Guest Editors' Introduction

Lessons Learned From HUD's Family Self-Sufficiency Program Evaluation

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The views expressed in this article are those of the authors and do not represent the official positions or policies of the U.S. Department of Housing and Urban Development (HUD) or the U.S. Government.

Introduction

The goal of the Family Self-Sufficiency (FSS) program is to provide families who receive HUD assistance with the necessary tools to help them obtain better, more sustained employment opportunities, thus reducing reliance on long-term public assistance. However, the results of the first nationally randomized experiment of the FSS program revealed ongoing challenges, most notably, a substantially high drop-out rate, a low retention or participation rate, and the inability of FSS participants to achieve the long-term goals of increasing earnings, reducing reliance on government assistance, and improving material well-being. Therefore, the main objective of this symposium is to draw lessons from the body of research on the FSS program to offer innovative yet feasible solutions for improving program design, implementation, and delivery.

The articles compiled for this symposium, along with supporting commentaries, highlight experimental self-sufficiency programs that perform well on a range of measurable outcomes, including reducing early exits, recruiting and triage strategies, and helping families achieve economic independence. We begin with an overview of the FSS program, followed by a description of the randomized control experiment, a brief discussion of the central findings from the final report, and recommendations for future research. We conclude with a short summary of the symposium articles.

Background

The FSS program was established in 1990 by Section 554 of the National Affordable Housing Act. It was modified by the Quality Housing and Work Responsibility Act of 1998, reauthorized by the Economic Growth Act in 2018, and new regulations were published in May 2022. As of 2024, the FSS program was active in more than 800 sites across the country, including public housing authorities (PHAs) and private owners of multifamily properties. In the national evaluation of the FSS program that collected data from 2012 to 2021, a baseline of 56 percent of heads of household were working, and 30 percent of heads of household were working full time (Freedman et al., 2023). Thus, the FSS program can potentially improve self-sufficiency through several avenues: entry into the workforce for those not yet working, increasing hours among those working less than full time, and increasing earnings among those working, including those already working full time.

PHAs administer the FSS program with support from program coordinating committees. More recently, owners of multifamily properties with Section 8 assistance contracts have also become eligible to implement their versions of FSS programs that may also pay for FSS coordinators using residual receipt accounts. Notably, the HUD-provided funding covers only the FSS coordinator's salary, and agencies must apply for funding annually.

The FSS program has two main features—the Contract of Participation and the escrow account. Participants sign a Contract of Participation and complete an Individual Training and Services Plan. Although the program aims to improve economic independence and reduce dependence on public assistance programs, the goals in the Individual Training and Services Plan are not limited to financial goals but rather encompass a wider range of steps toward self-sufficiency. The Contract of Participation is generally for 5 years, with a possible 2-year extension for good cause. FSS coordinators help connect participants with support and services to help them achieve their goals. This support occurs through the coordination of services using case management and referrals to external services. Such services may include childcare, transportation, job training, and financial empowerment coaching, among other options.

Families are provided with an interest-bearing escrow account for long-term savings. When families increase their incomes, they pay increased rent, but the incremental increase in rent is placed in an interest-bearing escrow account for use upon program graduation or while participants are in the program to help them achieve their goals. The escrow account supports asset building. When a family completes the FSS contract, they may claim their escrow if the person who signed the contract is employed, no family member currently receives welfare assistance, and the family has successfully completed agreed-on goals.

Previous HUD-Sponsored Evaluations of the Family Self-Sufficiency Program

HUD's Office of Policy Development and Research (PD&R) supported early research that sought to understand the impact of the FSS program on a range of family outcomes. The retrospective study by Ficke and Piesse (2004) involved an analysis of HUD administrative data collected from the program's inception in 1996 through 2000 to assess variation in program implementation. Specifically, the researchers wanted to know how PHAs with high participation rates were successful in generating interest in the program and their recruitment strategies. They also examined the characteristics of those who elected to participate and how the program benefited individuals and families. Their findings revealed that families who participated remained employed and achieved higher incomes than non-FSS program participants. Moreover, for those who remained in the program and graduated, the average escrow generated was about $3,076 (Ficke and Piesse, 2004: 22).

In a followup prospective study conducted between 2005 and 2009, de Silva et al. (2011) implemented a quasi-experiment of the FSS program that examined program characteristics for a representative sample of 100 FSS PHAs and followed 181 FSS participants from 14 of these programs to understand their experiences and outcomes. Similar questions around program design, implementation, and outcomes were tracked but with fewer positive results. The researchers found that 37 percent of participants left the program before completion and forfeited their escrow balances (de Silva et al., 2011: 45). Only approximately 24 percent had completed the program within that period (de Silva et al., 2011: 45). However, those families who remained and completed the program successfully received high escrow disbursements. As with the national study, researchers observed that program graduates tended to have higher incomes, had achieved some college, and were gainfully employed at the time of enrollment. Based on the findings of these two studies, HUD concluded that a more systematic testing of the FSS program was needed to understand the program's impacts fully.

National Randomized Control Trial of the Family Self-Sufficiency Demonstration

Early research on the FSS program reported generally favorable outcomes, indicating faster income growth rates for participants than for non-FSS households, particularly for households with some college. However, those studies did not use a controlled research framework that addressed concerns about self-selection and isolated the impacts of the FSS program. To address this limitation, PD&R commissioned the first national FSS evaluation involving a randomized controlled experiment to gauge the program's impacts on individuals and families seeking financial independence and stability. Because the FSS program is voluntary, a randomized experiment would rectify the inherent bias associated with self-selection and allow us to assess the program's impacts independently of endogenous factors.

The national FSS program evaluation was the largest and most comprehensive evaluation of the FSS program. Researchers at MDRC worked with PD&R subject matter experts to identify 18 PHAs across seven states nationwide (Verma et al., 2019: 9). The selected housing authorities entered into a memorandum of understanding with HUD for the demonstration and enrolled approximately 2,700 individuals and families into the study (Verma et al., 2019: 9). Study participants were randomly assigned to treatment and control groups through a computer-generated platform. Study participants, on average, were poorer and more likely to be connected to other public assistance programs like the Supplemental Nutrition Assistance Program and Temporary Assistance for Needy Families than the nonelderly, nondisabled housing choice voucher recipient population nationally. Throughout the 10-year study period, MDRC tracked the progress of FSS participants as they navigated the program.

The evaluation provides several milestone deliverables. First, HUD wanted to understand how the 18 housing authorities implemented their programs. The implementation study confirmed the wide variation and flexibility associated with program design features and triaging, working with program coordinating committees, and the role of Workforce Investment Boards, participation requirements, rules establishing escrow accrual and disbursements, and the frequency of engagement with FSS program coordinators. The initial study concluded that although the FSS program increased participation in a range of employment-related services and support services by a statistically significant 13 percentage points, participants in the program did not increase employment rates or average earnings in the first 2 years but did experience small shifts from part-time to full-time employment (Verma et al., 2019: 18–19).

The same report included the results from an early exit survey. One of the biggest challenges of the FSS program is retaining participants for the full 5-year duration. The first 6 to 9 months post-enrollment are critical, as evidence shows a significant falloff in program participation during those earliest months (Verma et al., 2019: 21–22). The survey showed that among the contributing factors to program exit were health-related issues, inadequate access to reliable transportation, and lack of reliable childcare support. The results were not surprising because they were consistent with the existing scholarship on barriers to work.

The 2021 interim report found that although FSS participants who remained in the program increased their participation in a range of employment-related services, especially education and financial literacy, they did not experience a sustained increase in employment rates or average earnings relative to the non-FSS control group (Verma et al., 2021). By the end of year 3, about 60 percent of FSS group members were still enrolled in the program. Conversely, a relatively large proportion (40 percent) had formally exited from the FSS program (Verma et al., 2021: 27). Only about 4 percent of the FSS program exits were related to participants graduating from the program. A larger proportion left the voucher program for various reasons or moved, were terminated from the FSS program or left it voluntarily (Verma et al., 2021: 28). On the positive end, participation levels in employment or self-sufficiency-related activities remained steady because a large proportion of the study group remained employed. The FSS program saw moderate increases above control group levels in the domains of job search, homeownership preparation, post-employment services, and education and training but had a much larger effect (greater than 20 percentage points) on using financial counseling services (Verma et al., 2021: 44). However, minor sustained increases in income were achieved for both the treatment and control groups. We will continue to see similar results play out during the course of the evaluation.

MDRC researchers submitted a report wrapping up the assessment after 5 years following random assignment (Freedman et al., 2023). Since the interim reporting, researchers performed an indepth analysis of financially based services that focused on achieving economic independence through the uptake of credit repair and asset-building programs, which FSS participants ranked among the most popular. Because an important goal of the FSS program is transitioning families to financial stability, researchers explored how effective the program was at achieving that end. They began a routine tracking of credit score data, compiled by Experian, and included various survey questions that addressed financial and material well-being. The analysis included data from the National Directory of New Hires (NDNH) database, which contains the most reliable information on income and employment.[1] An analysis of NDNH data was used to track how well FSS participants achieved long-term sustained income compared with the control group. Consistent with earlier findings, the FSS program continued to show a sizeable decline in participation, with roughly one-half (53 percent) ending their participation in the FSS program for reasons other than meeting its graduation requirements (Freedman et al., 2023: 30–31). Only about 30 percent of FSS group members were still enrolled in the program, and a relatively small proportion (17 percent) had formally graduated from the FSS program at the 5-year point (Freedman et al., 2023: 39).

Most FSS treatment group members who remained had positive escrow balances of about $7,200, on average, with 24 percent of this group having accrued more than $10,000 (Freedman et al., 2023: xvii). However, an examination of credit score data revealed that most FSS group members had credit scores of 600 or below in the subprime range (Freedman et al., 2023: 100). Moreover, despite the high uptake in financial literacy services, both study groups incurred high debt levels, often in automobile and education loans. The typical FSS participant carried a debt balance of approximately $9,000 at program entry, reaching an average of nearly $19,000 in nonhousing-related debt during the 5 years (Freedman et al., 2023: 74). Researchers found that FSS program participation did not lead to increases above the control group outcome in average credit scores at the end of year 5 (Freedman et al., 2023: 88). In addition, FSS and control groups experienced comparable quarterly employment levels and average earnings. Researchers found no evidence that the FSS program improved overall labor-market outcomes for heads of household.

NDNH data analysis demonstrated high employment levels for FSS and control group members but minimal differences between the FSS and the control groups. More than 85 percent of both groups worked for pay at some point during the 5 years of followup (Freedman et al., 2023: xix). On average, about 64 percent remained employed (Freedman et al., 2023: 59). Members of both groups averaged a bit more than $75,000 in total earnings during the followup period. However, researchers found no significant difference in earnings between the two groups (Freedman et al., 2023: 62). Finally, subgroup analysis demonstrated that FSS group members who reported not working at study entry were the least likely to graduate from the FSS program compared with subgroups that reported higher household earnings at study entry. Educational attainment was also a significant predictor of success. FSS group members with 2-year college degrees or higher were more likely to graduate. Upon graduation, this subgroup received more than $5,000 on average in escrow disbursements (Freedman et al., 2023: 40).

Overall, the national evaluation of the FSS program found no evidence of improvements in labor market outcomes, credit, or other indicators of financial well-being, and the effects on household income, savings, government benefit receipt, and severe material hardship were minimal (Freedman, Verma, and Vermette, 2024).

[1] NDNH is a national database managed by the Office of Child Support Enforcement at the U.S. Department of Health and Human Services. The database contains personal and financial information for all employed Americans, with additional information on those receiving unemployment benefits and other public assistance. NDNH has limitations on use by authorized federal and state agencies. However, it is the most reliable source of information for wages and employment. Some of the research on the FSS program in this symposium rely on NDNH to track income and employment status for FSS and non-FSS participants.

A recent review paper analyzed the national evaluation and smaller case studies of FSS programs to understand the reasons for such limited success (Courtney, 2025). Several key themes surfaced. First, the significant barriers many participants face at program entry or during the course of program participation—such as health problems, transportation difficulties, or caregiving responsibilities—contribute to low graduation rates (Courtney, 2025; Freedman et al., 2023). Second, there is considerable heterogeneity in implementation across PHAs, partly related to the size of caseloads and challenges in retaining service coordinators. This variation may affect success rates (Courtney, 2025).

Symposium Articles

The five articles in this symposium, along with commentaries by leading FSS program experts, explore strategies for improving HUD's FSS program outcomes. We asked contributors to highlight evidence-based solutions that improve outcomes for participants enrolled in the FSS program across the country. Specifically, these programs were selected because they performed well on various measurable outcomes, including reducing the FSS early exit or drop-out rates, recruiting and retention strategies, and achieving long-term income growth.

For the duration of this national assessment of the FSS program, PD&R subject matter experts and program managers worked closely with MDRC researchers Nandita Verma, Josh Vermette, and Stephen Freedman to evaluate the effectiveness of the program in terms of how well it addressed barriers to work, sustained participation and income growth, material and personal well-being, and goal attainment and program completion. The first article in the series walks the reader through the 7-year assessment, discussing the key findings and potential actions that HUD may consider to improve program design and performance. Their recommendations include calling for more structured and sustained participant engagement—such as real-time coaching—to encourage families who receive FSS benefits to remain in the program, allowing for interim escrow disbursements, providing participants with frequent access to their balances as a way to incentivize continued participation, and rethinking graduation requirements for those especially burdened by barriers to work and achieving program goals (Verma and Vermette, 2025).

The series then moves to a discussion by Castells et al. (2025), who introduce the reader to a 3-year, employment-based program called MyGoals for Employment Success, or "MyGoals." Like the traditional FSS program, the objective of MyGoals is to help participants achieve economic mobility and financial independence by moving them into sustained employment with the potential for increased earnings, improving material well-being, and achieving associated goals such as homeownership or paying off debt. The MyGoals self-sufficiency program differs from the national FSS program in that it emphasizes more direct and frequent interactions and engagement and uses a coaching approach that draws heavily on behavioral psychology to empower participants with improved executive functioning skills.

The research involves recruiting voucher recipients from the city of Baltimore and the Houston Housing Authority randomly assigned to the MyGoals treatment and control groups. Baseline information from NDNH, program administrative data, and other secondary data sources are incorporated to track various outcomes. The discussion focuses on findings at the evaluation's midpoint, or 21 months post-random assignment. The authors' compelling preliminary evidence shows that MyGoals has a consistent positive effect on program retention, goal-setting, and early attainment for the treatment. As with the national FSS study, those with some post-secondary education or enrolled in training programs are more likely to remain in the program in the first year and beyond. However, like FSS program participants, the MyGoals study group participants are still more likely to experience an increase in income or self-reported earnings than the control group, but the findings are not statistically different from the control group. Moreover, MyGoals program participation has not reduced financial burden or economic hardship as of this point in the evaluation. Researchers will continue to track outcomes for the remainder of the study.

The Compass FSS model was introduced in 2005 by the nonprofit Compass Working Capital based in Cambridge, Massachusetts. Since its inception, researchers have been working with Abt Global and other entities to help strengthen outcomes for FSS program participants. Like MyGoals, the Compass FSS program is client centered, focusing heavily on the coaching model. A primary difference from MyGoals is the central emphasis on financial literacy. The national FSS evaluation showed that program participants were most engaged in financial-related services. Understanding that credit repair and asset building—and not just landing a job—are the key ingredients for achieving economic independence, the Compass model uses financial coaching to help families build savings, improve credit scores, pay down debt, and enhance executive functioning or budgeting skills. To help participants achieve these goals, Compass works collaboratively with for-profit and nonprofit entities, including philanthropy and local advocacy groups. Foundational support from these organizations goes a long way to help fund operations, FSS coordinators, and various technical assistance programs. Caseloads are smaller, which makes more targeted engagement with participants easier and more routine. Coaches tend to be former Compass FSS participants, which builds trust with the client amid shared life experiences. They go through intense professional development training on a routine basis.

Compass FSS helps housing authorities run their programs. In this discussion, researchers Naganika Sanga and her colleagues from Abt Global walk the reader through this quasi-experiment that follows roughly 520 FSS participants from the Cambridge Housing Authority, which serves the Boston metropolitan area and the Lynn Housing Authority (Sanga et al., 2025). The analysis includes a baseline study of administrative data and other data sources, an implementation study, the effects on earnings, and a cost-benefit evaluation. Although the authors find strong evidence that the Compass FSS model has improved participation outcomes, generated positive effects on earnings and annual household incomes, improved credit scores, savings, and debt reduction, and led to higher graduation rates, the reader is cautioned that the small sample size and data limitations affect generalizability. However, recommendations for program design and implementation, marketing, and outreach substantially contribute to HUD's considerations for strengthening the national FSS program.

In the fourth article by Reid Cramer and George Reuter (2025), the researchers build evidence on the Compass model's effectiveness in a followup evaluation. The sample for this analysis increased to roughly 4,700 voucher families who enrolled in the program in May 2024. Recent results from the Compass FSS experiment demonstrate that Compass improved enrollment rates by at least 10 percent, with a remarkable retention rate of nearly 80 percent. Moreover, the researchers partnered with their Abt Global collaborators to understand why participants left the program early and the most common factors driving their decisions, with the goal of targeting participants deemed more likely to leave and to help better address their needs. The researchers found positive outcomes, including a 75-percent graduation rate, a 16-percent homeownership rate, improved household earnings and FICO credit scores, and reduced debt levels compared with the non-Compass FSS control group.

Ten years ago, the U.S. Congress expanded the FSS program to allow for privately owned and operated project-based multifamily developments to participate. Although owners were responsible for funding program operations, they could receive HUD grants to help leverage or cover the cost of administration and maintenance. This expansion allowed for considerable flexibility in program design and implementation. Drawing on interviews with program staff and supportive organizations such as the Preservation of Affordable Housing, Cramer and McCarthy (2025) set out to learn how early adopters of multifamily-based FSS programs work with mission-driven organizations to develop their programs, recruit participants, and assess the early success of these programs.

The authors found preliminary evidence of best practices to enhance program enrollment—that is, 25 percent higher than traditional FSS programs. These best practices include other members of the household participating and enjoying the program's benefits rather than the head of household as the primary program participant, the use of "resident ambassadors," and supportive services that more aggressively reduce barriers to work and target those at risk of leaving the program early. The authors also find positive results for the escrow as a powerful inducement for participants to remain in the program, with a higher average escrow balance at graduation. Finally, in collaboration with for-profit organizations such as WinnCompanies, working with families on various financially related issues also yielded positive results. The researchers conclude the article with actions that HUD could take to improve multifamily FSS programs, such as allowing partnerships with PHAs, automatically enrolling multifamily residents in the FSS program, implementing alternative rent reform models, and allowing for property-specific FSS programs.

Future Directions for Family Self-Sufficiency Research

In the past several years, HUD's Office of Public and Indian Housing has made several changes to the FSS program, including new regulations implemented in 2022. Examples include using approved, updated FSS action plans, requiring FSS personnel training at each site, expanding eligibility beyond the head of household to any adult member of the household, requiring forfeited escrow to be used to support FSS families rather than going back to the operating fund, changing the graduation requirements to be welfare-free at graduation instead of being welfare-free for 12 months prior, expanding eligibility for extensions to the Contract of Participation for families to continue working on goals, lifting limitations on escrow for higher income families, lifting caps on coordinator salaries, and indexing coordinator salaries to the U.S. Bureau of Labor Statistics locality pay to recruit and retain talent (Courtney, 2025). The effects of these changes were not captured in the national evaluation, but they align with many of the researchers' suggestions in this volume for strengthening the program. The articles in this volume also demonstrate the wide variation in FSS and similar models. Future research on the FSS program could explore the effectiveness of different models or the effects of recent program changes.

The Trump Administration has proposed a number of policies related to the self-sufficiency of HUD-assisted households, including work requirements and time limits. The prospect of federal funding cuts also demonstrates the importance of helping families work toward self-sufficiency so that scarce public resources can be available to those who need them most. We hope that the research in this symposium informs policymakers and practitioners as they work to improve the FSS program and related efforts to help the low-income households that HUD programs serve.

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