

# Promoting Work and Self-Sufficiency for Housing Voucher Recipients:

## Early Findings From the Family Self-Sufficiency Program Evaluation



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# **Promoting Work and Self-Sufficiency for Housing Voucher Recipients:**

## **Early Findings From the Family Self-Sufficiency Program Evaluation**

*Prepared for*

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## Foreword

We are pleased to offer this report, *Promoting Work and Self-Sufficiency for Housing Voucher Recipients: Early Findings from the Family Self-Sufficiency Program Evaluation*, which presents the initial results from the national Family Self-Sufficiency (FSS) Demonstration. The reader must be cautioned at the outset that the findings represent the first 24 months of analysis for a 5-year program. As such, we do not expect to see significant effects at this early stage. This first glimpse at how the FSS program serves families, however, offers a compelling story. While the difference in income increases between families who receive FSS client services and those who do not is not statistically significant, we observe a substantial uptake of FSS services, which is what we would expect at this point in time. The FSS program is not just about getting a job; it is about moving toward stable employment with opportunities for career advancement—a goal that first requires educational achievement and job preparedness.

Readers should also note that this random control experiment of the FSS program was originally set to end in September 2018, allowing for roughly 36 months of post random-assignment followup. The timeframe of the evaluation, however, has now been extended to cover the full 5 years of a standard FSS contract of participation, with a final report expected in 2022. This early report from the study provides a process analysis of participant recruitment and program implementation, as well as information on the characteristics of those enrolled in the FSS treatment group compared with the non-FSS control group. Future reports will begin to report on long-term effects of the program.

In the meantime, this report centers on three major themes—

- *Program design* – The early results show that, while within regulatory limits, FSS program implementation, operation, and maintenance vary widely across all public housing agency, or PHA, contexts. Not only does this diversity in program design help us differentiate between interventions that are more or less successful, but there may also be important implications for the evaluation as the longer-term analysis continues.
- *Usage of FSS client services* – Based on survey responses, FSS participants are taking advantage of the supportive services that have been made available, particularly financial counseling and job search or post-employment services, at substantially higher rates than the control group.
- *Escrow accrual* – The escrow is a feature of traditional FSS programs and is an important vehicle through which FSS clients can achieve their long-term financial goals. The early results demonstrate that clients are accruing escrow that they can use to assist with improving their financial situation after they successfully graduate from the FSS program or, in most cases, use to pursue self-sufficiency goals while still in the program.

Based on the composition of the sample described in this report, future analyses should provide policy-relevant evidence of the effectiveness of the FSS client-based interventions. The FSS program requires a 5-year commitment of participation and residents can focus on a range of activities targeted at achieving their specific goals during the 5-year timeframe; thus, it is too early to conclude how effective the program ultimately is. In summation, this report provides an important early look at FSS program design and implementation processes across various contexts, but it is not appropriate to draw conclusions about overall impacts while participants are still taking part in the program.

A handwritten signature in black ink, appearing to read "Todd M. Richardson". The signature is fluid and cursive, with a prominent horizontal stroke at the beginning.

Todd Richardson  
General Deputy Assistant Secretary  
HUD Office of Policy Development and Research

## Overview

Households receiving rental assistance are among the lowest-income and most-disadvantaged households in America. Since the mid-1980s, several U.S. Department of Housing and Urban Development (HUD) programs have attempted to blend housing assistance with a variety of support services designed to increase employment and improve the economic well-being of households receiving rental assistance. Operated since the early 1990s, the voluntary Family Self-Sufficiency (FSS) program is one of the main federal strategies to help housing-assisted recipients move toward self-sufficiency. Through annual grants, HUD provides public housing agencies (PHAs) with resources for hiring FSS program coordinators who work with participating heads of households to develop self-sufficiency plans (usually covering 5 years) and refer them to services in their communities. The FSS program also includes a financial incentive to support work and help families build long-term savings; under HUD rent rules, as a household's earned income increases, so does its share of rent. The FSS program directs an amount based on the rent increase to an interest-bearing escrow account that the PHA maintains that is disbursed to participants when they reach key employment and self-sufficiency milestones. To learn more about the program's effectiveness, in March 2012, HUD commissioned the first national randomized controlled trial of FSS programs. Eighteen PHAs operating small to large FSS programs for housing voucher recipients agreed to participate in the national evaluation and together enrolled 2,556 working-age housing choice voucher (HCV) holders in the study. This first report examines FSS program implementation, participants' engagement in the program, and program impacts on labor force participation and government benefits receipt in the first 18 to 24 months after program enrollment. Early findings include—

- PHAs have substantial discretion over FSS program implementation, leading to broad variation in case management approaches, caseload sizes, and service delivery. The escrow component is more uniformly implemented based on HUD regulations.
- FSS participants chose to pursue a broad range of goals, including employment, education and training, financial management and security, and homeownership-related activities. Less than one-half of the participants, however, had set short-term goals—that is, goals to attain within the first year of enrollment.
- Sixteen of the 18 PHAs expected participants to communicate with case managers quarterly or monthly. Programs generally fell short of that goal; about 27 percent of the FSS group interacted with an FSS case manager at least quarterly.
- FSS increased participation in a range of employment-related services and support services by a statistically significant 13 percentage points more than the control group. Effects larger than 13 percentage points were seen for services related to job search or postemployment assistance, financial security, and homeownership preparation, such as attending a homeownership workshop.
- As of month 18, 35 percent of the FSS group had a positive escrow balance. Those participants with an escrow balance had accrued an average of \$1,500.
- About 56 percent of the sample was working at study enrollment. In the two years following random assignment, employment and earnings levels increased for both research groups, but differences between the groups were small and statistically insignificant. The program led to a small shift from part-time to full-time employment. Impacts did not vary by subgroup—for example, participants who were not working or had low levels of educational attainment or those with disabilities at study enrollment.

As these early results focus on the first 18 to 24 months of a 5-year program, *it is too soon to draw firm conclusions about the program's success in helping participants move toward self-sufficiency*. Future reports will update the current findings and will document the progress that enrolled FSS families are making toward the program's long-term goals of increasing earnings, reducing reliance on government assistance, and improving material well-being.

## **Acknowledgments**

This report reflects contributions from many people. We are especially grateful to all the individuals who volunteered to participate in the evaluation—both Family Self-Sufficiency (FSS) program enrollees and the control group members, who enabled us to learn from their experiences. We also appreciate the dedication of the many staff members, past and present, at the 18 public housing agencies (PHAs) participating in the evaluation, who gave generously of their time, provided us with valuable insights and explanations or prepared necessary data files. Space does not permit us to list everyone who was involved, but we are grateful to PHA administrators, FSS supervisors, case managers, and data managers and programmers at Akron Metropolitan Housing Authority; Baltimore County Housing Office; Columbus Metropolitan Housing Authority; Dallas Housing Authority; Deerfield Beach Housing Authority; Housing Authority of the City of Fort Lauderdale; Housing Authority of the City of Los Angeles; Housing Authority of the County of Alameda; Housing Authority of the County of Riverside; Fort Worth Housing Solutions; The Housing Authority of Kansas City, Missouri; Housing Opportunities Commission of Montgomery County; Houston Housing Authority; Jersey City Housing Authority; Lucas Metropolitan Housing Authority; Orange County Housing Authority; Tarrant County Housing Assistance Office; and the Youngstown Metropolitan Housing Authority.

We appreciate the support from HUD staff for their collaboration, for offering valuable thoughts on the evaluation design and the site selection approach, and for reviewing drafts of this report. HUD staff members include Ron Ashford, Anice Chenault, Tremayne Youmans, and Amaris Rodriguez from the division of Public and Indian Housing and Todd Richardson, Calvin Johnson, Mark Shroder, Carol Star, Elizabeth Cocke, and Lynn Rodgers (who was particularly helpful with the use and interpretation of HUD data) from the division of Policy Development and Research. Our HUD government technical representatives have been a source of steady guidance. In that capacity, Jennifer Stoloff helped launch the evaluation and oversaw the initial stages of the work. Regina Gray, who assumed that role during the sample recruitment stage, served as a strong liaison and an instrumental partner in the development of this report. Jennifer Morgan at the U.S. Department of Health and Human Services played a critical role in helping us access wage records.

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Finally, we owe thanks to Rebecca Bender, who edited an early version of the report, and to Alice Tufel, who offered thoughtful feedback on the report drafts and helped us prepare this report for HUD editors.

## Executive Summary

Households receiving rental assistance are among the lowest-income and most-disadvantaged households in America. Since the mid-1980s, several HUD programs have attempted to blend housing assistance with a variety of support services to improve the economic well-being of public housing residents or households receiving rental assistance. One such effort is the Family Self-Sufficiency (FSS) program, a voluntary program that is the main federal strategy to support employment and financial security among participants in the federal Housing Choice Voucher (HCV) program.<sup>1</sup> However, until recently, little rigorous evidence was available about the FSS program's effectiveness in improving the economic well-being of its participants (Verma et al., 2017).<sup>2</sup> To address this problem, HUD commissioned a national evaluation in 2012 and selected MDRC to lead it. This report presents the initial findings from the ongoing evaluation.

HUD provides about 700 public housing agencies (PHAs) with modest resources to hire program coordinators (also referred to as case managers or coaches) who work with participating household heads to set self-sufficiency goals and to refer them to services in their communities. At enrollment, participants sign a Contract of Participation and complete an Individual Training and Services Plan (ITSP). FSS contracts can typically last for 5 years (with 2-year extensions possible). HUD sets two goals that all participants must achieve to graduate from the program: (1) They must be employed; and (2) all household members must be free from cash welfare assistance for the 12 consecutive months leading up to graduation. PHAs work with participants to set and achieve additional goals, such as acquiring an educational or occupational credential or improving credit scores. The FSS program also offers participants interest-bearing escrow savings accounts to encourage them to go to work and build long-term savings. Like others receiving housing assistance, FSS participants pay additional rent when their earnings increase (typically, 30 percent of additional earnings), but in the FSS program, the housing agency takes that additional rent payment and credits the family's escrow account with an amount based on their rent increase. Escrow accruals are paid to participants once they graduate from the program, but if the PHA permits, participants can also access their escrow accruals while in the program pursuing their goals.

Using a randomized controlled trial, the national FSS evaluation examines whether the program increases participants' education or training, employment, earnings, receipt of housing assistance, and financial well-being. It compares the outcomes of individuals who are randomly assigned to two groups—an FSS group, whose members are eligible to participate in the FSS program, and a control group, whose members are not eligible to participate in the program for 3 years after study enrollment. Differences between the two groups' outcomes represent the

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<sup>1</sup> The program is also offered to public housing residents, but they make up a small share (about one-third) of all FSS participants. Starting with the FY15 appropriations, owners of Project-Based Rental Assistance (PBRA) were authorized to start their own FSS programs with slightly different parameters. Congress passed a new statute in 2018 permanentizing this expansion of FSS and making PBRA owners eligible for FSS funding—and PHAs eligible to serve PBRA residents under Cooperative Agreements with PBRA owners. The national evaluation study focuses on HCV program participants, which represent the larger share of FSS participants.

<sup>2</sup> New York City's Work Rewards demonstration provides the first random assignment evaluation of the program's effectiveness in one site.

program's *impacts*. Statistically significant differences between groups indicate with a strong degree of confidence that the impacts can be attributed to the FSS program rather than to chance.

Eighteen housing agencies operating both small and large FSS programs for HCV recipients agreed to participate in this evaluation and together enrolled and randomly assigned 2,656 voucher holders in the study. This report summarizes the findings for the 2,556 study participants (the "impact sample"), who were 18 to 61 years of age at study enrollment.<sup>3</sup> This first report introduces the housing agencies in the study and describes their FSS programs. It focuses on implementation and participation outcomes relevant to the early stages of program enrollment and examines whether impacts on employment and housing subsidies are observable during the same time period. Future reports will cover longer-term impacts on the measures included in this report; a more comprehensive set of income, material, and financial well-being outcomes; and a benefit-cost analysis.

### **The Family Self-Sufficiency Program**

The FSS program was established in 1990 by Section 554 of the Cranston-Gonzalez National Affordable Housing Act against a backdrop of policy discussions about persistent poverty among participants in government benefits programs. Housing agencies administering public housing or housing voucher programs operate most FSS programs.<sup>4</sup> The program enrolls a small fraction of families receiving housing choice vouchers, a reflection of the limited congressionally appropriated funding to operate it. In 2017, HUD made available about \$75 million in FSS annual grants for program coordinator positions (HUD, 2017a).<sup>5</sup> Funding for program management, services, or other related administrative costs is not covered by these grants. Fiscal year 2017 grants show that the size of the programs funded can range from as few as 15 participants in the smallest program to more than 1,000 in the largest (HUD, n.d.a).

Per HUD regulations, FSS programs are structured around two basic components: (1) case management and referrals to an array of employment-related, education and training, and financial management and counseling services, and (2) an escrow savings account (a longer-term financial incentive for households to increase work and earnings). Together, these components are expected to help families go to work, increase earnings from work, reduce reliance on cash welfare assistance programs, build assets, and set a pathway toward self-sufficiency. Although all adults in FSS households are encouraged to seek employment, only the household head—the voucher holder—is expected to meet the employment goals of the FSS contract. Local housing agencies can decide how to provide case management services—an element of flexibility that the federal framework offers. In contrast, HUD determines the escrow component, including the calculation method, and it is largely uniform across all PHAs. In 2017, HUD published its first comprehensive resource guide on the program, offering practical, hands-on tips for FSS operators (HUD, 2017b).

HUD requires PHAs with FSS programs to organize a Program Coordinating Committee, consisting of service providers in the community. The Program Coordinating Committee creates

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<sup>3</sup> This group excludes a small number of households that later withdrew voluntarily from the study or that the PHA determined to be ineligible for FSS program enrollment at their time of random assignment, as well as households headed by elderly individuals (62 years or older) who were not the focus of the main analysis.

<sup>4</sup> There are also few examples of PHAs working with community-based organizations to implement FSS. The program operated by New York City's Housing Preservation and Development is one example.

<sup>5</sup> A small fraction of HUD's budget is reserved for self-sufficiency efforts.

a mechanism through which service providers can become invested in the success of the FSS program and is willing to provide services to FSS participants at the service provider's expense.

### **National Family Self-Sufficiency Impact Evaluation**

The overarching goal of the national evaluation is to build rigorous evidence about the effectiveness of the FSS program by addressing questions that to date have largely been unanswered about this program. Does it improve the employment, earnings, income, and financial well-being of participants? How do different groups of participants respond to the program? Are some program approaches more effective at helping participants achieve or make progress toward their self-sufficiency goals?

To examine the FSS program's effectiveness, the national evaluation includes a comprehensive study of program implementation practices, program impacts, and program benefits and costs. It also uses a combination of qualitative and quantitative data to assess the ways in which the FSS program affects the life outcomes of program participants. The evaluation examines the effects for the study sample overall and for key subgroups of participants—such as those who are not working, those with low levels of educational attainment, or those with disabilities at study enrollment. The evaluation also investigates whether programs with particular implementation approaches, such as having small or large caseloads or maintaining more or less frequent contact with participants, appear more effective in terms of program participation outcomes. A future report will examine the effects of different program approaches on work and well-being outcomes.

#### ***How Family Self-Sufficiency Might Realize Positive Effects***

The program's short- and long-term effects are expected to operate through two mechanisms: (1) increasing participants' access to ongoing case management and referrals to and engagement with services in the community that enhance their employability or improve their management of household finances, and (2) removing the disincentive to work by offering the long-term escrow savings account. Through these mechanisms, it is hoped that raising employment and earnings among voucher holders will increase their economic well-being and overall quality of life. Helping residents make progress toward self-sufficiency is also important in terms of making the housing subsidy available for more eligible households—increasing work-able tenants' employment and earnings, so they can leave housing assistance more quickly, or at least require smaller subsidies, could free up resources to serve more eligible households with a fixed amount of funding.

However, positive effects may not be realized for a variety of reasons. For example, escrow represents a distant and uncertain reward that may not motivate participants to increase their earnings and, per HCV rules, pay higher rent. Also, FSS participants face a variety of barriers that may limit their chances of finding new employment or increasing their earnings. In addition, members of the control group may be able to access similar services in their communities. It is also reasonable to expect that positive impacts may be realized later in the follow-up period if more FSS group members attain education or training credentials, find employment, receive a raise or promotion at their job, or move to a better job.

#### ***Who Enrolled in the Family Self-Sufficiency Study?***

The 18 PHAs in the national evaluation represent a range of contexts within which FSS programs operate, such as large and small PHAs and FSS programs, in urban and suburban

settings. During site recruitment, MDRC examined HUD data, identified potential PHAs, conducted phone reconnaissance with approximately 60 program administrators, visited 27 sites, and developed agreements with 18 sites in 7 states—California, Florida, Maryland, Missouri, New Jersey, Ohio, and Texas.

To be eligible for the FSS program and in keeping with the regulations, the head of household enrolling in the program had to be 18 years of age or older, be in good standing with the housing agency, and have completed an annual or interim FSS recertification within the past 120 days (or be willing to complete one at enrollment). Working with each PHA, MDRC tailored a study recruitment and enrollment process that included marketing and outreach, program orientation, study enrollment, and random assignment. The national evaluation did not require the participating PHAs to increase the size of their programs for the purposes of the evaluation, but it did require them to double the number of households that signed up for a chance to participate in the FSS program because one-half were assigned to the control group.

The study sample was enrolled between October 2013 and December 2014. For the most part, the study households' demographic characteristics are broadly similar to those in the national FSS population. The study sample is predominantly female (91 percent), with an average age of 39 years. More than 76 percent of households have a minor child present, typically age 12 or younger. About 14 percent of the sample lacked a high school diploma or equivalency certificate at the time of enrollment, suggesting that lack of education may represent a barrier to address for this subset of the population. More than one-half (56 percent) of the sample was working at study enrollment. Supplemental Nutrition Assistance Program (SNAP), or food stamps, receipt was high (about 70 percent), implying that a large proportion of households had earnings equal to 130 percent of the federal poverty level or less, which is the SNAP eligibility cutoff. Less than one-sixth reported receiving welfare cash assistance, or Temporary Assistance for Needy Families. Slightly more than one-half of the sample (54 percent) had received housing assistance for 6 years or less, and about one-third reported receiving housing vouchers for 10 years or more.

Nearly all participants (95 percent) reported that they were enrolling in the FSS program because of their interest in receiving financial counseling and management services and, to a lesser extent, job-related services (70 percent). Relatively few (about 11 percent) cited a reason related to education or vocational training.

## **Early Findings**

As the first comprehensive national random assignment evaluation of the federal FSS program, this report begins to offer important initial insights into the implementation and effects of HUD's main economic security program for voucher holders. The results so far cover the early follow-up period, 18 to 24 months following enrollment. Still, the results to date are instructive and reveal important themes that will be followed during the remainder of the evaluation.

### ***Program Approach***

- Housing agencies had broad program implementation discretion, resulting in much variation across sites; escrow was more uniformly implemented based on HUD guidelines.

HUD provides housing agencies with broad latitude to design and implement FSS programs. As a result, program practices—such as case management, program priorities, and staffing roles—vary significantly across housing agencies. Participant-to-staff caseloads, which range from less

than 50 to more than 200, also contribute to the variation in program case management practices. Despite this variation, however, all sites implemented a consistent set of core steps of initial goal setting, referrals to workshops and services in the community, and ongoing follow-up. HUD guidance pertaining to escrow implementation leaves less discretion for individual programs.

To help participants achieve their goals, case managers refer participants to services in the community, such as job search, job training, high school or postsecondary education completion, financial literacy education, homeownership preparation, and childcare and transportation assistance. Depending on the FSS program, participants are required to interact with case managers monthly, quarterly, semi-annually, or annually. Also depending on the FSS program, participants can communicate with case managers through in-person meetings, phone calls, or submission of progress reports. Usually, no consequences occur for clients who do not meet FSS engagement requirements, but some programs terminate participants from FSS after multiple unsuccessful attempts to communicate with them.

- Most FSS programs set a high bar for employment success—staff at 12 of the 18 programs reported that they required full-time or continuous employment to meet the program’s graduation requirements.

HUD requires the FSS participant—that is, the head of household—to be employed in order to graduate from the program. Housing agencies may encourage residents to set goals with employment that includes a minimum number of hours of employment per week or a minimum number of consecutive months of employment before graduation, in their pursuits of true self-sufficiency. These may not be imposed on all residents across the board. At the start of the study, among the 18 FSS programs, only 4 reported that they accepted employment of any type or duration to meet the graduation requirement, although 14 set higher expectations, 6 required full-time employment (30 hours or more per week), another 6 required either 6 or 12 months of continuous employment before graduation, and 5 specified a minimum rate of pay (for example, above minimum wage or wages that are “sustainable”).

FSS administrators and case managers in sites with more stringent employment policies for graduation reported that they set a higher bar in order to better prepare clients for self-sufficiency on graduation. Supervisors at the PHAs that required either 6 or 12 months of employment before graduation said that the steady employment requirement helped motivate clients to keep their jobs through graduation. PHAs could offer extensions beyond the 5-year term of the contract, so clients could reach the required number of months of employment. Likewise, sites that required employment paying above minimum wage tended to be in regions with higher living expenses. In those cases, many staff held the view that clients would need to earn higher wages to be able to sustain themselves.

When interviewed, program administrators and case managers were not surprised by low graduation rates from the FSS program and generally downplayed the importance of graduation as the sole marker of success in the program. Rather, they viewed participants’ strides *toward* self-sufficiency, whether they were able to officially graduate from the program or not, as successes that made the program worthwhile.

## *Goal Setting*

- On average, FSS participants set initial goals in multiple domains and agreed to pursue about seven goals during 5 years, such as finding a job or a better job, gaining education or training, or improving credit scores.

Goal setting was generally completed during the first or second in-person meeting between FSS case managers and participants. Most sites adopted a goal-setting framework that encouraged participants to set goals in multiple domains. The initial goals recorded in participants' ITSP forms showed that most goals fell within four domains—employment, education and training, financial literacy and security, and homeownership. A typical ITSP included, for example, an employment goal such as working at the same job for at least 12 months, an education or training goal such as getting an associate's degree at a community college, and either a financial literacy and security goal or a homeownership-related goal. Most FSS group members also agreed to participate in a job search or in an employment advancement activity, either self-directed or with the assistance of the FSS case manager or another service provider in the community.

Both PHA policy and case managers' personal work styles appeared to determine whether participants' goals were few or many, specific or general, ambitious or modest. In some instances, case managers enabled participants to set goals that were highly ambitious within the FSS program's timeframe—for example, earning a postsecondary degree while working full time, becoming homeownership ready, or even owning a home. In contrast, other case managers asserted that it was their responsibility to help participants be realistic and set goals they could achieve within the program's 5-year framework. Some case managers, however, pointed out that goals were not fixed and could be changed and updated if needed.

- The PHAs varied tremendously in the extent to which goals were specific. Less than one-half of the participants had short-term, or Year 1, goals.

Each goal on the ITSP creates an additional graduation requirement. Case managers at some sites acknowledged this conflict by limiting the goals—or the specificity of goals—on the ITSP. For instance, in setting the employment goal, some sites kept the general language from the FSS contract, such as “seek and maintain suitable employment.” At other sites, case managers further specified “suitable” for fully work-able residents with no limitations by working with the residents to gain an understanding that true self-sufficiency would require a goal of a minimum number of hours per week (for example, specifying full-time employment or 32 hours), an increase in wage rate, or a specified field of employment. Keeping goals broad was sometimes a deliberate decision to avoid the ITSPs creating a roadblock to graduation. In addition to goal specificity, a few sites focused on the near term and included narrowly defined goals (such as obtaining a credit report or information about college courses) that could be completed within a few months to a year following enrollment. Some sites used the 5-year contract end date for all goals, although others did not connect goals with dates. For sites with a near-term focus, the inclusion of short-term goals was described as a way to break large, long-term goals into smaller interim steps, making goals easier to pursue, less intimidating, and more likely to be achieved. Case managers taking this approach also asserted that achieving short-term goals gave participants a sense of accomplishment and motivated and encouraged them to take the next step. In contrast, other case managers believed that a detailed roadmap overwhelmed clients and that an undefined timeframe provided more breathing room.

### ***Program Participation***

- About 27 percent of the FSS group interacted with an FSS case manager at least quarterly; the rest interacted less frequently.

The expected frequency of contact between case managers and participants ranged from monthly to annually, with 14 of 18 sites expecting participants to maintain some form of quarterly contact at a minimum. Program data on participant contact in the first 12 months of enrollment show that most FSS group members (80 percent) had at least one contact with a case manager, most often through face-to-face meetings at the housing agency. In addition, about 38 percent of FSS group members had at least one phone conversation with their case managers, and a similar proportion communicated with their case managers by mail—typically by completing and returning a progress report form that case managers mail to participants. As Table ES.1 shows, across all the housing agencies, FSS group members and case managers averaged about 2.5 months with at least one contact, equivalent to contacts occurring every 4 or 5 months. Considering that most of the PHAs expect quarterly communications, the incidence of contact recorded is less frequent than expected. A little more than one-fourth of the FSS group members interacted with case managers at least quarterly (not shown).

- The vast majority of the FSS group participated in a goal-related activity in the first 6 months of follow-up. FSS group members were also more likely than their counterparts in the control group to participate in services or combine employment and services.

**Table ES.1: Engagement and Escrow Outcomes in Months 1 to 18**

<b>Outcome</b>	<b>FSS Group</b>
<b>Contact with case manager, months 1–12<sup>a</sup></b>	
Had one contact or more (%)	80.2
Average number of months with one contact or more	2.5
<b>Escrow accrual, months 1–18</b>	
Average number of months of credit accrual	2.5
Had any escrow balance in month 18 (%)	35.4
Average escrow balance in month 18 (\$)	526
Sample size	1,285

<sup>a</sup> Contact outcomes calculated for the Family Self-Sufficiency (FSS) service-use sample.

Notes: The FSS service-use sample includes all or a randomly selected subsample of Housing Choice Voucher heads of households who were randomly assigned to the FSS group between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. The service-use sample includes 1,004 FSS group members. Contacts are defined as interactions between FSS group members and FSS case managers in which the FSS group member was actively involved. Contacts include conversations that took place in person or by phone, communications by e-mail, text, social media, or fax that the FSS group member initiated, and completed forms or letters that the FSS group member mailed or delivered in person.

Source: Housing agency administrative data

PHA administrative data covering the first 18 months of follow-up showed that most FSS participants were engaged in work or in a goal-related activity within the first 6 months of random assignment. Many of them began their involvement with the program by attending short-term workshops on job search, financial security, homeownership preparation, or life skills soon after enrolling. Some continued attending a postsecondary education or vocational training program that they had started before enrolling. Relatively few in the FSS group who had not

begun an FSS-related activity or service by the end of month 6 initiated one in the remaining 12 months of follow-up. Further, participation in FSS-related services followed no set pattern during months 1 to 18, and no particular service-use domain appeared to dominate for most FSS group members.

Analysis of the effects of the FSS program on participation in services is based on responses to an 18-month survey that was administered to members of both the FSS and control groups. The control group was precluded from participating in the program and the FSS escrow accounts for 3 years after random assignment but could seek out services in their communities. Their service-use levels represent what would be expected to occur in the absence of an FSS program for voucher holders who are interested in FSS services. The average differences between the two research groups in services received or in the receipt of specific types of services represent the effects, or impacts, of the FSS program on service receipt. Table ES.2 displays the results of these comparisons. It shows that the FSS program led to a moderate overall increase above the control group level of nearly 13 percentage points. The FSS program had much larger effects on the use of particular services, with differences between the research groups exceeding 20 percentage points in the domains of a job search or postemployment services, financial counseling, and homeownership preparation.

- FSS programs with smaller caseloads, expectations of more frequent contact between participants and case managers, and a focus on short-term goals were associated with higher program participation than programs without these features.

**Table ES.2: Service-Use Impacts in Months 1 to 18**

Outcome (%)	FSS Group	Control Group	Difference (Impact)		P-Value
Used any services	88.0	75.3	12.7	***	0.000
Job search or post-employment services	58.2	35.5	22.7	***	0.000
Financial counseling	53.9	19.2	34.8	***	0.000
Education or training	47.2	39.3	7.9	***	0.001
Homeownership preparation	30.1	9.3	20.8	***	0.000
Health coverage or health assistance	29.1	33.6	- 4.5	*	0.056
Social services	27.2	22.4	4.8	**	0.028
Supportive services	22.4	20.9	1.5		0.464
Sample size (total = 1,609)	847	762			

Notes: The FSS 18-Month Survey respondent sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, were age 18 to 61 at the time of random assignment and responded to the FSS 18-Month Survey. Rounding may cause slight discrepancies in calculating sums and differences. Estimates were regression-adjusted using ordinary least squares, controlling for pre-random-assignment characteristics of sample members. A two-tailed *t*-test was applied to differences between research groups. The p-value indicates the likelihood that the difference between the FSS group and control group arose by chance. Statistical significance levels are indicated as \* = 10 percent, \*\* = 5 percent, and \*\*\* = 1 percent.

Source: FSS 18-Month Survey responses

As noted, housing agencies organize FSS administrative and case management functions differently and implement different strategies for helping participants attain their employment and self-sufficiency goals. The evaluation considers whether housing agencies with small caseloads per staff member (that is, 50 or fewer) and those that required more frequent contact between case managers and participants and focused on setting Year 1 goals would demonstrate

a higher incidence of contacts and service-use outcomes for participants compared with housing agencies without these implementation features. With some exceptions, early follow-up data confirm this expectation.

To test for possible effects of the PHAs' emphasis on monitoring and engagement on service use (that is, increases in service use above levels reported by the control group), housing agencies were grouped into three clusters, representing relatively low, medium, or high levels of emphasis on monitoring and engagement. In this case, the evidence is less conclusive about the effects of site monitoring and engagement practices on service-use outcomes. On average, the cluster of FSS programs that strongly emphasized monitoring and engagement did not experience the largest impacts on service use above the control group, in part because participation rates were relatively high for control group respondents in these localities.

### ***Escrow Accruals and Balances***

- By month 18, about 38 percent of the FSS group had accrued some escrow. Participants with an escrow balance had an average of nearly \$1,500 accrued in their accounts.

The escrow feature of the FSS program is intended to motivate participants to increase earnings, reduce reliance on cash welfare assistance, and build savings. PHA data are used to examine the extent to which participant households experienced earnings increases and began accruing escrow in the first 18 months of follow-up. The data show that most FSS sample members with an escrow balance in month 18 started accruing escrow toward the end of Year 1 after they enrolled in the program and continued accruing credits during 5 to 6 additional months (so far). In addition, nearly all FSS group members with escrow balances remained enrolled in the FSS program through the end of the 18-month follow-up period. Those participants who were working part-time or who had relatively low annual earnings at study entry were more likely to accrue escrow credits. Their incidence of escrow accrual also exceeded the rate of their counterparts who were not working or were working full time at study entry. During this period, nearly no one in the FSS program had received an interim escrow disbursement, which some of the housing agencies permit for approved uses. As of month 18 of follow-up and as shown in Table ES.1, 35 percent of the FSS group maintained a positive balance. Those who accrued escrow had an average of nearly \$1,500 in their accounts (\$526 among all FSS group members, including those with no escrow balance), and nearly one-fourth of these recipients had accrued more than \$2,000. Early escrow accumulation patterns suggest that FSS group members were pursuing different strategies for attaining self-sufficiency. Some appeared to follow a sequence of service use, increased earnings, and escrow accrual, whereas others did not appear to be participating in FSS-related services but appeared to accrue escrow based on finding a job or receiving a promotion or salary increase. Still, others were participating in FSS-related services or working for pay but had yet to experience an earnings increase to begin accruing any escrow.

### **Effects on Employment, Earnings, and Housing Subsidies**

This evaluation draws on the National Directory of New Hires (NDNH) quarterly wage records and survey responses to examine the program's early effects on work outcomes—that is, whether the FSS group experienced a greater incidence of employment or earned more on average than members of the control group in the first 2 years following program enrollment. FSS participants can take up to 5 years to achieve their program goals, and given their highly individualized goals and pathways to attain them, it is unclear whether the program has any positive effects on work outcomes in the early stages of program engagement (that is, within the first 2 years).

- In the first 2 years of follow-up, the FSS program did not increase overall employment or average earnings. Participation in the program, however, led to a small shift from part-time to full-time employment.

Quarterly wage data show high levels of employment for FSS and control group members. About 80 percent of the participants in both groups worked in a job with the federal government or the U.S. military or had a job that had unemployment insurance at some point during follow-up; on average, about 63 percent were employed in a given quarter.<sup>6</sup> During 2 years of follow-up, both FSS and control group members averaged around \$26,000 in earnings, or around \$13,000 per year. As the top panel of Table ES.3 shows for the impact sample, no statistically significant differences occurred in average quarterly employment or average total earnings between the FSS and control groups.

**Table ES.3: Impacts on Employment and Earnings During Quarters 2 to 9, by Employment Status Reported at Random Assignment**

Outcome	FSS Group	Control Group	Difference (Impact)		P-Value
<b>Impact sample</b>					
Ever employed (%)	80.0	78.1	1.9		0.143
Employed in all quarters (%)	37.7	41.1	- 3.4	**	0.035
Average quarterly employment rate (%)	62.8	62.5	0.2		0.849
Total earnings (\$)	26,134	26,180	- 45		0.949
Sample size (total = 2,548)	1,282	1,266			
<b>Not employed</b>					
Ever employed (%)	63.5	59.5	4.0		0.116
Employed in all quarters (%)	10.9	14.0	- 3.1	*	0.098
Average quarterly employment rate (%)	39.5	38.4	1.1		0.560
Total earnings (\$)	11,696	11,252	444		0.613
Sample size (total = 1,126)	575	551			
<b>Employed</b>					
Ever employed (%)	93.1	92.7	0.3		0.776
Employed in all quarters (%)	59.0	62.4	- 3.4		0.160
Average quarterly employment rate (%)	81.1	81.6	- 0.5		0.722
Total earnings (\$)	37,590	37,967	- 377		0.721
Sample size (total = 1,422)	707	715			

Notes: The FSS impact sample includes Housing Choice Voucher households that were randomly assigned between October 18, 2013, and December 22, 2014, and with a head of household age 18 to 61 at the time of random assignment. The average quarterly employment rate is calculated as total quarters employed divided by total quarters of follow-up, expressed as a percentage. Estimates were regression-adjusted using ordinary least squares, controlling for pre-random-assignment characteristics of sample members. Rounding may cause slight discrepancies in calculating sums and differences. A two-tailed *t*-test was applied to differences between research groups. The p-value indicates the likelihood that the difference between the FSS group and control

<sup>6</sup> The NDNH data capture federal government, out-of-state, and unemployment insurance-covered jobs. This data source does not include self-employment, some agricultural and domestic jobs, and informal jobs (like babysitting).

group arose by chance. Statistical significance levels are indicated as \* = 10 percent and \*\* = 5 percent. No statistically significant differences in impact estimates were found across subgroups.

Sources: Baseline Information Form data; National Directory of New Hires quarterly wage data

Analysis of the 18-month survey responses also provides no evidence that FSS participants were more likely than the control group to have been employed at any point in the first 18 months following random assignment. However, the survey responses suggest that the program may have led to a shift from part-time to full-time employment. FSS group members were four percentage points (not shown) more likely to report that they were currently employed full time (41 percent for the FSS group versus 37 percent for the control group, a statistically significant impact). Additional NDNH quarterly wage data and responses to a longer-term survey, conducted at around 36 months of follow-up, will be used to assess whether these early patterns hold during the longer-term follow-up period.

This report also examines whether the employment and earnings effects varied for different subgroups of participants based on work, education, and disability status at enrollment. The subgroup analysis in Table ES.3 shows that no statistically significant differences exist in impacts by employment status at random assignment. Some evidence prevails, however, that the FSS program may help the most-disadvantaged participants (that is, those receiving Supplemental Security Income or Social Security Disability Insurance at enrollment) to improve their employment and earnings outcomes somewhat compared with the control group.

- No statistically significant effects on housing subsidy receipt or amount were observed in the 18-month follow-up period.

The FSS program does not require families to give up housing assistance once they graduate. However, if their household income increases to a level at which they are no longer eligible for the subsidy, standard rent rules in the Housing Choice Voucher program require that they exit housing assistance. Self-sufficiency programs like FSS have the potential to reduce participants' reliance on federal rental assistance and can free up resources that can be used to help other households seeking such assistance. Based on HUD administrative data, nearly 90 percent of each research group continued to receive HCV assistance in month 18 of follow-up, and both groups averaged about \$720 in housing subsidies for rent and utilities. In the absence of employment and earnings effects in the first 24 months, these results were not surprising. Future analyses will examine whether effects on housing outcomes emerge during the longer term.

## **Looking Forward**

The evidence presented in this report underscores the variation in FSS programs implemented around the country. Because the early results focused on the first 18 to 24 months of a 5-year program, it is too soon to draw any conclusions about the program's successes in helping participants move toward self-sufficiency.

In general, whether FSS succeeds in promoting work and financial security will partly depend on how participants continue to engage with the program—the extent to which they receive steady services to support long-term self-sufficiency goals and the extent to which escrow serves as enough of a financial incentive to encourage participants to find, sustain, or increase employment, earnings, or both. Future analyses will also consider whether PHA strategies for keeping participants engaged in FSS and focused on their long-term goals is associated with differences in the magnitude of program effects (compared with the control group) on service use, employment and earnings, and housing assistance. With additional data from the 36-month

survey, the evaluation will continue to examine the extent to which the FSS program achieves its objectives of helping families increase earnings, reduce reliance on government assistance, and be more financially secure. Follow-up reports will continue to document these and other results.

## Chapter 1: Introduction

Households receiving housing assistance are among the lowest-income and most-disadvantaged households in America, making them the focus of self-sufficiency interventions that are intended to increase employment, income, and assets. Since the mid-1980s, HUD has attempted to blend housing assistance with a variety of supportive services to improve the economic well-being of public housing residents or households receiving rental assistance under the federal Housing Choice Voucher (HCV) program (also known as “Section 8” after Section 8 of the Housing Act of 1937).<sup>7</sup> In this approach, the provision of a monthly housing subsidy is augmented by services to support recipient families’ economic mobility. One such effort is the Family Self-Sufficiency (FSS) program, the main federal strategy to support employment and financial security among housing-assisted households. Little is known about the program’s effectiveness in increasing the economic well-being of participants around the country and determining with confidence whether FSS is effective takes on even greater urgency in light of tighter government budgets. This initial report begins to examine the early program experiences and outcomes of participants in a national evaluation of the FSS program.

HUD funds FSS, a voluntary program, and provides public housing agencies (PHAs) with modest resources to hire coordinators (also referred to as case managers or coaches) who work with participants to set self-sufficiency goals and to connect them with services in their communities. At program enrollment, participants sign a Contract of Participation and complete an Individual Training and Services Plan (ITSP). FSS contracts typically last for 5 years, during which participants are expected to achieve all agreed-on goals. Central to the program is an escrow component that offers an incentive to work and can help households accumulate savings in an interest-bearing account, which the housing agency maintains. Like others receiving housing assistance, FSS participants pay additional rent when their earnings increase, but in the FSS program, the housing agencies credit the family’s escrow account with an amount based on their rent increase. Escrow accruals are paid to participants once they graduate from the program—that is, when they are employed and have met all goals outlined in their Contract of Participation and ITSP. Under most circumstances, nongraduates who exit from the program forfeit their escrow account, and the funds revert to the PHA. The national evaluation is designed to test whether the FSS program produces its intended effects and increases employment, earnings, and a broad range of quality-of-life outcomes for HCV households.

In March 2012, HUD commissioned a national evaluation of the FSS program and selected MDRC to lead it. Using a randomized controlled trial, the evaluation focuses on FSS programs for voucher households and is assessing the effects, or impacts, of the program on voucher holders’ employment, earnings, and other financial outcomes.<sup>8</sup> Randomized controlled trials

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<sup>7</sup> Project Self-Sufficiency, Operation Bootstrap, and the Jobs-Plus demonstration are some examples of the efforts to use housing assistance as a platform to support the work outcomes of housing-assisted households.

<sup>8</sup> The evaluation excludes Moving to Work demonstration program housing agencies that have the required congressionally authorized administrative flexibility to modify their FSS programs without legislative or regulatory change. The evaluation also excludes FSS programs for public housing residents. FSS programs for public housing residents serve considerably fewer participants than the HCV FSS programs (Emple, 2013). In fiscal year 2014, funding streams for HCV and public housing FSS programs were merged, and housing authorities could submit one application for their annual grants. This consolidation of funding streams also meant that PHAs could use the funding to serve both public housing and HCV FSS programs if applicable.

employ an experimental design that compares the outcomes of a program group whose members are eligible to participate in the intervention with those of a control group whose members are not eligible to participate in the intervention. The randomized controlled trial's random assignment of study participants to either a program group or a control group is designed to ensure that the populations in the program and control groups are similar at the start of the study. Differences between the program and control groups' outcomes reflect the program's impacts. Statistically significant differences indicate that the impacts can be attributed with a high degree of confidence to the intervention rather than to chance.

The current evaluation will cover about 6 years of follow-up for study participants.<sup>9</sup> Eighteen housing authorities operating the FSS program for HCV recipients agreed to participate in this evaluation and together enrolled 2,656 voucher holders in the study. This report introduces the housing agencies in the study, their FSS programs, and the enrolled sample members and describes early program implementation and participation experiences. It reports on early employment and housing subsidy-related impacts, focusing on the first 18 to 24 months after study entry. Future reports will examine program participation experiences and impacts over a longer follow-up period. The longer-term analysis will also assess the program's effects on a broader set of measures of individual and household well-being.

## **Housing Assistance and Employment**

HUD provides housing assistance to low-income renters through three primary means—housing vouchers, project-based rental assistance (PBRA), also known as “multifamily,” and public housing assistance. Today, the HCV program is the nation's largest single program, providing rental assistance to more than 5 million individuals in slightly more than 2 million low-income households. Administered by 2,150 local housing agencies, the HCV program allows for assisted households to select a housing unit in a neighborhood of their choice, as long as the housing meets HUD inspection standards and the landlord is willing to accept housing vouchers. Households contribute 30 percent of their monthly income to their rent (minus certain adjustments to defray childcare expenses or for other reasons), and the HCV program covers the rest of the rent and utilities expenses, up to a locally determined maximum (also referred to as the *payment standard*).

Housing vouchers became part of U.S. housing policy in the 1970s.<sup>10</sup> Eligibility for housing vouchers is limited to households whose income does not exceed 80 percent of the median income for the metropolitan area or county in which they choose to live. However, the program gives priority to extremely low-income households by reserving at least 75 percent of available vouchers each year for households with income at or below 30 percent of the area median

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<sup>9</sup> FSS program contracts typically last for 5 years, during which participants are expected to achieve their program goals. In September 2018, HUD extended the study period to allow up to 6 years of follow-up, enabling the evaluation to track outcomes through the end of the program term (5 years) and one additional year after the program ends.

<sup>10</sup> The current HCV program has its roots in the Section 8 Existing Housing Program, enacted as part of the Housing Act of 1974 (a reauthorization of the 1937 act) and the Freestanding Voucher program, established in 1983. The Quality Housing and Work Responsibility Act of 1998 merged these two programs. See Schwartz (2006) for additional background information on the HCV program.

income. No time limits are imposed on the duration of voucher receipt, but the program does restrict the amount of income a household may receive and remain eligible for this benefit. If a housing voucher holders' household income exceeds the limit for 6 consecutive months, the household loses eligibility for the subsidy. Congress has, to date, provided funding annually for all current voucher holders, although no statutory guarantee of permanent renewals exists.

The HCV program serves large numbers of elderly and disabled households, and nonelderly and nondisabled households account for about 49 percent of all voucher-assisted households (CBPP, 2017).<sup>11</sup> A 2016 analysis of HUD administrative data shows that a large majority of the voucher population works or is subject to a work requirement through their participation in another government assistance program. Roughly 69 percent of nonelderly, nondisabled households using vouchers were working or had worked recently, although an additional 10 percent were likely subject to a work requirement under the Temporary Assistance for Needy Families (TANF) program (CBPP, 2017). However, the employment and earnings trajectories of nonelderly, nondisabled housing voucher holders have been a long-standing policy concern. Given both the potential employment advantage that voucher receipt may offer and the potential work disincentives inherent in various government assistance programs (because more work generates more earnings, which generates a higher rent), researchers and policymakers have raised questions about the expected effects of employment-focused programs like FSS.

As with any means-tested program, the provision of a subsidy has the potential to affect program participants' effort in work. Some housing policy analysts have argued that the provision of rental assistance to low-income households not only improves access to decent housing but may also—in and of itself—promote work.<sup>12</sup> This view holds that the housing stability that comes from rent subsidies may enable recipients to focus on employment or building human capital, and that when housing assistance takes the form of vouchers, households are able to move to better quality neighborhoods that offer more or better employment opportunities. This view, however, is challenged by evidence that seems to suggest that, although many households undoubtedly do benefit in selected ways, housing assistance alone may not, on average, improve employment outcomes (Jacob and Ludwig, 2008; Mills et al., 2006).<sup>13</sup> In this case, voucher holders may feel less pressure to work when their housing expenses are subsidized and their remaining income is adequate to sustain the family without the cost of seeking work (because of transportation expenses, for example) or finding adequate childcare while working. Similarly, the HCV program's rent rules could also discourage work. Voucher holders must pay 30 percent of any additional earnings for rent, up to the point that they are no longer eligible for this subsidy. Thus, their participation in the HCV program subjects them to an implicit "tax" on additional earnings that could negatively affect their inclination to work (Popkin et al., 2000; Popkin, Cunningham, and Burt, 2005; Popkin et al., 2010). The FSS program is intended to address this

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<sup>11</sup> Disabled and elderly households make up the remaining 51 percent.

<sup>12</sup> See Sard and Waller (2002) for one discussion on this perspective.

<sup>13</sup> For example, the findings from the Welfare-to-Work program conducted in the early 2000s found that having and using a voucher *reduced* employment rates and earnings amounts in the first year or 2 after random assignment, but the small negative effect of vouchers disappeared over time, and vouchers had no significant effect overall on employment and earnings during 3.5 years of follow-up. Shroder's (2002) analysis of 18 nonexperimental studies of the impacts of housing vouchers on employment and earnings suggests short-term employment effects closer to zero. Recent research conducted in Chicago seems to suggest that housing assistance might actually reduce work effort.

issue by transferring these “tax” dollars to an interest-bearing escrow account that the holder may access on graduation.

Policymakers increasingly have focused on the importance of promoting work among housing-assisted families. It is hoped that raising employment and earnings among voucher holders will increase their economic well-being and overall quality of life. However, helping residents progress toward self-sufficiency is also important in terms of making the housing subsidy available for more eligible households—increasing work-eligible tenants’ employment and earnings, so they can “graduate” from housing assistance more quickly, or at least require smaller subsidies, could free up resources to serve more eligible households with a fixed amount of funding.

## **Program Structure**

Established in 1990 by Section 554 of the Cranston-Gonzalez National Affordable Housing Act, the FSS program emerged against a backdrop of policy discussions about persistent poverty among participants of government benefit programs. Jack Kemp, HUD secretary from 1989 to 1993 and a strong proponent of the FSS program, argued for the creation of programs that promoted economic mobility and eventually helped households make the transition off of government assistance (Emple, 2013; Sard and Lubell, 2001).

Housing agencies administering public housing or housing voucher programs operate most FSS programs.<sup>14</sup> The program reaches a small fraction of households participating in federal assistance programs (Emple, 2013), partly a reflection of the funding appropriated to operate this program.<sup>15</sup> Beyond the program size constraints imposed by funding, generally limited information exists about the reasons many voucher households do not enroll in the FSS program. Early research on this topic has shown that, at least from the program operators’ perspectives, the fear that they may lose their housing assistance and other public assistance benefits for not fulfilling the FSS contract is a key factor that might keep participants from enrolling in the program (Rohe and Kleit, 1999). These program operators also saw issues like family responsibilities, potential lack of motivation, childcare or transportation problems, and distrust of social programs as possible barriers (Rohe, 1995; Rohe and Kleit, 1999). MDRC’s own interviews with program staff members during the site recruitment process for the national evaluation elicited similar responses.

In the last round of annual grants, HUD made available approximately \$75 million in funding for the FSS program.<sup>16</sup> The FSS grants offer support for program coordinator positions, with no provisions for program management or other related administrative costs.<sup>17</sup> Fiscal year (FY)

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<sup>14</sup> Although HUD funds housing authorities to operate FSS for HCV tenants and public housing residents, this discussion focuses on FSS for HCV households. The description of FSS draws on Cramer and Lubell (2005), Emple (2013), Ficke and Piesse (2004), Sard (2000), and HUD and other public documents.

<sup>15</sup> Less than five percent of families with children in the public housing and Section 8 voucher programs currently participate in FSS (Sard and Lubell, 2001). HUD makes funding available for FSS programs through the annual grants, but the funding is limited to the amount that Congress appropriates.

<sup>16</sup> A small fraction of HUD’s budget is reserved for self-sufficiency efforts.

<sup>17</sup> HUD funds the FSS programs each year through the annual FSS Notice of Funding Availability (NOFA), and the funding is limited to the amount appropriated by Congress. Housing authorities have to apply for this funding on an annual basis. According to the 2016 NOFA, a full-time FSS program coordinator is expected to serve approximately

2017 grants show that the size of the programs funded can range from as few as 15 participants in the smallest program to more than 1,000 in the largest.<sup>18</sup> Thus, although FSS is the only federal initiative aimed at helping voucher holders improve their work outcomes and reduce their need for housing subsidies and other government benefits, it remains a small program at the federal and local levels.

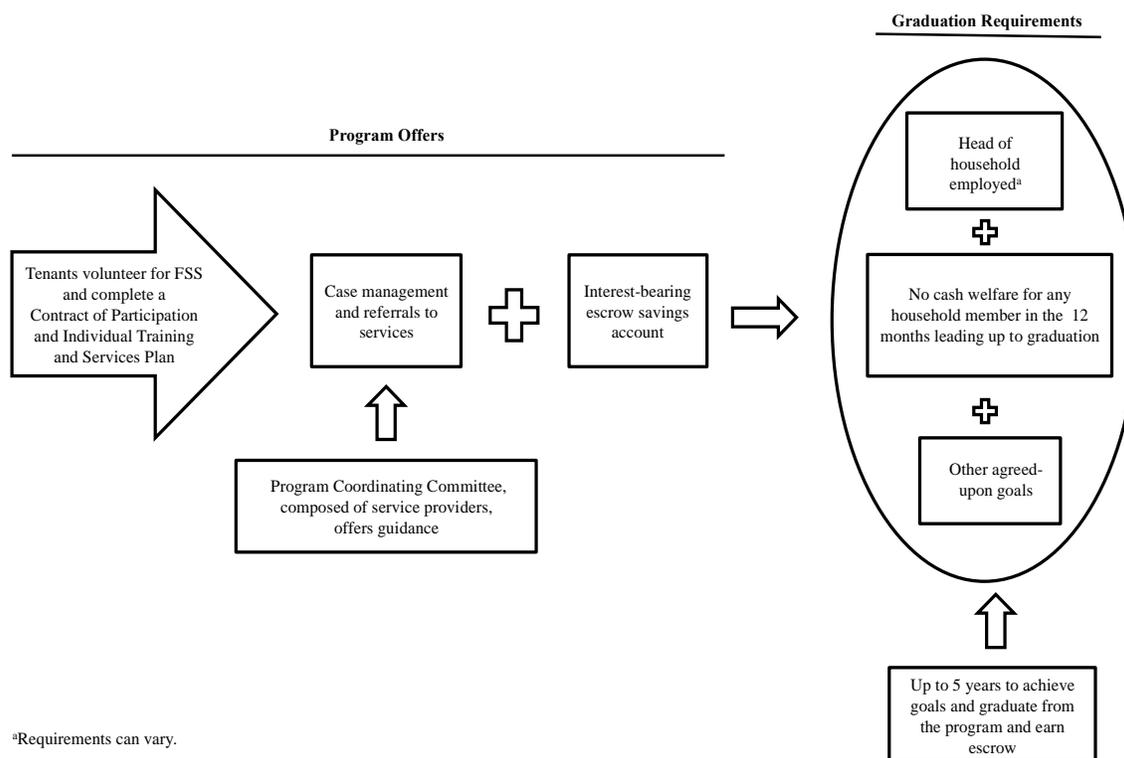
Guided by HUD regulations, the basic building blocks of an FSS program include two components—an escrow savings account (a longer-term financial incentive for households to increase work and earnings, described in more detail in the following sections) and coordination of supportive services (Figure 1.1). Together, these components are expected to help households to go to work, increase earnings from work, reduce reliance on cash assistance programs, build assets, and set a pathway toward self-sufficiency. With the exception of the escrow account, local housing agencies can decide how to structure their case management and case coordination services—an element of flexibility that is examined in the following chapters. In 2017, HUD published its first comprehensive resource guide for program operators. Without enforcing a particular framework, the guide provides practical, hands-on tips for operating the FSS program (HUD, 2017b).

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50 FSS participants, depending on the coordinator’s case management functions. However, housing authorities may not receive the full level of funding needed to operate their programs. Within the total award, PHAs can choose to allocate higher than the maximum salary to any particular program coordinator(s). For instance, a PHA may be awarded a total of \$135,340 and may choose to give \$70,000 (higher than the salary cap of \$69,000) to one program coordinator and the balance of \$65,340 to the second. In 2016, HUD imposed the salary cap of \$69,000 for new positions only.

<sup>18</sup> These findings are from an analysis of HUD FSS grant awards.

**Figure 1.1: Core Components of the Family Self-Sufficiency Framework**



One other HUD requirement that applies uniformly to all FSS programs relates to the Program Coordinating Committee (PCC). With referrals being central to the FSS service delivery model, the PCC creates a mechanism through which the service providers in the community can become invested in the success of the FSS program. The PCC, which operates as a collaborative, is intended to provide guidance to the housing agency administering the FSS program and also provide direct services to clients; it usually comprises some or all the service providers that accept FSS referrals.

Housing agencies operating the FSS program are required to prepare an FSS Action Plan and have it approved by HUD. This document is expected to detail program parameters—for instance, size and population served, types of services that will be offered, and program rules and policies. Once HUD approves an action plan, the PHA does not need to resubmit it to HUD for approval unless the PHA makes policy or other changes to the program. The extent to which the action plan guides local practice is a line of inquiry this evaluation explores.

***Service Coordination and Supportive Services***

For voucher holders, participation in the FSS program is voluntary. Housing agencies promote the program through various means, including flyers and program brochures in housing application packets, notifications through community partners, PHA newsletters and websites, and group-orientation sessions at the housing agency. Informal channels, such as referrals from friends and relatives, also help spread the word about the program. Once participants enroll, the service coordination offered through the program is designed to help participants access services

that will help them achieve their goals. Although all adults in FSS households are encouraged to seek employment, only the head of household—the voucher holder—is required to meet the employment goals of the FSS contract in order to graduate and collect escrow. On meeting these goals (usually within 5 years), household heads graduate from the FSS program and earn the escrow their household accrued. Chapters 3 to 5 in this report describe the leeway that sites have in structuring their programs on the ground.

### ***Financial Incentives To Promote Work and Build Assets***

The FSS program introduced the escrow account both as an incentive for households to increase work and earnings and as a long-term savings vehicle to help households build financial assets. These asset-building provisions, which appeared in early research on the program, appear to play an important role in motivating families' continued participation in FSS (Rohe and Kleit, 1999). These asset-building provisions are also believed to be critical to the potential success of FSS because they help to address the HUD rule that requires households to pay 30 percent of their adjusted income in rent. Some experts view this rent rule as imposing an implicit tax that may disincentivize work effort (Newman and Harkness, 2002).

HUD regulations place no restrictions on participants' use of escrow funds, but housing authorities report that households most commonly use their resources to start a new business, buy a home, or pay for education.<sup>19</sup> Some programs also consider interim disbursements, as long as participants use the funds to meet approved expenses related to their self-sufficiency goals. Partial payments of the escrow before program graduation can be approved for expenditures such as tuition, car purchase, credit repair, or business startup.

Although escrow is a key feature of the FSS program, little published data are available on the extent to which participants actually accrue escrow and how much escrow they graduate with. A 2016 HUD report to Congress on FSS best practices states that in FY 2015, 52 percent of graduates had escrow savings at an average of approximately \$6,500 (HUD, 2016a). The Opportunity NYC–Work Rewards (hereafter, Work Rewards) demonstration, which tested the effects of regular FSS (FSS-only) and an enhanced version of the FSS program that offered special cash incentives to encourage work (FSS plus incentives) against a control group,<sup>20</sup> provides the first complete evidence about the extent to which participants graduate from the program and earn an escrow disbursement. The study followed a cohort of FSS participants in New York City and showed that most of them had not received any escrow disbursements at the end of the 6-year follow-up period. For those who did graduate (45 percent), the FSS program transferred large amounts of money in escrow disbursements. Among all program graduates, households in the FSS-only group received an average of about \$3,800.<sup>21</sup> Escrow disbursements

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<sup>19</sup> A 42-month survey conducted as part of MDRC's Work Rewards demonstration, administered before the escrow funds had been disbursed to graduates, showed that about one-third of the respondents indicated that they would save their escrow money for an emergency. Other uses included saving for children's future educational expenses, paying for basic necessities, and buying a house.

<sup>20</sup> Work Rewards also tested an "incentives-only" intervention in which program group members had the opportunity to earn the special cash rewards but were not enrolled in FSS.

<sup>21</sup> The FSS-plus-incentives group, which received FSS and two additional special workforce incentives, received nearly \$700 more in escrow disbursements on average than the FSS-only group, a statistically significant increase.

covered a wide range of amounts, from the bottom quartile of payments, averaging less than \$1,000, to the top quartile, averaging more than \$15,000 (Verma et al., 2017).

### ***Graduation Requirements***

To graduate from FSS, the marker of success of the program, the head of household must complete the activities listed in the ITSP, be employed, and become independent of cash welfare assistance. The welfare receipt requirement applies to all members of the households in that no member of the household should receive TANF cash assistance for at least 12 months before graduation.<sup>22</sup> As the following chapters of this report describe, housing agencies apply the graduation employment requirement in different ways, but the welfare requirement is implemented uniformly across all sites. If the head of household is not employed and someone other than the head of household achieves increases in earned income, the family is not eligible to receive escrow at the time of graduation, a potentially problematic aspect of the escrow component for households with multiple adults. In addition, as this report discusses, it is also possible for participants to graduate from the program and not receive any escrow funds, which could happen for various reasons, including having no changes in earned income that are necessary to trigger escrow accumulation. Thus, it cannot be assumed that all FSS participants who graduate from the program do so with some amount of escrow.

Despite the FSS program's attractive features, studies have highlighted low participation and high dropout rates among participants. These studies documented the relatively large proportions of FSS enrollees who failed to complete the program because they dropped out or were asked to leave due to participation problems (de Silva et al., 2011; Rohe and Kleit, 1999; Verma et al., 2017). These studies have also raised the question of whether FSS programs might be better designed or escrow-like provisions redesigned to increase the numbers of those who remain enrolled through the entire period of their FSS-planned obligations.

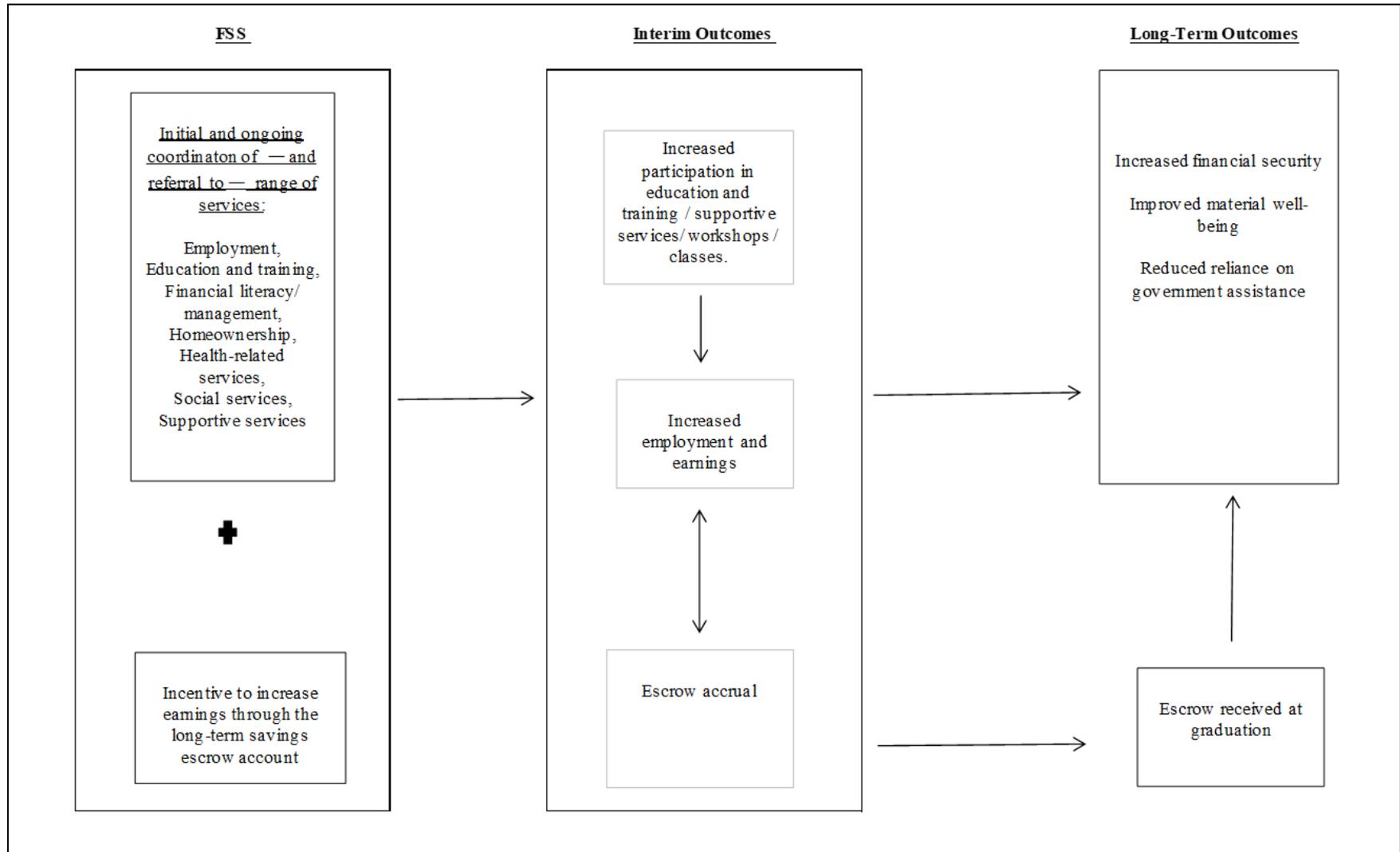
### **How Family Self-Sufficiency Might Help Participants Advance**

Figure 1.2 offers a simplified schematic to identify the main pathways through which the FSS program can increase participants' work and earnings and improve financial well-being. At the most basic level, the program's hypothesized short- and long-term effects might operate through two mechanisms.

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<sup>22</sup> According to HUD rules, the receipt of food stamps through the Supplemental Nutrition Assistance Program, or SNAP, medical assistance, childcare assistance, work supports such as transportation assistance or short-term benefits under TANF, or disability benefits for another family member is not considered welfare assistance.

**Figure 1.2: Simplified Schematic of the Family Self-Sufficiency Program Theory of Change**



### ***Mechanism 1: Increase the Payoff Through Case Management***

Although FSS programs may vary in content and approach, they all have some dimension of goal setting and case management (or coordination) that includes needs assessments and referral to services that may help participants address some of the needs and challenges that might come in the way of work. Typically, case managers work with each participant (and sometimes other members of the household) to identify goals the participant will aim to achieve during the 5 years of program participation. During this process, case managers and participants discuss the types of support participants might need to advance toward their goals. The supports might include, for example—

- Securing quality, low-cost childcare to make balancing work and home life commitments more feasible.
- Engaging in and completing education and training to improve employment prospects and create pathways for advancement.
- Finding and maintaining stable employment.
- Establishing, repairing, or improving the participant’s credit score to increase employment prospects and decrease reliance on high-cost alternative credit sources like pawn, automobile-title, and payday loans.

If successful, progress along each of these pathways would make it easier and more remunerative to work. Furthermore, some of these pathways, such as credit score improvement, may also help participants manage their financial resources and thus improve material hardship irrespective of the program’s impact on employment and earnings.

Improving outcomes such as education or credit, for example, may be difficult with a program that offers light case management services (a “light-touch” services approach). This service approach will depend on several factors, including the strength of the service providers (and the service providers’ models) in the local community, the case management model (including the type and frequency of follow-up), and the capacity and willingness of the participant to follow through on a course of action—something that is directly targeted in other interventions that apply a more behavioral science-informed coaching approach (Guare and Dawson, 2016).<sup>23</sup> Because variation prevails in some of these factors among the housing agencies in this study, the evaluation will explore the ways in which different program practices affect participant outcomes if at all.

### ***Mechanism 2: Remove a Disincentive To Work Through Escrow***

As described, the escrow account is designed, in part, to counteract the disincentive effect of the implicit tax built into HCV rent rules, specifically 30 percent of a recipient’s earnings must be contributed to rent, so 30 percent of any earnings gains are diverted to increased rent payment. This feature of the rent policy (along with similar rules for recipients of TANF or SNAP benefits) could discourage additional work by decreasing the marginal gain for any added hour of work done. For the same reasons, it may also discourage any work effort among those not working.

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<sup>23</sup> These efforts, which focus on “executive skills”—or roughly, the capacity to plan, manage, and cope—attempt to achieve larger impacts than are typically achieved with conventional case management.

The degree to which this implicit ‘tax’ on wages acts as a disincentive to work, or to work harder, is not well established (Ellen, 2018). Consequently, it is difficult to estimate the potential impact of a program like FSS—and specifically its escrow component, which is intended to cancel out that disincentive.

Two additional factors are to be considered—the effectiveness of escrow as an incentive and the factors that may constrain participants’ response. First, escrow represents an incentive to work, but the incentive cannot be earned until graduation requirements are fulfilled, so it is a distant and uncertain reward. It may not, therefore, effectively (or completely) counteract any disincentive effect of the HCV rent rules because those costs are immediate and certain. The current structure of the escrow account was the impetus for testing an offer of special work-related cash incentives alongside participation in the FSS program as part of New York City’s Work Rewards demonstration.

Second, FSS participants face a variety of barriers that may limit their employment prospects and increase the costs of work (beyond the contours of the local job market and transportation-spatial infrastructure). Like most impoverished households in the country, participants may receive multiple means-tested benefits, including Supplemental Nutrition Assistance Program, or SNAP, and TANF benefits. Their receipt of these benefits could decrease their incentive to work in the same way as the HCV rent rules and may create uncertainty or fear about benefit loss and discourage work effort. Poor educational attainment, criminal history, and poor or no credit history may limit the types of jobs for which participants can qualify and obtain, thus reducing the payoff for work. Likewise, family obligations and responsibilities (such as taking care of children or loved ones with disabilities or that are sick), being sick or having disabilities, and the need to secure employment-related transportation may further discourage work by increasing the costs associated with employment (by reducing the effective wage, potentially below zero). For some, a calculation of the cost-benefit of minimum wage with uncertain hours may conclude that, at least in the short run, *not* working is a better choice for the family. Thus, in isolation, the HCV rules may constitute only a small part of the decision not to work or not to work more. It is for this reason that case management and case coordination, described previously, are critical components.

Drawing on this conceptual framework, the evaluation will assess how a self-sufficiency program like FSS affects the life outcomes of program participants. It will also examine the effects for key subgroups to better understand what works best for whom. For example, it is possible that the program may have larger effects for participants who are not employed at the time of program enrollment because it is often easier for individuals to advance to higher wage jobs once they are already employed than to get a job in the first place. Given the case management supports, the FSS program may also have different effects depending on a participant’s barriers to work or preparation for work. Based on program theory, prior evidence, or because a given subgroup is of policy interest, the evaluation focuses on three subgroups defined by participant characteristics at enrollment—work status and history, educational attainment, and disability status.<sup>24</sup> In addition, given the variation in the implementation of FSS case management across sites, the subgroup analysis also considers program impacts for

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<sup>24</sup> Additional subgroups explored in this evaluation and not considered “confirmatory” subgroups are noted accordingly.

participants exposed to different program engagement and implementation strategies or program “types.”

### **Program Effectiveness: Prior Evidence**

Although the FSS program has been widely operated since the early 1990s, it has not been the focus of much systematic research. At best, the evidence base is largely descriptive, and the evaluations of this program have been handicapped by important methodological limitations, particularly the absence of credible, multisite randomized controlled trials with control groups and limited follow-up data.

The two national evaluations that HUD previously funded have helped build a better understanding of the program’s operations, the characteristics of those who elect to participate, and the major outcomes or benefits of the program. The first, a retrospective analysis that covered program data from 1996 through 2000, examines whether “FSS met basic program goals of increasing self-sufficiency for program participants” and finds that participants’ incomes increased at a faster rate than those of other households in HUD’s database. Households had also achieved average escrow account savings of more than \$3,300. However, these findings may reflect the impact of self-selection bias on resulting incomes and savings—that is, the program tends to enroll tenants with greater than average potential to earn more over time compared with other HCV households (Ficke and Piesse, 2004).

HUD’s 2011 prospective study followed 181 participants in 14 FSS programs (de Silva et al., 2011). During a 4-year follow-up period, this study found that 37 percent of participants left the program before completion and forfeited their escrow balances. Roughly 24 percent had completed their programs within that period, with another 39 percent still enrolled. The escrow savings of those who completed the program were more than double the balance of those who had already exited FSS. The study noted that most program graduates had higher incomes and had already been working at the time they enrolled in FSS, suggesting the possibility of self-selection bias (Anthony, 2005). However, the study did not involve a randomized controlled trial, and impacts of the program on participants’ labor market outcomes and incomes are not known.

A recent study examined the effects of an enhanced FSS program operated by the Colorado Housing and Finance Authority’s Homeownership Program. Employing quasi-experimental methodologies, the authors assessed an enhanced variant of the FSS program that encourages and assists participants’ purchase of a home (Santiago, Galster, and Smith, 2017).<sup>25</sup> Compared with the control group, Homeownership Program participants exhibited significantly greater earnings growth during the program, enhanced economic security, and higher rates of home buying. Participants with a high intensity of treatment showed significant improvements in all outcomes. Drawing on this nonexperimental analysis, the authors conclude that a well-conceived and well-executed public housing agency program aimed at building the financial, human, and social assets of low-income households that receive housing assistance can yield substantial benefits to participants.

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<sup>25</sup> The method used is nearest-neighbor matching, with inverse probability weighting with regression adjustment that permits causal inferences of program impacts with substantial confidence.

Similarly, in 2017, an analysis of the Compass Working Capital FSS program, administered by the nonprofit agency for the PHAs in Lynn and Cambridge Massachusetts, showed that the program produced employment and earnings impacts for participants. Focusing on 173 households, the analysis examined earnings and welfare income reported to HUD. Using quasi-experimental methodology and a matched comparison group, the study finds that the Compass FSS program was associated with an average gain in annual household earnings of \$6,305 between the fourth quarter of 2010 and the first quarter of 2016 (Geyer et al., 2017).

Until recently, however, questions about the program's effectiveness had not been investigated using methods that would support unambiguous causal inferences. Work Rewards is the only FSS evaluation to date to have used a random assignment design with a control group (Nuñez, Verma, and Yang, 2015; Verma et al., 2012; Verma et al., 2017). New York City's Department of Housing Preservation and Development, the fourth largest voucher program in the country, operated the Work Rewards demonstration. Covering 6 years of follow-up, using a mix of qualitative and extensive quantitative data, the results from Work Rewards show that neither the FSS-only nor FSS-plus-incentives—that is, the regular FSS program or the enhanced FSS program with cash incentives to work, as described previously—at least in the New York City test, was effective overall in improving employment, earnings, or aspects of material well-being for the overall sample or for the FSS-only subgroups relative to a control group that was not eligible for either program. The FSS-plus-incentives subgroup members, however, who were not working at baseline, increased their employment and earnings during the first 5 of the 6 years of follow-up relative to the control group. Cumulative earnings impacts during follow-up were large and statistically significant for this subgroup. For this group, although, no reduction in poverty or housing subsidy receipt or value occurred, suggesting that those gains, although large in relative terms, were insufficient to change material conditions or reliance on housing assistance for most participants. The broader finding seems to be consistent with other research showing that some types of work-related interventions are able to improve employment and earnings but not enough to move households out of poverty.

Overall, the results from the Work Rewards demonstration, which operated a low- to moderate-intensity program, are not particularly encouraging for FSS participants alone. The program was effective in enrolling participants in education and training activities or linking them to financial literacy programs but saw few gains in the range of economic and material outcomes tracked for the sample. The benefit-cost findings suggest that during a 10-year period, both FSS interventions produced a net economic gain for households headed by individuals who were not working at baseline. This estimate is larger and more certain for the FSS-plus-incentives than for the FSS-only group. However, the higher cost of an FSS-plus-incentives program (due substantially to the special work incentives and higher escrow payments) means that although it is advantageous for initially nonworking participants, taxpayers are less likely to see a positive economic return from that intervention than from the FSS-only intervention. However, Work Rewards targeted households with income below 130 percent of the poverty line and served more disadvantaged families, not necessarily representative of FSS enrollment practices nationwide. Also, FSS programs implemented at other housing agencies may vary in intensity of contact and case management practices compared with those offered by Work Rewards, an issue that will be explored in the national evaluation.

## Goals and Structure of the National Family Self-Sufficiency Impact Evaluation

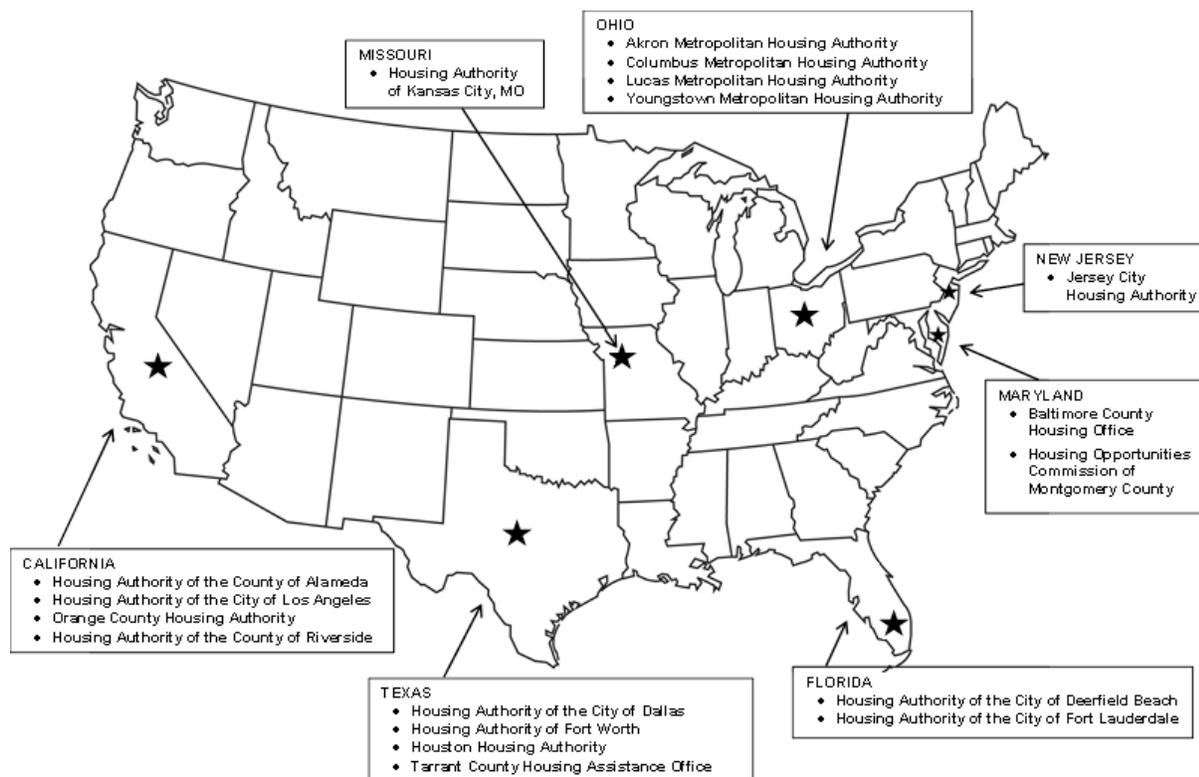
The overarching goal of the national evaluation is to build conclusive and comprehensive evidence on the effectiveness of the FSS program. In other words, the assessment addresses questions that to date have largely been unanswered at the national level. Does FSS improve the employment, earnings, income, and financial well-being of participants, over and above the levels for a control group with similar characteristics and work histories and similar interest in receiving employment-related or financial security-related services? How do different groups of participants respond to FSS? Do the effects vary across types of people participating in the program or in response to different types of implementation practices? Does the intervention produce positive benefit-cost results from the perspective of study participants or HUD and participating housing authorities? To address this broad range of questions, the evaluation includes a comprehensive study of the FSS program, consisting of three study components. Table 1.1 lists the data sources and the follow-up included in this report. Future reports will include additional years of follow-up.

**Table 1.1: Data Sources for the Family Self-Sufficiency Study**

<b>Data Source</b>	<b>Data Period</b>
Baseline characteristics	October 2013–December 2014
Wage records	April 2013–December 2016
Program participation data	October 2013–June 2016
Housing subsidy and escrow data	October 2013–June 2016
Staff interviews	2016
18-month survey	April 2016–June 2016

Eighteen housing authorities in seven states—California, Florida, Maryland, Missouri, New Jersey, Ohio, and Texas—were selected to participate in the FSS study. See Figure 1.3 for study locations. The site-specific enrollments, including program and control group members, ranged from 50 to 350. As discussed in the next chapter, the study successfully recruited small, mid-sized, and large FSS programs in small, mid-sized, and larger HCV programs.

**Figure 1.3: Public Housing Agencies Participating in the National Family Self-Sufficiency Evaluation**



The national FSS evaluation will include the following study components—

**Impact study.** The impact analysis focuses on examining the effectiveness of the FSS program in improving outcomes for individuals and the households enrolled in the study. It determines whether the FSS group had better outcomes, on average, than it would have achieved without the program. These impacts will be determined using a two-group randomized controlled trial. Because random assignment, when properly implemented, helps eliminate systematic differences between the program and control groups before the start of the program, any subsequent differences in outcomes between the two groups can be attributed to the program with confidence. The impact analysis will rely on data from unemployment insurance wage records (for employment and earnings outcomes), HUD data, and participant surveys. In addition, the impact study will explore the possible effects of housing authority FSS implementation approaches on a broad range of outcomes.

**Implementation and participation study.** The FSS model is often described as more of a broad intervention framework than a prescriptive model, leaving much discretion to local housing authorities to define its content. For this reason, the implementation analysis examines the ways in which that broad framework is put into practice and how the interpretation of the model and the way it is operated varies across housing authorities. Important dimensions of variation include the types of participants enrolled in the program, the service delivery networks developed for the program, the scope and intensity of services offered through those networks, caseload sizes, case management practices, and the priorities attached to the variety of goals that fall under the rubric of “self-sufficiency.” Data for these analyses included interviews with

housing agency administrators and case managers and program observations. This study used program tracking data and surveys to analyze how participants engage in the FSS program, the types of services used, the amount of escrow credits accumulated, and how likely participants are to graduate and receive escrow dollars. Combined, the data from this study component will be important for interpreting the program outcomes and the broad range of impacts analyzed in this evaluation.

**Benefit-cost study.** The benefit-cost analysis will build on the other study components and compare the costs of operating the FSS program with the economic benefits it produces. It will examine the net present value (or net economic gain and loss) from several accounting perspectives, such as from the perspectives of participants and their families, of taxpayers and government budgets, of the PHAs, and of society as a whole. It will look at benefits and costs that are directly observable during the period of data collection (about 3 to 4 years following random assignment) and projected during a longer time horizon (for example, 5 or 10 years), using alternative assumptions about trends in costs and impacts. The analysis will draw on housing agency data, survey responses, and federal and local data on program expenditures. These results will feature in the final report.

## **Report Organization**

The report unfolds in a set of short chapters. Chapter 2 describes the site and sample selection processes and the participants who enrolled in the FSS study. Four chapters that focus on program operations and early participation outcomes follow. To set the programmatic context, chapter 3 provides a high-level overview of key program implementation features of the 18 sites in the evaluation. Chapter 4 looks closely at how participants set their FSS goals. Chapter 5 explores FSS group members' use of services and contacts with program staff members. Taking advantage of the study's randomized controlled design, chapter 5 also compares levels of service use of FSS group members with levels for the control group based on survey responses. Chapter 6 examines FSS group members' accumulation of escrow credits and average account balances after 18 months. Taking advantage of the random assignment design, chapter 7 examines the FSS program's impacts on employment, earnings, and housing subsidy receipt—assessments based on comparing average outcomes for FSS and control group members. The final chapter covers conclusions and a discussion of the future work on this evaluation.

## **Chapter 2: Sites and Participants in the National Family Self-Sufficiency Study**

This chapter describes the site selection process for the Family Self-Sufficiency (FSS) program evaluation, describes sample recruitment and the random assignment process, and presents characteristics of study participants. Study participants are compared with other relevant populations, including all FSS participants at the study sites, FSS participants nationally, and the national Housing Choice Voucher (HCV) program population, to explore the generalizability of study findings.

### **Site Recruitment**

As the previous chapter described, the FSS evaluation is structured around a two-group random assignment design for a sample size of 2,600 participants (1,300 participants in the FSS group and 1,300 in the control group).<sup>26</sup> To achieve the target sample of 2,600 households, MDRC focused on recruiting 15 to 20 public housing agencies (PHAs). The number of PHAs necessary was determined using HUD data on annual openings for new enrollees, terminations, and graduations. The average number of openings reported by PHA FSS programs ranged from 3 to 25 per month, with most PHAs reporting between 5 and 10 openings. These openings were mainly due to program graduation, but some sites wanted to expand their program size. Based on all these factors, it was assumed that sample buildup would take at least 1 year.

Site recruitment efforts focused on selecting sites that represented the range of contexts within which FSS programs operate. At the same time, the desire for broad representation had to be balanced with the need to recruit a sufficient sample within the allotted window. At the time recruitment efforts were launched, roughly 700 housing agencies had been awarded annual grants to operate the FSS program. These agencies included large and small PHAs, in urban, suburban, and rural settings. The site selection approach considered various factors, such as program size, the possibility of building clusters of sites within states (a data collection advantage),<sup>27</sup> regional and local diversity, and varying program approaches. Although there was no way to distinguish typical or higher quality FSS programs with the data available during site recruitment, MDRC sought sites with a range of caseload sizes, case management practices, and unique program implementation features.<sup>28</sup> The research team examined HUD data from 2010 to 2012, creating a list of potential sites; conducted phone reconnaissance with approximately 60 program administrators; visited 27 sites; and ultimately negotiated agreements with 18 sites. The 18 housing authorities that were chosen spanned 7 states, including California, Florida, Maryland, Missouri, New Jersey, Ohio, and Texas.<sup>29</sup>

Site recruitment coincided with the federal spending cuts that occurred during the federal sequester that took effect in 2013. At least four housing agencies that were considering study participation cited sequestration-related funding cuts in their decision not to participate in the evaluation. Another concern they raised was a fear that escrow accrual rates might decrease as a

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<sup>26</sup> MDRC examined minimum detectable effects to assess the size of program impacts that are likely to be observed or detected for a set of outcomes and a given sample size—both for the full sample, as well as key subgroups.

<sup>27</sup> This strategy enabled the evaluation to concentrate its recruitment and eventual study efforts in a few states, balancing data collection and budget considerations. This strategy also allowed MDRC to include smaller programs.

<sup>28</sup> In 2017, HUD released a federal notice to seek public comment on a new performance measurement system that would provide HUD and PHAs with information on the performance of individual FSS programs.

<sup>29</sup> See Figure 1.3 in chapter 1 for a map displaying participating sites.

result of the enrollment demands of the study, which could adversely affect their federal performance assessment. Lower escrow accrual rates could occur either because sites engaged in less motivational screening and were enrolling households with different characteristics than in pre-study years, or because they enrolled more households in the FSS program than they typically enrolled, increasing caseload sizes and affecting the intensity of service coordination as a result. HUD uses the Section 8 Management Assessment Program (SEMAP) measure to track the implementation of mandatory FSS programs, and this metric can affect the overall SEMAP score. To alleviate this concern, HUD issued a short-term waiver for housing agencies in the evaluation to ensure that participating PHAs' SEMAP rating would not be affected negatively by participation in the demonstration.

Study enrollment targets, including program and control group members, ranged from 50 to 350. Seven PHAs agreed to enroll under 100 study participants, 5 agreed to enroll between 100 and 200, and another 6 agreed to enroll between 200 and 350. Nevertheless, PHAs operating larger FSS and HCV programs were more likely to agree to larger enrollment targets. Another section of this chapter explores the issue of sample representation and generalizability.

### **Sample Recruitment**

The goal of the FSS study is to evaluate the FSS program as it is operated in a variety of contexts. Therefore, the team aimed to recruit participants who generally represented the types of people who typically sign up for the program at the study sites. The recruitment effort was, however, undertaken with the understanding that the need to build a sample within the recruitment window might require more active outreach than is typical at these sites, and that subsequently, voucher holders who otherwise might not enroll in the program might step forward to participate.

As is the case with all FSS programs, all households receiving assistance under the federal HCV program (and in good standing with the housing authority) were eligible to enroll in the FSS study. Per HUD rules, FSS programs can screen for interest and motivation but may not consider “any factors which may result in discriminatory practices or treatment toward individuals with disabilities or minority or nonminority groups.”<sup>30</sup> Before the study, two sites conducted “motivational screening” to select participants they thought were a “good fit” for the program but ceased this practice for the purposes of the study.<sup>31</sup>

In general, PHAs in the national evaluation used many of their usual pre-study strategies to enroll study participants, but they also worked with MDRC to adapt existing outreach materials. The national evaluation did not require the participating housing agencies to increase the size of their programs for the purposes of the evaluation. On the other hand, maintaining pre-study FSS enrollment numbers required doubling the number of households that signed up for a chance to participate in the FSS program because one-half would be assigned to the control group.

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<sup>30</sup> “FSS Family Selection Procedures,” 24 CFR Part 984. Federal Register 61 (44) March 5, 1996.

<sup>31</sup> These pre-enrollment activities had been used to assess whether participants were actually interested in the program. The Housing Authority of the County of Alameda required clients to meet with FSS case managers two or three times before acceptance into the FSS program. Similarly, Housing Opportunities Commission of Montgomery County had an extensive and extended enrollment process before the study that could take up to 2 months. Ending these screenings did raise concerns among staff members at both sites about opening up the program to a less motivated group of clients than usually enrolled.

Working with each PHA, MDRC tailored a study enrollment process that included marketing and outreach, program orientation, study enrollment, and random assignment. All sites met their enrollment goals within the allocated 12-month period, although some sites completed enrollment in a shorter time frame.

### **Random Assignment**

To be eligible for the FSS program, the head of household interested in participating has to be 18 years of age or older, be in good standing with the housing authority, and have undergone an annual or interim recertification within the past 120 days.<sup>32</sup> For this evaluation, staff members applied one additional eligibility criterion—that the head of household was new to the program. FSS participants who were already in the program were not eligible for the evaluation, because they could not be subject to random assignment to the control group, among other reasons.<sup>33</sup>

Figure 2.1 presents the general enrollment process. During the sample enrollment period, housing voucher recipients at the study sites could only enter the FSS program through the random assignment process.<sup>34</sup> Those assigned to the FSS group completed a Contract of Participation and became eligible to participate in the program and build escrow. Those assigned to the control group were not eligible to participate in the program or the escrow savings account and instead received information about resources and services in the community. In addition, as part of the consent process, individuals in control households were informed that they could not sign up for the FSS program for 3 years after enrollment.<sup>35</sup>

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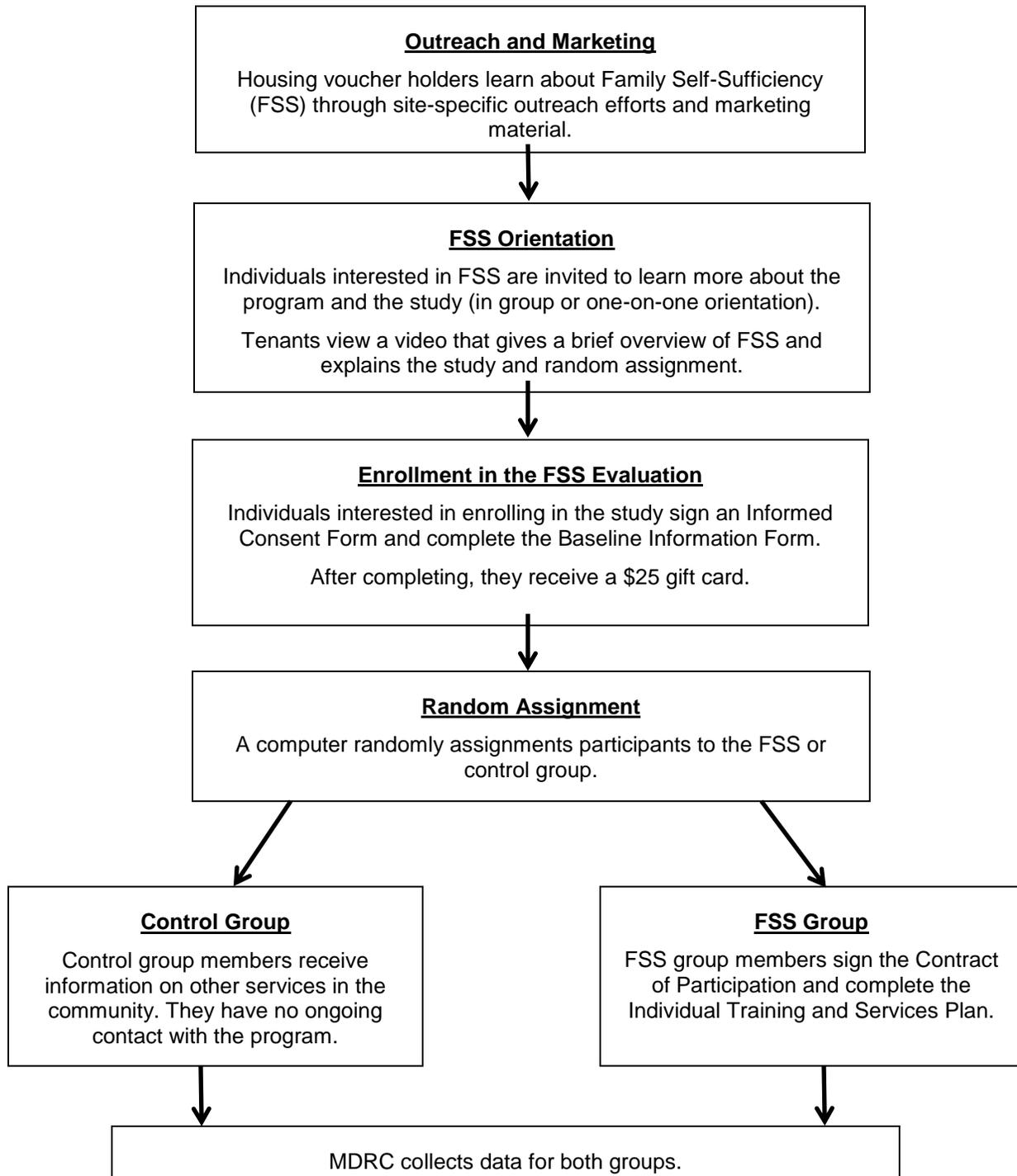
<sup>32</sup> PHAs are able to conduct a new recertification at the time of FSS enrollment if the most recent one is more than 120 days.

<sup>33</sup> PHAs have this discretion to allow re-enrollment and varied in their application of this rule. Some allowed household heads who had participated in FSS several years before but without graduating, and others did not.

<sup>34</sup> However, sites were also given a small number of exemptions and were allowed to enroll up to two nonstudy FSS participants after consultation with MDRC.

<sup>35</sup> The control group enrollment embargo protects the treatment differential during the length of follow-up, allowing for a more precise estimate of FSS program impacts.

**Figure 2.1: Recruitment, Enrollment, and Random Assignment in the National Family Self-Sufficiency Evaluation**



In at least 10 of the study sites, individuals interested in the FSS program and the study attended an orientation, enrolled in the study and the program, and if randomly assigned to the program group, began the goal-setting process all on the same day. In other sites, clients who were randomly assigned to the program group returned on a different day to set their FSS goals. At

sites where the process spanned more than 1 day, a small number of individuals (about 4 percent) never returned to fill out their Individual Training and Services Plan.

From October 2013 to December 2014, the 18 PHAs enrolled and randomly assigned 2,656 households. This figure includes a small number of households that later withdrew voluntarily from the study or that program staff members determined to have been ineligible for FSS at their time of random assignment and removed from the study, as well as households headed by elderly individuals (62 years or older) who are not the focus of the main impact analysis. Excluding these households reduced the sample to 2,556. These 2,556 households compose the sample for the entire impact analyses in this report (also referred to as the “impact” sample in relevant tables).

Unlike in some studies of employment programs, such as MDRC’s Opportunity NYC–Work Rewards demonstration in New York City, individuals who identified by either baseline survey or PHA records as having disabilities at study enrollment—that is, receiving Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI), or roughly 14 percent of the core sample—are included in the impact sample and thus in the analyses presented in chapter tables (Nuñez, Verma, and Yang, 2015; Verma et al., 2012). However, the research team also ran models that excluded participants with disabilities to determine whether impact results were sensitive to their presence.<sup>36</sup>

Sample enrollment started in October 2013, when the first site to participate in the study initiated recruitment activities. Study enrollment ended in December 2015, and about 98 percent of the sample was enrolled within 12 months.

### Who Enrolled in the Family Self-Sufficiency Study?

Tables 2.1 and 2.2 present sample characteristics from the baseline survey (also referred to as the Baseline Information Form, or BIF) that participants completed at the time they volunteered for the study. Table 2.1 presents household characteristics at study enrollment, and Table 2.2 presents individual characteristics of the household heads.<sup>37</sup>

**Table 2.1: Baseline Characteristics of Households in the Family Self-Sufficiency Impact Sample**

Characteristic	Impact Sample
Average number of household members <sup>a</sup>	3.2
Average number of adults in household <sup>a</sup>	1.5
Households with more than one adult (%)	33.7
Average number of children in household	1.8
Number of children in household (%)	
0	23.8
1	22.7
2	24.7
3 or more	28.8

<sup>36</sup> See chapter 7 of this report.

<sup>37</sup> See appendix A for additional baseline characteristics information on the program and control groups.

For households with children, age of youngest child (%)	
0–2 years	20.8
3–5 years	20.4
6–12 years	41.3
13–17 years	17.5
Primary language spoken at home is English (%)	
	92.2
Receives Temporary Assistance for Needy Families (%)	
	15.8
Receives food stamps or Supplemental Nutrition Assistance Program benefits (%)	
	69.6
Length of time receiving Section 8 Housing Choice Voucher (%)	
Less than 1 year	5.0
1–3 years	27.6
4–6 years	21.6
7–9 years	15.2
10 years or more	30.6
Total annual household income (%)	
\$0	4.5
\$1–\$4,999	17.0
\$5,000–\$9,999	18.7
\$10,000–\$19,999	31.9
\$20,000–\$29,999	19.3
\$30,000 or more	8.5
Payment for rent and utilities (%)	
\$0	1.9
\$1–\$199	15.0
\$200–\$399	24.3
\$400–\$599	21.3
\$600–\$799	15.1
\$800 or more	22.4
During the past 12 months, household experienced at least one financial hardship (%)	
	59.0
Not able to buy prescription drug	13.3
Not able to buy food	28.9
Not able to pay telephone bill	28.2
Not able to pay rent	18.5
Not able to pay utility bill	43.4
Sample size	2,556

<sup>a</sup> Maximum response option for the number of adults in a household is four.

Notes: The Family Self-Sufficiency (FSS) impact sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. Sample sizes for specific measures may vary because of missing values. Rounding may cause slight discrepancies in calculating sums. Detail may sum to more than 100 percent for questions that allow for more than one response.

Source: FSS Baseline Information Form data

**Table 2.2: Baseline Characteristics of the Family Self-Sufficiency Impact Sample, Household Heads**

<b>Characteristic</b>	<b>Impact Sample</b>
<b>Sample member characteristics</b>	
Female (%)	90.6
Age (%)	
19–24 years	2.2
25–34 years	33.9
35–44 years	35.6
45–59 years	27.3
60–61 years	1.1
Average age (years)	39
Marital status (%)	
Married, living with spouse	7.7
Married, not living with spouse	6.8
Cohabiting	1.4
Single, widowed, or divorced	84.0
Citizenship status (%)	
U.S. born	87.7
Naturalized	8.1
Noncitizen	4.2
Race and ethnicity (%)	
Black, non-Hispanic or non-Latino	73.3
Hispanic or Latino	15.8
White, non-Hispanic or non-Latino	6.7
Other	4.2
<b>Education</b>	
Highest degree or diploma earned (%)	
General Educational Development certificate	3.0
High school diploma	10.6
Some college or received technical or trade license	55.0
Associate’s or 2-year college degree	10.8
4-year college or graduate degree	6.5
None of the above	14.0
Has trade license or training certificate (%)	47.0
<b>Employment status</b>	
Currently employed (%)	56.2
Regular job	48.4
Self-employed	4.2
Temporary or seasonal job	3.5
Currently working 35 hours or more per week (%)	30.5

Average hours worked per week	18.3
Average weekly earnings (\$)	213
<b>Barriers to employment</b>	
Has any problem that limits work (%)	41.2
Physical health	18.8
Emotional or mental health	7.6
Childcare access or cost	17.8
Need to care for household member with disability	7.3
Previously convicted of a felony	6.3
Limited English-speaking ability (%)	3.8
Does not have access to transportation for employment (%)	
No access to public transportation	17.8
No access to an automobile	18.2
<b>Family Self-Sufficiency program</b>	
Heard of escrow before random assignment (%)	44.0
Interest in FSS services related to (%)	
Job-related services	70.5
Social services	32.4
Financial services	95.5
Sample size	2,556

Notes: The Family Self-Sufficiency (FSS) impact sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. Sample sizes for specific measures may vary because of missing values. Rounding may cause slight discrepancies in calculating sums. Detail may sum to more than 100 percent for questions that allow for more than one response.  
Source: FSS Baseline Information Form data

More than 76 percent of households have a minor child present and, among those, more than 82 percent have children age 12 or younger. These percentages suggest that access to childcare may be an important issue for participants looking to work or increase their work hours. Nearly 34 percent of participant households have more than one adult. Although outcomes for other adults in the household (those who are not the head of household) are not analyzed here, their earnings do contribute to household escrow accumulation, and they may benefit directly or indirectly from FSS case management.

Table 2.1 also shows that approximately 70 percent of study households reported receiving Supplemental Nutrition Assistance Program, or SNAP, benefits (food stamps) at the time of random assignment, implying that at least that number come from households earning 130 percent of the federal poverty line or less, the SNAP eligibility cutoff. Approximately 16 percent reported receiving Temporary Assistance for Needy Families (TANF) benefits. The FSS program is designed to help participants move off cash assistance, such as TANF, and reduce reliance on public assistance in general. Although the baseline TANF receipt rate appeared low, it was similar to the rate found during the Work Rewards study of FSS participants in New York

City.<sup>38</sup> Slightly more than one-half of the sample (54.2 percent) reported having received Section 8 housing assistance for 6 years or less. About 31 percent reported having received Section 8 housing assistance for 10 or more years (Verma et al., 2017).

Table 2.2 shows that the sample is predominantly female (90.6 percent), with an average age of 39 years. About 14 percent of the sample did not have a general educational development (GED) certificate or high school diploma, suggesting that lack of education may represent an important barrier to address for this subset of the population. To explore the moderating effect of baseline education, the evaluation examines how starting educational status affects program participation, employment, and other outcomes.

As already noted, about 14 percent of the sample reported receiving SSI or SSDI at study enrollment. As FSS is, in part, a workforce program, and disability status may affect efforts to increase earnings or hours of work, the evaluation examines how individuals who identify as having disabilities respond to FSS. Thus, disability status forms the basis of subgroup analysis throughout this report. Around 41 percent reported some other barriers to employment. Among these FSS participants, physical health (18.8 percent) and access to affordable childcare (17.8 percent) represent the most common difficulties.

The BIF also reveals that before orientation, most participants had not heard of the FSS escrow account, the main financial incentive feature of the program. Less than one-half (44.1 percent) had heard of the FSS program before recruitment into the study. Although FSS is a program designed, in part, to encourage work and to help participants improve employment outcomes through education and training, these factors did not appear to be the most common motivators for study participants. Although a large majority of study participants expressed interest in receiving job-related services (70.5 percent), the most commonly stated desires were for financial services (95.5 percent). Relatively few participants (10.9 percent) were interested in services relating to education or vocational training (not shown in table).<sup>39</sup>

Approximately 56 percent of the household heads were working at random assignment (with around 30.5 percent working full time). This percentage is consistent with findings in the Work Rewards demonstration. This result is also roughly consistent with employment levels found at sample sites in the 2011 FSS prospective study (51 percent), although that study found a larger percentage (40 percent) working full time (de Silva et al., 2011). The smaller sample of individuals tracked over time also included in the prospective study was, however, much more likely to be employed (70 percent).

Work status and earnings are primary outcomes of interest for this study, because the FSS program is designed to enable and encourage (more remunerative) work and because employment is one of the requirements for program graduation and access to accumulated escrow. The evidence from the Work Rewards demonstration shows that those who received the regular FSS program plus the opportunity to earn short-term cash work incentives (FSS plus incentives) and were not working at baseline demonstrated statistically significant gains in employment and earnings relative to the control group. Although this effect was not present for

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<sup>38</sup> Participants in that study exited and entered TANF throughout the follow-up period, and after 6 years, around one-third of control group households used TANF at some point.

<sup>39</sup> For a description of the services included in each category and a more granular breakdown of interest in FSS program services, see Table A.2.

those who received FSS only, the data suggested that an effect might be detected with a larger sample size. Thus, work status at baseline and work history before random assignment were also the bases for subgroup analyses in this evaluation.<sup>40</sup>

### **Sample Representation and Generalizability**

To assess whether individuals and households in the study were broadly similar to their site- and national-level counterparts, the research team compared sample members with the broader FSS population in the study sites and with the national population of FSS participants and housing voucher holders.<sup>41</sup> The team also compared the study's participating PHAs with all PHAs operating FSS programs to determine whether they too were representative. Overall, study households and heads of households were similar to those in the FSS national population, with some notable differences, described in the following paragraphs. Study sites run larger HCV and FSS programs and spend more on rent and utilities per participant than the national population of PHAs running FSS programs, a consequence of the need to select sites that would allow for sample recruitment within the required 1-year window.

Table 2.3 presents a comparison of household characteristics between the study sample using BIF data and all FSS and HCV participants at study sites, and the national FSS and HCV populations using HUD Public and Indian Housing Information Center (PIC) data. Compared with other FSS participants at the study sites, sample households are more likely to receive TANF and SNAP benefits and report lower household income. The percentage of households reporting income of \$30,000 or more (8.5 percent) contrasts sharply with the figure for the study sites overall (18.8 percent), suggesting the study sites will serve households that are poorer than is typical. This comparison is, however, as noted, between those starting FSS and a population that includes individuals who have been participating in the FSS program for several years.

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<sup>40</sup> See Tables A.3 and A.4 for household and individual baseline characteristics broken down by work history in the year before random assignment.

<sup>41</sup> These comparisons use data from HUD's Public and Indian Housing Information Center (PIC) database. PIC data represent a "snapshot" of participants at the time of the report (as of December 2014). Consequently, the database records people at all stages of their participation in FSS in contrast to the study baseline data, which capture people before entering the program. Therefore, use caution in interpreting the comparison on measures like income, which FSS is designed to affect. The data are presented only to provide context and do not represent a statistically valid comparison.

**Table 2.3: Household Characteristics of Impact Sample Households, Public Housing Agency Population, and National Population**

Household Characteristics	Impact Sample	FSS Participants at Study Sites Only	HCV Recipients at Study Sites Only	National FSS Population	National HCV Population
Average number of household members <sup>a</sup>	3.2	3.3	3.1	3.3	3.2
Number of children in household (%)					
0	23.8	20.7	29.2	17.6	23.6
1	22.7	24.6	22.9	25.2	24.3
2	24.7	25.3	22.1	27.1	24.5
3 or more	28.8	29.5	25.8	30.0	27.6
Payment for rent and utilities (%)					
\$0	1.9	1.0	1.8	0.9	1.5
\$1–\$199	15.0	24.8	32.0	26.7	33.5
\$200–\$399	24.3	20.9	23.5	25.0	27.4
\$400–\$599	21.3	19.6	18.1	21.1	19.1
\$600–\$799	15.1	15.4	11.9	13.7	10.4
\$800 or more	22.4	18.3	12.7	12.6	8.2
<b>Employment, income, and assets</b>					
Total household income (%)					
\$0	4.5	7.6	7.9	6.5	7.1
\$1–\$4,999	17.0	13.2	18.9	14.2	18.7
\$5,000–\$9,999	18.7	15.1	18.4	16.7	19.9
\$10,000–\$19,999	31.9	24.7	26.7	28.7	29.6
\$20,000–\$29,999	19.3	20.6	16.5	20.0	15.8
\$30,000 or more	8.5	18.8	11.7	13.9	8.9
Receiving TANF (%)	15.8	12.3	16.9	10.0	12.0
Receiving food stamps or SNAP benefits (%)	69.6	40.0	41.3	37.5	37.1
Length of time receiving Section 8 Housing Choice Voucher (%)					
Less than 1 year	5.0	1.4	8.0	5.5	14.3
1–3 years	27.6	17.5	22.8	22.0	23.9
4–6 years	21.6	28.0	21.2	26.3	21.7
7–9 years	15.2	21.8	15.6	18.8	14.2
10 years or more	30.6	31.4	32.5	27.4	25.9
Sample size	2,556	5,686	77,647	56,043	949,376

FSS = Family Self-Sufficiency program. HCV = Housing Choice Voucher. SNAP = Supplemental Nutrition Assistance Program.

<sup>a</sup> Maximum response option for the number of adults in a household is four.

Notes: The FSS impact sample includes HCV heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. Sample sizes for specific measures may vary because of missing values. Rounding may cause slight discrepancies in calculating sums.

Sources: FSS Baseline Information Form data (impact sample); U.S. Department of Housing and Urban Development Inventory Management System/Public and Indian Housing Information Center data

The households in the study are broadly similar to those in the national FSS population, with some exceptions. Sample members are somewhat more likely to have no children present (23.8 percent in the study sample have no children versus 17.6 percent in the national FSS population).<sup>42</sup> Study households are less likely to report no income (4.5 percent versus the national FSS figure of 6.5 percent) but also less likely to report income of \$30,000 or more (8.5 versus 13.9 percent). Sample members also report higher levels of TANF and SNAP receipt than the averages for the national FSS population (15.8 percent versus 10.0 percent for TANF; 69.6 percent versus 37.5 percent for SNAP).<sup>43</sup>

Table 2.4 compares characteristics of heads of households between the study sample using BIF data and all FSS and HCV participants at study sites and the national FSS and HCV populations using PIC data. Study sample members are similar demographically to the national FSS participant population, with the exception of race. Slightly more than 73 percent of the household heads in the sample identify as Black or African-American. In contrast, nationally 58.6 percent of heads of households participating in FSS identify as such.

**Table 2.4: Heads of Households’ Demographics: Impact Sample, Public Housing Agency Population, and National Population**

Head of Household Demographics	Impact Sample	FSS Participants at Study Sites Only	HCV Recipients at Study Sites Only	National FSS Population	National HCV Population
Female (%)	90.6	93.4	87.9	93.1	89.7
Age (%)					
18–24 years	2.2	1.3	3.2	3.4	5.0
25–34 years	33.9	33.2	29.3	37.2	34.3
35–44 years	35.6	40.2	34.2	37.2	32.9
45–59 years	27.3	24.5	31.4	21.4	26.2
60–61 years	1.1	0.8	2.0	0.8	1.6
Average age (years)	39	39	40	38	39
Race or ethnicity (%)					
Black, non-Hispanic or non-Latino	73.3	78.5	74.2	58.6	56.3
Hispanic or Latino	15.8	12.0	12.3	15.5	17.0
White, non-Hispanic or non-Latino	6.7	7.1	9.7	22.8	23.3
Other	4.2	2.4	3.8	3.1	3.3
Head of household is employed (%)	56.2	65.0	56.2	66.8	57.7
Sample size	2,556	5,686	77,647	56,043	949,376

FSS = Family Self-Sufficiency program. HCV = Housing Choice Voucher.

<sup>42</sup> Children are defined here as individuals under the age of 18.

<sup>43</sup> Analysis of the SNAP receipt measure as part of the Work Rewards demonstration revealed a large discrepancy between self-reported receipt (from the BIF) and SNAP administrative records. This discrepancy was not present for the TANF receipt measure.

Notes: The FSS impact sample includes HCV heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. Sample sizes for specific measures may vary because of missing values. Rounding may cause slight discrepancies in calculating sums.

Sources: FSS Baseline Information Form data (impact sample); U.S. Department of Housing and Urban Development Inventory Management System/Public and Indian Housing Information Center data

A comparison with all FSS participants at study sites (78.5 percent of whom identify as Black or African-American) suggests that this difference is a product of the sites represented in the study rather than the study recruitment efforts. The evaluation selected sites with large FSS programs to meet the sample target within the available recruitment window. The large programs tend to be urban, and African-American voucher recipients are nationally more heavily concentrated in urban areas than White recipients.

The evaluation team also used HUD's Voucher Management System (VMS) to compare study sites with the housing agencies that receive funding to operate the FSS program for HCV participants.<sup>44</sup> The VMS data contain information on PHA funding, expenditure, and vouchers issued and therefore allow for further investigation into whether study sites are representative of the HCV housing agencies as a whole. The 18 study sites in the evaluation collectively serve approximately 8 percent of the national HCV population and 10 percent of all FSS participants captured in the VMS. Although large numbers of PHAs operate FSS programs, most FSS programs are very small. As VMS shows, about 75 percent of FSS participants are enrolled in programs with less than 50 participants.<sup>45</sup> The study sites have a much larger average HCV caseload size than the national population (8,808 versus 1,795). The average FSS program size is also much larger (316 for study sites and 55 for all PHAs operating FSS programs).

## Conclusion

Subject to sample size requirements, the evaluation team selected sites and programs that were broadly representative of the contexts within which FSS programs operate. The sites participating include those running small, midsized, and large FSS programs and small, midsized, and larger voucher programs and span seven states.

Similarly, the team aimed to construct a sample that was generally similar to the broader FSS population while balancing this goal with sample size and recruitment speed requirements. The sample is broadly similar to the national FSS participant population, although due to the particular sites included in the study, it is more heavily African-American.

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<sup>44</sup> The evaluation targets housing agencies that operate FSS for HCV households. See Table A.7 for VMS comparisons.

<sup>45</sup> Analysis of VMS data produces an estimate of 843 housing agencies that operate FSS programs. Analysis of PIC data suggests that approximately 1,022 PHAs operate an FSS program of some kind, including public housing-only programs and excluding Moving to Work demonstration sites. A PHA is defined as having an active FSS program if it has one or more of the following: HUD grant-funded expenditure on FSS case managers, expenditure on FSS case managers not covered by a HUD grant, or deposits from FSS participants currently held in escrow.

### Chapter 3: Family Self-Sufficiency Implementation at Study Sites

By design, Family Self-Sufficiency (FSS) programs provide local public housing agencies (PHAs) with a broad framework within which to design and implement an FSS program tailored to their local population and service environment. As a result, and not surprisingly, local FSS policies, approaches, priorities, and staffing arrangements vary across housing authorities. This chapter provides an overview of how the PHAs structure their FSS programs to help families make progress toward self-sufficiency. It describes how participants in the 18 FSS study sites generally interact with the program, how the programs were staffed, how the programs typically work with different population groups such as employed and unemployed clients, and the various policies and approaches to implementing FSS that the 18 study sites adopted. This chapter also sets the context for the findings that are discussed in subsequent chapters, which focus more in-depth on several important elements of FSS—goal setting, case management practices, and escrow.

Data for this chapter come from interviews with FSS supervisors and case managers and observations at all 18 FSS study sites between November 2015 and January 2016, roughly a year after sample enrollment ended. The data focus on current policies and approaches at the time of the site visits.<sup>46</sup> Notes from interviews and observations, as well as memos written by research staff members at the conclusion of each visit that summarize key themes and observations, were uploaded into a qualitative and mixed-methods data analysis application, coded, and analyzed. Coding and analysis focused on identifying common and distinctive approaches and practices across the 18 FSS study sites.<sup>47</sup>

In brief, the findings indicate the following.

- Most program supervisors viewed FSS as a program that provides support and resources to help participants *make progress toward* their goal of becoming self-sufficient. This view was nearly universal across the 18 sites.
- A great deal of discretion in how to implement FSS prevailed, down to the individual case managers at each site, creating significant implementation variation both across and within sites.
- Despite variation in case management practices across sites, all sites implemented a model consisting primarily of working with participants to set goals, providing referrals and case coordination, with some onsite services, along with the offer of an escrow savings account for those whose earnings increased.
- As with other aspects of program implementation, the goal-setting process varied considerably across sites in terms of the number, specificity, and timing of goals.
- Most program staff members who were interviewed noted that accruing escrow was usually the main incentive for a Housing Choice Voucher (HCV) holder to join FSS.

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<sup>46</sup> FSS program administrators and staff were asked to describe their approaches to FSS implementation. Their descriptions, which reflect their site-specific practices, may or may not be consistent with federal FSS guidelines or expectations.

<sup>47</sup> The qualitative interview and observation data for this chapter were coded using Dedoose, a data analysis tool. First-level codes were established to align with major topics addressed in interview protocols used in the field research and were applied to interview transcripts by site. Additional codes were established based on hypotheses about program implementation and from a review of emerging themes within the first-level codes across sites. Researchers then applied additional coding within each first-level code. This general approach was applied to all the qualitative data analysis included in this report.

Staff members also reported that once participants were in the program, escrow worked best as a participation incentive among those with a positive balance, as they got closer to graduation and the funds seemed more attainable.

- FSS supervisors and case managers at nearly every site said that financial literacy was a priority of the program. This priority aligns with an interest expressed by most of the study sample that signed up for FSS with a goal of building savings, improving credit scores, or learning money management.
- Sites varied in how and when they focused on employment activities with their clients. Although some sites had a preference for an education- or work-first focus, most had a mixed approach. In practice, they tried to be responsive to the interests of their clients, regardless of the self-sufficiency approach they preferred.
- Staff members generally did not expect most of the participants to graduate from FSS and downplayed the importance of graduation as a benchmark of success in the program. Rather, participants' strides *toward* self-sufficiency, whether they graduated or not, were viewed by the staff as successes and, from their perspective, made the program worthwhile.

### **Family Self-Sufficiency Programs, Program Flow, and the Roles of Case Managers**

As chapter 2 noted, the 18 FSS study sites vary a great deal in size, level of funding, and program policies with regard to the expected frequency of contact with clients, termination from the program, employment requirements for graduation, and interim escrow disbursements (Table 3.1; appendix B includes additional site-by-site information).

**Table 3.1: Family Self-Sufficiency Program Characteristics and Policies Across 18 Sites**

Program Dimensions <sup>a</sup>		Number of Public Housing Agencies in the Study
Annual grant from HUD		
	Less than \$50,000	4
	\$50,000–\$99,999	6
	\$100,000–\$299,999	5
	\$300,000 or more	3
Program size		
	Less than 100	2
	100–299	7
	300–499	5
	500 or more	4
Average caseload		
	50 or less	4
	51–100	6
	101–150	5
	151 or more	3
Minimum expected contact with client (any mode)		
	Monthly	2
	Quarterly	14
	Semi-annually	1
	Annually	1
Employment status required to graduate		
	Any employment	4
	Full-time employment at a minimum of 30 hours per week	6
	6 or 12 months continuous employment	6
	Sustaining wage or income exceeds maximum level for continued housing assistance	2
Interim escrow disbursements		
	Yes	15
	No	3
Terminate nonparticipants		
	Yes	15
	No	3

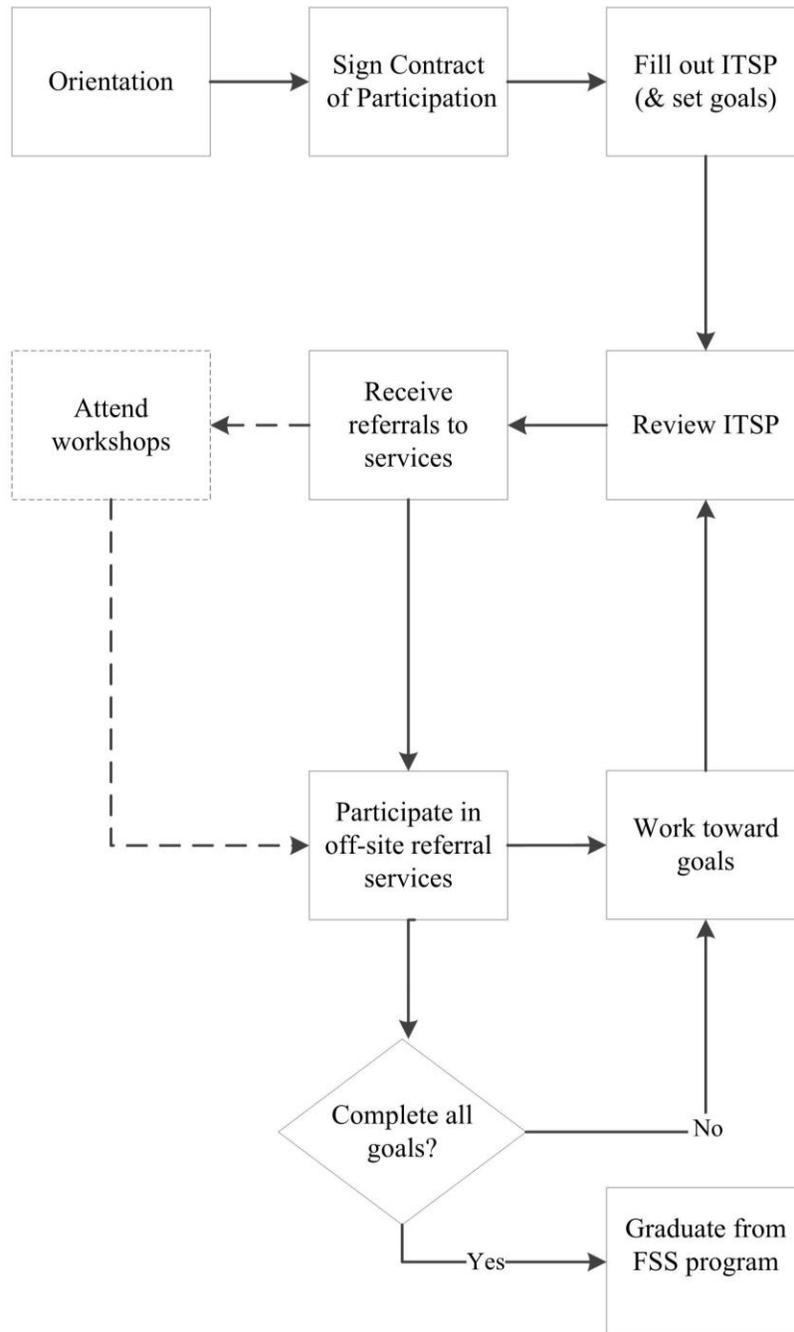
<sup>a</sup> 2015 (except funding 2014).

Source: Interviews with site staff, fourth quarter of 2014

Unlike many employment-focused programs that have a predetermined set or sequence of services—such as a job-readiness class in which everyone in the program participates, followed by skills training and perhaps a particular kind of career coaching—the FSS framework relies heavily on the interests and motivation of the participants to structure the set of services they receive and activities they complete. Additionally, most FSS-related activities are completed by the participants on their own, outside the FSS offices and separate from other FSS participants (See Figure 3.1). The FSS program primarily consists of participants setting goals, receiving referrals from their case managers for services and activities to help them meet their goals, following up with their case managers and getting additional referrals if needed, and receiving funds in an escrow savings account if they increase their earnings. Thus, success in FSS is likely

largely dependent on how participants set goals and the case management approach the programs take in helping participants reach those goals. Accordingly, this report devotes separate chapters to each of these topics.<sup>48</sup>

**Figure 3.1: Program Steps Upon Entering FSS Program**



<sup>48</sup> Each chapter describes the data sources from which it draws.

Notes: The FSS impact sample includes Housing Choice Voucher heads of household that were randomly assigned between October 18, 2013, and December 22, 2014, and were 18 to 61 at the time of random assignment. Dotted lines indicate services that vary in availability between sites. ITSP = Individual Training and Services Plan.

Source: MDRC calculations from housing authority administrative data.

### ***Program Flow***

Individuals who receive housing vouchers learn about the FSS program from a number of different sources—for example, at their annual mandatory HCV recertification meeting, from flyers posted in the PHA offices, or by word of mouth. Those interested in joining the program can do so depending on the availability of slots for the program at their PHA. They can walk in and sign up if program slots are available and the PHA enrolls people in FSS on a rolling basis, they can wait for an open enrollment period if the PHA enrolls only at certain times, or they may have to go on a waiting list if the FSS program slots are full. For sites with a fixed number of program slots, which could be limited by resources, including funding for FSS coordinators, program slots become available when some people graduate. For other sites, slots can become available when the program decides to expand its number of program slots and open enrollment to new applicants.

Usually, the first step in joining FSS is to attend an orientation session to learn about the program. After the orientation, program staff members and the head of each participating household sign an agreement, the FSS Contract of Participation (COP), which specifies the rights and responsibilities of both parties.<sup>49</sup> The FSS contract, which is a HUD document, is generally for a 5-year period, but it may be extended by 2 years if program staff members determine that the participant is making progress toward goals and could graduate if given the additional time. Participants can also graduate before 5 years if they achieve the required goals and meet all other program requirements.

After signing the COP, participants have their first meeting with the FSS case managers (or FSS coordinators, as they are often called), who are most often PHA staff members and a linchpin of the FSS program.<sup>50</sup> The case managers work with each participant (and sometimes other members of the household) to conduct an initial intake interview, which often includes a formal needs assessment, and to identify goals the participant will aim to achieve during the 5 years. The identification of goals and the steps to achieve them forms the centerpiece of the participant's plan to achieve self-sufficiency. These goals are recorded on the Individual Training and Services Plan (ITSP) that is incorporated into the FSS contract.

FSS case managers meet with participants periodically to help them achieve their goals and refer them to resources for services, such as job search assistance, job training, high school or postsecondary education completion support, financial literacy education, and childcare and transportation assistance. Some sites also offer their own scholarships or revolving loan funds to

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<sup>49</sup> The COP must be executed no more than 120 days after the household's most recent annual or interim reexamination. If more than 120 days pass since the most recent examination, a new reexamination must be completed. See appendix B for a copy of the COP.

<sup>50</sup> One site used staff members from a partner organization to provide case management to FSS participants who were receiving cash assistance, although their own staff members provided case management to participants who were not receiving cash assistance. That same site also used volunteer mentors to serve as case managers for FSS participants who do not require significant assistance.

participants to help pay for education and training; grants or other non-FSS funding available to the program generally support resources for these services. Case managers help families achieve the goals laid out in their ITSPs, facilitate and monitor partner agency involvement, and track participant progress through phone calls, e-mails, and in-person appointments that sometimes include home visits. As shown in Table 3.1, participants are required to meet with their case managers monthly, quarterly, semiannually, or annually, depending on the FSS program. Case managers might meet more or less frequently with some participants depending on their needs. At these periodic meetings, participants update case managers on their progress toward meeting their goals and reassess whether they need additional referrals or support services to make progress. If they do, case managers make additional referrals, participants continue to work on their goals, and the cycle starts again at the next meeting and continues until the goal is completed. Chapter 4 covers the goal-setting process in more detail.

FSS programs or housing authorities generally do not provide services directly. Rather, they make connections with existing organizational partners to leverage the resources and services they provide, such as education, job training, employment counseling, financial literacy training, and homeownership counseling. Some FSS programs do offer their own workshops aimed at helping participants make progress toward their goals, and some programs refer participants to partner-run workshops. Most of these workshops are voluntary, but some FSS programs require participation in certain workshops to remain in the program.<sup>51</sup> Examples of workshop subjects include resume writing, job search skills, interviewing skills, and financial management. Chapter 5 presents case management and participation in services in more detail.

The PHAs establish the interest-bearing escrow accounts.<sup>52,53</sup> Increases in the family's rent as a result of increased earned income during the 5 years in the program result in a monthly credit in the escrow account based on the rent increase. Participants graduate from FSS when the head of household achieves all goals on the ITSP. Participants who graduate from FSS are eligible to receive the funds in their escrow account, which they can use for any purpose. FSS staff members often provide participants with information about escrow and in some cases handle calculations to confirm account balances and relay this information to participants. FSS programs are also required to send annual statements to participants that show their escrow balances. Chapter 6 covers escrow policies and escrow accrual in more detail.

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<sup>51</sup> Sites have varying interpretations about whether workshops can be mandatory. Some site staff members stated that because FSS is a voluntary program, workshop attendance cannot be required. Staff members at other sites hold the position that once someone volunteers for the program, participation in certain activities, such as workshops, can be required. However, workshops cannot be mandatory (HUD internal communications).

<sup>52</sup> Section 984.305 of the Code of Federal Regulations states the following regarding the FSS escrow account: "(a) Establishment of FSS account—(1) General. The PHA shall deposit the FSS account funds of all families participating in the PHA's FSS program into a single depository account. The PHA must deposit the FSS account funds in one or more of the HUD-approved investments."

<sup>53</sup> "Office of the Assistant Secretary for Public and Indian Housing; Family Self-Sufficiency Program; Streamlining Final Rule," 24 CFR Part 984. Federal Register 61 (44) March 5, 1996.

## *Staffing*

For most sites, the FSS team comprises one or two supervisors<sup>54</sup> and from one to eight case managers, depending on the size of the program. In most sites, the supervisor's role, in addition to supervising the case managers, involves recruiting service partners and Program Coordinating Committee members and building and maintaining relationships with them. Supervisors may also carry small caseloads, and in small programs, one person sometimes handles both the management and case management functions. HUD funding does not cover management or administrative costs, and in some cases, it does not fully cover the full-time FSS case manager position's salary and benefits. Ongoing evaluation research will aim to estimate the other costs that the host housing authorities assume to subsidize the program and the amount of that subsidy.

Caseloads were not static; they changed somewhat as new participants enrolled and others left but also as a result of staff turnover. Depending on the length of time positions were vacant, cases were sometimes briefly or more permanently added to another staff member's caseload. At the time of the second site visit, 4 sites had average caseloads of 50 or fewer, 6 had averages of 51 to 99, 5 had between 100 and 149, and 3 had more than 150, with 2 of those 3 having more than 200.<sup>55</sup> The variation in caseload sizes, along with differences in whether staff members were full time or part time or had other responsibilities besides FSS, could affect the frequency and intensity with which case managers try to or successfully meet with participants during the course of a year, which could, in turn, affect individualized attention, service referrals, and the degree to which individuals participate in various activities. These relationships are explored in Chapter 5.

**Staff responsibilities for HCV and homeownership.** One way that some study sites put together full-time positions for FSS case managers was to have the case managers spend part of their time on HCV program responsibilities (HUD, 2017b).<sup>56, 57</sup> At one-half of the 18 study sites, FSS case managers worked only on FSS, whereas at the other one-half, FSS case managers spent part of their time on HCV responsibilities, such as conducting interim and annual recertifications. At seven of these sites, case managers had HCV responsibilities only for FSS clients. In the other two sites, staff members also had HCV responsibilities for non-FSS clients (not shown).<sup>58</sup> Among the FSS staff members with HCV responsibilities, views were mixed on whether combining these roles was an advantage or a hindrance in their FSS-specific work with participants. In a few sites, most case managers said they took advantage of the HCV-related calls and in-person meetings to check in about FSS goals and appreciated these additional

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<sup>54</sup> If two supervisors are on the team, one is usually a mid-level manager who manages the day-to-day operations, and the other is a more senior manager.

<sup>55</sup> Average caseload sizes were calculated by dividing the total number of FSS participants by the number of staff members with an FSS caseload, regardless of whether those staff members were full time or part time. Averages do not include supervisors who sometimes carry a small caseload.

<sup>56</sup>As a general rule, HUD funds for FSS may not be used to pay for routine HCV program functions. However, HUD allows for limited exceptions in which additional duties may enhance FSS program effectiveness and not detract from coordinators' primary FSS responsibilities. Starting with the 2017 Notice of Funding Availability, programs have to get approval before allowing FSS staff members to conduct routine HCV program functions for their FSS clients.

<sup>57</sup> See Table B.2.

<sup>58</sup> HCV responsibilities for non-FSS clients are not paid for through the FSS grant but rather by other funding sources.

opportunities for contact. Some also mentioned that they knew more about the participants' work and family situations because of their HCV work with the families, and the additional knowledge helped them serve these participants better in the FSS program. In contrast, case managers at other sites tended to complain about the time taken up by their HCV work and felt it limited the time they had for proactive case management.

At 11 sites, at least one FSS case manager also had responsibilities related to HUD's Housing Choice Voucher Homeownership Program, described in more detail later in this chapter, typically for both FSS and non-FSS clients.<sup>59, 60</sup> These responsibilities could include conducting first-time home buyers workshops, helping the client choose and work with a realtor, reviewing mortgage documents and making certain that mortgages are not predatory or subprime, ensuring that the contract and financial documents are favorable to the client, and making sure inspections are completed.

### **Supporting Participants' Self-Sufficiency Goals**

Within the broad framework of working with clients to achieve self-sufficiency during a 5-year period, the 18 FSS study sites took a variety of approaches. Although HUD requires employment to graduate from FSS, the sites varied in how and when they focused on employment goals with their clients. Most FSS supervisors and case managers agreed on the importance of financial literacy in order to be self-sufficient, and all the sites incorporated training in this area into their programs. The sites had different approaches to working with clients who were interested in homeownership, a frequent final goal for many FSS participants.

### ***Supporting Employment Goals***

**Unemployed clients who are working age and able to work.** The focus on employment is inherent in the FSS program; it is the means for accruing escrow and is required for graduation and thus is always one of the required goals on participants' ITSPs. However, it is difficult to state definitively how much of a priority staff members actually place on helping participants become employed during the 5 years of the program—particularly for individuals who are not prepared or motivated to move into work quickly. Although the supervisors and case managers seemed to understand that employment is key to self-sufficiency, and although they all recognized that HUD requires participants to be employed to graduate, they still had varying views on how and when to move working age, nondisabled, unemployed clients toward employment. For participants who were looking to the case managers for guidance, some staff members had more of an education focus. They felt strongly that participants should gain a skill or credential before looking for work. Many who held this view did so because they wanted their clients to have a career, rather than a dead-end job, and they believed that their clients would stay employed longer if they were working in a job they enjoyed. In some sites, if a participant did not already have a high school diploma or equivalency certificate, case managers would strongly

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<sup>59</sup> HUD's Housing Choice Voucher Homeownership Program enables qualified first-time homebuyers to use their HCV subsidy to meet monthly homeownership expenses. FSS funds can support staff time spent on HCV Homeownership Program activities for FSS participants, but the HCV Homeownership Program supports its responsibilities for non-FSS participants.

<sup>60</sup> See Table B.2.

encourage obtaining one as a first step, recognizing that job opportunities and even some training opportunities would be very limited without it.

Other staff members had more of a work-first focus for their clients who needed more guidance. They prioritized getting their clients into a job quickly, even if it was a lower paying job or one that was not career oriented. Their rationale was that participants would then start earning escrow sooner and that it was easier to build on skills and move someone up to a higher-skill, better-paying job than to place someone directly into a higher level job after training. In practice, all staff members had to be responsive to the interests of their clients, and although they might have had a personal preference for how to help someone move toward self-sufficiency, they would ultimately help the clients pursue their interests if the clients expressed a clear preference. That said, in most cases, and regardless of staff members' approach, the ultimate goal for unemployed participants who are able to work was to set them on a path toward employment, which would hopefully culminate in employment before the end of their 5-year contract. Often case managers referred these participants to services to help them remove barriers to work, such as physical and mental health, childcare, and transportation obstacles. Participants were also often referred for job search services, job-readiness activities, and various kinds of skills training.

Although HUD requires FSS clients to be employed in order to graduate, additional criteria not required by HUD—such as earning either “enough to support themselves” or a pay rate “deemed reasonable” by the PHA, working a certain number of hours per week, and being employed a certain number of months before graduation—are left to the discretion of the PHAs and varied quite a bit across the 18 FSS study sites (HUD, 2017c: 26).<sup>61</sup> As shown in Table 3.1, four sites accepted any employment to meet the graduation requirement. However, many sites set the bar higher. Some sites specified the number of weekly hours of employment required to graduate (such as 30, 32, or 40 hours per week), and some required 6 or 12 months of continuous employment to graduate. As Table B.2 shows, five sites specified a rate of pay (for example, more than minimum wage or wages that are “sustainable”), and one required people who came into the program employed to increase their income. Some sites required that participants meet several of these more specified benchmarks to graduate.

Sites that had more stringent employment policies for graduation reportedly set stricter policies to better prepare clients for self-sufficiency on graduation. For example, supervisors at the sites that required employment for the 6 or 12 months before graduation said that the requirement helped motivate clients to keep their jobs through graduation. Sites could offer extensions on a case-by-case basis, so clients could reach the required number of months. Likewise, sites that required employment at more than minimum wage tended to be in regions with higher living expenses. In those sites, many staff members held the view that clients need to earn enough to sustain themselves in order to be self-sufficient.

At other sites, employment policies at graduation could be met simply by being employed at the end of the contract. Realizing that their employment requirements were “jeopardizing a lot of the folks, more than helping them”—meaning that the requirements were making it harder for

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<sup>61</sup> HUD no longer permits some of these additional criteria as of the 2017 Notice of Funding Availability, which introduced new guidelines that state “PHAs shall not require or define a certain number of hours or rate of pay as ‘suitable’ for all FSS participants.” FSS Statutory and Regulatory Requirements/Program Administration. Notice of Funding Availability, Fiscal Year 2017. U.S. Department of Housing and Urban Development. [https://www.hud.gov/sites/documents/FR-6100-N-05\\_FY17\\_FSS\\_NOFA.PDF](https://www.hud.gov/sites/documents/FR-6100-N-05_FY17_FSS_NOFA.PDF).

participants to graduate and earn escrow—one site eliminated the required hours per week and the time period that clients must be working during the study.

Regardless of the way employment was approached by the FSS study sites when working with unemployed clients, most program staff members did not necessarily expect clients to achieve their employment goals by the end of 5 years. The staff recognized that many clients had multiple barriers to overcome, and in some cases skills to learn, that they might begin to address but not completely resolve by the end of the 5-year contract. When asked to describe their FSS program and its purpose, the supervisors at only one-third of the sites said anything about FSS being an employment-related program. Likewise, when asked to define what success looks like in their FSS program, very few mentioned graduation—for which employment is required—as a measure of success. Two staff members described their outlook this way.

[Success is] individualized according to the family's goals. One family may be successful by getting an entry-level job because that's the best they can do. Or maybe not even getting employment but taking steps toward additional education, where it's helpful to get employment at some point. [I] don't think there's one way to define success.

[Success is] not just who graduated and who became a homeowner. Clients may not graduate, but if you look at their history from when they began and [until their contract] expired, they did succeed in where they wanted to go on their final or intermediate goals. [I] judge based on how far each participant came from when they signed the Contract of Participation to when their contract expired.

In fact, graduation rates are low across FSS programs nationally, with roughly 30 percent of participants graduating each year (HUD, 2017b). The degree to which staff members prioritize or expect employment for FSS participants during the 5 years of the program is a question that will be investigated further during ongoing research.

**Employed clients.** Staff members at the study sites were more consistent in their descriptions of working with employed clients than with unemployed clients. When asked specifically how they worked with employed clients, they said that they focused on the needs or desires of the participants or encouraged them to pursue their goals, which often included increasing earnings (to be able to earn escrow), getting a promotion, moving into a more satisfying job, pursuing homeownership, pursuing education goals, leaving housing assistance, and meeting other goals such as saving for children's college educations. However, overall the strategy for working with employed clients was much more hands off and client driven. When staff members were asked generally about how they worked with all their clients, few mentioned working with them on advancement-related activities, such as increasing wages or earning promotions. It is possible that when thinking about all their clients, staff members focused more on unemployed clients who generally need much more assistance to be successful in the FSS program.

Indeed, case managers often took a more flexible approach in working with employed participants compared with the unemployed participants in their caseload. For example, case managers frequently relaxed contact requirements, as described in detail in chapter 5, for their employed clients. In most sites, case managers are given leeway and flexibility to do what they feel is best to assist their clients, which includes flexibility in terms of how often they meet with clients. Despite written contact frequency policies, many case managers, at their own discretion, said that they asked for more contact from their unemployed clients and less from those who

were employed or in school, as the latter were busier and were already closer to self-sufficiency than the unemployed participants. Likewise, in sites that require in-person meetings, case managers can allow employed clients to e-mail or call instead.

Some case managers noted that “employed” and “unemployed” labels are insufficient for determining what the participants’ goals should be or the strategy for working with them. These case managers would ask, “Is the employed person working full time or underemployed (for example, only working part-time or in a dead-end job)? Is the unemployed person actively searching for a job, or does she need to start with a resume? Does either the employed or unemployed person have a disability or childcare or transportation needs that limit the amount of work she is able to do?” These kinds of questions illustrate that from the case managers’ perspective, no single way exists to work with all unemployed or employed participants; even within those categories, they recognized that each person has different needs, skills, and circumstances, and each requires a different set of services or supports.

**Non-working-age and clients with disabilities.** Every FSS program has a portion of clients who are elderly (more than 62 years of age) and clients with disabilities (in other words, clients that are eligible for Supplemental Security Income or Social Security Disability Insurance),<sup>62</sup> and these clients may have enrolled in the program for something other than employment. For people on fixed incomes, self-sufficiency can revolve around good money management. FSS programs working with these populations often focused on financial literacy goals. For some individuals with disabilities who have the financial resources, homeownership might be a realistic goal, and case managers worked with these participants to help them accomplish the tasks necessary to become homeowners (although they would not earn escrow to use for a down payment). Other participants with disabilities chose to pursue other activities that could help with self-sufficiency, such as basic education or English-language skills. Although the ultimate goal for these populations was typically not gaining employment, the program did sometimes work with individuals with disabilities to find and maintain “suitable” employment (depending on the individual’s abilities). For those not seeking employment, the program was still available to help them pursue other activities and goals related to personal, if not financial, self-sufficiency. Thus, exploring the ways in which these individuals participated in and responded to the FSS program is another goal of this evaluation.

**Supporting financial literacy goals.** FSS supervisors and case managers at nearly every site said that financial literacy was a priority of the program. In some cases, the staff imposed this focus in addition to participants’ other self-selected goals, believing strongly in the value of learning to budget or get out of debt. Three sites required participants to have financial literacy goals. In many cases, clients initiated their financial literacy goals, as they were interested in improving their credit scores or generating savings; 75 percent of the study sample said the reason they signed up for FSS was to build savings, and 78 percent did so to learn about money or credit management (not shown in any table). Some FSS programs prioritized financial literacy for people interested in homeownership, but others noted the need for good credit to buy a car

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<sup>62</sup> The impact sample for this study excludes individuals age 62 and over, but participants with disabilities are included in the study sample. Both elderly people and individuals with disabilities accounted for a portion of the sites’ caseloads.

and sometimes to get a job, and so the focus expanded beyond participants with homeownership as a goal.

Case managers might review credit reports or work on a budget directly with clients, but referring clients to partner organizations or to an initial workshop, offered either internally by the FSS program at the PHA or by a partner agency, was the predominant method of handling financial literacy.<sup>63</sup>

**Supporting homeownership goals.** Many housing authorities have a homeownership program, which essentially enables HCV tenants to use their housing subsidies toward mortgage payments for a house, rather than for rent. Participating in FSS can be an effective way to work toward homeownership because successful completion of the FSS program could provide escrow funds that could be used for a down payment to buy a house (HUD, n.d.b).<sup>64</sup> Although housing authorities' FSS and homeownership programs are often intertwined in some way, in all sites, they are considered two separate programs, and FSS funding does not directly support the HCV Homeownership Program. However, many FSS clients (89 percent of the study sample) said they joined the FSS program because they were interested in pursuing homeownership, and therefore, FSS case managers will work with these clients to get them ready to be homeowners or to qualify for their local HCV Homeownership Program (not shown in any table).<sup>65</sup> This preparation includes working with clients to increase their financial literacy, savings, and wages and to improve their credit. In a few sites, FSS was originally a prerequisite to being part of the homeownership program, but several sites changed their rules about this requirement during the course of the study.

### **Family Self-Sufficiency Termination Policies**

PHAs can terminate the FSS COP and hence terminate individuals from the FSS program if they determine that the individual has not fulfilled the responsibilities under the contract. If the contract is terminated, the PHA closes the escrow account, and the family forfeits any accumulated funds. The FSS household also no longer has access to FSS case management.

Termination policies were similar across most sites.<sup>66</sup> All but three sites have a policy to terminate clients from the FSS program for lack of engagement for a certain period of time, most commonly 1 year. Seven sites start the termination process after a year of no contact or if clients miss required annual HCV recertification appointments,<sup>67</sup> and eight sites start the process after a certain number of calls, e-mails, or letters go unanswered, which could potentially begin before a

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<sup>63</sup> The research cannot assess the quality of these workshops, but ongoing research will aim to learn more about their content and delivery.

<sup>64</sup> HUD's HCV Homeownership Program requires the adults buying the home to be first-time homeowners, to meet minimum income requirements (greater than or equal to the federal minimum hourly wage multiplied by 2,000 hours), to be currently employed full time, and to have been employed full time for at least 1 year before commencement of homeownership assistance. They also must attend and satisfactorily complete the PHA's pre-assistance homeownership counseling program and meet any other local PHA eligibility requirements.

<sup>65</sup> HUD's analysis shows that approximately 14 percent of FSS graduates purchase a home, according to Public and Indian Housing Information Center reporting (HUD communication).

<sup>66</sup> Although the termination of housing assistance automatically leads to termination from FSS, termination from the FSS program does not affect voucher receipt. However, participants could be terminated from both the HCV program and FSS for violation of housing rules.

<sup>67</sup> Missing the annual HCV recertification appointment can also lead to termination from the HCV program.

year of no contact. Despite policies that allowed for termination, staff members report that they are a rare occurrence. Sites appeared to provide clients with many opportunities to reengage, contacting them multiple times in a variety of ways during a long period of time. As one case manager said—

Most of them do enough to stay in the program. I may review some cases and send letters saying, “You haven’t been active” and sending a warning, then sending “We’ll terminate you if you haven’t done anything.” Most do bare minimum enough that they won’t be terminated.

Case managers acknowledged that legitimate explanations could exist for lack of contact, such as domestic violence, family issues, housing instability, and illness. Even when sites initiate termination processes, case managers reported that clients often reengaged in time for their annual recertification meeting. Occasionally, disengaged clients voluntarily left the FSS program, preempting termination. Supervisors and case managers discussed termination with inactive participants, sometimes stating that after termination, they could reapply for FSS at a later date when they were ready to engage in the program.

Some sites seemed to terminate inconsistently, such as in a few sites that conducted special reviews of participants’ case files, leading to terminations of clients who had not been active for a long time, in some cases several years. Culling cases was done to make room for new clients in programs that had high demand and also to keep case managers’ efforts focused on participants they viewed as motivated to succeed. In the sites that opted not to terminate or rarely terminated, clients remained enrolled in the program even when they missed meetings, did not respond to phone calls or e-mails, or did not return progress updates, and case managers continued to reach out according to their regular schedule until the end of the contract. Even though these clients were inactive, other FSS applicants could not fill their program slots until the ends of their contracts were reached.

## **Conclusions**

Although many of the FSS programs that the 18 study sites operate have common features, the program’s broad framework, along with considerable discretion in implementation by local supervisors and case managers, led to notable variation in program structure and implementation across the sites. The next chapter explores in more depth how that variation plays out in the first step after program enrollment—goal setting—and the ways in which case managers monitor participants’ goal attainment. Chapter 5 then discusses case management practices and participant engagement in program services, and chapter 6 explores escrow policies and participants’ progress toward accumulating escrow credits.

## Chapter 4: Goal-Setting Process and Initial Goals

Goal setting is central to the Family Self-Sufficiency (FSS) program. At enrollment, participants work with FSS case managers to set goals for the duration of their FSS contract and must achieve these goals to graduate from the program. HUD requires all participants to achieve two goals to graduate, to be employed and for all household members to be free from cash assistance for 12 consecutive months. Usually, participants agree to pursue additional goals that reflect their ambitions and hopes, whether or not they are attainable through FSS. These initial goals, which can be updated, provide a starting point for mapping various pathways toward self-sufficiency, such as finding and securing a job or a promotion that pays a living wage, gaining education or occupational credentials that will lead to a better job, improving credit scores, saving money, or acquiring other financial literacy skills that make homeownership possible. Participants' goals also influence the types of services case managers offer. As this chapter shows, HUD provides housing authorities with considerable leeway in terms of how they approach goal setting with their clients, including the number, types, and time frames of goals and whether and how often goals are updated.

This chapter starts by describing how sites approach goal setting during FSS program enrollment. Interviews with FSS administrators and case managers are the primary sources for these analyses. The chapter also summarizes the findings from a quantitative analysis of FSS group members' initial goals, as recorded in their FSS Contract of Participation (COP) and Individual Training and Services Plan (ITSP), and discusses how case managers monitor participants' goal attainment and, in some instances, update participants' goals over time.

In brief, the findings show the following.

- Goal setting was generally completed during the first or second in-person meeting between the case manager and the participant. All sites enrolled participants by having them sign the required COP and record their goals on the ITSP.
- ITSPs, which sites can customize, recorded relatively ambitious goals across multiple domains. The most common domains included employment, job search, education and training, financial literacy (including budgeting and credit repair), and homeownership.
- On average, FSS group members agreed to pursue about seven goals for 5 years (the term of the FSS program). These goals encompass an average of four domains.
- Sites varied tremendously in the level of specificity of recorded goals. At some sites, ITSPs typically included goals that were general or nonspecific, whereas, in other sites, ITSPs were more of a road map, outlining detailed sequences of service use and employment.
- A few sites focused on the short term and included narrowly defined goals that could be completed within a few months to a year. About one-half of FSS group members committed to completing at least one goal within the first year of the program. More than one-third of the FSS group had only longer-term goals, having completion dates in years 4 or 5 of the FSS contract.
- When setting goals, FSS case managers and participants often faced a difficult choice. Beyond the two goals HUD required, each goal added to the ITSP may make it harder for the participant to graduate. Some sites attempt to ease the burden on participants by limiting what is written on the ITSP. Other sites revise goals later in the contract period to reflect participants' changing interests or to make goals achievable in the time participants have left in the program.

## Data

This chapter combines analyses of qualitative and quantitative data. The qualitative data focus on the process of goal setting and come from interviews conducted with FSS case managers and administrators in all 18 sites. The quantitative analysis of FSS goals is based on goals documented in ITSP forms for a randomly selected subsample of 78 percent of FSS group members (referred to as the “service-use sample” in this report).<sup>68</sup> Also, as noted previously, completion and signing of the FSS participant’s COP and ITSP signify the participant’s enrollment in the program, and this analysis excludes a small number of FSS sample members who never signed the COP.<sup>69</sup>

To analyze the types of goals set, the research team coded goals and their expected completion dates recorded on ITSP forms and used these data to create additional measures. Inspection of the ITSP data confirmed FSS administrators’ and case managers’ accounts of considerable variation across housing authorities (and sometimes among FSS case managers within particular housing authorities) in defining and recording FSS goals. For example, achieving a milestone, such as starting full-time employment, was recorded as a final goal on some ITSP forms, as an interim goal on others, and as a preparatory activity or service on still other forms. As discussed in the following paragraphs, some of this variation was related to differences in program philosophy among local housing authorities or to individual FSS case managers’ practices. Other differences by housing authority appear more closely related to the construction of each housing authority’s ITSP form. Housing authorities had the option to use the standard HUD ITSP, discussed in the following paragraphs, or they could create their own form. For example, some housing authorities used ITSP forms that had room for recording only one final goal—requiring other goals to be defined as interim goals—whereas other housing authorities’ ITSP forms permitted recording of multiple final goals. To create uniform measures to capture goal-setting processes and because participants have to achieve all the goals listed on the ITSP, the analysis treats all recorded program milestones as “goals,” making no distinction among final goals, interim goals, and preparatory activities or services.<sup>70</sup>

The coded ITSP data include several hundred distinct goals. To some extent, this multiplicity of goals reflects small variation in program terminology among particular housing authorities or small differences in the content of activities or services that FSS group members were expected to attend.<sup>71</sup> Some differences in goals were more substantive, although others reflect varying expectations concerning how much participants should achieve. For example, some ITSPs define an education- or training-related goal as requiring the participant to complete all coursework and

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<sup>68</sup> The research team limited data collection on use of FSS services to about 80 FSS group members per housing authority. ITSP forms for three members of the service-use sample could not be located.

<sup>69</sup> About 6 percent of FSS group members never signed the COP. These nonenrollees are excluded from the service-use sample and from the analysis of goal setting summarized in Table 4.1 (to follow in this chapter), Table B.1, and this section.

<sup>70</sup> In addition, FSS group members may achieve their FSS goals in a different order than initially planned. Participants do not need to complete milestones labeled as activities or services to graduate from FSS, although these milestones may be included as goals in this analysis.

<sup>71</sup> Attendance at a budgeting workshop or at a money management workshop is an example of two similar but distinct goals.

receive a degree or credential, whereas other ITSPs require enrollment and attendance but not completion. Further, depending on housing authority practice, the ITSP repeated the mandatory employment and cash assistance goals (for emphasis), omitted them (although they are still mandatory), or redefined the employment goals by specifying “suitable” in terms of a minimum number of hours per week, a particular wage rate, or a field of employment, which also introduced variation in terms of how goals were documented. For the analysis, goals were combined into about 30 categories and eight domains: (1) employment, (2) educational attainment, (3) financial security, (4) homeownership, (5) job search or postemployment services, (6) support services (such as childcare or transportation assistance), (7) health-related services and coverage, and (8) social services (such as mental health counseling).<sup>72</sup> These indicators were used to construct additional summary measures, such as the total number of goal domains that were recorded on each ITSP.

ITSP data also include the expected completion date for each goal. These dates were converted into relative years—that is, 12-month segments that start with the month in which each FSS group member signed the COP. Some ITSPs recorded goals without completion dates. For analysis purposes, the absence of a completion date was interpreted to mean that the FSS group member was expected to achieve the goals by the end of year 5 of the FSS contract.

### **Goal-Setting Requirements in Family Self-Sufficiency**

Setting goals is a required aspect of the FSS program. Although sites have a good deal of latitude in the goal-setting process, HUD sets some constraints around the types of goals FSS participants are required to set. To formally enroll in the program, participants must sign the COP, a standard HUD form that includes two mandatory goals.<sup>73</sup> The first, the employment goal, applies to the head of household (the voucher holder, for the most part), and the second, related to cash assistance receipt, applies to all members in the household (Box 4.1). These two goals are nonnegotiable, but as described previously, sites elected to set their own definitions for the employment goal.

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<sup>72</sup> By signing a COP at program enrollment, FSS group members formally agree to receive no cash welfare benefits for at least 12 months before the end of their FSS contract. As Table 4.1 shows, 70 percent of ITSPs repeated this requirement among the listings of program goals. This requirement is not treated as a goal in this analysis because this goal applies uniformly to all FSS enrollees.

<sup>73</sup> See Table B.1.

#### **Box 4.1: Family Self-Sufficiency Household Responsibilities**

**The head of the household must:**

Seek and maintain suitable employment after completion of the job training programs listed in the individual training and services plan. The HA, after consulting with the head of the family, will determine what employment is suitable based on the skills, education, and job training of that individual and available job opportunities in the area.

**All family members must:**

If receiving welfare assistance, become independent of welfare assistance and remain independent of welfare assistance for at least 12 consecutive months before the contract expires.

Source: HUD Form 52650

Housing authorities may use a standard HUD ITSP form, which is structured to record final goals, interim goals, and activities and services that are expected to facilitate the attainment of the interim or final goals, or they can create their own version of the ITSP.<sup>74</sup> The head of the household must achieve all final and interim goals included on the ITSP (that is, the required employment goal, the goal stating that the family must be free from cash assistance, and any other goals that were added) in order to graduate from the program and receive the accrued escrow in the FSS group member's account.

#### **Setting Family Self-Sufficiency Goals: The Process**

Similarities exist in the goal-setting process across the sites—namely, the use of the required form on which goals were recorded (the ITSP) and the fact that completing the form was the initial activity after participants enrolled in the FSS program. Goal setting typically took place during the first or second in-person meeting between the case manager and the participant. Most program group members enrolled in the program immediately after random assignment, but at some housing authorities, FSS group members returned to the housing authority at a later date to complete their COP and ITSP forms. Most of these participants signed their forms within 2 to 3 weeks of random assignment.<sup>75</sup>

Across all sites, FSS case managers and participants worked together to develop goals that, if achieved, they hoped would lead the participant along a path to self-sufficiency. Case managers reported that the goal-setting conversations with participants helped to identify their potential goals, but some also developed goals based on participants' written responses to questions on their FSS applications or intake assessment questionnaires. Staff members described the benefits of having participants write their own goals. For example, they reported that it personalized the

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<sup>74</sup> See Table 4.2 for variations in goal types and goal specificity on the ITSP forms.

<sup>75</sup> About 78 percent completed the enrollment process (that is, signed their ITSP) within 21 days of random assignment.

FSS program, created a concrete plan and road map for participants, or provided a tool for case managers to hold participants accountable. As one case manager put it—

The contract, even if you read it word for word with the participant, doesn't have a great deal of meaning to them, whereas setting goals is personalized. It's about their life, their future, and what they want to achieve. And that makes the program real to them.

In creating these plans, “self-sufficiency” was not generally defined in concrete terms—other than being employed and not receiving cash welfare benefits—nor did staff members always describe the means by which goals set in different domains were related to each other. A minority of case managers described the ITSP as “just another form,” and several reported that participants did not remember what goals they put on their ITSP. According to one case manager—

[The ITSP is] more of a form they have to fill out rather than guiding them towards anything. When they come for the quarterly [meeting], they don't even know what their goals are, even though we provide a copy of the contract. They're not really looking at that.

Case managers did not report receiving training focused on writing goals, although they might have received goal-setting guidance as part of their general FSS training. Some administrators related that they had taken steps to improve the clarity and consistency of goals on ITSPs. For instance, a few said they had discussed with their staff members the importance of using the “S.M.A.R.T” goals framework to guide goal setting.<sup>76</sup> Administrators at several sites also provided individual feedback to staff members about goals or discussed goal-setting strategies at staff meetings. Some sites adopted the use of standardized wording for specific types of goals to increase consistency in goal setting among case managers. Case managers could adapt or revise these “templates,” developed for goals such as financial literacy, to accommodate participants' needs and situations.

Case managers across all study sites said that the ITSPs reflect clients' goals. Some case managers elected to employ a more client-driven approach to goal setting, using clients' own wording of the goals on the ITSP. In some instances, case managers even allowed for participants to set goals that might be unrealistic within the FSS program's time frame (for example, becoming a doctor). In contrast, other case managers asserted that it was their responsibility to help participants set goals they could achieve within the program's 5-year framework. Case managers' personal work styles determined how forcefully they guided participants in setting realistic goals. Some were hands on and direct, actively steering clients toward (or away from) a particular goal. Some acknowledged that a long-term goal, such as becoming a doctor, was probably unattainable within the 5 years of the FSS program contract and in its place recorded on the participant's ITSP the initial steps toward achieving the goal, such as completing a bachelor's degree. Case managers in one site encouraged participants without a high school diploma or equivalency certificate to pursue one of these credentials as one of their first goals. Some sites further influenced goals by mandating a certain minimum number of goals, setting additional required goals (such as requiring participants to attend a certain number of workshops), or setting parameters on the HUD-required employment goal (such as

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<sup>76</sup> S.M.A.R.T. goals are defined as specific, measurable, attainable, relevant, and timely. These criteria are commonly associated with Drucker's (1954) “management by objectives” concept.

requiring that the participant obtain a full-time job, work more hours at a job, work at a job with a higher pay rate, or find employment in a specific field).

### **Types and Number of Family Self-Sufficiency Goals**

Through the goal-setting process described previously, case managers reported that most goals fell within four domains—employment, education and training, financial literacy (including budgeting and credit repair), and homeownership. The research team’s review of the ITSPs affirmed that goals were largely set in these four domains.

As Table 4.1 shows, nearly every FSS group member’s ITSP listed some type of employment goal. FSS case managers emphasized different job characteristics when drafting employment goals, as would be expected given differences in participants’ educational attainment, work histories, and current employment status, as well as case managers’ own preferences for specifying employment goals. Nearly two-thirds of FSS group members committed to participating in some type of job search or postemployment activity—to find a job if unemployed or, if already working for pay, to find a better job. As Table B.1 shows, the most common types of employment goals involved job retention, full-time employment, or suitable employment (that is, working at a job commensurate with the participant’s education, training, and skills and the types of jobs available in the local area).<sup>77</sup> A participant’s ITSP could include two employment goals or more addressing different job characteristics, such as job retention, earnings amount, increases in hours worked or pay, or field of employment.

**Table 4.1: Family Self-Sufficiency Individual Training and Services Plan Goals and Expected Completion Dates, Family Self-Sufficiency Service-Use Sample**

<b>Goals and Completion Dates</b>	<b>FSS Group</b>
<b>FSS graduation requirement (repeated from Contract of Participation) (%)</b>	
Receive no TANF cash benefits for at least 12 consecutive months prior to end of FSS contract	70.0
<b>Goal domain (%)</b>	
Employment, self-employment, employment retention, or employment advancement	94.1
Financial security services and outcomes	80.2
Job search, self-employment preparation, or postemployment services and referrals	65.0
Education and training services and outcomes	64.4
Homeownership services and outcomes	59.2
Supportive services	8.7
Physical and mental health services, coverage, and outcomes	5.1
Social services	2.4
<b>Number of domains and specific goals included in ITSP</b>	
Average number of goal domains	3.8
Has three domains or more (%)	88.0
Average number of specific goals	6.8
<b>Earliest completion date for any goal (%)</b>	
Year 1	49.9
Year 2	11.1
Year 3	4.4

<sup>77</sup> The COP includes language that defines suitable employment in this way.

Year 4	6.7
No target date or by end of FSS contract	28.0
<b>Completion date for one goal or more (%)</b>	
Year 1	49.9
Year 2	31.2
Year 3	26.2
Year 4	29.5
No target date or by end of FSS contract	98.0
Sample size	1,001

FSS = Family Self-Sufficiency program. ITSP = Individual Training and Services Plan. TANF = Temporary Assistance for Needy Families.

Notes: The FSS service-use sample includes all or a randomly selected subsample of Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. Rounding may cause slight discrepancies in calculating sums. The total may sum to more than 100 percent because FSS group members may have multiple goals.

Source: FSS group members' ITSP forms completed at program enrollment

ITSPs for the vast majority of FSS group members (80 percent) included a financial security goal. Most often, FSS group members committed to attend at least one workshop on financial management, budgeting, or other financial literacy topics or to meet with a financial counselor. Many FSS group members also agreed to take positive actions to improve their financial circumstances, such as repairing their credit, creating a family budget, or increasing savings.

Nearly two-thirds of FSS group members agreed to pursue one education or training goal or more, such as high school equivalency preparation, postsecondary education, skills training, or a course that led to the receipt of an occupational credential. About one-fourth of FSS group members whose ITSP contained an education or training goal had already begun attending before entering the FSS program.

Nearly 6 in 10 FSS group members signed an ITSP that included a homeownership-related goal. Although nearly one-fourth of ITSPs listed home purchase as a goal, more typically, FSS group members committed to preparatory goals, such as attending a homeownership preparation workshop or meeting eligibility requirements for entering HUD's Housing Choice Voucher Homeownership Assistance program. Interviews with staff members shed light on the wording of homeownership-related goals. Some case managers said they were cautious about adding to ITSPs a goal that implied or required a home purchase. As they explained it, buying a home was not realistic for most FSS participants, as too many steps were involved that could go wrong and prevent the FSS group member from graduating and receiving any accumulated escrow funds. These staff members selected goals that were more limited, such as attending a homeownership education program or taking other steps toward homeownership, such as raising credit scores or building savings. This strategy suggests that a portion of goals included in the financial security and financial literacy domain is also linked to participants' homeownership desires, even if they did not state this aspiration explicitly.

In interviews, case managers in only a few sites said they included "personal" goals on the ITSP, such as those related to health or parenting. Thus, it is not surprising that relatively few FSS group members had written goals involving the receipt of support services, social services, or health-related services. These services are often intended to help participants overcome barriers to employment. It is possible that case managers discussed such goals with participants but did not include them on their ITSP.

On average, FSS group members agreed to pursue about seven specific program goals for 5 years. These specific goals encompass an average of four domains. A typical ITSP would include an employment goal, such as working at the same job for at least 12 months; an education or training goal, such as getting an associate’s degree at a community college; and either a financial security goal or a homeownership-related goal. Most FSS group members also committed to participating in a job search or postemployment activity. In addition, many FSS group members agreed to pursue several related goals within a particular domain; for example, in the financial security domain, they might agree to receive financial counseling, prepare a family budget, and raise their credit score.

***Goal Specificity***

The content of goals varied tremendously across sites. Differences included the level of specificity of the goals, whether they adopted a short- or long-term focus, and whether ITSPs included detailed action plans or steps. An inherent conflict exists between creating a detailed plan with multiple long-term goals on the ITSP and facilitating a participant’s graduation from the FSS program. Each goal on the ITSP beyond the two required by HUD creates an additional graduation requirement, as does adding specificity to a goal. Case managers at some sites acknowledged this conflict by limiting what is written on the ITSP. Other case managers pointed out that goals could be changed and updated if needed.

Case managers took different approaches to the amount of detail and specificity they included on the ITSP. Table 4.2 provides some examples of variations in the ways goals were worded on ITSPs. In some cases, small steps were listed as goals or as activities and services on the ITSP; in other sites, short-term activities were recorded on a separate form and not on the ITSP (and thus, they are not included in this analysis). At some sites, FSS staff members purposely kept goals general or vague. For instance, in setting the employment goal, they kept the general language from the FSS contract of “seek and maintain suitable employment.” At other sites, case managers further specified “suitable” by requiring a minimum number of hours per week (for example, specifying full-time employment or 32 hours), an increase in wage rate, or a specified field of employment. Keeping goals broad was sometimes a deliberate decision to avoid having the ITSPs create a roadblock to graduation. Taking this approach to the extreme, one site attempted to maximize its graduation rates by not listing any additional goals on the ITSP beyond those required by HUD. Participants in this site did set additional goals, but they were not recorded on the ITSP. Case managers at other sites said they kept employment and education goals general when participants were unsure or had vague plans.

**Table 4.2: Variation in Goal Types and Goal Specificity on Individual Training and Services Plans**

<b>Case</b>	<b>Final Goal</b>	<b>Interim Goals and Activities</b>	<b>Interim Steps</b>	<b>Target Date</b>
Case 1	Get GED certificate	—	—	2015
	Get driver’s license	—	—	2015
	Get full-time employment	—	—	2016

	Continue education	—	—	2017
	Credit repair or start budget saving	—	—	2018
	Self-sufficiency or homeownership	—	—	2019
Case 2	Obtain associate's degree	Obtain preschool for son	—	1/31/19
		TANF free 12 months before completion of contract	—	10/1/18
		Work 30 hours weekly, 6 months or longer prior to completion of the contract	—	4/30/19
		Pay off six bills on credit report	—	10/01/19
Case 3	Seek and maintain suitable employment	Be welfare free for 12 consecutive months before graduation	—	9/30/18–9/30/19
		Complete a financial literacy course before anticipated graduation	Get literacy course information from coordinator	3/31/19
			Register for class	1/14/19
			Maintain attendance	2/1/19–3/15/19
			Complete course and bring in proof of completion to coordinator	3/31/19
		Credit repair	Obtain benchmark credit score	10/15/14
			Enroll in a credit repair class	11/1/14
			Attend all classes	12/31/14
			Pull credit reports to gauge progress	9/30/15

		Homeownership	Attend at least three homeownership workshops	12/1/16–9/30/17
			Open savings account	1/2/15
			Save \$25 per month toward a down payment	Ongoing

GED = general educational development.

For a client to graduate, an FSS administrator or case manager must determine that the individual achieved all goals. These decisions can be somewhat subjective depending on how goals are written and the latitude sites permit in their interpretation. Differences in the rigidity for determining whether goals are met may have factored into decisions about the specificity of goals on the ITSP. Case managers in some sites indicated that if a specific field or area of study is noted on the ITSP, FSS participants must either stick to the specific field listed on the ITSP or update the ITSP before the contract end date in order to graduate. In other sites, FSS staff members said they were more concerned that participants attained the overarching goal, such as getting a job or a degree, and would approve the graduation of a participant who worked in a different field or received a different type of educational credential from that specified on the ITSP.

### ***Goal Time Frames***

A few sites focused on the near term and included narrowly defined goals that could be completed within a few months to a year. One site specified that participants must include at least one goal to be completed each year of the 5-year contract for a minimum total of five goals. Some sites put the end of the contract as the deadline for accomplishing all goals, although others did not add dates to the ITSPs, which had the same effect. In these sites, staff members did not prioritize among goals or set milestone dates against which progress could be measured.

As shown in Table 4.1, about one-half of FSS group members committed to completing at least one goal within the first year of program enrollment, and about 60 percent committed to completing at least one goal by the end of Year 2. Nearly every one of these FSS group members also had a goal with a completion date at the end of the contract period. In contrast, more than one-third of the FSS group had only longer-term goals, with completion dates in years 4 or 5 after program enrollment.

The presence of short-term goals is important for several reasons. First, according to case managers, breaking large, long-term goals into smaller steps, with shorter-term interim goals, made these goals easier to pursue, less intimidating, and more likely to be achieved. For example, rather than listing a goal as “Get a bachelor’s degree,” interim goals could include “Research different schools,” “Apply for financial aid,” and “Enroll in classes.” Case managers taking this approach also asserted that achieving small goals gave participants a sense of accomplishment and motivated and encouraged them to take the next step. In contrast, other case

managers believed that a detailed road map overwhelmed clients and that an “undefined time frame” provided “breathing room.”

Second, shorter-term goals provide case managers with a yardstick against which they could measure participants’ progress. They could use that information to indicate when they needed to adjust or revise participants’ plans.

### ***Updating Goals***

Case managers said that they reviewed participants’ ITSP and goals during their regularly scheduled meetings with participants, as discussed further in chapter 5. In meetings or written progress updates during the 5-year program period, case managers asked clients about progress, challenges, and needs for new referrals. Based on participants’ responses, case managers could recommend updating the ITSP by revising or changing goals, which was generally allowed, except as participants neared graduation.

FSS case managers are required to record participants’ completion of goals. Staff members in some sites indicated they did not expect to update ITSPs in other ways and rarely did so. In other sites, updating the ITSP appeared to be a more common practice, especially in sites that emphasized shorter-term goals.<sup>78</sup> In these sites, participants added new goals as they completed specific goals or revised dates if they needed more time to complete a particular task or goal. Only when case managers were aware that goals were no longer of interest to the client or unlikely to be achieved were goals on the ITSPs changed or dropped. Usually, participants had to initiate the request to change a goal and then meet in person with the case manager to carry out the change.

### **Conclusions**

Through the goal-setting process, participants and case managers identified steps and strategies for finding employment or better jobs, improving financial management skills, and achieving greater financial security. ITSPs varied in the level of detail and time horizon but usually recorded a relatively ambitious set of goals that spanned multiple domains. Future analyses with longer-term data will explore whether FSS group members with ITSPs that included a relatively large number of goals, or who had goals in several domains, benefited more from their experiences with the program than FSS group members with fewer goals or goals in only one or two domains. A future report will also explore the process and frequency with which ITSPs were updated and the relationship between the frequency of face-to-face contact and changes to participants’ FSS goals.

The next chapter explores case management practices across the 18 FSS study sites, service referrals, and the use of services by FSS participants.

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<sup>78</sup> The ITSPs analyzed in this chapter include only initial ITSPs from the time of program enrollment. The evaluation team did not yet have quantitative data on the frequency with which ITSPs for FSS group members were updated.

## Chapter 5: Case Management Practices and Participant Engagement

Family Self-Sufficiency (FSS) programs offer participants information about a multitude of services for enhancing self-sufficiency and largely rely on referrals to schools, colleges, and community organizations to provide these services. Nonetheless, throughout participants' engagement with the program, FSS case managers remain their main point of contact. Case managers' approach to working with participants and their ability to motivate participants to start activities, monitor participation, and facilitate completion greatly affect participants' experiences in the FSS program.<sup>79</sup> This chapter describes case management practices and examines early participant engagement patterns with case managers, service referrals, and use of services.

The evaluation uses multiple sources of data to examine the range of outcomes and experiences that this chapter presents. Interviews with case managers and administrators conducted in 2015 and 2016 in each site cover case management practices and orientations during the first 18 to 24 months after FSS group members enrolled in the program. Analyses of FSS group members' engagement and program participation are based on quantitative data from housing authorities' electronic and paper notes and records, FSS and Housing Choice Voucher (HCV) program reporting forms, program management information records and tracking spreadsheets, supportive services payment records, HUD administrative data, and responses to the FSS 18-Month Survey.

Key findings based on interviews with FSS case managers and administrators suggest the following.

- Program expectations about the frequency of contact between case managers and participants ranged from monthly to annual, with 14 of 18 sites expecting case managers to attempt contact quarterly.
- More proactive case management styles, particularly those that aimed for monthly contact with the entire caseload, stressed building relationships with clients and motivating them to make progress on their goals. Case managers in other sites were more reactive, expected clients to get in touch if they needed help, and refrained from creating what they considered unnecessary and intrusive requirements.
- Few sites have adopted a high-enforcement orientation. Participants can remain out of touch with their case managers for many months and often for up to a year before case managers begin the termination process.
- Case managers in most sites reported being able to connect clients to needed services by making referrals to outside providers, although the process works better in service-rich communities. Problems were encountered when participants could not afford to enroll in services, when subsidies were limited, or when services were not available or accessible.

The analysis of program data, administrative data, and survey responses suggests the following.

- The typical FSS group member interacted with an FSS case manager about two to three times during the first 12 months after enrolling in the program.
- The vast majority of FSS group members engaged in some type of goal-related activity during the first 18 months of follow-up. About 70 percent participated in at least one FSS activity, and the FSS program recorded most nonparticipants as working for pay during at least part of the follow-up.

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<sup>79</sup> Some programs refer to this role as case coordination, although others view it as case management.

- Typically, FSS group members engaged in short-term activities, such as job searching, financial counseling sessions, or workshops. Most FSS group members who engaged in an FSS-related service participated during 3 months or less of the follow-up period.
- Overall, the FSS program led to a 13-percentage point increase in the use of services more than control group levels but with larger impacts on the use of job search and especially financial security and homeownership preparation services.
- Programs with stronger monitoring and engagement practices (smaller caseload sizes, more frequent contacts expected, and a focus on establishing short-term goals) tended to have a higher incidence of program participation compared with programs without these features.
- On average, however, the cluster of FSS programs that strongly emphasized monitoring and engagement did not experience the largest impacts on service use, in part, because participation rates were relatively high for control group respondents in these localities.

### **Case Management Practices**

After enrollment, most FSS participants receive services provided by outside organizations, education or training institutions, or government agencies. FSS case managers help participants select service providers, monitor participants' progress, and, where necessary, help participants address barriers to starting or completing their activities.<sup>80</sup> FSS participants generally have considerable leeway in determining the hours they will spend pursuing their goals, the speed with which they can accomplish goals, and the effort, diligence, and commitment they put into these tasks. Based on their goals, some participants enroll in job search activities, vocational training programs, classes at a community college, or a series of financial literacy workshops. The quality of these services lies outside the control of the FSS program. FSS programs do, however, control the frequency and consistency with which case managers contact participants, the messages they send, and the ways they encourage participants to overcome the obstacles to goal attainment. The following paragraphs discuss these aspects.

#### ***Frequency, Type, and Content of Participant-Case Manager Contact***

The FSS study sites set expectations about the frequency with which case managers contact clients, either at in-person meetings or by phone, e-mail, or asking participants to return a completed written progress report form. All sites enabled and encouraged clients to get in touch with a case manager in between the required contacts if they experienced difficulties, had questions, or wanted only to touch base.

Sites' policies typically did not specify the type of outreach; contact by phone or e-mail was acceptable, even when in-person visits were preferred. This flexibility took into account clients' preferences and commitments and their access to transportation. A few sites allowed case managers to make home visits or meet clients near their job to facilitate meetings for working clients and those for whom travel was difficult.

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<sup>80</sup> Some housing authorities run periodic workshops or counseling sessions in housing authority facilities.

Nine sites handled contact requirements through mailing quarterly update forms that they asked clients to complete and return. Of these sites, some sent update forms to all clients, although others sent them only to clients with whom they had not recently been in contact.

Most sites required a minimum of one in-person visit per year. The two sites that expected case managers to reach out monthly expected more face-to-face visits as well. One expected monthly in-person meetings, and the other allowed monthly contacts by phone and e-mail but strongly preferred in-person meetings each quarter.

Occasionally, case managers said that they contacted clients more often than required, but most case managers indicated that when they had more than the minimum required contact with clients, it was the clients who initiated most of these additional contacts. Case managers at some sites were allowed to have less frequent contact with employed participants than with unemployed participants.

### ***Participant Contact With Case Manager***

To analyze communications patterns between FSS participants and case managers, the evaluation draws on information collected by the housing agencies. These data were then used to create measures of the (1) timing of communications, (2) medium of communication (in-person meeting, phone call, exchange of e-mails or other electronic documents, and mailing of paper forms or documents), and (3) content covered during each communication. For each FSS group member, data on communications cover the first 12 months following the member's signing of the Contract of Participation (COP) and Individual Training and Services Plan (ITSP).<sup>81</sup>

For this analysis, "communications" were recorded if they involved both the FSS group member and the FSS case manager, either simultaneously, as with a face-to-face meeting or phone call, or sequentially, as during a documented exchange of electronic communications or when the FSS group member mailed or dropped off a letter at the housing authority office or a completed progress report.<sup>82</sup> To analyze the incidence of communications, the research team chose the month of follow-up as the unit of analysis and created indicators of the number of months with at least one communication.<sup>83</sup> Separate averages were calculated for each medium of communication.

An additional analysis used responses from the FSS 18-Month Survey. Respondents were asked when they had last communicated with an FSS case manager since random assignment, a

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<sup>81</sup> In a few instances, FSS group members signed their ITSP 1 month or more after they signed their COP. For these FSS group members, the follow-up period for analyzing communications began with the start of the first month after they signed their ITSP.

<sup>82</sup> Not counted as communications were "attempted contacts," such as FSS coordinators leaving phone messages, e-mails, or paper forms and when the FSS group member did not subsequently reply to those letters and notices, and recorded communications between the FSS coordinator and other members of the FSS group member's household. For several housing authorities, this analysis excludes the routine monthly mailing or e-mailing to all or to large numbers of FSS participants of fliers from service providers, newsletters, notices of upcoming job fairs or housing authority events, and job listings. A separate analysis covers these attempted contacts based on data collected from 7 of the 18 housing authorities.

<sup>83</sup> Thus, for example, months with five phone conversations were treated similarly in the analysis as months with one phone conversation. This analysis strategy acknowledges the difficulty of creating an equivalent metric for measuring the incidence of communications when two parties in communication can routinely exchange multiple e-mails or text messages in rapid succession.

somewhat longer follow-up period than the analysis of documents from housing authorities covered.

Table 5.1 summarizes the findings on the incidence and types of communications between FSS group members and FSS case managers, based on housing authority paper documents and electronic data. As shown, most FSS group members (80 percent) had at least one contact with an FSS case manager, most often through face-to-face meetings at the housing authority office. A little more than one-third of FSS group members had at least one phone conversation with their FSS case manager, and a similar proportion communicated with their FSS coordinator by mail, typically by returning a progress report.

**Table 5.1: Selected Characteristics of Contacts Between FSS Group Members and FSS Case Managers During the First 12 Months After Enrollment, FSS Service-Use Sample**

<b>Contacts</b>	<b>FSS Group</b>
Had one contact or more (%)	80.2
In person	56.6
By phone	37.5
By mail or delivery of form or letter	36.5
By email, text, social media, or fax	17.4
Average number of months with one contact or more	2.5
Number of months with one contact or more (%)	
0	19.8
1–3	52.9
4–6	20.3
7–9	6.2
10–12	0.8
Average number of months with one additional attempted contact or more initiated by the FSS case manager	2.1
Average number of months with one additional attempted contact or more initiated by the FSS case manager (%)	
0	35.3
1–3	40.0
4–6	18.7
7–9	5.8
10–12	0.2
Subjects covered during one contact or more (%)	
Monitoring of service use or employment	65.2
General program status check in or update of FSS goals	62.2
Addressing barriers to service use, employment, or goal attainment	41.4
Planning for or referrals to FSS services	35.4
Scheduling, confirming, postponing, or canceling an upcoming appointment	26.1
Monitoring of household’s financial situation	18.7
Exit from FSS or HCV programs (under consideration or in progress)	7.6
Sample size	1,004

FSS = Family Self-Sufficiency program. HCV = Housing Choice Voucher.

Notes: The FSS service-use sample includes all or a randomly selected subsample of HCV heads of households who were randomly assigned to the FSS group between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. Contacts are defined as interactions between FSS group members and FSS case managers in which the FSS group member was actively involved. Contacts include conversations that took place in person or by phone; communications by e-mail, text, social media, or fax that were initiated by the FSS group member; and completed forms or letters that were mailed or delivered in person by the FSS group member. Contacts were recorded starting with the first month of the FSS contract period or

the first month after the FSS group member signed his or her Individual Training and Services Plan form, whichever occurred later. Data on attempted contacts were collected for 442 FSS group members from 7 of the 18 participating housing authorities. Rounding may cause slight discrepancies in calculating sums. The total may sum to more than 100 percent because FSS group members may have had more than one type of contact or more than one subject covered during one contact or more.  
Source: Housing authority administrative data

Across all housing authorities, FSS group members and FSS case managers averaged about two and one-half months with at least one communication, equivalent to communications occurring every 4 or 5 months.<sup>84</sup> A little more than one-fourth of the FSS group members interacted with FSS case managers during 4 months or more—that is, at least quarterly. Where measured, FSS case managers attempted two additional communications on average during the 12-month follow-up period.<sup>85</sup>

Findings from survey responses are relatively consistent with results measured from housing authority program records. As Table C.1 shows, the vast majority of FSS group members (more than 95 percent) reported contact with their FSS case manager at least once since random assignment, but only one-half of FSS respondents reported having contact with their FSS case manager within the previous 3 months. Turnover among FSS case managers might account for some of the less-than-expected contact between FSS group members and case managers. When staff members left the FSS program, participants were not always immediately assigned to another case manager, causing an interruption in staff member-participant contact for a period of time, until new staff members were hired and trained. Five of the study sites experienced significant turnover in which nearly all FSS case managers left during the course of a year, and a sixth site had a severe reduction in staff.

### ***Case Management Approach***

Case manager-client contacts included brief e-mails or phone messages as a way of staying in touch, letting clients know they “are there” if needed, and reminding clients about their goals. Often, contacts involved substantive conversations tied to specific goals and could include reviewing a credit report or job application or developing talking points for asking for a raise.

Across all sites, case managers reported that they wanted participants to feel comfortable asking for help at any point if they had a question or issue. Staff members at the sites with more frequent contact requirements stated that they used these contacts as a means to develop trust and stronger relationships with clients. One site required monthly contact for the first 3 months of the program in an effort to develop closer, trusting relationships and to get clients in the habit of communicating with their case manager. After this period, quarterly contact was the norm.

FSS case managers who also performed HCV responsibilities offered differing opinions about the value of administering the two programs for an FSS household. One FSS case manager who also handled HCV tasks acknowledged that building trust can be more difficult after reprimanding or warning a client about arrears in rent payments or other housing issues. On the

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<sup>84</sup> Considering that most housing authorities set a standard of quarterly or monthly communications, the incidence of communication recorded from housing authority documents is less frequent than expected.

<sup>85</sup> Some attempted communications may have been successful. For example, the FSS group member may have read a notice of an upcoming meeting at the housing office that the FSS coordinator mailed. These communications are classified as “attempted” if housing authority documents contained no evidence of the FSS group member’s acknowledgment or reply.

other hand, some case managers with HCV duties maintained that they appreciated having required HCV-related meetings with FSS clients.

The types of conversations or exchanges with clients varied by the case manager. Several case managers reported that they usually began by asking clients how they were doing in general and then asked clients about their FSS goals in a conversational and personal manner. Through these interactions, case managers attempted to keep clients “on track,” identify and address any barriers to goal attainment, and determine whether new referrals were needed. In some instances, case managers attempted to reengage clients with their goals, or else to determine or confirm that the stated goals were still salient or whether clients had new ideas about what they wanted to accomplish.

Differences in case management approaches were also seen in how case managers worked with unemployed FSS participants. As the previous chapter showed, many participants had a job search goal, and case managers who were interviewed said they focused on employment goals, especially for the unemployed. Case managers most often helped these participants by sending them job listings or notices of job fairs or by making referrals to the local workforce agency. In a site taking a more proactive approach, a case manager required clients with a job-search goal to set a target number of jobs for which they would apply each week, and the case manager required the clients to record details about job applications that they had submitted in a job search log, which they were routinely required to show to the case manager. In a few other sites, case managers reported that they occasionally sat with clients and helped them complete a job application during an in-person meeting.

Sites with monthly contact expectations for the entire caseload attempted to keep the FSS program at the forefront and address issues and obstacles as they occurred. As one case manager put it, “People forget stuff in the day-to-day chaos of life. If we’re constantly revisiting the goals, they’ll have a better chance of achieving them.”

Another difference in approach concerned whether case managers delved into personal issues in clients’ lives. This approach was more common in sites with more frequent contact. In these sites, case managers related that they tried to build a trusting relationship with clients to encourage them to share problems that could be keeping them from achieving their goals. Case managers could then intervene before the crisis worsened. One case manager described this approach as follows.

You might assume we’re just going to talk about the client’s goals, but it could be about their kids, about their landlord, about grief, about a crime situation—could be anything. You’re a counselor, a mentor, a friend, a therapist, a mother—you’re everything.

Most case managers reported that there were no consequences for clients who did not return case manager’s phone calls, e-mails, or written requests for updates, nor for those who did not show up for in-person appointments. Although most case managers said they eventually would initiate the termination process, this step usually occurred after multiple contact attempts during many months. Staff members acknowledged that clients who did not respond to a contact attempt or with whom they had not had contact in a while could still make progress toward their goals. For example, one case manager in a site with less frequent contact requirements noted that if participants were in training or college, not a lot of activity related to their goals would change during the course of 3 months.

Some case managers related that they wanted clients to contact them if something came up that derailed progress on their goals, but they acknowledged that clients' requests for assistance happen less often than they would like. According to one case manager, "A lot of participants retreat and don't think that their FSS coordinator can help them."

As shown in Table 5.1, interactions between FSS group members and FSS case managers often covered multiple subjects but most often included reviews of progress reports that the FSS group member submitted and monitoring of service receipt or employment. According to housing authority data, a little more than one-third of contacts involved planning for or making new referrals to services. Fairly often (in about 40 percent of contacts), FSS group members told FSS case managers about problems that were preventing or delaying their use of program services, employment, or completion of an FSS goal.

### **Services and Referrals**

HUD provides funding for case management and coordination, but housing authorities rely on local community organizations to make services available to FSS participants to help them become self-sufficient. Through partnerships with local organizations, the housing authorities create opportunities for participants to access services that are expected to help them reach their self-sufficiency goals. The study sites offer connections to a broad range of services to clients, through both formal and informal partnerships with service providers.

### ***Program Coordinating Committees***

According to HUD regulations, housing authorities that operate FSS programs must establish an FSS Program Coordinating Committee (PCC). The PCC is expected to help the public housing agency develop its FSS action plan, monitor the implementation of the program, coordinate services, obtain funding, market the program to potential enrollees, and plan for changes in program policies and services (HUD, 2017b: 103–106). Fifteen of the 18 study sites had a PCC, typically consisting of between 10 and 20 service providers in the community that met periodically throughout the year.<sup>86</sup> According to HUD guidelines, "By identifying a broad range of partners and building close working relationships among them, FSS programs can offer a holistic set of local services that facilitate participants' success" (HUD, 2017b: 105). In some sites, the PCC included all organizations within the housing authority's referral network, and as new referral sources were found, they were added to the list. In other cases, the PCC was composed of a select group of service organizations, and the FSS program had a larger list of organizations to which they referred clients. Housing authorities in larger metropolitan areas sometimes shared PCCs. Organizations on the PCC included community colleges and other education and training providers, financial service organizations, local workforce development agencies, the local Temporary Assistance for Needy Families (TANF) agency, economic and community development agencies, national and locally based nonprofits, and faith-based service organizations.

The referral relationships with service organizations, including both the PCC and non-PCC organizations, were predominantly informal (that is, they did not require a set number of referrals

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<sup>86</sup> A sixteenth site had what it considered to be PCC partners that came onsite to provide services but did not meet together as a group.

or reserved spots for FSS participants, nor was any money exchanged), although some sites did sign Memoranda of Understanding or other formal agreements with at least some of their PCC members or other referral partners. PCCs met on a regular basis (usually two to four times a year), during which time the FSS staff and partner agencies shared programmatic updates and planned events. Rarely did housing authorities ask PCC members to provide input or guidance to the FSS program.

Staff members said that the primary benefits of the PCC were learning about available services in the community and developing a relationship with those organizations. Several FSS staff members mentioned the benefit of having a specific name of a staff person at the organization that they could give to participants with the referral. However, FSS staff members said clients did not necessarily receive special treatment by the staff at the PCC member organizations.

### ***Referrals***

Across the board, case managers described connecting participants to needed services as a primary role they played. Case managers sometimes provided assistance directly—such as reviewing resumes, aiding participants in completing a job application, conducting mock interviews, or reviewing a credit report—but most often they referred participants to outside service providers among PCC members, as well as non-PCC organizations. This process was especially true in service-rich communities. In many cases, as when providers were active PCC members, case managers had relationships with teachers or counselors at the service provider and would refer participants to a specific person at the organization. Other times, case managers provided clients with a list of different providers, leaving the choice of the provider up to the participant. Most often, case managers relied on participants to report back on whether they followed up on the referral. Some sites used referral forms to track service receipt or received copies of sign-in sheets. According to case manager interviews, tracking participant attendance at service providers was something a few staff members wished they could do more easily; other case managers preferred a more hands-off approach.

At one site, when case managers found that clients were not following through with their referrals to an outside organization, FSS administrators invited their partner organizations to come on site and make presentations directly to clients.<sup>87</sup> On one Saturday per month, a different partner organization comes to the housing authority, and all FSS participants are invited to attend. In this way, clients can learn about available services directly from the service providers, and the partners hope to enroll new clients.

After implementing this system, staff members at this site said that the system had largely replaced making individual referrals. Even though case managers in most sites appeared satisfied with the referral process, they also noted gaps in the system. Sometimes services existed, such as education or childcare, but participants could not afford them or subsidies were limited. On other occasions, the service was not available, close by, or accessible by public transit. Occasionally, staff members reported that they heard back from clients who did not feel supported at the provider, did not find the staff members “nice,” or felt they were not getting what they needed. As one case manager put it, “Some of the resumes that get churned out by some agencies are just

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<sup>87</sup> This site considers these referral partners to be their PCC, even though the partners do not meet together.

not good for getting a job.” FSS staff members said they have sometimes given feedback to outside agencies.

Although direct service provision was not part of the FSS model, 15 of the 18 sites held at least one or two workshops at the housing authority. Case managers most commonly scheduled and arranged workshops that staff members from an outside organization led, although in a few instances, FSS staff members led the workshops. Workshops covered a range of topics, some of which related to participants’ goals—for example, financial literacy and homeownership were common topics for onsite workshops. However, other topics, such as parenting, health and wellness, and building self-esteem, were also covered through onsite presentations. A few sites required workshop attendance or attendance at a minimum number of workshops offered during the year, whereas other sites did not mandate attendance.

### **Patterns of Family Self-Sufficiency Engagement**

This section describes FSS group members’ patterns of engagement in FSS-related program activities during the first 18 months of follow-up.<sup>88</sup> For this analysis, the research team collected information from a wide range of electronic and paper records maintained at housing authority offices, supplemented by HUD administrative data and study participant responses to the FSS 18-Month Survey.<sup>89</sup> These data were used to create measures of FSS program status, service use, and recorded employment. For analysis purposes, the team grouped services into the same domains that were created for the analysis of FSS program goals.

As the following paragraphs reveal, the vast majority of FSS group members experienced at least a minimal level of engagement in the program during the first 18 months of follow-up. They participated in a goal-related activity for at least 1 day, started a job, or maintained employment that they began before enrolling in the FSS program. As measured, levels of engagement appeared to diminish over time, although much more so for the use of FSS-related services than for employment. Overall, a little more than 60 percent of FSS group members were either employed or using FSS-related services as of month 18 of follow-up (not shown in any table).

### ***Family Self-Sufficiency Enrollment Status***

As Table C.2 shows, according to administrative data, about four out of five FSS group members remained enrolled in FSS throughout the first 18 months following random assignment. Those who exited from the program included about 6 percent of FSS group members who never enrolled and 14 percent (with rounding) of FSS group members who left following enrollment. Most of the latter group also exited from the HCV program or moved to another housing authority.

Not all enrollees remained actively engaged in the FSS program at the end of 18 months. For example, as the “Survey responses” panel of Table C.2 shows, about 86 percent of FSS group

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<sup>88</sup> For this analysis, the terms “used services” and “participated in activities” are used interchangeably.

<sup>89</sup> Data collected from housing authorities included case notes, service referral forms, workshop attendance sheets, communications from service providers, participant progress reports, management information system records, service-use tracking spreadsheets, communications between FSS group members and FSS case managers, and HCV program status forms.

survey respondents reported that they were still enrolled in the program, a somewhat larger proportion than was recorded with administrative data. However, among these enrollees, more than one-third of the FSS group responded that they did not use FSS-related services.<sup>90</sup>

### ***Service Use and Recorded Employment***

Table 5.2 and Table C.3 summarize the patterns of FSS group members' service use and employment documented in PHA records during the first 18 months of follow-up.<sup>91</sup> As Table 5.2 shows, according to housing authority data, more than 70 percent of FSS group members used at least one FSS-related service during months 1 to 18, and a little more than two-thirds of FSS group members worked for pay. About one-half of the FSS group combined service use with employment, whereas only about 12 percent of FSS group members enrolled in the program but never used an FSS-related service and had no recorded employment through month 18. Use of FSS-related services followed no set pattern during months 1 to 18, and none of the service-use domains included the participation of most FSS group members. As noted previously, nearly all FSS group members agreed to pursue at least one financial security goal while enrolled in the program. Not surprisingly, the largest proportion of FSS group members participated in financial security-related activities (40 percent), most often by attending one financial management workshop or more or by receiving individual financial counseling.<sup>92</sup> About one-fourth of FSS group members participated in a job search, self-employment preparation, or postemployment services activity, with job-search activities (individual or group) as the most frequently used services. A slightly smaller proportion of FSS group members attended an education or training program, mostly postsecondary education or vocational training. Although rarely included as a goal in FSS group members' ITSP, a fairly sizable proportion (22 percent) of FSS group members received social services from the FSS program, usually by attending one workshop or more in life skills, parenting, or building self-esteem. In contrast, whereas most FSS group members had agreed to pursue at least one homeownership-related goal, only about one in eight FSS group members had taken steps toward doing so by month 18. Most of these FSS group members attended one workshop or more that covered the financial requirements for purchasing a home or received individual counseling. More closely reflecting the pattern of goal setting in ITSPs, about 1 in 10 FSS group members received some type of support service, most often in the form of transportation assistance, and nearly no FSS group members received health coverage assistance or health-related services from the FSS program.

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<sup>90</sup> The calculation is 32.2 percent enrolled and not using FSS services divided by 86.0 percent enrolled = 37.4 percent.

<sup>91</sup> The rest of this analysis focuses on the experiences of the FSS service-use sample, all who enrolled in the FSS program following random assignment.

<sup>92</sup> See Table C.3 for detailed findings on service use.

**Table 5.2: Use of FSS Services and Recorded Employment During Months 1 to 18, FSS Service-Use Sample**

Outcome	FSS Group
Used FSS services (%)	71.3
Financial security	40.1
Job search, business preparation, or postemployment	24.7
Education or training	21.9
Social services	21.9
Homeownership preparation	13.3
Supportive services	11.8
Health coverage and services	3.3
Had program-recorded employment (%)	67.4
FSS service use and employment status (%)	
Service-use and program-recorded employment	51.0
Service-use only	20.3
Program-recorded employment only	16.4
Neither service use nor program-recorded employment	12.3
Average number of service-use and employment domains	2.0
Number of domains (%)	
0	12.3
1	26.8
2	26.9
3 or more	34.1
Sample size	1,004

FSS = Family Self-Sufficiency program.

Notes: The FSS service-use sample includes all or a randomly selected subsample of Housing Choice Voucher heads of households who were randomly assigned to the FSS group between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. Rounding may cause slight discrepancies in calculating sums. The total may sum to more than 100 percent because FSS group members could use more than one service.

Source: Housing authority administrative data

As Table 5.3 shows, most FSS group members began to use FSS-related services within 6 months of random assignment. Many of these FSS group members started their involvement with the FSS program by attending short-term workshops on job search, financial security, homeownership preparation, or life skills soon after enrolling in the program. In addition, about 7 percent of FSS group members continued attending a postsecondary education or vocational training program that they had started before enrolling in the FSS program (not shown in the table). Relatively few FSS group members who had not begun using FSS-related services by the end of month 6 began participation during the remaining 12 months of follow-up.<sup>93</sup>

<sup>93</sup> As Table 5.3 shows, about 17 percent of FSS group members first participated in an FSS activity during months 7 through 18 of follow-up, and 29 percent never participated during the follow-up.

**Table 5.3: Indicators of Timing and Duration of Service Use and Program-Recorded Employment During Months 1 to 18, Family Self-Sufficiency Service-Use Sample**

Outcome	FSS Group
<b>Service use</b>	
First month with service use (%)	
1–3	36.5
4–6	18.2
7–12	12.0
13–18	4.7
No service use	28.7
Average number of months with service use	3.5
Months with service use (%)	
0	28.7
1–3	45.2
4–6	9.2
7–12	6.6
13–18	10.4
<b>Employment</b>	
First month with program-recorded employment (%)	
1–3	50.4
4–6	5.5
7–12	7.1
13–18	4.5
No recorded employment	32.6
Average number of months with program-recorded employment	9.5
Months with program recorded employment (%)	
0	32.6
1–3	4.1
4–6	5.1
7–12	12.0
13–18	46.3
Sample size	1,004

FSS = Family Self-Sufficiency program.

Notes: The FSS service-use sample includes all or a randomly selected subsample of Housing Choice Voucher heads of households who were randomly assigned to the FSS group between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. Rounding may cause slight discrepancies in calculating sums.

Source: Housing authority administrative data

Most FSS group members used FSS-related services on a short-term basis. Most FSS group members participated in FSS activities during 6 months or less out of the 18 months of follow-up, and only about one in six FSS group members participated during 7 months or more (Table 5.3). The relatively high rate of employment among FSS group members helps explain why FSS group members participated intermittently or stopped attending after completing one or two short-term activities. According to housing authority data, about 45 percent of FSS group members entered the program already employed. In any given month of follow-up, more than twice as many FSS group members were employed as were participating in FSS activities. The high incidence of employment among FSS group members may be seen as a positive outcome both in general and because employment is a required goal. Nonetheless, combining work and service receipt is often difficult for low- and moderate-income household heads, particularly

those with young children. As the months of follow-up proceed, FSS group members, who maintain employment but cease participating in FSS activities or have not yet participated in FSS activities (16 percent of FSS group members), may find it increasingly difficult to reconnect with the program and complete all goals listed in their ITSP.

### **Program Engagement Levels by Selected Baseline Characteristics and by Site**

The FSS program coordinates access and referrals to a wide range of services to help HCV holders find jobs, advance in careers, and improve levels of financial security. Use of these services may vary among study participants who enter the program with different levels of employment, education, or financial circumstances. Variation in how housing authorities operate the FSS program may also affect levels of service use. This section explores these issues first by comparing patterns of contacts with FSS case managers, service use, and program-recorded employment during the first 18 months of follow-up for FSS group members with different baseline characteristics. The analysis then considers the extent to which levels of engagement in the FSS program varied among the 18 housing authorities in the study and whether FSS group members had a similar likelihood of participating in FSS activities in housing authorities that share common features or program implementation strategies.

Tables 5.4 to 5.6, respectively, show comparisons of indicators of FSS program engagement by self-reported employment, receipt of disability benefits, and educational attainment at the time of random assignment. Among all subgroups, the vast majority of FSS group members maintained at least a minimal connection to the program through the end of the follow-up period. For example, between 81 and 86 percent of FSS group members continued enrollment in the program through month 18. Similarly, among all subgroups, between 78 and 89 percent of FSS group members had at least one contact at some point with an FSS case manager. Frequency of contact appears to have varied more substantially across the subgroups, at least among educational attainment subgroups. As Table 5.6 shows, FSS group members who entered the program with a 2-year college degree or higher averaged about 1 more month with at least one contact with an FSS case manager compared with FSS group members with no degree or credential above the high school level. Moreover, FSS group members who entered the study with at least a 2-year college degree had a higher incidence of having contact in 3 months or more during the first 12 months after program entry, by nearly 20 percentage points.

**Table 5.4: Selected Indicators of Contacts and Service Use, by Self-Reported Employment Status at Random Assignment, Family Self-Sufficiency Service-Use Sample**

Outcome	Not Employed	Employed	
<b>Contacts with case managers during months 1 to 12</b>			
Had one contact or more (%)	83.2	77.7	**
Had contact during 3 months or more (%)	41.5	39.4	
Average number of months with contacts	2.6	2.4	
<b>FSS service use and employment during months 1 to 18 (%)</b>			
Used FSS service	74.0	69.1	*
Used FSS services for 3 months or more	36.6	31.9	
Had program-recorded employment	43.0	87.5	***
<b>FSS service use and employment status (%)</b>			***
Service use and program-recorded employment	34.4	64.6	
Service use only	39.5	4.5	
Program-recorded employment only	8.6	22.9	
Neither service use nor program-recorded employment	17.4	8.0	
Still enrolled in FSS program in month 18	84.5	83.7	
Sample size (total = 1,004)	453	551	

FSS = Family Self-Sufficiency program.

Notes: The FSS service-use sample includes all or a randomly selected subsample of Housing Choice Voucher heads of households who were randomly assigned to the FSS group between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. Rounding may cause slight discrepancies in calculating sums and differences. A chi-square test was performed on subgroup differences in frequency distributions, and an *F*-test was performed on subgroup differences in means. Statistical significance levels are indicated as \* = 10 percent, \*\* = 5 percent, \*\*\* = 1 percent.

Sources: FSS Baseline Information Form data; housing authority administrative data

**Table 5.5: Selected Indicators of Contacts and Service Use, by Self-Reported Receipt of Disability Benefits at Random Assignment, Family Self-Sufficiency Service-Use Sample**

Outcome	Did Not Receive Benefits	Received Benefits	
<b>Contacts with case managers during months 1 to 12</b>			
Had one contact or more (%)	80.2	80.0	
Had contact during 3 months or more (%)	40.0	42.1	
Average number of months with contacts	2.5	2.5	
<b>FSS service use and employment during months 1 to 18 (%)</b>			
Used FSS service	71.4	71.0	
Used FSS services for 3 months or more	34.0	34.5	
Had program-recorded employment	72.2	39.3	***
<b>FSS service use and employment status (%)</b>			***
Service use and program-recorded employment	54.5	30.3	
Service use only	16.9	40.7	
Program-recorded employment only	17.7	9.0	
Neither service use nor program-recorded employment	10.9	20.0	
Still enrolled in FSS program in month 18	84.4	82.1	

Sample size (total = 1,004)	859	145	
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FSS = Family Self-Sufficiency program.

Notes: The FSS service-use sample includes all or a randomly selected subsample of Housing Choice Voucher heads of households who were randomly assigned to the FSS group between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. Rounding may cause slight discrepancies in calculating sums and differences. A chi-square test was performed on subgroup differences in frequency distributions, and an *F*-test was performed on subgroup differences in means. Statistical significance levels are indicated as \*\*\* = 1 percent.

Sources: FSS Baseline Information Form data; housing authority administrative data

**Table 5.6: Selected Indicators of Contacts and Service Use, by Self-Reported Level of Educational Attainment at Random Assignment, Family Self-Sufficiency Service-Use Sample**

Outcome	No Diploma or Credential	High School Diploma or GED Certificate	Some College	2-Year College Degree or Higher	
<b>Contacts with case managers during months 1 to 12</b>					
Had one contact or more (%)	78.2	77.9	78.4	88.6	**
Had contact during 3 months or more (%)	32.5	34.8	42.7	51.3	***
Average number of months with contacts	2.2	2.2	2.5	3.2	***
<b>FSS service use and employment during months 1 to 18 (%)</b>					
Used FSS service	62.9	71.1	71.7	79.3	***
Used FSS services during 3 months or more	25.9	28.9	38.2	41.5	***
Had program-recorded employment	61.9	66.8	70.4	68.4	
<b>FSS service use and employment status (%)</b>					
Service use and program-recorded employment	45.7	47.0	53.7	56.5	*
Service use only	17.3	24.1	18.0	22.8	
Program-recorded employment only	16.2	19.8	16.6	11.9	
Neither service use nor program-recorded employment	20.8	9.1	11.6	8.8	
Still enrolled in FSS program in month 18 (%)	81.2	86.2	83.9	84.5	
Sample size (total = 1,004)	197	253	361	193	

FSS = Family Self-Sufficiency program. GED = general educational development.

Notes: The FSS service-use sample includes all or a randomly selected subsample of Housing Choice Voucher heads of households who were randomly assigned to the FSS group between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. Rounding may cause slight discrepancies in calculating sums and differences. A chi-square test was performed on subgroup differences in frequency distributions, and an *F*-test was performed on subgroup differences in means. Statistical significance levels are indicated as \* = 10 percent, \*\* = 5 percent, \*\*\* = 1 percent.

Sources: FSS Baseline Information Form data; housing authority administrative data

Subgroups defined by levels of educational attainment at the time of random assignment also varied in their incidence of use of any FSS-related services in months 1 to 18, ranging from 63 percent for FSS group members with no degree or educational credential to 79 percent for FSS group members with a 2-year college degree or higher. By a similar margin, the subgroup with the highest level of educational attainment exceeded the subgroup without a degree or educational credential in its use of FSS-related services for 3 months or more. In contrast, levels of FSS-related service use varied relatively little by FSS group members' employment or disability status at their time of random assignment.

All three subgroups differed in the extent to which FSS group members combined services and employment. Subgroups most likely to be employed during the follow-up period—these subgroups include FSS group members who reported being employed at random assignment, those with no self-reported receipt of Supplemental Security Income or Social Security Disability Insurance benefits, and those with a 2-year college degree or higher—had the highest incidence of using at least one FSS-related service and also having at least 1 month of program-recorded employment during the 18-month follow-up period. These subgroups also had the smallest proportions of subgroup members with no service use and no recorded employment, an indicator of disengagement with the FSS program. FSS group members who reported having no employment at random assignment and those who reported receiving disability benefits were much more likely to use FSS-related services but not find jobs during months 1 to 18, or to a lesser extent, have neither service use nor employment.<sup>94</sup>

Levels of engagement with the FSS program varied considerably by site. As Table 5.7 shows, most FSS group members from any housing agency had at least one contact with an FSS case manager during the first year after program enrollment. The extremes were housing authorities in which close to 100 percent of FSS group members had at least one contact and housing authorities in which only about 4 in 10 FSS group members had contact. Similarly, among the housing authorities with the highest incidence of service use, more than 90 percent of FSS group members used at least one FSS-related service during months 1 to 18 of follow-up compared with slightly more than 40 percent of FSS group members in housing authorities with the lowest incidence. Averages for housing authorities also fell along a wide continuum for measures of more extensive engagement with the FSS program, having contacts with an FSS case manager during 3 months or more and using FSS-related services during 3 months or more.

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<sup>94</sup> As shown in Table 5.6, subgroups based on the highest level of educational attainment do not show a clear pattern of variation in other service use and employment outcomes. For example, 23 percent of FSS group members with a 2-year college degree or higher used only FSS services (and had no program-recorded employment), as did 24 percent of FSS group members with a high school diploma or GED certificate.

**Table 5.7: Indicators of Contacts and FSS Service Use in Months 1 to 18, by Housing Agency, FSS Service-Use Sample**

Outcome	Had 1 Contact or More in Months 1–12	Had Contact in 3 Months or More in Months 1–12	Used FSS-Related Services in Months 1–18	Used FSS-Related Services in 3 Months or More in Months 1–18
Average value for the three highest-ranking housing agencies (%)	98.3	83.1	91.9	58.8
Median value for all housing agencies (%)	86.5	34.8	74.7	34.3
Average value for the three lowest-ranking housing agencies (%)	40.6	7.6	43.6	12.5
<b>Correlation coefficients (housing agency averages)</b>				
Average FSS caseload size <sup>a</sup>	0.72	0.73	0.35	0.63
Expected number of contacts per year	0.42	0.65	0.42	0.61
Proportion of FSS group with a Year 1 goal	0.48	0.48	0.53	0.64
FSS-only caseload responsibility	– 0.06	0.19	– 0.02	0.16
Proportion of FSS group with a job search or postemployment goal	0.31	0.00	0.35	0.20
Proportion of FSS group with an education or training goal	– 0.08	– 0.34	– 0.20	– 0.03
Proportion of FSS group with a financial security goal	– 0.03	– 0.20	0.27	0.15
Emphasis on monitoring and engagement (composite score) <sup>b</sup>	0.65	0.74	0.52	0.75
Number of housing agencies (total = 18)				

FSS = Family Self-Sufficiency program.

<sup>a</sup> Average caseload sizes were multiplied by –1 to test whether small caseload sizes are positively correlated with a greater incidence of contacts and service use.

<sup>b</sup> The FSS monitoring and engagement composite score incorporates three components—average caseload size, expected number of contacts per year, and the proportion of FSS group members with a Year 1 goal. A z-score for each component was calculated using the site value and the mean of all 18 sites. The z-scores were summed to create the composite value.

Note: The FSS service-use sample includes all or a randomly selected subsample of Housing Choice Voucher heads of households who were randomly assigned to the FSS group between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment.

Sources: Housing agency service-use data; information provided by FSS administrators and case managers

### ***Relationship Between Program Implementation Features and Participation Outcomes***

As the discussion in chapter 3 showed, housing authorities organized FSS administrative and case management functions differently and implemented different strategies for helping participants attain their employment and self-sufficiency goals. This section considers whether certain features of program implementation, as different housing authorities practiced it, were associated with higher- or lower-than-average participation outcomes—contacts with case managers or use of FSS-related services. For this analysis, the research team created seven measures of program implementation, using data from interviews with FSS administrators and case managers and data collected from FSS group members' ITSP forms. As the middle panel of Table 5.7 shows, the implementation features tested were (1) maintaining small FSS caseloads, (2) expecting relatively frequent contacts, (3) setting Year 1 program goals for a large majority of FSS group members, and (4) having case managers focus on FSS-only responsibilities. The team examined similar associations for indicators of sites' tendency to emphasize particular types of service use when preparing ITSPs, as measured by the percentage of FSS group members with an FSS goal in the domain of (5) job search or postemployment services, (6) education or training, or (7) financial security.

Four participation outcome measures were chosen for these tests of association: (1) having participant-case manager contacts during at least 1 month of follow-up; (2) having participant-case manager contacts during at least 3 months of follow-up; (3) using FSS-related services during at least 1 month of follow-up; and (4) using FSS-related services during at least 3 months of follow-up. The second and fourth of these measures represent relatively high levels of participation and engagement by FSS group members following program enrollment.

It was hypothesized that housing authorities with implementation features that suggest a strong commitment to close monitoring and frequent engagement with FSS participants would demonstrate a higher incidence of contacts and service use compared with housing authorities without these features. With some exceptions, the findings from this analysis confirm this hypothesis. Tests of association between indicators of service type and participation outcomes were more exploratory. Housing authorities could plausibly attain relatively high rates of contacts or service use by encouraging FSS group members to participate in a series of short-term employment-related activities, such as job search workshops, or in longer-term education or training activities with frequent check-ins. The remainder of this section summarizes the research methods and findings from these tests.<sup>95</sup>

One fairly simple way to examine whether FSS program implementation features are likely to affect participants' contacts and service use outcomes involves the calculation of Pearson's product moment correlation coefficients. Site averages for each of the seven implementation features listed previously were correlated with site averages for each of four participation outcomes, resulting in a matrix of 28 correlation coefficients. The middle panel of Table 5.7 shows the results of these tests.

For each of the 28 pairs of measures tested, correlation coefficients of between 0.700 and 1.000 are considered to indicate a relatively strong and positive association between an indicator of program implementation and a participation outcome, whereas values of between 0.400 and

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<sup>95</sup> For additional findings, see the appendix C tables and the figures referenced in the following paragraphs.

0.699 suggest a moderately strong, and positive association and values of between 0.000 and 0.399 suggest little or no association.<sup>96</sup> Correlation coefficients with a negative coefficient suggest a negative association between an indicator of program implementation and an indicator of contacts or service use.

As Table 5.7 showed, three implementation features that likely reflect each site's commitment to monitoring and engagement—maintaining small FSS caseloads, expecting relatively frequent contacts, and setting Year 1 program goals for a large majority of FSS group members—have at least a moderately strong and positive association with indicators related to contacts and service use, as evidenced by correlation coefficients that range between 0.48 and 0.73 for having had contacts in 3 months or more and between 0.61 and 0.64 for using FSS-related services during 3 months or more of follow-up. In contrast, results of similar tests showed that using specialized FSS-only case management had little or no association with the incidence of contacts or service use. Similarly, none of the three indicators of service use orientation showed a moderate or strong association with any indicator of contacts or service use.

Associations between implementation features and participation outcomes can also be represented using scatterplots. Figures C.1 and C.2 show examples of these associations. In Figure C.1, each circle represents results for one housing authority. On the x-axis of the figure, the housing authorities are plotted according to the percentage of their FSS group members with a Year 1 goal. The vertical line inside the scatterplot shows the mean value, about 50 percent, for each housing authority. On the y-axis, the housing authorities are plotted according to the percentage of their FSS group members who used an FSS-related service for 3 months or more in months 1 to 18 of follow-up. The horizontal line inside the scatterplot shows the mean value, about 35 percent, for each housing authority. Together, the two lines divide the scatterplot into four quadrants. If having a Year 1 goal is strongly related to participating in FSS-related services for 3 months or more, the scatterplot will take the form of an upward-sloping diagonal. Most circles in the scatterplot will cluster in either the lower-left quadrant (meaning that housing authorities with a small percentage of FSS group members with a Year 1 goal also had a small percentage of FSS group members who participated in FSS-related services for 3 months or more) or in the upper-right quadrant (having relatively large percentages for both measures). The results for housing authorities generally conform to this pattern, suggesting that having a Year 1 goal is related to a higher incidence of relatively frequent use of FSS-related services. Figure C.2 shows a similar pattern when site averages for the incidence of having contacts during 3 months or more of follow-up are plotted along the y-axis.

Figure C.1 also shows a second possible relationship between a program implementation feature and the indicator of using FSS-related services for 3 months or more. Circles of different size represent housing authorities based on the housing authority's average caseload size. Again, with some exceptions, it appears that most housing authorities that are clustered in the upper-right quadrant of the scatterplot have relatively small average caseloads, whereas most housing authorities that are clustered in the lower-left quadrant have relatively large average caseloads. Figure C.2 shows a similar pattern.

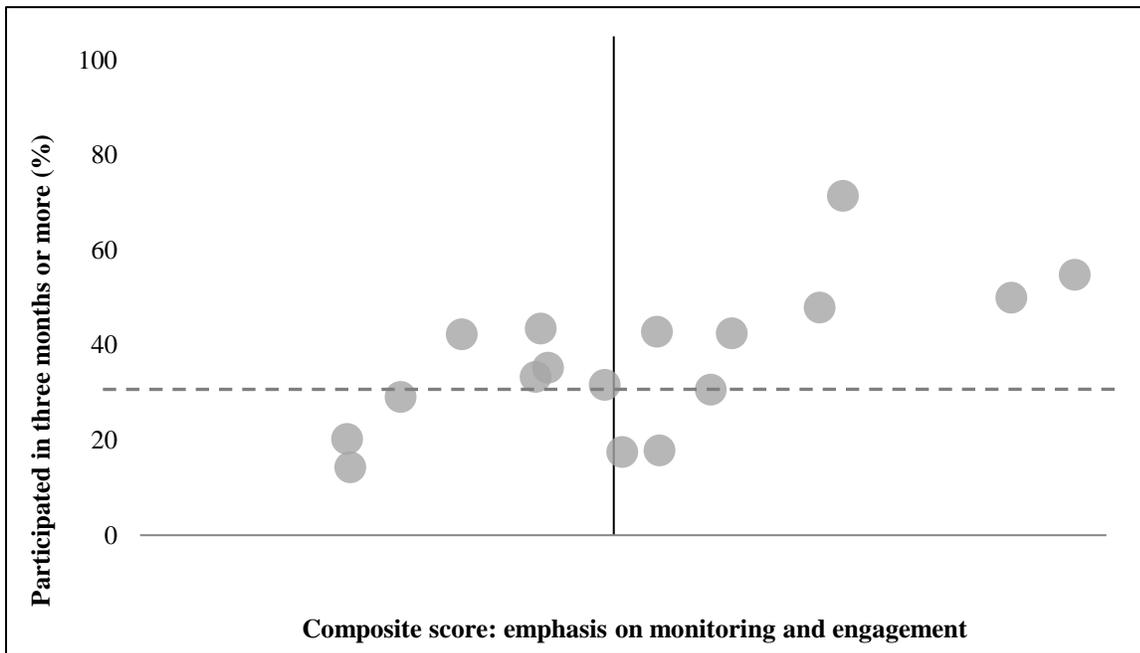
The three implementation features related to monitoring and engagement also have moderately strong and positive associations with each other. These results suggest that these separate

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<sup>96</sup> For pairs of measures tested, a “relatively strong and positive association” means that the same housing authorities tend to have similar values (below average, about average, or above average) for each measure.

indicators are attributes of a general implementation feature, which will be referred to as a housing authority’s level of “emphasis on monitoring and engagement.” To use this concept in additional analyses, the three indicators were combined into a composite measure and average values were calculated for each housing authority.<sup>97</sup> Table 5.7 and Figures 5.1 and 5.2, respectively, show the results of tests of association between housing authorities’ emphasis on monitoring and engagement and indicators of incidence of FSS group members’ contacts and service use. Figure 5.1 plots the housing authorities along an x-axis based on values for this composite measure and plots the housing authorities along a y-axis based on each housing authority’s average for participants using FSS-related services during 3 months or more of follow-up. Once again, the scatterplot of housing authorities forms an upward-sloping diagonal, suggesting a strong positive association between a housing authority’s emphasis on monitoring and engagement and its incidence of service use. The correlation coefficient for these two measures of 0.75 supports this finding. Figure 5.2, which plots site averages for having contacts in 3 months or more of follow-up on the y-axis (correlation coefficient equals 0.74), shows a similar pattern.

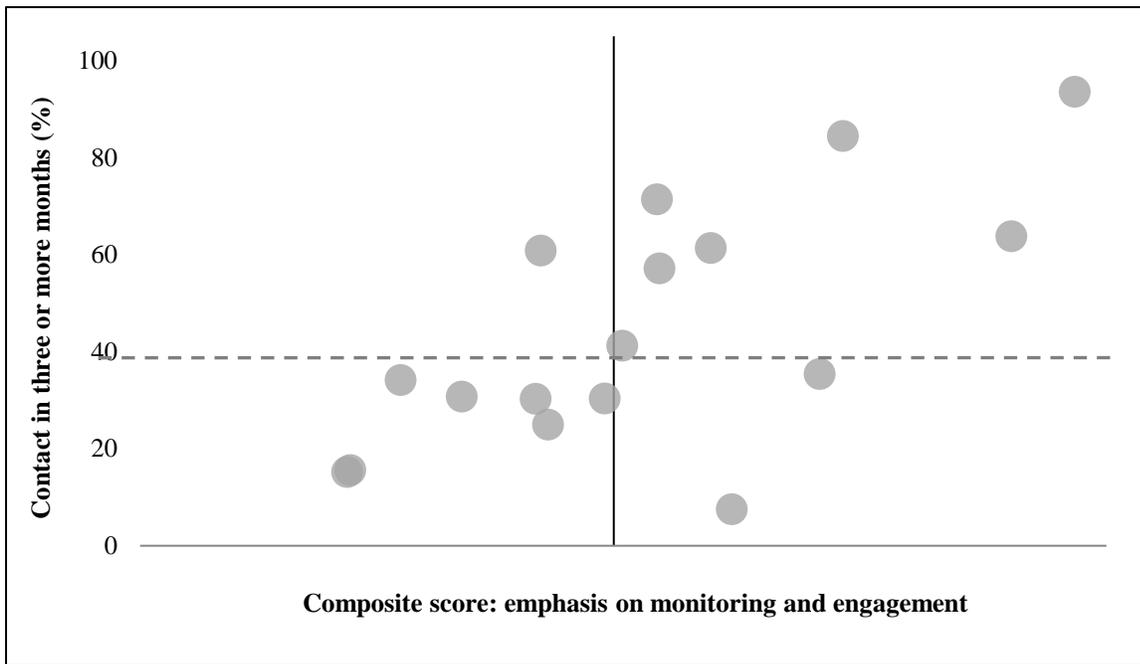
**Figure 5.1: Association Between Emphasis on Monitoring and Engagement and Participation in 3 Months or More, by Housing Agency, Family Self-Sufficiency Service-Use Sample**



Notes: The Family Self-Sufficiency (FSS) service-use sample includes all or a randomly selected subsample of Housing Choice Voucher heads of households who were randomly assigned to the FSS group between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. Public housing agencies were randomly assigned a numeric label with values ranging from 1 to 18.  
Source: Housing agency administrative data

<sup>97</sup> See Table C.4 for details on the measure creation.

**Figure 5.2: Association Between Emphasis on Monitoring and Engagement and Having Contacts With Case Managers in 3 Months or More, by Housing Agency, Family Self-Sufficiency Service-Use Sample**



Notes: The Family Self-Sufficiency (FSS) service-use sample includes all or a randomly selected subsample of Housing Choice Voucher heads of households who were randomly assigned to the FSS group between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. Public housing agencies were randomly assigned a numeric label with values ranging from 1 to 18.

Source: Housing agency administrative data

Table C.5 provides additional details about the association between housing authorities’ emphasis on monitoring and engagement and FSS group members’ service use outcomes. As Table C.5 shows, the percentage of FSS group members who used at least one FSS-related service in months 1 to 18 was highest by a wide margin in housing authorities that most strongly emphasize monitoring and engagement. Similarly, FSS group members in these housing authorities most often combined service use and recorded employment. Finally, Table C.6, based on survey responses, shows that FSS group members in housing authorities with the highest emphasis on monitoring and engagement had the highest incidence of contact with an FSS case manager during the previous 3 months.

### Effects of Family Self-Sufficiency on Use of Services

This section compares the use of services by members of the FSS and control groups during the first 18 months of follow-up based on responses to the FSS 18-Month Survey. As chapter 2 showed, control group members could not receive services from the FSS program and access to FSS escrow accounts for 3 years after random assignment, but they could seek out alternative services in their community. Their reported levels of service use represent what would be expected to occur in the absence of an FSS program among HCV holders who were interested in FSS. The average differences between the two research groups in total services received or in

receipt of specific types of services represent the effects, or impacts, of the FSS program on service receipt.<sup>98</sup>

For this analysis, interviewers asked respondents in both research groups whether they had participated since random assignment in 11 types of activities. The research team used ordinary least squares regression to estimate differences between research groups in service receipt, controlling for possible differences in respondent characteristics measured around the time of random assignment. For this analysis, statistically significant differences of less than 5 percentage points are small, from 5 to 14.99 percentage points are moderate, and of 15 percentage points or higher are large. Table 5.8 displays the results of these comparisons. These findings provide important context for interpreting the estimates of the FSS program’s effects on employment, earnings, and other self-sufficiency outcomes that are presented in the chapters that follow.<sup>99</sup>

**Table 5.8: Impacts on Use of Services and Employment Since Random Assignment, Family Self-Sufficiency 18-Month Survey Respondent Sample**

Outcomes	FSS Group	Control Group	Difference (Impact)		P-Value
Used any services (%)	88.0	75.3	12.7	***	0.000
Job search or postemployment services	58.2	35.5	22.7	***	0.000
Financial counseling	53.9	19.2	34.8	***	0.000
Education or training	47.2	39.3	7.9	***	0.001
Homeownership preparation	30.1	9.3	20.8	***	0.000
Health coverage or health assistance	29.1	33.6	- 4.5	*	0.056
Social services	27.2	22.4	4.8		0.028
Supportive services	22.4	20.9	1.5		0.464
Employment (%)	82.8	80.7	2.1		0.198
Average number of domains of service use or employment	3.5	2.6	0.9	***	0.000
Number of domains (%)					
0	3.0	6.7	- 3.8	***	0.000
1	12.4	23.0	- 10.6	***	0.000
2	17.2	23.6	- 6.3	***	0.002
3 or more	67.4	46.7	20.7	***	0.000
Sample size (total = 1,609)	847	762			

FSS = Family Self-Sufficiency program.

Notes: The FSS 18-Month Survey respondent sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, were age 18 to 61 at the time of random assignment and responded to the FSS 18-Month Survey. Rounding may cause slight discrepancies in calculating sums and differences. Impacts were regression adjusted using ordinary least squares, adjusting for differences in sample member characteristics recorded at the time of random assignment. A two-tailed *t*-test was applied to differences between research groups. Statistical significance levels are indicated as \* = 10 percent, and \*\*\* = 1 percent.

Source: FSS 18-Month Survey responses

<sup>98</sup> Some FSS group members may also report their use of services that they found on their own initiative.

<sup>99</sup> When conducting a randomized controlled trial of employment-related or other types of services, it is generally assumed that the program will lead to at least a moderate increase in service receipt above the level for the control group. If service levels are similar between the two research groups, the evaluation may not provide a fair test of the services in question.

As shown in Table 5.8, respondents in both research groups reported relatively high levels of participation in employment-related or self-sufficiency-related activities. According to survey responses, at least three-fourths of respondents in both groups reported using at least one service since random assignment, and at least 8 in 10 respondents in both groups were employed during all or part of the follow-up period. When participating in activities, control group respondents most often attended education or training programs, participated in a job search or postemployment activities, or sought out assistance in enrolling in or paying for healthcare coverage. In contrast, relatively few control group members reported receiving assistance in managing their family finances or in preparing to purchase a home.

The FSS program led to a moderate overall increase of nearly 13 percentage points above the control group level in participating in employment-related or self-sufficiency-related activities. The FSS program had much larger effects on the use of particular services, with differences between the research groups exceeding 20 percentage points in the domains of a job search or postemployment services, financial security, and homeownership preparation. By a similar margin, FSS group respondents were also more likely than their counterparts in the control group to participate in multiple activities or combine employment and service use.

### ***Variation in Program Impacts on Service Use by Selected Baseline Characteristics***

Tables C.7 to C.9, respectively, show FSS program impacts on service use according to status based on self-reported employment, receipt of disability benefits, and educational attainment at the time of random assignment. Among all subgroups, large majorities of respondents in both research groups reported using at least one service during the follow-up period. Among these selected subgroups, the FSS program generally increased service use above the levels for the control group. For only two subgroups—respondents with a high school diploma or equivalency certificate and recipients of disability benefits—did the FSS program lead to large impacts (of 15 percentage points or more) in the use of any services. Similarly, according to survey responses, increases above the control group in attendance in education and training programs typically ranged from 5 to 10 percentage points, some of which were not statistically significant. In contrast, among all subgroups, the FSS program increased by a large margin the use of assistance with a job search or postemployment, financial counseling, and homeownership preparation services above the levels reported by the control group.

Educational attainment subgroups showed the greatest variation in the incidence and magnitude of impacts on service use.<sup>100</sup> For example, differences between the FSS program and control groups in the use of any services ranged from 6 percentage points (not statistically significant) for the FSS group members with a 2-year college degree or higher to a statistically significant 24 percentage points for FSS group members with a high school diploma or GED as their highest educational credential. Moreover, the high school diploma or equivalency certificate subgroup was the only one for which the FSS program led to a large increase (of 19 percentage points) above the control group level in the receipt of social services. As Table C.7 shows, impacts on measures of service use were somewhat larger for the subgroup that reported employment at random assignment compared with survey respondents without employment, but differences by subgroup in the magnitude of impacts were statistically significant for only one domain of

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<sup>100</sup> See Table C.9.

service use—job search or postemployment services. Although levels of service use varied somewhat among subgroups defined by whether individuals were receiving disability benefits at random assignment, differences between the FSS group and control group in service use outcomes were of similar magnitude for each subgroup.<sup>101</sup>

### *Effects of Program Implementation Features on Service Use*

As noted previously, the incidence of service use was highest among FSS group members in housing authorities with the strongest emphasis on monitoring and engagement. Nonetheless, programs with unusually high rates of service use may not have the largest *increases* in service use compared with what would have happened in the absence of the program. For example, in a relatively service-rich locality, a similarly large proportion of control group members could participate in alternative services on their own initiative. To test for possible effects of housing authorities' emphasis on monitoring and enforcement on service use, housing authorities were grouped into three clusters, representing relatively low, medium, or high levels of emphasis on monitoring and engagement. Then, separate estimates of program effects on service use for each cluster were calculated.

As Table 5.9 shows, according to survey responses, each type of implementation practice led to at least a moderate increase in overall service use above the levels reported by control group respondents. The impact on the use of any services was largest (18 percentage points) among the housing authorities with the least emphasis on monitoring and engagement and smallest (8 percentage points) among housing authorities with the greatest emphasis.<sup>102</sup> Variation in control group participation patterns account for most of this difference in impacts. Whereas nearly 90 percent of FSS group respondents in all three types of housing authorities reported participating in at least one activity after random assignment, the incidence of service use for control group respondents ranged from 71 percent in housing authorities with the least emphasis on monitoring and engagement to 79 percent in housing authorities with the strongest emphasis. Impacts were the largest only for financial counseling and, to a lesser extent, provision of supportive services among housing authorities with the strongest emphasis on monitoring and engagement.

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<sup>101</sup> See Table C.8.

<sup>102</sup> These differences in impacts among the housing authority clusters are not statistically significant.

**Table 5.9: Impacts on Use of Services for Housing Agencies With Similar Levels of Emphasis on Monitoring and Engagement, Family Self-Sufficiency 18-Month Survey Respondent Sample**

Service Use (%)	FSS Group	Control Group	Difference (Impact)		P-Value	
<b>Low emphasis on monitoring and engagement</b>						
Used any services	89.1	71.1	18.0	***	0.000	
Job search or postemployment services	57.8	31.4	26.4	***	0.000	
Financial counseling	45.4	15.4	30.0	***	0.000	††
Education or training	46.9	35.0	11.9	***	0.004	
Homeownership preparation	26.0	8.4	17.5	***	0.000	
Health coverage or health assistance	27.4	35.1	- 7.7	*	0.064	
Social services	25.3	18.1	7.1	*	0.055	
Supportive services	20.8	19.2	1.6		0.642	
Sample size (total = 583)	308	275				
<b>Medium emphasis on monitoring and engagement</b>						
Used any services	87.7	76.4	11.3	***	0.000	
Job search or postemployment services	55.4	36.1	19.4	***	0.000	
Financial counseling	56.0	22.9	33.0	***	0.000	††
Education or training	47.0	38.4	8.6	**	0.022	
Homeownership preparation	34.3	12.3	22.0	***	0.000	
Health coverage or health assistance	28.4	33.1	- 4.7		0.194	
Social services	24.0	22.4	1.6		0.632	
Supportive services	20.5	20.3	0.1		0.964	
Sample size (total = 686)	351	335				
<b>High emphasis on monitoring and engagement</b>						
Used any services	87.5	79.3	8.2	*	0.056	
Job search or postemployment services	65.8	39.9	25.8	***	0.000	
Financial counseling	65.4	16.3	49.1	***	0.000	††
Education or training	49.5	47.3	2.2		0.716	
Homeownership preparation	26.8	7.0	19.8	***	0.000	
Health coverage or health assistance	33.8	31.8	2.0		0.715	
Social services	37.0	29.0	8.1		0.145	
Supportive services	31.7	21.5	10.2	**	0.044	
Sample size (total = 340)	188	152				

FSS = Family Self-Sufficiency program.

Notes: The FSS 18-Month Survey respondent sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, were age 18 to 61 at the time of random assignment and responded to the FSS 18-Month Survey. Sample sizes for specific outcomes may vary because of missing values. Estimates were regression adjusted using ordinary least squares, controlling for differences in sample member characteristics recorded at the time of random assignment. No special weights were applied to responses to adjust for differences in sample size by housing agency. Rounding may cause slight discrepancies in calculating sums and differences. A two-tailed *t*-test was applied to differences between the FSS group and the control group. The P-value indicates the likelihood that the difference between the FSS group and control group arose by chance. Statistical significance levels are indicated as \* = 10 percent, \*\* = 5 percent, and \*\*\* = 1 percent. The H-statistic test was used to test for statistically significant differences in impact estimates across subgroups. Statistical significance levels are indicated as †† = 5 percent.

These results are relevant when considering the possible short-term impacts of FSS on employment and earnings and other financial outcomes, presented in chapter 7. Given that FSS programs with different types of implementation practices all led to increases in service use above control group levels, it would be reasonable to expect that most programs would eventually lead to positive effects in other outcomes, including programs that did not strongly emphasize monitoring and engagement. Eighteen months may not be enough time for these effects to be realized, however.<sup>103</sup>

## Conclusions

FSS is a relatively ambitious and long-term voluntary program that requires an ongoing commitment from participants to work toward self-sufficiency goals. FSS group members' patterns of service use resemble patterns of participants in other voluntary employment-focused programs for recipients of housing assistance, consisting of a relatively high incidence of involvement, primarily in a short-term job search or financial security activities, in the first year or so after enrollment, followed by a dropoff in engagement.<sup>104</sup> As discussed previously, certain types of case management practices can increase participants' engagement with the FSS program. Nonetheless, sustaining participants' involvement in the program during future years will likely be a challenge for administrators and case managers. According to the program design, as participants continue their involvement, they are expected to experience tangible signs of progress, such as attainment of educational or vocational credentials, increased credit scores and other improvements in household finances, increased earnings, and accumulation of funds in an escrow account. In turn, it is hoped that reaching these milestones will motivate participants to maintain their engagement, eventually leading to their graduation and the disbursement of their escrow dollars. The following chapters begin to explore whether FSS group members are experiencing potential improvements in self-sufficiency in the form of accrual of escrow credits (chapter 6) or increases in employment and earnings compared with the control group (chapter 7). These issues will be explored more comprehensively in a final report, which will analyze longer-term trends in FSS group members' escrow accrual and FSS program effects on service use, employment and earnings, and indicators of financial well-being.

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<sup>103</sup> Future reports will estimate the effects of the FSS program on a variety of outcomes calculated with administrative records and survey responses over longer follow-up periods. Impacts on other aspects of service use, such as the duration and quality of services and the attainment of academic or occupational credentials, could also contribute to program effects on employment, earnings, and other financial outcomes. Some of these issues will be explored in the upcoming report.

<sup>104</sup> See, for example, Nuñez, Verma, and Yang (2015) and Greenberg et al. (2015) for analyses of trends in service use by recipients of housing assistance.

## Chapter 6: Escrow Policies and Escrow Accrual

The escrow account is a core feature of the Family Self-Sufficiency (FSS) program and is intended to motivate families to increase their earnings, reduce their reliance on public cash assistance programs, and build their savings. Under the Housing Choice Voucher (HCV) program, most families pay 30 percent of their monthly adjusted income, known as the total tenant payment (TTP), for their rent and utility expenses, and the public housing agencies subsidize the remaining portion owed. As a result, in most instances, when a household's income increases, its TTP also increases. In the FSS program, when the tenant pays the increased TTP, the housing agency credits the family's escrow account based on the increase in earned income (HUD, 2017d).<sup>105</sup> On graduation from FSS, which is after the allotted 5 years for most participants, the escrow balance in the account, with accrued interest, is disbursed to the FSS participant, typically the head of household, with no restrictions on the use of the money. In this way, the escrow account offers participants a long-term financial incentive to succeed in the program. Under special circumstances, FSS participants can access their escrow funds earlier than graduation—that is, receive an interim disbursement—for approved purposes related to their self-sufficiency goals, such as paying for emergency car repairs to prevent job loss.

This chapter analyzes escrow credits and balances during the first 18 months of follow-up. It first presents findings on escrow credits and accruals for the FSS group as a whole. Then, it explores how the incidence of escrow accrual and the accumulation of credits over time varied for selected subgroups. Finally, the chapter considers whether the incidence of escrow accrual varied by housing authority and, if so, whether these differences appear to be related to variation in how particular housing authorities implemented FSS.

In brief, the findings show the following.

- As of month 18 of follow-up, about 38 percent of the FSS group members had accrued escrow credits, and 35 percent remained enrolled in FSS and continued to maintain a positive balance. Those who accrued credits had an average of \$1,400 in their account (\$526 among all FSS group members, including those with no escrow balance), and nearly one-fourth of these recipients had accrued more than \$2,000.
- On average, FSS group members who were “underemployed” at random assignment—working part-time hours or with relatively low annual earnings—were more likely to accrue escrow credits compared with subgroups with full-time hours or relatively higher earnings. Their incidence of escrow accrual also exceeded the rate for FSS group members without employment at random assignment.
- Housing agencies differed substantially—from about 20 to more than 50 percent—in the proportion of FSS group members who accrued escrow credits during months 1 to 18. Housing authorities with the highest rates of service use *did not* rank highest in escrow accrual, suggesting that other factors affected escrow accrual within particular housing authorities.

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<sup>105</sup> The amount of escrow credited to the account depends on the household's income level; those with the lowest incomes are credited the amount equal to the rental increase, and those with higher incomes are credited with a percentage of the increase.

## How Family Self-Sufficiency Escrow Works

Escrow calculations can be complicated (HUD, 2016b). When the head of household enrolls in the FSS program and completes a Contract of Participation (COP), the FSS case manager records on the COP the participant's "baseline" earnings from the most recent HCV recertification meeting. The earnings noted on the COP serve as the standard for calculating escrow credits in future months. Throughout the FSS contract period, FSS participants continue to pay their TTP for rent and utilities according to the same rules as other HCV holders. The housing authority makes no deposits of escrow credits in the FSS participant's account until the household's earned income increases. When a household reports an increase in earned income to the housing agency (and the increase is verified), the household's out-of-pocket payment for rent and utilities increases, but under FSS program rules, the housing authority issues the household an escrow credit for the amount of the increase and deposits the money in the FSS participant's escrow account.

Figure 6.1 provides a simple illustration of how the escrow account helps households with earnings accrue savings over time. The top half of the diagram shows the flow of rental payments and PHA housing subsidies during the month in which an HCV household enrolls in the FSS program and the head-of-household completes and signs a COP.<sup>106</sup> At that time the household is renting a residence for \$500 per month, including utilities. In this illustration, the household has no earned income. Per HCV program requirements, this household will pay the landlord a portion of their countable income (calculated to equal \$100), called a "Total Tenant Payment" (TTP), and the housing agency will pay the remaining portion (\$400) as a "PHA Subsidy"—also referred to as "Housing Assistance Payment" (HAP). As the bottom half of the diagram shows, at the household's "First Reexamination" of income and housing expenses following enrollment in FSS, the PHA determines that the household's countable income has increased because of earnings and that the household must now pay the landlord a total of \$300 in TTP (their share of rent and utilities expenses). The PHA pays the landlord the remaining \$200 as a PHA Subsidy or HAP.

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<sup>106</sup> This illustration was reproduced from HUD (2003), Chapter 23, "Family Self-Sufficiency," p. 23-13.



money for any purpose. In reality, the process of accumulating escrow credits is often more complicated and involves changes in earnings and other income sources, rent amounts, and rent subsidies (HUD, 2017d).<sup>108</sup> Still, the underlying concept remains the same, which is when FSS participants earn more over time, they pay higher rent and accrue escrow credits in return.

The likelihood of accruing escrow can vary according to a number of factors. Most importantly, FSS participants' employment status at program enrollment, level of educational attainment, and other characteristics and life experiences can often affect their chances of increasing earnings over time, which, in turn, affects whether—and how quickly—their escrow balance increases over time. In particular, the relationship between a participant's relative advantages in the labor market and accrual may be complex. At the extremes, FSS participants who are not working at program entry could potentially benefit most from the FSS escrow because all their future earnings would be included in the calculation of escrow credits. However, unemployed adults may also face the most severe barriers to finding and maintaining employment, which is required for graduation and earning the escrow. In contrast, FSS participants who enter the program, although working full time or with relatively high earnings, may have the best prospects of increasing their earnings by finding a better job or advancing with their current employer (Verma et al., 2017).<sup>109</sup> They may also be most likely to maintain their employment after they start accruing credits. However, the increase in their earnings may be relatively small compared with their current earnings and lead only to a small amount being credited to their escrow account each month.

Housing authority practices and messages can also affect the incidence of escrow credits and the rate of increase of escrow account balances. One potential source of variation is the procedures that housing authorities adopt to track changes in participants' earnings and income. To start accruing escrow credits, an FSS participant must first inform the housing authority about either new employment or an increase in earnings, and the housing authority must then recalculate the participant's TTP and subsidy amounts and credit part of the increase to the participant's escrow account.<sup>110</sup> Some housing authorities require HCV households to report changes in their household income within 1 month of occurrence and then reset the household's rent and subsidy levels starting the following month.<sup>111</sup> The housing authority would likely open the FSS

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<sup>108</sup> The FSS Escrow Account Credit Worksheet requires entry of up to 22 rows of financial data.

<sup>109</sup> In the Opportunity NYC–Work Rewards FSS study, those working at study entry were more likely to meet the graduation requirements than those who were not working. About 31 percent of the FSS-only households in the subgroup that was not working at the time of random assignment graduated from FSS, although 55 percent from the working subgroup graduated. The working subgroup also collected more escrow savings on average than the nonworking subgroup. Those in the FSS-only group (who received only the FSS program and made up one of three different programs groups in the study) who were working at random assignment received an average disbursement of more than \$2,000, although those who were not working at random assignment received an average disbursement of \$1,000.

<sup>110</sup> Public housing agencies are required to credit interest to each family's ledger at least once per year. They are also required to report to the family at least once per year on the family's escrow account ledger balance, including original balance, changes during the reporting period, deductions made to the account, interest earned, and total account value at the end of the period. See 24 CFR §984.305(a) for more detail. Funds held in the escrow account and escrow funds that are distributed to the participant are not subject to federal taxation.

<sup>111</sup> A public housing agency deposit to an escrow account is an amount based on one of two formulas—one for very low-income families and one for low-income families. Very low-income families are those whose annual incomes are at or below 50 percent of the median income for the area, and low-income families are those with annual

participant's escrow account and deposit the first credits at this time. In contrast, some housing authorities allow HCV households to wait until the time of their annual eligibility reexamination meeting to change the household's future TTP and subsidy amounts. Participants in housing authorities that respond more slowly to changes in their income will also experience a longer wait to accrue escrow credits. Housing authorities may also differ in how strongly they market the escrow feature of the program to FSS participants (for example, as an opportunity to save for a down payment on a house) or in whether they encourage FSS participants to find jobs quickly or to attend longer-term education and training activities before seeking employment (Verma et al., 2012: 81).<sup>112</sup>

### **Motivating Participants to Accrue Escrow**

At most sites, the possibility of accumulating escrow is used to motivate participants throughout the contract period to stay engaged in the program and meet their goals to graduate and, thus, receive the amount accrued in their escrow accounts. Staff members who were interviewed reported that they often use the escrow account as an incentive to participate because of “money talks.” Most housing agency staff members who were interviewed noted that accruing escrow credits was usually a participant's main incentive for joining FSS. According to them, even FSS group members who initially showed little or no interest in building escrow became more motivated to accrue escrow once they saw their balance increase and gained a more tangible understanding of how escrow accrual worked. The staff members who were interviewed also reported that interest in accruing escrow credits grew stronger among participants with a positive balance, as they got closer to graduation and the funds seemed more attainable.

FSS administrators and case managers also related that once enrolled, only certain participants maintained a strong motivation to accumulate escrow. They noted, for example, that they were less likely to promote escrow accounts when working with participants whom they deemed unlikely—or unable—to earn escrow credits, such as those FSS participants who were receiving disability benefits, who have statutory limits on the number of hours per week they can work. In addition, some FSS administrators and case managers asserted that they encouraged participants to pursue their goals for their own sake and reminded participants that earning escrow credits is only one path to success in the FSS program. In fact, some FSS administrators and case managers stated that they found some participants to be more motivated by other goals, such as attaining education and training credentials—and at least one housing authority encouraged participants to accumulate savings in a bank account or Individual Development Account.<sup>113</sup> As an FSS case manager at one housing authority said, “If you get your degree and RN, you'll make more money than what you'd get in escrow.”

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incomes between 50 percent and 80 percent of the area median income. Families whose income goes above the low-income limit (above 80 percent of median) do not receive any escrow credit but may continue as participants in the FSS program through the end of their contract (HUD, n.d.b).

<sup>112</sup> In Work Rewards, the community-based organizations contracted to deliver the program did not strongly market the escrow account to FSS participants.

<sup>113</sup> An Individual Development Account is a special type of matched savings account funded by a government agency or nonprofit organization to promote asset building by low- and moderate-income individuals and households. Account holders are typically required to use their accumulated savings and savings match for a specific purpose, such as to purchase a home, pay education expenses, or open a business. FSS participants are not restricted from opening a savings or Individual Development Account, in addition to the escrow account opened and maintained by the public housing agency.

## **Interim Escrow Disbursements**

As noted previously in this report, FSS program operators can decide whether to allow for participants to take interim withdrawals—also called interim disbursements—from the escrow they have accrued. Most FSS programs in the national evaluation have a policy that permits participants to request an interim disbursement. If approved, participants could receive a portion of their escrow funds before graduation to support needs related to meeting FSS goals. Federal guidelines on issuing interim disbursements stress the importance of using these funds “for purposes consistent with [the participant’s] goals (for example, to pay for education or training or to purchase or repair a vehicle to get to work...)” (HUD, 2017b: 93). Housing agencies have discretion on how to interpret these guidelines—for example, whether to approve the use of interim disbursements to reduce debt. Irrespective of policy, the data examined in this chapter show that, in practice, few interim disbursements were granted. When asked how they respond to requests for interim disbursements, most FSS administrators and case managers stated that they preferred that participants build and reserve their escrow balances as much as possible for use toward long-term goals, such as making a down payment on a house. When approached by a participant, the case manager typically suggested that the participant should explore other sources of funding first, such as applying for grants, loans, and scholarships or using money from tax refunds. Some FSS administrators and case managers also reported that they responded to interim disbursement requests by requiring the participant to work through a budget sheet with them and discuss the possibility of finding other means, such as increasing other savings, to cover the requested amount. In rare situations, case managers approved an interim disbursement if no alternative funding options were available. Per case managers, and consistent with the policy, participants most often used their interim disbursement to pay for car repairs, uniforms, training fees, or books.

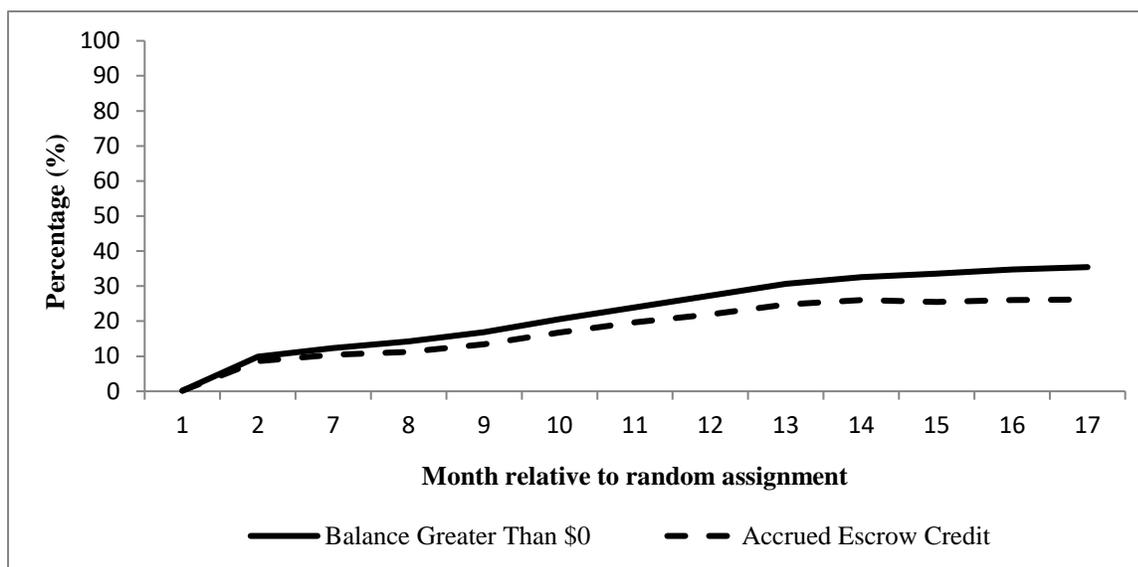
## **Early Findings on Escrow Accrual**

According to HUD guidance, housing agencies compare future earnings with baseline earnings recorded in the COP to determine the amount of escrow to credit to a participant’s account (HUD, 2017b: 92–93).<sup>114</sup> For the study sample, Figure 6.2 shows the escrow accrual pattern during the 18-month follow-up period for this report. The solid line displays the percentage of the FSS group members with a positive escrow balance in each month of follow-up (regardless of whether an escrow credit was deposited in a particular month). The dashed line shows the percentage of the FSS group with an escrow credit deposited to their escrow account in each month of follow-up (including FSS group members who started accruing escrow for the first time and FSS group members who added an escrow credit to their balance). In month 10, for example, roughly 17 percent had an escrow account with a positive balance. By month 18, the proportion had doubled to 35 percent. Once FSS group members began accruing credits, they often continued to do so during several months.

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<sup>114</sup> In reality, and as HUD’s newly released FSS resource guide describes, the housing agencies are required to deposit all escrow funds for all FSS participants into a single, interest-bearing depository account and to account for these funds through a subsidiary ledger that records the balance of each FSS participant’s individual account value (within the single account).

**Figure 6.2: Monthly Indicators of Positive Escrow Balance and Credit Accrual, Family Self-Sufficiency Impact Sample**



Note: The Family Self-Sufficiency (FSS) impact sample includes Housing Choice Voucher heads of households who were randomly assigned to the FSS group between October 18, 2013, and December 22, 2014, and were 18 to 61 at the time of random assignment.

Source: Housing agency administrative data

Table 6.1 provides some context for the patterns displayed in Figure 6.2. The first column (FSS Group) shows results for all members of the impact sample, including nonenrollees in the FSS program, and the second column displays findings for FSS group members who had at least one escrow credit.

The top panel reports the percentage of FSS group members with household earnings recorded at baseline. About 43 percent of FSS group members reported no household earnings at program entry. Nearly 13 percent of the FSS group reported earnings of up to \$10,000. This group included the largest proportion of part-time employees (64 percent), according to FSS group members' responses to questions about their employment status, recorded in the Baseline Information Form (BIF) that they completed at the time of random assignment. About 16 percent of FSS group members received annual household earnings of between \$10,001 and \$20,000. This group includes a relatively even mix of part-time and full-time employees, according to responses to the BIF. The last group, comprising about 22 percent of FSS group members, reported annual earnings in excess of \$20,000. Most members of this group (72 percent) were working full time at random assignment. As discussed previously, FSS group members with no reported earnings at baseline could accumulate hundreds of dollars per month in escrow once they found employment. Those with some earnings recorded at baseline would need to increase their hours of work or find a higher paying job to accrue escrow savings.

**Table 6.1: Accrual and Disbursement of FSS Escrow Credits, Months 1 to 18, FSS Impact Sample**

Outcome	FSS Group	FSS Group With Accrued Escrow Credit
Annual household earnings recorded at FSS enrollment (%)		
Never enrolled	6.2	NA
\$0	43.0	41.4
\$1–\$10,000	12.8	15.0
\$10,001–\$20,000	16.2	23.5
More than \$20,000	21.8	20.2
At least 1 month of credit accrual (%)	37.5	100.0
Month of initial credit accrual (%)		
No credit accrued	62.5	NA
1–6	7.5	19.9
7–12	17.0	45.2
13–18	13.1	34.9
Average months of credit accrual	2.5	6.5
Months of credit accrual (%)		
0	62.5	NA
1–3	8.4	22.4
4–6	11.8	31.5
7–12	14.2	38.0
13–18	3.0	8.1
Average credit per month of accrual (\$)	NA	218
Has current escrow balance (%)	35.4	94.4
Average current balance (\$)	526	1,402
Current balance (%)		
\$0	64.6	5.6
\$1–\$500	12.8	34.0
\$501–\$1,000	6.5	17.2
\$1,001–\$2,000	6.9	18.5
\$2,001 or more	9.3	24.7
Received escrow disbursement (%)	0.5	1.5
Sample size	1,285	482

FSS = Family Self-Sufficiency program. NA = not applicable.

Notes: The FSS impact sample includes all or a randomly selected subsample of Housing Choice Voucher heads of households who were randomly assigned to the FSS group between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. Rounding may cause slight discrepancies in calculating sums.

Source: Housing authority administrative data

The rest of Table 6.1 displays several key indicators of escrow accrual. About 38 percent of all FSS group members (the impact sample) accrued at least one credit.<sup>115</sup> Most FSS sample members with an escrow balance in the 18-month follow-up period started accruing escrow after 6 months, including about one-third of escrow recipients who accrued their first credit during Year 2 (Nuñez, Verma, and Yang, 2015: 45–49).<sup>116</sup>

The typical FSS group member with at least one escrow credit continued accruing credits during 5 to 6 additional months. During the first 18 months of follow-up, almost no one in the FSS program received an interim escrow disbursement. In addition, nearly all FSS group members with escrow balances remained in the FSS program through month 18. As a result, FSS group members' escrow credits increased steadily month by month. As of month 18, FSS group members with escrow credits had an average of \$1,400 in their account (\$526 among all FSS group members, including those with no escrow), and nearly one-fourth of these recipients had accrued more than \$2,000.<sup>117</sup>

### **Pathways to Accruing Escrow Credits**

Analysis of FSS group members' patterns of service use during months 1 to 18 suggests that FSS group members followed different pathways to accrue escrow. Many FSS group members participated in one or more FSS-related services and then started a new job or increased their earnings, making them eligible to accrue escrow. Other FSS group members do not appear to have participated in FSS-related services but began accruing escrow credits solely from starting a new job or increasing their earnings. Specifically, nearly one-half of FSS group members who were recorded as working for pay during the follow-up period accrued escrow and had a positive balance in month 18. This rate of escrow accrual was nearly identical for FSS group members who combined participation in services and employment and for those with employment only (not shown). It will be of interest to track the status and growth of escrow accounts over time for these two groups.<sup>118</sup>

### ***Variation in Escrow Accrual for Selected Subgroups***

This section explores whether most FSS group members experienced a similar pattern of escrow accrual during months 1 to 18, the early follow-up period, or whether the incidence of escrow

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<sup>115</sup> This amount increases to about 40 percent of FSS group members receiving an escrow credit when only those who enrolled in the program are included in the calculation (not shown in the table).

<sup>116</sup> Most FSS-only group members in the Work Rewards evaluation who maintained a positive balance in Year 4 of follow-up started accruing escrow credits during Year 2 or later. This finding, along with the patterns of escrow accrual for FSS group members discussed previously, raise the possibility that the FSS program will lead to longer-term positive effects on employment stability and employment advancement. These effects would likely occur after the end of follow-up for this report. See chapter 7 for an analysis of the FSS program's early effects on employment and earnings outcomes.

<sup>117</sup> Similar to savings and money marketing accounts, escrow accounts earned negligible amounts of interest in the short term. With few exceptions, FSS group members with a positive balance accumulated less than \$20 of interest through month 18.

<sup>118</sup> It may be hypothesized that the group that combined employment and FSS service use has a greater likelihood of graduating from the FSS program and receiving the money in their FSS account. That is because these FSS group members appear to be more engaged and have probably fulfilled more program goals than the group with only program-recorded employment.

accrual or the amount accrued varied by subgroup. Evidence from the recently completed Work Rewards evaluation in New York City, which followed study participants for 6 years, found that FSS participants who were working at the time of random assignment were more likely to regularly earn escrow credits and successfully graduate from the program. The households in the nonworking subgroup appeared to have accrued escrow credits at higher rates earlier in the program but were less likely to graduate from FSS than those in the working subgroup (Verma et al., 2017). As the following paragraphs illustrate, the national FSS evaluation also examines early escrow accruals for the same subgroups.

Table 6.2 displays key indicators of escrow accrual for selected subgroups, using data on baseline earnings collected from COP forms, housing authority administrative records, and responses to the BIF. These results suggest that FSS group members who were working intermittently or were working part-time at program enrollment were relatively successful in accumulating escrow credits through month 18. As Table 6.2 shows, about 52 percent of FSS group members with recorded household earnings of between \$10,001 and \$20,000 per year (consistent with intermittent or part-time employment) had had a positive balance in their escrow account in month 18, as did 43 percent of FSS group members who reported at random assignment that they were working part-time. These proportions exceed the averages both for FSS group members without employment and for FSS group members with the highest level of earnings or with full-time employment. These two “underemployed” subgroups also averaged the largest number of months of escrow accrual (3.5 and 3.0, respectively) of any related subgroup. In contrast, smaller proportions of FSS group members who worked full-time hours at program entry or who lived in households with relatively high earnings had a positive balance in months 1 to 18. Moreover, members of these subgroups who accrued credits tended to add relatively small amounts to their balance month by month. For example, only 30 percent of the subgroup with estimated annual household earnings that exceeded \$20,000 had a positive balance in their escrow account in month 18. Moreover, in month 18, members of this subgroup averaged only \$228 in escrow credits, less than one-half of the average for all other subgroups with less than or equal to \$20,000 per year in household earnings.

**Table 6.2: Indicators of Family Self-Sufficiency Escrow Account Accrual in Months 1 to 18 for Selected Subgroups**

Subgroup and Outcome	Sample Size	Number of Months With Escrow Credits	Month 18		
			Escrow Balance Greater Than \$0 (%)	Average Escrow Balance (\$)	Escrow Balance of More Than \$1,000 (%)
<b>Annual household earnings at Family Self-Sufficiency enrollment</b>					
No earnings	552	2.3	35.1	696	20.3
\$1–\$10,000	165	3.1	40.6	604	21.2
\$10,001–\$20,000	208	3.5	52.4	602	18.8
\$20,001 or more	280	2.2	30.0	228	7.5
<b>Employment status at random assignment</b>					
Not employed	568	1.9	29.6	511	15.8
Employed 1–34 hours per week	336	3.0	42.9	584	19.3
Employed 35 hours per week or more	372	2.8	37.4	485	13.4
<b>Received SSI or SSDI benefits at random assignment</b>					
Did not receive benefits	1,108	2.6	37.6	565	16.8
Received benefits	177	1.3	21.5	282	12.4
<b>Highest level of educational attainment at random assignment</b>					
No degree or credential	259	2.1	34.0	392	13.5
High school diploma or equivalency certificate	320	2.6	34.1	537	15.3
Some college	470	2.3	34.5	467	14.7
2-year college degree or higher	236	3.0	40.7	774	23.3

SSDI = Social Security Disability Insurance. SSI = Supplemental Security Income.

Note: The Family Self-Sufficiency (FSS) impact sample includes Housing Choice Voucher heads of households who were randomly assigned to the FSS group between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment.

Sources: FSS baseline data; Contract of Participation forms; housing authority administrative data

The findings also highlight challenges in accruing escrow experienced by members of subgroups with greater barriers to employment. FSS group members who reported receiving disability benefits at random assignment had the lowest escrow outcomes among the subgroups that were studied. In month 18, only slightly more than one in five members of this subgroup had escrow credits, and their average balance amount of \$282 was one of the lowest among all subgroups. FSS group members who reported on the BIF that they were not working at random assignment also recorded a relatively low incidence of having a positive balance in their escrow account (about 30 percent), as did FSS group members who did not graduate from high school or receive a high school equivalency certificate (34 percent). Members of more disadvantaged subgroups who found employment or increased their earnings often realized relatively large increases in their escrow account during each month in which they accrued credits. For example, the subgroup with no recorded household earnings at program enrollment accrued the most dollars on average (\$696) of any subgroup defined by the level of household earnings.

One exception to the finding that FSS group members with greater advantages in the labor market tended to accrue fewer escrow credits concerns the subgroups defined by highest

educational attainment. As Table 6.2 showed, in month 18 FSS group members with at least a 2-year college degree were more likely to maintain a positive balance (41 percent) and had a higher average balance (\$774) compared with FSS group members with less educational attainment.

***Variation in Escrow Accrual by Housing Authority***

Table 6.3 summarizes the variation in measures of escrow accrual among the 18 housing authorities.<sup>119</sup> The differences among housing authorities were substantial. For example, for the three housing authorities with the highest incidence of escrow accrual, an average of 56 percent of FSS group members had a positive balance in their escrow account in month 18, whereas the three housing authorities with the lowest incidence averaged only 22 percent. Similarly, the typical FSS group member in housing authorities ranked first to third had a balance of \$982 in escrow credits in month 18, nearly five times the average for housing authorities ranked sixteenth through eighteenth on this measure (\$199). A similar difference prevails for the highest- and lowest-ranking housing authorities for the indicator of having an escrow balance of more than \$1,000.

**Table 6.3: Indicators of Escrow Credits Accrual in Months 1 to 18, by Housing Agency, Family Self-Sufficiency Service-Use Sample**

<b>Outcome</b>	<b>Escrow Balance Greater Than \$0 (%)</b>	<b>Average Escrow Balance (\$)</b>	<b>Escrow Balance More Than \$1,000 (%)</b>
Average value for the three highest-ranking housing agencies	56.0	982	30.0
Median value for all housing agencies	37.6	611	19.0
Average value for the three lowest-ranking housing agencies	22.3	199	5.8
<b>Correlation coefficients (housing agency averages)</b>			
Average FSS caseload size <sup>a</sup>	0.19	0.21	0.14
Number of expected contacts	0.29	0.33	0.33
Proportion of FSS group with a Year 1 goal	- 0.34	- 0.18	- 0.20
FSS-only caseload responsibility	- 0.16	0.02	- 0.15
Proportion of FSS group with a job search or postemployment goal	- 0.13	- 0.20	- 0.28
Proportion of FSS group with an education or training goal	0.30	0.24	0.09
Proportion of FSS group with a financial security goal	0.07	0.22	0.20

<sup>119</sup> For this analysis, escrow accrual results are presented for the FSS service-use sample (n = 1,004). Housing authority averages for this sample closely resemble results for FSS group members in the larger impact sample (n = 1,285).

Emphasis on monitoring and engagement (composite score) <sup>b</sup>	- 0.13	0.02	- 0.08
Number of housing agencies (total = 18)			

FSS = Family Self-Sufficiency program.

<sup>a</sup> Average caseload sizes were multiplied by -1 to test whether small caseload sizes are positively correlated with a greater incidence of escrow accrual and higher positive balances.

<sup>b</sup> The FSS monitoring and engagement composite score incorporates three components—average caseload size, expected number of contacts per year, and the proportion of FSS group members with a Year 1 goal. A z-score for each component was calculated using the site value and the mean of all 18 sites. The z-scores were summed to create the composite value.

Note: The FSS service-use sample includes all or a randomly selected subsample of Housing Choice Voucher heads of households who were randomly assigned to the FSS group between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment.

Sources: Housing agency administrative data; information provided by FSS administrators and case managers

Measures displayed in the bottom panel of Table 6.3 present results of simple tests of association (correlation coefficients) among the indicators of housing authority implementation features that were presented in chapter 5 and housing authority averages for escrow credit accrual. As is true for the previous analysis in chapter 5, correlation coefficients with values close to +1.000 suggest a strong positive association between the program implementation feature and the accumulation of escrow credits. For example, the coefficient at the bottom of the first column (Escrow Balance Greater Than \$0) shows the result of testing whether FSS group members in housing authorities that strongly emphasized monitoring and engagement also tended to have high rates of maintaining a balance of at least \$1 in their escrow account during month 18 and vice versa. Alternatively, values close to -1.000 suggest that housing authority program implementation features that were intended to increase service use were associated with low rates of escrow credit accrual. Finally, coefficients of between -0.399 and +0.399 show little or no association between the implementation feature and escrow accrual outcome. As Table 6.3 showed, all the correlation coefficients have values that are not far from 0.000, especially the composite score that measures how strongly housing authorities emphasize monitoring and engagement, introduced in the previous chapter.<sup>120</sup> These results suggest that the housing authority implementation features tested in this analysis did *not* account for variation in escrow accrual—at least during the first 18 months of follow-up. It is possible that other factors, such as differences among housing authorities in background characteristics of FSS group members, procedures for administering the escrow account, or messages about the importance of accruing escrow credits, can better explain the variation by housing authority in the accrual of escrow credits.

## Conclusions

The findings on escrow accrual during months 1 to 18 demonstrate that the FSS group members are pursuing different strategies for attaining self-sufficiency. Some FSS group members are experiencing a sequence of service use, increased earnings, and escrow accrual (as encouraged by their COP and ITSP), whereas others are forgoing FSS-related services while accruing escrow

<sup>120</sup> The correlation coefficient that varies most from 0.000 (-0.338) shows a relatively weak negative association in housing authority averages between having a Year-1 goal and having a positive balance in an escrow account in month 18. Not shown in the table, 26 percent of FSS group members in housing authorities that most strongly emphasized monitoring and engagement had a positive balance in their escrow account in month 18—more than 10 percentage points below the average for housing authorities in the low- and medium-emphasis clusters.

credits. Still others have received services or are working for pay but have not yet started accruing escrow. As suggested by the results from the Work Rewards evaluation, most likely, additional FSS group members will begin accruing escrow credits, whereas the incidence of service use will probably decrease over time.<sup>121</sup> These opposing trends could potentially create a problem for FSS participants and a dilemma for case managers if many participants approach graduation with relatively large escrow balances but also with unattained service-use goals.<sup>122</sup>

Escrow accrual may contribute to short-term effects on employment and earnings if FSS group members respond to the incentive by finding jobs or increasing their earnings more often than their counterparts in the control group. Chapter 7 explores this issue. Escrow accrual may also contribute to longer-term effects on employment stability and earnings growth if the incentive to maintain employment or to increase earnings grows stronger as participants' escrow balances increase over time. The FSS evaluation's final report will address these issues.

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<sup>121</sup> See Verma et al. (2017: 32–33) on new recipients of escrow credits in later years and Figure 3.2 (Verma et al., 2017: 53).

<sup>122</sup> Participants can update their goals over time. See chapter 4 for a full discussion.

## Chapter 7: Impacts on Employment, Earnings, and Public Benefits

As discussed in previous chapters, the Family Self-Sufficiency (FSS) program combines services and financial incentives to encourage Housing Choice Voucher (HCV) holders to find employment or increase their earnings. The FSS program is meant to encourage them to find a steady job or, if already working, to increase their earnings, through its services and incentives. First, staff members provide referrals to a range of supportive services designed to help participants move into work or pursue training, including adult basic education, English as a Second Language, or ESL, and high school equivalency programs (GED, for example). Second, participants who go to work or increase their earnings pay more rent, but the housing agency credits the household's escrow account based on the increase in earned income, which they can then get back after “graduating” from FSS. The escrow account serves as both an asset-building instrument and a work incentive. Still, the escrow account represents a distant and therefore potentially weak work incentive, in that participants do not generally have access to their escrow funds for 5 years, or until they graduate from the program.

The FSS program, if successful in improving participant employment and earnings, can also help housing authorities provide housing assistance to other low-income families. Federal funding for HCVs is limited, leading to long waits to enter the program in many housing authorities around the country. If FSS participants experience earnings increases and continue paying higher rent, the housing authority can use the savings to subsidize rent and utilities expenditures for other households. This process takes time, however. During the first 18 months of follow-up, most FSS participants remained eligible to accumulate escrow credits. Nonetheless, if FSS group members were receiving lower housing subsidies and paying more on average for rent and utilities than their counterparts in the control group around month 18, this impact signals that the housing authority will likely realize savings in future years.

As discussed in previous chapters, a previous experimental study of FSS, Opportunity NYC–Work Rewards, which followed study participants for 6 years, found that, at least in the New York City context, FSS did *not* produce employment and earnings impacts for participants in general or for particular subgroups of interest (Verma et al., 2017). However, the distinct features of the FSS program approach tested, the population studied, and the New York housing market make it difficult to generalize from this finding.<sup>123</sup> With data on 18 sites representing a variety of program approaches, populations served, and housing markets, this evaluation can more definitely assess the impact of the FSS framework on these outcomes.

This chapter examines early impacts from the national FSS evaluation 2 years after random assignment. FSS is a 5-year program, and this chapter examines effects during the early years of program engagement, recognizing that participants could be pursuing a wide range of goals during this early period. The chapter uses data from administrative records and survey responses to determine whether the FSS program produced employment and earnings impacts. It considers whether, in the first 2 years following enrollment in FSS, the FSS group experienced a greater incidence of employment and earned more on average than members of the control group. The

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<sup>123</sup> A recently published study (Geyer et al., 2017) found that the Compass FSS program as administered by the public housing agencies in Lynn and Cambridge Massachusetts did produce employment and earnings impacts for participants. This study, however, uses a quasi-experimental methodology.

chapter then explores whether employment and earnings impacts translated into reductions in the receipt of housing subsidies and the dollar amount of subsidies received.

In brief, the findings show the following.

- Analysis of National Directory of New Hires (NDNH) quarterly wage data reveal high levels of employment for both study groups and no impacts on employment and earnings during the 2-year follow-up period.
- FSS and control group respondents to the FSS 18-Month Survey reported similar incidences of employment during the follow-up period. However, participation in FSS may have led to a shift to full-time from part-time employment at the time of the survey.
- According to federal HUD Public and Indian Housing Information Center data, the FSS program did not affect the receipt of HCVs, household expenditures for rent and utilities, or housing subsidies in this early follow-up period.
- Overall, impacts do not vary by subgroup status. However, those with disabilities at random assignment appear to have benefited from improved earnings and employment during the follow-up period.

## Data Sources and Methods

Program impacts in the FSS study are estimated using administrative records and survey responses and are presented at the individual (head of household) level and, in some cases, the household level.<sup>124</sup> Earnings and employment impact estimates use NDNH quarterly wage data and responses to the 18-Month Survey. NDNH data provide quarterly earnings and are available for the impact sample for two quarters before and eight quarters after the quarter of random assignment.<sup>125</sup> The NDNH includes data on employment and earnings in all work covered by unemployment insurance, including across state lines (for those who commute into another state for work or who moved to a different state after random assignment) and on federal employment not captured in state unemployment insurance records. NDNH records do not cover earnings from self-employment, some agricultural work, and informal jobs. Other research suggests that administrative data may miss relatively more employment for low-income populations than for higher income groups, given the former group's greater prevalence of work in informal jobs (Abraham et al., 2009). NDNH records also do not provide information about hours worked during a quarter or week or on the characteristics of jobs held, such as hourly wage rates, benefits, and schedule. For this reason, MDRC will (in a future report) supplement NDNH records data with data from a 36-month survey, which includes information on job characteristics and earnings from informal jobs. The 18-month survey includes a short series of questions about the respondent's incidence of employment since random assignment and current employment. Responses to the 18-Month Survey may also pick up employment in jobs not covered by NDNH records.<sup>126</sup>

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<sup>124</sup> For a description of the variables included in the presented models and for analyses of the sensitivity of results to outliers and to different data-weighting approaches, see appendix D.

<sup>125</sup> Employment recorded during the quarter of random assignment may have occurred before the study participant's date of random assignment. Accordingly, the analysis excludes this quarter from the follow-up period.

<sup>126</sup> Table D.1 shows the impacts of the FSS program on reported income sources (including employment) that the housing authorities recorded during the latest HCV eligibility and rent subsidy reexamination meeting during the

## How To Read Program Impacts

See Box 7.1 for an explanation of how to read the impact tables in this report. Study participants were assigned at random to the FSS or control group. Therefore, effects, or impacts, of the FSS program can be calculated as the difference in average outcomes between the research groups. Differences that are statistically significant (indicated by asterisks in the tables) are considered to be true program effects and not the result of chance.<sup>127</sup> The effects of the program are presented for the FSS impact sample, which excludes voucher holders age 62 or older at the time of random assignment, and for the subgroups included in the analyses of service use in the previous chapters. The key issue for subgroup analysis is whether the *differences in impacts across subgroups* are statistically significant. (Subgroup differences that are statistically significant are noted with daggers in the tables.)

### Box 7.1: How to Read the Impact Tables in This Report

In the context of this evaluation, an “impact” is a measure of how much the intervention—Family Self-Sufficiency (FSS)—changed outcomes for program participants. The group outcome for the intervention is compared with that of the control group. The top row of the following excerpted table, for example, shows that 26 percent of the FSS group was working part time at the time of the 18-month survey, compared with 29 percent of the control group.

Because participants were assigned randomly to either the program group or the control group, the effects of the program can be estimated by the difference in outcomes between the two groups. The “Difference” column in the table excerpt shows the differences between the two research groups’ outcomes—that is, the program’s estimated impacts on the outcomes. For example, the estimated program impact of the FSS program on the number of individuals working part-time study can be calculated by subtracting 29 percent from 26 percent, yielding a decrease, or estimated impact, of 3 percentage points.

The p-value shows the probability that this difference, or impact, arose by chance. In the following table excerpt, the difference between the program and control groups in current part-time employment has a 16.6 percent probability of arising as a result of chance rather than as a result of the FSS-only program. In contrast, the difference on the measure current full-time employment has a 4.5 percent probability of having arisen by chance. For this evaluation, only differences that have a 10 percent probability or less of arising by chance are considered “statistically significant” and therefore represent true program effects. The number of asterisks indicates whether the impact is statistically significant at the 1 percent (\*\*\*), 5 percent (\*\*), or 10 percent (\*) level, meaning that only a 1, 5, or 10 percent probability exists, respectively, that the impact arose by chance.

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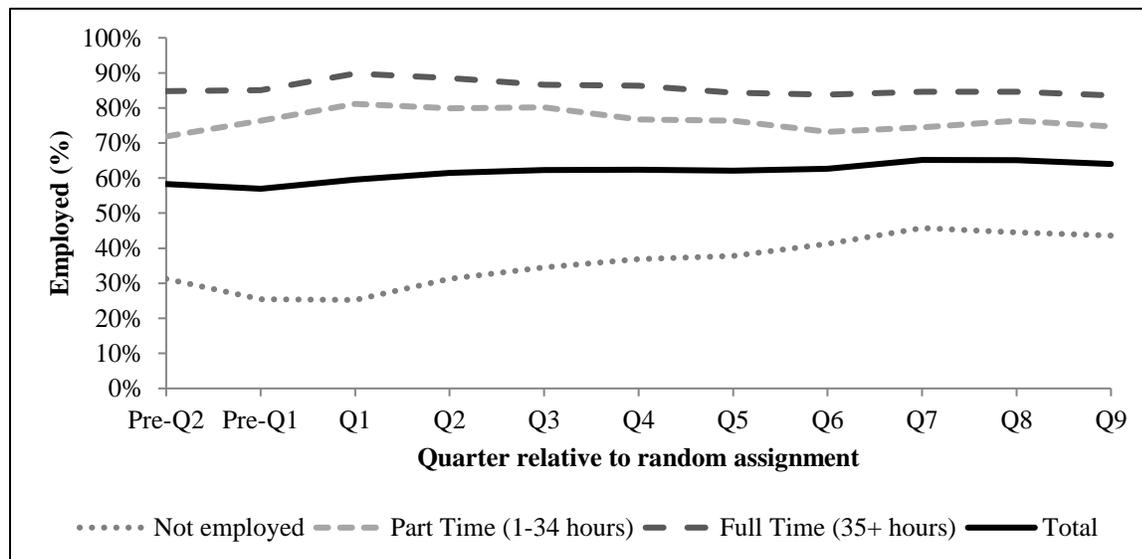
follow-up period. These data are considered to be less reliable than NDNH data because only households still enrolled in the HCV program reported income data. Households that exited from HCV are considered to have zero income. In addition, FSS group members have greater incentive than control group members to report earnings increases (or to report increases sooner), although they remain eligible to receive escrow credits.

<sup>127</sup> An exception to this statement concerns a situation in which only one comparison among a series of related comparisons shows a statistically significant difference between the research groups—for example, if FSS group members averaged higher earnings than control group members during only one quarter of follow-up. In this situation, less credence would be given to this single impact estimate, even if the difference were statistically significant.

## Employment and Earnings Trends for Control Group Members

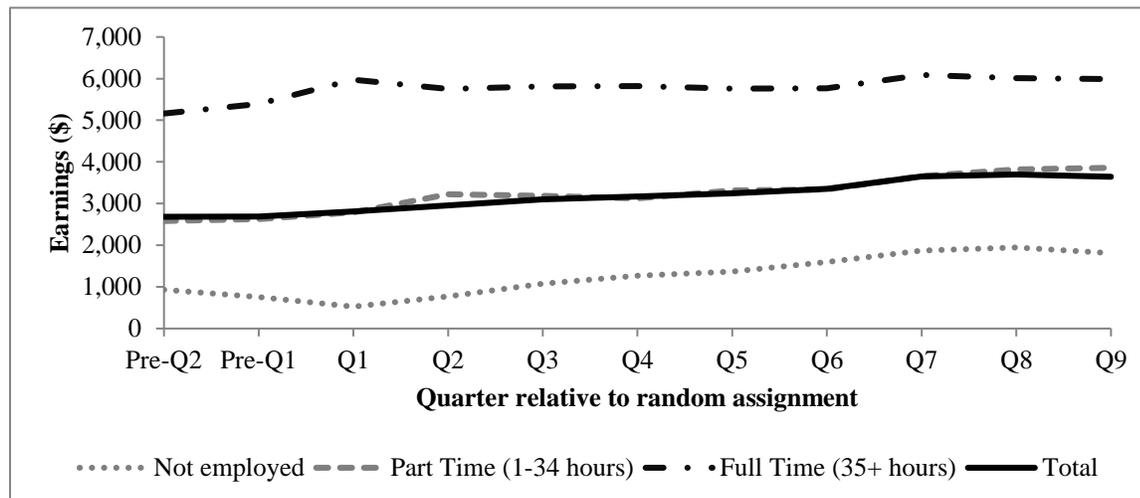
Figures 7.1 and 7.2 and Table D.3 display the quarterly employment and earnings trends for control group members, calculated with NDNH data. These averages, which measure what would have happened in the absence of the program, provide the basis of comparison for estimating the early impacts of the FSS program on employment and earnings. As shown by the solid line in Figure 7.1, employment levels for control group members overall increased slightly over time, from about 58 percent in the second quarter before random assignment to around 64 percent in quarter 9 following random assignment. Control group members who reported on the Baseline Information Form that they were not working experienced the biggest increase during the follow-up period, of more than 18 percentage points, whereas employment rates remained relatively static for other control group members.

**Figure 7.1: Quarterly Employment Rate Among Control Group Members, by Self-Reported Employment Status at Random Assignment, Family Self-Sufficiency Impact Sample**



Note: The Family Self-Sufficiency (FSS) impact sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. Sources: FSS Baseline Information Form data; National Directory of New Hires quarterly wage data

**Figure 7.2: Average Quarterly Earnings Among Control Group Members by Self-Reported Employment Status at Random Assignment, Family Self-Sufficiency Impact Sample**



Note: The Family Self-Sufficiency (FSS) impact sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. Sources: FSS Baseline Information Form data; National Directory of New Hires quarterly wage data

As Figure 7.2 shows, on average, control group members earned more over time—from \$2,683 per quarter (including zeros for control group members without employment) in the second quarter before random assignment to \$3,646 in quarter 9 after random assignment. This increase occurred through a combination of some control group members entering employment and other control group members increasing their hours or weeks of employment or earning more on the job. The average quarterly earnings also increased for control group members in all three subgroups based on members’ self-reported employment at random assignment. Once again, control group members in the subgroup that reported no employment at random assignment experienced the biggest increase during these quarters.

***Program Impacts on Employment and Earnings***

As previous chapters noted, the FSS head of household must be employed at graduation, and earnings gains by one or more adult members of the household are the only way to accumulate escrow credits. Table 7.1 presents findings from an analysis of the NDNH quarterly wage records during eight quarters of follow-up (not including the quarter of random assignment). No statistically significant differences (impacts) in earnings occurred between the FSS and control groups. During the eight included quarters of follow-up, members of both groups averaged a bit more than \$26,000 in earnings, which translates into yearly earnings of around \$13,000. Most study participants (more than 78 percent) in both groups worked in an NDNH-covered job at some point during follow-up, and in an average quarter, about 62 percent of the sample members were employed. However, some evidence exists that the program led to a reduction in the number of participants who were employed in all quarters of follow-up. In the subgroup analysis presented in Table 7.1, this effect is shown to be concentrated among those who were consistently not working before random assignment.

**Table 7.1. Impacts on Employment and Earnings During Years 1 and 2, Family Self-Sufficiency Impact Sample**

Outcomes	FSS Group	Control Group	Difference (Impact)		P-Value
<b>Employment (%)</b>					
Ever employed					
Year 1	73.4	72.5	0.9		0.496
Year 2	74.8	72.8	1.9		0.182
Years 1 and 2	80.0	78.1	1.9		0.143
Employed in all quarters					
Year 1	47.1	47.9	- 0.9		0.571
Year 2	51.1	51.9	- 0.8		0.641
Years 1 and 2	37.7	41.1	- 3.4	**	0.035
Average quarterly employment rate					
Year 1	61.6	61.4	0.2		0.887
Year 2	63.9	63.7	0.3		0.844
Years 1 and 2	62.8	62.5	0.2		0.849
<b>Earnings (\$)</b>					
Total earnings					
Year 1	11,966	12,142	- 176		0.598
Year 2	14,168	14,038	130		0.766
Years 1 and 2	26,134	26,180	- 45		0.949
Sample size (total = 2,548)	1,282	1,266			

FSS = Family Self-Sufficiency program.

Notes: The FSS impact sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. The average quarterly employment rate is calculated as total quarters with employment divided by total quarters of follow-up, expressed as a percentage. Estimates were regression adjusted using ordinary least squares, controlling for pre-random-assignment characteristics of sample members. Rounding may cause slight discrepancies in calculating sums and differences. A two-tailed *t*-test was applied to differences between research groups. The p-value indicates the likelihood that the difference between the FSS group and control group arose by chance. Statistical significance levels are indicated as \*\* = 5 percent.

Source: National Directory of New Hires quarterly wage data

Overall, after eight quarters, no evidence exists that FSS has led to changes in earnings or consistent impacts in employment covered by NDNH. To determine whether impacts in employment have not been covered by NDNH, the research team also looked at self-reported data collected from respondents to the 18-month survey.

As Table 7.2 shows, analysis of survey responses finds no evidence that FSS participants were more likely than control group members to have been employed at any point during the 18-month follow-up period covered by the survey. According to survey responses, the FSS program may have led to a shift to full-time from part-time employment at the time of the survey. FSS group members were 4.3 percentage points more likely to report that they were currently employed full time (41.5 percent versus 37.1 percent). In addition, although the impact on part-time employment is not statistically significant, the drop experienced by FSS group members compared with the control group is roughly comparable in size to the statistically significant gain in full-time employment.

**Table 7.2: Impacts on Employment, Family Self-Sufficiency 18-Month Survey Respondent Sample**

Outcomes (%)	FSS Group	Control Group	Difference (Impact)		P-Value
Employed since random assignment	82.8	80.7	2.1		0.198
Currently employed	67.4	66.1	1.3		0.534
Works part-time hours	26.0	29.0	- 3.0		0.166
Works full-time hours	41.5	37.1	4.3	**	0.045
Sample size (total = 1,609)	847	762			

FSS = Family Self-Sufficiency program.

Notes: The FSS 18-Month Survey respondent sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, were age 18 to 61 at the time of random assignment and responded to the FSS 18-Month Survey. Sample sizes for specific outcomes may vary because of missing values. Estimates were regression adjusted using ordinary least squares, controlling for differences in sample member characteristics recorded at the time of random assignment. No special weights were applied to responses to adjust for differences in sample size by housing authority. Rounding may cause slight discrepancies in calculating sums and differences. A two-tailed *t*-test was applied to differences, between the FSS group and the control group. The *p*-value indicates the likelihood that the difference between the FSS group and control group arose by chance. Statistical significance levels are indicated as \*\* = 5 percent.

Source: FSS 18-Month Survey responses

### ***Subgroup Impacts***

This section explores whether the FSS program’s employment and earnings effects varied for different subgroups within the impact sample. It focuses on three subgroup analyses that derive from past research on workforce programs in general and on FSS in particular—work status at baseline, educational attainment, and disability status.

The Work Rewards demonstration found that the combination of FSS plus special work incentives led to employment and earnings gains above control group levels among study participants who were not working for pay at random assignment (Nuñez, Verma, and Yang, 2015).<sup>128</sup> Within this subgroup, similar employment and earnings increases were seen for the group that received FSS only, without the special work incentives, although the differences were not statistically significant. Later analyses suggested that employment and earnings gains were further concentrated among those who had recently left employment before random assignment.

The subgroup analysis also explores whether employment and earnings impacts varied for subgroups defined by study participants’ level of educational attainment, recorded at baseline. It would be expected that study participants with postsecondary degrees or occupational certificates at baseline would earn more during the follow-up period than study participants without these credentials. The impacts, or value added, of access to FSS-related services and escrow credits could be greater for study participants with limited educational attainment—especially if the FSS program provided access to education or vocational training programs that participants would not have attended on their own initiative.

Similarly, FSS group members who reported receipt of Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) benefits at baseline would likely experience health-related barriers to employment and could be subject to benefit program rules that limit their weekly hours of employment. Control group members would also experience the same barriers to employment. Therefore, among recipients of disability benefits, even small increases in

<sup>128</sup> These gains occurred early in the follow-up period and held steady for the overall evaluation period.

employment and earnings could improve FSS group members' financial well-being compared with the control group. Furthermore, separately estimating program effects of the nondisabled subgroup allows for more direct comparison with other studies that have focused on nonelderly, nondisabled populations, such as Work Rewards.

Table 7.3 shows impacts by self-reported employment status at random assignment.<sup>129</sup> Some evidence shows that those in the program group who were not employed at random assignment were more likely to work at any point during follow-up but less likely to be employed in every quarter of follow-up, although the former effect is slightly shy of statistical significance. FSS may help participants to find and sign up for education and training programs. This scenario might encourage participants to put off looking for work. The evidence that this pattern occurred, however, is mixed. Although the analysis presented in chapter 5 suggests that FSS helped participants access education and training, the effect was no more pronounced by employment subgroup. It is possible that the nature of the education services varies by employment subgroup (for example, full-time versus part-time classes), but this pattern cannot be determined with the data that are currently available. The next report will include an analysis of the more extensive 36-month survey and may shed some light on this issue. As noted previously, these findings are, overall, consistent with results from the Work Rewards demonstration.

**Table 7.3: Impacts on Employment and Earnings During Quarters 2 to 9, by Self-Reported Employment Status at Random Assignment, Family Self-Sufficiency Impact Sample**

Outcomes	FSS Group	Control Group	Difference (Impact)		P-Value
<b>Not employed</b>					
Ever employed (%)	63.5	59.5	4.0		0.116
Employed in all quarters (%)	10.9	14.0	- 3.1	*	0.098
Average quarterly employment rate (%)	39.5	38.4	1.1		0.560
Total earnings (\$)	11,696	11,252	444		0.613
Sample size (total = 1,126)	575	551			
<b>Employed</b>					
Ever employed (%)	93.1	92.7	0.3		0.776
Employed in all quarters (%)	59.0	62.4	- 3.4		0.160
Average quarterly employment rate (%)	81.1	81.6	- 0.5		0.722
Total earnings (\$)	37,590	37,967	- 377		0.721
Sample size (total = 1,422)	707	715			

FSS = Family Self-Sufficiency program.

Notes: The FSS impact sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, were age 18 to 61 at the time of random assignment. The average quarterly employment rate is calculated as total quarters with employment divided by total quarters of follow-up, expressed as a percentage. Estimates were regression adjusted using ordinary least squares, controlling for pre-random-assignment characteristics of sample members. Rounding may cause slight discrepancies in calculating sums and differences. A two-tailed *t*-test was applied to differences between research groups. The p-value indicates the likelihood that the difference between the FSS group and control group arose by chance. Statistical significance levels are indicated as \* = 10 percent. The H-statistic test was used to test for statistically significant differences in impact estimates across different subgroups.

Sources: FSS Baseline Information Form data; National Directory of New Hires quarterly wage data

Table 7.4 presents impacts by educational status at baseline. Study participants are grouped according to their highest educational attainment at entry—no diploma, high school diploma or

<sup>129</sup> See Table D.10 for an analysis of impacts by work history in the year before random assignment. No clear pattern exists of impacts by work history.

GED certificate, some college, and 2-year degree or higher (for example, an associate’s degree). Mixed evidence exists that FSS reduced employment in all quarters (employment activity in each of the quarters of follow-up) for those with some college experience at baseline. A statistically significant drop occurred on this measure, but the impact difference across subgroups is not statistically significant. As noted, FSS may help participants to find and sign up for education and training programs. Those with some college experience might have been motivated to attempt to continue their coursework. Further analysis of the program’s effects on education outcomes will be presented in the next report.

**Table 7.4: Impacts on Employment and Earnings During Quarters 2 to 9, by Highest Degree or Credential Obtained at Random Assignment, Family Self-Sufficiency Impact Sample**

Outcomes	FSS Group	Control Group	Difference (Impact)		P-Value
<b>No degree or credential</b>					
Ever employed (%)	75.3	71.0	4.3		0.191
Employed all quarters (%)	33.0	31.7	1.2		0.722
Average quarterly employment rate (%)	56.6	54.8	1.8		0.512
Total earnings (\$)	20,184	20,341	- 157		0.907
Sample size (total = 510)	257	253			
<b>High school diploma or GED certificate</b>					
Ever employed (%)	79.4	75.0	4.4		0.107
Employed all quarters (%)	37.2	40.5	- 3.4		0.299
Average quarterly employment rate (%)	60.7	59.9	0.8		0.738
Total earnings (\$)	24,241	23,631	611		0.638
Sample size (total = 616)	319	297			
<b>Some college</b>					
Ever employed (%)	82.6	82.8	- 0.2		0.940
Employed all quarters (%)	38.8	43.3	- 4.4	*	0.098
Average quarterly employment rate (%)	65.7	66.4	- 0.7		0.708
Total earnings (\$)	27,626	27,833	- 207		0.863
Sample size (total = 982)	470	512			
<b>2-year college degree or higher</b>					
Ever employed (%)	80.2	80.2	0.0		0.992
Employed all quarters (%)	42.7	46.1	- 3.4		0.402
Average quarterly employment rate (%)	66.2	66.4	- 0.2		0.948
Total earnings (\$)	32,692	32,418	274		0.899
Sample size (total = 440)	236	204			

FSS = Family Self-Sufficiency program. GED = general educational development.

Notes: The FSS impact sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. The average quarterly employment rate is calculated as total quarters with employment divided by total quarters of follow-up, expressed as a percentage. Estimates were regression adjusted using ordinary least squares, controlling for pre-random-assignment characteristics of sample members. Rounding may cause slight discrepancies in calculating sums and differences. A two-tailed t-test was applied to differences between research groups. The p-value indicates the likelihood that the difference between the FSS group and control group arose by chance. Statistical significance levels are indicated as \* = 10 percent. The H-statistic test was used to test for statistically significant differences in impact estimates across different subgroups.

Sources: FSS Baseline Information Form data; National Directory of New Hires quarterly wage data

Table 7.5 presents employment and earnings impacts by disability status (receipt of SSI and SSDI) at random assignment. Evidence exists that among those who did not report disability at baseline, FSS led to a decrease (4.8 percentage points) in having worked during every quarter of follow-up. This impact is also statistically significantly different from the value for members of

the sample of people with disabilities. Because the sample size for the subgroup with disabilities is small, it is more difficult to detect impacts for them. However, the significant impact on employment and the “nearly significant” impact on earnings suggest that FSS may help the population with disabilities improve their employment and earnings outcomes somewhat.

**Table 7.5: Impacts on Employment and Earnings During Quarters 2 to 9, by Self-Reported Disability Status at Random Assignment, Family Self-Sufficiency Impact Sample**

Outcomes	FSS Group	Control Group	Difference (Impact)		P-Value
<b>Working age, without disabilities</b>					
Ever employed (%)	83.9	83.2	0.8		0.564
Employed all quarters (%)	40.8	45.6	- 4.8	***	0.007
Average quarterly employment rate (%)	66.9	67.5	- 0.5		0.663
Total earnings (\$)	28,588	29,113	- 525		0.510
Sample size (total = 2,183)	1,105	1,078			
<b>Working age, received SSI or SSDI</b>					
Ever employed (%)	55.6	48.7	6.9	*	0.096
Employed all quarters (%)	19.2	14.4	4.7		0.159
Average quarterly employment rate (%)	37.5	33.4	4.1		0.146
Total earnings (\$)	11,113	9,086	2,027		0.120
Sample size (total = 365)	177	188			

FSS = Family Self-Sufficiency program. SSDI = Social Security Disability Insurance. SSI = Supplemental Security Income. Notes: The FSS impact sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. The average quarterly employment rate is calculated as total quarters with employment divided by total quarters of follow-up, expressed as a percentage. Estimates were regression adjusted using ordinary least squares, controlling for pre-random-assignment characteristics of sample members. Rounding may cause slight discrepancies in calculating sums and differences. A two-tailed *t*-test was applied to differences between research groups. The p-value indicates the likelihood that the difference between the FSS group and control group arose by chance. Statistical significance levels are indicated as \* = 10 percent and \*\*\* = 1 percent. The H-statistic test was used to test for statistically significant differences in impact estimates across different subgroups. Sources: FSS Baseline Information Form data; National Directory of New Hires quarterly wage data

### Program Impacts on Housing Benefits

FSS, by improving employment and earnings outcomes, may reduce the subsidy that housing authorities pay to support participants, and may ultimately help participants move off government housing assistance. As housing assistance is not an entitlement, helping FSS participants reduce their reliance on it can free up resources that can be spent to help other low-income households. In some metropolitan areas, those on waiting lists for housing voucher assistance may not receive aid for years. Therefore, an urgent need exists to help HCV households advance.

Table 7.6 presents impacts on voucher receipt, rent paid, household’s share of the rent, and subsidy value during an 18-month follow-up period. Some evidence prevailed, as presented previously, that FSS may have had an impact on earnings and employment outcomes. Did these impacts translate into impacts on the receipt of housing subsidies or subsidy amounts? At this time, no evidence exists that FSS produced impacts on these measures. At follow-up, 87.2 percent of the control group and 88.2 of the program group were enrolled in the HCV program. The difference is not statistically significant, suggesting that the drop in both groups is “natural” attrition, unrelated to program participation. Similarly, the average monthly HCV subsidy (including rent and utilities) is statistically indistinguishable between the groups—\$718 in the

FSS program group and \$720 in the control group. In the Work Rewards study, researchers found no change in housing outcomes even among those who experienced consistent earnings and employment impacts throughout the follow-up period; the gains did not appear to be sufficient to affect housing (Verma et al., 2017). Therefore, without fairly large earnings gains, the research team does not expect to observe impacts on housing outcomes. The next report will focus on impacts after 36 months of follow-up and will explore whether earnings gains that are sufficient to affect housing outcomes have emerged.

**Table 7.6: Impacts on Monthly Rent and Utilities Costs and Housing Choice Voucher Subsidies as of 18 Months of Follow-up, Family Self-Sufficiency Impact Sample**

Outcomes	FSS Group	Control Group	Difference (Impact)		P-Value
Currently enrolled in HCV program (%)	88.2	87.2	1.0		0.422
Average adjusted monthly household income (\$)	1,156	1,134	23		0.542
Adjusted monthly household income (%)					
\$0	19.6	18.8	0.7		0.631
\$1–\$499	13.7	15.1	– 1.3		0.318
\$500–\$999	19.1	19.3	– 0.2		0.905
\$1,000–\$1,499	13.9	15.9	– 2.0		0.149
\$1,500–\$1,999	12.6	10.5	2.1		0.101
\$2,000 or more	21.1	20.4	0.7		0.614
Average monthly rent plus HCV utility allowance (\$)	1,146	1,139	7		0.723
Rent plus utility allowance (%)					
\$0	12.5	13.2	– 0.7		0.615
\$1–\$499	0.3	0.2	0.0		0.801
\$500–\$999	23.1	23.9	– 0.8		0.561
\$1,000–\$1,499	37.7	34.9	2.8		0.123
\$1,500–\$1,999	18.7	20.9	– 2.2		0.133
\$2,000 or more	7.7	7.0	0.8		0.421
Average family share of monthly rent plus utility costs (\$)	420	407	13		0.292
Family share (%)					
\$0	12.5	13.6	– 1.2		0.388
\$1–\$199	22.6	20.8	1.8		0.226
\$200–\$399	18.9	22.2	– 3.3	**	0.038
\$400–\$599	17.4	16.5	0.9		0.567
\$600–\$799	13.8	12.0	1.8		0.171
\$800 or more	14.8	14.9	– 0.1		0.959
Average HCV subsidy for monthly rent plus utility costs (\$)	718	720	– 2		0.895
HCV subsidy (%)					
\$0	14.0	14.2	– 0.3		0.843
\$1–\$599	27.2	26.9	0.3		0.826
\$600–\$799	15.7	15.7	0.0		0.988

\$800–\$999	14.4	15.2	– 0.8		0.585
\$1,000–\$1,499	23.3	21.7	1.6		0.291
\$1,500 or more	5.4	6.3	– 0.9		0.296
Sample size (total = 2,556)	1,285	1,271			

FSS = Family Self-Sufficiency program. HCV = Housing Choice Voucher.

Notes: The FSS impact sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. Income calculations used data from each household's most recent HCV eligibility reexamination that took place between months 7 through 18 after their date of random assignment. For these calculations, households with no reported income or housing costs or who exited or became ineligible from the HCV program are considered to have zero dollars of income, rent, and rent subsidy. Estimates were regression adjusted using ordinary least squares, controlling for pre-random-assignment characteristics of sample members. The p-value indicates the likelihood that the difference between the FSS group and control group arose by chance. Statistical significance levels are indicated as \*\* = 5 percent. Sample sizes for specific outcomes may vary because of missing values. Rounding may cause slight discrepancies in calculating sums and differences.

Source: U.S. Department of Housing and Urban Development Inventory Management System/Public and Indian Housing Information Center data

As with employment and earnings, housing outcomes were analyzed by subgroup. The results, not reported here, do not suggest any impacts or impact differentials by employment, education, or disability status at baseline.

## Conclusions

Overall, at the follow-up point (18 months for survey and housing data, eight quarters for NDNH data), the data provide only slight evidence for early impacts on earnings and employment. Analysis of NDNH data reveals no impacts, but some evidence exists of employment and earnings effects present in the survey data. Those gains may have been concentrated in employment types not covered by NDNH records. What gains were present do not appear sufficient to alter the receipt of housing benefits.

Given that FSS is a 5-year program and that participants can be focused on a range of self-sufficiency activities during this time, it is too early to conclude whether the program is effective at shifting outcomes in this domain. A future report will present administrative data and survey responses covering roughly 36 months after random assignment. The survey will examine the program's effects on a broader range of indicators of financial security, such as savings, debt, and material hardship. It will also allow for investigation into impacts on employment types (such as self-employment) not covered in NDNH data.

## Chapter 8: Overall Observations and Looking Forward

In 2012, the national Family Self-Sufficiency (FSS) evaluation was commissioned by HUD to test whether its main economic security program improves the labor market and quality-of-life outcomes for very low-income families receiving housing subsidies through the Housing Choice Voucher program. Using a randomized controlled trial, the study is the first national assessment of the effects, or impacts, of FSS on voucher holders' employment, earnings, and other well-being outcomes. The evidence presented in the foregoing chapters underscores the variation in FSS programs implemented around the country, some inherent challenges in program implementation, and areas of promise. Because the results so far report on only the first 18 to 24 months of the 5-year program period, it is too soon to draw any final conclusions about the effectiveness of the strategies implemented by public housing agencies (PHAs) around the country. Future reports will show whether any of the initially observed patterns of participation and program effects change over time, whether new effects emerge during the longer-term follow-up period, and whether the outcomes yet to be examined reveal additional insights and observations. Still, the results to date are instructive and reveal important themes that will be followed during the remainder of the evaluation.

To briefly recap some key observations, this initial report shows the following.

**The FSS program attracts a broad mix of voucher holders, with varying individual interests and needs.** Although the annual funding made available to PHAs via competitive grants shapes the absolute size of most FSS programs, enrollees participate in the program for a range of individual reasons. A large majority of the national FSS study sample enrolled to receive some job-related service, but the most commonly stated draw was for help related to financial management and counseling services. More than one-half of those who enrolled were working at the time of study entry, and few expressed interest in services related to education or vocational training. The study also attracted participants who were elderly and participants with disabilities, who may or may not focus on pursuing employment goals during their FSS tenure. Few participants were receiving Temporary Assistance for Needy Families at the time of study enrollment. Despite these varying starting interests and needs, the program has, for the most part, a uniform yardstick for measuring participant success.

**HUD guidelines permit significant variation in program design.** HUD provides local housing authorities with broad latitude to customize and tailor FSS to their local needs and populations. Not surprisingly, this latitude manifests in many forms, including the structure of case management practices, program orientations that help participants make progress on their self-sufficiency goals, staffing arrangements and roles, and termination and other policies. By design, the operational requirements related to implementing the escrow component are more fixed, with most of the variation related to whether the PHAs encourage participants to draw on their escrow accruals to support their FSS-related activities. Given the variation in case management practices documented in this report, the longer-term results will be important to assess the implications of a looser framework for the structure of case management practices and other program policies and the possible advantages of standardizing service delivery features of the program more.

**Goals chart individualized pathways toward success.** An important question at the onset of the study was related to the goal-setting process and how this critical step was used to help participants set both short- and long-term goals and identify pathways to achieve them. The Individual Training and Services Plan (ITSP) data show that goals varied in the level of

specificity and time horizon (around 50 percent of ITSPs had a Year 1 goal specified), and that goal setting did not always result in a clear road map for helping participants make progress toward their relatively ambitious goals that spanned multiple domains. Given that goals included on the ITSP are binding, in that a participant must achieve them to graduate from FSS, some staff members struggled with finding the right balance between detailed goal setting and facilitating participants' graduation from FSS. This inherent tension affected the extent to which goal setting—and the related plans—offered a useful tool for staff members or participants to navigate their efforts to move ahead. The longer-term evaluation will explore whether FSS group members continue to make progress toward their goals and whether those with a relatively large number of goals, or with goals in several domains, benefit more from their experiences with the program than FSS group members with fewer goals or goals focused only in one or two domains.

**Participants pursue different engagement strategies to make progress toward their self-sufficiency goals.** Some FSS group members stayed connected with the program and engaged on a regular basis with their case managers, but by the end of the 18-month follow-up period, a substantial portion of the FSS sample had not had recent contact with a case manager. At this point, it cannot be assumed that those who are not actively participating in services—or regularly meeting with their case manager—are not making any progress toward their self-sufficiency goals. The available evidence shows that some participants appear to be forgoing services while accruing escrow credits. Still others have participated in services or are working for pay but have yet to accrue any escrow. Participants enroll in FSS for varied reasons, and the extent to which they prioritize education and training more than employment goals could affect how they engage with program staff members and the rate and pace at which they are able to take advantage of the escrow incentive and build a large balance. The data show that compared with their counterparts in the control group, FSS participants were more likely to participate in employment or self-sufficiency-related services, an impact that is statistically significant. The evaluation will continue to examine the varying pathways that participants pursue—either by choice or by program design—and their effects on key program outcomes, such as employment, earnings, and graduation rates.

**The link between program implementation features and outcomes should be explored.** Programs with stronger monitoring and engagement practices (smaller caseload sizes, more frequent contacts expected, and focus on establishing short-term goals) tended to have a higher incidence of program participation compared with programs without these features. However, on average, the cluster of FSS programs that strongly emphasized monitoring and engagement did not experience the largest impacts on service use, in part because the control group was equally likely to find and participate in services on their own in these localities. The impacts of monitoring and engagement practices on program outcomes, such as employment and earnings, is the subject of the 3-year report. Understanding which features of program practice actually matter for program success, and whether a threshold of services exists that leads to more effective outcomes, is an important goal of the ongoing evaluation.

**Little evidence exists of employment or earnings impacts in the early follow-up period.** In addition to tracking program participation and engagement, which are appropriate outcomes for an interim assessment, a key question for this initial report is whether the combination of FSS case management, services, and escrow lead to increases in employment and earnings in the early follow-up period—in other words, whether any early signs appear that FSS group members are responding to the program by finding jobs or increasing their earnings more than their

counterparts in the control group. Overall, the first 2 years of follow-up data provide only slight evidence for program impacts on employment and earnings. Analysis of quarterly wage data reveals high levels of employment for both groups, but no statistically significant differences in these outcomes between the two groups. Some suggested evidence exists of employment and earnings effects present in the self-reported 18-month survey data, which may be uncovering employment that is not covered by administrative records. Given that FSS is a 5-year program, it is too early to conclude whether the program is effective at shifting outcomes in this domain. A future report, which will feature longer-term administrative data and survey responses covering roughly 36 months after random assignment, will more fully examine some of the hypothesized interim and longer-term effects of the program. Related to employment, the 36-month survey, in particular, will allow the evaluation to examine impacts on educational attainment and job characteristics, which may also be affected by the program.

In general, whether FSS succeeds in promoting work and financial security will partly depend on how participants continue to engage with the program—the extent to which they receive steady services to support their long-term self-sufficiency goals, and the extent to which escrow serves as enough of an effective financial incentive to help shape their employment behaviors. For these reasons, the evaluation will continue to follow different strands of inquiry to understand, during the longer-term, how participants continue to draw on the services of FSS programs and referral partners, whether their investments in education and work-supporting behaviors change their employment and earnings trajectories in ways that are significantly different from those of individuals in the control group, and whether changes in work behaviors help them build their escrow balances. How the housing agencies keep participants focused on their long-term goals, and whether their individual case management approaches and program engagement strategies help advance participants’ outcomes, will also be important tracks of inquiry to follow for the remainder of the evaluation.

In sum, this initial report sets the foundation for longer-term assessment. It is too soon to draw any firm conclusions about the extent to which FSS is achieving its objectives of helping families increase their earnings, reduce reliance on housing subsidies and other government assistance, and be more financially secure. With additional data, the ongoing evaluation will continue to examine those questions in future reports.

## Appendix A: Supplementary Exhibits for Chapter 2

**Table A.1: Baseline Characteristics of Households in the Family Self-Sufficiency Impact Sample, by Research Group**

Characteristic	FSS Group	Control Group	Total	
Average number of household members <sup>a</sup>	3.2	3.2	3.2	
Average number of adults in household <sup>a</sup>	1.5	1.4	1.5	
Households with more than one adult (%)	35.3	32.0	33.7	*
Average number of children in household	1.8	1.8	1.8	
Number of children in household (%)				
0	22.8	24.8	23.8	
1	24.2	21.1	22.7	
2	24.1	25.3	24.7	
3 or more	28.9	28.8	28.8	
For households with children, age of youngest child (%)				
0–2 years	21.0	20.6	20.8	
3–5 years	19.5	21.3	20.4	
6–12 years	42.1	40.5	41.3	
13–17 years	17.4	17.5	17.5	
Primary language spoken at home is English (%)	91.9	92.4	92.2	
Receives TANF (%)	16.3	15.3	15.8	
Receives food stamps or SNAP (%)	71.2	67.9	69.6	*
Length of time receiving Section 8 Housing Choice Voucher (%)				
Less than 1 year	5.0	4.9	5.0	
1–3 years	27.2	28.1	27.6	
4–6 years	21.9	21.3	21.6	
7–9 years	15.2	15.3	15.2	
10 years or more	30.7	30.4	30.6	
Total household income (%)				
\$0	4.4	4.7	4.5	
\$1–\$4,999	18.0	16.1	17.0	
\$5,000–\$9,999	18.9	18.5	18.7	
\$10,000–\$14,999	18.4	16.9	17.6	
\$15,000–\$19,999	14.1	14.4	14.3	
\$20,000–\$24,999	10.3	12.0	11.2	
\$25,000–\$29,999	7.8	8.5	8.2	
\$30,000 or more	8.1	9.0	8.5	
Payment for rent and utilities (%)				
\$0	2.1	1.7	1.9	
\$1–\$99	5.6	5.4	5.5	
\$100–\$199	10.4	8.7	9.5	

\$200–\$299	11.1	11.4	11.2	
\$300–\$399	13.1	12.9	13.0	
\$400–\$499	11.1	10.0	10.5	
\$500–\$599	10.4	11.2	10.8	
\$600–\$699	7.6	8.1	7.8	
\$700–\$799	7.0	7.6	7.3	
\$800–\$899	5.2	5.9	5.5	
\$900–\$999	2.9	3.6	3.3	
\$1,000 or more	13.7	13.5	13.6	
During the past 12 months, household experienced at least one financial hardship (%)	57.7	60.4	59.0	
Not able to buy prescription drug	13.0	13.6	13.3	
Not able to buy food	26.2	31.6	28.9	***
Not able to pay telephone bill	28.7	27.8	28.2	
Not able to pay rent	17.9	19.1	18.5	
Not able to pay utility bill	43.5	43.3	43.4	
Sample size	1,285	1,271	2,556	

FSS = Family Self-Sufficiency program. SNAP = Supplemental Nutrition Assistance Program. TANF = Temporary Assistance for Needy Families.

<sup>a</sup> Maximum response option for the number of adults in a household is four.

Notes: The FSS impact sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. Sample sizes for specific measures may vary because of missing values. A chi-square test for categorical variables and a *t*-test for continuous variables were run to determine whether a difference exists in the distribution of the characteristics by research group. Statistical significance levels are indicated as \* = 10 percent and \*\*\* = 1 percent. Rounding may cause slight discrepancies in calculating sums and differences. The total may sum to more than 100 percent for questions that allow for more than one response.

Source: FSS Baseline Information Form data

**Table A.2: Baseline Characteristics of Heads of Households in the Family Self-Sufficiency Impact Sample, by Research Group**

Characteristic	FSS Group	Control Group	Total	
<b>Demographic characteristics</b>				
Female (%)	91.4	89.8	90.6	
Age (%)				
19–24 years	1.7	2.7	2.2	
25–34 years	34.0	33.8	33.9	
35–44 years	36.6	34.5	35.6	
45–59 years	26.7	27.9	27.3	
60–61 years	1.0	1.2	1.1	
Average age (years)	39	39	39	
Marital status (%)				
Married, living with spouse	8.3	7.2	7.7	
Married, not living with spouse	7.1	6.6	6.8	
Cohabiting	1.5	1.3	1.4	

Single, widowed, or divorced	83.1	84.9	84.0	
<b>Citizenship status (%)</b>				
U.S. born	87.6	87.8	87.7	
Naturalized	8.0	8.1	8.1	
Noncitizen	4.4	4.0	4.2	
<b>Race or ethnicity (%)<sup>a</sup></b>				
Black, non-Hispanic or non-Latino	72.2	74.4	73.3	
Hispanic or Latino	15.6	16.1	15.8	
White, non-Hispanic or non-Latino	7.1	6.2	6.7	
Native American	0.3	0.3	0.3	
Asian	2.7	1.3	2.0	
Other	0.4	0.3	0.4	
Multiracial	1.7	1.4	1.6	
<b>Education</b>				
<b>Highest degree or diploma earned (%)</b>				
General educational development certificate	3.5	2.5	3.0	
High school diploma	10.5	10.8	10.6	
Some college or received technical or trade license	53.9	56.2	55.0	
Associate's or 2-year college degree	11.3	10.2	10.8	
4-year college or graduate degree	7.1	5.9	6.5	
None of the above	13.6	14.4	14.0	
Has trade license or training certificate (%)	47.1	47.0	47.0	
<b>Employment status</b>				
Currently employed (%)	55.6	56.9	56.2	
Regular job	47.7	49.2	48.4	***
Self-employed	3.4	5.1	4.2	***
Temporary or seasonal job	4.5	2.5	3.5	***
Currently working 35 hours per week or more (%)	29.1	32.0	30.5	
Average hours worked per week	17.9	18.8	18.3	
Average weekly earnings (\$)	205	221	213	
<b>Barriers to employment</b>				
Has any problem that limits work (%)	41.6	40.8	41.2	
Physical health	18.4	19.3	18.8	
Emotional or mental health	7.6	7.7	7.6	
Childcare access or cost	18.5	17.2	17.8	
Need to care for household member with disability	7.9	6.7	7.3	
Previously convicted of a felony	6.7	6.0	6.3	
Limited English-speaking ability (%)	3.6	4.1	3.8	
Does not have access to transportation for employment (%)				

No public transportation access	16.5	19.1	17.8	*
No automobile access	18.5	17.9	18.2	
<b>FSS program</b>				
Heard of escrow before random assignment (%)	43.9	44.2	44.0	
Interest in FSS services related to (%)				
Job-related services	70.4	70.6	70.5	
Social services	32.2	32.7	32.4	
Financial services	95.4	95.5	95.5	
Sample size	1,285	1,271	2,556	

FSS = Family Self-Sufficiency.

<sup>a</sup> Chi-square test may not be valid due to small cell sizes.

Notes: The FSS impact sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. Sample sizes for specific measures may vary because of missing values. The research group ran a chi-square test for categorical variables and a t-test for continuous variables to determine whether a difference exists in the distribution of the characteristics by research group. Statistical significance levels are indicated as \* = 10 percent and \*\*\* = 1 percent. Rounding may cause slight discrepancies in calculating sums and differences. The total may sum to more than 100 percent for questions that allow for more than one response.

Source: FSS Baseline Information Form data

**Table A.3: Baseline Characteristics of Households in the Family Self-Sufficiency Impact Sample, by Number of Months Employed in the Year Prior to Random Assignment**

Characteristic	Not Employed	Employed 1–6 Months	Employed 7–11 Months	Employed 12 Months	Total
Average number of household members <sup>a</sup>	3.1	3.4	3.2	3.3	3.2
Average number of adults in household <sup>a</sup>	1.5	1.3	1.4	1.5	1.5
Households with more than one adult (%)	33.8	26.5	29.6	38.5	33.7
Average number of children in household	1.6	2.0	1.8	1.8	1.8
Number of children in household (%)					
0	31.2	21.3	21.3	20.3	23.8
1	20.3	18.8	25.8	25.1	22.7
2	21.7	23.4	26.3	27.1	24.7
3 or more	26.8	36.4	26.6	27.5	28.8
For households with children, age of youngest child (%)					
0–2 years	24.0	28.9	24.2	13.6	20.8
3–5 years	19.4	18.7	20.2	21.9	20.4
6–12 years	41.5	39.6	35.7	44.1	41.3
13–17 years	15.1	12.8	19.9	20.4	17.5
Primary language spoken at home is English (%)	92.5	95.2	94.6	89.6	92.2
Receives TANF (%)	28.9	20.0	11.9	5.3	15.8
Receives food stamps or SNAP (%)	82.2	81.6	70.3	53.9	69.6
Length of time receiving Section 8 Housing Choice Voucher (%)					
Less than 1 year	4.8	6.1	5.4	4.4	5.0
1–3 years	30.0	28.8	26.6	25.6	27.6
4–6 years	19.8	23.4	20.1	22.6	21.6
Length of time receiving Section 8 Housing Choice Voucher (%)					
7–9 years	14.9	17.7	14.2	14.7	15.2
10 years or more	30.5	24.0	33.7	32.7	30.6

Total household income (%)					
\$0	12.1	3.6	1.1	0.5	4.5
\$1–\$4,999	22.6	33.5	14.3	5.9	17.0
\$5,000–\$9,999	26.3	25.3	17.4	10.3	18.7
\$10,000–\$19,999	27.4	27.2	41.7	33.9	31.9
\$20,000–\$29,999	8.3	8.3	17.7	33.5	19.3
\$30,000 or more	3.2	2.1	7.7	15.9	8.5
Payment for rent and utilities (%)					
\$0	3.3	2.1	2.3	0.7	1.9
\$1–\$199	21.8	22.3	18.8	5.0	15.0
\$200–\$399	30.4	33.5	22.8	15.7	24.3
\$400–\$599	20.7	21.3	22.8	21.2	21.3
\$600–\$799	12.9	9.5	11.7	20.8	15.1
\$800 or more	10.9	11.4	21.7	36.6	22.4
During the past 12 months, household experienced at least one financial hardship (%)	62.1	66.3	58.8	53.3	59.0
Not able to buy prescription drug	15.8	12.8	13.9	11.5	13.3
Not able to buy food	28.7	29.0	30.9	28.2	28.9
Not able to pay telephone bill	30.1	34.5	31.2	22.7	28.2
Not able to pay rent	16.2	20.6	25.2	16.9	18.5
Not able to pay utility bill	45.3	54.0	44.2	36.5	43.4
Sample size	738	478	357	983	2,556

SNAP = Supplemental Nutrition Assistance Program. TANF = Temporary Assistance for Needy Families.

<sup>a</sup> Maximum response option for the number of adults in a household is four.

Notes: The Family Self-Sufficiency (FSS) impact sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. Sample sizes for specific measures may vary because of missing values. Rounding may cause slight discrepancies in calculating sums. The total may sum to more than 100 percent for questions that allow for more than one response.

Source: FSS Baseline Information Form data

**Table A.4: Baseline Characteristics of Heads of Households in the Family Self-Sufficiency Impact Sample, by Number of Months Employed in the Year Prior to Random Assignment**

Characteristic	Not Employed	Employed 1–6 Months	Employed 7–11 Months	Employed 12 Months	Total
<b>Sample member characteristics</b>					
Female (%)	88.3	91.0	93.8	90.8	90.6
Age (%)					
19–24 years	1.8	3.8	2.5	1.6	2.2
25–34 years	27.0	42.9	37.0	33.6	33.9
35–44 years	33.3	31.0	34.2	40.0	35.6
45–59 years	35.6	21.8	25.8	24.2	27.3
60–61 years	2.3	0.6	0.6	0.6	1.1
Average age (years)	41	37	38	39	39
Marital status (%)					
Married, living with spouse	8.4	6.5	5.0	8.9	7.7
Married, not living with spouse	7.9	6.1	7.6	6.2	6.8

Cohabiting	1.9	1.0	1.1	1.3	1.4
Single, widowed, or divorced	81.8	86.4	86.3	83.6	84.0
<b>Citizenship status (%)</b>					
U.S. born	87.4	92.2	90.2	85.0	87.7
Naturalized	8.3	4.8	6.2	10.1	8.1
Noncitizen	4.3	2.9	3.7	4.9	4.2
<b>Race or ethnicity (%)</b>					
Black, non-Hispanic or non-Latino	71.8	76.2	75.9	72.0	73.3
Hispanic or Latino	15.7	13.0	14.8	17.7	15.8
White, non-Hispanic or non-Latino	7.0	7.1	6.7	6.1	6.7
Other	5.4	3.8	2.5	4.2	4.2
<b>Education</b>					
<b>Highest degree or diploma earned (%)</b>					
General educational development certificate	3.1	2.5	2.2	3.5	3.0
High school diploma	11.2	9.9	10.1	10.8	10.6
Some college or received technical or trade license	52.7	56.2	61.2	54.0	55.0
Associate's or 2-year college degree	8.6	13.0	9.6	11.7	10.8
4-year college or graduate degree	6.4	6.5	7.3	6.3	6.5
None of the above	18.0	11.9	9.6	13.6	14.0
Has trade license or training certificate (%)	41.6	51.3	55.5	46.0	47.0
<b>Employment status</b>					
Currently employed (%)	6.8	45.7	63.8	95.4	56.2
Regular job	5.9	32.9	54.4	85.6	48.4
Self-employed	0.3	5.3	3.7	6.9	4.2
Temporary or seasonal job	0.7	7.4	5.6	3.0	3.5
Currently working 35 hours or more per week (%)	3.3	13.9	30.3	59.0	30.5
Average hours worked per week	2.1	12.3	19.8	32.8	18.3
Average weekly earnings (\$)	23	128	233	392	213
<b>Barriers to employment</b>					
Has any problem that limits work (%)	60.0	42.9	35.6	28.2	41.2
Physical health	37.3	15.5	13.3	8.7	18.8
Emotional or mental health	18.9	6.1	2.8	1.7	7.6
Childcare access or cost	18.9	23.3	19.4	13.9	17.8
Need to care for household member with disability	10.0	6.9	5.9	6.0	7.3
Previously convicted of a felony	9.6	6.9	3.4	4.6	6.3
Limited English-speaking ability (%)	3.5	2.1	3.4	5.1	3.8
<b>Does not have access to transportation for employment (%)</b>					
No public transportation access	13.6	17.9	17.5	21.0	17.8
No automobile access	26.2	14.9	18.8	13.6	18.2
<b>FSS program</b>					

Heard of escrow before random assignment (%)	39.8	45.3	47.9	45.2	44.0
Interest in FSS services related to (%)					
Job-related services	74.7	78.0	72.3	63.1	70.5
Social services	39.8	38.4	31.7	24.2	32.4
Financial services	93.4	96.4	97.2	95.9	95.5
Sample size	738	478	357	983	2,556

FSS = Family Self-Sufficiency.

Notes: The FSS impact sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. Sample sizes for specific measures may vary because of missing values. Rounding may cause slight discrepancies in calculating sums. The total may sum to more than 100 percent for questions that allow for more than one response.

Source: FSS Baseline Information Form data

**Table A.5: Baseline Characteristics of Households in the 18-Month Survey Respondent Sample**

Characteristic	Respondent
Average number of household members <sup>a</sup>	3.2
Average number of adults in household <sup>a</sup>	1.4
Households with more than one adult (%)	33.3
Average number of children in household	1.7
Number of children in household (%)	
0	24.9
1	23.1
2	23.9
3 or more	28.2
For households with children, age of youngest child (%)	
0–2 years	21.0
3–5 years	20.9
6–12 years	41.1
13–17 years	17.1
Primary language spoken at home is English (%)	93.2
Receives Temporary Assistance for Needy Families (%)	14.8
Receives food stamps or Supplemental Nutrition Assistance Program (%)	69.0
Length of time receiving Section 8 Housing Choice Voucher (%)	
Less than 1 year	5.0
1–3 years	27.2
4–6 years	21.1
7–9 years	15.9
10 years or more	30.8
Total household income (%)	
\$0	4.2
\$1–\$4,999	17.0
\$5,000–\$9,999	18.2

\$10,000–\$19,999	33.0
\$20,000–\$29,999	19.9
\$30,000 or more	7.8
Payment for rent and utilities (%)	
\$0	1.6
\$1–\$199	14.7
\$200–\$399	24.6
\$400–\$599	21.7
\$600–\$799	15.5
\$800 or more	21.8
During the past 12 months, household experienced at least one financial hardship (%)	
Not able to buy prescription drug	14.3
Not able to buy food	29.4
Not able to pay telephone bill	28.3
Not able to pay rent	19.0
Not able to pay utility bill	43.0
Sample size	1,609

<sup>a</sup> Maximum response option for the number of adults in a household is four.

Notes: The Family Self-Sufficiency (FSS) 18-Month Survey respondent sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, were age 18 to 61 at the time of random assignment and responded to the 18-Month Survey. Sample sizes for specific measures may vary because of missing values. Rounding may cause slight discrepancies in calculating sums. The total may sum to more than 100 percent for questions that allow for more than one response.

Sources: FSS Baseline Information Form data; FSS 18-Month Survey responses

**Table A.6: Baseline Characteristics of Heads of Households in the 18-Month Survey Respondent Sample**

Characteristic	Respondent Sample
<b>Sample member characteristics</b>	
Female (%)	91.3
Age (%)	
19–24 years	2.0
25–34 years	32.4
35–44 years	36.0
45–59 years	28.4
60–61 years	1.1
Average age (years)	39
Marital status (%)	
Married, living with spouse	7.5
Married, not living with spouse	7.5
Cohabiting	1.4
Single, widowed, or divorced	83.6

<b>Citizenship status (%)</b>	
U.S. born	89.0
Naturalized	7.7
Noncitizen	3.3
<b>Race or ethnicity (%)</b>	
Black, non-Hispanic or non-Latino	74.3
Hispanic or Latino	14.9
White, non-Hispanic or non-Latino	6.8
Other	3.9
<b>Education</b>	
<b>Highest degree or diploma earned (%)</b>	
General educational development certificate	3.2
High school diploma	10.3
Some college or received technical or trade license	55.5
Associate's or 2-year college degree	11.8
4-year college or graduate degree	6.9
None of the above	12.4
Has trade license or training certificate (%)	47.2
<b>Employment status</b>	
Currently employed (%)	57.5
Regular job	49.0
Self-employed	4.6
Temporary or seasonal job	4.0
Currently working 35 hours or more per week (%)	30.9
Average hours worked per week	18.6
Average weekly earnings (\$)	215
<b>Barriers to employment</b>	
Has any problem that limits work (%)	42.4
Physical health	19.7
Emotional or mental health	7.8
Childcare access or cost	18.6
Need to care for household member with disability	7.9
Previously convicted of a felony	6.1
Limited English-speaking ability (%)	2.7
<b>Does not have access to transportation for employment (%)</b>	
No public transportation access	17.6
No automobile access	17.7
<b>FSS program</b>	
Heard of escrow before random assignment (%)	44.6
<b>Interest in FSS services related to (%)</b>	
Job-related services	69.9

Social services	31.8
Financial services	95.3
Sample size	1,609

FSS = Family Self-Sufficiency.

Notes: The FSS 18-Month Survey respondent sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, were age 18 to 61 at the time of random assignment and responded to the 18-Month Survey. Sample sizes for specific measures may vary because of missing values. Rounding may cause slight discrepancies in calculating sums. The total may sum to more than 100 percent for questions that allow for more than one response. Sources: FSS Baseline Information Form data; FSS 18-Month Survey responses

**Table A.7: Family Self-Sufficiency Program Characteristics for Study Sites and All Family Self-Sufficiency Programs**

Characteristics	Study Sites	All FSS Programs
Average Housing Assistance Payment (\$)	691	548
Average caseload size (N)	8,808	1,795
Average FSS program size (N)	316	55
Average FSS coordinator expenses, December 2014 (\$)	21,504	4,773
Average monthly FSS coordinator expenses not covered by grant, December 2014 (\$)	3,067	804
Average escrow deposits per PHA, December 2014 (\$)	18,420	4,679
Average escrow deposits per participant (\$)	58	85
Average escrow forfeitures per PHA (\$)	31,534	1,872
Number of FSS programs	18	834

FSS = Family Self-Sufficiency. PHA = public housing agency.

Notes: Averages exclude household members that are elderly and those with disabilities. During fiscal year 2014, the U.S. Department of Housing and Urban Development (HUD) began to transfer case coordinator expenditure reports to a different system. Therefore, Voucher Management System (VMS) estimates of coordinator expenses may be artificially low.

Sources: HUD VMS December 2014 Report data; HUD Inventory Management System/ Public and Indian Housing Information Center data

## Appendix B: Family Self-Sufficiency Contract of Participation and Supplementary Exhibits for Chapters 3 and 4

**Table B.1: Family Self-Sufficiency Individual Training and Services Plan Detailed Goals and Activities, Family Self-Sufficiency Service-Use Sample**

Goals and Activities (%)	FSS Group
Employment, employment retention, and employment advancement outcomes	92.7
With job retention for at least 12 months	55.1
Full-time employment	32.4
With earnings amount to achieve self-sufficiency	16.6
Suitable employment	31.4
In career of choice	16.5
With increased hours or pay	14.8
Self-employment, self-employment retention, and self-employment advancement outcomes	6.9
Establish a business	3.4
Receive business training or counseling	4.0
Prepare to establish a business	3.7
Job search, self-employment preparation, or postemployment services and referrals	65.0
Job search activities, counseling, training, or assistance	56.3
Postemployment activities, counseling, training, or assistance	11.1
Receive no TANF cash benefits for at least 12 consecutive months prior to end of FSS contract	70.0
Homeownership services and outcomes	59.2
House purchase	23.3
Attain homeownership readiness status	13.4
Has savings for down payment or Individual Development Account	9.8
Has minimum credit score to qualify for HCV Homeownership Program	6.6
Homeownership preparation training or counseling	33.2
Financial security services and outcomes	80.2
Repair credit	40.6
Create budget	17.8
Reduce debt	12.1
Accumulate savings	17.2
Financial security training or counseling	44.4
Education and training services and outcomes	64.4
Receive degree or credential	56.2
High school equivalency certificate or high school degree	13.3
2-year college	13.7
4-year college or higher	11.4
Occupational credential or license	22.7
Complete or attend education or training activity	11.0
Basic education	3.2
Postsecondary education	4.6
Vocational training	3.8
Supportive services, social services, or mentoring receipt and outcomes	13.2
Complete work support goals, such as purchase car or truck, obtain driver's license, or obtain computer or other work-related equipment	6.7
Obtain childcare or transportation assistance	2.2
Attend life-skills training or self-esteem-building activities	1.4
Receive other social services-related counseling, assistance, or mentoring	1.0

Physical and mental health services, coverage, and outcomes	5.1
Improve physical or mental health	2.0
Obtain health coverage	1.3
Receive medical or mental health services	1.5
Sample size	1,001

FSS = Family Self-Sufficiency program. HCV = Housing Choice Voucher.

Notes: The FSS service-use sample includes all or a randomly selected subsample of Housing Choice Voucher heads of households who were randomly assigned to the FSS group between October 18, 2013, and December 22, 2014, and were age 18 to 61 at their time of random assignment. Rounding may cause slight discrepancies in calculating sums. The total may sum to more than 100 percent due to FSS group members having multiple related goals or activities recorded on their Individual Training and Services Plan (ITSP) form.

Source: FSS group members' ITSP forms

**Table B.2: Staffing, Escrow, and Graduation Policies**

PHA	Case Management Staffing				Escrow		Graduation Requirements <sup>a</sup>			
	Number With FSS Caseload	HCV Responsibilities	Homeownership Responsibilities	At Least One Annual In-Person Meeting Expected	Interim Escrow Disbursement Permitted	Withdrawal Limits	Employment Hours	Employment Earnings	Employment Stability	Limitations on Revising Goals
1	5 or more	No	Yes	Yes	Yes	Up to 50% of the balance	30 hours per week	—	6 months	1 year (final goal); 6 months (interim goals)
2	1–4	Yes	No	Yes	Yes	Up to 25% of the balance	—	—	—	6 months
3	1–4	No	No	No	Yes	Up to 50% of the balance—up to two disbursements	—	—	—	1 year
4	1–4	Yes	Yes	Yes	No	NA	—	At local minimum wage or more	—	6 months
5	5 or more	Yes	No	No	Yes	None	—	Wages must make clients self-sufficient from HCV (zero HAP)	—	—
6	5 or more	Yes	Yes	Yes	Yes	Less than 100% of the balance	—	Earnings must be sufficient for clients to sustain themselves	—	—

7	1-4	No	Yes	Yes	Yes	Up to 50% of the balance	32 hours per week	Earnings must be deemed reasonable by PHA staff	—	—
8	1-4	Yes	No	Yes	No	NA	32 hours per week	—	—	2 years
9	1-4	No	Yes	Yes	Yes	None	32 hours per week	—	—	6 months
10	5 or more	Yes	No	Yes	Yes	None	—	—	12 months	—
11	1-4	No	Yes	No	Yes	Cannot withdraw until after 12 months of accruing escrow	Full time	—	12 months	2.5 years
12	1-4	Yes	Yes	Yes	Yes	Less than 100% of the balance	—	More than minimum wage	—	—
13	1-4	No	No	Yes	Yes	Up to 30% of the balance (one time)	30 hours per week	—	—	3 months
14	1-4	No	Yes	Yes	Yes	Enrolled for at least 1 year; up to 25% of the balance (annually); car repairs require 20% contribution by participant	30 hours per week	—	6 months	—

15	1–4	Yes	No	Yes	Yes	Less than 100% of the balance	30 hours per week	—	—	—
16	5 or more	Yes	Yes	Yes	Yes	Up to 50% of the balance	Full time	—	12 months	—
17	1–4	Yes	Yes	No	Yes	None	Full time	—	12 months	6 months
18	1–4	No	Yes	Yes	No	NA	Full time	If employed at start, must increase income	—	1 year

FSS = Family Self-Sufficiency program. HCV = Housing Choice Voucher. HAP = Housing Assistance Payments. PHA = public housing agency. NA = data not available.

<sup>a</sup> Unless otherwise noted, all requirements are as of FSS graduation. No Temporary Assistance for Needy Families for 12 months is a requirement at all sites.

<sup>b</sup> Some sites have different employment requirements for elderly clients and clients with disabilities. These requirements are not included in the table.

Source: site staff interviews, fourth quarter of 2015

## Appendix C: Supplementary Exhibits for Chapter 5

**Table C.1: Timing of Most Recent Meeting or Verbal Communication With a Family Self-Sufficiency Case Manager, Family Self-Sufficiency 18-Month Survey Respondent Sample**

Outcome (%)	FSS Group
Had meeting or verbal communication since random assignment	95.4
<b>Timing of most recent meeting or verbal communication</b>	
Within the past 3 months	50.0
4–6 months ago	15.0
7–12 months ago	10.5
More than 12 months ago	19.9
Never	4.6
Sample size	847

FSS = Family Self-Sufficiency program.

Notes: The FSS 18-Month Survey respondent sample includes Housing Choice Voucher program heads of households who were randomly assigned to the FSS group between October 18, 2013, and December 22, 2014, were age 18 to 61 at the time of random assignment and responded to the FSS 18-Month Survey.

Sample sizes for specific outcomes may vary because of missing values. Rounding may cause slight discrepancies in calculating sums.

Source: FSS 18-Month Survey responses

**Table C.2: Family Self-Sufficiency and Housing Choice Voucher Program Statuses During Months 1 to 18, Family Self-Sufficiency Impact and Survey Respondent Samples**

Outcome and Status (%)	FSS Group
<b>Administrative data</b>	
Enrolled in FSS program	93.9
Used FSS services	67.0
Had program-recorded employment	63.2
Exited from FSS program after enrollment and did not graduate	14.1
Left HCV program or moved to another HCV program	9.3
Left FSS program voluntarily	3.0
Asked to leave FSS program	1.4
Reason not recorded	0.3
Graduated from FSS program	0.7
Still enrolled in FSS program	79.3
Sample size	1,285
<b>Survey responses</b>	
Current FSS program status	
Enrolled and using FSS services	53.8
Enrolled and not using FSS services	32.2
No longer enrolled in the FSS program	14.0
Graduated or purchased a house	1.5
Sample size	847

FSS = Family Self-Sufficiency program. HCV = Housing Choice Voucher.

Notes: The FSS impact sample includes all Housing Choice Voucher program heads of households who were randomly assigned to the FSS group between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. The FSS survey respondent sample includes FSS impact sample members who responded to the FSS 18-Month Survey. Rounding may cause slight discrepancies in calculating sums.

Sources: Housing agency administrative data; U.S. Department of Housing and Urban Development Inventory Management System/Public and Indian Housing Information Center data; FSS 18-Month Survey responses

**Table C.3: Use of Family Self-Sufficiency Services and Recorded Employment During Months 1 to 18, Family Self-Sufficiency Service-Use Sample (Supplemental Table)**

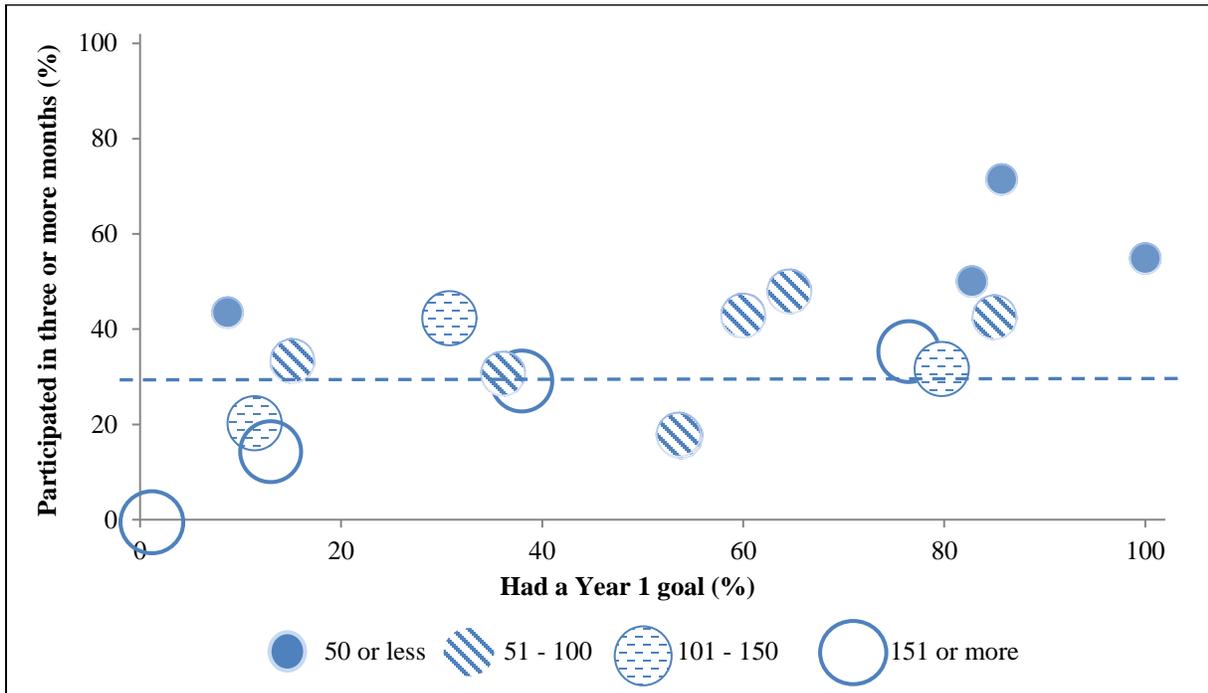
Outcome (%)	FSS Group
Used FSS services	71.3
Job search	23.1
Job readiness or job search workshop	7.1
Individual job search, job search counseling, and job referrals	20.3
Work experience or volunteer jobs	2.0
Self-employment assistance	1.4
Postemployment services	1.3
Education or training	21.9
Basic education	4.5
Postsecondary education	10.2
Vocational training or occupational credential	9.5
Financial security or homeownership preparation	44.5
Household finances, money management, budgeting, credit repair, or debt reduction	40.1
Workshops	24.9
Individual counseling	21.3
Homeownership preparation workshops or counseling	13.3
Work supports	11.8
Transportation	5.6
Childcare	2.0
Equipment and other	1.2
Financial aid	4.4
Social services	21.9
Life skills or self-esteem-building workshops	14.3
Housing or utilities assistance	3.2
Commodities assistance (food, clothing, or holiday gifts)	5.9
Legal assistance, crisis intervention, or mentoring	2.8
Health services	3.3
Program-recorded employment or self-employment	67.4
Sample size	1,004

FSS = Family Self-Sufficiency program.

Notes: The FSS service-use sample includes all or a randomly selected subsample of Housing Choice Voucher heads of households who were randomly assigned to the FSS group between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. Rounding may cause slight discrepancies in calculating sums. The total may sum to more than 100 percent because FSS group members could participate in more than one goal-related activity.

Source: Housing agency administrative data

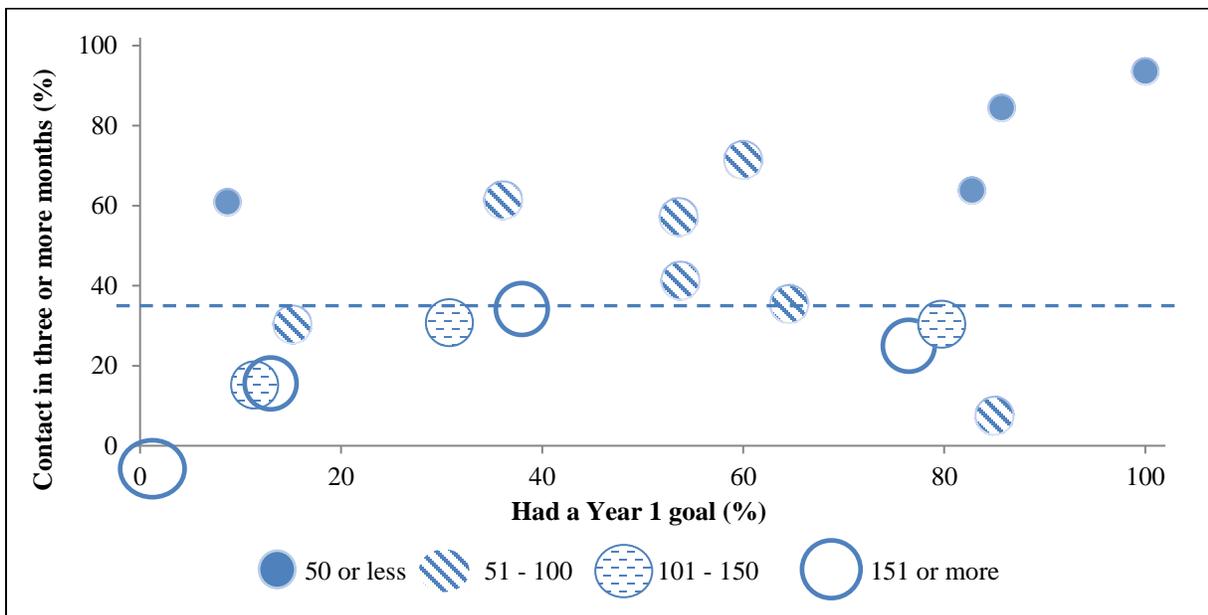
**Figure C.1: Association Between Having a Year 1 Goal and Participation in 3 Months or More, by Housing Agency, Family Self-Sufficiency Service-Use Sample**



Notes: The Family Self-Sufficiency (FSS) service-use sample includes all or a randomly selected subsample of Housing Choice Voucher heads of households who were randomly assigned to the FSS group between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. One circle represents 2 housing agencies with similar caseload sizes and outcomes.

Source: Housing agency administrative data

**Figure C.2: Association Between Having a Year-1 Goal and Contact with Case Managers in 3 Months or More, by Housing Agency, Family Self-Sufficiency Service-Use Sample**



Notes: The Family Self-Sufficiency (FSS) service-use sample includes all or a randomly selected subsample of Housing Choice Voucher heads of households who were randomly assigned to the FSS group between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment  
Source: Housing authority administrative data

**Table C.4: Composite Score Component Values, by Site, Family Self-Sufficiency Service-Use Sample**

PHA	Caseload Size	Expected Frequency of Contact	Had Year 1 Goal (%)	Standardized Caseload Size	Standardized Expected Frequency of Contact	Standardized Had Year 1 Goal	Composite Score
1	52	7.3	36.1	0.73	0.73	- 0.43	1.02
2	245	1.0	0.0	- 2.23	- 1.31	- 1.57	- 5.11
3	54	4.0	53.6	0.70	- 0.34	0.12	0.48
4	36	6.0	85.7	0.97	0.30	1.14	2.42
5	80	4.0	53.8	0.30	- 0.34	0.13	0.09
6	101	1.9	79.7	- 0.02	- 1.02	0.95	- 0.09
7	69	4.0	85.0	0.47	- 0.34	1.12	1.25
8	140	2.0	11.4	- 0.62	- 0.99	- 1.21	- 2.82
9	69	4.0	60.0	0.47	- 0.34	0.33	0.45
10	40	12.0	82.8	0.91	2.24	1.05	4.20
11	178	4.0	76.5	- 1.20	- 0.34	0.85	- 0.70
12	68	8.8	64.6	0.48	1.22	0.47	2.17
13	32	12.0	100.0	1.04	2.24	1.59	4.86
14	143	4.0	30.8	- 0.66	- 0.34	- 0.60	- 1.60
15	43	4.0	8.7	0.87	- 0.34	- 1.30	- 0.77
16	183	4.0	13.0	- 1.28	- 0.34	- 1.16	- 2.78
17	60	4.0	15.2	0.61	- 0.34	- 1.09	- 0.83
18	200	4.0	38.0	- 1.54	- 0.34	- 0.37	- 2.25

PHA = public housing agency.

Notes: The Family Self-Sufficiency (FSS) service-use sample includes all or a randomly selected subsample of Housing Choice Voucher heads of households who were randomly assigned to the FSS group between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. For each standardized variable, the unit of measure is a z-score, indicating the number of standard deviations that the site-level mean is either above or below the cross-site mean. Caseload size indicates the average caseload size for a case manager at a particular housing site. The expected frequency of contact for some sites is conditional on the circumstances of the participant and is often based on employment status. As a result, the number of expected contacts in a year varies across individuals.

Sources: FSS group members' Individual Training and Services Plan forms completed at program enrollment; information provided by FSS administrators and case managers

**Table C.5: Use of Family Self-Sufficiency Services and Recorded Employment During Months 1 to 18 Among Housing Agencies With Similar Levels of Emphasis on Monitoring and Engagement, Family Self-Sufficiency Service-Use Sample**

Outcome (%)	Low Monitoring and Engagement	Medium Monitoring and Engagement	High Monitoring and Engagement
Used FSS services	63.9	68.8	87.4
Financial security	39.5	38.7	44.4
Job search, business preparation, or postemployment	11.5	21.5	50.5
Education or training	15.9	21.7	30.8
Social services	16.2	13.4	49.5
Homeownership preparation	11.8	13.2	15.9
Supportive services	1.7	10.3	29.0
Health coverage and services	1.4	1.8	9.3
Employed	59.8	69.6	72.9
<b>FSS service use and employment status</b>			
Service use and program-recorded employment	40.6	50.5	66.7
Service use only	23.3	18.1	20.4
Program-recorded employment only	18.9	18.9	6.7
Neither service use nor program-recorded employment	17.2	12.4	6.2
Sample size (total = 1,004)	296	494	214

FSS = Family Self-Sufficiency program.

Notes: The FSS service-use sample includes all or a randomly selected subsample of Housing Choice Voucher heads of households who were randomly assigned to the FSS group between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. Rounding may cause slight discrepancies in calculating sums. The total may sum to more than 100 percent because FSS group members could use more than one service.

Sources: Housing agency administrative data; data from Individual Training and Services Plan forms; information provided by FSS administrators and case managers

**Table C.6: Timing of Most Recent Meeting or Verbal Communication With a Family Self-Sufficiency Case Manager for Housing Agencies With Similar Levels of Emphasis on Monitoring and Engagement, Family Self-Sufficiency 18-Month Survey Respondent Sample**

Outcome (%)	FSS Group
<b>Low emphasis on monitoring and engagement</b>	
Had meeting or verbal communication since random assignment	93.8
Timing of most recent meeting or verbal communication	
Within the past 3 months	41.8
4 to 6 months ago	17.0
7 to 12 months ago	10.1
More than 12 months ago	24.8
Never	6.2
Sample size	308
<b>Medium emphasis on monitoring and engagement</b>	
Had meeting or verbal communication since random assignment	96.0

Timing of most recent meeting or verbal communication	
Within the past 3 months	49.9
4 to 6 months ago	15.3
7 to 12 months ago	11.2
More than 12 months ago	19.6
Never	4.0
Sample size	351
<b>High emphasis on monitoring and engagement</b>	
Had meeting or verbal communication since random assignment	96.8
Timing of most recent meeting or verbal communication	
Within the past 3 months	63.6
4 to 6 months ago	11.2
7 to 12 months ago	9.6
More than 12 months ago	12.3
Never	3.2
Sample size	188

FSS = Family Self-Sufficiency program.

Notes: The FSS 18-Month Survey respondent sample includes Housing Choice Voucher heads of households who were randomly assigned to the FSS group between October 18, 2013, and December 22, 2014, were age 18 to 61 at the time of random assignment and responded to the FSS 18-Month Survey. Sample sizes for specific outcomes may vary because of missing values. Rounding may cause slight discrepancies in calculating sums.

Sources: Data from Individual Training and Services Plan forms; FSS 18-Month Survey responses; information provided by FSS administrators and case managers

**Table C.7: Impacts on Use of Services, by Self-Reported Employment Status at Time of Random Assignment, Family Self-Sufficiency 18-Month Survey Respondent Sample**

Service Use (%)	FSS Group	Control Group	Difference (Impact)		P-Value		
<b>Not employed at random assignment</b>							
Used any services	86.4	78.0	8.4	***	0.005		
Job search or postemployment services	57.8	39.8	18.0	***	0.000	†	*
Financial counseling	51.8	20.9	30.9	***	0.000		
Education or training	48.9	40.8	8.1	**	0.031		
Homeownership preparation	26.1	7.7	18.4	***	0.000		
Health coverage or health assistance	28.0	33.6	- 5.6		0.126		
Social services	26.7	25.2	1.5		0.666		
Supportive services	24.7	23.7	1.0		0.765		
Sample size (total = 687)	358	329					
<b>Employed at random assignment</b>							
Used any services	88.1	74.4	13.7	***	0.000		
Job search or postemployment services	58.7	32.1	26.7	***	0.000	†	*
Financial counseling	55.1	18.2	36.9	***	0.000		
Education or training	45.6	38.5	7.1	**	0.032		

Homeownership preparation	33.2	10.2	23.1	***	0.000		
Health coverage or health assistance	29.1	34.6	- 5.5	*	0.081		
Social services	27.2	20.6	6.6	**	0.021		
Supportive services	20.4	19.3	1.1		0.673		
Sample size (total = 922)	489	433					

FSS = Family Self-Sufficiency program.

Notes: The FSS 18-Month Survey respondent sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, were age 18 to 61 at the time of random assignment and responded to the FSS 18-Month Survey. Sample sizes for specific outcomes may vary because of missing values. Estimates were regression adjusted using ordinary least squares, controlling for differences in sample member characteristics recorded at the time of random assignment. No special weights were applied to responses to adjust for differences in sample size by housing agency. Rounding may cause slight discrepancies in calculating sums and differences. A two-tailed *t*-test was applied to differences between the FSS group and the control group. The *p*-value indicates the likelihood that the difference between the FSS group and control group arose by chance. Statistical significance levels are indicated as \* = 10 percent, \*\* = 5 percent, and \*\*\* = 1 percent. The *H*-statistic test was used to test for statistically significant differences in impact estimates across subgroups. Statistical significance levels are indicated as † = 10 percent.

Sources: Baseline Information Form data; FSS 18-Month Survey responses

**Table C.8: Impacts on Use of Services, by Self-Reported Receipt of Disability Benefits at Time of Random Assignment, Family Self-Sufficiency 18-Month Survey Respondent Sample**

Service Use (%)	FSS Group	Control Group	Difference (Impact)		P-Value
Used any services	87.8	75.8	11.9	***	0.000
Job search or postemployment services	60.0	36.5	23.6	***	0.000
Financial counseling	52.9	18.4	34.4	***	0.000
Education or training	48.6	39.8	8.8	***	0.001
Homeownership preparation	29.3	8.5	20.7	***	0.000
Health coverage or health assistance	30.4	35.8	- 5.4	**	0.038
Social services	27.6	22.7	4.8	**	0.045
Supportive services	23.4	21.9	1.5		0.512
Sample size (total = 1,366)	738	628			
Used any services	88.6	73.5	15.1	**	0.010
Job search or postemployment services	48.9	28.5	20.5	***	0.005
Financial counseling	60.0	23.6	36.4	***	0.000
Education or training	40.4	34.3	6.2		0.356
Homeownership preparation	35.1	13.3	21.8	***	0.001
Health coverage or health assistance	18.2	25.7	- 7.4		0.248
Social services	23.9	21.0	2.9		0.640
Supportive services	18.1	14.7	3.4		0.551
Sample size (total = 243)	109	134			

FSS = Family Self-Sufficiency program.

Notes: The FSS 18-Month Survey respondent sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, were age 18 to 61 at the time of random assignment and responded to the FSS 18-Month Survey. Sample sizes for specific outcomes may vary because of missing values. Estimates were regression adjusted using ordinary least squares, controlling for differences in sample member characteristics recorded at the time of random assignment. No special weights were applied to responses to adjust for differences in sample size by housing authority. Rounding may cause slight discrepancies in calculating sums and differences. A two-tailed *t*-test was applied to differences between the FSS group and the control group. The *p*-value indicates the likelihood that the difference between the FSS group and control group arose by chance.

by chance. Statistical significance levels are indicated as \*\* = 5 percent and \*\*\* = 1 percent. The H-statistic test was used to test for statistically significant differences in impact estimates across subgroups.  
Sources: Baseline Information Form data; FSS 18-Month Survey responses

**Table C.9: Impacts on Use of Services, by Self-Reported Level of Educational Attainment at Time of Random Assignment, Family Self-Sufficiency 18-Month Survey Respondent Sample**

Service Use (%)	FSS Group	Control Group	Difference (Impact)		P-Value		
<b>No degree or credential</b>							
Used any services	82.5	71.9	10.6	*	0.051	††	**
Job search or postemployment services	52.1	32.1	20.0	***	0.002		
Financial counseling	45.1	11.9	33.2	***	0.000		
Education or training	38.7	34.5	4.2		0.525		
Homeownership preparation	21.7	0.8	20.9	***	0.000		
Health coverage or health assistance	21.0	36.6	- 15.6	**	0.013	††	**
Social services	21.3	14.6	6.7		0.211	†††	***
Supportive services	16.3	14.1	2.2		0.652		
Sample size (total = 285)	142	143					
<b>High school degree or general educational development certificate</b>							
Used any services	86.9	63.0	23.9	***	0.000	††	**
Job search or postemployment services	60.8	28.9	31.9	***	0.000		
Financial counseling	47.7	17.7	30.1	***	0.000		
Education or training	34.9	22.6	12.3	**	0.013		
Homeownership preparation	29.8	8.6	21.3	***	0.000		
Health coverage or health assistance	32.6	29.2	3.4		0.498	††	**
Social services	30.9	12.2	18.7	***	0.000	†††	***
Supportive services	24.4	16.9	7.5	*	0.082		
Sample size (total = 389)	212	177					
<b>Some college</b>							
Used any services	89.4	79.3	10.0	***	0.001	††	**
Job search or postemployment services	59.1	37.0	22.2	***	0.000		
Financial counseling	58.8	20.2	38.6	***	0.000		
Education or training	55.1	47.1	8.0	*	0.054		
Homeownership preparation	26.1	10.0	16.2	***	0.000		
Health coverage or health assistance	29.3	31.3	- 2.0		0.593	††	**
Social services	26.3	25.7	0.7		0.856	†††	***
Supportive services	21.4	23.6	- 2.2		0.496		
Sample size (total = 636)	313	323					
<b>2-year college degree or higher</b>							
Used any services	91.6	85.8	5.9		0.150	††	**
Job search or postemployment services	61.1	41.1	20.0	***	0.001		
Financial counseling	59.6	27.8	31.8	***	0.000		
Education or training	54.8	47.8	7.0		0.278		

Homeownership preparation	45.8	15.7	30.1	***	0.000		
Health coverage or health assistance	29.1	45.9	- 16.8	***	0.005	††	**
Social services	31.3	33.8	- 2.5		0.685	†††	***
Supportive services	28.3	25.3	3.0		0.596		
Sample size (total = 299)	180	119					

FSS = Family Self-Sufficiency programs.

Notes: The FSS 18-Month Survey respondent sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, were age 18 to 61 at the time of random assignment and responded to the FSS 18-Month Survey. Sample sizes for specific outcomes may vary because of missing values. Estimates were regression adjusted using ordinary least squares, controlling for differences in sample member characteristics recorded at the time of random assignment. No special weights were applied to responses to adjust for differences in sample size by housing agency. Rounding may cause slight discrepancies in calculating sums and differences. A two-tailed *t*-test was applied to differences between the FSS group and the control group. The *p*-value indicates the likelihood that the difference between the FSS group and control group arose by chance. Statistical significance levels are indicated as \* = 10 percent, \*\* = 5 percent, and \*\*\* = 1 percent. The *H*-statistic test was used to test for statistically significant differences in impact estimates across subgroups. Statistical significance levels are indicated as †† = 5 percent and ††† = 1 percent.

Sources: Baseline Information Form data; FSS 18-Month Survey responses

## Appendix D: Supplementary Exhibits for Chapter 7

**Table D.1: Impacts on Reported Estimated Gross Annual Income at Month 18, Family Self-Sufficiency Impact Sample**

Outcome	FSS Group	Control Group	Difference (Impact)		P-Value
<b>Head-of-household income</b>					
Received income (%)	96.2	95.8	0.4		0.619
Earnings	55.8	52.6	3.3	**	0.046
Business revenue	2.5	2.7	- 0.2		0.804
Unemployment benefits	4.2	3.8	0.4		0.647
TANF, General Assistance, or food stamps or SNAP	39.1	38.9	0.2		0.869
Disability insurance or pension	15.0	14.4	0.5		0.567
Child support	20.7	20.6	0.1		0.925
Other income	9.8	11.2	- 1.4		0.251
Average total annual income (\$)	17,461	16,677	784	**	0.032
Earnings	11,090	10,610	480		0.216
Business revenue	72	71	1		0.974
Unemployment benefits	281	238	43		0.501
TANF, General Assistance, or food stamps or SNAP	2,288	2,355	- 67		0.535
Pension or disability insurance	1,336	1,264	72		0.447
Child support	711	732	- 22		0.758
Other income	357	425	- 68		0.278
<b>Total annual income (%)</b>					
Less than \$5,000	14.4	15.2	- 0.8		0.554
\$5,000-\$9,999	16.3	17.6	- 1.3		0.371
\$10,000-\$14,999	18.6	19.9	- 1.4		0.368
\$15,000-\$19,999	13.3	13.4	- 0.1		0.952
\$20,000-\$29,999	22.3	18.9	3.4	**	0.026
\$30,000 or more	15.2	15.0	0.2		0.898
<b>Total household income</b>					
Received income (%)	99.2	98.9	0.3		0.438
Earnings	61.0	58.6	2.4		0.156
Business revenue	3.1	3.0	0.1		0.892
Unemployment benefits	4.7	4.3	0.5		0.556
TANF, General Assistance, or food stamps or SNAP	41.3	41.3	0.0		0.977
Disability insurance or pension	26.1	25.4	0.7		0.593
Child support	21.2	21.5	- 0.3		0.859
Other income	13.5	12.8	0.7		0.591
Average total annual income (\$)	21,820	20,762	1,057	**	0.020
Earnings	13,413	12,725	689		0.136
Business revenue	88	129	- 41		0.270
Unemployment benefits	333	293	40		0.570
TANF, General Assistance, or food stamps or SNAP	2,519	2,571	- 52		0.649
Other income	678	579	99		0.272
<b>Average total annual income (\$)</b>					
Pension or disability insurance	2,662	2,506	156		0.304
Child support	729	772	- 43		0.546
<b>Total annual income (%)</b>					

Less than \$5,000	8.8	9.4	- 0.7		0.535
\$5,000-\$9,999	12.8	14.6	- 1.8		0.185
\$10,000-\$14,999	15.4	17.6	- 2.2		0.124
\$15,000-\$19,999	13.8	14.2	- 0.4		0.784
\$20,000-\$29,999	23.9	20.9	3.0	*	0.064
\$30,000 or more	25.3	23.3	2.0		0.168
Sample size (2,551)	1,282	1,269			

FSS = Family Self-Sufficiency program. TANF = Temporary Assistance for Needy Families. SNAP = Supplemental Nutrition Assistance Program.

Notes: The FSS impact sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. Income calculations used data from each household's most recent Housing Choice Voucher eligibility reexamination that took place between months 7 through 18 after their date of random assignment. For these calculations, households with no reported income or who exited or became ineligible from the Housing Choice Voucher program are considered to have \$0 of income. Estimates were regression adjusted using ordinary least squares, controlling for pre-random-assignment characteristics of sample members. For each dollar amount outcome, values above the 99th percentile were considered as outliers and dropped from the calculations. As a result, adjusted mean values for specific types of income do not sum to total income. The p-value indicates the likelihood that the difference between the FSS group and control group arose by chance. Statistical significance levels are indicated as \* = 10 percent and \*\* = 5 percent. Sample sizes for specific outcomes may vary because of missing values. Rounding may cause slight discrepancies in calculating sums and differences. Detail may sum to more than 100 percent because FSS group members may receive more than one type of income.

Source: U.S. Department of Housing and Urban Development Inventory Management System/Public and Indian Housing Information Center data

**Table D.2: Regression Coefficients for Estimated Impacts on Total Head-of-Household Income (Annualized) in Month 18, Family Self-Sufficiency Impact Sample**

Variable	Parameter Estimate	P-Value
Intercept	7,572	< 0.001
Assigned to FSS group (impact)	784	0.032
<b>Covariates</b>		
<b>Sample member characteristics</b>		
Female	197	0.774
Age 18-34	682	0.230
Age 35-44	315	0.542
Married or cohabitating	- 1,738	0.015
Black	- 241	0.624
One child	764	0.189
Two children	2,737	< 0.001
Three or more children	4,263	< 0.001
Has a child age 5 or younger	- 365	0.440
<b>Education</b>		
High school diploma or GED certificate	806	0.156
Some college	- 8	0.988
2-year college degree or higher	971	0.144
Has trade license or training certificate	- 264	0.488
<b>Public assistance</b>		
Received SNAP or food stamps	- 1,213	0.014

Received Supplemental Security Income or Social Security Disability Insurance	1,822	0.003
Received Temporary Assistance for Needy Families	2,309	0.000
<b>Housing assistance</b>		
Received housing choice voucher less than 4 years	- 30	0.946
Received housing choice voucher 4–7 years	317	0.515
<b>Hardship and barriers to employment</b>		
Has any barrier to employment	- 179	0.660
Reported one hardship in the year before random assignment	- 1,113	0.029
Reported two hardships in the year before random assignment	- 989	0.075
Reported three or more hardships in year before random assignment	- 906	0.073
<b>Employment</b>		
Currently employed	1,612	0.011
Currently employed full time	2,404	< 0.001
Employed 1–6 months in the year before random assignment	1,112	0.064
Employed 7–11 months in the year before random assignment	2,247	0.002
Employed 12 months in the year before random assignment	1,405	0.059
<b>Head-of-household earnings</b>		
\$1–\$5,000	- 2,205	0.018
\$5,001–\$7,500	- 1,133	0.259
\$7,501–\$10,000	- 486	0.639
\$10,001–\$12,500	407	0.688
\$12,501–\$15,000	2,018	0.053
\$15,001–\$17,500	2,332	0.018
\$17,501–\$20,000	6,084	< 0.001
\$20,001–\$22,500	6,340	< 0.001
\$22,501–\$25,000	8,457	< 0.001
\$25,001–\$30,000	7,554	< 0.001
\$30,001–\$35,000	13,237	< 0.001
\$35,001–\$70,000	18,041	< 0.001
<b>Enrollment</b>		
Randomly assigned in Quarter 4 of 2013	1,365	0.232
Randomly assigned in Quarter 1 of 2014	647	0.224
Randomly assigned in Quarter 2 of 2014	- 495	0.311
Alameda Housing Authority	1,869	0.145
Orange County Housing Authority	1,645	0.217
Housing Authority of the County of Riverside	2,509	0.047
Deerfield Beach Housing Authority	3,495	0.052
Housing Authority of the City of Ft. Lauderdale	- 757	0.597

Baltimore County Housing Office	115	0.936
Housing Opportunities Commission of Montgomery County	1,229	0.374
The Housing Authority of Kansas City, Missouri	- 1,406	0.324
Jersey City Housing Authority	- 1,731	0.273
Akron Metropolitan Housing Authority	- 3,209	0.058
Columbus Metropolitan Housing Authority	- 16	0.992
Lucas Metropolitan Housing Authority	- 1,939	0.275
Youngstown Metropolitan Housing Authority	- 659	0.699
Dallas Housing Authority	- 705	0.604
Fort Worth Housing Solutions	1,355	0.393
Houston Housing Authority	- 2,646	0.045
Tarrant County Housing Assistance Office	199	0.890
Enrolled in FSS for help with employment	- 924	0.036
Had checking or savings account	1,796	< 0.001
Had savings between \$1-\$500	89	0.839
Had savings greater than \$500	489	0.477
<b>Debt</b>		
\$1-\$1,000	- 190	0.782
\$1,001-\$5,000	299	0.628
\$5,001-\$10,000	- 83	0.902
\$10,001-\$20,000	1,699	0.006
\$20,001 or greater	1,888	0.003
R-square	0.411	
Sample size	2,526	

FSS = Family Self-Sufficiency program. GED = General Educational Development. SNAP = Supplemental Nutrition Assistance Program.

Notes: The FSS impact sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. Estimates were regression adjusted using ordinary least squares, controlling for pre-random-assignment characteristics of sample members. No special weights were applied to responses to adjust for differences in sample size by site.

Sources: Baseline Information Form data; U.S. Department of Housing and Urban Development Inventory Management System/Public and Indian Housing Information Center data

**Table D.3: Regression Coefficients for Estimated Impacts on Total Earnings in Quarters 2 to 9, Family Self-Sufficiency Impact Sample**

Variable	Parameter Estimate	P-Value
Intercept	3,081	0.333
Assigned to FSS group (impact)	- 45	0.949
<b>Covariates</b>		
<b>Sample member characteristics</b>		
Female	374	0.778
Age 18-34	3,526	0.001
Age 35-44	2,687	0.007

Married or cohabitating	- 503	0.714
Black	140	0.883
One child	858	0.444
Two children	2,239	0.059
Three or more children	497	0.698
Has a child age 5 or younger	605	0.508
<b>Education</b>		
High school diploma or GED	- 3	0.998
Some college	679	0.519
2-year college degree or higher	4,999	< 0.001
Has trade license or training certificate	658	0.369
<b>Public assistance</b>		
Received SNAP or food stamps	- 267	0.780
Received Supplemental Security Income or Social Security Disability Insurance	- 4,006	0.001
Received TANF	147	0.900
Received housing choice voucher less than 4 years	- 57	0.948
Received housing choice voucher 4-7 years	1,619	0.085
<b>Hardship and barriers to employment</b>		
Has any barrier to employment	- 3,168	< 0.001
Reported one hardship in the year before random assignment	- 161	0.869
Reported two hardships in the year before random assignment	- 268	0.803
Reported three or more hardships in year before random assignment	41	0.967
<b>Employment</b>		
Currently employed	5,967	< 0.001
Currently employed full time	3,091	0.004
Employed 1-6 months in the year before random assignment	3,542	0.003
Employed 7-11 months in the year before random assignment	1,255	0.396
Employed 12 months in the year before random assignment	- 879	0.547
<b>Earnings</b>		
Employed in the quarter before random assignment	- 74	0.953
Employed in the second quarter before random assignment	- 1,554	0.198
Total earnings in the two quarters before random assignment	3	< 0.001
Total earnings squared in the two quarters before random assignment	0	0.466
<b>Enrollment</b>		
Randomly assigned in Quarter 4 of 2013	- 134	0.952
Randomly assigned in Quarter 1 of 2014	- 961	0.348
Randomly assigned in Quarter 2 of 2014	752	0.426
Alameda Housing Authority	5,398	0.029
Orange County Housing Authority	3,809	0.140
Housing Authority of the County of Riverside	693	0.777

Deerfield Beach Housing Authority	2,365	0.494
Housing Authority of the City of Ft. Lauderdale	1,294	0.640
Baltimore County Housing Office	756	0.784
Housing Opportunities Commission of Montgomery County	2,874	0.282
The Housing Authority of Kansas City, Missouri	3,893	0.158
Jersey City Housing Authority	686	0.822
Akron Metropolitan Housing Authority	- 2,472	0.451
Columbus Metropolitan Housing Authority	1,426	0.651
Lucas Metropolitan Housing Authority	- 151	0.965
Youngstown Metropolitan Housing Authority	2,454	0.455
Dallas Housing Authority	4,335	0.099
Fort Worth Housing Solutions	2,168	0.481
Houston Housing Authority	2,914	0.253
Tarrant County Housing Assistance Office	- 928	0.740
Enrolled in FSS for help with employment	- 1,031	0.225
<b>Medical coverage</b>		
Public medical insurance	- 1,967	0.069
Private medical insurance	3,010	0.018
<b>Savings</b>		
Had checking or savings account	2,044	0.017
Had savings between \$1-\$500	- 366	0.667
Had savings greater than \$500	967	0.463
<b>Debt</b>		
\$1-\$1,000	- 1,350	0.307
\$1,001-\$5,000	1,408	0.236
\$5,001-\$10,000	1,877	0.146
\$10,001-\$20,000	1,314	0.272
\$20,001 or greater	3,188	0.010
R-square	0.574	
Sample size	2,548	

FSS = Family Self-Sufficiency program. GED = General Educational Development.

Notes: The FSS impact sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. Estimates were regression adjusted using ordinary least squares, controlling for pre-random-assignment characteristics of sample members. No special weights were applied to responses to adjust for differences in sample size by site.

Sources: Baseline Information Form data; National Directory of New Hires quarterly wage data

**Table D.4: Impacts on Employment and Earnings by Quarter and by Self-Reported Employment Status at Time of Random Assignment, Family Self-Sufficiency Impact Sample**

Outcome	FSS Group	Control Group	Difference (Impact)		P-Value
<b>Quarterly Employment (%)</b>					
<b>Not employed at random assignment</b>					
Quarter 2	25.9	30.2	- 4.3	*	0.079

Quarter 3	33.9	33.2	0.7		0.788
Quarter 4	38.4	35.6	2.7		0.289
Quarter 5	40.8	36.8	4.0		0.126
Quarter 6	42.9	40.2	2.6		0.311
Quarter 7	45.5	44.9	0.5		0.848
Quarter 8	45.0	43.7	1.3		0.628
Quarter 9	44.0	42.8	1.2		0.649
<b>Employed part-time (1–34 hours) at random assignment</b>					
Quarter 2	81.8	80.8	1.1		0.688
Quarter 3	78.4	81.2	– 2.8		0.344
Quarter 4	79.7	77.6	2.2		0.489
Quarter 5	81.2	77.0	4.2		0.170
Quarter 6	77.3	74.1	3.2		0.326
Quarter 7	78.2	75.4	2.9		0.376
Quarter 8	75.9	77.5	– 1.6		0.622
Quarter 9	77.3	75.7	1.6		0.621
<b>Employed full-time (35 hours or more) at random assignment</b>					
Quarter 2	87.7	88.2	– 0.5		0.795
Quarter 3	84.9	86.6	– 1.8		0.412
Quarter 4	84.1	86.3	– 2.2		0.320
Quarter 5	82.5	84.8	– 2.3		0.345
Quarter 6	81.6	84.0	– 2.4		0.351
Quarter 7	81.7	84.8	– 3.1		0.219
Quarter 8	80.7	84.3	– 3.7		0.155
Quarter 9	78.8	84.1	– 5.3	**	0.048
<b>Total</b>					
Quarter 2	58.8	60.8	– 2.0		0.154
Quarter 3	60.7	61.7	– 1.0		0.510
Quarter 4	62.9	61.7	1.2		0.421
Quarter 5	63.9	61.5	2.4		0.122
Quarter 6	63.4	62.1	1.3		0.410
Quarter 7	65.0	64.7	0.3		0.837
Quarter 8	63.9	64.5	– 0.5		0.734
Quarter 9	63.4	63.4	0.0		0.992
<b>Total Earnings (\$)</b>					
<b>Not employed at random assignment</b>					
Quarter 2	610	730	– 120		0.189
Quarter 3	1,026	1,020	6		0.958
Quarter 4	1,193	1,206	– 13		0.918
Quarter 5	1,374	1,310	64		0.637
Quarter 6	1,585	1,544	41		0.780
Quarter 7	1,909	1,799	109		0.513
Quarter 8	1,972	1,888	83		0.623
Quarter 9	2,028	1,755	274		0.106

<b>Employed part-time (1–34 hours) at random assignment</b>					
Quarter 2	3,167	3,186	– 19		0.914
Quarter 3	3,241	3,133	108		0.575
Quarter 4	3,307	3,153	154		0.465
Quarter 5	3,572	3,312	260		0.248
Quarter 6	3,708	3,349	359		0.147
Quarter 7	3,545	3,691	– 146		0.555
Quarter 8	3,771	3,903	– 132		0.620
Quarter 9	3,913	3,918	– 6		0.983
<b>Employed full-time (35 hours or more) at random assignment</b>					
Quarter 2	5,639	5,696	– 57		0.768
Quarter 3	5,656	5,765	– 109		0.599
Quarter 4	5,497	5,774	– 277		0.233
Quarter 5	5,338	5,800	– 462	*	0.069
Quarter 6	5,736	5,751	– 15		0.952
Quarter 7	5,815	6,073	– 258		0.327
Quarter 8	5,617	5,941	– 324		0.232
Quarter 9	5,886	5,981	– 96		0.737
<b>Total</b>					
Quarter 2	2,781	2,870	– 89.6		0.285
Quarter 3	2,983	3,014	– 30.9		0.746
Quarter 4	3,040	3,091	– 50.7		0.623
Quarter 5	3,162	3,167	– 4.6		0.967
Quarter 6	3,399	3,271	128.1		0.273
Quarter 7	3,516	3,578	– 62.2		0.613
Quarter 8	3,551	3,621	– 70.5		0.579
Quarter 9	3,703	3,568	135.0		0.303
Sample size (total = 2,548)	1,282	1,266			

FSS = Family Self-Sufficiency program.

Notes: The FSS impact sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. Estimates were regression adjusted using ordinary least squares, controlling for pre-random-assignment characteristics of sample members. No special weights were applied to adjust for differences in sample size by housing agency. Rounding may cause slight discrepancies in calculating sums and differences. A two-tailed *t*-test was applied to differences between research groups. The *p*-value indicates the likelihood that the difference between the FSS group and control group arose by chance. Statistical significance levels are indicated as \* = 10 percent and \*\* = 5 percent.

Sources: Baseline Information Form data; National Directory of New Hires quarterly wage data

**Table D.5: Unadjusted and Adjusted Impacts on Employment and Earnings Outcomes in Quarters 2 to 9, Family Self-Sufficiency Impact Sample**

Outcomes	Adjusted Impacts				Unadjusted Impacts				
	FSS Group	Control Group	Difference (Impact)	P-Value	FSS Group	Control Group	Difference (Impact)	P-Value	
Ever employed (%)	80.0	78.1	1.9	0.143	79.5	78.6	0.9	0.581	
Employed in all quarters (%)	37.7	41.1	- 3.4	** 0.035	37.2	41.5	- 4.3	** 0.025	
Average quarterly employment rate (%)	62.8	62.5	0.2	0.849	62.2	63.1	- 1.0	0.544	
Total earnings (\$)	26,134	26,180	- 45	0.949	25,497	26,825	- 1,328	0.209	
Sample size (total = 2,548)	1,282	1,266			1,282	1,266			

FSS = Family Self-Sufficiency program.

Notes: The FSS impact sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. The average quarterly employment rate is calculated as total quarters with employment divided by total quarters of follow-up, expressed as a percentage. Regression-adjusted estimates used ordinary least squares, controlling for pre-random-assignment characteristics of sample members. No special weights were applied to adjust for differences in sample size by housing agency. Rounding may cause slight discrepancies in calculating sums and differences. A two-tailed t-test was applied to differences between research groups. The p-value indicates the likelihood that the difference between the FSS group and control group arose by chance. Statistical significance levels are indicated as \*\* = 5 percent.

Source: National Directory of New Hires quarterly wage data

**Table D.6: Total Earnings in Quarters 2 to 9 by Level of Exclusion for Outlier Values, Family Self-Sufficiency Impact Sample**

Outcome	Sample Size	Mean	Standard Deviation	95th Percentile	99th Percentile	Maximum
<b>Earnings (\$)</b>						
Include all values	2,548	26,273	27,005	78,528	108,239	211,797
Reset values above \$25,000 to \$0	2,548	26,157	26,647	78,074	106,913	153,385
Exclude top 1 percent	2,523	25,273	25,199	73,840	93,676	108,239
Exclude top 5 percent	2,421	22,638	22,016	65,075	74,362	78,528

Note: The Family Self-Sufficiency (FSS) impact sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment.

Source: National Directory of New Hires quarterly wage data

**Table D.7: Impacts on Total Earnings in Quarters 2 to 9 by Level of Exclusion for Outlier Values, Family Self-Sufficiency Impact Sample**

Outcome	FSS Group	Control Group	Difference (Impact)	P-Value
<b>Earnings (\$)</b>				
Include all values	26,179	26,369	- 189	0.790
Reset values above \$25,000 to \$0	26,134	26,180	- 45	0.949
Exclude top 1 percent	25,412	25,132	280	0.679
Exclude top 5 percent	22,949	22,319	630	0.308
Sample size (total = 2,548)	1,282	1,266		

FSS = Family Self-Sufficiency program.

Notes: The FSS impact sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. Sample sizes for specific outcomes may vary because of the exclusion of outliers and missing values. Estimates were regression adjusted using ordinary least squares, controlling for pre-random-assignment characteristics of sample members. No special weights were applied to responses to adjust for differences in sample size by site. Rounding may cause slight discrepancies in calculating sums and differences. A two-tailed *t*-test was applied to differences between research groups. The *p*-value indicates the likelihood that the difference between the FSS group and control group arose by chance.

Source: National Directory of New Hires quarterly wage data

**Table D.8: Impacts on Employment and Earnings During Quarters 2 to 9 by Weighting Strategy, Family Self-Sufficiency Impact Sample**

Outcomes	FSS Group	Control Group	Difference		P-Value
<b>Unweighted</b>					
Ever employed (%)	80.0	78.1	1.9		0.143
Employed in all quarters (%)	37.7	41.1	- 3.4	**	0.035
Average quarterly employment rate (%)	62.8	62.5	0.2		0.849
Total earnings (\$)	26,134	26,180	- 45		0.949
<b>Equal weighting</b>					
Ever employed (%)	80.5	77.6	2.9	**	0.024
Employed in all quarters (%)	37.7	41.2	- 3.4	**	0.032
Average quarterly employment rate (%)	63.0	62.3	0.8		0.494
Total earnings (\$)	26,062	26,302	- 240		0.721
<b>Weighting by total FSS households<sup>a</sup></b>					
Ever employed (%)	80.0	78.1	1.9		0.132
Employed in all quarters (%)	38.0	40.9	- 2.9	*	0.069
Average quarterly employment rate (%)	62.8	62.5	0.3		0.794
Total earnings (\$)	26,082	26,284	- 202		0.772
Sample size (total = 2,548)	1,282	1,266			

FSS = Family Self-Sufficiency program.

<sup>a</sup> Total FSS caseload includes 5,686 households enrolled in FSS as of December 31, 2014. The total includes FSS group members and FSS participants who enrolled in the program before the start of random assignment, enrolled in the program after the end of random assignment, or withdrew from the research sample.

Notes: The FSS impact sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. The average quarterly employment rate is calculated as total quarters with employment divided by total quarters of follow-up, expressed as a percentage. Estimates were regression adjusted using ordinary least squares, controlling for pre-random-assignment characteristics of sample members. Rounding may cause slight discrepancies in calculating sums and differences. A two-tailed *t*-test was applied to

differences between research groups. The p-value indicates the likelihood that the difference between the FSS group and control group arose by chance. Statistical significance levels are indicated as \* = 10 percent and \*\* = 5 percent.  
Sources: National Directory of New Hires quarterly wage data; U.S. Department of Housing and Urban Development Public and Indian Housing Information Center December 2014 data

**Table D.9: Impacts on Employment and Earnings During Quarters 2 to 9, by Self-Reported Employment Status at Random Assignment, Family Self-Sufficiency Impact Sample, Excluding Individuals With Disabilities**

Outcomes	FSS Group	Control Group	Difference (Impact)		P-Value
<b>Not employed</b>					
Ever employed (%)	70.8	67.3	3.5		0.219
Employed in all quarters (%)	12.9	16.8	- 3.9		0.100
Average quarterly employment rate (%)	45.3	44.5	0.8		0.712
Total earnings (\$)	13,860	13,591	269		0.807
Sample size (total = 868)	449	419			
<b>Employed</b>					
Ever employed (%)	92.8	93.3	- 0.5		0.663
Employed in all quarters (%)	59.4	64.4	- 5.0	**	0.048
Average quarterly employment rate (%)	81.2	82.6	- 1.3		0.353
Total earnings (\$)	38,356	39,291	- 935		0.399
Sample size (total = 1,315)	656	659			

FSS = Family Self-Sufficiency program.

Notes: The FSS impact sample for this table includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, were age 18 to 61 and did not report receiving Supplemental Security Income or Social Security Disability Insurance at the time of random assignment. The average quarterly employment rate is calculated as total quarters with employment divided by total quarters of follow-up, expressed as a percentage. Estimates were regression adjusted using ordinary least squares, controlling for pre-random-assignment characteristics of sample members. Rounding may cause slight discrepancies in calculating sums and differences. A two-tailed t-test was applied to differences between research groups. The p-value indicates the likelihood that the difference between the FSS group and control group arose by chance. Statistical significance levels are indicated as \*\* = 5 percent. The H-statistic test was used to test for statistically significant differences in impact estimates across different subgroups.

Sources: Baseline Information Form data; National Directory of New Hires quarterly wage data

**Table D.10: Impacts on Employment and Earnings During Quarters 2 to 9, by Number of Months Employed in the Year Prior to Random Assignment, Family Self-Sufficiency Impact Sample**

Outcomes	FSS Group	Control Group	Difference		P-Value
<b>Not employed</b>					
Ever employed (%)	53.4	47.7	5.7	*	0.089
Employed all quarters (%)	8.3	11.2	- 2.9		0.150
Average quarterly employment rate (%)	30.5	28.5	2.0		0.382
Total earnings (\$)	8,754	8,147	607		0.505
Sample size (total = 737)	397	340			
<b>Employed for 1-6 months</b>					
Ever employed (%)	84.7	86.0	- 1.3		0.687
Employed all quarters (%)	30.7	31.2	- 0.5		0.896
Average quarterly employment rate (%)	63.3	65.1	- 1.8		0.568
Total earnings (\$)	20,921	21,781	- 860		0.636
Sample size (total = 478)	239	239			

<b>Employed for 7–12 months</b>					
Ever employed (%)	92.7	92.2	0.5		0.679
Employed all quarters (%)	56.4	61.1	– 4.6	*	0.061
Average quarterly employment rate (%)	80.2	80.6	– 0.3		0.812
Total earnings (\$)	37,466	37,837	– 371		0.732
Sample size (total = 1,333)	646	687			

FSS = Family Self-Sufficiency program.

Notes: The FSS impact sample includes Housing Choice Voucher heads of households who were randomly assigned between October 18, 2013, and December 22, 2014, and were age 18 to 61 at the time of random assignment. The average quarterly employment rate is calculated as total quarters with employment divided by total quarters of follow-up, expressed as a percentage. Estimates were regression adjusted using ordinary least squares, controlling for pre-random-assignment characteristics of sample members. Rounding may cause slight discrepancies in calculating sums and differences. A two-tailed *t*-test was applied to differences between research groups. The *p*-value indicates the likelihood that the difference between the FSS group and control group arose by chance. Statistical significance levels are indicated as \* = 10 percent. The *H*-statistic test was used to test for statistically significant differences in impact estimates across different subgroups.

Sources: Baseline Information Form data; National Directory of New Hires quarterly wage data

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