<sup>13</sup> To recruit interview respondents, we relied on contact information available to us from baseline survey records collected at the time of random assignment and address updates obtained from national change of address databases. Letters were sent to potential respondents using the most up-to-date address available, and as a result, the control group members we were able to reach were most often those who had not moved since random assignment.

of the interview respondents, we do not attempt to qualify respondents' housing situations with comparisons of the quality of the former and current neighborhoods. That is, the information we gathered during the interviews supports only a limited analysis of whether the respondents' neighborhood conditions improved, worsened, or stayed the same during the study period.<sup>14</sup> Instead, we defined these housing pathways exclusively in terms of respondents' housing situations. However, some respondents made neighborhood comparisons on their own accord, and these observations are discussed in Chapter 3 whenever appropriate.

### **Employment Pathways**

The right-hand side of Exhibit 2.1 presents the five employment pathways taken by the individuals we interviewed. The most common employment pathway represents respondents who were employed at both random assignment and the interview, although they may have been unemployed in between. The second pathway includes respondents who were unemployed at both random assignment and the interview, although they may have been employed between these times. The third pathway includes respondents who were employed at the time of random assignment but unemployed at the time of the interview. The fourth pathway includes respondents who were unemployed at the time of random assignment but employed at the time of the interview. Finally, the fifth pathway includes respondents who were either employed or unemployed at the time of random assignment but were in school or job training full-time at the time of the interview. All of these were treatment-movers. In Chapter 4 we explore the reasons these paths were taken and discuss the experiences of people who followed each of these five employment pathways.

### **Links between Housing and Employment Pathways**

One of the critical questions that this report investigates is whether particular housing experiences are associated with certain employment outcomes. The theoretical linkages between housing and employment that scholars have proposed are discussed further below, but Exhibit 2.2 presents a basic cross-tabulation of the actual housing and employment pathways observed among the 75 individuals we interviewed. Separate panels are shown in Exhibit 2.2 for each of the subgroups we interviewed—treatment-movers, treatment-stayers, and controls.

As shown in the exhibit, among both treatment and control group members, “movers” and “stayers” were as likely to be employed at the time of the interview as unemployed.<sup>15</sup> Among all movers, 22 respondents were employed at the time of the interview (17 treatment-movers and 5 control group members) and 21 were unemployed (19 treatment-movers and 2 control group members). Among all stayers, 12 respondents were employed at the time of the interview (7 treatment and 5 control group members) and 11 were unemployed (6 treatment and 5 control group members).

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<sup>14</sup> When tract-level data become available from 2000 Census data, it will be possible to conduct a comprehensive comparison of changes in neighborhood characteristics among the WtW study sample, using addresses collected at the time of random assignment, and updated addresses gathered from MTCS data for those who have leased up with housing assistance.

<sup>15</sup> Excludes two control group members – see note on Exhibit 2.2.

**Exhibit 2.2**

**Employment by Housing for Treatment and Control Group Members**

<b>Treatment-Movers</b>	<i>Employment Pathway</i>							Total
	Employed to Employed	Unemployed to Unemployed	Employed to Unemployed	Unemployed to Employed	Unemployed or Employed to Education	Unemployed or Employed to Education	Total	
<i>Housing Pathway</i>								
Shared Housing → Individual Housing	3	2	4	4	5	5	18	
Individual Housing → Individual Housing	6	5	2		1		14	
Project-based Assisted Housing → Individual Housing	2		3	1			6	
Homeless/Center → Individual Housing		2	1	1	1		5	
<b>Total</b>	<b>11</b>	<b>9</b>	<b>10</b>	<b>6</b>	<b>7</b>	<b>7</b>	<b>43</b>	
<b>Treatment-Stayers</b>	<i>Employment Pathway</i>							
<i>Housing Pathway</i>	Employed to Employed	Unemployed to Unemployed	Employed to Unemployed	Unemployed to Employed	Unemployed or Employed to Education	Unemployed or Employed to Education	Total	
Unchanged Housing	6	3	3	1			13	
<b>Control Group</b>	<i>Employment Pathway</i>							
<i>Housing Pathway</i>	Employed to Employed	Unemployed to Unemployed	Employed to Unemployed	Unemployed to Employed	Unemployed or Employed to Education	Unemployed or Employed to Education	Total	
Shared Housing → Individual Housing	1			2			3	
Individual Housing → Individual Housing		2					2	
Project-based Assisted Housing → Individual Housing	1						1	
Homeless/Center → Individual Housing	1						1	
Unchanged Housing	3	3	2	2			10	
Other*		1		1			2	
<b>Total</b>	<b>6</b>	<b>6</b>	<b>2</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>19</b>	

\*Note: Two control group members followed separate pathways. One respondent left project-based assisted housing and moved in with family. She was unemployed throughout the study period. The second respondent was evicted from her apartment and is currently homeless. She was unemployed at random assignment and is now employed. These pathways are excluded from the analysis.

Among treatment-movers, roughly two-thirds (67 percent) moved from shared or difficult living situations into their own housing units. Prior to receiving the WtW voucher, these respondents were living with family, relatives and/or friends, in project-based subsidized housing, or in homeless/crisis centers. These movers were equally likely to be unemployed or employed at the time of the interview. For respondents in these difficult housing situations, securing stable housing likely took precedence over employment issues. Had the housing moves of these respondents been driven primarily by employment concerns, we would expect to observe higher rates of employment in this group.

Approximately one-third of treatment-movers we interviewed was living in their own rental unit at the time of random assignment and moved to a different unit. These respondents may have been able to be more deliberate in their selection of housing units and neighborhoods because they already had some degree of housing stability prior to random assignment. For example, they could have moved for employment reasons (e.g., to take advantage of a new job opportunity or to be near an existing job) or for non-employment reasons (e.g., to upgrade their housing and/or neighborhood), or for some combination of the two. Respondents in this group, however, were just as likely to be unemployed as employed at the time of the interview.

Seven respondents—all treatment-movers—were enrolled in school (part-time or full-time) at the time of the interview. For some of these respondents, the voucher may have allowed them to move into larger or individual housing situations that were more conducive to studying. For others, the voucher may have created sufficient discretionary income to be able to afford educational expenses (e.g., tuition or books), or allowed individuals to delay employment and focus instead on their educational goals.

As these observations suggest, the cross-tabulation of housing and employment pathways does not reveal clear patterns across the housing and employment pathways. Treatment group members were almost equally likely to follow any of the employment pathways, regardless of their housing pathway. Control group members, by contrast, were slightly more likely to have the same employment status (i.e., employed or unemployed) at the time of the interview as at random assignment. However, as discussed in Chapter 4, we found clearer links between the receipt of housing assistance and financial well being.

## **Housing Assistance and Employment**

To make sense of the findings from the qualitative interviews, we drew upon the emerging body of scholarly literature that explores the potential linkages between housing assistance and employment outcomes among welfare recipients. This is a relatively new field of exploration, as the debate over welfare reform has generally focused on the roles that childcare, transportation, and health care play in promoting economic self-sufficiency and the effect of changes in welfare rules, such as time limits and work requirements. However, scholars have proposed several ways in which employment and self-sufficiency may be linked to different dimensions of housing, namely housing location, housing quality, and neighborhood quality. Each of these dimensions can presumably be enhanced through the provision of housing assistance, particularly tenant-based assistance, which allows recipients to move into the units and neighborhoods of their choice. Below we explore briefly the theoretical linkages that scholars have examined between housing (and housing assistance) and self-sufficiency

outcomes. These theories offer a useful framework for organizing and analyzing the findings of the respondent interviews, which are discussed in Chapter 5.

### **Housing Location**

Scholars have argued for some time now that the suburbanization of low-skilled, entry-level jobs in metropolitan areas has resulted in a “spatial mismatch” between where low-income households live and where they are able to work.<sup>16</sup> This theory suggests that low-income households living in inner cities are isolated from employment opportunities because they are unable to follow jobs to the suburbs. These households may be prevented from moving to these locations by higher prices or by exclusionary housing practices. Without assistance, they may be unable to afford to move to areas with growing employment opportunities. In addition, low-income households may find it more difficult to find or access these jobs if they rely on public transportation, which is generally less available in the lower-density, auto-dependent suburbs.

Thus, the “spatial mismatch” theory hinges on two conditions:

- Physical distance affects access to jobs; and
- Poor individuals may not be able to access available jobs, because of housing affordability, housing discrimination, or transportation issues.

The accumulated evidence examining this theory suggests that housing location does affect employment outcomes, although the magnitude of that effect is debatable and it remains unclear whether moving to low-poverty neighborhoods in the city or the suburbs is more advantageous. The relationships between housing location, employment opportunities, and transportation are nevertheless important to explore in understanding how housing (and housing assistance) may be related to employment outcomes.

### **Housing Quality**

Another hypothesis is that the quality of housing, not just its location, may have an influence on people’s ability to obtain and retain employment. We might expect that a safe, sanitary, and stable place to live is an important issue in obtaining and retaining employment. Beyond the basics, there may be other features of housing quality—such as space, peacefulness, and cleanliness—that enhance aspects of an individual’s life and, in turn, contribute to their employment chances. Few studies, however, have objectively measured the housing quality of households that receive housing assistance, although movers themselves typically report high satisfaction with the quality of their new housing units and view these units as an improvement over their previous units

### **Neighborhood Quality**

There is an extensive literature on how neighborhood characteristics shape individual outcomes such as marriage before childbirth, educational attainment, earnings and income, employment, and welfare receipt.<sup>17</sup> Many of these studies identify positive correlations between neighborhood characteristics,

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<sup>16</sup> See Kain, 1968, 1992; Kasarda, 1989; Holzer, 1991; and Ihlanfeldt and Sjoquist, 1989.

<sup>17</sup> For a review of the literature, see Newman, 1999; Ellen and Turner, 1997; Galster and Killen, 1995; Jencks and Mayer, 1990; and Mayer, 1996. For an examination of outcomes related to marriage before childbirth,

such as the percentage of the population living below the poverty line, and individual behaviors. Researchers have theorized that neighborhoods can influence individual outcomes through a number of mechanisms, including: the quality and availability of local services; the presence and behavior of adults as role models; the influence of peers; the availability and quality of social networks; and exposure to crime and violence.<sup>18</sup> In general, however, the size of these impacts has been modest and there is little consensus about which neighborhood characteristics are most likely to lead to positive outcomes.

Research into how neighborhood quality affects employment outcomes generally falls into one of two lines of argument. Some scholars argue that the presence of positive role models and institutions, or the lack of “negative” role models and institutions, has beneficial impacts on employment outcomes. The basic idea is that children and young adults who are exposed to successful, hardworking adults are likely to see that “works pays” and are more likely to adopt these work values. For welfare recipients, having a greater proportion of people working in the neighborhood may either change their views about work or increase the likelihood of finding work because of the greater number of job contacts.

Other scholars hypothesize that for some individuals, living in advantaged neighborhoods may create a defeatist atmosphere where it appears impossible to “catch up” to the relatively high standards of accomplishment. This fatalism may force some individuals to give up or drop out. For example, welfare recipients living in relatively wealthy neighborhoods may reason that they cannot compete with their neighbors. Instead of striving to find gainful employment, they may decide to remain on welfare for an extended period of time.

Together, housing location, housing quality, and neighborhood quality provide a general framework for understanding how enhancing housing outcomes through the provision of a voucher may lead to improved employment outcomes. Of course, in reality the intersection between housing and employment – and how it might be reflected in our 75 qualitative interviews – is more complicated.

It is important to remember that if improved housing conditions are linked to better employment outcomes, these linkages are likely to play out over a much longer period of time than the 10 to 22 month timeframe captured by the interviews. In particular, it is unlikely that voucher recipients simply lease-up in an area with better employment opportunities and subsequently find a better job right away. Instead, the links between housing and employment outcomes may involve several stages, for example: a voucher recipient moves into a better neighborhood; the benefits of the better neighborhood plus the added discretionary income allows the recipient to enroll in school; the education results in further skills; and the skills, in turn, result in a better job. This process is likely to take some time to complete, particularly the stage that involves skill-building.

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see South and Crowder (1999); on educational attainment, see Crane (1991), Clark (1992), and Duncan, et al. (1997); on earnings, income, and employment, see Vartanian (1998); and on welfare use, see Vartanian (1997, 1999).

<sup>18</sup> For the role of neighborhood socialization processes on individual outcomes, see Wilson (1987). Berndt (1996); Briggs (1997), and Jencks and Mayer (1990) all discuss the role of neighborhood peer influences on certain outcomes. A large literature examines the effect of social networks on individual outcomes, for example: Coulton and Pandey (1992), Putnam (1995), Sampson and Groves (1989), and Sampson, Raudenbush, and Earls (1997). Finally, Martinez and Richters (1993) address how exposure to crime and violence affects certain behavioral outcomes.

Another possible chain may include the following stages: the voucher recipient moves into a better-quality neighborhood; the mover settles down and benefits from the reduction in financial and/or personal stress; once the mover's living situation is in order, the mover selectively begins to look for work; and eventually the mover finds a desirable job. In this case, it may take some time for the mover to settle down in the new environment and selectively search for employment opportunities.

The provision of the housing assistance itself may also act as a disincentive for employment, particularly in the short term, if families who receive assistance feel less need to work because the assistance covers part of their basic living expenses. Furthermore, families may be less inclined to increase their income through more hours of work or more demanding work, because the voucher program collects as family-paid rent 30 percent of each additional dollar of income. In some cases, this voucher "tax" may interfere with work incentives that state welfare agencies have attempted to build into the TANF program. Some researchers have addressed the question of the potential effects of housing assistance on work effort using survey data on inner-city public housing residents, welfare recipients with tenant-based assistance, and/or unassisted families.<sup>19</sup> The advantage of the quantitative analysis component of the WtWV evaluation is that it will address the question directly using an experimental research design. It is hoped that this study will help to provide conclusive evidence as to the effects of housing assistance on self-sufficiency.

We revisit the intersection between housing and employment and the role played by housing assistance in Chapter 5. Before that, Chapters 3 and 4 describe respondents' housing and experiences in detail, using the concept of housing and employment pathways as an organizational structure.

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<sup>19</sup> See, for example, Murray (1980), Reingold (1997), and Ong (1998), Shroder (2002).

# Chapter 3

## Housing and Neighborhood Experiences

### Introduction

One of the goals of the qualitative interviews is to understand the choices people make about their housing arrangements and the role the WtW voucher plays in these decisions. In this chapter, we explore the housing pathways taken by the individuals we interviewed. The chapter examines the types of housing arrangements among the interviewees, satisfaction with their housing, barriers to locating housing, rent burden, reasons for moving or staying in place, motivations for applying for the WtW voucher program, and overall opinions of the voucher program.<sup>20</sup> The chapter proceeds in three sections. The next section discusses the five housing pathways taken by the interview participants. The second section addresses common housing experiencing across the pathways. The final section summarizes the key findings.

### Housing Pathways

As discussed in Chapter 2, we have organized the housing experiences of the 75 individuals and families interviewed into five pathways that describe where people started (at the time of random assignment) and where they ended (at the time of the interview, typically some 10 to 22 months later). These pathways are displayed in Exhibit 3.1. As shown in the exhibit, all of the treatment-movers (those who received a WtW voucher and used it to lease a new unit) follow one of the first four pathways. All of the treatment-stayers (those who received a WtW voucher and used it to lease the unit where they were living at the time) are represented in the “unchanged housing” pathway. The respondents in the first four pathways were all women, all but one with children. The one man interviewed for this study was a treatment-stayer and therefore is included in the fifth pathway. The remainder of this section describes the kinds of housing experiences that people had within each pathway.

#### Pathway 1: Shared Housing to Individual Housing

*Twenty-one of the 75 qualitative interview respondents lived with family members, relatives and/or friends at the time of random assignment and were living in a different housing unit on their own at the time of the qualitative interviews.* The women in this pathway decided to move for reasons that were somewhat different from those in the other pathways. Neighborhood satisfaction varied. Sixteen percent of these movers, all treatment-movers, moved a second time after the initial lease-up.

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<sup>20</sup> Although control group members did not receive a voucher, we asked them what they thought about the voucher program in general and how they believe their lives would have been different had they received a voucher.

## Exhibit 3.1

### Housing Pathways by Subgroup

	Treatment-Movers		Treatment-Stayers		Control		Overall
	Number	Percent	Number	Percent	Number	Percent	
<b>Path 1:</b> Shared Housing to Individual Housing	18	42%	0	0%	3	16%	21
<b>Path 2:</b> Individual Housing to Individual Housing	14	33%	0	0%	2	10%	16
<b>Path 3:</b> Project-based Subsidized Housing to Individual Housing	6	14%	0	0%	1	5%	7
<b>Path 4:</b> Homeless/Crisis Center to Individual Housing	5	11%	0	0%	1	5%	6
<b>Path 5:</b> Unchanged Housing	0	0%	13	100%	10	53%	23
Other*	0	0%	0	0%	2	11%	2
<b>Total</b>	<b>43</b>	<b>100%</b>	<b>13</b>	<b>100%</b>	<b>19</b>	<b>100%</b>	<b>75</b>

\*Note: Two control group members followed two other pathways. One respondent left project-based assisted housing and moved in with family. The second respondent was evicted from her apartment and is currently homeless. These pathways are excluded from the analysis.

More pronounced among respondents in the shared housing to individual housing pathway was the heightened sense of personal independence and responsibility that came from moving out of a shared living situation. *Nearly two-thirds of the women in this pathway reported that they moved to gain independence or greater privacy.* To be sure, respondents also often disliked their former neighborhoods: they were shocked by recurring shootings, drug deals, and other dangerous neighborhood elements. Nevertheless, they cited “personal independence” or “privacy issues” as the primary motivation for moving. By comparison, these issues were only occasionally discussed by respondents in other pathways and were discussed in the context of likes and dislikes about their living situations, not as reasons for moving.

Respondents offered several reasons for why they were living with family, relatives and/or friends when they applied for the WtW vouchers. Some were in their late teens or early twenties and had always lived at home. A few respondents had experienced a significant disruption in their lives—e.g., divorce, domestic violence, or a parent’s illness—that prompted them to return to their families. Others simply could not afford to live on their own.

All of these respondents enjoyed living on their own in the units they leased through the WtWV program and expressed their happiness in different ways. Some took pleasure in the individual liberties that come with independence. For example, they could freely walk around the house, come home late in the evening, or make noise without worrying about waking a family member. Others felt relief from the personal conflicts with family members or friends that they experienced in the shared-housing setting. Most often, however, these women reported that they enjoyed living on their own because it provided them with a sense of personal responsibility and adulthood. Many respondents felt more in charge of their lives and, in a few cases, better able to focus on other aspects of their lives. Vanessa, a treatment-mover from Augusta commented on how the voucher gave her a sense of parenthood:

*It [the voucher] helped uplift me whereas, you know, feeling a little more independent rather than being stuck under my mom. It gave me opportunity to -- it helped me, actually, to become a better parent, because this was the first time I actually had gotten the opportunity to have my kids under my care without my mother and everyone -- you know, family members. So, this is what it really did.*

Others mentioned that they were now able to concentrate on their education because they have a private place to study comfortably without interruption. However, these cases were atypical: only a few respondents explicitly viewed their newly gained independence as an opportunity to improve, or concentrate on, other aspects of their lives.

Their independence, however, typically came at a cost. Many of these respondents were paying little, if any, rent in their former living arrangements, and few paid for basic living expenses such as food or utility bills. After moving, half of the people in this pathway experienced an increase in their monthly rents. Exhibit 3.2 displays the change in average monthly expenditures for rent (excluding utilities) made by interviews respondents over the study period. The exhibit shows these changes for each subgroup and housing pathway.

**Exhibit 3.2**

**Average Change in Monthly Expenditures on Rent for All Respondents, by Housing Pathway**

	<b>Pathway 1</b>	<b>Pathway 2</b>	<b>Pathway 3</b>	<b>Pathway 4</b>	<b>Pathway 5</b>
	Shared Housing → Individual Housing	Individual Housing → Individual Housing	Project-based Assisted Housing → Individual Housing	Homeless/Crisis Center → Individual Housing	Unchanged Housing
Treatment	+\$36	-\$227	+\$12	-\$6	-\$291
Control	+\$283	+\$50	+\$435	+\$525	\$0
Total	+\$71	-\$204	+\$72	+\$83	-\$262

Specifically, among all the treatment group members that we interviewed, respondents who lived with family and then moved into their own units experienced greater increases in their monthly rents (an average of \$36 per month) than treatment group members who followed other housing pathways. Control group members, as would be expected, experienced a larger increase (\$283 per month, on average) in their monthly rents than did treatment group members. In addition to higher expenditures for rent, respondents complained of higher-than-anticipated utility bills. Overall, higher rents and utility costs increased these respondents’ out-of-pocket housing costs.

**Pathway 2: Individual Housing to Individual Housing**

Sixteen of the 75 respondents lived in their own rental units at the time of random assignment and were living in a different housing unit on their own at the time of the interviews. Those that received vouchers typically experienced a substantial reduction in their monthly expenditures for rent (on average, \$227 a month) during the study period. By comparison, control group members, who did not receive a voucher, experienced a slight increase (\$50 on average) in their rent.

The respondents in the individual housing to individual housing pathway (all households of women and children only) generally appeared to be more deliberate in their housing and neighborhood choices than those in other pathways. Because they had their own unit and were not sharing with others or in a some kind of temporary housing, these women were typically in a relatively stable housing situation at the time of random assignment and moved to upgrade particular housing or neighborhood features. Few respondents – either treatment or control group members – reported that they moved to be closer to their places of work or to be in areas with better employment opportunities.

Instead, over half of the respondents cited specific housing or neighborhood preferences as their primary reasons for moving. In particular, treatment group members in this pathway frequently viewed the voucher as an opportunity to satisfy particular housing unit preferences, seek better-quality neighborhoods, and stay close to important services. For example, these movers increased their living space by leasing units with more bedrooms. Nearly three-fifths added a bedroom after their initial move; the extra space usually benefited their children.

Respondents were also sensitive to the quality of their children’s schools and, like most respondents in the study, expressed concerns with neighborhood safety. Melinda, a treatment-mover from Atlanta, used her voucher to leave a dangerous neighborhood and described it this way:

*Well, back then ... the apartments I was staying in were very, very rough. And, it had a lot of drugs and I couldn't even let my son go outside and play because I was too scared, because you could see needles and little crack bags on the ground... It started getting really bad, because I stayed there for seven years. It started getting really bad the last three years, and...I would go to work, take my son to school, and come home. I really didn't socialize with any other people over there. Most of the people over there were selling drugs, in the first place. So, it was just me and my son. So, I was really just, mainly, concerned about me and him.*

Other women were able to stay close to important neighborhood services, such as schools or daycare. Renee, from Augusta, described the use of her voucher and the need to remain close to these services this way:

*When I look for a house, I try to make sure it's convenient, there is a school close by, or it's not out of my way for my day care. So, I was trying to stay around this area, ask my day care what schools they pick up from.*

As Melinda’s comment suggests, some respondents were very concerned with their neighborhood environments and worried about the well being of their children. Yet, as Renee’s remarks indicate, respondents were also mindful of their children’s schooling situation and where they were living when they enrolled in the WtWV program. These concerns sometimes motivated their moving decisions as well. Some did not want to move too far away because such a move would require them to pull the children from their schools and enroll them elsewhere. These women hesitated to do that for a variety of reasons, but mostly because they did not want to disrupt their children’s routines. Respondents struggled with these two issues. In some cases, security and health concerns about their neighborhoods were overwhelming, and as a response to these conditions, movers attempted to find housing farther away from these neighborhoods. In these situations, respondents were forced to

change their children's schools. In other instances, staying near their children's schools was sufficiently important to keep movers in the immediate vicinity. Their children's routines were preserved, although these movers perhaps only marginally improved their neighborhood conditions (if at all).

### **Pathway 3: Project-based Subsidized Housing to Individual Housing**

Seven of the 23 respondents in this pathway lived in some type of project-based subsidized housing at the time of random assignment and subsequently moved into a housing unit on their own. Virtually all the women in this group did not move again after the initial lease-up. *These movers overwhelmingly expressed displeasure for their former living situations and were particularly sensitive to issues affecting the safety and health of their families.* A number of the women spoke poignantly about crime, drugs, and gang activity in their former neighborhoods. For this group of movers, "getting out" of these dangerous and unhealthy neighborhoods was the primary motivation for applying to the WtWV program and eventually moving elsewhere. In some instances, however, these respondents only marginally improved their neighborhood conditions and continue to struggle with the same neighborhood conditions as before.

All of these respondents expressed a general sense of satisfaction with their current housing and neighborhood conditions. Most liked their quieter environments and were pleased to have "calm" neighbors. Annie, a treatment-mover from Houston described some of the benefits associated with her quieter living environment this way:

*I think that it's quiet around here. You don't have to worry about people breaking into your apartment. You don't have to worry about nobody waiting outside to get you. I mean, you don't hear about too many people around here that are getting kids and taking them away, or nothing like that. You don't hear too much about that around here.*

As Annie's comment suggests, respondents' assessments of their new environments were typically made in relation to their previous neighborhoods. Annie was happier in her new living situation because she no longer had to worry about people breaking into her home or losing her children to the streets, which she implicitly did while living in her former subsidized housing unit. Nearly all of the respondents who once lived in project-based subsidized housing echoed similar sentiments. Yet, while these respondents felt safer in comparison to their old neighborhoods, few indicated that they felt safe in their current environments. In fact, nearly three-quarters of these women reported they did not feel safe in their current situations and were particularly careful to be indoors at night. They often complained about individuals from outside their apartment complexes roaming the streets and backyards. They also generally refrained from interacting socially with their neighbors. Most of these women reported that they would like to move from their current living situation, although they had no immediate plans to do so.

### **Pathway 4: Homeless/Crisis Center to Individual Housing**

*Six of the qualitative interview respondents (5 of them treatment group members) were living in a homeless shelter, drug or alcohol treatment center, or rape crisis center at the time of random assignment and have since moved into a housing unit of their own.* At the time of the interviews, these respondents lived in neighborhoods of mixed quality; like other respondents, they frequently expressed safety concerns. Yet—given their difficult living situations at the time of random

assignment—these respondents discussed their housing and neighborhood experiences quite differently than most others.

***The WtW voucher gave the treatment group members in this pathway the opportunity to stabilize their housing situations, relieve personal anxiety, and possibly concentrate on personal challenges or goals.*** The control group member who followed this path also stabilized her housing over the study period, but she did so without the rental assistance.

Not surprisingly, the respondents who were homeless when they joined WtW viewed the voucher as an opportunity to improve their housing arrangements. These respondents often had several children living with them in the family-quarters section of the homeless shelter, and they worried about how this environment would affect the children. Also, individuals on this pathway had had the least housing stability *prior* to random assignment among all the individuals we interviewed. Many had been homeless for several years or had temporarily lived with friends before they were issued a voucher. Respondents who lived in drug/alcohol treatment centers or other crisis centers at the time of random assignment may have initially lived in housing of somewhat better quality than other respondents, but they were struggling with serious personal challenges.

***Together, the respondents on this pathway (both the treatment and control group members) reported feeling much less anxiety regarding their housing arrangements now than at the time of random assignment.*** For instance, Delinda (a treatment-mover in Spokane) happily stated that “...*this is the first apartment I’ve ever had in my entire life...*” and then reflected on the stability that the voucher has helped to provide.

*It’s made my housing situation so less stressful. When I went to treatment, you know, I had absolutely nothing. And so, it alleviated the stress of the high cost of housing and, you know, things like that. Cause...it’s \$440, if I would have had to pay rent and my bills, I would have never had any extra money. I would not have been able to buy anything.*

In some cases, the stress reduction permitted respondents to focus on other priorities, such as schooling. For Janice, also a treatment-mover from Spokane, the voucher enabled her to spend time on her schooling and pay her monthly rent. Janice described her experience this way:

*...[The voucher] it’s a big encouragement to keep me in school and that I don’t have that stress of having to pay rent right yet and that I don’t have to use all my time in working so that I can go to school.*

#### **Pathway 4: Unchanged Housing**

***Twenty-three of the qualitative interview respondents had not moved during the study period.*** Included in this housing pathway are all of the treatment-stayers and slightly over half of the control group members that we interviewed.

***For the most part, treatment group members who used the WtW voucher to lease in place were satisfied with their living arrangements.*** For example, nearly 85 percent of these respondents reported feeling safe in their current locations, and some were unable to identify any major problems with their neighborhoods. Some respondents were longtime residents, with close ties to neighborhood schools, and were reluctant to move their children to new schools. Some lived in close proximity to family and friends and this influenced the decision to remain in place. Other

respondents cited their proximity to neighborhood features such as public transportation, grocery and retail stores, and childcare as reasons to remain in place. Although none of the treatment-stayers said that they had initially searched for other housing units and leased in place only after having been unsuccessful, a few expressed pessimism about the likelihood of locating alternative housing and reported a general dislike for moving. These feelings often influenced their decisions to remain in place. Charlene, from Houston, explained why she decided to stay in place:

*I just don't like moving. Once I get somewhere and I'm comfortable, that's where I'm going to be... I just don't like to just up and move, I guess, because, when I was growing up, we were stable, and I just like to be stable.*

Among all the treatment group members we interviewed, the treatment-stayers experienced the largest decrease (an average of \$291 per month) in their monthly expenditures for rent during the study period. Not surprisingly, fewer than 40 percent of these respondents reported having plans to move in the future.

***Control group members who had remained in the same housing expressed a desire to move, but in most cases they could not afford to do so.*** Control group members who lived in the same housing throughout the study period reported being less satisfied with their living environments than the treatment-stayers. Approximately 60 percent of control group stayers said they felt unsafe in their neighborhoods, and all were able to identify specific problems with their neighborhoods. However, a few control group respondents were content in their housing and neighborhood conditions and would have stayed even with a voucher. In general, the immobility among control group members appears to be best explained by their financial situations. Although two-thirds of the respondents in this group reported that they would like to move, most also said they could not afford to do so.

## **Common Housing and Neighborhood Experiences**

The qualitative interview respondents shared remarkably similar housing and neighborhood experiences during the study period, despite the diversity in economic and housing markets across the six sites. In particular, respondents frequently told similar stories when discussing their satisfaction with their housing and neighborhoods, and barriers to finding housing. This section describes the common experiences reported by the interviewees across all of the housing pathways and subgroups.

### **Housing and Neighborhood Satisfaction**

Overall, we found a great deal of consensus among respondents about the kinds of things they liked and disliked about their housing and neighborhoods. ***Respondents frequently mentioned more living space, privacy, and good maintenance as housing unit features that were particularly important to them.*** (See Exhibit 3.3.)

***The additional living space was often associated with the well being of their children.*** The children frequently used the extra room that respondents gained by moving into a new unit. Carol, a treatment-mover from Spokane, described her larger living space this way:

*Well, I know I like the size of it. It really, I mean, my son was just thrilled with it... the whole downstairs is pretty much his. He's got his own bedroom, bathroom, family room down there with all his set up...his games, computer, whatever... it's all down there for him.*

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**Exhibit 3.3****Satisfaction with Current Housing Features**

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<b>Positive Aspects</b>	<b>Negative Aspects</b>
<i>Most frequently mentioned:</i> <ul style="list-style-type: none"><li>▪ More living space/yard</li><li>▪ Sense of personal attachment and privacy</li><li>▪ Good maintenance/landlord</li></ul>	<i>Most frequently mentioned:</i> <ul style="list-style-type: none"><li>▪ Too small</li><li>▪ Unhealthy conditions</li><li>▪ Poor maintenance/landlord</li></ul>
<i>Occasionally mentioned:</i> <ul style="list-style-type: none"><li>▪ Structural features</li><li>▪ Appliances/conveniences</li><li>▪ Apartment complex features</li></ul>	<i>Occasionally mentioned:</i> <ul style="list-style-type: none"><li>▪ Unit's layout</li><li>▪ High utility bills</li><li>▪ Lack of kitchen and storage space</li></ul>

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Similarly, Laura, a treatment-mover from Atlanta described the improvement that she and her son experienced:

*It's like he's always saying to me, like, "Mama, I'm so happy to be here, mom. I'm so happy to have a bigger room, mom." Because, down there, at those other apartments, when it rained, the water seeped in his room. And, he used to lay in mold, mildew, and every week I used to call the rent office...they painted the room once, and they did it again. I got sick of it. I just closed the door off and he just slept with me.*

As Laura's comments suggest, the additional living space also provided respondents with a sense of personal privacy. This was perhaps the most frequently mentioned housing improvement across all housing pathways. Although nearly all respondents discussed this issue, respondents who initially lived with family and had since leased a place of their own were particularly sensitive to this issue as discussed above. In some cases, respondents had shared a single room with their children and a single bathroom with family members and possibly others. Not surprisingly, when asked what they liked most about their new housing, respondents across all pathways simply replied: "It's my home."

***Good maintenance and a responsive landlord were also important features for most of the people we interviewed.*** The majority of respondents were happy with the condition of their homes, and few had chronic repair issues. Landlords typically responded within a few days. Only in extreme situations did poor landlord relations contribute significantly to a respondent's decision to move elsewhere. At times, respondents were willing to do the repairs themselves; at other times, they were prepared to pay part of the repair or replacement costs. For instance, several respondents complained that their units' carpets were either too old or too light in color (and thus easily dirtied), and they each offered to pay for half the replacement cost. Landlords were typically less inclined to attend to aesthetic issues or preferences and instead focused on making necessary repairs.

The landlord-tenant relationships may have been affected most by a respondent's status as a WtW voucher participant than any other issue. Some respondents believed that landlords were generally less responsive to their maintenance needs than they were to other tenants, simply because of

voucher-recipient stereotypes. Carol, disgruntled over the way landlords treat voucher recipients, commented:

*... landlords think that people on housing, low-income people, are low trash, or whatever, you know...that they're not...fully responsible, and they're not clean, and they're not, again, paying rent.*

Likewise, Renee, a treatment-mover from Augusta simply stated:

*It seemed like you be treated a little differently if you're on a voucher or something.*

This issue affected other aspects of respondents' housing and neighborhood experiences, especially for treatment-movers. Respondents identified perceived discrimination against voucher recipients during the housing search process as a major barrier to finding housing. They complained that many landlords rejected potential tenants with vouchers outright. Thus, for these respondents, the voucher was seemingly a paradox. On the one hand, it allowed some to move out of unpleasant living situations and into more comfortable environments. On the other hand, the voucher seemed to limit housing options to the limited set of units whose landlords accepted the vouchers. Some of these units were located in neighborhoods that were considerably better than the respondents' former neighborhoods. But in other instances, neighborhood quality was only slightly better or the same, or even worse.

Respondents also mentioned particular structural features (e.g., hallways or windows), appliances and other similar conveniences (e.g., dishwasher or washer/dryer connections) and certain amenities offered within their apartment complexes (e.g., pools or basketball courts) as additional housing features that were satisfying. Conversely, respondents were less satisfied with their housing if they lived in smaller units that were poorly maintained or located in apartment complexes plagued by crime and drugs.

In comparison to the responses on housing satisfaction or dissatisfaction, respondents were generally more articulate about their neighborhoods (See Exhibit 3.4). ***When asked about their satisfaction with current living situations, opinions about the neighborhood environment typically dominated the discussion. Yet, neighborhood conditions were typically viewed as reasons for leaving an area, rather than as attractions to a particular community.*** Few respondents deliberately selected a neighborhood because of the area's overall package of services and amenities. Instead, they were more concerned about leaving their old neighborhoods behind. Respondents who moved from their own rental unit into another unit were the partial exception. But for the majority of respondents who moved, they were moving away from—rather than to—a neighborhood.

The treatment group members interviewed described a number of barriers that they faced in trying to move to a neighborhood of their choice using the WtW voucher. (These obstacles are discussed further below.) However, when respondents were able to be deliberate in their neighborhood selections, their housing decisions appear to have been influenced more by the desire to remain close to family members, childcare facilities, and/or schools than by any other factor. Some of these women cared for elderly parents or relatives in addition to their own children. In other cases, the parents or relatives provided the women childcare, transportation, and other kinds of support. This local support network was often critical to the women's ability to obtain or keep employment.

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**Exhibit 3.4****Satisfaction with Current Neighborhood Features**

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<b>Positive Features of the Neighborhood</b>	<b>Negative Features of the Neighborhood</b>
<i>Most frequently mentioned:</i> <ul style="list-style-type: none"><li>▪ Quiet/healthy environment</li><li>▪ Neighbors</li><li>▪ Schools</li></ul>	<i>Most frequently mentioned:</i> <ul style="list-style-type: none"><li>▪ Crime</li><li>▪ Unhealthy conditions</li><li>▪ Disorderly neighbors/noise</li></ul>
<i>Occasionally mentioned:</i> <ul style="list-style-type: none"><li>▪ Presence of family</li><li>▪ Presence of amenities</li><li>▪ Sense of community</li></ul>	<i>Occasionally mentioned:</i> <ul style="list-style-type: none"><li>▪ Schools</li><li>▪ Lack of parking</li><li>▪ Excessive traffic</li></ul>

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Visual assessments conducted by the interviewers of respondents' housing and immediate neighborhoods provide additional information about their living environments at the time of the interview. A sample of the results is presented in Exhibit 3.5 and the full results are presented in Appendix D. According to the assessments, respondents were nearly as likely to live in good conditions as in less desirable neighborhood environments. Overall, the interviewers classified 52 percent of homes and 54 percent of neighborhoods as "excellent" or "good," and the remaining proportion of homes and neighborhoods were considered "fair" or "poor." However, the condition of housing units and neighborhoods varied somewhat among subgroups. Treatment group members lived in housing and neighborhood conditions that were more likely to be rated as excellent or good than those of control group members. This is consistent with the finding from the interviews that treatment group members were comparatively more satisfied with their living environments than control group members.

In addition, while treatment group members lived in similarly rated housing conditions (57 percent of treatment-movers and 56 percent of treatment-stayers lived in excellent or good housing conditions), treatment-stayers were more likely to live in excellent or good neighborhood conditions. Visual assessments revealed that 75 percent of treatment-stayers lived in excellent or good neighborhood conditions, compared to 70 percent of treatment-movers. This is consistent with the finding that treatment-stayers remained in place at the time of the interview because many were already satisfied with their housing and neighborhood environments.

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**Exhibit 3.5****Overall Housing and Neighborhood Assessment**

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	Treatment-Movers	Treatment-Stayers	Control	Total
Sample Size (N) <sup>1</sup>	30	9	11	50
<b>Housing Assessment</b>				
Building Interior <sup>2</sup>				
Excellent	7%	0%	0%	4%
Good	76	88	36	69
Poor	17	12	64	27
Overall Housing Condition				
Excellent	10%	0%	0%	6%
Good	47	56	36	46
Fair	37	44	55	42
Poor	7	0	9	6
<b>Neighborhood Assessment</b>				
Condition of Municipal Property				
Excellent	7%	17%	0%	7%
Good	63	58	47	58
Fair	28	25	42	31
Poor	2	0	11	4
Overall Neighborhood Condition				
Excellent	7%	8%	0%	5%
Good	53	62	32	49
Fair	35	31	47	37
Poor	5	0	21	8

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Source: *Welfare to Work Neighborhood Windshield Assessment*.

<sup>1</sup> The housing assessment data were collected only for respondents who were living in a public housing development or an apartment complex. Information on other types of housing (e.g., single family homes) was not collected.

<sup>2</sup> Two observations were missing for this variable. The sample size equals 48 (29 treatment-movers, 8 treatment-stayers, and 11 control group members).

**Only a handful of respondents explicitly said that employment-related issues guided their moving decisions.** Among respondents who moved, a very small proportion said that they moved to their new locations to be closer to their places of employment or to be in areas with growing employment opportunities. Respondents rarely spoke about these issues without some probing by the interviewer. Only when an interviewer explicitly mentioned these proximity issues did the link between a respondent's moving decision and employment concerns become a subject of conversation. Some employed respondents discussed their lengthy work commutes, which occasionally required multiple bus transfers, but they apparently had never considered moving closer to their places of work.

This is not to suggest that respondents were inattentive to certain neighborhood features within their new environments. On the contrary, respondents were often quick to identify particular characteristics in comparison to their former neighborhoods that were particularly salient. Nearly all the respondents valued quiet neighborhoods that did not have the “drama” or “action” that characterized their former neighborhoods. Moving away from the sounds of gunfire, police sirens, loud music, and other unsettling noises was often mentioned as one of the most significant changes in

the respondents' neighborhood environments. Molly, who was especially happy in her more tranquil living environment, commented:

*I found out about this neighborhood, and I saw the neighborhood. It was very quiet, pretty mellow, you know. We don't really hear people fighting, drinking, loud music, you know, car CDs or drugs, or any guns or anything.*

***In general, respondents reported that quieter environments gave them piece of mind.*** Many of the respondents who viewed the quieter neighborhood as a satisfying feature also liked their neighbors more than in their former neighborhoods. For the most part, respondents liked their neighbors because they were quiet, but also because they looked after their children, were not sitting idle, and evinced better maintenance habits than their previous neighbors. In some cases, respondents felt a sense of community in their environments that was directly related to their neighbors.

Brandy, a control group member in Fresno, explained it this way:

*It's just comfortable...It's much easier. The neighbors call you if they see somebody, you know, messin' with your house. If you start yellin' and screamin', they'll come out and look to see what's goin' on. So, it's not like where nobody cares what's happening to you. It's not like your next door neighbors are the ones who break into your house, you know? It's not like that.*

Similarly, Joe, a treatment-stayer from Spokane noted his family's integration into the neighborhood social network:

*...bein' in this neighborhood has exposed them [the children] to a lot of stuff. Because, I've got a neighbor across the street who's a serious fisherman. He's taken a couple of the boys out fishin' and said he'd take them again. And, the neighbor down here's got a kid younger, he's in between my two youngest kids, but he also played with the youngest and the bigger kids. So, it's like he's been their little brother and they've been his big brother to the point that, you know, the parents have said, "God, I'm glad you live here, 'cuz now he's got somebody to play with and we don't have to do stuff with him all the time." So, it's been a positive experience.*

***Respondents were concerned about the quality of their children's schools and wanted their children enrolled in good schools with a strong focus on discipline.*** They often spoke critically of the schools in their former neighborhoods, saying that those schools were not sufficiently rigorous, teachers did not spend enough time with their children, and administrators failed to discipline troublemakers properly. By contrast, respondents generally liked the schools in their new neighborhoods and believed that their children were advancing in their studies. Some mentioned that their children were much happier in their new schools and were more engaged in after-school activities. Catherine, a treatment-mover from Houston, believes that her children are more motivated in their new school. She described her experience this way:

*The kids participate in all the different kinds of sports, and I like that. Because over there [former neighborhood], there was not. Now they are motivated to do things, now that they've moved out of that environment...they're in different surroundings. They're motivated now to do things, you know.*

The quality of neighborhood schools was very important to respondents and was frequently mentioned as significant influence in their moving decisions. In addition, respondents liked living near family and near commercial or retail facilities, although these preferences were less frequently discussed. Also, some respondents liked the sense of community that resulted from neighbors who were more inclined to take care of their properties and look after respondents' children.

Respondents were equally articulate about particular neighborhood features that they disliked. **Many respondents discussed crime, drugs, and disorderly neighbors as prominent features that were most unsettling.** Some respondents spoke of shootings and stabbings, drugs laced with embalming fluid, "crack heads," evidence of prostitution in adjoining units, and loud parties that sometimes ended in fights or police sirens. These circumstances were not only viewed as immediate threats to their safety but also as bad influences on their children. These problems were especially acute in Los Angeles. Tyronda, a treatment-mover from Los Angeles, described her new neighborhood this way:

*...I didn't know I was moving into "New Jack City!" Now they shoot, they sell dope, they have the gang-bangers outside. They get shot at everyday, they have dice games everyday. They broke in my house. There's a lot of stuff.*

Respondents reported that the effect of these circumstances on their lives and on their children was distressing. Approximately one-quarter of all respondents were so intimidated by their surroundings that they purposely refrained from interacting with neighbors, choosing instead to lock themselves inside their homes. Many respondents discussed how they routinely go to work or run their errands, pick up their children from school in the afternoon, and return directly home with as little interaction with the neighbors as possible. Respondents' children were not allowed to play outside; instead, the children's playground usually was the living room, their bedrooms, and even inside closets. Of course, some respondents allowed their children to play outside, but life in a rough neighborhood virtually demanded that children grow up quickly. As Barbara, a control group member from Houston suggests, there are really no "children" in these troubled neighborhoods:

*You know what, the younger kids, I mean, they just so thuggish that it's pitiful. You know, how they walk, the boys, them little young boys that's about 11. They walked around with their pants sagging, you know, so it's, you know, their mamas done messed up their minds too of what they see around there, you know. I mean, like, little girls and the boys, they're not little girls and little boys.*

**Vignette**  
**Nicky, Treatment-Mover in Fresno**

Nicky, a mother of two sons, moved from San José to Fresno, where she wants to “stay and get established” until her two children, ages 8 and four months, finish school. But after Nicky’s move from San José to Fresno, she found herself trapped in a series of low-paying jobs, resigned to live in what she called “ghetto” housing.

After leaving her mother’s house in San José, Nicky moved around a lot. First, she moved in with her boyfriend, Duran. Then she moved out and shared an apartment with her sister. Finally, wanting space for her son, Nicky moved into her own apartment. Duran—now fiancé—soon followed and a new baby boy was born. Although Duran builds security cameras for a local company and works a lot, money is in short supply.

Housing remains a priority. Nicky explained that when she qualified for Section 8 housing and moved into her own apartment—to “be on my own”—it seemed that life was smoothing out. But a tight housing market and neighborhood gentrification put Nicky’s life in a tailspin. The owners of the housing complex—California Apartments—opted to renovate the units to make them more attractive for Fresno’s numerous college students. With the completion of the renovations, the landlord increased Nicky’s monthly rent from \$395—reduced by her Section 8 subsidy—to \$600. Because the owners would no longer accept Section 8 tenants, covering the several hundred-dollar difference became impossible. “I had to move out,” she said.

When Nicky learned about the WtWV program, she applied and hoped for the best. But due to the time restriction placed on lease-up, Nicky settled for whatever she could find, and she is ambivalent about her living situation. Nicky is delighted that her monthly rent is currently \$235 and that the apartment complex is the “cleanest place I’ve ever lived.” The management is terrific. The resident manager brought in a washer and dryer at no cost, fixed the shower and repaired the grouting. He patched a hole in the wall but was unable to clear up the water bug problem. “Those water bugs—they’re nasty, just nasty,” she grimaced.

But the apartment complex is another matter. Her sister’s car got broken into twice, despite the police station across the street. There is a registered child molester in the building and Nicky would like to move. But despite the inconveniences of her housing, Nicky is focused on her son Anthony’s education. She “loves” her son’s nearby school. Anthony “has been going there since he was in the first grade and he is seven now and on the soccer team for the last two years.” She added of the housing situation, “it’s the best we could do.”

When Nicky and Duran’s new baby was born, the WtWV program made all the difference. Nicky took three months maternity leave from her job at Church Day Care. Although she initially decided to be “just a stay-at-home Mom,” daycare and costs for her infant son mounted. A friend who works the night-shift called to ask if Nicky would look after her baby from late afternoon until midnight. Nicky agreed. Then by word of mouth another working mother called to ask if Nicky could mind her child from 6:00 am until she returned from work at mid-afternoon. Nicky again agreed. Then her sister called with a similar request and Nicky now minds four other children around the clock. Now, she can care for her own children at home and also make a little money.

With the extra money, Nicky paid off some credit card debt and bought her son a Game Boy—which made her “so proud.” But Nicky has dreams. She wants a full-time job. She recollected a former summer job working for the Street and Traffic Department where she had her own office with responsibilities that included filing, answering phones, and working with the dispatch office. While Nicky continues with her home daycare, she’s slightly worried that her WtW voucher terminates in five years. “It’s helped a lot,” she said. But she said it feels slightly “unrealistic” that she would be able to leave the WtWV program in the mandatory five years and own her own home. Nicky hopes that her plans to marry Duran in the next year will put them on a more stable road—“being married, being self-sufficient, taking care of responsibilities, and taking care of the kids.”

***Nearly two-thirds of respondents mentioned that unsafe neighborhood conditions factored heavily into their moving decision. Roughly two-fifths of all respondents currently worry about their neighborhood safety.*** Many of these respondents either refrain from going outside during the night or purposefully avoid certain areas of the neighborhood. In a few cases, respondents were unable to fully use their basic neighborhood services, such as a corner grocery store or convenience store, because they were too intimidated to walk there.

In addition to these troubling neighborhood features, respondents also identified the quality of neighborhood schools, parking issues (mostly associated with security), and living near main thoroughfares as negative neighborhood features. Also, respondents occasionally discussed the lack of secure parking, even within gated apartment complexes, as a problem. Auto theft and vandalism were sometimes a pressing issue. Finally, respondents that lived along main streets often worried for the children's safety. Speeding cars, excessive traffic, missing signage or traffic signals were all factors contributing to respondents' fears of living along main streets.

### **Barriers to Finding Housing**

WtW vouchers are intended to expand recipients' housing options by allowing them to move into apartments and/or areas that would have otherwise been unaffordable. ***However, many voucher recipients in our sample encountered obstacles that limited their ability to use the voucher to improve their housing and neighborhood conditions.*** Nearly half of all treatment group members mentioned one or more of the following barriers to finding housing in the neighborhoods of their choice:

- perceived discrimination against voucher recipients and the related paucity of landlords that accept vouchers;
- time restrictions for lease-up;
- and the limited utility of landlord lists.

These barriers restricted where voucher holders could move. Many treatment group members complained that few landlords were willing to lease units to voucher program participants. The respondents attributed this unwillingness to negative stereotypes that landlords held about the voucher program and about households receiving rental assistance. Evelyn, a treatment-stayer in Los Angeles, became fairly disillusioned during her housing searching and described it this way:

*We're looking for another apartment but...most of the landlords, they don't want Section 8 because they have many, many problems with Section 8. We was tired to look...we were looking in Hollywood, in Pasadena, you know because we couldn't find in Glendale with Section 8 . . . when we asked them, "Do you accept Section 8?" "No." I started not to tell them we have Section 8. And maybe we'll talk face to face and...then only one landlord...they'll say, "Okay."*

Likewise, Nicky, a treatment-mover from Fresno, added:

*...you know, they [landlords] label you. You know, you try to get a place and, I mean, it's hard to even ask people do you accept Section 8. They always say no...and they stereotype you too in the newspaper. It says rent for Section 8, letting everybody know, you know, everybody going to go over there... you don't want everybody just because you're on Section*

8. *You don't want to live around a whole bunch of Section 8 ... I don't want just be in classified Section 8, you know what I'm saying, it's not good.*

Like Nicky, a few other respondents complained about being stereotyped as voucher recipients. But at the same time, they apparently agreed with those stereotypes. Even though these stereotypes upset Nicky and others, the respondents themselves believed that living among a concentrated group of voucher recipients was undesirable. They preferred to live in more economically mixed communities.

The time restrictions on lease-up that were imposed by the WtWV program further exacerbated the respondents' housing search problems. It is unclear how many respondents were aware of their option to request an extension, but only a few respondents in our sample mentioned receiving an extension during their housing search. Respondents felt pressured to find housing within the given time period, typically 30-90 days, and other circumstances (e.g., lack of transportation, inability to take time off from work, childcare needs) aggravated these difficulties. Consequently, respondents whose vouchers were about to expire simply "settled" for the first housing unit that became available.

In addition, respondents believed that the limited utility of landlord lists was a further barrier to finding housing. Nearly all of the respondents reported receiving the landlord lists from the local housing authority, but complained that the units on the list were either already rented or were uninhabitable. Housing authorities attempt to update the landlord lists regularly, but these lists typically only report which landlords accept the voucher and fail to provide unit availability.

Even when a unit on the housing authority list was available, respondents found that the unit or neighborhood's quality was sometimes questionable. Angela, a treatment-mover from Houston, visited several units on the landlord list and found many problem with each. She described her experiences this way:

*I don't believe that they went and inspected some of the homes that are on that list...God knows, some of the homes that are on that list, some of them, are either too far away, or are run-down. I believe that they need to go re-evaluate that list. I went to one place that was like straight up, it had boards over the windows, once you go in the stairs, it was just awful. How could someone live in that condition, then the neighborhood around it, it was bad.*

Similarly, Robin, a treatment-mover from Los Angeles, put it this way:

*I feel that the Section 8 people should go out and look at some of the homes before they put them on their listing. Because, like, five of the houses I looked at, I don't even know how Section 8 put them on the sheet. Even while I knew I had this place, I still looked...So, I followed their simple directions and continued to look. But, none of the places, like, I think I went to about 10 on that list, and out of those 10, none of them I would like live in. I wouldn't even let my little dog live there.*

The limited utility of landlord lists was typically identified as a major barrier among respondents who relied heavily on these lists for their housing search. However, most respondents used a combination of multiple resources to find housing. In addition to landlord lists, respondents scanned newspapers for available units, walked or drove along neighborhood streets searching for "now renting" or other signs, and in many cases, relied on word-of-mouth. Many respondents would hear about an available unit from a nearby family member or friend. The use of social networks for housing search was

generally viewed by respondents as more reliable and useful, presumably since family and friends would only recommend decent properties and many of them also received some form of housing assistance and thus knew of landlords (either directly or through their own social networks) that accepted housing vouchers.

Together, respondents reported that these barriers substantially affected their ability to find housing of their own choosing. For some respondents, it was clear that they significantly improved their housing and neighborhood environments compared to their former neighborhoods. These respondents were content in their new environments and were articulate about identifying differences between their former and current neighborhoods. However, other respondents moved from extremely troubled living situations into moderately better environments. These movers still grapple with some of the same neighborhood conditions as before, although perhaps not as intensely. They are apparently still not in a desirable housing situation.

The Los Angeles experience is seemingly an extreme situation. A recent study on Housing Choice Voucher success rates found that only 47 percent of voucher recipients in the City of Los Angeles were able to lease-up successfully, compared to 69 percent of voucher recipients nationally.<sup>21</sup> In 2002, the *Los Angeles Times* reported that leasing problems for voucher recipients has been exacerbated by landlords' increasing tendency to turn out Housing Choice Voucher tenants from rent-controlled buildings and refuse to accept new voucher recipients.<sup>22</sup> The main reason behind this trend appears to be the tight rental housing market and high prevailing rents, allowing landlords the prospect of obtaining higher rents from renters without voucher assistance. As a result, the city now faces a considerable shortage of units that accept voucher recipients.

Our interviews in Los Angeles also suggest that voucher recipients faced significant barriers to lease-up. Nearly every treatment group respondent reported one or more barriers to finding housing. Over 80 percent of the Los Angeles respondents identified time restrictions, one-third cited the lack of landlords that accept Section 8, and half found the units on the landlord lists either already rented or uninhabitable. In addition, roughly 75 percent of treatment-movers that we interviewed in Los Angeles currently live in troubled neighborhoods that are reportedly the same or worse than their former neighborhoods and the same percentage have plans to move after their leases expire. Many of these respondents are not sure whether they will be able to find a different housing unit at that time.

Some of these barriers in Los Angeles and—to a lesser degree—in the other sites might have been mitigated by the provision of housing search services. However, none of the respondents reported having received these services from their local housing authorities, and only a few respondents (all in Spokane) mentioned some form of housing search assistance from local community groups. In Spokane, two community programs serving the homeless helped those respondents with their housing needs, although it is unclear whether these programs explicitly assisted them with their housing search or simply purchased home supplies and appliances for their clients.

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<sup>21</sup> Finkel and Buron, 2001.

<sup>22</sup> Stewart, 2002.

**Vignette**  
**Joanne, Treatment-Mover in Los Angeles**

“I’m from the Valley, but Los Angeles is the only place that will take Section 8, so that’s how I ended up here,” Joanne explained. Starting a “new life” with her WtW voucher, Joanne scoured the newspapers for a house for herself and her five children, ranging in age from 2 to 14 years. Due to a tight housing market and an unwillingness for landlords to accept Section 8 vouchers, Joanne asked for and received two extensions of time to find a home for her family.

First Joanne pored over the Valley newspapers. But “nobody” in the Valley would accept Section 8 vouchers. “I begged and begged and begged and I even said I would get rid of my dogs, but no-one would accept Section 8,” she said. Then she focused on LA newspapers, once filled with housing advertisements that indicated a willingness to accept Section 8 vouchers for rent payments. But now—much like the Valley—LA landlords are typically unwilling to rent to subsidized tenants. “You can only get told no so many times,” Joanne said, “before you get so discouraged you’re ready to rip it up and just forget it.”

But “forgetting it” is not something Joanne could afford to do. And despite her frustration at not being able to live in the Valley where she grew up and finds “comfort,” Joanne appreciates the WtW voucher because it presented a “life changing” opportunity. For two years prior to receiving the WtW voucher, Joanne participated in a drug rehabilitation program, Shields for Families. She was pregnant at that time with her fifth child; the other four were living elsewhere while she was in recovery.

After leaving the treatment center, Joanne used the WtW voucher to rent an apartment with her kids. But the voucher limited her housing choice to LA, and she ended up in a severely troubled LA neighborhood. Joanne does not go out after dark. “People would come and knock at our door at 2 o’clock in the morning; we’ve had bikes stolen, there’s car chases, gunshots. I mean close. One night we watched a guy with an AK-47 run this way, shooting.”

Last school year, Joanne sent her fourteen-year-old son to live with her brother-in-law in the Valley to protect him from the neighborhood violence. “Chris wants me to get rid of Section 8 so we can move back to the Valley and he can come home and live with us.”

Joanne wants to finish school and get her RN degree, but she has insufficient funds to pay for daycare and does not want to have to juggle her children “from peer to peer to peer, worrying all the time if the kids are safe.” If she can find a secure and reliable daycare situation, Joanne wants to return to the community college where she studied previously and complete her degree.

In five years, Joanne imagines herself wearing a white nurses uniform, working in a hospital, living in a nice clean house in the Valley, where her children can go to school without fear of gunshots. “I want my kids to be able to roller-skate up and down the block, and do the things I did as a kid. I don’t think my kids are going to look back on their childhoods—particularly my fourteen year old—and be as happy as I am when I look back on mine.” Joanne concluded, “I feel like I’ve let [them] down and I just want them to be...I want them to be in the same house for years and years and years. Like my Mom was. You know, I’m hoping this [WtW] will help me do it.

## Conclusion

Our analysis of the housing experiences of the 75 qualitative interview respondents suggests several key themes. First, we found that *respondents' housing situations at random assignment greatly influenced their housing decisions and experiences over the period of study*. Respondents who were living with family were driven by their need for housing independence. Those initially living in a housing unit on their own were either motivated by the potential to satisfy housing and neighborhood preferences or by a desire to leave their dangerous and unhealthy environments behind. Respondents in shelters or crisis centers sought basic refuge and stress relief, and respondents who stayed in place were either firmly rooted or unable to afford relocation.

*Over the relatively short period of time that we studied, respondents were generally focused on satisfying immediate needs, rather than making progress towards long-term self-sufficiency.* In particular, respondents seldom discussed employment-related issues (e.g., proximity to work or employment opportunities) as a primary motivation for moving or staying in place. However, it was rarely a single event or challenge that influenced respondents' decision to move or stay in place, but rather the confluence of many different events and experiences. At times, the respondents spoke of gripping events and personal tragedies that weighed heavily on their moving decisions: a new child, caring for a sick mother, witnessing a violent crime, coping with a developmentally disabled child, living in a homeless shelter, or watching another family member be incarcerated. Others simply struggled through daily challenges and responsibilities: avoiding the neighborhood gang members; worrying about someone burglarizing their home; caring for their children's needs; arranging for childcare and transportation; studying for the high school equivalency test; or paying accumulated bills.

A main hypothesis underlying the WtWV program and similar initiatives is that improving an individual's neighborhood environment and providing housing stability can result in an array of positive individual and family outcomes. For these outcomes to materialize, however, individuals presumably have to be in comparatively better-quality neighborhoods for a long enough period of time to benefit from the neighborhood's positive attributes. Alternatively, improving neighborhood quality in stages may be an important part of the process of using a voucher. The process through which voucher recipients benefit from their improved neighborhood conditions may be piecemeal and may require a series of neighborhood upgrades before these benefits are evident.

*Overall, it is unclear how successful movers were in improving their living environments.* Although a number of respondents explicitly stated that their current living situations (at the time of the interview) are comparatively better than their former neighborhoods, some of these respondents previously lived in seriously troubled neighborhoods so that virtually any move would have been viewed as an improvement. These movers are now living in somewhat better neighborhoods, but they still grapple with the same types of neighborhood problems (e.g., crime, drugs, gangs, poor-quality schools, etc.) as before.

The visual assessments conducted by the interviewers of respondents' housing and immediate neighborhoods support this finding. The housing units and neighborhoods of treatment group members were more likely to be rated excellent or good than those of control group members. This is consistent with the finding from the interviews that treatment group members were relatively more successful in their housing moves. In addition, the interviews suggested that at least some

respondents were living in the kinds of neighborhoods that scholars and policy experts have hypothesized might have a positive influence on individual and family outcomes. Quantifying the differences between the treatment and control groups and the potential outcomes associated with particular housing experiences is the goal of the future impact analysis.

***Just under half of the treatment-movers interviewed for this study had plans to move again and more than half of the treatment-stayers had plans to move at some point in the future.*** Some respondents were actively searching for new living arrangements, while others were waiting for their leases to expire, for the school year to end, or for other changes – such as paying down a credit card bill – that would facilitate the move. For the most part, these respondents were dissatisfied with one or more aspects of their living arrangements and for these reasons and so were considering a future move. Several respondents, for example, wanted to move to a nicer neighborhood that offered better schools for their children. ***Overall then, respondents were still in a transitional housing situation at the time of the interview and had yet to satisfy fully their housing and neighborhood needs.*** In other words, the initial moves that respondents made (or that the stayers contemplate) may set in motion a process for achieving—or approaching closer to—desired housing and neighborhood characteristics. Consequently, some of the hypothesized outcomes may not materialize for years to come, while this process of incremental improvements unfolds.

# Chapter 4

## Employment Experiences and Financial Changes

### Introduction

One of the goals of the qualitative interviews conducted for this study is to understand the employment experiences of the individuals and families participating in the WtW voucher evaluation and the factors influencing their employment decisions. These decisions include where to work, how many and which hours to work, and when to forego wage income to pursue academic qualifications or skills training. How these decisions relate to housing assistance – in the form of the WtW voucher – is one of the central questions of the study.

This chapter examines the employment experiences of the 75 in-depth interview respondents between the time of random assignment and the qualitative interviews, discussing the factors that shaped those experiences. The chapter begins with an overview of the employment outcomes of treatment and control group members and the employment pathways that we observed across the sample as a whole. The chapter then describes in detail the five employment pathways, providing examples from the interviews to highlight both the diversity of experiences and the common forces shaping those experiences. The next section of the chapter builds on the preceding discussion of pathways to summarize the main factors that appear to be influencing employment outcomes. (Links between employment outcomes and housing assistance are treated separately in Chapter 5.) The chapter concludes with a discussion of how respondents' financial situations changed between random assignment and the interviews and how this affected their spending patterns.

### Overview of Employment Experiences

Exhibit 4.1 provides an overview of the employment status of the 75 respondents, by subgroup, at the time of random assignment and at the time of the qualitative interview, using the mutually exclusive categories of “employed” and “not employed.” Overall, fewer individuals were employed at the time of the interviews than at the time of random assignment. However, seven individuals who were not employed at the time of the interviews were attending school or job training programs full-time.

Fewer than half of the interview respondents (35 of 75) were employed at the time of the qualitative interviews. These individuals were all women with children.<sup>23</sup> Among this group, hourly wages ranged from \$4.65 per hour to \$13 per hour, with an average wage of \$6.75 per hour. About a third of the women received employee benefits, such as paid sick leave, paid vacation, or health insurance, and about a quarter reported receiving an increase in wages or employee benefits since the time of random assignment. These generalizations should be treated with caution, however, in light of the small numbers of individuals interviewed. They are not meant to substitute for the comprehensive analysis of employment outcomes that will come in the next phase of this study.

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<sup>23</sup> This is consistent with the overall pool of interview respondents, which includes 74 women and one man. All but one respondent had children living with them at the time of the interview.

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**Exhibit 4.1****Employment Status at Random Assignment and Interview**

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	<b>At time of Random Assignment</b>	<b>At time of Interview</b>	<b>Hourly Wage Rate</b>
Employed	39	35	\$4.65 to \$13
Not Employed	36	40	
Total	75	75	

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At the time of random assignment, 60 of the 68 individuals interviewed who provided information on source of income were receiving some form of public assistance income (see Exhibit 4.2). This is to be expected given the eligibility criteria for the WtW voucher program. The decline in the number receiving public assistance between random assignment and the qualitative interviews primarily reflects the employment gains made by some individuals over the period. In addition, several respondents became ineligible for TANF over this period because they began to receive more income from other non-wage sources such as child support or unemployment insurance. Finally, two women had taken themselves off TANF voluntarily in order to save their remaining months of TANF eligibility for a time in the future when they thought they might be even more in need of assistance.

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**Exhibit 4.2****Income Sources at Random Assignment and Interview**

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	<b>At time of Random Assignment</b>	<b>At time of Interview</b>
TANF and Food Stamps	43	33
Food Stamps only	11	14
Other public assistance income <sup>a</sup>	6	7
No public assistance (wages only)	8	14
Total <sup>b</sup>	68	68

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<sup>a</sup> Includes Supplemental Security Income (SSI) and Unemployment Insurance (UI).

<sup>b</sup> Seven respondents provided incomplete information on source of income.

## Employment Pathways

The employment experiences of the 75 qualitative interview respondents were extremely varied, perhaps even more so than the housing experiences described in Chapter 3. Over the one to two years that elapsed between random assignment and the interviews, respondents lost jobs, changed jobs, and entered new fields of employment, sometimes more than once.

The employment pathways are defined by the respondents' employment status at the time of random assignment and at the time of the qualitative interviews, recognizing that between the two points there is a lot of movement and variation. Most respondents moved in and out of employment at least once over the period, as well as moving from one job to the next. Nevertheless, we found the concept of pathways to be a useful tool to organize the analysis of employment experiences.

Exhibit 4.3 presents the five basic employment pathways observed among the WtW voucher evaluation participants interviewed for this study. The most commonly observed pathway among

both the individuals who received vouchers and those who did not is the “employed to employed” pathway, which includes individuals (all women) who were employed at the time of random assignment and at the time of the interview. As will be discussed below, just under half of these women had held the same job since random assignment, while the remainder had experienced one or more job changes over the period. For the sample as a whole, the next most common employment pathway was “unemployed to unemployed,” which was more common among individuals who did not receive a voucher, in part because several voucher recipients (all treatment-movers) who were unemployed at random assignment had enrolled in school full-time by the time of the interview (Path 5). Interestingly, Path 3, “employed to unemployed,” was more common among individuals with vouchers, but equally distributed among movers and stayers.

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**Exhibit 4.3**

**Employment Pathways by Subgroup**

	<b>Treatment-Movers</b>	<b>Treatment-Stayers</b>	<b>Control</b>	<b>Overall</b>
Path 1: Employed to Employed	26%	46%	32%	23
Path 2: Unemployed to Unemployed	21%	23%	32%	18
Path 3: Employed to Unemployed	23%	23%	11%	15
Path 4: Unemployed to Employed	14%	8%	26%	12
Path 5: Unemployed or Employed to Education	16%	0%	0%	7
Total	43	13	19	75

Although the individual experiences within the pathways are somewhat difficult to categorize, we might classify Paths 1, 4, and 5 as pathways of “upward mobility” or employment stability. Combining the pathways in this way, we observed that a slightly higher proportion of control group members experienced upward mobility or employment stability over the period of study than either treatment-movers or treatment-stayers.

**Pathway 1: Employed to Employed**

*About a third of the individuals interviewed (23 of 75) were employed at the time of random assignment and at the time of the interviews.* Within the pathway, we found great variety in respondents’ experiences. From the perspective of job retention and job advancement, two broad groups of respondents emerge: those who had held the same job since random assignment and those who had remained employed over the period but had experienced one or more job changes.

*Just under half of the respondents on the “employment to employment” pathway (11 of 23) had been in the same job since random assignment.* On average, they had been in their jobs for two years, although one respondent had worked for the same employer for six years. All but one of these women were working full-time. The jobs included school bus driver, nursing assistant, office cleaner, dietary aid, program manager, and production supervisor. At the time of the interview, women in this group were earning between \$5.15 and \$12.49 per hour, with a median wage of \$7.50 per hour. Six of the 11 had experienced an increase in wages since the time of random assignment.

Although they had been successful in retaining their jobs, the women interviewed reported that they continued to face a number of challenges. About half of the women described difficulties associated with childcare and transportation as potential barriers to employment advancement. Two mothers had

foregone higher-wage jobs to accommodate their childcare needs. Most of the other women were trying, with varying degrees of success, to find long-term solutions to childcare and transportation difficulties so that they could keep their jobs.

Brenda, a control group member in Los Angeles who was working as a special education assistant at the time of the interview, is a good example. She had recently graduated from working part-time as a substitute to working full-time, resulting in a 20 percent pay increase. Brenda was pleased with her career advancement but also aware of the challenges that it would present, particularly with respect to childcare. As she put it,

*When I was a sub, and they wanted me to work when my son was off school, I would pass up the assignment. Several times that happened when I was a sub. But now as an assistant, I can't pass up any assignments, you know. This is permanent, and I have to be there every day.*

Mona, a control group member in Fresno, had been successful in her work as a sanitary nurse to date, but she was concerned about what might happen should she lose her childcare subsidy, which she expected to happen within a few months because of her income level. Mona earned \$8.50 an hour and had been working for over two years without interruption, but she stated categorically that,

*If I don't have the childcare, I'll be on welfare. 'Cause nobody wants to watch, you know, your kids for you every day. I mean nobody wants to do that. My dad, because he was at home, said that he'd watch him, but he wasn't going to do it for nothing. When the childcare ends in June, my dad will have to go back to work, and I will have no one 'cause there's nobody else that'll watch him... I don't think I could do it on my own. The money I make, it's OK, I get by and everything, but I have bills too, and if I had to pay for childcare, there's no way I can do it. Nobody's gonna want to watch him for like \$25.00 a week or something like that.*

Mona's childcare issues were compounded by her lack of transportation. Since her own car broke down, she had been using her father's car to get to work or having her mother take her back and forth. Public transportation is not feasible for Mona because she works the night shift and has to drop off her son at her parents' house before going to work. At the time of the interview, Mona had been trying for six months without success to change to an earlier shift, which would make the shuttling back and forth easier on her and her son.

***Just over half of the respondents on the "employed to employed" pathway (12 of 23) had changed jobs one or more times since random assignment.*** Within this group, we heard about three types of experience. First, some women had changed jobs within the same general field of employment to increase their wages or to obtain benefits. For example, Charlene, a treatment-stayer in Houston, was working as a medical assistant in a pediatrician's office at the time of random assignment and receiving medical benefits through her husband's employer. When her marriage broke up, Charlene took a job as a medical assistant instructor at a technical college, where she could get full benefits for herself and her three children.

Others had changed jobs in response to changes in their family situation, such as the birth of a child or the death of a parent, or for health reasons. Some respondents had accepted a lower rate of pay or fewer hours in order to accommodate their personal needs. For example, Joyce, a treatment-stayer in

Fresno, took a pay cut of two dollars an hour in order to be able to work out of her home and be with her daughter. Others had taken advantage of the change in circumstances to get training through the local employment office and begin a new career path.

Finally, four respondents had managed to maintain employment since the time of random assignment, but had moved from one job to the next without any advance in pay or benefits. Penny, a treatment-mover living with her daughter in Atlanta, had been working at Burger King for a year at \$6.50 an hour at the time that she received a WtW voucher. Some months later, she quit the job because she did not feel comfortable with her co-workers (most of whom were considerably younger than she) and started as a waitress at an all-night restaurant for \$6.00 an hour. She did not like the hours at this job (she was working the night shift) and quit after two weeks, finding a job as a cashier in another fast food restaurant shortly thereafter. At the time of the interview, she was planning to leave this job for a better-paying job as a cleaner at the airport. When asked where she sees herself in five years time, Penny was not able to articulate a clear vision but responded simply that she hoped to be “*Working, typing or something. Just doing something positive, better than what I'm doing now.*”

## **Pathway 2: Unemployed to Unemployed**

***About a quarter of the respondents interviewed (18 of 75) were unemployed at the time of random assignment and at the time of the interview.*** However, the label “unemployed to unemployed” presents a misleading picture of the persistence of unemployment for these individuals. Seven of the 18 respondents on this pathway had been employed either immediately prior to random assignment or at some point between random assignment and the interview. The remaining 11 respondents had not been employed for some time. This group included four women with a disability or severe health problem who had never been employed. All but one of the respondents on this pathway received either TANF or SSI (in some cases both) for the entire period of study.

Among the seven non-disabled respondents who had not been employed for some time, the majority attributed their continuing unemployment to lack of childcare assistance. For example, Joanne, a treatment-mover in Los Angeles and a single mother of five, had completed all but one of the courses needed to become an emergency medical technician prior to receiving the voucher in May 2001. She was also certified as a medical assistant and had worked in the medical field before becoming addicted to drugs in the late 1990s. Now that she is drug-free, Joanne would like to return to work as a medical assistant or go back to school to become a registered nurse. Finding and paying for childcare, however, has been a problem in the past and is something she must resolve before she can become employed. As she described it:

*I may be able to get childcare assistance through [TANF], but you have to pay for, like, the first month or so. It's hard, it is, and then finding somebody that wants all five of your kids, is really tough. Well, it's really only the four, 'cause they don't pay for the older one.*

*I used to run around stressing out right before I had to be at school or at work. Will you watch my kids, will you watch...I'm not going to do that again. They're going to have a set place or forget it, 'cause then I'd go, I'd be stressed out, oh my God are my kids doing this, oh my God, you know?*

Some respondents suggested that in addition to childcare assistance, they needed access to job training or job search programs to help them reenter the workforce. For example, Kay, a married

mother of one in Spokane, used her WtW voucher to move her family out of the shelter in which they had been living and into a two-bedroom apartment. Having stabilized her housing situation, Kay was eager to go to work to supplement her husband's seasonal employment. As a 43-year-old with no high school diploma and little work experience, Kay felt that she needed to get her GED if she was going to have a chance at getting a good job. About six months after receiving the voucher, she enrolled in a GED and self-sufficiency course through the local TANF program, which would have provided childcare assistance for her two-year-old. Just before starting the class, her husband began receiving unemployment insurance and Kay no longer qualified for the TANF program. As she described it,

*I had my little boy in daycare, the first day I started the program. We told them that my husband's unemployment check came in, we got a check Friday. They said "well, we can't help you then." I just thought, what do you mean, there goes the daycare? I can't go back to school because he's got an income? Of \$141 a week?? So, I didn't go back to school like I wanted to in January...*

A small number of respondents on the "unemployed to unemployed" pathway described themselves as being "between jobs," with no obvious barriers to employment. For example, Barbara, a control group member living with her son, mother, and two sisters in Houston, had worked part-time in a clothing store as a cashier prior to random assignment. She enjoyed the job but quit after three months following a disagreement with her supervisor. At the time of the interview, she was looking for a similar job with better pay.

### **Pathway 3: Employed to Unemployed**

***One-fifth of the interview respondents (15 of 75) were employed at the time of random assignment and unemployed at the time of the interview.*** Just over half of these 15 individuals (all women) had experienced only one job change since the time of random assignment – i.e., the loss of the job that they had held at that time. The remainder had obtained – and lost – more than one job over this time period. Seven of the 15 women were receiving TANF or SSI at the time of random assignment. By the time of the interview, two women who were receiving Food Stamps only at the time of random assignment had started receiving TANF as well, and two women who received no TANF at the time of random assignment had started receiving Food Stamps.

Of the 15 women in this pathway, three had been terminated from their jobs following a dispute with a supervisor and three were laid off. The other women quit their job(s) voluntarily. The biggest reason for quitting was the birth of a child: this had happened for five of the nine women who quit voluntarily. Two women quit because they were unhappy with the hours offered by the job, one quit because of a dispute with her employer, and one had to quit when her car was vandalized.

***The most common reason that respondents cited for why they had not started working again was the need to take care of their children.*** In some cases, the women had infants who were too young for daycare. In other cases, they expressed frustration at the lack of childcare assistance. For example, Annie, a treatment-mover in Houston, described the predicament she had been in since the birth of her second child, who was born prematurely and had some health issues that kept Annie out of work for two years. At the time of the interview, Annie wanted to go back to work or to school, but she had been unable to get childcare assistance through TANF. As she described it:

*I can't get daycare for her. I done tried to go back to school twice in the last two or three months, and they're telling me I have to be already in school to sign up for daycare. And I don't have anybody to watch her now because people that went back to work, and my grandmother's a full-time worker, and my grandpa too old. My sister works, everybody else have work. So it's like it's all on me. I mean, if I have to sign up for this class, and then take the test, I have nobody to watch her for the couple hours that I need to go do it. So, I asked them, how am I supposed to start somewhere?*

Some women described wanting to stay home with their children part-time and not being able to find employment that would accommodate their schedule. An example is Tonya, a single mother and treatment-mover in Atlanta. At the time of random assignment, Tonya was working 36 hours a week at a movie theatre for six dollars an hour. She liked the job because she could work all of her hours on the weekend, when her mother and grandmother were available to take care of her daughter. Tonya quit the movie theater job after six months to take care of her ailing grandmother. Once her grandmother recovered, Tonya worked as a security guard, a packer, and a fast food cashier. Tonya quit each of these jobs after a couple of months because she felt that between the weekday hours, long commutes, and low pay, she was “not getting anywhere.” Tonya, who does not have a GED, has now restricted her job search to weekend jobs or jobs with a flexible schedule and has not found anything that meets her needs. As she describes it,

*I've been looking for a job during the whole time but most jobs don't want to hire just on the fact you only can work on the weekends. They want you to work during the week, and I feel like I have to spend some kind of time with my daughter. So, that's why I've been trying to just work on weekends and be home with her during the week. She's in kindergarten now, and I would also look for a job from, like, eight to two during the week, but there aren't many jobs that want to let you off at two o'clock to go pick her up.*

***In addition to childcare issues, some women cited the poor economy as a factor in their inability to regain employment.*** For example, Latisha, a control group member in Los Angeles, had been working full-time as a meat clerk in a grocery store for two years at the time of voucher issuance. While in that job, she had experienced an increase in responsibilities and pay (from \$9.25 an hour to \$10 an hour in four months). She got fired from the job, however, following a dispute with her supervisor. Immediately after she got fired, she signed up with a temporary agency and got a job in a glass factory that lasted two months. She quit that job because of poor working conditions and has been unable to find work since. She has a long work history and a year of community college and is somewhat puzzled by her current joblessness. As she explains it,

*The economy... oh man, it's gotten very hard. Since the war actually. And it seems there's jobs out there, but it just seems like it's like so hard. I don't know if it's just hard going about getting a job. The particular jobs I'm going after, I have the skills and the ability to do, but by me not being able to pick up something now, I'm just really starting to get like “OK, what's the problem? Is it me, maybe I need more training or, you know.” I don't know, I'm just really finding it hard for me to even get the simplest little job right now.*

The sense of frustration at not being able to find work was particularly keen among women who faced significant employment barriers, such as no recent work history (or no work history at all), few marketable skills, literacy issues, or other personal issues. For example, Connie, a single mother who

received a voucher in Houston, described the challenges of looking for a job with a past felony conviction and self-esteem issues:

*That's one of the hardest things for me because of the felony, and I got kind of self-conscious or I get really intimidated because I don't know if people want to hire me... Then it makes it more difficult to find and makes me don't want to go look. I have a hard time with numbers, I have a hard time putting me on display... I have a hard time to ask somebody to judge me, and I just feel it's been really... difficult, I'm trying to put myself out there.*

**Finally, some women on the “employed to unemployed” pathway were transitioning from one kind of work to another and at the time of the interview had not yet found a job.** Some women had not received the employment services that they needed to make a successful career transition. Others had been able to access employment programs to assist them in changing careers but had not yet made the transition to stable employment. Sylvia, a treatment-stayer and mother of two in Spokane, decided about the time she received the voucher that she no longer wanted to be a childcare provider. With the help of the TANF program, she began an apprenticeship in residential carpentry. Over the course of her apprenticeship, Sylvia held several on-the-job training positions. Sylvia did well in these positions, despite challenges related to transportation and childcare. At the time of the interview, however, she had reached the point in her apprenticeship where she needed to find a permanent paid position and was having difficulty. As she described her experience,

*Well, it was six years doing daycare and I just...I just couldn't do it anymore. I thought, I'm gonna work, I'm gonna do something I've never done before. So I picked construction and got into an apprenticeship program for residential carpentry. I can't believe how much I have learned over the past year or so! I am really amazed at what I can do. But now I have to find a permanent job, and a lot of places don't want to hire a woman. So I am kind of just looking for anything at this point...*

#### **Pathway 4: Unemployed to Employed**

**About a sixth of the interview respondents (12 of 75) were unemployed at the time of random assignment and employed at the time of the interview.** The jobs that the 12 women on this pathway obtained were mostly full-time and included waitress, cashier, support staff, credit manager, nursing assistant, and childcare provider. Nine women had had just had one job since the time of random assignment, and only three respondents had experienced any increase in wages since becoming employed. At the time of random assignment, all of the respondents in this pathway were receiving TANF or SSI as well as Food Stamps. By the time of the interview, half of the respondents had stopped receiving TANF and were receiving Food Stamps only.

**Seven women on this pathway had not been unemployed for long at the time of random assignment.** Four of these women had been actively looking for jobs at the time of random assignment and found employment on their own within a few months. Three women reported that they were motivated by the TANF program to become employed. For example, Winnie, a control group member living with her son in Atlanta, had just completed a four-week computer class funded by TANF at the time of random assignment. As a result of the class, she got a full-time job restocking and repairing mini-bars at a hotel close to her home. The job paid \$7.21 an hour and offered full benefits. Winnie enjoyed this job (she got a raise while she was there), but she quit when her supervisor began harassing her. Shortly thereafter, Winnie found a job in retail paying \$6.50 an

hour with no benefits; she had been there for seven months at the time of the interview. She is not happy in this job because there is little chance for advancement. She would prefer to be working with computers, where she feels she has developed skills.

***Other women on this pathway experienced a longer period of unemployment before finding employment.*** Two women had been prevented from working because of the illness of a family member, two had had trouble accessing childcare assistance, and one had been in treatment for drug abuse. The women dealing with family illness and drug problems were able to find work relatively quickly once the crisis was over – those with the childcare issues had gone through a couple of job changes before stabilizing their employment situation. An example is Molly from Fresno, a treatment-mover who at the time of random assignment had been unemployed for a year following the birth of her child. Her first job after receiving the voucher was part-time work at a nursing home. She worked the evening shift so that she could take care of her children during the day while her husband was at work. She left this job because the hours were tiring and the job offered no benefits. At that point, she and her husband decided that they would be better off if he went back to school, which would make them eligible for childcare assistance through TANF. At the time of the interview, Molly was working two part-time jobs in the medical field while her husband attended school. Once he completes his degree and gets a good job, they plan to switch roles. Molly summarized her employment path as follows:

*My husband always had a dream, you know, to go back to school, get educated, but when I got pregnant, we were in just terrible condition. But I always worked, I always been used to working so I decided, okay, he needs to go to school. I took the advantage and the courage to go back to work myself and let him go to school. I said, we have to take it one at a time. You go, we raise the kids, then I go, you, you know, keep up with the goals and that's how it's working out. It has worked out so far. We made the right choice.*

#### **Pathway 5: Unemployed or Employed to Education**

***A small number of respondents (7 of 75) had started full-time school or intensive job training programs since random assignment.*** All of these women were treatment-movers. For this group, five of whom were living with family when they received the voucher, receiving the voucher clearly facilitated their transition to school by allowing them to move into more stable housing. For example, Lori, a single mother of two in Augusta, applied for the WtW voucher as a way to “get out of grandma’s house,” where she was living rent free but in an overcrowded environment where, in her view, nothing was demanded of her. Once on her own, Lori worked with a TANF caseworker to become enrolled in a two-year business technology course. At the time of the interview, Lori was nearing the end of the course and planned to get a job as an administrative assistant and also begin nursing school part-time. Lori attributes much of her motivation to receiving the voucher. As she put it,

*It's been a big help not having to pay rent right now. I know that I can go back to school and get my education and use the little money I have from TANF for, whatever. When I got the voucher, it was like a door opened for me and I had all these opportunities, and I just went from step to step to get to where I am now.*

Angela from Houston had a successful career as a dental assistant before she had her second child, who was born with Downs Syndrome and required full-time care as a baby. At the time of random

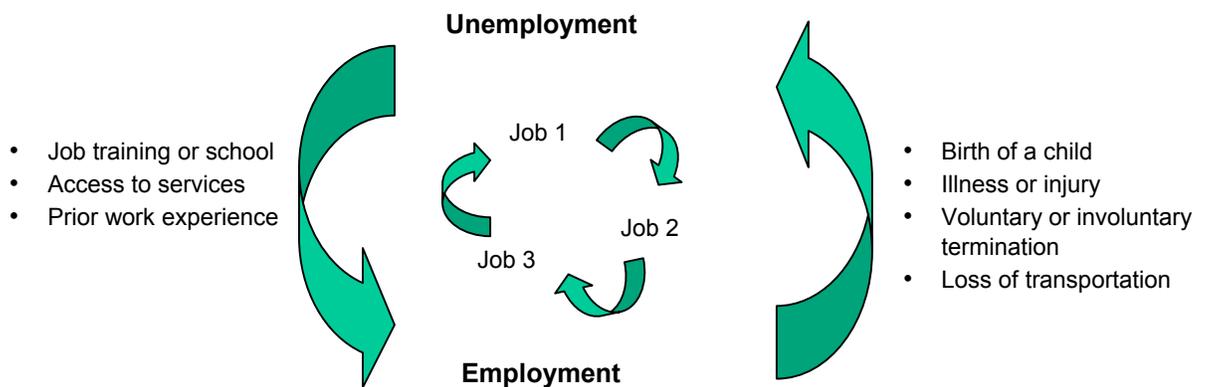
assignment, Angela was unemployed and sharing a three-bedroom house with nine other relatives. Five months after receiving a WtW voucher and moving with her children to her own place, Angela became a full-time student at Houston Community College. At the time of the interview, she had one semester left and planned to transfer her credits to the University of Texas to complete her bachelors degree. In five years' time, Angela hoped to have graduated from college and to have returned to the field of dentistry as a dental hygienist. Angela described the role that the WtW voucher played in her ability to go to college:

*It's allowing me to accomplish goals that I have set for myself. My goal is to complete college. Before I received this program, I made a list out of everything that I wanted to accomplish, and first was to find a home. I marked that because that has been done. To complete college, and after college, just work. To take care of my daughter, and be there for my children. So, I've been on this program, it helps me a lot on my housing, having somewhere to live and it makes everything convenient for me, and I have school.*

## Influences on Employment Experiences

Since a variety of factors may influence these decisions, it is difficult to determine precisely why respondents followed their particular employment paths and had the employment experiences that they did. Part of the problem is the dynamic nature of the employment process, which we reduced to two points in time to be able to discuss where all the respondents had started (at the time of random assignment) and where they had ended (at the time of the interview). A more accurate way to capture the employment experiences of most respondents might be a flow diagram such as Exhibit 4.4, which illustrates how individuals move in and out of employment in response to a series of factors, some within and some outside of their control.

**Exhibit 4.4**



**Vignette**  
**Angela, Treatment-Mover in Houston**

“Being in a home with so many people, it was just overwhelming. We had arguments every day.” This is how Angela describes her living situation before receiving a WtW voucher in April 2000. Angela was then living in her grandmother’s three-bedroom house, and it was crowded. “There were ten of us living there,” Angela recalls, “an aunt, a cousin, two sisters, a mother, a niece, a nephew, and myself and my two daughters. I wanted to get out of that home, get out of the situation I was in, and get to where we could say we are a real family, like other families.”

Between 1993 and 1999, Angela had worked as a dental assistant, earning about \$1,500 per month. She loved “everything about it” and in the six years he was there was promoted to head dental assistant. Angela had to put her career on hold when she became pregnant with her second child, Kira. Kira was born with Down’s Syndrome and a heart defect. In the year after Kira’s birth, Angela thought “it was crucial that I was there to help her to try to help her in her progress of development.” So Angela did not look for work during this time.

Instead, she went back to school, starting courses at Houston Community College with the help of a State grant. She has now been in school continuously for a year and a half, and is close to having enough credits to transfer to the University of Texas and start a degree in Dental Hygiene. In five years’ time, Angela hopes to have completed college and to be working as a hygienist—perhaps in her former place of employment, where she has a standing offer to return. By that time, Angela also hopes to be earning enough to be able to place Kira in a “quiet” private school, one where Kira can take gymnastics.

As Angela describes it, receiving the WtW voucher helped her to realize personal goals she had set before becoming pregnant with Kira. “It’s changed my life dramatically,” she reports, “It’s allowing me to accomplish the goals that I had set for myself. Before I received the voucher, I made out a list of everything I wanted to accomplish, and first was to find a home. I marked that because that has been done.” Angela’s goal now is to complete college.

Moving out of her grandmother’s house was a crucial step for Angela. Using the WtW voucher, Angela rents a two-bedroom house close to where she had been living. The best thing about the house is that it is convenient. “I can walk to the corner, which is less than fifty feet away, catch the bus, got to school, take the same bus, take my daughter to the doctor, and the same bus takes me to day care, all from this one place.” The house itself, Angela says, is “okay” but could use some improvement. Angela feels lucky to have spotted the house on her way home from church, because the other places she had looked at—from a listing that the housing authority provided—were in terrible shape.

In addition to being convenient, Angela’s house is her own space, a place where her daughters can live in peace and where she can study. Angela does not plan to move anytime soon, because the same bus route can also take her to the University of Texas Medical Center, where she hopes start in the fall. Angela eventually hopes to own her own home, but as she puts it, “sometimes you have to crawl before you walk. I’m going to continue to crawl until I’m walking and I can get off the program.”

Once she finishes school, Angela would also like to do some volunteer work. “I’d like to be a mentor to somebody that’s been in a situation that I have been in, because I know where I came from. I feel like in the next five years, things will be better for myself and I can encourage someone and help someone to do what I’m doing now.”

***The most frequently cited factor influencing respondents' employment choices was access to childcare and the means to pay for it.*** We found respondents in each of the pathways whose employment decisions had been influenced by the availability of subsidized childcare. Access to reliable transportation or transportation subsidies also played a role in shaping the employment outcomes of some respondents, although almost no respondents identified transportation as the primary barrier to employment. Rather, respondents who were motivated and able to obtain employment generally found ways to get themselves to work – either through long bus commutes or by relying on friends and family. Most of these solutions were far from ideal; however, several respondents had managed to make them work for a long time.

***Past work experience and, to a lesser extent, schooling also played an important role in shaping the employment outcomes of the respondents.*** For example, of the 11 respondents who had retained the same job for the entire period of study and had experienced advancement, eight either had work experience in the field or academic qualifications. This was a higher proportion than was true of employed respondents as a whole. Furthermore, among the respondents who were unemployed throughout the period and had not worked in some time, almost none had experience in the fields in which they were seeking employment.

***For some respondents, access to employment services (job training, job search, skills workshops) appears to have played a role in improving employment outcomes, although this varied by study site.*** Respondents in Atlanta, Augusta, and Spokane for example, were more likely to have participated in job training or job search programs, primarily through TANF, than respondents in Houston, Los Angeles, or Fresno. In Fresno and Los Angeles, moreover, respondents generally held a negative view of the services available to them through TANF, claiming that the services offered had not been helpful in furthering their employment. In addition, across all the sites, few respondents actually found jobs through job search assistance. The most common way that respondents found jobs was through family members or friends (almost half), followed by “help wanted” signs and newspaper ads or job listings on the Internet. Fewer than five respondents obtained their jobs through a job training or job search program or by working with a caseworker.

***Respondents seldom mentioned housing issues – location, size and condition of unit, neighborhood quality – as playing a decisive role in their employment experiences.*** When asked why they lost a job, found a job, or made the employment decisions that they did, respondents overwhelmingly responded by citing one or more of the issues highlighted above: childcare, job skills and work experience, and services. Only in a few cases did respondents make a direct link between their housing situation and their employment situation. These cases are discussed in Chapter 5. However, as shown in Exhibit 4.5, among the 59 interview respondents who had been employed at least once over the period of study, treatment-movers were less likely than either treatment-stayers or control group members to have received an increase in pay or benefits. At the time of the qualitative interviews, many treatment-movers were not yet settled in their housing and therefore may have been less likely to be able to obtain jobs where they could advance or to be successful within the jobs that they had. As discussed in Chapter 3, treatment-movers were generally less satisfied with their housing than treatment-stayers, and many treatment-movers planned to move again in the near future, something that was not the case for treatment-stayers. In addition, in many cases the move that treatment-movers made upon receiving the voucher was to get out of a bad situation, rather than to move into units or neighborhoods that would help them reach their employment goals.

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**Exhibit 4.5****Employment Advancement by Subgroup<sup>a</sup>**

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	<b>Treatment- Movers</b>	<b>Treatment- Stayers</b>	<b>Control</b>
Advancement <sup>b</sup>	10%	45%	41%
No Advancement	90%	55%	59%
Total	31	11	17

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<sup>a</sup> Excludes respondents who were never employed over the study period

<sup>b</sup> Defined as an increase in pay or benefits.

## Financial Changes

This section considers the patterns of financial change experienced by the individuals and families interviewed. Although we are especially interested in the role played by the voucher on the financial situations of treatment group members, we find that a variety of forces shape individuals' financial trajectories, whether positive or negative. This section also considers the extent to which respondents who improved their financial situations after receiving the voucher have "discretionary" income that may affect their spending patterns.

We categorized the interview respondents into three groups, based on their assessment of the changes in their financial situations from the time of random assignment to the interview. The three categories we examined were: (1) respondents in a *better financial situation*, (2) respondents in a *worse financial situation*, and (3) respondents who experienced *no substantial change in financial situation*. To assess the respondents' financial improvement or lack thereof, we considered several factors that may have influenced respondents' income levels at the two different points in time, including: rent cost, employment status and wages, major expenses, and receipt of public assistance. By taking into account these various factors, we were able to determine, for each individual, whether he or she had experienced an improvement, decline, or no change in overall financial situation.<sup>24</sup>

### Overview of Changes in Financial Situation

*The treatment-stayers were in comparatively better financial situations more often than the treatment-movers.* As shown in Exhibit 4.6, about three-quarters of treatment-stayers improved their financial situations over the period of the study, compared to fewer than half of treatment-movers. The somewhat greater financial improvement experienced by treatment-stayers is not surprising given that these respondents did not have to make the substantial financial outlays (e.g., for first and last month's rent, utility hook ups, and new appliances) often required when moving into a new residence. In addition, a greater proportion of treatment-movers than treatment-stayers already lived in subsidized or "low-rent" housing (such as public housing or a relative's home) prior to receiving the voucher, which tempered the financial benefit of receiving the voucher.

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<sup>24</sup> We were unable to assign financial outcomes for 6 of the 75 interview respondents.

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**Exhibit 4.6****Change in Financial Situation during the Study Period, by Subgroup**

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	<b>Treatment- Movers</b>	<b>Treatment- Stayers</b>	<b>Control</b>
Better financial situation	43% (16)	75% (9)	38% (6)
Worse financial situation	24% (9)	8% (1)	19% (3)
No significant change	32% (12)	17% (2)	44% (7)
Number of respondents	100% (37)	100% (12)	100% (16)

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<sup>a</sup> We were unable to assign financial outcomes for 6 of the 75 interview respondents.

Control group members, although not affected by receiving a WtW voucher, also underwent shifts in their financial status over time. Thirty-eight percent of the control group members interviewed were better off financially at the time of the interview than at random assignment, 44 percent had experienced no substantial change in their financial status, and 19 percent were in worse financial situations. However, treatment-stayers were more likely than control group members to have improved their financial situation over the period of study.

The remainder of this section discusses the instrumental factors behind these financial outcomes and the spending patterns of respondents who improved their financial situation after receiving a WtW voucher.

**Factors Influencing Financial Situations**

The individuals and families interviewed for this study needed to combine a variety of income sources in order to make ends meet. Most received some form of public assistance – such as TANF or SSI – many were employed, some received child support payments, and some received informal financial assistance from family members or other sources. Changes in the level of income provided by each of these sources, as well as changes in monthly expenses (particularly rent and utilities) often had major implications for the respondents’ overall financial stability.

The most common factors affecting respondents’ financial situations were changes in the cost of rent and changes in employment status. Other factors that played an important role for some respondents were new sources of income (e.g., public assistance, child support payments, new income resulting from changes in marital status) or the emergence of new, unexpected expenses (e.g., utility bills, moving expenses). The following discussion will present the factors shaping respondents’ financial experiences between random assignment and the interview.

**Respondents in Better Financial Situations**

*Reductions in monthly expenditures for rent brought about by the voucher and changes in employment status were the most common drivers of improvement among the 25 treatment group members who improved their financial situation since receiving a voucher.* For slightly less than half of these individuals, the rent reduction alone served as the primary reason for their financial advances. The decrease in rental expense brought about by receiving the voucher was large and played a primary role in improving the respondents’ financial situation over time. An equal number of respondents experienced economic improvements from the combined effect of rent reduction and

an employment change of some kind. A rent decrease coupled with positive employment-related changes often brought about the largest improvement in family finances.

For example, Charlene, a treatment-stayer in Houston, experienced a rent reduction of about \$300 per month. This rent decrease, combined with an hourly wage increase of three dollars, substantially improved Charlene's financial situation. She described the improvement as follows:

*My financial situation, it's improved since I got the voucher, because before the voucher, I would get paid, and I would just be paying bills you know. I wouldn't have nothing left. Once I paid rent, pay lights, car note, I wouldn't have anything left. Since the voucher, I have some left. I'm able to put up a little and am able to buy my kids most of what they want – all of what they need – and most of what they want. It's improved my financial situation. I'm more comfortable... I pay bills, I'm able to buy groceries, not just go into the store and pick up a few items at a time, and I save.*

Martha, another treatment-stayer from Fresno, received the voucher just as she was separating from her husband and was struggling to pay the rent on her own. The voucher enabled Martha to stabilize her housing situation. Between random assignment and the interview, Martha had also steadily progressed in her career, which over time resulted in an increase in monthly pay of over \$600. This income raised Martha's share of the rent, and at the time of the interview she had stopped receiving public assistance. Additionally, Martha began having monthly amounts deducted from her pay to pay off an old income tax debt. Nevertheless, over time she has begun to "feel more self-sufficient" and attributed much of her progress to receiving the voucher at a crucial time:

*Because of the fact, like I said, if I hadn't of gotten that [the voucher] and I had gotten the job at the County, with the people that [made deductions from] my wages, I wouldn't be here. You wouldn't be having this conversation. I'd probably be living with my mom.*

A few respondents experienced financial improvement solely because of employment changes, with no appreciable change in rent brought about by the voucher. Leslie, a treatment-mover from Houston, was unemployed prior to receiving the voucher and currently is quite happy with her daycare job. Because she lived in public housing prior to receiving the voucher, her rent amount has actually remained the same prior to and after receiving the voucher. Prior to finding a job in daycare, which she started about 13 months before the interview, Leslie depended on public assistance. Although she had always appreciated the value of the voucher, she did not begin to advance financially until she found employment.

Although control group members did not benefit from the rent reductions resulting from the voucher subsidy, some made financial advances nevertheless. Most often, their improvement was linked to an employment advance of some kind, such as a move from unemployment to employment, an increase in wages, or a change from part-time to full-time status. In some cases, a combination of factors, including employment and getting married, contributed to overall improvements in the respondent's financial circumstances.

This last scenario was exemplified by Brenda, a control group member in Los Angeles who has made advances in terms of both wage and job title since applying for the voucher. Between the time of random assignment and the interview, she also got married and her husband received a pay raise. The combined effect of these factors enabled Brenda to move out of public housing, terminate her receipt

of TANF and Food Stamps voluntarily, and begin saving money jointly with her husband towards eventually purchasing a house. She described these relatively new financial developments:

*Yeah, we've been able to save more for our home and just budget more and... we started a profit share account and ... an investment account we opened up recently. So we're just kind of channeling our money in the right way so that it'll be here years from now.... Well, it [savings planning] really started, honestly, like... we've always planned for little things but really started once we got married.*

### **Respondents in Worse Financial Situations**

***Changes in employment status and the emergence of new expenses were the two most common factors leading treatment group members to be in worse financial situations at the time of the interview than at random assignment.*** The majority of these respondents were paying approximately the same amount in rent or more rent than they had been prior to receiving the voucher. These individuals had lived either in some form of project-based subsidized housing or had lived with a family member or friend prior to leasing-up with the voucher. Therefore, the monetary benefit of using the voucher was either non-existent (meaning that respondents had been paying minimal or no rent prior to receiving the voucher) or not sufficient to counteract the increase in housing expenses.

For three of the treatment group members doing worse financially, a change in employment was the primary reason for their decline in income. These employment changes included the loss of a job or a voluntarily move to a job with fewer hours and/or lower wages. In other cases, the respondent's spouse lost his/her job or was subject to unpredictable seasonal work schedules that had a negative effect on the family's overall income level.

For example, after receiving the voucher, Jamie, a treatment-stayer in Fresno, quit her job providing in-home services to elderly clients and began providing babysitting services out of her home. Jamie chose to make this change so that she could spend more time with her daughter and because her health problems made her two-hour daily commute challenging. However, the employment change also resulted in a substantial pay cut, which was detrimental to her financial situation. In Jamie's case, although the voucher helped her financial situation, the impact of her job change outweighed the financial impact of receiving the rental assistance:

*I think what made the huge difference is the job choice that I made and then me really wanting to be at home... So I think it [the voucher] made it a little easier to be at home, but the job choice I made, made it harder so I'm still almost balancing out the same way.... The only reason that I really accepted it is because I wanted to be at home and then my asthma was real bad.... I know I made a bad decision on the employment thing, you know from where I was to here, but I think I mainly did it to stay at home.*

For some voucher recipients who were worse off financially at the time of the interview, new living expenses drove the downward trend in their overall financial situation. Often, these expenses came about as a result of moving into a new apartment or house. This effect was most pronounced for individuals who used the voucher to move out of public housing or the home of a friend or family member. Sometimes simply furnishing the new unit brought about significant and unexpected new costs. Linda, a treatment-mover from Los Angeles, had lived with her mother until she received the

voucher. She described the new costs that emerged as she moved into her own apartment and began paying all her own bills:

*Paying my own bills, doing it on my own. It's a big change... All my bills piled up on me, my credit cards, then the rent, ohh... Yeah, it just came like piled up on me when I first moved in and stuff like that. I moved out and then it was December and Christmas came... So, I'm basically now trying to get myself together. The first month's rent was \$307... then I had to pay the deposit of \$300, so maybe \$607 all together.*

In two cases, the financial downturn experienced by respondents stemmed from the combined influence of a job loss and the emergence of new expenses not related to housing. In an equal number of cases, respondents faced a slight increase in rent as a result of using the voucher. Coupled with other new expenses, these rent increases contributed to an overall decline in income for these respondents after receiving the voucher.

Angela, a mover from Houston, had lived in a house with other family members and paid \$100 per month in rent prior to receiving the voucher. Using the voucher, she rented her own house and at the time of the interview was paying \$158 per month. More importantly, Angela has been confronted with high utility bills in her new residence, an expense that she did not have to cover in her prior living situation. Because of costs associated with living on her own and the slight increase in rent, she was struggling more at the time of the interview than she was prior to receiving the voucher. As she described her situation,

*The effect of that voucher on my economic situation... Sometimes I wish I would have chosen an apartment rather than a home, because economically, I think I put out more money now than I did staying at my grandmother's house... One hundred dollars (\$100) a month it was just for rent that was it. Compared to now that I pay telephone bill, light bill, gas bill, water, and I pay for someone to cut the yard.*

Three of the 16 control group members were in worse financial situations at the time of the interview than at random assignment. As with the treatment group members, employment and rent changes played a key role in their worsening situation. For example, Loretta, a control group member from Atlanta, has struggled because her rent has increased about \$100 in just two years. She does not want to relocate, because her apartment is conveniently located near her job; instead, she determined that she needed to take on a second job at night to meet her increasing rent expense.

### **Respondents in the Same Financial Situation**

Most treatment group members who did not experience any major financial change fall into one of two general categories. Either their rent did not change substantially as a result of using the voucher and they experienced no major change in their employment situation, level of monthly expenses, or other income sources; or, their rent decreased because of the voucher, but a decrease in employment, an influx of new expenses, or the combined effect of both negated the financial impact of the voucher.

**Vignette**  
**Loretta, Control Group Member in Atlanta**

Loretta feels her life slipping away. The rent for her apartment has nearly doubled in the past two years. Although she has received two promotions at her job at Century Systems, just outside of Atlanta, Loretta's hourly wage hovers at \$8.50 an hour. "I started out as a production worker and now five years later I'm a production supervisor, but I still don't make much more than minimum wage," she explained.

With three children, two in their early teens, Loretta's two-bedroom apartment, located just six minutes drive to work, is far too small for her growing, rambunctious sons. Outdoors the children have a play area; although where there once was grass is now covered by dirt and gravel. "The kids sort of make do with what they have," she said, unhappy with the gravel. Security is also a problem. "When I first moved here, it was [secure] but now there's a lot of break-ins and vandalism of cars and stuff. It's getting kind of rough. Crime is starting to move this way." "With three boys moving into teenage – or at least two of them – you need more space," she said. And safe space at that.

Loretta had moved from her mother's crowded house to "be on my own" and raise her children in quarters the family could call its own. But finding a job wasn't easy – even though she has a high school diploma. She found a position through the local unemployment office and was easily hired. Loretta also found help in the state-funded Peach Program that pays for half of her child care expenses – as long as she continues to work. Medicaid, TANF and Food Stamps also help. But at \$676 a month, the rent is getting steep. "I guess I'm trying to get me a place that I can afford," she said, reflecting on the rent and other cost increases she and her sons face. When her friend recommended the WtW voucher program, Loretta applied. But she didn't receive a WtW voucher.

Child-support recently stopped coming in from her son's father and with the expected rent increase due next year, Loretta is convinced that she'll be forced to move out. She regrets signing the lease this year, but the proximity to her work influenced her to stay for "one more year."

Loretta had planned to go back to school for childcare training to be eligible to open a daycare facility. Instead, her expenses make it impossible for her to enroll in night school. So Loretta applied for and was hired for a second job – a night shift – "cleaning up." For the indefinite future, Loretta will finish her day job and then work a five-day night shift – fifteen hours a week – cleaning up offices long after every one else has gone home. As for her sons, Loretta said that they will have to stay up later, so when she comes home at 11:00 pm, she'll be able to help them with their homework.

Loretta is not happy with the WtW voucher program. "I've been on my job a while, a very stable person," she paused. "And now I have to work two jobs." Loretta stopped for a moment to reflect. "The voucher would have helped. It would have saved me money and a second job." Now," she said, "now I have to spend yet more time away from the kids."

The voucher allowed Joanne, a treatment-mover in Los Angeles, to lease a house as she was preparing to leave a drug treatment center in which she had resided for two years. Because Joanne lived in the drug treatment center, she paid a relatively low amount in rent even before receiving the voucher. Additionally, she did not have any major new expenses, employment changes, or influxes of new money. As a result, she feels that her overall financial situation has remained relatively unchanged. As she described it,

*Actually, because I was in the program paying \$450, it wasn't, like, a big difference. I know there's a big difference because I look at two bedrooms and they're, like, \$850, you know, and up. So I know there's a big difference, but it hasn't really been a big difference to me because I was already paying a low amount of rent.*

Another respondent used her voucher to move out of project-based subsidized housing in Houston. This move provided her with a relatively small decrease in rent that she spends almost exclusively on meeting her new utility bills. Therefore, the overall financial impact of using the voucher was negligible.

### **Discretionary Income and Spending Patterns**

For those treatment group members whose financial situations improved since receiving the voucher, it is plausible to expect that they would begin to have some “extra” income, offering them greater financial flexibility. For the purpose of this discussion, it is useful to separate the impact of the relative income growth experienced by respondents into three general categories: 1) respondents who do not have “extra” money, but may have gained greater peace of mind because they are better able to meet their basic living expenses, 2) respondents who have gained a limited amount of discretionary income that they use to make extra small purchases or engage in low-cost leisure activities, and 3) respondents who have more discretionary income that they can use to make relatively large purchases or add to their savings.

***Ten of the 25 respondents whose financial situations improved since receiving the voucher felt that they did not have “extra” money, but were better able to meet their basic living expenses.*** These respondents most often described the financial benefit of receiving the voucher as the reduction in stress brought about by being able to meet their monthly expenses, while previously they were falling behind. Although most of these respondents could not be described as “comfortable” financially, they typically struggled less to pay their monthly bills after receiving the voucher.

As Cindy, an in-place treatment member from Houston described it, respondents in this category did not feel that they had any extra money:

*It don't be extra. I just have to make do. It don't be extra. Then like I'm saying, I'm skating on thin ice with the light bill now hoping they don't come turn it off.*

Connie, an in-place treatment member in Houston, felt that all her income was “used up” on basic living expenses for herself and her youngest son:

*For the most part, there's still the lights, there's still the phone, and then with me not getting food stamps, there's the groceries, there's Jody needs school clothes, Jody needs school*

*supplies. You see what I'm saying, and then if I have to take him to the doctor, so all of that. We don't have Medicaid, you know, none of that, so that's where it went.*

However, Connie perceived a major intangible or non-monetary benefit from the voucher in that she no longer had to worry about the security of her housing. She had lost her housing a few years earlier, which heightened her awareness of this particular benefit of the voucher. As she described it, “It’s like, I’m not stressing about how am I going to pay the rent, and I’m not stressing about, what if I can’t pay the rent?”

***Fifteen of the 25 respondents whose financial situations had improved felt that receiving the voucher had freed up some “extra” funds, even after meeting their basic living expenses. However, the amount and use of these funds varied quite a bit.*** For some respondents, the amount was quite substantial, whereas for others the influx represented only a minor change in their monthly budget.

Just under half of these respondents experienced only a limited increase in their level of financial flexibility. These respondents were able to meet their monthly living expenses and felt that they had a relatively limited amount of money left over with which they could make small or “fun” purchases, often for their children or their home.

For example, some respondents expressed their satisfaction with being able to “treat” their children once in a while, on top of being able to meet their basic necessities. Leah, a treatment-mover in Atlanta, described her increased freedom to make spontaneous purchases for her children as follows,

*Before, we really couldn't move because money was kind of tight and just everything had to be paid on the bills, we didn't have anything extra. And, now that I don't have to pay any rent, whenever my kids say “Mommy, I want that,” I mean, I can get them that. I'm not saying that I'm going to buy them something that costs about \$200 or \$300, but just before everything was limited. If they wanted a toy, I really couldn't get them a toy because I just – I could have done it but I didn't want it to be like “Well, man, I spent this money because I didn't pay the light bill,” and I didn't want to keep juggling like that.*

In other cases, the discretionary money acquired by respondents allowed them both to provide for their children’s necessities to a greater extent than they could prior to receiving the voucher and to engage in more “fun” activities with their children, such as taking them out to dinner on occasion. As an example, Melinda, another treatment-mover in Atlanta, provided the following description,

*For one thing, I'm able to buy them more clothes, things that they couldn't get with me just getting relocated. I'm able to try and get things in the house that they didn't have... I mean, this is no tale – but, they would even go to school where one of their shoes was so raggly, you know. I mean, I couldn't even afford shoes at that time... then, like, now we can even go – I can take them, like, on weekends to McDonald's. No more hotdogs on Fridays. I've even gotten to the point where I can order a pizza now. You know? But, that's only once a month.*

Finally, some respondents were able to use their new discretionary funds to make relatively substantial purchases or to begin putting money into savings. These individuals felt that they were able to meet their monthly expenses *and* set aside funds for relatively large purchases or for savings of some kind.

For example, Molly, a treatment-mover in Fresno, has made notable financial headway since receiving the voucher. Although she struggled somewhat during her first year with the voucher because she was pregnant and could not work, she has since found employment and her husband has been able to return to school. At the time of the interview, Molly felt that she had begun to have enough money to make important, large purchases and to dedicate substantial amounts to savings each month.

*[After the voucher] I had more money to like, cover other things.... I have a savings account. I have money saved. I'm in the process of buying a car. I'm buying a van because we don't fit in that little car... I've been saving \$100 from each check, so I get paid twice a month, so \$200.*

Kirsten, a treatment-mover from Fresno, felt an immediate effect of the voucher in that she was able to make a few major purchases, including buying a car and furniture for her home. Since making these initial expenditures, she also has begun to put a monthly amount into an escrow account through participation in the Family Self Sufficiency (FSS) Program and has begun dedicating money to personal savings towards funding her upcoming relocation out of Fresno.<sup>25</sup>

Evelyn, a treatment-stayer who lives in Los Angeles with her husband and son, has dedicated all discretionary funds specifically towards purchasing a new car. The car payments equal almost exactly the amount by which her family's rent cost decreased through utilizing the voucher. Although the "extra" money is spent each month in making the car payments, this purchase has had a major positive impact on the "quality of life" of the respondent's entire family as expressed in the following quotation,

*We bought a new car...Because of voucher, we can make payments for that car... Now, we're spending more time together to have fun. Before we had one car, we have to go to shopping with...together with my husband. Now, weekends are free. We can spend time together because I'm doing that shopping by myself and when he work and when I have free hours... And before we couldn't go too far, for example our relatives who live in Huntington Beach. One time they invited us to go, but, you know, our car is too old, we can't drive. Now, we can go there and we can go to beach and take a trip. We have more time. We have a new car. Of course, it's better.*

## Conclusion

This chapter explored the employment experiences of the interview respondents and the factors that shaped those experiences. The most frequently cited factor influencing respondents' employment decisions was access to childcare and the means to pay for it. Past work experience and, to a lesser extent, schooling also played an important role in shaping the employment experiences of the individuals interviewed. Overall, the interviews did not suggest that housing issues – including the receipt of a voucher – played a decisive role in most respondents' employment experiences. However, the receipt of the voucher did enable some respondents to return to school. In addition, we observed that treatment group members who used their vouchers to lease in-place were significantly

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<sup>25</sup> The Family Self Sufficiency Program is described in Appendix B.

more likely to advance in their jobs than those who used their vouchers to move, suggesting a possible link between housing satisfaction and/or stability and successful employment.

This chapter also discussed the financial changes that respondents experienced between the time of random assignment and the interview. More than half of the respondents who received vouchers reported that their financial situation had improved since receiving a voucher. This was particularly true of treatment-stayers. For most respondents, the improvement was modest, allowing them to meet their monthly expenses and, in some cases, leaving them limited amount of extra money for small purchases for their children or their home. Some treatment group members, however, were able to make relatively substantial purchases or put money into savings. A rent decrease coupled with positive employment-related changes typically brought about the largest improvement in the family's finances.

# Chapter 5

## Linkages between Housing Assistance and Employment

### Introduction

Scholars and policy experts have developed a number of hypotheses regarding how housing conditions and/or the receipt of housing assistance might affect the ability of TANF recipients to obtain employment or advance in their jobs. In particular, they have attempted to explore connections between housing location, housing quality, neighborhood conditions, and employment outcomes. They have also considered the possible incentive and disincentive effects of housing assistance on employment decisions.<sup>26</sup> The interviews conducted for this study provide insight into several of these issues.

### Housing Location

The qualitative interviews did not provide much insight into whether there is a spatial mismatch between the neighborhoods in which low-income families can afford to live and the locations of entry-level jobs. However, proximity to work and transportation issues were generally of less importance to respondents than other issues. Among the 56 respondents who had been employed at some point between random assignment and the qualitative interview, the median travel time to work was about 15 minutes. Overall, we observed little difference in commute time among treatment-movers, treatment-stayers, and control group members, and many respondents spoke casually about their work commutes and seemed willing to endure multiple bus or train transfers to reach their places of employment.

When unemployed respondents were asked why they were not currently working, 39 percent identified childcare issues, an equal proportion were unable to find work for a variety of mostly personal reasons (e.g., job skills or lack of motivation), 19 percent had severe health or disability concerns, and only 3 percent (1 out of 31) specifically mentioned housing location or transportation issues. In this one case, a treatment mover in Houston moved to a different neighborhood and lost her job as a result. According to the respondent, her employer was unwilling to transfer her to the chain store near her new apartment. In an effort to keep her nightshift job, the respondent would take the bus back to her former location, but after being mugged while walking to the bus stop, she quit her work. Thus, in this unusual circumstance, the change of location using the WtW voucher had the unanticipated consequence of acting as an employment barrier.

Few respondents used their voucher to move either closer to their current place of employment or to an area they thought would provide greater employment opportunities. Instead, respondents were typically deliberate about their housing and neighborhood selections only when proximity to family, childcare services, or schools was important to them. However, some respondents did believe that employment might influence their choice of neighborhoods in the future. For example, Vanessa (a

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<sup>26</sup> See the Introduction to Newman, ed., 1999 and Shroder, 2002.

treatment-mover in Augusta who was not completely satisfied with her apartment and was thinking of moving in a year or so) suggested that employment might be among her reasons for moving:

*Why would I consider moving? Maybe because of where I will find a job at. Maybe because of the area that – wherever it may be that I find a job at. Maybe that may be the reason or maybe if – for more space, because I love space. And, then, my kids are getting ready to finish this school here so they're going to have to find another school also. So, maybe I may have to relocate just for my children's schooling also.*

In addition, a few participants expressed interest in using their vouchers to move to another jurisdiction, where they expected to find more employment opportunities. For example, at the time of the interview, Helen, a nursing assistant in Spokane, was exploring the possibility of moving to Seattle, where she felt the pay and working conditions were better for her profession. Given the high cost of housing in Seattle, however, Helen said that she could not consider moving there unless she could take her WtW voucher with her.

Finally, some respondents alluded to the fact that their current locations were not ideal for finding employment. For example, Joanne (a treatment-mover in Los Angeles) had not been able to find an apartment in a neighborhood where she felt comfortable and yearned to move to the San Fernando Valley, where she grew up. She suggested that on top of her significant childcare issues, her current location also made it difficult to find employment. Joanne had a lot of friends and contacts in the Valley, but she felt that it was simply too far to commute there. As she described it,

*In this area, there are no jobs... and then I think well I could get a job in the Valley. No, I couldn't, I couldn't drive that drive everyday. I couldn't do that. I mean, when we go down, we stay for a couple days and then we come back. It's not like back and forth, back and forth, back and forth. I couldn't do it.*

Joanne's situation underscores the overall finding that many respondents were unable to improve markedly their living environments. At the time of the interviews, based on the neighborhood assessments conducted by the interviewers, respondents were equally likely to live in "good" neighborhoods as in "fair" or "poor" neighborhoods. (These data are presented in Chapter 3.) Yet some respondents were more successful in enhancing their living conditions and were also able to improve their employment experiences.

## **Housing Quality**

Scholars and policy experts have also debated whether housing quality, including the physical condition of the home as well as issues of overcrowding and who is living in the home, influences employment outcomes. On this issue, the interviews provide only limited insight into how housing quality might be related to employment. As discussed in Chapter 3, many respondents talked about how they were able to move out of dangerous, overcrowded, or otherwise stressful housing situations and, as a result, improve their general happiness and well being. In some cases, these quality-of-life improvements may have contributed to positive employment outcomes.

For example, respondents who previously lived with family, relatives, and/or friends and now live on their own generally fared better than most others in their employment pathways. More than two-

thirds of these respondents (15 of 21) followed one of three employment pathways that were collectively labeled “upward mobility” paths, compared to half of the respondents who did not previously live with family or who still live with family (27 of 54).

The respondents who previously lived in shared housing now live on their own were also among the most satisfied in terms of their housing quality. In particular, respondents were especially satisfied with the added space and privacy that, in turn, enhanced their personal sense of independence and responsibility. In Houston, Connie moved out of her grandmother’s three-bedroom house (which she shared with nine people) and started a degree program in dental hygiene after receiving a WtW voucher. Connie suggested that her new, less crowded housing situation had helped her to pursue her studies. As she described it,

*The voucher helped me accomplishing my goals, really, being in that program... because compared to where I used to live at, to where I’m at now, it would be more stressful, I mean to study, there would always be some kind of bickering in the home, but I’m here by myself, it’s just my daughter and I. I have a lot of study time... I get more things done... Once I received the voucher, it allowed me to go ahead and do, like to go back to college, and make my life better than what it is, what it was.*

Other treatment group members who used their vouchers to move out of their parents’ or grandparents’ homes described a new feeling of independence and responsibility. For some, such as Leah in Atlanta, this may be a first step toward self-sufficiency:

*It’s been real different, staying on my own. It’s been real like – I mean, we have responsibilities. I mean, everything has been real different... Just feeling responsible when you’re on your own. It’s real different to me... When you’re on your own you have a lot of things that you have to pay, like light bills and stuff like that. My God! You have to pay for everything. Tissue, everything!*

However, respondents typically failed to link explicitly changes in their housing experiences with improved employment prospects. These linkages may simply not exist, or they may be less evident because they involve a series of connections between housing conditions, personal satisfaction, and feelings of efficacy that are difficult to articulate or even detect.

Interestingly, respondents who initially lived in their own rental unit and subsequently moved into a different unit were equally likely to follow an upward- or downward-mobility employment path. These respondents had already achieved some degree of housing stability prior to voucher issuance and could presumably have used their vouchers to select a housing and neighborhood environment of their liking. Indeed, the majority of these respondents reported specific housing or neighborhood preferences as the primary reasons for moving. Some of these movers, however, did not want to pull their children from neighborhood schools or had established support networks within the neighborhood. These individuals resisted leaving the immediate vicinity and tended to stay near their former locations. Thus, overall, these respondents did not substantially improve their living environments, and they had mixed employment outcomes.

The six respondents who moved out of homeless shelters and other transitional facilities into their own units clearly benefited from their moves. These respondents were able to stabilize their extremely difficult living situations and/or relieve pent-up stress. Yet, overall improvements in

employment outcomes were not observed for this group. These respondents were as likely to follow upward- or downward-mobility employment paths.

Only a few respondents made a direct link between the quality of their new housing and their employment prospects. Although she did not receive a WtW voucher, Jennie (a control group member in Spokane who was homeless at the time of random assignment) described how her employment potential had grown since she had obtained permanent housing:

*I've got more security now... because ... well, having a place always improves your work. You know, if you're not worrying about something all day long you're gonna do a better job. Well, you're worrying about how where your kids are going after school, or are they gonna remember to pick him up because you don't have a place ... you're not gonna go to the job in the same way as you are when you know everything's fine.*

Most of the respondents who had recently moved out of homeless shelters and other transitional facilities had a seemingly endless list of worries and concerns. Respondents who used the voucher to move into stable housing, however, seemed less concerned about their living environment and more encouraged. This was not as true of control group members. When asked how she thought her employment situation might have been different had she received a voucher, Barbara, a former public housing resident from Houston, responded:

*I know I'd have a job because, you know, like to me, when you have nice things it encourages you to, you know, do more like get a job. If you have a nice house you're going to want to work for it. I feel like that's encouraging.*

## **Neighborhood Quality**

In addition to housing location and quality, scholars and policy experts have also argued that the quality of the neighborhoods in which people live can affect their employment outcomes. We did not hear much from the interview respondents about how their neighborhoods either facilitated or presented barriers to their employment. This may not be surprising given that many respondents were not living in neighborhoods they had willfully chosen or in the kind of neighborhoods one would expect to be conducive to individual and family well being. In extreme cases, respondents in Los Angeles had moved to neighborhood environments that were as dangerous and unhealthy as where they lived before voucher issuance. For respondents who were more successful in improving their neighborhood conditions, it is unclear whether sufficient time had elapsed for these respondents to benefit from the better neighborhood conditions.

Nevertheless, the interviews suggest two ways in which neighborhood quality played a role in respondents' employment decisions. First, several respondents noted that their neighborhoods had given them access to social networks that might help them improve their employment situations. All respondents had many things to say about their neighbors, and they frequently compared their current and former neighborhoods by comparing the people in the neighborhood. A number of respondents said that their new neighbors are quieter and more responsible than in their former neighborhoods, especially for respondents who had been living in assisted housing. Some respondents trusted their neighbors to look after their children while away and even perceived a sense of community within

their new environments. These sentiments are a considerable departure from previous situations in which some respondents worried that their neighbors might break into their homes.

Laura, a treatment-mover member in Atlanta who used her WtW voucher to move out of a project-based Section 8 development and into a safer neighborhood, put it this way:

*Mainly it's no problem, the type of neighborhood I stay in now. It's not on my conscience like it used to be, when I went to work, comparing to the other apartments I was staying in. I had to worry about them breaking into my house.*

Moreover, neighbors could also become sources of employment opportunities and support.

Joe, a treatment-stayer from Spokane who leased in place, offered several comments about how his neighborhood, in which he had chosen to stay after receiving the WtW voucher, had created employment opportunities for him:

*To be in a place that you can make a place, it makes life a lot easier. It's like the job I got in the woods. I got that job just because of the neighbor who would see me and speak to me, just walkin' down the street. We'd never done more than that, you know? But he helped me get a job that lasted two years and paid decent money....*

*I don't think the job opportunities that I've had would have come if I had been livin' in a different area... Well, it's like, I know my kids get home between 3:00 and 4:00. If I get tied up with work or job huntin' and I can't make it home, I got one neighbor that usually at home and we also have a key to another neighbor's house, you know what I'm sayin'? So, I don't have to worry about the kids, whereas in another neighborhood, I'd have to be there.*

Second, for some respondents, the change of neighborhood coincided with broader changes in their outlook and behavior. In these cases, respondents appeared to have adopted some of the values of the their new neighborhoods and to have begun to engage in new activities. For example, Brenda, the control group member in Los Angeles who worked as a Special Education Assistant, described a different way of life that had opened up for her and her husband since moving out of a low-income apartment complex:

*Like we've been planning more, saving more, opening accounts that we've never thought about opening before. Researching different things, different programs that we can kind of get into. Networking with people that we weren't around before, because we weren't in the avenues to meet, you know, certain people.*

Brenda admitted that her neighborhood was not perfect and she still worried about certain neighborhood problems. But she commented that “at least it's not low-income.” Brenda's comments echo the sentiments of many respondents, who preferred to live in low poverty neighborhoods or at least in neighborhoods where there was not a preponderance of TANF recipients. This preference, and the general finding in Chapter 3 that respondents were “pushed” rather than “pulled” to their current neighborhoods, suggests that respondents were more sensitive to negative neighborhood influences than to positive ones.

## Housing Assistance as Incentive or Disincentive to Employment

In addition to exploring the impact of housing location, housing quality, and neighborhood conditions on employment outcomes, scholars have considered how housing assistance might act as an incentive or disincentive for employment. Housing assistance – in this case the WtW voucher – might be an incentive to employment if helps families to maintain a stable residence in a better neighborhood than they would otherwise be able to afford. At the same time, the voucher might lead to less employment if families who receive vouchers feel less need to work because the voucher covers part of their basic living expenses.

The interviews conducted for this study provide evidence of both of these effects. As discussed in the previous chapter, treatment group members who made the decision to return to school attributed much of their ability to do so to the financial relief provided by the voucher. Moreover, several other respondents who had not yet returned to school saw the voucher as providing a unique opportunity for them to do so. For example, as Gina (a treatment-mover in Augusta) described it,

*Should I want to just go to school full time then I could go report to them and that's when they'll, like, deduct my rent. My rent will go down, probably, lower and then they'll help me with my lights and stuff. Before, if I stopped working I couldn't pay the rent. Or, I didn't have nobody to keep the kids. It was something. Something was always stopping me to go to school. It's making me go for my goals now. I want to have a goal and this is my goal, to go to school, and now I finally can get that chance to go.*

In addition to the respondents attending school full-time or thinking of going back to school, other respondents also noted ways in which receiving housing assistance made it easier for them to go to obtain and retain employment. Connie in Houston described the hardships that she faced before receiving a voucher:

*Being a single mom and it's just, it's hard, the rent is hard. You can't hardly do anything else. Well, I knew that it would give me an opportunity to improve my situation, you know, because without having to struggle to pay full rent, I could take care of Casey better. I'm not so much on the TANF program and all of that. But, the housing plan, because it's a vital thing – I can go to work, you understand what I'm saying, and feed him and clothe him. But, to try and keep a roof over his head and do all of that, it's just – thinking about it brings tears to your eyes, because like, it's just that difficult.*

The comments by control group members, although more speculative because they did not receive the housing assistance, provide further examples of how respondents felt the voucher could help them improve their employment situations. When asked how her situation might have been different had she received a voucher, Beth, an unemployed control group member in Augusta, answered:

*By me not having to just take all my money and pay no rent, I could have, like, established something, to get myself together. It would have gave me time to get myself together.*

**Vignette**  
**Ashley, Treatment-Mover in Spokane**

Ashley, a married woman with four children under the age of seven, says the WtW Voucher Program offers her family new hope. Ashley's husband, Kyle, who worked for seventeen years in the construction industry, is currently disabled. Before finding the WtW program, "almost accidentally," Ashley and Kyle saw a bleak future, "without much hope."

Ashley, Kyle, and the children depended upon TANF and other federal assistance programs to survive since Kyle was no longer able to bring in his \$30 hourly pay working construction jobs. Ashley, who never finished high school, devoted her time to raising their children. They had moved a lot following booms and busts in the construction market: California, Utah, Arizona, back to California, Oregon, and Washington. But this time, with Kyle's leg injuries and general exhaustion from years of "handling steel, driving trucks, driving forklifts, running a torch, and hauling heavy gear," they hoped to find a permanent home.

Life is still hard, but in September 2000, Ashley said, "everything seemed to change." The family had outgrown their home and with children approaching school age, moved to a safer neighborhood, closer to schools. When their prospective landlord told them about the "housing lottery," Ashley applied. "We had no money then," she said, "we were living month to month basically on nothing."

The possibility for better housing and lower rent gave them hope for a way out. Ashley said, "it was a chance to get ahead." With their rent reduced from \$555 to \$117 combined with childcare, transportation, and tuition support from TANF, Ashley proceeded to change her life's direction.

First, she studied for and passed the GED test and received her high school diploma. TANF paid for transportation and with food stamps, the WtW voucher, and her husband's occasional jobs, they were able to "get along." With her GED in hand, Ashley started college to become a Medical Administrative Assistant. Ashley's TANF caseworker connected her with an employment program, Career Path Services, which placed her in several positions related to her studies. "Career Path allowed me to get experience, tuition money, and a salary at the same time." Career Path helped her find employment with the Veterans Administration and in January 2002, Ashley completed her Associate's Degree. She currently works at a downtown Spokane community health clinic.

"I'm very proud of her," said Kyle, who was able to care for the children during his wife's efforts to gain a college degree. During this time, Kyle was able to work on his health. "I was in a lot of pain," he said. "My ankles wouldn't support my weight. I'd work and about a third of the way through the day, the pain in my leg would start and by the end of the day I couldn't walk." Kyle briefly worked for a telemarketing firm – a job that reduced his income from \$30 hourly to \$6.75 – but the pain from his childhood injuries intensified and he "had to quit."

Reflecting on the two years since they received the voucher, Kyle said it "amazes" him how the voucher allows him to "work on his health" and allows his wife to grow. Delighted with the new possibilities for their lives, Ashley and Kyle noted that what seems most important is how this affects their children. They're happier. More relaxed. "Now we can buy our kids new shoes, haircuts or we can go to Wal-Mart and buy them a book or a small toy." On the WtW voucher program, Kyle reflected, "it gave us a chance to look ahead instead of always being so far behind that we can't lift our own heads up."

At the time of the interview, Joyce, a control group member in Los Angeles, was living with her children in a homeless shelter and working at a job where she needed additional schooling. She offered the following response:

*If they gave me the voucher back then, I'd probably be in school right now close to getting my certificate. I mean, when a person has someplace to live and is home, it's easier to do everything than from here to there and wondering where you're gonna live next. I mean, it's hard, it's really hard.*

Although most respondents described the housing assistance as an incentive for employment, the higher employment among control group members suggests that there may have also been some disincentives at work. The comments of a handful of respondents suggest that at least for some treatment group members, the housing assistance gave them some “breathing room” to address personal and family issues before reentering the workforce. For example, the husband of Ashley, a treatment-stayer in Spokane, suggested that having the voucher allowed him to take time off to heal injuries incurred on the job, without having to worry about the consequences of being sanctioned by the TANF agency.

Another Spokane treatment group member felt that with the housing assistance, she could afford to work fewer extra hours and spend more time with her son. As she described it,

*I have stability and I can afford to pay the bills and raise my own kids without working sixty hours... I've been very lucky, I got to see my son go through everything from, you know, being teeny tiny to learning to be potty trained. You know, I've gotten to do everything and be there for that and had I not had the voucher, I wouldn't be there to see that.*

Another treatment-mover appears to have calculated how much work she would need to do in order to pay rent and utilities, as opposed to just utilities. As she put it,

*Now I don't have to pay rent, and I can pay that little money on my bills. The other money, the \$620, that I was supposed to be paying for rent, I paid it on the bills, and then I be out there scuffling, cleaning them houses, trying to make ends meet. So, that's a big help... So, now I don't have to work for the rent. All I have to do is work for the bills.*

## **Housing Assistance and Access to Services**

For the majority of respondents, access to housing search assistance and other services was either lacking or limited. With the exception of a few homeless respondents in Spokane, respondents in our sample did not receive any housing search assistance. In addition, as suggested in the previous chapter, few treatment group members were able to distinguish between supportive services that they received by virtue of being TANF recipients and those that they received as a direct result of the Welfare to Work voucher. The Augusta and Atlanta sites were something of an exception. In these sites, respondents appeared to have been motivated by the WtW voucher program itself, in addition to the receipt of housing assistance. Several respondents in these sites thought that they might be in the Family Self Sufficiency (FSS) program but were not sure. It is not clear whether any respondents had received special services through FSS (only two respondents across the entire sample had functioning

escrow accounts), but the potential of the FSS program to provide homeownership assistance resonated strongly with respondents in Atlanta and Augusta. As one respondent described it,

*They really want you to better yourself. Someday, you could get off this program and pay –if you wanted to get a hundred thousand dollar house and pay that house, you know, but this is like a stepping stone concerning getting something better.*

### **Vignette**

#### **Lori, Treatment-Mover in Augusta**

Before receiving a WtW voucher, Lori had been on and off TANF for seven years, about as long as she had been on the waiting list for housing assistance. During that time, Lori and her two children had been living with her grandmother in a two-bedroom house. Sometime before 1999, Lori's uncle moved in as well. Her uncle's alcoholism made the situation difficult for Lori and her children.

Things started to improve for Lori in the summer of 1999 when she went back on TANF. Lori's caseworker suggested that she take classes at Augusta Tech, where the state would pay the tuition and give her a stipend for school-related expenses. The caseworker also told Lori about the WtW voucher program. Lori received a WtW voucher in August. The following January, she enrolled in a business technology program at Augusta Tech.

Lori is now about to complete the business technology program. She is pleased to have gained the office and computer skills that will help her get a good job. But her first love has always been nursing. When she started the business technology program, Lori was waitlisted for the Licensed Practical Nurse (LPN) program. She is now at the top of the list. Once she completes her business technology program, Lori plans to "turn right around" and start the LPN program. Eventually, she hopes to transfer to the State University to become a Registered Nurse, but she knows she needs to get a good job to be able to afford the tuition.

Now that Lori has some marketable skills and her children are old enough to go to school, Lori's main goal is to get off TANF before her TANF eligibility runs out. "I only have six months left of TANF." Lori explains. "I am trying not to use it all up because you never know what might happen down the line. My children could get sick, or I could get sick... If I've used all my TANF, what do I have to fall back on?"

In order to stay off TANF, Lori plans to work full-time in an office while pursuing the LPN program part-time. She hopes to be able to work during the day, be home to see her children after school, and take classes in the evening from six until nine. Lori's strategy is ambitious, but she is determined to keep building on the turnaround that came in late 1999.

"When I first started school and got the voucher, it was like a door opened for me. There were all these other opportunities, so I just went from step to step to try to get me where I'm at now. Hopefully, now that I'm almost finished my program, I'll be able to find suitable employment and stay in school. I want to be able to find that job where I know I'm going to be paid good money so that I can get off all of these programs."

In addition to new classes and a new job, next year holds other changes for Lori and her family. As soon as her lease is up, Lori plans to look for a new apartment or house, preferably with a yard. Lori does not like the drugs and violence in her current apartment complex, which have negatively affected her children. Although Lori had a difficult time finding an apartment when she first moved out of her grandmother's house, she is confident that this time, with more experience, she will be able to find a better place for her and her children, somewhere she "would never be able to afford" without the voucher. Lori is looking forward to taking that next step.

Some treatment group members (particularly in Atlanta, but in some of the other sites as well) thought that they had to be employed in order to continue to receive housing assistance through the WtW program. Respondents who had succeeded in becoming employed viewed this as a positive and motivating aspect of the program. For example, Laura in Atlanta described the program as follows:

*It's like the only way you can stay on this program is if you have a job and you pay – you know, you need help paying your rent. And, that was the type of thing that I needed, because the job situation, I always worked and I was on TANF for a while, and I wanted to get off that so I could provide for my son better and not have to depend on TANF. You know. So, this is the right program for me.*

Another Atlanta respondent, who was working as an administrative assistant at the time of the interview, found the program so motivating that she thought she would be interested in working with future voucher recipients as a landlord:

*Well, in a couple years, no more than probably seven or eight years, I want, like, to buy houses and fix them up and rent them out. Because, it's going to be women that are going to be in my situation, a couple years from now... And, if I could be, like, you know, how a lot of landlords are now, their houses are Section 8 approved. And, I would love to do something like that.*

## **Conclusion**

This chapter explored the linkages between housing assistance and employment for the individuals we interviewed. In particular, we summarized respondents' viewpoints about the role of housing location, housing quality, and neighborhood quality in employment decisions. In general, few respondents articulated explicit links between the receipt of a WtW voucher, changes in housing and neighborhood circumstances, and their employment status. Nevertheless, we do find that individuals who were living with family members at the time of random assignment and used the voucher to move into their own place tended to have better employment experiences than those respondents who did not previously live with family or who still live with family. We also explored the extent to which our respondents viewed the housing assistance as a disincentive to work. Several respondents who made the decision to delay employment while they attended school and/or looked for better jobs attributed this decision to the financial stability resulting from the voucher, suggesting a short-term disincentive effect. This link, if verified in subsequent research, could have positive long-term effects on self-sufficiency if improved work skills and better job matches result, or negative long-term effects if they do not. Finally, we assessed the receipt of housing and employment services associated with the voucher. In most cases, respondents appear to have received little in the way of specialized services developed specifically for the WtW voucher program.

## **Implications of the Qualitative Research for Upcoming Data Collection and Analysis**

The lessons learned from the qualitative interviews shed light on the life experiences, choices, and challenges of WtW voucher program participants. Beyond that, however, the conclusions from these

interviews also point to several implications for the upcoming data collection and analysis activities that will support the quantitative component of the evaluation.

First, the priorities expressed by the qualitative interview respondents in making choices about housing location—the importance of neighborhood safety and housing quality over proximity to jobs—implies that survey questions must explore both employment and non-employment motivations. The prevalence of “push” versus “pull” issues in moving decisions among those interviewed also indicates that the survey must be structured to collect information on both types of factors. In addition, the conclusion that the individuals we interviewed deal in the short term with their most immediate and urgent needs for housing stability and neighborhood safety, only later turning to choices about school, training, and employment has important lessons for framing the quantitative analysis. The findings from the qualitative analysis indicate that the linkages between housing assistance and employment may take time to develop, in much the same way as does the transition from welfare to work. To capture the potential impacts of receiving a WtW voucher on the intermediate steps (improvements in housing and neighborhood quality) the evaluation must be structured to collect detailed information on these issues, as well as on employment, earnings, and receipt of income support.

The qualitative interviews also suggest that the WtW voucher intervention may result in effects on outcomes other than employment and earnings. For example, if the financial situation of participants improves because of receiving the voucher, they may experience less stress and have more time available for children, thereby improving the well being of the children in the family. Another outcome that could be affected by the voucher is educational attainment. Several respondents chose to pursue full time schooling after receiving the voucher, which could lead to improved employment opportunities and higher earnings over the longer term. It may therefore be necessary to broaden or reframe the basic research question of the impact analysis to include effects on educational attainment or child well being, in order to capture fully the results of the WtW voucher program.

The fact that nearly all of the qualitative interview respondents said that their ability to work was contingent on attaining access to childcare, and that lack of childcare is the most serious obstacle to employment indicates another important line of inquiry for the survey. In addition, since it appears from the qualitative interviews that employment decisions may not be directly linked to housing location, it would be wise to include questions in the follow-up survey about commute times and modes of transportation in questions about jobs held.

The qualitative interviews also give us some insights for the analysis of administrative data that will be collected from quarterly Unemployment Insurance wage records, monthly TANF benefits data, and tract-level Census data on neighborhood characteristics. For the wage records, the lesson to be taken from the qualitative interviews is that respondents may have many separate spells of employment over the follow-up period and care must be taken to verify that the wage records collected from the states capture all jobs. The conclusions regarding the motivations for moving and the predominance of “push” versus “pull” factors underscores the importance of the administrative data to be collected about neighborhood characteristics. A comparison of former and current neighborhoods using Census data will be extremely useful to illuminate more fully the claims of some of the qualitative interview respondents that the conditions of their current neighborhoods are substantially different than their former locations.

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**Appendix A**  
**Interview Sample Selection**

# Appendix A

## Interview Sample Selection and Interviewing Procedures

### Sample Selection

To select the sample for the in-depth interviews, we used the WtWV random assignment data files to identify all treatment and control group members in each site. We then compared these files to MTCS records and/or housing authority data files<sup>27</sup> to identify treatment and control group members who had leased up. A lease-up record in MTCS indicates receipt of housing assistance. Treatment group members who had *not* leased up were eliminated from the sampling frame, as were control group members who *had* leased up.

We then divided the remaining treatment group into two subgroups, those who had leased in place with their voucher and those who moved to a new location with their voucher. We did this by comparing baseline addresses collected at the time of random assignment to those in the MTCS records and in updated addresses obtained from national change of address databases.<sup>28</sup> Those with same addresses were considered to have leased in place and were termed treatment stayers for the purposes of this analysis. Those with changes in address were classified as treatment movers for the purposes of sampling. The above procedures resulted in three lists for each site;<sup>29</sup> treatment-movers; treatment-stayers; and controls.

We then ordered each of these lists randomly, and sent introductory letters to the first 100 individuals on each list. The introductory letter explained the purpose of the interviews, provided a toll-free number to call with questions, and asked the individual to consider participating in the interview. Within one week of sending the letters, we called each person for whom we had a telephone number

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<sup>27</sup> In all sites except Augusta and Los Angeles, MTCS data from a May 2001 extract were used to confirm lease up status. In Augusta, the coverage of MTCS data were very low, so housing authority provided data files with all families who had leased up under the WtWV program and all who had leased up under the regular HCV program during the time period of WtWV leasing. These files allowed us to identify treatment and control group members who had leased up through either program. In Los Angeles, random assignment was completed in May 2001 so the MTCS extract was not useful in identifying lease ups for that site. Housing authority records were also not available to indicate lease ups so in that site we used the entire file of treatment and control group members and assigned respondents to the appropriate subgroups based on information collected during the recruitment process.

<sup>28</sup> We submitted the complete random assignment files to national searches of change of address data to obtain updated addresses where available, and telephone numbers. We compared these addresses to the addresses in MTCS and in the baseline data file to identify which treatment group members had leased in place and which had moved. We were unable to perform this comparison in Augusta because housing authority records on leaseings did not include addresses. The mover and stayer subgroups were identified in that site during the recruitment process.

<sup>29</sup> Except in Los Angeles and Augusta (see footnote 1).

to confirm receipt of the letter, ask screening questions to confirm their status (as treatment-mover, treatment-stayer, or control), and to recruit and schedule him or her for an interview.

In the initial phase of recruitment we scheduled up to 15 interviews in each site. However, in the early site visits the interviewers found that the actual number of no-shows was quite low, so the number of scheduled interviews was reduced in subsequent sites. A confirmation postcard was sent to respondents to remind them of the interview date and time, and the interviewer called 1-3 days prior to the interview to confirm the appointment again and to verify the address and phone number.

We also received calls to the toll-free number from individuals who had received the letter and were interested in volunteering. In many cases these were sample members for whom we did not have a telephone number. These individuals were also screened and recruited to participate.<sup>30</sup>

### **Interviewing Procedures**

Most of the interviews took place in the respondents' homes. At the beginning of the interview the interviewer introduced him- or herself, reviewed the purpose of the interview and reiterated assurances of confidentiality. The interviewer then reviewed each point in the Respondent Consent Form with the respondent, and obtained the respondent's signature on the form. The interviewer kept one copy of the signed form and another was given to the respondent. The Respondent Consent Form is shown in Appendix B.

After obtaining the respondent's consent, the interviewer proceeded to ask questions on the interview topic guide. As shown in Appendix B, a separate guide was used for treatment and control group members, so that areas of inquiry unique to each group could be explored during the interview.

At the conclusion of the interview, the interviewer paid the respondent the \$50 incentive payment and had the respondent sign a receipt form to confirm their receipt of the payment.

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<sup>30</sup> We obtained telephone numbers for approximately 30 percent of all members of the research sample from the national database searches. This ranged from a low of 22 percent in Atlanta to a 50 percent in Houston. Of the numbers we obtained, however, approximately 30 percent proved to be incorrect.

**Appendix B**  
**Interview Guides and Protocols**



**Appendix C**  
**Nature of the WtWV Programs**

## **Appendix C**

### **Nature of the WtWV Programs**

The WtW program envisioned by the Congress (in the statute), by HUD (in its implementing regulations), and by the sites (in their funding applications) called for a two-part effort to provide housing assistance geared to promoting the self-sufficiency of welfare recipients. First, the program was to target housing vouchers to welfare recipients whose efforts to achieve self-sufficiency would benefit from housing assistance. Second, the program was to deliver housing- and employment-related program services to enhance the effectiveness of the voucher. Both components of this effort were to involve new partnering arrangements between housing authorities and TANF agencies, plus a coupling of housing- and employment-related program services with the WtW voucher.

Indications are that the six evaluation sites achieved only part of this vision. It appears that interagency partnering (between the PHA and TANF agency) has been limited. As a result, although vouchers have been targeted to suitable welfare families, these households have not received program services beyond those available to TANF (or TANF-eligible) families that receive regular rental assistance. One prominent explanation is that sites were under considerable time pressures from HUD to utilize their WtW vouchers quickly (or have them re-allocated to other sites). This prompted sites to scale back or abandon plans to provide intensive services in connection with the vouchers.

In this appendix we give a brief overview of the nature of the housing and employment services offered by the WtWV programs in each of the study sites. This information was gathered during visits to each site in the fall of 2001. During the site visits, we interviewed staff at the housing authorities, the TANF agencies, and other organizations working as partners to the housing authorities. We used the information collected from these site visits to refine earlier descriptions of the programs taken from program applications. Data collected from on-site interviews with PHA staff, TANF staff, and other service providers in the evaluation sites indicate that in most cases, limited housing search and employment services have been offered in conjunction with the voucher. Exhibit B-1 illustrates the differences in service provision across sites.

#### **Housing Search Assistance**

Housing search assistance is one component of the services that could be provided to WtW voucher recipients. Most of the sites offered WtW participants the same services for finding housing that they offered regular Housing Choice Voucher (HCV) participants, and these services were fairly minimal (e.g., listings of current landlords). Houston and Spokane are examples of sites that provided minimal housing search assistance for WtW voucher participants. Atlanta offered additional services for WtW voucher recipients, but only if they were at risk of having their vouchers expire. This included counseling from housing authority staff to identify barriers to finding housing and referrals to partner agencies to respond to those needs. Augusta also had additional services for voucher participants who were having difficulty leasing up, but these services were provided to both WtW and regular HCV participants. These included referrals to social service agencies for assistance with security deposits and for assistance in locating available units.

In Los Angeles, enhanced housing search services were developed for WtWV participants, but these services were not available to all participants. Later enrollees received less intensive services. In Los

Angeles, the Department of Public and Social Services (DPSS, the local TANF agency) provided funding to the housing authority for housing counseling services. DPSS reimbursed the Housing Authority of the City of Los Angeles (HACLA) \$2,500 for each household on the DPSS caseload that leased up with a WtW voucher. The housing authority used these funds to hire staff in-house to provide housing counseling/search services to WtW voucher clients.<sup>31</sup>

The bundle of housing search services offered to WtW voucher clients in Los Angeles included an assigned case worker to help voucher participants identify potential neighborhoods, assistance with landlord negotiations, and transportation to specific units. It is important to note that the *intensity of the housing counseling services* was greater for voucher recipients who received a WtW voucher before random assignment was initiated than for those in the research sample. In particular, housing authority staff reported that housing counseling services were offered on an individualized basis more often before random assignment. For members of the research sample who were subject to random assignment, housing search assistance included detailed housing search instructions during the briefings, and access to a case worker/eligibility worker who was available to provide counseling, if requested by the participant. However, as we discuss in Chapter 3, the respondents we interviewed in Los Angeles did not report having received the search assistance that HACLA staff offered as part of the WtWV program.

Only Fresno established enhanced housing search services specifically for WtW voucher recipients and made those services available to *all* WtW voucher recipients. The Housing Authorities of the City and County of Fresno took a two-part approach to providing housing search assistance, and one part was available only to WtW participants. During the random assignment period (April through the end of June 2000), the Housing Authority offered WtW participants the same housing counseling services it offers all of its HCV participants. This included lists of landlords and vacant units, one-on-one counseling with housing authority staff if requested by the voucher holder, credit counseling (in group sessions) led by a nonprofit organization, and referrals to United Way volunteers who assisted with moving furniture and belongings. However, none of the interview respondents in Fresno reported receiving housing search services beyond the provision of landlord and vacant-unit lists.

However, starting in July 2000 (when random assignment was completed) the Fresno housing authority provided special housing counseling in large group sessions exclusively for WtW participants. Current landlords were present at these sessions to call prospective new landlords on behalf of the WtW voucher recipients. The participating landlords described the program and worked to persuade prospective landlords to agree to a payment plan for security deposits, when necessary. The PHA also has a regular outreach program to landlords, which was the primary vehicle for obtaining landlords for WtW participants. This program includes monthly meetings with current HCV landlords and the Apartment Owners' Association. In both of these forums, the housing authority made presentations to advertise the WtW program. The housing authority also placed advertisements in local papers and in publications of the Apartment Owners' Association, promoting the WtW program as a safe and effective way to lease up units.

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<sup>31</sup> In the original application, HACLA had anticipated working with non-profits to provide housing counseling services, but in the end the agency decided to hire new in-house staff to provide these services.

## **Employment-Related Services**

Although housing assistance alone can potentially generate mechanisms of change in families' economic status by reducing rent burden or changing location (and access to employment), many families may also need additional assistance geared specifically towards obtaining and retaining employment. Housing authorities participating in the WtW voucher program were required to coordinate their efforts with the TANF agency and other local providers of employment and training services, to create a comprehensive set of services that would help participants move toward the goal of economic self-sufficiency. However, HUD did not require specific employment services nor dictate how the services were to be offered. In practice, we found that most PHAs did not offer employment-related services to WtW voucher participants beyond what was already available to them through TANF and other services. This was in part a result of the tight deadlines the PHAs faced for leasing up the WtW vouchers, which required some agencies to focus all staff resources on the leasing effort, rather than on service provision to voucher recipients.

Most of the evaluation sites present a very similar profile, referring WtW voucher recipients to existing employment-related services provided by the local TANF agencies or referring them to housing authorities' Family Self-Sufficiency (FSS) programs. FSS helps participants in the rental voucher program to become self-sufficient through education, training, case management, and other supportive services. Families who volunteer to participate sign a five-year contract with the PHA specifying the steps both the family and the PHA will take to move them toward financial independence. Participants can also save money through FSS. An escrow credit, which is calculated by the PHA based on increases in earned income of the participating family, is deposited to an interest-bearing escrow account, which the family can claim upon successful completion of the FSS contract. However, as noted in Chapter 4 only one Fresno respondent indicated any awareness of their FSS escrow account.

Services provided by the FSS program were made available to WtW voucher recipients in all sites except Spokane, where the FSS program could not accommodate additional participants and was therefore unavailable for WtW voucher recipients. Even in other sites, however, the percentage of WtW voucher recipients who enrolled in FSS is believed to be low, ranging from 4 to 33 percent. Fresno is the only site in which FSS participation is being required for all WtW voucher participants. More information about the employment and training services offered in each site is provided below. However as noted in chapter 4 only one Fresno respondent indicated any awareness of their FSS escrow account.

### ***Atlanta***

The Atlanta Housing Authority is not directly involved in providing employment-related services to WtW participants, beyond offering access to its existing FSS program. (Housing authority staff estimate that one-third of the WtW voucher recipients are enrolled in FSS.) However, the housing authority has a partnership with TANF and the City of Atlanta Workforce Development Agency, a provider of DOL Welfare to Work programs, to develop employment service programs for participants. Specifically for WtW voucher participants, the Workforce Development Agency has developed services that include group sessions on Friday afternoons covering job search assistance, job readiness training, and access to DOL job listings, and skills assessments. The housing authority invites 25 to 30 WtW voucher participants each week to these sessions, which are held at DOL offices.

### *Augusta*

After lease-up, voucher recipients were eligible to enroll in the Housing Authority's FSS program, though housing authority staff estimates that only 4 percent of voucher recipients have done so. This is the same service available to participants in the standard HCV program. The program offers career assessment, education or training assistance, transportation and child care assistance, case management, help in developing a work plan, employment search classes, skill-building classes, and the escrow account. All of these programs are aimed at helping the participant become economically self-sufficient within five years. No other services have been developed specifically for WtW voucher recipients.

### *Fresno*

The Fresno Housing Authority initially planned to offer WtW voucher participants the opportunity to enroll in FSS. Subsequently, the agency decided to make FSS participation mandatory for all WtW voucher recipients. Moreover, if any individuals assigned to the study's control group eventually received a voucher through the regular HCV program, they would *not* have access to FSS. The FSS program includes case management, establishment of an escrow account, and guidance in becoming homeowners. The WtW voucher participants also receive special group sessions focused on building self-esteem, family counseling, economic independence, and homeownership. WtW voucher recipients enrolled in FSS receive more individualized case management than others in the FSS program, including assistance with landlord problems and referrals to other sources of training and assistance.

### *Houston*

The Housing Authority of the City of Houston (HACH) refers WtW participants to two sources for employment and training services: the Housing Authority's FSS program and a partner agency called Houston Works. HACH staff estimate that only 6 percent of the WtW voucher recipients are enrolled in FSS. Households enrolled in the Houston FSS program receive basic and post-secondary education, vocational training, short-term job skills training, life skills and support groups, substance abuse services, and coordination with subsidized childcare. Houston Works similarly provides vocational training, adult basic education and GED preparation. But it also provides placement in subsidized work experience and unsubsidized employment. Houston Works has also worked with several families to obtain state welfare-to-work funding to cover security deposits. Houston Works participated in the WtWV program briefing and received a list of WtW voucher participants from HACH. However, as of November 2001, Houston Works had not engaged in any active outreach to WtWV participants, nor had they served many individuals.

The minimal role played by Houston Works in serving WtWV participants appears to be associated with two important circumstances. First, it is unclear how well the referral process is working and how actively HCV intake counselors are working to refer program participants to Houston Works. Second, Houston Works simultaneously has a \$5 million welfare-to-work contract with the Department of Labor (DOL) that places certain requirements on the organization. Under the DOL contract, Houston works is required to commit 70 percent of their activities to the neediest segment of the welfare population (i.e., clients on TANF for 30 months or more, and facing other barriers to employment) and the remaining 30 percent of their service operations can be allocated toward less needy individuals. Moreover, the contract has increasingly focused on serving non-custodial parents

(primarily men). These requirements limit Houston Works' ability to serve WtWV program participants since many do not satisfy Houston Work's primary target group.

***Los Angeles***

WtW voucher participants were offered the opportunity to enroll in the agency's FSS program. However, HACLA staff estimate that only 5 to 10 percent of all treatment group members were enrolled in the program. The employment services offered through FSS include job search, resume preparation, childcare, transportation assistance, and education/training. These services are provided both in-house by HACLA staff as well as by community-based nonprofits that are under contract with HACLA to provide FSS services. HACLA staff have been disappointed by the low participation of WtW voucher recipients in the FSS program. The staff speculate that a more flexible FSS schedule-- including evening and weekend sessions-- might be more attractive to the WtW voucher clients. At the time of the visit, HACLA staff noted that FSS sessions were typically held during the day, which could prevent working families from participating.

***Spokane***

The Spokane Housing Authority planned to offer WtW voucher recipients the opportunity to enroll in its FSS program, but program capacity was insufficient to accommodate WtW voucher participants. Beginning in January 2001, the Spokane Neighborhood Action Center, a nonprofit partner of the housing agency, began offering classes at the housing authority for WtW voucher participants. The classes focused on setting career and personal goals, covering topics such as budgeting, resume preparation, and job search tips.

**Appendix C-1  
Housing and Employment-Related Services in the Research Sites**

			<b>FSS Participation of WtW Households</b>
<b>Atlanta</b>	Extra assistance only when voucher expiration is a risk.	Local partners have programs specifically for WtW families.	Voluntary Estimated at 33 percent.
<b>Augusta</b>	Support to both WtW and regular HCV families who have trouble leasing.	No special services have been developed for WtW families.	Voluntary. Estimated at 4 percent
<b>Fresno</b>	Special counseling and assistance to WtW families only.	WtW families receive more case management and special sessions via FSS.	Mandatory. Control group may not participate.
<b>Houston</b>	Minimal assistance to both WtW and regular HCV families.	No special services have been developed for WtW families.	Voluntary Estimated at 6 percent.
<b>Los Angeles</b>	Special assistance for some (early) WtW families.	No special services have been developed for WtW families.	Voluntary Estimated at 5-10 percent
<b>Spokane</b>	Minimal assistance to both WtW and regular HCV families.	Beginning November 2001 special classes available via non-profit.	Not available, HA at capacity.

**Appendix D**  
**Findings from the Neighborhood**  
**Assessment**

# Appendix D

## Findings from the Neighborhood Assessment

				Total
<b>Sample Size (N)</b>	30	9	11	50
<b>Housing Assessment Data<sup>1</sup></b>				
<b>Housing Type</b>				
- Public housing	0%	0%	9%	2%
- Rental apartment complex	97	100	73	92
- Other type apartments	3	0	18	6
<b>Building Interior<sup>2</sup></b>				
- Excellent	7%	0%	0%	4%
- Good	76	88	36	69
- Poor	17	12	64	27
<b>Quality of Grounds</b>				
- Excellent	10%	11%	0%	8%
- Good	73	67	36	64
- Poor	17	22	64	28
<b>Garbage</b>				
- Little/ no accumulation	80%	78%	45%	72%
- Isolated area w/ accumulation	17	22	45	24
- Widespread garbage	3	0	9	4
<b>Recent Renovation</b>				
- Yes	6%	0%	0%	4%
- No	94%	100%	100%	96%
<b>Major Rehabilitation</b>				
- Yes	7%	0%	0%	4%
- No	93%	100%	100%	96%
<b>Overall Condition of the Development</b>				
- Excellent	10%	0%	0%	6%
- Good	47%	56%	36%	46%
- Fair	37%	44%	55%	42%
- Poor	7%	0%	9%	6%
<b>Neighborhood Assessment Data</b>				
<b>Sample Size (N)</b>	43	13	19	75
<b>Neighborhood Category</b>				
- Well kept (city)	49%	31%	15%	37%
- Dilapidated (city)	26%	23%	47%	31%
- Gentrifying (city)	2%	0%	0%	1%
- Well-kept (suburban)	9%	31%	16%	15%
- Dilapidated (suburban)	9%	15%	21%	13%
- Missing	5%	0%	0%	3%

				Total
<b>Neighborhood Location</b>				
- Inner part of center city	16%	0%	16%	13%
- Outlying part of center city	58%	23%	42%	48%
-Smaller near center city	0%	15%	21%	8%
-Older suburban community	12%	31%	16%	16%
-Newer suburban community	5%	8%	0%	4%
-Missing	9%	23%	5%	11%
<b>Owner Housekeeping</b>				
-Excellent	7%	23%	5%	9%
-Good	72%	46%	32%	57%
-Fair	19%	31%	53%	29%
-Poor	2%	0%	11%	4%
<b>Presence of Refuse</b>				
-Major	5%	15%	26%	12%
-Minor	65%	31%	63%	59%
-None	30%	54%	11%	29%
<b>Condition of Streets</b>				
- Excellent	7%	17%	0%	7%
- Good	63%	58%	47%	58%
- Fair	28%	25%	42%	31%
- Poor	2%	0%	11%	4%
<b>Municipal Amenities</b>				
-Excellent	7%	15%	0%	7%
-Good	67%	62%	47%	61%
-Fair	26%	23%	42%	29%
-Poor	0%	0%	11%	3%
<b>Negative Features</b>				
-None	33%	46%	21%	32%
-Major industrial activity	7%	15%	16%	11%
-Open dumps	7%	8%	0%	5%
-Environmental hazards	0%	0%	5%	1%
-Boarded up retail/ commercial areas	19%	15%	32%	21%
-Other	56%	39%	53%	52%
<b>Positive Features</b>				
-None	0%	23%	16%	8%
-Park/Playgrounds	47%	8%	37%	37%
-Natural areas	33%	8%	21%	25%
-Nearby shopping/commercial areas	74%	62%	63%	69%
-Close to school, churches	70%	62%	47%	63%
-Other	19%	31%	21%	21%

				<b>Total</b>
<b>Overall Condition of the Neighborhood</b>				
-Excellent	7%	8%	0%	5%
-Good	53%	62%	32%	49%
-Fair	35%	31%	47%	37%
-Poor	5%	0%	21%	8%

Source: *Welfare to Work Neighborhood Assessment Survey*

<sup>1</sup> The housing assessment data were collected only for respondents who were living in a public housing development or an apartment complex. Information on other types of housing (e.g., single family homes or townhouses) was not collected.

<sup>2</sup> Two observations were missing for this variable. The sample size equals 48 (29 treatment-movers, 8 treatment-stayers, and 11 control group members).