

Evaluation of the Family Self-Sufficiency Program: Prospective Study



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Evaluation of the Family Self-Sufficiency Program: Prospective Study

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Foreword

The Family Self-Sufficiency (FSS) program was established by Section 554 of the Cranston-Gonzalez National Affordable Housing Act of 1990 to help residents of public housing and participants in the Housing Choice Voucher program become self-sufficient through education, training, case management, and other supportive services.

The *Evaluation of the Family Self-Sufficiency Program: Prospective Study* is the second of three studies on the FSS program by the U.S. Department of Housing and Urban Development (HUD). The first FSS study, *Evaluation of the Family Self-Sufficiency Program: Retrospective Analysis, 1996 to 2000* was completed in 2004. The 2004 study found that most FSS participants did better financially than non-FSS participants.

The current study, *Evaluation of the Family Self-Sufficiency Program: Prospective Study* was conducted from 2005 through 2009. This study examined programmatic features and family characteristics that appear to influence the success of families participating in the FSS program. It also includes a description of FSS operations, policies, and approaches in a representative sample of 100 public housing authorities (PHAs).

This study finds that the financial benefits are substantial for participants who remain in and graduate from the FSS program. The study also highlights certain personal and program characteristics that tend to make families more successful in FSS. (For example, those with higher levels of education at enrollment did better.) These findings suggest approaches that program administrators can take to target FSS services more effectively.

The Office of Policy Development and Research (PD&R) will launch two additional FSS-related efforts in fiscal year 2011. The first effort will examine whether study participants who were still enrolled when the prospective study ended went on to graduate from the FSS program and whether they met their goals for financial self-sufficiency. The second effort will launch the third installment of the evaluations of FSS evaluation, *The Family Self-Sufficiency Program Demonstration*. This random assignment demonstration is designed to evaluate whether the benefits that FSS program participants enjoy (examples include income gain, savings, educational attainment, and economic improvement) can, with certainty, be attributed to the effectiveness of the FSS program.

These findings will be of great interest to both policymakers and program advocates and it is a privilege to present them to the public.



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Executive Summary

Abstract of Findings

The *Evaluation of FSS Program: Prospective Study* examined Family Self-Sufficiency (FSS) program characteristics in a representative sample of 100 housing agencies. The study also followed a group of 181 FSS participants in 14 programs, observing their FSS experiences and outcomes. After 4 years in the FSS program, 24 percent of the study participants completed program requirements and graduated from FSS. When the study ended, 37 percent had left the program without graduating and 39 percent were still enrolled in FSS. Program graduates were more likely to be employed than other exiters or the still-enrolled participants. Program graduates also had higher incomes, both when they enrolled in FSS and when they completed the program, than participants with other outcomes. Staying employed and increasing their earned incomes helped graduates to accumulate substantial savings in the FSS escrow account. The average escrow account balance was \$5,294 for program graduates, representing about 27 percent of their average household income at the time of program enrollment.

The Family Self-Sufficiency (FSS) program was established by Section 554 of the Cranston-Gonzalez National Affordable Housing Act of 1990 to help residents of public housing and participants in the Housing Choice Voucher (HCV) program become self-sufficient through education, training, case management, and other supportive services. FSS programs are administered by public housing authorities (PHAs) in conformance with U.S. Department of Housing and Urban Development (HUD) regulations (24CFR984). Families that volunteer to participate in FSS sign a 5-year contract of participation (COP) with the PHA that specifies the steps both the family and the PHA will take to move the family toward economic independence.

The FSS program has three primary components—the escrow account, case management, and referrals to supportive services—that work together to help families build assets and make progress toward self-sufficiency. Through the use of FSS escrow accounts, the program offers families the opportunity to save money and an incentive to increase work effort and earnings. The escrow balance is established when a participant’s earned income increases, resulting in increases in the tenant’s monthly contribution to rent. An escrow credit, calculated by the PHA based on increases in earned income, is deposited each month into interest-bearing accounts managed by the PHA. Families that successfully complete the FSS program receive their accrued FSS escrow funds plus interest. No formal restrictions exist on the use of the escrowed funds, but many families use the funds to help with the purchase of a home, debt reduction, or postsecondary education or to start a new business.

This report presents the final analysis of a prospective study of the FSS program for families that use HCVs. The study examined programmatic features and family characteristics that appear to influence the success of families in completing FSS program requirements. The analysis is based on a sample of 181 FSS participants in 14 programs who were tracked for 4 years after they enrolled in the program. The analysis also includes a description of FSS operations, policies, and approaches in a representative sample of 100 PHAs.

Study Overview

The evaluation focuses on the following research questions: (1) What is the nature of FSS programs that PHAs operate? (2) What are the outcomes experienced by a group of participants from program enrollment until 4 years later? (3) What program features are associated with successful outcomes for program participants?

In 2004, HUD contracted with Planmatics, Inc., and Abt Associates Inc. to design and implement the study. The team selected a representative sample of 100 PHAs in the first year and collected information from FSS coordinators in 2005. A tracking study was conducted in a subsample of 14 sites, each selected on the basis of having between 15 and 20

families newly enrolled in FSS during the third and fourth quarters of 2005. Altogether, 181 FSS participants from the 14 sites were included in the tracking study. These families are referred to throughout the report as the “tracking group,” or as “tracking study participants.” Every year, case managers assigned to each family in the tracking group provided information about the family’s employment status, household income, progress in achieving FSS goals, escrow account, and services received through FSS. The case managers provided this information from written participant checklists and from telephone interviews with the research team. Administrative data from HUD’s Public and Indian Housing Information Center system (PIC) were also collected annually for the tracking group to provide additional information about participant characteristics and changes over time. The evaluation also included site visits to four FSS programs and telephone interviews with a small number of FSS participants to learn more about their experiences with the program.

FSS Program

More than 60 percent of the sampled programs had operated at least 10 years as of 2005, and only four had operated for fewer than 6 years. As of 2008, 28,469 HCV participants were enrolled in FSS programs. The average FSS participant was 39 years old, with an annual income of \$16,842.

At the time of the 2005 interviews with FSS coordinators, nearly one-half of the coordinators expected their programs to grow during the coming year. One-half of the coordinators said their programs were already operating at full capacity and unable to take on more participants. The programs in the 14 tracking sites remained stable during the study period, although one program closed.

FSS Services and Case Management

FSS programs provide access to a range of supportive services, primarily through referrals to local service providers. Case management is an integral component of the FSS program. At most programs, FSS case managers are PHA staff. They conduct needs assessments, develop the Individual Training and Services Plan, and refer participants to other providers to receive education, employment assistance, counseling, childcare, and other supportive services. In many FSS programs, PHA staffs also provide homeownership counseling and financial literacy training. In most programs, PHA staffs provide training and information about the escrow account.

By design, the 14 programs in the tracking study were larger than the average FSS program. The tracking study programs had a median of 306 FSS participants compared with a median of 153 participants in the larger sample of FSS programs. The selection was intentionally focused on FSS programs that were willing to participate in the study and that had up to 20 recent FSS enrollees in the first 6 months of the tracking study. Because the programs are larger, the tracking sites also had more staff in 2005, three full-time employees (FTEs) compared with two FTEs, and had larger average FSS caseloads per case manager—130 cases per manager compared with 53. A slightly higher proportion of the tracking sites compared with the full sample of 100 PHAs received FSS coordinator funding through the annual competitive award process¹ in 2005. Although the tracking sites have larger FSS programs, a key feature of case management—frequency of meetings with participants—was similar to other FSS programs at the time of the 2005 interviews. More than 75 percent of programs overall and in the tracking group said that case managers meet with FSS participants at least quarterly. In fact, in more than 40 percent of the tracking sites and in more than one-half of the representative sample of FSS programs, case managers met with FSS participants monthly or more frequently (43 percent in the tracking sites and 53 percent in the sample programs). Thus, despite the larger size of FSS programs in the tracking sites, it appears the intensity of the case management provided is similar to the representative sample of FSS programs.

In 2006, at the beginning of the tracking period, 39 case managers were associated with the 181 families in the tracking study. During the next 3 years, 124 families remained with the same case manager, and 57 changed case managers.

¹ HUD does not provide funding for the FSS program; however, for the HCV program, limited funding is available to support FSS coordinators through an annual competitive Notice of Funds Availability (NOFA) process.

Altogether, 46 case managers who worked with the families were interviewed in the study. The case managers in the study had worked in the FSS program an average of 6 years and had even longer tenure with the housing agency. Some case managers had worked for the housing agency for more than 20 years. Most case managers had prior experience in case management or social work, but some had other types of experience, such as property management.

Characteristics of the Tracking Study Participants

Near the time of enrollment in FSS, the average tracking group participant was 34 years old, female, with an annual income of \$16,030. Most tracking group participants (71 percent) were working when they joined the FSS program, and soon after FSS enrollment, the case managers projected that most tracking group participants would eventually complete the FSS program.

In the year the tracking group joined FSS, the median annual household income was \$14,196 compared with \$11,747 for FSS participants in the full sample of 100 PHAs. In addition, a larger share of the tracking group was employed (71 percent) compared with enrollees in the full sample of FSS programs (51 percent). Compared with FSS enrollees in the full sample group, a smaller proportion of tracking study participants completed less than a high school education, and a larger proportion completed some college or had graduated from college. Comparing the characteristics of the tracking study participants with the entire sample of FSS participants shows that, at the time of enrollment in FSS, the average tracking group participant was slightly more advantaged than the typical FSS participant.

FSS Outcomes

Graduates and Other Exiters

At the end of the study period, approximately 4 years after enrolling in FSS—

- 41 (24 percent of the tracking group) FSS participants had graduated from the program and received their escrow.
- 63 (37 percent) participants left the program before graduating, forfeiting their escrow.
- 66 participants (39 percent) were still enrolled in the FSS program.

Of the participants, 11 were dropped from the tracking group in 2009 because the FSS program at the New York City Housing Authority was discontinued. Staying employed and increasing incomes helped graduates accumulate escrow balances in excess of \$5,000 by the time they graduated. The average escrow balance at the time of graduation was about \$5,300. This amount is more than twice the average escrow account balance for exiters at the time they left the program (\$2,140).

Of participants in the study, 37 percent left FSS before completing the COP. They are referred to as “exiters” or “other exiters” throughout the report. About one-half (31 participants) of the participants who left were dropped from the program because they did not comply with FSS rules or lost their voucher assistance, mostly for reasons such as violating HCV rules or failing to communicate with their FSS case manager. Among those who voluntarily left the program, about one-third (18 participants) chose to leave because family and work obligations made it difficult to sustain contact with the case manager. Other participants left FSS when they moved, one participant left the voucher program because her income increased when she married, and three other participants left the voucher program voluntarily for unspecified reasons.

The average annual income for FSS graduates increased from \$19,902 in the first tracking year to \$33,390 in the graduation year. The average annual income for FSS exiters also increased but by a much smaller margin, from about \$15,551 in the first tracking year to \$15,918 in the year they left the program. Most program graduates were employed at FSS program entry and remained employed for most of the time they spent in the program. Of the graduates, 93 percent were mostly employed during the tracking period compared with 60 percent of the other exiters.

How do graduates compare with other exiters? A higher proportion of FSS graduates were employed at the beginning of the tracking period than were exiters, and graduates started out in FSS with higher incomes on average than did other exiters. Although their household sizes and number of dependents were similar, exiters had completed fewer years of education than had graduates. Graduates also spent slightly more time in FSS, about four months longer, than had other exiters.

An exploratory competing risk multivariate regression analysis of characteristics associated with FSS graduation showed that, holding other participant characteristics constant, participants with a high school diploma around the time of program enrollment are about twice as likely to graduate as those who do not have a high school diploma or equivalent. This statistically significant result does not hold, however, when program characteristics are also taken into account.

Participants Still Enrolled in FSS at the End of the Study Period

Nearly 40 percent of the tracking study participants were still enrolled in FSS when the study ended. FSS participants are allowed up to 5 years to complete the COP, and this study did not cover the entire 5-year period. Analysis of participants' characteristics at the time of program entry and consequent experiences in the FSS program show that the still-enrolled participants—

- Had larger households than either FSS graduates or exiters.
- Resembled program graduates for educational attainment.
- Had annual household incomes that were higher than exiters but lower than FSS graduates, both at program entry and at the end of the study period.
- Saw their annual household incomes increase during the tracking period by 11 percent.
- Were either mostly employed (43 of the 66) throughout the tracking period or mostly unemployed (23 of the 66).

In addition, most (85 percent) of the still-enrolled participants had positive escrow account balances at the end of the study, averaging \$3,516. Based on case managers assessments and the participants' employment experience during the tracking period, escrow account balances, and predictors of graduation, the study concludes that more than one-half (43 of the 66) of the participants still enrolled in FSS are on a path toward successful completion of the FSS program.

In sum, this study suggests that the potential benefits to remaining in and graduating from the FSS program, for escrow savings, are substantial. Understanding the personal and program characteristics that allow families to be successful in FSS—that is, to remain in the program and accrue savings—may suggest approaches that program administrators can take to target FSS services more effectively in the future and work through case managers and service providers to address the barriers that can jeopardize a participant's success.

Summary of Findings

- At the end of almost 4 years of participation in the FSS program—
 - Nearly one-fourth of the participants had graduated from the program.
 - More than one-third left the program without completing their FSS contract.
- Household size and number of dependents for graduates and other exiters were not very different. Still-enrolled participants had larger households and more dependents (measured around the time of enrollment in FSS) than either FSS graduates or other exiters.
- Graduates had more years of schooling than exiters (measured around the time of enrollment). Still-enrolled participants resemble graduates for educational attainment.

- Graduates also had higher incomes than other exiters and still-enrolled participants (at the time of enrollment), and a greater proportion were employed (both at the time of enrollment and throughout the tracking period). Still-enrolled participants saw their annual household incomes increase during the tracking period by 11 percent. Still-enrolled participants were either mostly employed (43 of the 66) throughout the tracking period or mostly unemployed (23 of the 66).
- Graduates spent, on average, four months longer in the program than other exiters who were likely to drop out of the program after 2 years or less.
- The average escrow balance at the time of graduation was about \$5,300, which is more than twice the balance for exiters (\$2,140). Of the still-enrolled participants, 85 percent had positive escrow account balances, averaging \$3,516.
- By the fourth year of program participation in 2009, more than 80 percent of the still-enrolled participants expressed a service need in most service categories were receiving the requested services. Compared with service receipt at program start, higher shares of graduates and exiters were receiving needed services in their final year of program participation.
- Based on case managers assessments, employment experience during the tracking period, escrow account balances, and factors associated with graduation, the study concludes that more than one-half (43 of the 66) of participants still enrolled in FSS are on a path toward successful completion of the FSS program.

Chapter 1. Introduction

In September 2004, HUD PD&R commissioned a 5-year prospective study of the FSS program, focusing on FSS programs serving HCV recipients. This report provides a final assessment of the experiences of a representative sample of FSS participants that enrolled in 2005 and 2006. The tracking period covered between 3.5 to 4 years and about 40 percent of the original participants were still enrolled at the end of the period. The study explores FSS program operations, provided services, and participant outcomes. The study also examines the relationship between participants' characteristics, FSS programmatic features, and FSS program outcomes.

Chapter 1 provides an overview of the FSS program, the purpose of the evaluation study, the research methods used, and a description of the evaluation activities that FSS programs completed in the past 5 years.

1.1 Background and Context of the FSS Program

The FSS program is a federal asset-building program designed to encourage employment. FSS was established by Section 554 of the Cranston-Gonzalez National Affordable Housing Act of 1990 to help lower income families in public housing and the HCV program to become self-sufficient through referrals to education, training, case management, and other supportive services. In addition, the law was enacted to reduce dependency of low-income families on welfare assistance and housing subsidies.² FSS programs are administered locally by PHAs that typically work in partnership with local community service providers to develop comprehensive programs that provide families with supportive services, counseling, education, and job training. The purpose of the partnership is to give families the skills and experience they need to obtain employment that pays a living wage.

Each PHA that received new funding for HCVs from 1991 through 1998 was required to operate an FSS program. The number of new vouchers received, unless HUD approved the PHA to operate a smaller FSS program, determined the minimum size for these mandatory programs. After the enactment of the Quality Housing and Work Responsibility Act (QHWRA) of 1998, PHAs no longer had a FSS obligation with new voucher funding. QHWRA stipulated of a PHA FSS program's minimum size could decrease as program families graduated. Those PHAs that were not required to operate a FSS program could operate a voluntary FSS program or a FSS program that exceeded the required size, with HUD approval. Although HUD does not fund FSS services it does appropriate funds to help PHAs cover the costs of FSS coordinators. HUD awards these funds annually on a competitive basis.

Each FSS program is required to implement a HUD-approved action plan. This plan outlines the PHA's policies and procedures for operating the FSS program, anticipates the supportive service needs of families expected to participate, and estimates the number of eligible families expected to participate in FSS.

In addition, each PHA is required to establish a Program Coordinating Committee (PCC), whose function is to assist the PHA in securing the resources needed to provide supportive services to FSS participants. These coordinating committees typically are composed of local government representatives, school district officials, social service agencies, welfare agency representatives, and representatives of private social service organizations. The success of the FSS program depends on the development and retention of viable and extensive partnerships with public and private sectors because federal funds are exclusively used to fund FSS coordinators.

Family Selection Procedures—To be eligible for FSS, program applicants must be enrolled in the Housing Choice Voucher Program and in compliance with program requirements. Participation in FSS is voluntary and the program is intended for family heads who are willing to seek and maintain employment and are at least 18 years of age.

² Public Law 101–625, November 28, 1990. See introduction to the law.

Outreach Efforts—PHAs use several methods to inform potential participants and to recruit them for the program: promotional materials are distributed to existing residents and applicants nearly completing the lease-up process; dissemination of FSS brochures is made to public and nonprofit partner agencies; notices are placed in newsletters sent to HCV residents; presentations are made at PHA’s group recertification meetings; and some PHA websites include a link to the FSS program. Word of mouth referrals from friends and relatives are another important source of FSS participants.

FSS Activities and Supportive Services—The FSS program has three primary components—escrow accounts, case management, and referral to supportive services, which work together to help families build assets and make progress toward self-sufficiency. Through the use of FSS escrow accounts, the program gives families the opportunity to save money, build assets, and the incentive to increase work effort and earnings. Most families receiving housing assistance pay 30 percent of their adjusted income for rent and utilities. As the incomes of FSS participants rise, their rents increase. Although participants have to pay a higher rent, the PHA calculates an escrow credit based on earned income increases, which is deposited monthly into a PHA managed interest-bearing account. Families that successfully complete the FSS program receive their accrued FSS escrow funds, plus interest. No restrictions exist on the use of the escrowed funds, but many families use the funds to help with the purchase of a home, for debt reduction, for postsecondary education, or to start a new business.³

Case Management—Case management is provided to each family enrolled in FSS. Case managers work with each family as a unit to ensure access to needed supportive services. The types of supportive services vary among programs and communities. FSS is a source of long-term case management for families that may have connections to other social service providers but lack ongoing support. Case managers facilitate referrals to supportive services for job searches, job training, high school or post-secondary education completion, financial literacy education, and for childcare and transportation assistance. The case managers help families achieve their goals, facilitate and monitor partner agency involvement, and track participant progress through phone calls, and in person interviews that sometimes include home visits. The case manager works with the participant to develop an Individual Training and Service Plan (ITSP) that is included in the 5-year FSS COP. The plan establishes interim and final goals that meet the objectives of the FSS program.

Program Termination—Because the FSS program is voluntary, participants may request to terminate at any time. A request for voluntary termination is accepted without penalty and does not cause the family to lose its housing assistance. Participants who leave the FSS program, however, without completing the contract or who fail to comply with Housing Choice Vouchers (HCV) or FSS program requirements will forfeit their escrow savings. PHAs have the option of prohibiting or allowing participants who voluntarily leave the program, to reenroll. If the PHA has a waiting list, former participants are placed at the bottom of the list. For PHAs that do allow reenrollment, participants must remain out of the program a minimum of 6 months and must also demonstrate that they are able to work toward FSS goals by executing a new FSS Contract. They are not eligible to receive funds accrued in escrow up to the point of their initial withdrawal from FSS. At reenrollment, the family starts a new contract and a new escrow account.

Involuntary termination from FSS may occur if (1) a family that moves to a new location and is unable to fulfill its FSS obligations after the move, (2) a family fails to report income, has chronic lease violations, or otherwise violates HCV program rules and loses the voucher, (3) the family fails to comply with any of the terms of the COP, including the ITSP, or (4) a family does not meet graduation requirements within 5 years or obtain an approved extension.

1.2 Purpose of the Study and the Final Report

The purpose of this study was to (1) describe the outcomes of the FSS program for a sample of program participants and (2) examine the factors that appear to influence a family’s success or failure completing the FSS program requirements—from both a programmatic and a family perspective.

³ In some cases, interim withdrawals of escrow funds are allowed for approved uses (for example, purchase or repair of a car, educational or work-related expenses) that are consistent with achieving interim goals to attain self-sufficiency.

This report describes the nature of the FSS programs operated by PHAs and characteristics of FSS participants in a representative sample of 100 PHAs. In addition, it provides the characteristics of families and programs selected for more intensive tracking. The tracking group included 181 FSS participants from 14 programs. The families were identified soon after they joined the FSS program. Finally, FSS program outcomes for the 181 participants are presented and an analysis of the patterns in outcomes, and an exploratory analysis of participant and program characteristics that appear to influence the outcomes.

The evaluation focuses on the following research questions: (1) What is the nature of FSS programs being operated by PHAs? (2) What are the outcomes experienced by a group of recent enrollees during the 4-year period of study? (3) What program features appear to be associated with successful outcomes for program participants? (4) What program features can be associated with successful outcomes for program participants?

Sampling Plan

Sampling Frame

The research team selected a representative sample of 100 PHAs.⁴ At these sites FSS coordinators were interviewed and information about their FSS programs was collected. The sampling frame was established from the universe of PHAs operating FSS programs, identified by using household-level data files from HUD's PIC system.⁵ A PHA operating a FSS program was defined as the presence of heads of household with a positive answer to the question on FSS participation and with program type equal to voucher, certificate, or moderate rehabilitation (mod rehab). Those PHAs that are from the U.S. territories (31), PHA's participating in the Moving to Work (MTW) demonstration (17), and PHAs that had fewer than 10 FSS participants were excluded.

Sample Selection

The goal was to select a nationally representative sample of 100 PHAs operating FSS programs. The sampling was based on the probability of a selection proportional to size of the HCV program. The sampling selection also took into consideration the geographic dispersion of the sampling frame and included at least 22 programs in each of the four Census regions. To accommodate any programs later found to be ineligible at the time of FSS coordinator interviews (that either did not operate a FSS program or were unable to provide data), a pool of 27 replacement PHAs were identified.⁶ The full sample of PHAs and the 99 FSS programs in which FSS coordinator interviews were completed, are displayed in Appendix C.

Tracking Sites Selection

After selecting the national sample of FSS programs and completing telephone interviews with their FSS coordinators, the next step was to select a subsample of 20 FSS programs for more intensive data collection. Sites were included as part of the "tracking group" if they (1) had up to 20 families that were newly enrolled in the FSS program between July 2005 and March 2006; (2) had the willingness of the PHA staff to fully participate in the study, and

⁴ In one case (the City and County of Fresno, California), the PHAs appear in HUD data as two separate entities and they receive separate allocations of vouchers. They function as one PHA, however, and operate a combined FSS program and are treated as one program. Thus, the FSS coordinator interviews provided information about 99 FSS programs in 100 PHAs.

⁵ Data from PIC 2002 were used for this purpose. Data from PHA profiles (available at <https://pic.hud.gov/pic/haprofiles/haprofilelist.asp>) were used to obtain voucher program size for the 11 PHAs not included in the 2002 PIC data.

⁶ We worked through the list of 127 sampled sites in a systematic method to ensure that the final set of PHAs interviewed maintained the properties of the probability proportional to size (pps) sample initially selected. To achieve this, the sample of 127 PHAs was divided into two replicates using random equal probability sampling (after first taking out the 16 large PHAs selected with certainty). The first replicate contained 100 PHAs, both the 16 large PHAs selected with certainty and 84 PHAs selected using random equal probability sampling. A second replicate of 27 was used to replace any PHAs in the first replicate that were found not to operate an FSS program or that were unable to provide data for the study. When replacement was necessary, we chose a PHA from the second replicate that was closest in size to the PHA being replaced.

(3) fit predetermined local housing and labor market characteristics. These families are referred to as “tracking study participants” or the “tracking group” in the remainder of the report.

In 2006, three PHAs that initially agreed to participate in the study declined requests to return the participant consent forms (Daytona, Hialeah, and Augusta) and were removed from the tracking group. In 2007, three other PHAs declined further participation in the study, citing budget cuts and staffing shortages (Wilmington, Brazos Valley, and Birmingham). By the end of 2008, 1 of the remaining 14 PHAs in the subsample closed its FSS program, thereby ending further participation (NYCHA). By September 2009 only 13 sites remained active. The data collected from NYCHA up to the time the program closed is included, however, in the analyses in this report. The list of tracking sites is shown in Table 1. Table 7 in Chapter 3 shows the tracking sites and the number of families from each site. Appendix C provides additional information about FSS tracking site programs.

Table 1. PHAs Selected as Tracking Sites in 2006

PHA Code	PHA Name	Status
CA006	City of Fresno Housing Authority	Remained in the study
CA011	County of Contra Costa Housing Authority	Remained in the study
CA027	Riverside County Housing Authority	Remained in the study
CA094	Orange County Housing Authority	Remained in the study
CO001	Denver Housing Authority	Remained in the study
FL001	Jacksonville Housing Authority	Remained in the study
IL022	Rockford Housing Authority	Remained in the study
KS004	Wichita Housing Authority	Remained in the study
MD004	Housing Opportunities Commission of Montgomery County, Maryland	Remained in the study
MI073	Grand Rapids Housing Commission	Remained in the study
MT033	Missoula Housing Authority	Remained in the study
OH004	Cincinnati Metropolitan Housing Authority	Remained in the study
OH007	Akron Metropolitan Housing Authority	Remained in the study
NY005	New York City Housing Authority	Program closed in 2008
AL001	Housing Authority of Birmingham District	Withdrew from the study in 2007 ^a
NC001	Wilmington Housing Authority	Withdrew from the study in 2007 ^a
TX526	Brazos Valley Council of Governments	Withdrew from the study in 2007 ^a
FL007	Housing Authority of Daytona Beach	Did not provide data for the tracking study
FL066	Hialeah Housing Authority	Did not provide data for the tracking study
GA001	Housing Authority of the City of Augusta, Georgia	Did not provide data for the tracking study

PHA = public housing authority.

^a The three sites that withdrew from the study in 2007—Birmingham, Wilmington, and Brazos Valley—all provided participant consent forms. Birmingham and Brazos Valley also provided the Social Security numbers of the consenting participants. Birmingham provided checklist information for participants for 2006.

Data Sources and Timeframe

The analysis in this report uses three sources of data collected between May 2006 and September 2009 for the 181 tracking study participants. Table 2 shows the timing of data collection by source and the naming convention used for each source of data throughout the report.⁷

Appendix E shows the distribution of the 181 tracking group participants by site and data source. Over time, some participants in the tracking group either graduated from the program or left without completing their FSS contracts. Each year, data from the most recent case manager interview was collected on the experiences and outcomes of participants remaining in the FSS program. By 2008, 98 of the 181 tracking group families were still enrolled in FSS and the remaining 83 families had either graduated or exited the program. The 11 participants from NYCHA were dropped from the tracking group when the program closed at the end of October 2008. The final round of data collection in 2009 included only the 87 participants who were still enrolled in 2008.

⁷ Appendix B provides a description of the data sources used in the study.

Table 2. Sources of Data for the Final Report

Data Source	Name Used in Report	Timing of Data Collection
FSS coordinator interviews	Same	June 2005
Participant tracking checklists		
Wave 1	WAVE06	May 2006
Wave 2	WAVE07	March 2007
Wave 3	WAVE08	March 2008
Wave 4	WAVE09	June 2009
PIC extracts		
2005	PIC05	June 2006
2006	PIC06	June 2007
2007	PIC07	June 2008
2008	PIC08	June 2008
2009	PIC09	June 2009
Case manager interviews		
Wave 1	CM06	October and November 2006
Wave 2	CM07	September and October 2007
Wave 3	CM08	September and October 2008
Wave 4	CM09	September 2009

FSS = Family Self-Sufficiency. PIC = Public and Indian Housing Information Center.

Note: The PIC09 extract had relatively high rates of missing data, so tabulations using the PIC08 extract, with more complete data, were used in place of PIC09.

In addition, telephone interviews with FSS coordinators were conducted in 2005 and interviews were completed with 17 FSS participants in March 2007. Unfortunately, in 2008, only six of the participants interviewed in 2007 were located and reinterviewed. Often, cell phone numbers provided at the initial interview were no longer in service.

Also included, were four site visits as part of the study: Montgomery County, Maryland; Orange and Riverside Counties, California; and Missoula County, Montana. Site selection was based on tracking group size. Both large and small FSS programs were visited. Montgomery County and Orange County were selected because they each had 20 tracking group families, have large FSS programs, and represent geographically diverse areas on the two coasts. Although Riverside had only three tracking group families, they were selected for a site visit because their FSS program had more than 500 families in 2007. Riverside was near the Orange County, California program, so it was possible to conduct visits to the two programs efficiently. Missoula had nine families in the tracking group and was selected because they have a small program with 115 families. The purpose of the visits was to develop a first-hand understanding of the challenges and opportunities facing these programs. A timeline of the evaluation activities completed during the evaluation is listed in Appendix A.

1.3 Organization and Contents of This Report

The remaining chapters of this report are as follows: Chapter 2, FSS Programs, provides an overview of the FSS program and study participants for the overall national sample and for the tracking group. Chapter 3, Tracking Study Programs and Participants, describes the characteristics of the tracking group soon after enrolling in FSS. Chapter 4, FSS Tracking Group Program Experience, is an assessment of outcomes for tracking group families that exited the program between the latter half of 2005 and 2009 and those remaining in FSS when the tracking period ended. Chapter 5, FSS Program Models and Program Success, explores participant and program characteristics that appear to influence FSS program outcomes. The report ends with Chapter 6, Conclusions.

Chapter 2. FSS Programs

This chapter, which describes FSS program operations and approaches, focuses on four questions:

1. What are the typical characteristics of FSS programs?
2. How do FSS case managers operate?
3. What challenges do FSS programs face during the economic downturn?
4. Who are FSS participants and how do they compare with non-FSS voucher holders?

2.1 Profile of FSS Programs

To learn more about how voucher-based FSS programs are structured and operate, the research team spoke to FSS coordinators in a representative national sample of 100 PHAs during the first year of the study, 2005. The interviews were used to gather information about program goals, policies, service referrals, operations, and partnerships with other organizations.⁸ Because the representative sample of PHAs selected for these interviews was drawn systematically (as described in chapter 1), and responses weighted, the interview findings can be generalized to the universe of PHAs operating voucher-based FSS programs. In addition, the annual discussions were used with case managers in the 14 tracking sites and site visits to four FSS programs to gather additional information about program approach and operations.

Program Age and Size

FSS programs are largely well established. More than 60 percent of FSS programs have operated for at least 10 years as of 2005 and only 4 of the 99 FSS programs in the study sample were fewer than 6 years old. FSS programs had an average of 253 participants in 2005. The number of FSS participants varied from as few as 5 in the smallest program to as many as 2,806, in the largest. On average, within each PHA, FSS programs served about 5 percent of HCV families. Nearly one-half of FSS coordinators expected their programs to grow during the coming year, and one-half said their programs were already operating at full capacity and were unable to take on more participants.

Program Goals

All tracking group programs had goals to improve the availability and quality of the education and training needed to improve the skills of family members that needed to find and maintain employment on the path to self-sufficiency. The area of greatest emphasis varied by PHA and by a participant's tenure in the FSS program. For example, in New York City and Denver, FSS staff stated their programs primarily provided referrals for job placement needs. In contrast, the Orange County FSS program focused on education, training, and developing marketable job skills in the first 3 years of FSS participation, while an emphasis on job placement occurred during the past 2 years of participation.

The average enrollees in the FSS program were female, in their late 30s, with two children. Tracking group program staff observed more diversity in the types of families that recently enrolled in FSS and observed some changes in participant's goals. According to case managers, newer enrollees tend to include more people with disabilities who want to work; those who left the workforce and want to return to work; older participants who want to change careers; family heads with more years of education and higher incomes who wish to purchase homes; and single male heads of households with young children. Case managers noted that a reason some people with disabilities and older adults returning to the workforce enroll in FSS is because it is one of the few local programs offering case management. For

⁸ Appendix C contains a list of the 100 PHAs selected for the study.

other candidates, FSS is viewed as one of the best opportunities to achieve homeownership.⁹ FSS program staff noted that more intensive case management is required to serve the needs of a diverse group of participants. Some of the case management challenges are (1) to define interim program goals, (2) finding more creative approaches to employment services (to satisfy the core FSS requirement of seeking and maintaining employment), and (3) increased interagency coordination of services.

Services Provided by FSS

All FSS tracking group programs use PHA staff to provide case management to FSS participants with the exception of Montgomery County, Maryland, which also uses staff from partner agencies to provide case management. FSS programs also provide access to a range of supportive services, primarily through referrals to local service providers. The services provided to FSS families (either directly by PHA staff or indirectly through referrals to partner agencies) were fairly consistent at all tracking sites. All the sites provide budget counseling and financial literacy services to FSS participants, using PHA- or HUD-certified agency staff. Also providing first-time homebuyer counseling and assistance using PHA staff were five of the programs: Fresno, California; Rockford, Illinois; Wichita, Kansas; Riverside County, California; and Grand Rapids, Michigan. A table showing each of the tracking sites, the amount of FSS program tenure, the number of FSS coordinators and case managers, and the services offered at each site, is shown in Appendix D.

All FSS tracking site coordinators and case managers referred FSS participants to outside organizations for assistance with childcare, education services, and employment-related services. For employment related services the PHAs have agreements with the local Workforce Investment Board—under which FSS participants can be referred to the One-Stop Career Centers for job preparation and job search services. Private or nonprofit partner agencies offer workshops or support groups that address motivation, job punctuality, reliability, coping in the workplace, self-esteem, resume development, interview techniques, and dressing for success. Of the tracking sites, 11 (all except NYCHA; Grand Rapids, Michigan; and Denver, Colorado) also offer referrals for transportation assistance. The City and County of Fresno, Montgomery County, and Orange County FSS programs provide bus tokens and passes and offer discount car loan programs. FSS program staff in six of the tracking sites (Fresno, California; Rockford, Illinois; Montgomery County, Maryland; Cincinnati, Ohio; Denver, Colorado; and Missoula, Montana) also offer job search assistance workshops and resume development assistance to help FSS participant families find volunteer or paid employment, depending on their current skill set. The Montgomery County program has job developers, while the programs in Jacksonville and New York City can no longer afford these positions because of funding cuts. The programs in Fresno, Wichita, Missoula, Cincinnati, and Denver offer job search assistance and workshops about developing resumes.

Tracking group PHAs were asked how they identify and provide for the broad range of services that FSS participants require. The Program Coordinating Committee is the vehicle for bringing together a range of community agencies to help foster economic self-sufficiency among the participant families. The Rockford program has acquired additional partners and helped develop services for FSS families that are provided at the PHA in a “One-Stop” setting. At the time of the 2008 site visit, the Montana program had a limited number of partners providing education and health related services. Their goal was to establish more partnerships with education and health providers to serve FSS families.

FSS Coordinator

Each FSS program has an FSS coordinator assigned to manage the program. In most of the 14 tracking sites, FSS coordinators usually function as the coordinating committee’s staff, focused on getting community agencies’ support to address participants’ service needs. The job entails partnership building and managerial duties, including obtaining additional outside funding to provide case management and supportive services that FSS participants need to succeed.

⁹ Individual Development Accounts (IDAs), a program available in many communities, promote asset building and personal savings. IDAs are often used to help individuals save to purchase a home. IDAs are personal savings accounts that encourage participants to save for specific types of asset building, such as the purchase of a home, business ownership, or postsecondary education. IDA programs provide training and match savings accumulated by program participants when an authorized withdrawal is made from the account.

In Missoula, Cincinnati, Riverside, and Grand Rapids, FSS coordinators provided some level of case management in addition to their other duties. Of the 14 programs, 5 had turnover in the FSS coordinator position due to rotation of staff within the PHA. During the study period Riverside had four FSS coordinators, Fresno and Wichita had three, and Contra Costa and Jacksonville had two FSS coordinators.

Case Management in the Tracking Sites

Case management is an integral part of the FSS program. FSS case managers are PHA staff at all tracking site programs. In the Montgomery County, Maryland program some partner organizations provide FSS case management in addition to PHA staff. Case managers conduct needs assessments, develop the ITSP, and refer participants to other providers to receive education, employment assistance, counseling, childcare, and other supportive services. PHA staffs also provide training and information related to FSS escrow accounts. FSS staff reported providing information about how the escrow account works, how the PHA will keep the participant informed about the status of the account, and assistance with personal budgeting, savings strategies, and credit repair.

During annual interviews, tracking site case managers were asked about their background and training, tenure in the FSS program, position responsibilities, and about whether changes occurred to either the services being offered or FSS service methods, since the study began.

In 2006, 39 case managers were associated with the 181 participants. During the next 3 years, 124 families remained with the same case manager and 57 changed case managers. Altogether, 46 case managers were interviewed and Table 3 shows the information from those individuals. On average, case managers in the study tenure with the FSS program is more than 6 years, several for as long as the FSS program has been in operation at the housing agency—some case managers have been with the housing agency for more than 20 years. Most case managers have prior experience in case management or social work or come from other professions such as property management.

The average caseload for a case manager was 89 FSS participants,¹⁰ ranging from as few as 21 participants in Montgomery County to 175 participants in Grand Rapids. Of all of the case managers, 20 reported having more than 100 families in their FSS caseload. For the frequency of meetings with FSS participants, 45 percent of respondents met with

Table 3. Case Manager Tenure, Previous Work Experience, and FSS Caseload Size

	N
Number of FSS case managers in the study	46
Length of time with FSS program	
Average number of years	6.0
Range of years	0.5–16
Length of time with the housing agency	
Average number of years	6.7
Range of years	0.5–21
Number of FSS participants in case manager caseload	
Average caseload size	89
Range of caseload size	21–175
Previous case manager work experience	%
Case management/social work	41
Voucher program staff (occupancy, eligibility)	7
Counselor	11
Other (DMV clerk, property manager, graduate student)	37
Former FSS participant	2
Missing	2

DMV = Department of Motor Vehicles. FSS = Family Self-Sufficiency.

Note: Case managers who were associated with the tracking study participant at any point during the tracking period are included in this tabulation.

Source: Case manager interviews

¹⁰ In the next chapter, we compare caseloads for the tracking sites to the original sample of 100 PHAs at the time of the 2005 FSS coordinator interview. The caseload information provided here reflects average caseloads for the tracking sites during the study period.

participants once a month, compared with 24 percent who reported quarterly meetings and 21 percent who reported meeting once a year. The 10 percent who gave other responses said that they met as needed; met every other month; or twice per year.

Case managers in the study said that a larger number of caseloads affected the frequency of their contact with FSS participants. The Orange County, Contra Costa, Cincinnati, and Akron FSS programs all have large caseloads of approximately 140 to 150 per case manager and case management is limited to an annual review. Because the programs assign one case manager to a family during its entire tenure in the FSS program, the program staff seems to be aware of their clients' needs and changing circumstances. The Orange County and Contra Costa program staff, however, acknowledged that their large caseloads prevent them from providing more intensive case management they had provided in the past when they had smaller caseloads.

The Fresno and Riverside FSS programs also have large caseloads, but their philosophy appears to be different. Participants are rotated to different case managers and the frequency of contact with participants varied by case manager. Some met the participants monthly, others every other month or on a quarterly basis. Case managers did not express the same sentiments about the size of their caseload or about not having time to attend to their clients' needs.

In Montgomery County, where case managers remain with the same family and the caseload is around 50 families per case manager for the Housing Opportunity Commission (HOC) staff and 25 per case manager for partner agency staff, the HOC case managers commented that their caseloads are too high. The HOC asks more from their case managers than the average FSS program in assisting participants meet their goals; maintaining contact with clients a minimum of once a month to monitor their progress, and more frequently when clients have crises.

Local Economic Conditions and Changes Over Time

When the evaluation began in 2005, the U.S. economy was relatively stable, with positive economic growth, rapid expansion in the construction and services industries, and low levels of unemployment. Beginning in the last quarter of 2007, real economic growth declined, the unemployment rate steadily increased, the housing market collapsed, and the economy went into a recession that remained at the end of the data collection period. These changes in the economy affect the employment prospects for FSS participants and the potential for them to accrue savings in FSS escrow accounts.

The recent economic downturn has changed expectations and goal setting for participants at some of the tracking sites. The weak economy and high unemployment rates in 2009 have led some FSS programs to follow less stringent requirements for participants to maintain employment. Orange County's FSS program, for example, now includes more detailed descriptions of the goal "seek and maintain employment" that makes the achievement of this goal more realistic for participants. The Akron program also is adjusting the goal of "maintaining suitable employment" to establish a more formal expectation of what is "suitable" and define the details in the COP. Denver's program changed focus from providing services that focused on job placement to services that deliver more training and education as the first step toward employment. The program in Jacksonville has increased the emphasis on homeownership because local house prices have fallen dramatically, making this alternative more realistic for many participants.

FSS program staff shared their perceptions of the trends in local economic conditions and employment opportunities available for FSS participants, as part of this study. With the exception of the Cincinnati program (where jobs in healthcare and call centers remained stable), tracking study programs reported adverse affects of the worsening local labor market for FSS participants. Increased competition existed among the skilled and unskilled, educated and less educated, and even for the low-paying, temporary jobs. Some programs were concerned that FSS participants who maintained steady employment at sustainable wage levels and were growing their assets through escrow during the past 3 to 4 years who have now lost their jobs will suffer major set backs in their paths to self-sufficiency. With less than 1 year left to complete their FSS program, these participants would require more program services for job placement, training, and counseling. Although an additional extension of up to 2 years can be granted to those nearing the end of the 5-year contract period, some participants who lost their jobs may not be able to satisfy the criteria for successful

completion stated in their COPs. The effect of unemployment may be visible in program statistics—on the types of services provided, the number of graduates, the average size of escrow balance, and the number of homes purchased.

Although economic conditions deteriorated in the final 2 years of the study, in some cases the downturn in the housing industry and the increased foreclosure rates, homeownership may be a more attainable goal for some families. This anomaly was especially true for participants that were mortgage ready and had escrow balances to apply to down payment or closing costs in California, Ohio, and Florida. These regions experienced substantial declines in housing prices in recent years,¹¹ and homeownership could be a viable option for those who are employed with a steady income and are able to obtain credit. At the same time, staff in other programs said that an excess supply of foreclosed homes, reductions in down payment assistance programs, and more stringent underwriting criteria among area lenders, have made homeownership more of a challenge.

Challenges to FSS

One of the most commonly cited challenges described by the FSS program was job unavailability for FSS families. Early in the study, the challenge was to place families in jobs that paid a living wage, had benefits, and provided long-term security. From mid-2008 to 2009, the challenge transformed to placing participants in any available job. Participants who have completed training and met their interim goals find increased competition in the fields they trained for and a lack of available jobs. The goal of helping families find employment was becoming increasingly difficult. At the participant level, poor credit history, lack of job skills or training, and lack of a high school diploma were often cited as participant level barriers to self-sufficiency. At the program and community level, the absence of community partners, a lack of funding, and large caseloads, were cited as challenges.

Deteriorating economic conditions that began in 2008 have reduced the amount of contributions received from state and local partner organizations for the tracking site programs. Montgomery County, for example, reported cutbacks in resources from private employers and the Salvation Army. The Orange County and Contra Costa programs have been affected because some of the nonprofit organizations and local government partner agencies (such as school systems and community colleges) are also experiencing reductions in their funding levels. Partner agencies cut back on the services provided to FSS families shut down some of the locations where services were being offered, and became more selective in choosing individuals to whom they provide services.

The Montgomery County FSS program receives funds from state and local sources to support additional case managers. According to their FSS coordinator at HOC, “although the FSS program still recruits new participants, unfortunately, because of lack of sufficient case management, we continue to have about 235 families who are awaiting an FSS orientation. There are an additional 21 families who have attended an orientation and now are awaiting assignment to a case manager.”

FSS coordinators are aware of the need to provide services required by the different types of enrollees joining FSS. The decline in partner contributions to provide services, the lack of willing partners with complementary skill sets to fill the gaps in FSS programs at the community level, and the uncertainty of funding from HUD, constantly pose challenges to the programs. Without secure sources of funding and more local partnerships, some housing agencies have cut costs.

¹¹ In 2005, fewer than 600,000 foreclosures were recorded in the United States. In the first two quarters of 2008, more than 1,350,000 foreclosures were recorded, with the pace accelerating. Home prices have been spiraling downward for 2 years to the point where 29 percent of all households that purchased in the past 5 years owe more than their house is worth (<http://seekingalpha.com/article/90892-the-great-consumer-crash-of-2009>). Data compiled by the NATIONAL ASSOCIATION OF REALTORS® indicate that median sales prices of existing single-family homes in the Jacksonville, Florida metropolitan area declined by 23 percent from 2006 through the second quarter of 2009. During the same period, median home sales prices declined by 23 percent in the Akron, Ohio area and by 59 percent in the Riverside-San Bernardino-Ontario, California area. See <http://www.realtor.org/wps/wcm/connect/3d2f3280403fb582a6e6f7205f470b6e/REL09Q3T.pdf?MOD=AJPERES&CACHEID=3d2f3280403fb582a6e6f7205f470b6e> (accessed on December 31, 2009).

Program staff commented on the cutbacks in vocational training programs, adult education classes, reduced availability of class offerings and financial aid at community colleges, the scarcity of resources for emergency funds, and reduced funds for transportation and childcare needs. The staff also discussed the increased demand for services. FSS programs in Akron and Montgomery County, for instance, report unmet needs for families with mental health issues, substance abuse problems, and stress disorders. The Riverside and Montgomery County programs report increased issues with teenagers (gangs, drinking, and high levels of absenteeism from school).

2.2 FSS Participants

This section describes characteristics of FSS participants in the nationally representative sample of 100 PHAs compared with voucher holders who do not participate in FSS. Chapter 3 compares the characteristics of the tracking study participants at the time of enrollment with all FSS participants enrolled in the 100 PHAs.

The 2008 PIC extracted data indicates that a total of 28,469 FSS participants existed in the representative sample of FSS programs.¹² Most FSS participant records are identified as either an FSS enrollment report, corresponding to entry in the program; a progress report for ongoing participants; or an exit report for participants leaving the program. The type of exit is also recorded. Table 4 shows that in the 2008 extract, 4,786 new enrollees and 15,009 ongoing participants existed in FSS in the 100 PHAs. Of the total participants, 6,532 left the program, with nearly one-third of those who left (28 percent) having completed the COP.

Demographic information for all FSS participants is shown in Table 5. Table 5 also compares demographic characteristics of FSS participants in the 100 PHAs with nonelderly nondisabled voucher program participants who are not enrolled in FSS. The average FSS participant is 39, lives in a household with 3 people, with 1.9 children. Age, household size, and number of children are quite similar for FSS participants and nonparticipants in the 100 PHAs. The

average annual income for FSS participants is higher than that of nonparticipants. Average annual income for FSS participants was \$16,842, in 2008, compared with \$14,541 for non-FSS voucher participants. The annual income for 34 percent of FSS participants and 42 percent of nonparticipants was \$10,000 or less. In 2008, 13 percent of FSS participants and 9 percent of nonparticipants had annual incomes of more than \$30,000. Sources of income were fairly similar for FSS participants and nonparticipants.

The study also compared annual incomes for FSS participants in different stages of FSS (Table 6) based on the type of record associated with each participant. Average annual incomes are low at program entry and highest for those who exit and complete the FSS contract. Program exiters who did not complete the contract had average annual incomes \$1,152 lower than recent entrants. Average annual income for contract completers was nearly \$10,000 higher than for recent enrollees and for exiters who did not complete the FSS contract.

All tracking site programs offer case management internally and many also provide financial literacy and budget counseling through PHA staff, referring participants to local service providers to receive other types of employment, education, and supportive services. At the time of the 2005 interviews with FSS coordinators, most expected FSS programs to grow or remain stable in the next year, but most did not grow—the number of participants remained constant or declined during the study period. FSS tracking site case managers report that as their caseload increases, the meeting

Table 4. FSS Participants by Report Type—Representative Sample

2008	
Report Type	Number of FSS Participants
FSS program enrollment report	4,786
FSS progress report	15,009
FSS program exit report	6,532
Program exit, contract completed	1,804
Program exit, contract not completed	4,728
No FSS addendum	2,142
Total	28,469

FSS = Family Self-Sufficiency.

Source: PIC08 data for the 100 public housing authorities

¹² We used PIC08 data for these tabulations because the more recent PIC09 extract has a higher missing data rate for the FSS addendum.

frequency with FSS participants declines. The recent economic downturn has resulted in challenges for FSS programs, including greater demand for program services and fewer local resources that provide them. The next chapter examines the characteristics of the tracking study participants and programs.

Table 5. Demographic Characteristics of FSS Participants Compared With Non-FSS, Nonelderly, Nondisabled Voucher Participants

	FSS Participants		Non-FSS, Nonelderly, Nondisabled Voucher Participants	
	Mean		Mean	
Age (in years)	38.7		37.7	
Household size	3.2		3.2	
Number of children	1.92		1.9	
Gender	N	%	N	%
Female	26,128	92	315,096	90
Male	2,341	8	35,298	10
Annual Income	N	%	N	%
<\$5,000	4,013	14	69,641	20
\$5,000–\$10,000	5,824	20	77,707	22
\$10,001–\$20,000	8,797	31	109,735	31
\$20,001–\$30,000	6,063	21	60,514	17
>\$30,000	3,772	13	32,797	9
Total	28,469	100	350,394	100
Mean/median annual income	\$16,842	\$14,560	\$14,541	\$12,217
Sources of income				
Percent receiving this source of income	N	%	N	%
Earned income (employment)	17,475	61	206,187	59
SSI	4,899	17	40,967	12
SSDI	5	0	17	0
Social Security retirement	3,525	12	22,621	6
Private pension	224	1	1,892	1
Other	10,539	37	124,862	36

FSS = Family Self-Sufficiency. SSDI = Social Security Disability Insurance. SSI = Supplemental Security Income.

Sources: PIC08 data for the 100 public housing authorities

Table 6. FSS Participant Income

Annual Income	2008		
	N	Mean (\$)	Median (\$)
At FSS program enrollment	4,786	15,806	13,152
FSS progress report	15,009	17,356	15,400
FSS program exit, contract not completed	4,728	14,654	12,003
FSS program exit, contract completed	1,804	24,256	23,302

FSS = Family Self-Sufficiency.

Source: PIC08 data for the 100 public housing authorities

Chapter 3. Tracking Study Programs and Participants

This section describes the tracking study programs and participants. This section focuses on three questions:

1. How do FSS tracking study programs compare to those in the representative sample of FSS programs?
2. Are tracking study participants similar to other FSS participants?
3. What are the characteristics of the 181 FSS tracking study participants around the time of program enrollment?

FSS Programs in the Tracking Study

The tracking group includes 181 FSS participants in 14 FSS programs (Table 7).

Table 7. PHAs and FSS Participants in the Study

PHA Code	PHA Name	Number of Tracking Study Participants
CA006	City of Fresno Housing Authority	20
CA011	County of Contra Costa Housing Authority	6
CA027	Riverside County Housing Authority	3
CA094	Orange County Housing Authority	20
CO001	Denver Housing Authority	12
FL001	Jacksonville Housing Authority	17
IL022	Rockford Housing Authority	11
KS004	Wichita Housing Authority	20
MD004	Housing Opportunities Commission of Montgomery County, Maryland	20
MI073	Grand Rapids Housing Commission	3
MT033	Missoula Housing Authority	9
NY005	New York City Housing Authority	20
OH004	Cincinnati Metropolitan Housing Authority	10
OH007	Akron Metropolitan Housing Authority	10
Total		181

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

By design, these programs were larger than the average FSS program. The total numbers of FSS tracking study participants were compared with the number of all FSS program participants using both the PIC05 and the PIC06 data. As of 2005, the tracking study sites had a median of 306 participants (compared with 153 in the typical FSS program). This disparity is because the selection was intentionally focused on FSS programs that were willing to participate in the study and that had up to 20 recent FSS enrollees in the first months of the tracking study. Because the programs are larger, the tracking sites have more staff and a larger number of FSS cases (Tables 8 and 9).

A slightly higher proportion of the tracking sites received FSS coordinator funding in 2005 than was true for the full sample of 99 PHAs (71 percent compared with 68 percent). To examine whether FSS tracking site programs differ from other programs in other respects, Table 9 shows additional information about FSS staffing and case management compiled from FSS coordinator interviews.

Table 8. Size of the FSS Program: Tracking Sites Compared With Representative Sample of FSS Programs

Characteristic	Tracking Sites (N = 14)				Representative Sample of FSS Programs (N = 99)			
	2005		2006		2005		2006	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Number of FSS participants	390	306	410	283	290	153	268	105
FSS size as a proportion of voucher program size	3.8%	—	3.8%	—	5.0%	—	4.6%	—

FSS = Family Self-Sufficiency.

Sources: PIC05 and PIC06 data

Table 9. FSS Program Staffing and Case Management: Tracking Sites Compared With Other FSS Programs

Characteristic	Tracking Sites (N = 14)		Representative Sample of FSS Programs (N = 99)	
	N		N	
Average number of PHA staff who work on FSS program	3.7		2	
Average FTE dedicated to FSS	3		1.6	
Average FSS caseload	130		53	
Does the PHA have FSS coordinator funds?	N	%	N	%
Yes	10	71	73	68
No	4	29	26	32
Is case management done by PHA staff or by staff from an outside organization?	N	%	N	%
PHA staff	9	90	64	78
Staff from outside organization	—	—	14	17
Combination	1	10	3	4
Not applicable	—	—	1	1
Missing	4	—	17	—
How frequently do FSS case managers meet with FSS participants?	N	%	N	%
Annually	1	7	11	11
Biannually	1	7	5	5
Quarterly	4	29	25	25
Every other month	1	7	9	9
Monthly	4	29	37	37
Two or three times a month	2	14	8	8
Varies, depending on need and time in program	1	7	4	4
How do FSS case managers usually contact participants?	N	%	N	%
Mostly by phone	1	8	11	12
Mostly in person	3	25	13	14
Mix of phone and in person	8	67	71	75
Missing	2	—	4	—

FSS = Family Self-Sufficiency. FTE = full-time employee. PHA = public housing authority.

Source: FSS coordinator interviews

Approaches taken to staff FSS case management are similar in the tracking sites and other FSS programs. Out of the 10 sites reporting, none use other organizations to provide FSS case management. Meeting frequency between case managers and FSS participants is somewhat similar for the tracking sites and the larger group of programs. In fact, more than 40 percent of the tracking sites and more than one-half of the representative sample of FSS programs indicated that case managers meet with FSS participants monthly or more frequently (43 percent in the tracking sites and 53 percent in the sample programs). Thus, despite the larger size of the tracking site programs, it appears that the intensity of case management provided is similar to that in other FSS programs.

Characteristics of the Tracking Group at Enrollment

This section describes the characteristics of the 181 tracking group families at FSS program enrollment. The measured characteristics were obtained close to the time of enrollment using the 2006 checklist completed by the case managers. The study compared the characteristics of the 14 tracking sites to all 99 FSS programs with enrollment records using the PIC05 data.¹³

Comparing the Tracking Group With the Sample of FSS Enrollees

The tracking study participants are not representative of the overall FSS population, nor can their FSS outcomes be generalized to the FSS program as a whole. It is nevertheless of some interest to know how these families compare to

¹³ To ensure that participants being compared were at approximately the same point in their FSS program participation, we selected only PIC records designated as enrollment reports in the FSS addendum. These individuals were compared with the tracking group in their first year in the FSS program.

enrollees in the representative sample of 99 FSS programs, to provide context for the tracking group data. The tracking group differs in some ways from all FSS enrollees, but is sufficiently similar that the findings about the tracking group can be considered illustrative of the overall program (see Table 10). In the year they joined FSS, tracking study participants had higher annual incomes, higher employment rates, and generally higher educational attainment than FSS enrollees in the larger sample. The tracking group is also slightly younger than the participants in the total sample of FSS programs. The average annual income in the year of FSS enrollment was \$16,030 for the tracking group compared with \$14,107 for all FSS enrollees. In addition, a larger percentage of tracking study participants were employed (71 percent) than in the larger FSS sample (51 percent). At the time of enrollment, a larger proportion of the tracking group had attended some college or graduated from college compared with the sample group. Thus, at the time of program enrollment, the tracking site participants for whom the study had analyzed FSS outcomes appeared slightly more advantaged than participants in all FSS programs.

Table 10. Comparing FSS Participants in 14 Tracking Sites and the 99 FSS Programs With the Tracking Group Participants

	Enrolled FSS Participants in Sample of FSS Programs ^a (N = 4,828)		Tracking Study Participants ^b (N = 181)	
	Mean	Median	Mean	Median
Age	38 years	37 years	34 years	35 years
Average annual income	\$14,107	\$11,747	\$16,030	\$14,196
Employment status	N	%	N	%
Full time	1,933	40	77	44
Part time	529	11	47	27
Not employed	2,350	49	53	30
Missing	16	—	4	—
Total	4,828	100	181	100
Education (years of schooling)	N	%	N	%
Less than high school (<12 years)	2,099	43	42	25
High school graduate (12 years)	1,760	36	72	42
Some college (13–15 years)	828	17	46	27
College graduate (16+ years)	141	3	10	6
Missing	—	—	11	—
Total	4,828	100	181	100

FSS = Family Self-Sufficiency.

^a PIC05 data for the 14 tracking sites and for the 99 programs. ^b The WAVE06 checklist is used for age, employment, and annual income for the tracking group, and the earliest available Public and Indian Housing Information Center system record is used for education.

Characteristics of the Tracking Group

This section provides more details about the tracking group soon after they enrolled in FSS. During the year of enrollment, the average tracking study participant was 34 years old, female, with annual household income of more than \$16,000 (Table 10). This average income includes income from public benefits, although more than 60 percent reported some earnings from employment in the year they enrolled in FSS (Table 11).

Most (69 percent) tracking study participants were working at the time they entered the FSS program, earning an average of \$11 per hour, as shown in Table 12.

FSS case managers work with the participant to develop the COP that describes individual goals and service needs at the beginning of the FSS term. These goals help the participant and case manager plan service referral strategies and monitor participants' progress. Completion of education (52 percent) and obtaining employment (46 percent) were the two goals most frequently mentioned in the ITSP for the tracking group in the first year of their participation in FSS. Achieving homeownership (41 percent), reducing debt (35 percent), obtaining a job with better wages (30 percent), obtaining a job with benefits (25 percent), and completing training (22 percent), were also listed as goals for the tracking study sample when they enrolled in FSS (Table 13).

Table 11. Reported Income Sources for FSS Tracking Group Participants in the Year of Enrollment

Sources of Income and Income Supports	Tracking Group Participants (N = 181)	
	N	%
Earned income	110	61
Food Stamp program benefits	86	48
Medicaid/children's health insurance program	72	40
Child support	56	31
Earned income tax credit	52	29
TANF	43	24
SSI	22	12
General assistance	21	12
Unemployment insurance	6	3
SSDI	3	2
Social Security retirement	1	1
Private pension	1	1

FSS = Family Self-Sufficiency. SSDI = Social Security Disability Insurance. SSI = Supplemental Security Income. TANF = Temporary Assistance for Needy Families.

Source: Participant tracking checklists

Table 12. Tracking Group Participants: Employment Status in the Year of Enrollment in FSS

Employment Status at Time Form Was Completed (from checklist data)	Tracking Group Participants (N = 181)				
	N	%			
Full time	77	43			
Part time	47	26			
Not employed	53	29			
Missing	4	2			
Total	181	100			
Current Job (from checklist data)	N	Mean	Median	Min	Max
Number of months in current job (Q24)	121	35.2	25	1	220
Hours worked per week at current job (Q25)	99	31.62	33	4	44
Hourly wage at current job (Q26)	110	\$11.02	\$10.15	\$2.30 ^a	\$25

FSS = Family Self-Sufficiency.

^a It is likely that this wage is below the minimum wage because it included tips.

Source: Participant tracking checklists and case manager interviews

Table 13. ITSP Goals at the Time of FSS Enrollment for the Tracking Group

Goal	Individual Goals in ITSP (N = 181)	
	N	%
Complete education	95	52
Obtain employment	83	46
Achieve homeownership	74	41
Reduce debt	64	35
Obtain a job with better wages	55	30
Obtain a job with benefits	46	25
Establish credit	42	23
Complete training	40	22
Exit TANF	37	20
Learn money management	19	10
Improve personal health	12	7
Improve transportation	9	5
Establish own business	8	4
Obtain mentoring	7	4
Initiate career exploration	4	2
Improve/acquire childcare	1	1

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

Source: 2006 participant tracking checklist

Case managers identified tracking group service needs for the first year in the program—counseling for homeownership and money management, were the most frequently mentioned services. Case managers for about one-half the families said that employment and education-related services were an important need for families in the study (Table 14).

Table 14. Service Needs Reported by Tracking Group Participants in the Year of Enrollment in FSS

Service Need	With Need	Referred	Received Service	Ongoing Service
	N	%	%	%
Counseling	123	69	41	59
Employment	94	79	40	72
Education	89	79	48	73
Household skills and management	66	79	50	73
Personal welfare	37	84	54	68
Transportation	19	63	37	74
Childcare	18	56	50	61
Other (assistance with utility payments, help to start a business)	42	79	38	79

FSS = Family Self-Sufficiency.

Note: Percentages are based on those people who are identified with a need.

Source: Participant tracking checklists

Case managers were asked to assess the probability for program completion based on the information compiled during the family's first year in the program. Case managers were optimistic about expected program completion rates for the new entrants (Table 15). They rated the prospects for completion excellent or very good for 51 percent of families, and fair or good for 37 percent of the families. Only 2 percent of the families were judged to have poor prospects for completing the FSS program.

Table 15. Case Manager Perceptions of Prospects for Participant Success in the Year of Enrollment in FSS

Prospects for Program Completion (from checklist data)	N	%
Poor	3	2
Fair	14	8
Good	52	29
Very good	48	27
Excellent	43	24
Missing	21	12
Total	181	100

FSS = Family Self-Sufficiency.

Sources: Participant tracking checklist; FSS coordinator interview database

Case managers also provided their perceptions on potential barriers to progress in FSS (Table 16). The cost of childcare, lack of job skills, and lack of transportation were considered the three most likely barriers to program completion. Chronic health problems such as cardiovascular disease, obesity, diabetes, and depression, coupled with a lack of health insurance, were also mentioned by case managers as significant barriers to achieving self-sufficiency for many FSS participants. Other barriers that case managers mentioned were problems associated with risky behavior of older children in the family and difficulty obtaining drivers licenses for household heads.

To summarize, FSS tracking group programs are larger than the typical FSS program—with more participants, more staff, and larger FSS caseloads than other FSS programs. The tracking group programs were more likely to have received FSS coordinator funding in 2005 than other programs. The average tracking participant was 34 years old, female, with an annual income of \$16,000 in the year of enrollment in FSS. Most tracking participants (71 percent) were working when they joined the FSS program, and case managers anticipated that most tracking group participants would eventually complete the FSS program. The following chapters examine FSS outcomes for these families.

Table 16. Case Manager Perceptions of Barriers to Contract Completion in the Year of Enrollment in the FSS Tracking Group

Barrier	Reported To Be Affected by Barrier (N = 181)	
	N	%
Childcare	18	10
Lack of job skills and/or experience	24	13
Lack of transportation	13	7
Physical disability	5	3
Lack of motivation	8	4
Failure to meet interim milestones	8	4
Caregiver to family member(s)	2	1
Failure to keep appointments with case manager	3	2
Mental health disability	2	1
Domestic violence	2	1
Substance abuse	0	0
Other (not having a GED, childcare responsibilities, health of child, criminal history, debt/credit issues, language problems, lack of a support system)	42	23

FSS = Family Self-Sufficiency. GED = General Equivalency Diploma.

Note: Percentages are based on the 181 participants. Case managers could report more than one barrier per participant.

Source: Participant tracking checklists

Chapter 4. FSS Tracking Group Program Experience

This chapter, which provides an assessment of the outcomes for the tracking group families, answers the following four questions:

1. Who graduated from the FSS program? Who left the program or was terminated from the program before contract completion? What were the reasons for program exit or termination?
2. How do graduates compare to other exiters and those still enrolled in the program?
3. How do the FSS program experiences of graduates, other exiters, and still-enrolled participants vary across individual goals for the program, attainment of interim milestones, service needs and receipt thereof, and escrow accumulation?
4. Based on interim outcomes observed, what are the graduation prospects for still-enrolled program participants?

The chapter details a description of the tracking group outcomes as of 2009—how many graduated, how many exited without graduating, and how many remained. For those who left without completing the program, this study explores reasons for program exit. The next section compares the demographic characteristics of FSS graduates, other exiters, and participants still enrolled in the FSS program. The following section examines the employment and FSS program experiences for each of the three groups. Finally, based on interim outcomes observed for this group and findings about factors associated with graduation from FSS, the potential for FSS program completion was assessed among the still-enrolled participants.

4.1 Final Outcomes Observed for the Tracking Group Participants

By the time data collection for the tracking study ended in September 2009—

- 41 FSS participants had graduated from the program (24 percent of the tracking group).
- 63 left the program before graduation (37 percent).
- The remaining 66 participants (39 percent) were still enrolled in the FSS program.
- 11 participants in the New York City Housing Authority were dropped from the tracking group in 2009 because the FSS program was discontinued in that agency in October 2008.

Table 17 and Exhibit 1 examine the patterns of attrition and graduation over time for the tracking study participants. Table 17 shows the year-to-year attrition and graduation rates for tracking study participants at discrete points in time—the end of each subsequent year after enrollment. Exhibit 1 displays the attrition and graduation rates graphically, in a continuous time plot showing the program’s cumulative participant graduation and drop out rates. Of the participants in the New York City Housing Authority (NYCHA), 11 were dropped from the tracking study in 2009 because NYCHA discontinued its FSS program at the end of October 2008.¹⁴ These participants were not included in these calculations. Because FSS outcomes for these participants are unclear, they have also been excluded from comparisons of graduates and other exiters. During the **first** year after enrollment, 93 percent of the remaining 170 FSS participants in the study were still enrolled in FSS. Of the participants, 5 percent had exited the program without completing the COP, and 2 percent had fulfilled their contracts and graduated from FSS. Of the 158 participants remaining at the end of the first

¹⁴ The program was discontinued because of budgetary constraints across the housing authority and because the agency did not receive FSS coordinator funding from HUD. The average escrow balance for the 11 participants at the time of the 2008 case manager interviews was \$2,800. Of the 11 participants, 6 were employed full time or part time when the program ended and 3 were considered by their case managers to have very good or excellent prospects for completing the FSS program. According to the case manager, escrow money was disbursed to the NYCHA participants if they were in good standing in the program, had completed their FSS goals, and had not received welfare income in the last 12 months.

Table 17. FSS Program Status of Study Participants by Year of Enrollment

	Graduation	Dropout	Still Enrolled	Initial Enrollment at the Start of Each FSS Year (N = 171)
	N	%	%	%
First year after enrollment (days 1–365)	2	95	93	100
Second year after enrollment (days 366–730)	8	16	75	93
Third year after enrollment (days 731–1,095)	11	12	77	70
Fourth year after enrollment (days 1,096–1,460)	10	10	80	54
More than 4 years after enrollment	4	7	89	44
Percentage of initial enrollment (of 170 participants, excluding the NYCHA participants)	24	37	39	100

FSS = Family Self-Sufficiency. NYCHA = New York City Housing Authority.

Sources: CM06, CM07, CM08, and CM09 interviews

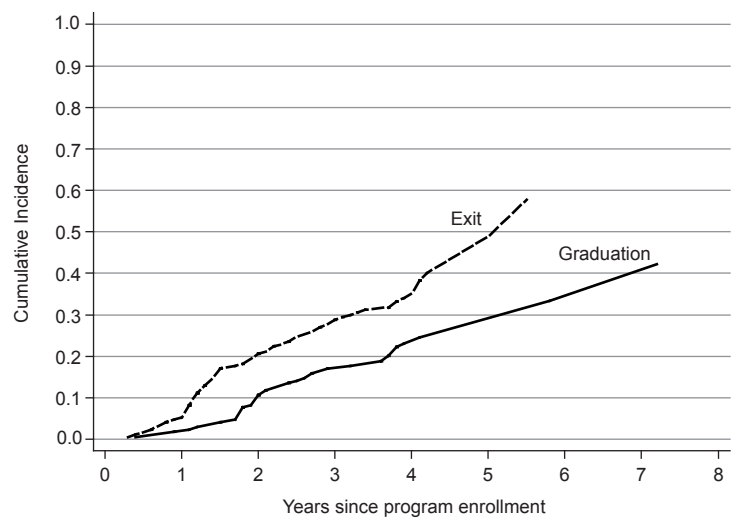
year after enrollment, 16 percent left without graduating the **second** year. In the **third** year after enrollment, an almost equal share of participants graduated compared with the number that left without completing the program. In the **fourth** year since enrollment, the same number of FSS participants graduated compared with the number who exited from the program. Of the participants still remaining in the program at the end of 4 years, 4 percent graduated in subsequent years and 7 percent exited for other reasons. Excluding the 11 New York participants from the denominator, the attrition rate during the entire tracking period is 37 percent; the graduation rate is 24 percent, and 66 participants (39 percent of 170) were still enrolled in FSS at the end of the study period.

Attrition rates overall—and rates of graduation—vary across programs. In three sites, no FSS participants had completed the program successfully as of 2009. In two other sites, one-half or more of the participants graduated.

Cumulative Probability Plot

We also examined the attrition and graduation probabilities over time by plotting the Cumulative Incidence Function (CIF). A CIF provides an estimate of the cumulative probability of the event of interest (graduation) by time *t*, given that other outcomes or competing risks (program exit) are possible.¹⁵ A competing risk is an event that, if it occurs, will change the probability or prevent the event under examination. So, the plot for graduation shows the proportion of participants at a given number of years since enrollment who have graduated in the presence of the risk of exiting without graduating. Exhibit 1 plots the cumulative probabilities for graduation and nongraduate exit. It shows that, for example, 3 years into enrollment, the cumulative probability of graduation is less than 20 percent, while the cumulative probability of other program exits is about 30 percent.

The graph indicates that the cumulative probability of graduation was low (around 10 percent) during the first 2 years after program enrollment. The participant's graduation rate started to pick at the end of year 2 and gradually accelerated through the third year. Throughout the study period, the

Exhibit 1. Cumulative Probability Plot for Graduation and Exit

¹⁵ This is similar to the Kaplan-Meier survival function but takes into account more than two outcomes. Still-enrolled participants are treated as censored because they have not yet experienced a final outcome. The STCOMPSET command in Stata was used to generate the CIFs. We referred to Coviello, Vincenzo, and May Boggess. 2004. "Cumulative Incidence Estimation in the Presence of Competing Risks," *The Stata Journal* 4 (2): 103–112.

program's other exit rate was always higher than the graduation rate. Although the participants exit rate was relatively low during the first year, it began to accelerate at the beginning of the second year. By the end of the second year, the probability rate of a participant exiting the program exceeded 20 percent. The exit rate continued increasing through the third and fourth years, reaching close to 35 percent at the end of the fourth year. This section examines the cumulative probability, over time, of FSS program graduation in the presence of the competing risk of exiting the program. Chapter 5 a competing risk regression analyses is performed to examine the association between participant and program characteristics and graduation.¹⁶

We also calculated the duration in FSS for the tracking group. On average, graduates were in the program slightly longer than other exiters. Most of the families in the study (84 percent) enrolled in FSS in late 2005 or early 2006.¹⁷ For the 41 program graduates, the average time in FSS was about 2.5 years (28 months); the 63 exiters spent, on average, 24 months in the program.¹⁸ The 11 NYCHA participants had been in the program for 33 months when the program closed in October 2008. Still-enrolled participants have been in the program for almost 48 months.

Reasons for Leaving the FSS Program

Many participants (31 of 63) who left the FSS program without completing the COP did so either because they had violated FSS program rules or they had violated voucher program rules and had lost their voucher assistance. Violation of FSS program rules included failure to communicate with the FSS caseworker or to respond to caseworker outreach, failure to meet FSS program goals or show up for an annual review and continuing to receive public assistance. Violations of voucher program rules, as reported by FSS case managers, included failed housing quality inspection and not completing income recertification. In some cases the voucher was terminated for people who had moved without notifying the PHA.

Other participants left the program voluntarily. For example, one participant reported that the FSS program was not meeting her needs and another became financially overqualified for the voucher program when she was married and her household income exceeded the HCV eligibility threshold. Others left because they were unable to meet FSS goals while managing work and family obligations. Other reasons for leaving the program before completing the COP include illness, death, or use of the voucher to move to another jurisdiction.

Program participants who exit without completing their contracts forfeit their escrow accounts. While nearly one-half (31 of 63) of the participants who left without completing their COPs did not have escrow account balances, 18 had escrow balances exceeding \$1,000 at the time of exit (Table 18), and 3 exiters had escrow balances greater than \$5,000. Of the exiters, eight with escrow accounts greater than \$1,000 left for voluntary reasons such as moving to another state for a better job. Others left because they could not meet FSS goals because of work and family obligations or their contract expired or was terminated for not reporting income, continued receipt of public assistance, lack of communication, or failure to show up for annual review.

Of the 11 participants in the NYCHA program, 3 had no escrow account when the program ended (Table 18). Of these 11 participants, 6 had escrow account balances of \$2,000 or more and 1 had escrowed greater than \$5,000. NYCHA program staff said that participants in good standing with the FSS and voucher program at the end of the FSS program received their escrow funds.

¹⁶ An alternative approach would be the binary logit model, using only those participants in the tracking study for whom an outcome was observed—graduates and exiters. The binary logit approach would thus use a smaller sample size and also would not take into account the fact that some participants were still enrolled in the program at the end of the tracking period. In addition, unlike the logit model, the competing risk model also takes into consideration the “time to outcome,” which accounts for how quickly people graduate or exit.

¹⁷ Appendix F, Table F1, shows enrollment dates for the study participants.

¹⁸ Of the participants in the tracking group from the Denver Housing Authority, eight enrolled in FSS before 2005 and one enrolled as long ago as 1999. They were retained in the analysis of FSS outcomes but are excluded from the calculations of time spent in the FSS program. The number of months in FSS is measured from enrollment date in the WAVE06 checklist to the exit date provided in subsequent checklists and verified in the case manager interviews.

Table 18. Reasons for Leaving the FSS Program and Escrow Balances for Program Exiters

Exit Reason	Escrow Account Amounts by Reason for Leaving						Total
	No/Zero Escrow Account	\$1,000 or Less	\$1,000–\$2,000	\$2,000–\$4,000	\$4,000–\$5,000	\$5,000+	
Terminated for noncompliance	15	11	1	3	0	1	31
Left FSS voluntarily	8	2	2	0	4	2	18
Left HCV voluntarily	3	0	0	0	0	0	3
Left HCV—income increased	0	0	0	1	0	0	1
Ported out	3	1	1	1	0	0	6
Death or illness	2	0	1	1	0	0	4
Total	31	14	5	6	4	3	63
NYCHA participants enrolled in FSS when program ended	3	1	1	4	1	1	11

FSS = Family Self-Sufficiency. HCV = Housing Choice Voucher. NYCHA = New York City Housing Authority.

Source: Case manager interviews

4.2 Comparing FSS Graduates, Other Exiters, and Still-Enrolled Participants

This section compares the characteristics and FSS program experiences of FSS graduates, other exiters, and still-enrolled participants. The demographic profile of the 66 participants still enrolled in the program is compared with FSS graduates and other exiters. Table 19 displays household size, numbers of dependents, and educational status of the three groups from PIC data, using the earliest PIC record available for each participant. PIC provides the only source of information for the tracking study participants on household size, numbers of dependents, and educational attainment. Educational attainment is measured by the number of years of school completed.

As Table 19 shows, 36 percent of exiters had less than a high school education, compared with 18 percent of graduates and 20 percent of the still-enrolled participants. Almost 40 percent of the 66 participants still enrolled in the FSS program had completed some schooling beyond high school compared with 20 percent of the exiters and 48 percent of the graduates.

Table 19. Comparing Still-Enrolled FSS Participants With Exiters and Graduates

Characteristic	Graduates (N = 41)		Exiters (N = 63)		Active Participants (N = 66)	
	N	%	N	%	N	%
Household Size						
1	2	5	6	10	1	2
2	14	34	17	28	17	26
3 to 4	18	44	30	49	35	53
5 or more	7	17	8	13	13	20
Missing	0	—	2	—	0	—
Total	41	100	63	100	66	100
Number of Years of Schooling Completed						
Less than high school (<12 years)	7	18	21	36	12	20
High school graduate (12 years)	14	35	25	43	26	43
Some college (13–15 years)	14	35	10	17	20	33
College graduate (16+ years)	5	13	2	3	3	5
Missing	1	—	5	—	5	—
Total	41	100	63	100	66	100
Number of Dependents						
0	3	7	10	16	1	2
1	14	34	17	28	20	30
2	11	27	17	28	22	33
3 to 4	11	27	13	21	18	27
5 or more	2	5	4	7	5	8
Missing	0	—	2	—	0	—
Total	41	100	63	100	66	100

FSS = Family Self-Sufficiency.

Sources: PIC05, PIC06, and PIC07 data

The still-enrolled participants resemble the graduates more than they do other exiters for educational attainment, but the still-enrolled participants have larger households and more dependents than either graduates or other exiters. Of the active participants in 2009, 73 percent had more than three people in their households, compared with 62 percent of the graduates and 61 percent of the other exiters. Of the still-enrolled participants in 2009, 68 percent had two or more dependents, compared with 59 percent of the graduates and 56 percent of the exiters.

Employment

The participants in the study were grouped according to their most common employment status during the tracking period. Participants are defined as being “mostly employed” during the tracking period if they were employed at more than four of the eight tracking study data collection points. Conversely, participants are defined as being “mostly unemployed” during the tracking period if they were unemployed at more than four of the eight the tracking study data collection points. If an individual was employed at exactly one-half of the observation points, he or she was classified as “intermittently employed.” The number of data collection points varied from person-to-person dependent on the total amount of time in the program.

Employment Status Over the Tracking Period

Most program graduates were employed at FSS program entry and remained employed more or less steadily throughout their time in the program. Of the graduates, 93 percent were mostly employed compared with 60 percent of the other exiters (Table 20).

Table 20. Employment Status of FSS Graduates, Other Exiters, and Still-Enrolled Participants

Employment Status	Graduates		Exiters		Still-Enrolled Participants	
	N	%	N	%	N	%
Mostly employed	38	93	38	60	43	65
Intermittently employed	1	2	3	5	—	—
Mostly unemployed	1	2	19	30	23	35
Insufficient information	1	2	3	5	—	—
Total	41	100	63	100	66	100

FSS = Family Self-Sufficiency.

Sources: WAVE05, WAVE07, WAVE08, and WAVE09

Nearly two-thirds (43) of the still-enrolled participants were mostly employed. A little more than one-third (23) of the still-enrolled participants were mostly unemployed. Only 3 of the still-enrolled FSS participants moved in and out of employment during the tracking period, with periods of unemployment followed by periods of employment.¹⁹

Employment patterns for exiters resemble those for the still-enrolled participants—60 percent of exiters were mostly employed during the study period, and 30 percent were mostly unemployed, compared with 35 percent of the still-enrolled participants. Of exiters, 5 percent were intermittently employed during the observation period.

The still-enrolled participants were either mostly employed or mostly unemployed during the 4-year tracking period. The share in full-time or part-time employment remained stable at about 65 percent at each observation point, although a slight shift toward full-time employment occurred over time. The most common types of jobs for those who were steadily employed were administrative, clerical, or healthcare related jobs.

¹⁹ Of the three participants, two were included in the mostly unemployed group because they resemble the mostly unemployed group more closely than the mostly employed group. They tended to be employed at earlier points in the tracking period but were unemployed by the WAVE09 checklist and the CM09 interviews and were thus faring worse over time with respect to employment in contrast to the steadily employed group. The third person was included as part of the mostly employed group.

Table 21 shows the employment status for the still-enrolled participants in the PIC data during the tracking period.²⁰

Table 21. Employment Status of Still-Enrolled FSS Participants

Employment Status	2006		2007		2008		2009	
	N	%	N	%	N	%	N	%
Full time	21	32	26	39	29	45	28	42
Part time	22	33	21	32	12	18	15	23
Not employed	23	35	19	29	24	37	23	35
Missing	0	—	0	—	1	—	0	—
Total	66	100	66	100	66	100	66	100

FSS = Family Self-Sufficiency.

Sources: WAVE06, WAVE07, WAVE08, and WAVE09 checklists

Hours Worked and Wages

For graduates who were mostly employed during the tracking period, hours worked and wages increased over time: average hours worked increased from 37 to 39, and average hourly wage increased from \$11.73 in 2006 to \$14.41 in the graduation year (Table 22). For other exiters who were mostly employed during their time in the program, the average weekly hours worked dropped but the wages increased slightly from \$11.65 to \$12.17 in the year they left the program.

For still-enrolled participants who were mostly employed, hours worked and wages increased modestly over time: average hours worked increased from 29 to 35 and the average hourly wage increased from \$11.84 in 2006 to \$13.61 in 2009 (Table 23).

Table 22. Average Weekly Hours Worked and Average Hourly Wage for Mostly Employed Group

	Graduates (N = 41)		Other Exiters (N = 63)	
	2006	At End of Program Participation	2006	At End of Program Participation
Hourly wage (in 2009 dollars)	\$11.73	\$14.41	\$11.65	\$12.17
Weekly hours worked	37	39	33	30

Sources: WAVE06, WAVE07, WAVE08, and WAVE09 checklists

Table 23. Average Weekly Hours Worked and Average Hourly Wage for Mostly Employed Group (43 of the 66 Still-Enrolled Participants)

	2006	2007	2008	2009
Hourly wage (in 2009 dollars)	\$11.84	\$13.01	\$12.15	\$13.61
Weekly hours worked	29.4	32.9	33.6	34.9

Sources: WAVE06, WAVE07, WAVE08, and WAVE09 checklists

Receipt of Fringe Benefits From Employment

Tables 24 and 25 show the receipt of fringe benefits for each of the participant groups.

Table 24 shows an increase in the proportion of still-enrolled participants who received fringe job benefits. Around the program enrollment time in 2006, 14 percent of the mostly employed still-enrolled participants were receiving paid sick leave. By 2009, 53 percent of the mostly employed still-enrolled participants were receiving paid sick leave. Increases in benefits for paid vacation, health insurance, and retirement accounts are also evident. More than one-half of the mostly employed, still-enrolled participants were receiving paid sick leave, paid vacation, and health insurance. The share receiving retirement benefits did not change much after the first year. The improvement in benefits indicates that the mostly employed, still-enrolled participants were making modest advances in their employment benefits and job quality during the tracking period.

²⁰ Both the PIC data and the case manager interviews contain employment status information. For ease in reading, PIC data are used for the text. For full data, which includes the information gathered from the case manager interviews, see Appendix F.

Table 24. Proportion of Mostly Employed (43 of the 66 Still-Enrolled Participants) Group Reporting Fringe Benefits

Fringe Benefit Reported	2006		2007		2008		2009	
	N	%	N	%	N	%	N	%
Paid sick leave	6	14	15	35	20	47	23	53
Paid vacation	7	16	17	40	20	47	22	51
Health insurance	8	19	15	35	22	51	22	51
Retirement account	3	7	10	23	9	21	9	21

Sources: WAVE06, WAVE07, WAVE08, and WAVE09 checklists

Table 25. Proportion of Mostly Employed Group Reporting Fringe Benefits

Fringe Benefit Reported	Graduates (N = 41)				Other Exiters (N = 63)			
	2006		At End of Program Participation		2006		At End of Program Participation	
	N	%	N	%	N	%	N	%
Paid sick leave	14	34	24	59	10	16	10	16
Paid vacation	15	37	24	59	10	16	7	11
Health insurance	19	46	24	59	16	25	11	17
Retirement account	17	41	19	46	7	11	4	6

Sources: WAVE06, WAVE07, WAVE08, and WAVE09 checklists

Compared with the still-enrolled participants and exiters, a higher proportion of the graduates who were mostly employed during the tracking period were receiving fringe job benefits at program start. For example, 46 percent were receiving health insurance at program start compared with 25 percent of the mostly employed exiters and 19 percent of the mostly employed still-enrolled participants (Table 24 and Table 25). By the time of graduation, 60 percent of the mostly employed graduates were reporting receipt of fringe benefits compared with less than 20 percent of the other exiters at their time of program exit.

Household Income

Table 26 shows the average annual household income close to enrollment (in 2009 dollars) for the still-enrolled participants as of 2009, graduates, and other exiters. Average annual income around the time of program enrollment was the highest for graduates (including those with no income at all) at \$19,902 and increased to \$33,390 in their year of graduation (the percentile distribution of starting and ending income for graduates is also shown in Table 26). The median starting income for graduates was \$17,308 and median ending income was \$32,633. The average annual income for FSS exiters increased by a much smaller margin—from about \$15,551 in the first tracking year to \$15,918 in the year they left the program.

The average income around the time of program enrollment for those still enrolled in the program in 2009 was \$18,190, lower than that of graduates but higher than that of other exiters. At the last point income was observed, the average annual income of the still-enrolled participants was still higher than that of exiters (\$20,156 vs. \$15,918), but lower than

Table 26. Average Annual Household Income for Graduates, Exiters, and the Still-Enrolled Participants at Program Enrollment and End of the Tracking Period

FSS Status at End of Tracking Period	Starting Income (2006)			Last Observed Income (2009)			Percentage Change
	N	Average Annual HH Income (in 2009 dollars)		N	Average Annual HH Income		
Graduates	41	\$19,902		41	\$33,390		68
	Percentile Distribution			Percentile Distribution			
	25th	50th	75th	25th	50th	75th	
	\$10,010	\$17,308	\$25,286	\$21,632	\$32,623	\$42,333	
Exiters	63	—	\$15,551	63	—	\$15,918	2
Still enrolled in FSS	66	—	\$18,190	66	—	\$20,156	11

FSS = Family Self-Sufficiency. HH = household.

Sources: WAVE06 checklist; CM06, CM07, CM08, and CM09 interviews

that of FSS graduates (\$33,390). Graduates saw annual household incomes grow by 68 percent during their time in FSS, compared with an 11-percent increase for those still enrolled in the program as of 2009 and a 2-percent increase for those who left FSS without graduating.

Participant checklist data indicate that the income increased for graduates during the study period as a result of retaining employment, increasing work hours, and increases in wages over time. Information was not collected on the employment status of other household members, so the extent that household income increases are a result of earnings from others in the household cannot be assessed. Of the graduates 80 percent were employed full time or part time at enrollment, compared with 95 percent at the last observation point. For exiters, 50 percent were employed at enrollment compared with 65 percent at the last observation point. Average incomes for the full tracking group (N = 181) measured in PIC data are shown in Appendix F.

Sources of Income

Table 27 shows the sources of income for the still-enrolled participants at the four checklist data collection points. The proportion of participants receiving TANF declined from 26 percent at the beginning to 9 percent by the end of tracking period, which is consistent with making progress toward FSS graduation. This trend can be attributed to the FSS graduation requirement that a family must stop receiving TANF assistance for a period of 12 months to complete the COP.

For the still-enrolled participants in the program when the tracking period ended, the proportion receiving income from earnings stayed around 60 percent during the tracking period although a slight drop occurred in 2009 (see Table 27). Appendix F contains additional details about the income sources for the 66 still-enrolled families at various points during the tracking period.

A higher proportion of the graduates were receiving income from employment toward the end of program participation than at program start (78 percent compared with 59 percent at program start). The proportion receiving TANF income dropped from 15 percent at program start to 5 percent close to graduation (Table 28). By contrast, fewer exiters were receiving income from employment at program end than at program start. Receipt of TANF income for exiters decreased (from 24 to 16 percent), but not as much as it did for the graduates or for the still-enrolled participants.

Most FSS graduates stopped receiving TANF benefits at least 12 months before they completed their FSS contract. Some (13 of 21 graduates) were still participating in the HCV program at the time of FSS program completion. Although participants can still be in the voucher program when they graduate from FSS, all members of the household

Table 27. Selected Sources of Income for Still-Enrolled FSS Participants

Percent Receiving This Source of Income	2006		2007		2008		2009	
	N	%	N	%	N	%	N	%
Earned income (employment)	43	65	44	67	44	67	41	62
Food Stamp program benefits	34	52	38	58	26	39	31	47
TANF	17	26	14	21	12	18	6	9

FSS = Family Self-Sufficiency. TANF = Temporary Assistance for Needy Families.

Sources: WAVE06, WAVE07, WAVE08, and WAVE09 checklists

Table 28. Selected Sources of Income for FSS Graduates and Exiters

Percent Receiving This Source of Income	Graduates				Exiters			
	2006		At End of Program Participation		2006		At End of Program Participation	
	N	%	N	%	N	%	N	%
Earned income (employment)	24	59	32	78	37	59	27	43
Food Stamp program benefits	17	41	5	12	26	41	17	27
TANF	6	15	2	5	15	24	10	16

FSS = Family Self-Sufficiency. TANF = Temporary Assistance for Needy Families.

Sources: WAVE06, WAVE07, WAVE08, and WAVE09 checklists

have to be off TANF 12 months before graduation from FSS. One scenario exists, however, under which the 12-month requirement does not apply. If the income of the family has risen so that their share of the rent is equal to or exceeds the Fair Market Rent for the unit size for which they qualify, then they are considered to have successfully completed the program.²¹ In this case, they are eligible to receive their escrow balance as long as no household member is receiving TANF at the time of program completion.

FSS Program Goals, Interim Milestones, and Case Manager Assessments

The next three sections examine FSS program tracking study participants' experiences and provide comparisons across the three groups of participants—graduates, other exiters, and the still-enrolled participants. The first section compares the program goals set by the participants, the achievement of interim milestones, and the case managers' assessments of program success for each of the three groups of participants. The second section examines the service needs at program entry and the extent to which these needs were fulfilled. The third section assesses the escrow accumulation for each group is examined.

Goals

At the start of the program, FSS participants worked with their case managers to establish goals that will result in employment. These goals are documented in the ITSP. Progress in achieving established goals is one indication that a family will eventually meet the obligations of the FSS COP and graduate. Table 29 shows the proportion of the participants (still enrolled, graduates, and exiters) for each type of individual goal identified during the first year in FSS. Completing education was the most common goal for the still-enrolled participants, established for 64 percent of the active participants. Obtaining employment, achieving homeownership, and reducing debt were other commonly identified goals. For graduates, achieving homeownership was the most commonly identified goal (61 percent), followed by completion of education (51 percent). For other exiters, obtaining employment (40 percent) was the most common goal and achieving homeownership was the second most common goal (33 percent).

Table 29. Individual Goals Established in the First Year of the FSS Program

Type of Interim Goals	Active Participants		Graduates		Exiters	
	Number of Participants With This Milestone (2006)	Share of Still-Enrolled Participants With This Milestone	Number of Graduates With This Milestone (2006)	Share of Graduates With This Milestone	Number of Nongraduates With This Milestone (2006)	Share of Exiters With This Milestone
Complete education	42	64	21	51	20	32
Obtain employment	30	45	20	49	25	40
Other (obtain a driver's license, start a business, improve credit, obtain a real estate license, etc.)	29	44	18	44	20	32
Achieve homeownership	28	42	25	61	21	33
Reduce debt	28	42	19	46	17	27
Obtain a job with better wages	24	36	8	20	18	29
Establish credit	17	26	6	15	18	29
Obtain a job with benefits	17	26	7	17	17	27
Complete training	14	21	9	22	16	25
Exit TANF	14	21	5	12	11	17

FSS = Family Self-Sufficiency. TANF = Temporary Assistance for Needy Families.

Source: WAVE06 checklist

²¹ See 24 CFR Part 984.305.

Interim Milestones

The case manager and FSS participant also agree on interim milestones related to employment, homeownership, debt reduction, education, training, and exiting TANF. Milestones are to be completed each year to ensure progress in achieving FSS goals. In each subsequent year, case managers reported the number of participants with each interim milestone and the proportion who had accomplished the milestone for that year. Table 30 shows the attainment of interim milestones in 2009 for the still-enrolled participants and for the last year of program participation for graduates and other exiters. Of those still-enrolled participants in 2009, 67 percent reported accomplishing their pay-raise milestone, and 63 percent reported attaining their milestone of moving to a higher paying or otherwise better job. A lower share (38 percent), however, attained their milestone of advancing in their job by moving to a better position. (For more detailed information on achievement of interim milestones for the 66 participants, by year of FSS participation, see Appendix F, Table F12). A high proportion of graduates (close to 90 percent on most milestones) had achieved their interim milestones by their last year in FSS. Fewer exiters report having interim milestones, and generally lower proportions report achievement of their milestones.

Case Manager Assessment

Each year, on the participant tracking checklists, the case managers working with each of the families in the study were asked to assess the prospects for completing the FSS program successfully. According to FSS case managers, most participants still enrolled in the FSS program when tracking ended had good prospects of graduating (Table 31). Earlier in the tracking period, however, the case managers had a more favorable assessment of likely success for these participants. This less favorable assessment could reflect changes in their personal situations but could also be a result of the recession, which reduced prospects for sustained employment for many FSS participants.

Case manager assessment of the probability of program success for graduates improved over time, with case managers reporting very good or excellent graduation prospects for 87 percent of the graduates, compared with 76 percent at the start of the program (Table 31). For the still-enrolled participants, however, the prospects worsened over time: 48 percent had very good or excellent prospects compared with 62 percent at program start. Although the share with poor prospects increased over time for exiters, it is somewhat surprising that, even in the last year of program participation, case managers thought that graduation prospects for 21 percent of the exiters were excellent.

At the same time, case managers also said that, regardless of their progress in achieving their FSS goals, their employment history, or their escrow account balance, the participants continue to face challenges. Most case managers report that lack of education and training is a major barrier to employment, as are family care obligations, including pregnancy. Other frequently cited barriers include lack of motivation, illness, disability, stress and anxiety issues, lack of reliable transportation, and being the sole caregiver for their children or other family members.

Table 30. Milestones Attained in 2009 or the Last Year of FSS Program Participation

Milestone or Achievement	Active Participants			Graduates			Exiters		
	2009			In Last Year of Program Participation			In Last Year of Program Participation		
	Number With This Interim Milestone	Number Achieving This Interim Milestone	Percentage Achieving This Interim Milestone	Number With This Interim Milestone	Number Achieving This Interim Milestone	Percentage Achieving This Interim Milestone	Number With This Interim Milestone	Number Achieving This Interim Milestone	Percentage Achieving This Interim Milestone
Enroll in an education and training program?	32	15	47	12	3	25	13	1	8
Complete an education and training program?	29	15	52	8	7	88	5	2	40
Obtain employment?	30	22	73	10	9	90	9	5	56
Move to a higher paying or otherwise better job?	19	12	63	12	10	83	3	1	33
Meet a job retention goal?	27	15	56	15	13	87	4	3	75
Advance in a job (promotion to a new position)?	8	3	38	10	9	90	1	1	100
Receive a pay raise?	15	10	67	19	16	84	2	1	50

FSS = Family Self-Sufficiency.

Sources: WAVE06, WAVE07, WAVE08, and WAVE09 checklists

Table 31. Case Manager Assessment of Potential for FSS Program Completion

Prospects for Graduation	Active Participants				Graduates				Exiters			
	2006		2009		2006		Last Year of Program Participation		2006		Last Year of Program Participation	
	N	%	N	%	N	%	N	%	N	%	N	%
Excellent	16	26	20	30	12	35	25	64	15	28	12	21
Very good	22	36	12	18	14	41	9	23	10	19	4	7
Good	21	34	18	27	6	18	3	8	18	33	14	25
Fair	2	3	8	12	1	3	2	5	9	17	13	23
Poor	0	0	8	12	1	3	0	0	2	4	14	25
Missing	5	—	0	—	7	—	2	—	9	—	6	—
Total	66	100	66	100	41	100	41	100	63	100	63	100

FSS = Family Self-Sufficiency.

Sources: WAVE06, WAVE07, WAVE08, and WAVE09 checklists

Services Needed and Received

This section discusses the services that families received during the tracking study. The first checklist, WAVE06, completed near the time of enrollment, questioned FSS case managers what service needs had been identified for each participant. Supportive service categories and definitions provided in HUD regulations²² for FSS: childcare, transportation, education, employment, personal welfare, household skills and management, and counseling. Personal welfare is defined in the HUD regulations as substance and alcohol abuse treatment and counseling. Services in the “education” category include referrals to the public school systems, community colleges, and universities for adult education programs in literacy, GED, bachelor’s degrees in various disciplines, English as a second language, writing, business communication skills (oral and written), and Internet and computer skills. Referrals also are made to client support and enhancement funds or scholarship funds to assist with college tuition, books, childcare, and public transportation. “Other” services offered by housing agencies through public and private partner agencies include health, mental health, nutrition, diet, weight control, smoking cessation, children’s immunizations, and workshops in small business development, parenting, life skills, household skills, credit management, budgeting, and homeownership.

Table 32 shows the proportion of FSS graduates, other exiters, and still-enrolled participants recorded as needing each type of service when they entered the program. Counseling, employment related services, and education were the most common service needs identified for FSS tracking group families in the study’s first year.

For the still-enrolled participants, counseling, employment related services, and education were the most commonly cited service needs at every wave. Over time, service receipt for the still-enrolled participants improved in all categories (Table 33). More than 70 percent of those with any service need had received the service by the second year of program

Table 32. Service Needs Identified at Time of FSS Program Entry

Type of Service	Active Participants With a Service Need (N = 66)		Graduates With a Service Need (N = 41)		Exiters With a Service Need (N = 63)	
	N	%	N	%	N	%
Counseling	48	73	34	83	41	65
Education	37	56	15	37	32	51
Employment	33	50	16	39	34	54
Household skills and management	32	48	18	44	16	25
Other	19	29	7	17	15	24
Personal welfare	18	27	7	17	12	19
Transportation	10	15	4	10	5	8
Childcare	8	12	5	12	5	8

FSS = Family Self-Sufficiency.

Source: WAVE06 checklist

Table 33. Service Needs and Service Receipt at Time of FSS Program Entry and in 2009 for Active Participants

Type of Service	Participants in 2006			Participants in 2009		
	With Service Needs	Receiving Service	Receiving Service	With Service Needs	Receiving Service	Receiving Service
	N	N	%	N	N	%
Counseling	48	22	46	46	36	78
Education	37	20	54	35	30	86
Employment	33	18	55	32	27	84
Household skills and management	32	15	47	32	29	91
Other	19	7	37	8	8	100
Personal welfare	18	9	50	10	8	80
Transportation	10	4	40	16	15	94
Childcare	8	5	63	14	13	93

FSS = Family Self-Sufficiency.

Sources: WAVE06 and WAVE09 checklists

²² 24 CFR Part 984.103.

participation. By the fourth year of program participation, in 2009, this share was more than 80 percent for most service categories. (For more detailed information on service receipt compared with service needs for the 66 participants, by year of FSS participation, see Appendix F, Table F11.)

With the exception of transportation needs, the receipt of services also improved in all categories for graduates. By the final year of the program more than 65 percent of graduates received the services they requested (Table 34).

With the exception of transportation-related service needs, a greater share of exiters were receiving requested services in the last year of the program than at the program start (Table 35).

Table 34. Service Needs and Service Receipt at Time of FSS Program Entry and in 2009 for Graduates

Type of Service	Participants in 2006			Participants in Last Year of Program		
	With Service Needs	Receiving Service	Receiving Service	With Service Needs	Receiving Service	Receiving Service
	N	N	%	N	N	%
Counseling	34	18	53	28	21	75
Education	15	10	67	19	13	68
Employment	16	9	56	21	16	76
Household skills and management	18	11	61	15	13	87
Other	7	2	29	6	4	67
Personal welfare	7	5	71	2	2	100
Transportation	4	3	75	5	2	40
Childcare	5	3	60	7	6	86

FSS = Family Self-Sufficiency.

Sources: WAVE06, WAVE07, WAVE08, and WAVE09 checklists

Table 35. Service Needs and Service Receipt at Time of FSS Program Entry and in 2009 for Exiters

Type of Service	Participants in 2006			Participants in Last Year of Program		
	With Service Needs	Receiving Service	Receiving Service	With Service Needs	Receiving Service	Receiving Service
	N	N	%	N	N	%
Counseling	41	10	24	29	14	48
Education	32	10	31	27	10	37
Employment	34	10	29	30	14	47
Household skills and management	16	7	44	12	7	58
Other	15	7	47	9	5	56
Personal welfare	12	5	42	9	5	56
Transportation	5	0	0	2	0	0
Childcare	5	1	20	2	1	50

FSS = Family Self-Sufficiency.

Sources: WAVE06, WAVE07, WAVE08, and WAVE09 checklists

Escrow Account

One of the most important benefits of the FSS program is the opportunity to accrue money using the FSS escrow account. Most families receiving housing assistance pay 30 percent of their adjusted income for rent and utilities. As with all HCV recipients, when the incomes of FSS participants rise, their rents increase. The escrow credit is based on increases in earned income and is deposited each month into an interest-bearing escrow account managed by the PHA. Since the increase is equal to the credit received in the escrow account the net change in rent is zero if the participants successfully complete the program. Upon program graduation, the escrow account balance is disbursed for use at the graduate's discretion. According to FSS coordinators and case managers, most of the programs in the study do not keep records on how FSS graduates use the escrow funds. Despite this lack of data, when asked to consider FSS participants overall (not just those in the tracking study), case managers concluded that homeownership is a common use for the FSS escrow account. For the tracking study families, case managers said that some graduates used their escrow account funds to defray the costs of education and training and some to pay off debts and improve their credit. Only four track-

ing study families purchased a home (but not all case managers provided information about homeownership). Of the programs, 10 also allow participants to take interim escrow account disbursements for limited purposes, usually related to things like tuition, supplies for school, or car repairs.

Escrow Balance at End of Program Participation

Table 36 shows the average escrow account balance at the end of program participation for graduates and other exiters and the last-known escrow account balance for the still-enrolled participants.

Table 36. Escrow Balance for FSS Tracking Study Participants

	N	Participants With a Positive Escrow Balance		Average Escrow Balance for Participants With a Positive Balance (in 2009 dollars)
		N	%	
Graduates	41	35	85	\$5,294
Other exiters	63	32	48	\$2,144
Still-enrolled participants	66	56	85	\$3,516

FSS = Family Self-Sufficiency.

Sources: WAVE09

Escrow Account—Program Graduates and Other Exiters

The average escrow balance at the time of graduation was about \$5,300. This balance level is more than twice the average escrow account balance for other exiters at the time they left the program, \$2,144.²³ Appendix F, Table F14, provides a list of the positive escrow balances reported by program graduates at the time of graduation. The accumulated funds in the accounts represent a substantial boost to the assets of the program graduates and confirm the opportunity for significant savings for participating families. The accumulated escrow savings for graduates represent about 27 percent of their total annual income at the time they joined FSS. Annual income at program entry was \$19,902 for graduates. The savings accumulated through the escrow far exceed what most families might have been able to save on their own had they not been part of the FSS program.

Escrow Account—Still-Enrolled Participants

Most (85 percent) of the 66 FSS participants who were still enrolled in FSS at the end of the study had positive escrow balances (Table 37). Only 10 participants in this group (15 percent of the still-enrolled participants) did not have an escrow balance at the time of the final case manager interview. In Appendix F, detailed information is provided about the distribution of the escrow account balances for the 56 participants with positive escrow balances when the study ended. The percentage of active participants with an escrow account increased during the most recent tracking years—in 2008, 81 percent of active participants had a positive escrow balance, compared with 60 percent of active FSS participants in 2007.

Table 37. Escrow Account Balance at the End of the Tracking Period for the 66 Still-Enrolled FSS Participants

Zero Escrow Balance	Positive Escrow Account Balance
N = 10 (15%)	N = 56 (85%)
	Average balance: \$3,516
	Range: \$1–\$17,749

FSS = Family Self-Sufficiency.

Sources: WAVE08 checklist and CM08 interview

The participants with positive escrow accounts saw the balances in the accounts grow during the tracking period. The average escrow balance rose from \$566 in the first year of the program to almost \$3,000 in 2009 (Table 38). In addition, the number of participants with positive balances grew from 9 in the first year to 55 in 2009.²⁴

²³ FSS participants who exit the program without completing the COP must forfeit the accrued escrow.

²⁴ For information gathered from the case manager interviews, see Appendix F.

Table 38. Changes in Escrow Account Balances for FSS Participants With Positive Escrows as of September 2009 (in 2009 Dollars)

	2006	2007	2008	2009
Average escrow account balance	\$566	\$954	\$1,834	\$2,965
Number of people with positive escrow balances	9	38	50	55

FSS = Family Self-Sufficiency.

Sources: WAVE06, WAVE07, WAVE08, and WAVE09 checklists

Patterns in Escrow Accumulation

Because the escrow balance is established when a participant's earned income increases, those that are most likely to benefit are those who enter the FSS program with low earnings or that are unemployed and then experience increases in earned income. Previous research has shown that TANF recipients reaching their welfare limits who are also voucher holders often are able to accumulate escrow quickly in the FSS program as they go from a period of unemployment to employment.²⁵ In addition, TANF participants have access to supportive services from local TANF agencies in the areas of education, training, and job development. This access to supportive services, coupled with the escrow account, can help TANF participants achieve self-sufficiency.²⁶ Such participants can establish escrow savings more quickly than a participant who is employed when he or she begins FSS and whose earnings and monthly rent increase more gradually or by smaller amounts.

For still-enrolled FSS participants who had escrow balances greater than \$5,000 in 2009, this study examined their employment status and income around the time they enrolled in the FSS program (Table 39). The pattern in the table suggests that FSS participants achieve substantial escrow balances in three ways: (1) some start with full-time work and a relatively high income and their income continues to grow, (2) some were unemployed at program start and become employed, and (3) others start with part-time work and low income and then experience substantial gains in income. These situations are highlighted in Table 39.

Table 39. Ending Escrow Balance, by Employment Status and Income at Program Start for Active FSS Participants With Ending Escrow Balances Greater Than \$5,000

Employment Status (2006)	Total Income in 2006 (in 2009 dollars)	Change in Status (2009)	Total Income (2009)	Escrow Balance
Full time	\$22,838	No	\$21,615	\$5,386
	\$30,014	No	\$44,990	\$5,665
	\$20,657	No	\$30,000	\$5,864
	\$23,136	No	\$21,344	\$6,300
	\$30,730	No	\$32,072	\$7,622
	\$16,800	No	\$46,185	\$8,133
	\$25,416	No	\$30,345	\$9,829
	\$14,196	No	\$33,010	\$17,749
Part time	\$12,240	Yes	\$21,000	\$7,269
	\$14,634	Yes	—	\$8,952
	\$25,884	No	\$42,322	\$11,292
Not employed	\$1,500	Yes	\$31,030	\$5,609
	\$5,652	Yes	\$11,436	\$7,543
	\$2,880	Yes	\$19,427	\$14,388

FSS = Family Self-Sufficiency.

Source: WAVE06 and WAVE09 checklists; CM09 interview

²⁵ According to Sard (2001), this is particularly true in states with earnings disregards in their TANF programs. Sard, Barbara. 2001. *The Family Self-Sufficiency Program—HUD's Best Kept Secret for Promoting Employment and Asset Growth*. Washington, DC: Center on Budget and Policy Priorities.

²⁶ Ficke, Robert C., and Andrea Piesse. 2004 (April). *Evaluation of the Family Self-Sufficiency Program: Retrospective Analysis, 1996 to 2000*. Report prepared for the U.S. Department of Housing and Urban Development by Westat. Washington, DC: U.S. Department of Housing and Urban Development, Office of Policy Development and Research.

Similarly, for graduates with escrow balances greater than \$5,000 in the year of graduation, the study examined employment status and income around the time they enrolled in the FSS program and at graduation (Table 40). Most graduates with high escrow balances were employed full time at both program start and end, although a couple of graduates did go from being unemployed at the beginning of the program to full-time employment in their final year of program participation.

The study looked at employment and income at program start and end for exiters with escrow balances greater than \$2,500. Of the exiters seven had above-average escrow account balances (Table 41). Of these seven exiters, three left voluntarily, three were asked to leave the program, and one used the portability features of the voucher program to leave the area.

Table 40. Ending Escrow Balance, by Employment Status and Income at FSS Program Start for Graduates With Ending Escrow Balances Greater Than \$5,000

Employment Status (2006)	Total Income in 2006 (in 2009 dollars)	Change in Status (2009)	Total Income (2009)	Escrow Balance
Full time	\$36,218	No	\$41,269	\$18,678
	\$15,023	No	\$46,857	\$15,187
	\$38,520	No	\$37,187	\$11,838
	\$49,164	No	\$72,697	\$11,078
	\$23,061	No	\$44,300	\$5,838
	\$18,918	No	\$40,743	\$5,455
	\$35,595	No	\$33,217	\$5,238
Part time	\$20,767	Yes	\$51,724	\$14,410
Not employed	\$11,864	Yes	\$36,454	\$5,977
	\$5,303	Yes	\$17,160	\$5,077

FSS = Family Self-Sufficiency.

Source: WAVE06 and WAVE09 checklists; CM09 interviews

Table 41. Ending Escrow Balance, by Employment Status and Income at FSS Program Start for Other Exiters With Ending Escrow Balances Greater Than \$2,500

Employment Status (2006)	Total Income in 2006 (in 2009 dollars)	Change in Status (2009)	Total Income (2009)	Escrow Balance in Last Case Manager Interview Before Exit
Full time	\$29,532	Yes	\$42,600**	\$8,909
	\$37,994	No	\$50,436*	\$4,922
	\$33,450	Missing	***	\$3,404
Part time	\$21,809	Yes	\$6,924*	\$8,266
	\$18,361	Yes	\$26,662*	\$4,018
	\$9,553	No	\$16,469**	\$3,062
Not employed	\$3,916	Yes	\$7,825**	\$3,674

FSS = Family Self-Sufficiency.

*Left program voluntarily. **Asked to leave the program. ***Ported out of the area.

Source: WAVE06 and WAVE09 checklists; case manager interviews

Interim Withdrawals

Interim escrow account withdrawals are allowed by regulation, but each FSS program has discretion over whether or not to allow interim withdrawals and in determining the conditions to allow for such withdrawals. Examples of the allowable uses of interim disbursements established by programs are higher education, job training, business startup expenses, and vehicle maintenance. Data for the 10 still-enrolled participants without an escrow account as of 2009 indicate that these participants had never had an escrow balance at any point during the tracking period. It was not that an escrow account had been established and depleted through interim withdrawals. For the exiters, data were checked to see if interim withdrawals were made close to the time of program exit, and this trend was also not found to be present.

Escrow Account Compared With Other Savings Programs

To put FSS escrow amounts for program graduates in context, the amounts in the escrow accounts are compared them with Individual Development Accounts (IDAs). IDAs are personal savings accounts that encourage participants to save for specific purposes like the purchase of a home, business ownership, or post-secondary education. IDAs are intended to promote asset accumulation and self-sufficiency by providing account holders incentives to save. Account holders receive matching funds when they make permitted account withdrawals.

IDAs differ in important ways from FSS escrow accounts: they are funded through monthly participant deposits and matching funds are provided only when an eligible withdrawal is made. On the other hand, the FSS escrow account is funded through an escrow credit that is calculated by the housing agency as a participant's earned income increases, but participants do not make deposits to the FSS escrow account on their own. The FSS escrow account provides a mechanism for low-income families to accumulate savings, but it functions primarily as an incentive to work and increase earnings. Another important difference between the two programs is that the use of the FSS escrow account program completion is not restricted, as is the case for most matched IDA withdrawals.

IDA programs typically require participants to complete two types of training before becoming eligible to receive a matched account withdrawal: (1) financial education or financial literacy training, and (2) additional training specific to the intended use of the funds (for example, homeownership counseling, entrepreneurial training, or career counseling for those using the IDA to fund post-secondary education). In the Assets for Independence (AFI) program, the largest federally funded IDA program, grantees had considerable latitude to design programs to meet local recipient's needs.²⁷ All programs were required to establish a savings agreement plan and to provide financial literacy, but the length of the course and specific content could vary from program to program. Some AFI programs also provided IDA participants with case management and referrals to social services such as childcare assistance, transportation assistance, or crisis intervention, but the intensity of case management was found to vary substantially in a process analysis conducted of the AFI program.²⁸

Despite the differences in the two policy interventions, it is useful to consider the escrow savings accumulated by FSS program graduates in the context of the asset building experiences of IDA account holders. A 3-year longitudinal study of 600 IDA participants in the AFI program found that at the end of 3 years cumulative deposits in the accounts averaged \$935.²⁹ Taking into account average monthly earnings and the amount of matched and unmatched account withdrawals, the study calculated a net savings rate of 1.2 percent (this calculation counts matched and unmatched withdrawals) and a 1.6-gross-savings rate (taking account of unmatched withdrawals). Average annual income for the IDA participants was similar, but slightly lower, than for FSS graduates at program entry (average income for IDA participants was \$17,556), making these two groups fairly comparable. The amount accumulated in the FSS escrow account is substantially greater than the savings achieved through this IDA program. On the other hand, the longer term asset-building outcomes for families using the FSS escrow account are less certain than for IDA participants, because the FSS funds are unrestricted. The specific uses FSS graduates made of the escrow account are unknown. Unlike the IDA program the escrow account does not provide an incentive to save.

Prospects for Completing FSS Among the Still-Enrolled Participants

Previously in this report, the perceptions of FSS case managers were discussed concerning the likelihood that the still-enrolled participants would graduate from FSS. This section considers employment experience, escrow account balances, and household income of this group to assess the potential for the still-enrolled participants to eventually complete the program.

²⁷ Information in this section is taken from the Assets for Independence Evaluation completed in 2008. See Mills, Gregory, et al. 2008. *Assets for Independence Act: Impact Study: Final Report*. Washington, DC: U.S. Department of Health and Human Services.

²⁸ Mills, et al. (2008).

²⁹ Mills, et al. (2008).

As expected, those in the steadily employed group are faring better than those who are mostly unemployed. Table 42³⁰ shows that, not only does the steadily employed group have higher annual household incomes than the unemployed group, they also have greater increases in household income over time compared with those who are mostly unemployed.³¹ Table 42 also shows that those with positive escrow balances have higher annual household incomes than those with zero escrow balances. Within group year-to-year income gains, however, are small.

Table 42. Annual Household Income for Employment and Escrow Groups for Active FSS Participants (in 2009 Dollars)

Average Annual Income	N	2006	2007	2008	2009
Mostly employed	43	\$20,844	\$21,915	\$24,019	\$24,360
Mostly unemployed	23	\$13,224	\$12,577	\$9,858	\$12,061
Positive escrow	56	\$18,752	\$19,588	\$19,769	\$21,597
Zero escrow	10	\$15,034	\$13,938	\$14,398	\$10,123

FSS = Family Self-Sufficiency.

Sources: WAVE06, WAVE07, WAVE08, and WAVE09 checklists

We distributed the 66 still-enrolled participants into the four categories (see Table 43) based on their employment experiences in the tracking period and their escrow account balance at the end of the tracking period.

Table 43. Employment Experiences and Ending Escrow Status

	Mostly Employed Through the Tracking Period	Mostly Unemployed Through the Tracking Period
Zero escrow at end of tracking period	(2 participants) This situation is rare. Both of these participants started FSS with annual incomes much higher than the average and were employed steadily throughout the tracking period. Both experienced declines in annual incomes, which explains why no escrow funds were accrued. Case managers said both of these participants were excellent prospects for graduating from FSS.	(8 participants) These participants were mostly unemployed throughout the tracking period and had no escrow accumulation. This group does not appear to be pursuing education and training, which could explain this pattern.
Positive escrow at end of tracking period	(41 participants) These participants were employed during most of the tracking period and had steadily growing escrow balances. Case managers said that more than one-half of this group were excellent or very good prospects for graduating from FSS.	(15 participants) These participants were mostly unemployed throughout the tracking period and had low, stagnant escrow balances. Case managers said that 5 of the 15 people in this group, however, were excellent or very good prospects for graduating from FSS.

FSS = Family Self-Sufficiency.

Sources: WAVE06, WAVE07, WAVE08, and WAVE09 checklists; CM06, CM07, CM08, and CM09 interviews

We also looked at the average household incomes across the escrow and employment categories. Those with steady employment and positive escrow balances, as expected, have higher annual household incomes (Table 44). The two participants who are mostly employed throughout the tracking period without an escrow balance have on average much higher incomes than the other groups of participants. The mostly unemployed groups (with both zero and positive escrow) had low average incomes during the tracking period.³²

Table 44. Average Annual Household Income by Employment and Escrow Groups (in 2009 Dollars)

Average Annual Income	N	2006	2007	2008	2009
Mostly employed, positive escrow	41	\$20,161	\$21,378	\$22,909	\$24,043
Mostly employed, zero escrow	2	\$34,846	\$32,647	\$45,660	\$37,356
Mostly unemployed, positive escrow	15	\$14,900	\$14,472	\$11,605	\$14,910
Mostly unemployed, zero escrow	8	\$10,081	\$9,260	\$6,583	\$6,719

Sources: WAVE06, WAVE07, WAVE08, and WAVE09 checklists

³⁰ Information gathered from case manager interviews are available in Appendix F.

³¹ For information on both case manager interviews and PIC data, see Appendix F.

³² For case manager interview data, see Appendix F.

Taking into account escrow, employment, annual incomes, and case manager assessments, it seems likely that 43 of the 66 still-enrolled participants (those in the steadily employed group) are well positioned to complete their COP and graduate from the FSS program within their FSS contract timeframe—approximately 1 year. This group had lower initial income than FSS graduates. While their annual incomes increased during the tracking period, the percentage increase was lower than for the graduates. This seems to indicate that those in the program longer than the graduates are making slower progress, but many are making steady gains in employment and escrow balances and in meeting FSS goals, which may bode well for their eventual success.

To summarize, a higher proportion of FSS graduates were employed at the beginning of the tracking period than exiters or the still-enrolled participants. As a consequence, graduates started out in FSS with higher incomes than either group. The still-enrolled participants had larger households and more dependents than graduates or other exiters. For educational attainment they were more like graduates. Staying employed and increasing their incomes helped graduates accumulate average escrow balances in excess of \$5,000. Other exiters, by contrast, did not accumulate as much escrow and were likely to leave the program earlier than graduates. More than one-half of the still-enrolled participants appear to be on track to graduate. Chapter 5 uses multivariate regression analysis to explore participant and program characteristics that appear to influence the likelihood of graduation rather than leaving without success.

Chapter 5. FSS Program Models and Program Success

This chapter examines the relationship between the graduation of FSS participants and their individual and program characteristics. A competing risk hazard analysis was conducted to examine the association between participant and program characteristics and the time to graduation, accounting for program exits and for the fact that final outcomes were not observed for the still-enrolled participants. The study is not an experimental evaluation of FSS and is not designed to assess the effects of FSS for program participants relative to a control group that does not receive FSS. As a result, this analysis cannot help us reach conclusions about what caused the outcomes for the families in the study. Nevertheless, an exploratory analysis of the characteristics associated with graduation for these FSS participants, in a multivariate framework, provides initial answers to two questions:

1. What participant characteristics (socioeconomic and demographic) at the time of program enrollment are associated with FSS program graduation?
2. What program characteristics, such as caseload size or frequency of meetings with the case manager, if changed, could increase the likelihood of FSS program graduation?

Chapter 5 discusses the hypothesized associations between selected participant and program characteristics and FSS program graduation, present summary descriptive statistics for the selected explanatory variables in the regression models, and discusses the model methodology and findings.

5.1 Hypothesized Effects

Two factors that influence participant outcomes in FSS are the participant's situation when they first join the program and what the FSS program itself can offer that might put them on a positive path to graduation. Prior research has examined the link between FSS graduation and characteristics of the participant and program. Anthony (2005) used a multivariate logistic regression model to examine FSS graduation for a group of FSS participants in the Rockford, Illinois FSS program. He found that adults between 25 and 40 years of age at program enrollment were more likely to graduate than those less than 25 or more than 40. He also found that participants who were single at program entry were more likely to graduate than those who were not. In addition, acquisition of new skills while in the program, a high school diploma at program entry, and higher income at program entry were also found to be significantly associated with program graduation.³³ Race of the participant, skills at program start, prior work experience, time spent with the caseworker, and length of time in the program were not found to be significant.

The analysis considered the following participant characteristics: age, gender, race, income, employment status, education, number of dependents, TANF participation status, and the case manager's perception of barriers to program success around the time of program enrollment. Every year, as part of the participant-tracking checklist, the case manager was asked about the participant's prospects for program graduation and for the case manager perception of barriers the participant faced to completing the FSS program. These barriers included lack of motivation, failure to keep appointments with caseworker, failure to meet interim milestones, lack of childcare, caregiver responsibilities for family member with disabilities, physical or mental health disabilities, substance abuse, domestic violence, lack of transportation, or lack of job skills or experience. The model only considered the most commonly reported barriers to program completion, as perceived by the case manager around the time of program start. These barriers were childcare, lack of transportation, and lack of job skills or experience.³⁴ Other factors that affect graduation may exist—factors

³³ Anthony, Jerry. 2005 (September). "Family Self-Sufficient Programs: An Evaluation of Program Benefits and Factors Affecting Participants' Success," *Urban Affairs Review* 41 (1): 65–92.

³⁴ Case managers were asked whether each family in the tracking group faced a specific list of barriers to completing FSS and improving self-sufficiency at enrollment and each subsequent year. One barrier on the list was childcare. We did not collect details regarding the specific nature of the childcare problems.

that these barrier data do not capture. For example, some participants, although they are not employed at program start, might expect their incomes to grow in the future. This expectation could be a motivating factor, both for joining the program and for graduation, because of the escrow benefit derived from income growth. Highly motivated participants are probably more likely to stay with the program and eventually graduate.

Program characteristics that can be hypothesized to affect how well participants fare are FSS caseload size, frequency of contact with case manager, FSS program size, and whether the FSS program size was expected to increase during the year following FSS coordinator interviews. For frequency of meetings with the case manager and whether or not the program was expected to expand, case-manager data was used from the 2005 FSS coordinator interviews. The average caseload size of PHA case managers from the 2005 FSS coordinator interviews, was also used. The number of participants found in 2006 PIC data determines FSS program size.

Participant-level characteristics that might be expected to have a negative association with program graduation are age, gender, and presence of dependents. Older participants might be less likely to graduate because they might face discrimination in the job market. Older participants might have more years of job experience but may have also been unemployed longer. Female participants might have childcare responsibilities, and participants with more dependents might have more family obligations than participants with fewer dependents. This additional responsibility might limit the time a participant has available to obtain job training, go back to school, or look for a job. Problems with childcare (locating childcare or paying for childcare), lack of transportation, and lack of job skills or experience can also be expected to have a negative affect on program graduation—because all these barriers restrict participant potential for obtaining and retaining employment.

The hypothesized relationship between income and employment at program enrollment to participant success is somewhat ambiguous. On the one hand, higher income and employment might be an indicator of a participant's capabilities, level of motivation, and job skills. Employed participants might do better than those who are not employed because having held a job makes it easier to find a better paying job. Conversely, those without a job at program entry might have more time to attend education and training programs and derive a larger escrow benefit from participation if they become employed. High school completion and being on TANF at program entry can be expected to have a positive association with program graduation. A high school education might be the prerequisite for certain jobs. Working TANF participants have access to service networks and case management through local welfare agencies.³⁵

The relationship of program graduation to the size of the FSS program could go either way. A larger program size could mean less consistent case management and limited resources to go around. Larger programs may have more resources and staff, however, and may place greater importance on the program. Caseload size might be expected to have a negative association with graduation. Larger caseloads might prevent case managers from giving participants the individual time and attention they need. Frequency of meetings with participants can be expected to have a positive effect on graduation. Regular meetings with the participant might indicate close follow-up on participant progress and timely attention to participant needs through access or referrals to supportive services in the community.

Table 45 summarizes the participant and program level variables considered in the regressions, their specification and source of data, and the direction of the hypothesized relationship.

Table 46 provides the descriptive statistics for the explanatory variables.³⁶ Of 181 FSS tracking study participants, 66 were still enrolled in the FSS program at the end of the tracking period and 115 left the program during the tracking

³⁵ Sard, Barbara. 2001. *The Family Self-Sufficiency Program—HUD's Best Kept Secret for Promoting Employment and Asset Growth*. Washington, DC: Center on Budget and Policy Priorities.

³⁶ Out of the 169 participants, 8 were missing data on years of schooling, race, or number of dependents. These data were not collected in the checklist data and were missing in PIC. We imputed the values for these missing variables with single stochastic imputation using the PROC MI command in SAS. This method utilizes maximum likelihood estimation based on all available information to predict the missing value and then adds a random perturbation to the predicted value.

Table 45. Hypothesized Effects of FSS Participant and Program Characteristics on Graduation vs. Unsuccessful Exit (1 of 2)

Variable	Variable Specification and Data Source	Expected Direction of Relationship
Participant Characteristics		
Age at enrollment (in years)	Continuous variable (from first participant tracking checklist in WAVE06)	Negative. Younger participants might have an easier time finding a job. Older participants might have more work experience but could face more discrimination in the job market.
Gender	Female/Male 1 = Female 0 = Male (from first participant tracking checklist in WAVE06)	Negative. Female participants tend to be single parents with childcare responsibilities, which might limit their time for training or job search.
Income at enrollment (in \$000s)	Continuous variable (from first participant tracking checklist in WAVE06)	Indeterminate. Participants with higher incomes at program enrollment might do better in FSS because they have already shown some financial stability. But those with higher incomes might also leave the program voluntarily because the potential for substantial growth in escrow is less for them than it is for participants who obtain a job after enrolling in FSS.
Receiving some income from TANF at enrollment	Indicator variable 1 = Receiving some TANF income 0 = Not receiving any TANF income (from first participant tracking checklist in WAVE06)	Positive. TANF recipients at program enrollment might be expected to have substantial incentive to graduate because they have the potential to accumulate escrow quickly as they go to work. Also, TANF recipients have access to social service networks through the local welfare agencies and can also get case management through these agencies.
Employed (part time or full time) at enrollment	Yes/No variable 1 = Employed full time or part time at program enrollment 0 = Unemployed (from first participant tracking checklist in WAVE06)	Indeterminate. Having prior work experience may indicate better skills and greater potential to sustain employment in the future and to increase earnings. On the other hand, participants who are unemployed at program entry might derive more benefit from the escrow and might have more time available for education and training activities.
High school graduate	Yes/No variable 1 = Graduated from high school or has obtained a bachelor's or higher degree (completed 12 or more years of education)* 0 = Less than 12 years of education (from earliest available PIC record for the participant)*	Positive. Participants with GEDs or high school diplomas have a better chance of finding a job than those who have not completed high school. Participants who do not have a high school diploma or GED might need to get that first, which can take time away from looking for a job.
Race	Yes/No variable 1 = African American 0 = Other race, including White, Asian, etc. (from earliest available PIC record for the participant)	Indeterminate.
Number of dependents	Continuous variable (from earliest available PIC record for the participant)	Negative. Childcare responsibilities or having to take care of an elderly relative can limit the time available for education, training, and job search.
At time of enrollment, case manager reported barrier to program completion (childcare, transportation, lack of job skills or experience)	Three Yes/No variables (for childcare, transportation, and lack of job skills or experience) 1 = Participant faces this barrier 0 = Case manager interview did not identify barriers (from CM interview)	Negative. Participants facing barriers such as cost or availability of childcare or transportation, or lack of job skills, are less likely to graduate because they would have a harder time leaving welfare (than participants not facing these barriers), looking for a job, getting a job, maintaining a job, getting promoted in their current job, or getting a raise. Lack of access to childcare or cost of childcare might also make it harder to stay in school and complete an education program.

Table 45. Hypothesized Effects of FSS Participant and Program Characteristics on Graduation vs. Unsuccessful Exit (2 of 2)

Variable	Variable Specification and Data Source	Expected Direction of Relationship
Program Characteristics		
Average caseload size of case managers in the program	Continuous variable (from FSS coordinator interviews conducted in 2005)	Negative. Participants might not get the personal attention they need if the case manager is trying to accommodate the needs of many other participants.
FSS coordinator expects program size to increase during the next year	Yes/No variable 1 = Program size is expected to increase 0 = Program size is expected to decrease or stay the same (from FSS coordinator interviews conducted in 2005)	Indeterminate. Depending on the availability of resources, the effect of this variable could go in either direction. On the one hand, program expansion could indicate more staff and greater emphasis and focus on the program. It could, however, also mean that the program gets too big for current staffing and participants do not get the individual attention they need.
Meet monthly with the case manager	Yes/No variable 1 = Meet at least monthly 0 = Meet less often (quarterly, annually, as needed) (from FSS coordinator interviews)	Positive. This variable measures the intensity of case management provided to the program participant. Frequent meetings might indicate close and regular contact with the case manager, which could help address participants' needs in a timely manner. It is possible, however, that case managers meet more often with participants who have greater need.
FSS program size	Continuous variable (from 2006 PIC data)	Indeterminate. Consistency of case management might be greater in smaller programs, which could improve chances of graduation. On the other hand, larger programs might have more resources in terms of staff and funding.

FSS = Family Self-Sufficiency. PIC = Public and Indian Housing Information Center. TANF = Temporary Assistance for Needy Families.

* Participants who have completed at least 12 years of schooling are classified as high school graduates.

Table 46. Descriptive Statistics for the Independent Variables for the FSS Program Graduates, Exiters, and the Still-Enrolled Participants

N	Independent Variable	Graduates (N = 41)	Exiters (N = 62)	Still Enrolled (N = 66)
		Mean	Mean	Mean
1	Age at enrollment	36.3	38.0	36.3
2	Gender (female)	87.8%	91.9%	93.9%
3	Income at enrollment (in \$000s)	\$18.602	\$14.349	\$16.999
4	Receiving some income from TANF at enrollment	14.6%	24.2%	25.8%
5	Employed (part time or full time) at enrollment	80.5%	69.4%	65.2%
6	High school graduate	82.9%	61.3%	75.8%
7	African American	58.5%	69.4%	54.5%
8	Number of dependents	2.0	1.8	2.2
9	Participant faced childcare barriers	2.4%	14.5%	10.6%
10	Participant faced transportation barriers	4.9%	8.1%	7.6%
11	Participant lacked job skills	12.2%	11.3%	9.1%
12	Average case manager caseload size in the program (FSS coordinator interview)	102.8	112.1	128.5
13	FSS program size is expected to increase (FSS coordinator interview)	41.5%	56.5%	66.7%
14	Meet monthly (FSS coordinator interview)	51.2%	41.9%	57.6%
15	FSS program size	376.2	363.5	476.1

FSS = Family Self-Sufficiency. TANF = Temporary Assistance for Needy Families.

Sources: WAVE06 checklist; case manager interviews; PIC06 data

period. Of the 115 participants who left the program, 41 graduated, and 62 left without completing their COP. Of the participants from NYCHA, 11 were not included in the analysis because NYCHA discontinued FSS. One participant who died during the tracking period was also dropped from the analysis. This chapter analyzes only 169 participants.

For participant-level variables, notable differences existed in income at enrollment, employment, education, and barriers to childcare. Graduates started the program with higher incomes, a higher share were employed and graduated high school, and a lower share faced childcare barriers at the start of the program. On average, graduates were in programs with smaller caseload sizes than exiters or still-enrolled participants.

5.2 Methodology of Competing Risk Hazard Analysis and Model Results

This section presents a competing risk hazard model that examines the relationship between the likelihood (and speed) of program graduation and various participant and program characteristics.³⁷

Table 47³⁸ presents the results for the competing risk models:

- **Column (1): Bivariate Associations**—This column shows the results of 15 regression models, each modeling graduation as a function of a single participant or program characteristic. In addition to participant demographics, is the case manager’s perception of lack of childcare, transportation, and job skills or experience as barriers to program success.
- **Column (2): Participant Characteristics Only**—This column shows the results of a model with just the selected participant characteristics that were either significant or nearly significant (at the 10-percent level of significance) in the bivariate models.³⁹
- **Column (3): Participant and Program Characteristics**—This column presents the results of a model with both the selected participant characteristics from the model in Column (2) and the program characteristics.⁴⁰ The size of the FSS program was excluded in 2006 because this statistic was moderately correlated with caseload size.

Table 47. Subhazard Ratios of the Coefficient Estimates in the Competing Risk Models

	(1) Bivariate Associations (Modeling One Explanatory Variable at a Time)		(2) Participant Characteristics Only		(3) Participant and Program Characteristics	
	SHR	z-value	SHR	z-value	SHR	z-value
Age at enrollment	0.989	– 0.71	—	—	—	—
Gender (female)	0.571	– 1.19	—	—	—	—
Income at enrollment (in \$000s)	1.021	1.47	1.008	0.505	1.007	0.43
Receiving some income from TANF at enrollment	0.581	– 1.25	—	—	—	—
Employed (part time or full time) at enrollment	1.854	1.616	1.589	1.054	1.515	0.953
High school graduate	2.059*	1.757	1.994*	1.664	1.909	1.48
African American	0.947	– 0.18	—	—	—	—
Number of dependents	1.014	0.114	—	—	—	—
Participant faced childcare barriers	0.207	– 1.52	0.200	– 1.56	0.204	– 1.53
Participant faced transportation barriers	0.634	– 0.67	—	—	—	—
Participant lacked job skills	1.146	0.303	—	—	—	—
Average case manager caseload size in the pro- gram (FSS coordinator interview)	0.997	– 1.29	—	—	1.000	– 0.07
FSS program size is expected to increase (FSS coordinator interview)	0.534**	– 2.01	—	—	0.594	– 1.15
Meet monthly (FSS coordinator interview)	1.012	0.038	—	—	1.084	0.224
FSS program size	1.000	– 0.69	—	—	—	—

FSS = Family Self-Sufficiency. SHR = subhazard ratio. TANF = Temporary Assistance for Needy Families.

*** $p < 0.01$. ** $p < 0.05$. * $p < 0.1$.

Sources: WAVE06 checklist; PIC06 data

³⁷ This approach is a modified version of the Cox proportional hazards regression model used for survival data. The competing risk model also allows us to track the outcomes for all the participants in the tracking study, including the still-enrolled participants. We use the competing risk hazard framework because we have two competing outcomes—graduation and exit. Still-enrolled participants are treated as censored because we have not yet observed a final outcome for them. The estimates were generated using the STCRREG command in Stata. This fits a maximum likelihood, competing-risks regression model following the method of Fine, J., and R. Gray. 1999. “A Proportional Hazards Model for the Subdistribution of a Competing Risk,” *Journal of the American Statistical Association* 94: 496–509.

³⁸ Table 47 presents the z-value of the estimated coefficient. The coefficients are not presented in the table. For ease of interpretation, a transformation of the coefficient is presented: Z-value = coefficient/standard error.

³⁹ None of characteristics were highly correlated with each other. Correlation coefficients were all less than or equal to 0.5.

⁴⁰ The small sample size restricts the number of variables we can include in the model and still have sufficient degrees of freedom.

An additional model was analyzed using just the three program characteristics (excluding FSS program size in 2006) but these three characteristics were not individually or jointly significant. One possible explanation for this lack of significance is that these program level characteristics are somewhat correlated. Another possible explanation is that these characteristics do not vary enough across the 14 programs for us to detect a significant relationship between these characteristics and graduation. The small regression sample size could also be a factor.

The estimates of the regression coefficients are expressed as subhazard ratios (exponentiated transformation of the regression coefficient) because these ratios are easier to interpret than the coefficients themselves. Explanatory variables with subhazard ratio estimates larger than 1.0 imply a positive association with participant graduation, taking into account the competing risk of program exit. Variables with subhazard ratio estimates less than 1.0 imply that these variables decrease the likelihood of graduation controlling for other covariates in a multivariate regression model and because people can also exit the program. For example, the subhazard ratio for the high school graduate variable in the bivariate model is 2.06. This ratio indicates that the odds of FSS program graduation for a participant who was a high school graduate close to program enrollment are twice as high as those for someone who was not. The subhazard ratio of 0.207, for the childcare barrier variable in the bivariate model, indicates that a participant with childcare barriers is (1-0.207) about 80 percent less likely to graduate than a participant who does not face childcare barriers at program start.

5.3 Discussion of Findings

The bivariate regressions in which only one explanatory variable is included at a time indicate that high school graduation has a positive and significant association with program graduation. A bivariate regression, not controlling for any other program or participant characteristics, also shows that programs that expected to increase the size of their FSS programs were less likely to graduate participants. At program start, other characteristics that were close to being significant (at the 10-percent level of significance) in the bivariate models were income, employment, and case manager reports of childcare barriers.

Having a high school education or equivalent before program entry significantly improves the chances of program graduation in a bivariate model. Participants with a high school diploma around the time of program enrollment are twice as likely to graduate as those who do not have a high school diploma or equivalent. In the model that controls for other participant characteristics, the coefficient on high school graduation is still significant at the 10-percent level (model in Column 2). The obvious explanation is that employment prospects are greater for those who have completed high school. In addition, completing a GED after entering the program indicates a prolonged amount of time needed to graduate from the program, which also delays escrow accumulation. This delay in education is because participants were engaged in educational activities and either not working or not working full-time. The coefficient for high school education is, however, not significant when program characteristics are also added (model in Column 3).

The coefficient for expected increase in FSS program size is significant in the bivariate model, although it becomes less so when other program characteristics are included (possibly because it is somewhat correlated with caseload size), and is not significant when participant characteristics are also included. The significant coefficient in the bivariate model indicates that programs that, according to the 2005 FSS coordinator interviews, were expected to grow, were 50 percent less likely to graduate participants. It is possible, that as FSS programs grow, the programs might face resource constraints and participants might not get the personal attention and time they need to graduate.

The size and direction of the coefficients on childcare barriers, education, and expected increase in FSS program size is more or less steady across the models, but as other explanatory variables are added, the statistical power is insufficient to estimate the coefficients precisely.

This chapter provides a simple exploratory analysis to discover links between the participant and program level factors measured in the study and the likelihood of program graduation. The results are by no means definitive, but reveal associations between FSS participant and program characteristics and FSS program success that could be explored through more rigorous methodologies.

Summary of Findings

1. Controlling for other participant characteristics, participants with a high school diploma around the time of program enrollment are about twice as likely to graduate as those who do not have a high school diploma.
2. In a bivariate model, those programs that expected to increase the size of their FSS programs were less likely to graduate participants. This result, however, does not hold true when other program characteristics are added.

Chapter 6. Conclusions

This study offers lessons about the program experiences and outcomes of a sample of participants in the Family Self-Sufficiency program. The insights from this study may help inform program operations as programs consider their approaches to case management and refine strategies for addressing the needs of FSS participants. The study also provides hypotheses about the effects of FSS that could be tested to guide policy decisions about the program. This chapter highlights key study conclusions regarding FSS escrow accounts, tracking group outcomes, participant and program characteristics associated with graduation from FSS, reasons for leaving FSS, and the effects of case management.

Escrow

The opportunity to build savings through the escrow account is possibly the most powerful part of the FSS program. The study affirms that participants whose earnings increase can accrue substantial savings through FSS.

The study compared escrow savings for three groups: participants who completed the program requirements and graduated from FSS during the 4-year study period; those who left FSS without graduating, forfeiting any accumulated escrowed funds; and participants who were still enrolled in FSS when the study ended. Program graduates accumulated an average of \$5,300 in the escrow account during the 4-year study. This amount represents about 27 percent of the average household income for this group in the year they entered FSS—representing a substantial savings accumulation in a relatively short period of time.

Nearly one-half (48 percent) of the other exiters in the study had positive escrow balances when they left the program, averaging \$2,144. Of the exiters, 7 had above-average escrow balances when they left the program—the largest was \$8,909. Most participants (85 percent) who were still enrolled in FSS when the study ended had also built savings through escrow. These still-enrolled participants had an average of \$3,500 in the escrow account at the end of the study. Analysis of the employment, earnings, and progress in achieving FSS goals for this group indicates that more than one-half of these participants are on a path toward continued growth in escrow funds and eventual graduation from FSS.

FSS Outcomes

This study provides information on FSS attrition and the length of time participants typically spend in the program. Among the 170 participants in this study—

- Nearly one-fourth (24 percent) completed the program requirements and graduated from FSS, and four of them purchased homes.
- More than one-third (37 percent) left the program without graduating.
- Nearly two-fifths (39 percent) remained enrolled in the FSS program.

The study also offers insight about how program graduates differ from other exiters. Compared with other exiters, graduates of the FSS program had higher incomes when they enrolled and were more likely to be employed, both at enrollment and during their time in FSS. Graduates also had more years of schooling and spent slightly longer in FSS than other exiters.

An exploratory multivariate analysis of graduation did not find any significant associations between participant and program characteristics and graduation when controlling for both types of characteristics. The analysis did reveal, however, that in a model that included only participant characteristics, participants with a high school diploma around the time of program enrollment are about twice as likely to graduate as those who do not have a high school diploma, or equivalent. In a bivariate model that does not control for any other program and participant characteristics, FSS programs expected to increase in size were less likely to graduate participants. This result, however, does not hold true when other participant and program characteristics are added to the model. An additional model was used that included all

three program characteristics but were not individually or jointly significant. In addition to being somewhat correlated, these characteristics do not vary sufficiently across the 14 tracking study programs to detect a significant relationship between these characteristics and graduation.

Reasons for Leaving FSS

Of participants in the study, 37 percent left FSS before completing the COP. About one-half (31 participants) of the participants who left were dropped from the program because they did not comply with FSS rules or lost their voucher assistance, mostly for reasons like violating HCV rules or failing to communicate with the FSS case manager. Among those who voluntarily left the program, about one-third (18 participants) chose to leave because family and work obligations made it difficult to sustain contact with the case manager. Other participants left FSS when they moved, and one participant left the voucher program because her income increased when she got married, before completing the FSS contract.

Understanding the reasons participants leave the program may offer opportunities for case managers to intervene to keep vulnerable participants in the program. For example, it may be possible to encourage participants who would otherwise leave because of work and family obligations to remain in the program and give them every opportunity to take advantage of the escrow. Modifying requirements for case manager meetings, scheduling meetings at times that accommodate work schedules, or other approaches may be worth considering for these participants who would benefit greatly from staying in FSS.

Case Management

The study also helps increase understanding about FSS case management. At most programs, FSS case managers are PHA staff. They develop the ITSP and refer participants to providers to receive other supportive services. The case managers also often provide homeownership counseling and financial literacy training. Altogether 46 case managers worked with the participants in this study. The study highlights the stability of case management in FSS programs. The case managers were experienced, with an average of 6 years tenure with FSS. Most participants (69 percent) had the same case manager throughout the period of study. The average number of cases in a manager's caseload was 89 during the study, with some as low as 21 and others as high as 175. Case managers typically met with participants at least quarterly, but the frequency of meetings declined as the number of cases per manager increased.

The study also helps us understand more about how the FSS program works. An assessment of FSS program case management approaches did not reveal wide variation in program models. The assessment did point to the stability of FSS over time, however, even absent a mandate from HUD to maintain an FSS program.⁴¹ The study also shows that FSS programs have some flexibility to respond to changing economic conditions. Some programs have shifted focus away from immediate employment for FSS participants to education and training as the first step in FSS, in response to worsening labor market conditions.

In summation, this study suggests that FSS offers the potential for substantial savings accrual for those who complete the program. Understanding how program graduates differ from those who exit, may suggest approaches that program administrators can take to target FSS services more effectively and encourage participants to remain in the program longer and accrue savings.

⁴¹ Only one agency in the tracking study discontinued operations during the evaluation time period.

Appendix A. Timeline of Evaluation Activities Completed

The project began in September 2004. During the 5 years ending in December 2009, the following activities were conducted.

- **Completed the research design phase of the study.** The Research Design Report was completed in 2005 and contains a list of the research questions to be raised through the evaluation, the sampling strategy, and the representative sample of 100 FSS programs. The Data Collection and Analysis Plan was submitted in 2005. This report described all of the data to be collected in the study and how the data will be used to address the research questions.
- **Developed data collection forms and protocols.** In 2005, the following data collection instruments were developed: (1) an interview guide to be administered to FSS coordinators in the sample of 100 PHAs (2) an interview guide for the annual discussions with case managers regarding FSS tracking group participants (3) the Tracking Checklist to be completed by case managers for each participant being tracked (4) an informed consent form for tracking group participants and (5) a questionnaire for the telephone interviews with participants. Office of Management and Budget (OMB) clearance for the evaluation was approved in June 2006.
- **Conducted interviews with FSS coordinators and reviewed FSS action plans** for the 100 PHAs. These interviews provided information about a wide range of design and operational features of FSS programs in the sampled PHAs.
- **Selected 20 PHAs in which to conduct the tracking study.** In late 2005, the intensive study sites were selected from among the 99 PHAs that completed FSS coordinator interviews.
- **Provided training to FSS tracking site program liaisons.** Case managers were trained on participant enrollment procedures and collecting information needed for the tracking study in December 2005. The training focused on procedures for obtaining informed consent of study participants, completing the Tracking Checklist, and submitting information to the research team.
- **Compiled the information collected from FSS coordinators into a database** that allows users to analyze program design and operational features and submitted the database along with the First Annual Report in January 2006.
- **Collected PIC data from HUD for FSS participants in the sample of 100 PHAs selected in Year 1 for FSS coordinator interviews.** From 2006 to 2009 every June, a PIC extract was obtained from HUD's administrative data (HUD Form 50058) on all FSS participants in the sample of 100 PHAs that was drawn initially for the study. The data on all participants in FSS was examined for demographic characteristics (income, household size) and participation information, escrow account, and program completion. A descriptive analysis was conducted of the characteristics of the consenting FSS tracking group families in the 14 PHAs.
- **Data collection commenced** in June 2006. Between 2006 and 2009, during the second quarter of each year, the sites were mailed Tracking Checklists to collect information about each participating family and to track changes in circumstances of families during the annual intervals between the telephone interviews with case managers. During the fourth quarter of each year, interviews were conducted with FSS case managers assigned to the sample families in the study to update the information collected via PIC and the Tracking Checklists.
- **Conducted site visits** to the Montgomery County, Maryland FSS program in December 2006, Orange County and Riverside County, California FSS programs in September 2007 and Missoula County, Montana in September 2008.
- **Conducted telephone interviews** with 17 families chosen from among those being tracked, in 2006 and 6 families in 2007.
- **Submitted four interim reports** on each year's progress in January 2006, December 2006, 2007, and 2008 and the overall assessment in The Final Report of December 2009.

Appendix B. Data Sources

Public and Indian Housing Information Center (PIC) system data was initially used to establish a database containing demographic information, household characteristics, and enrollment information for Family Self-Sufficiency (FSS) families in 100 public housing agencies selected with probability proportional to size of the Housing Choice Voucher program. In later years, PIC extracts were used to provide information about the 181 FSS tracking study program participants (20 programs were selected initially and 13 remained in the study). PIC data were used in the study to provide information on household composition, income, income sources, voucher assistance and FSS addendum data provided information on education attainment, service needs, exit from FSS, and escrow account balance.

Tracking checklists (WAVE) were completed annually by FSS case managers assigned to document 181 tracking group families' progress and outcomes. The first year checklist collected information on service needs, services offered and received, interim goals, referrals to outside service, escrow account balance, occupation and job history, sources of income, amount of earnings, use of income supports and assistance, and barriers to participation. The checklists used in subsequent years gathered additional information on employment status, goal achievement, case disposition, and length of time in FSS.

Case manager interviews (CM) were conducted annually with each case manager assigned to the 181 tracking families. These interviews were done after the checklists were received and reviewed, to confirm and update information about the family's progress in FSS, their outcomes, and barriers, etc. The interviews also provided information on the case managers' background, length of service, caseload size, and updates on FSS program operations (goals, services provided, and enrollees), local economic conditions, and program challenges.

FSS coordinator interviews were conducted in 2005 with 99 FSS coordinators via telephone. A complete documented data set for these interviews was provided to the U.S. Department of Housing and Urban Development in 2006. The interviews provide information on FSS program goals, policies, services, operations, partnerships, other key characteristics and the context in which the program operates particularly the community's service networks, and local labor market conditions.

Participant interviews were conducted twice with a small number of tracking group families to gather information on participants' progress, services received, employment experiences and attitudes toward work, plans for using escrow, and opinions about the program.

Site visits were conducted at four of the tracking sites. The purpose of the site visits was to learn more about the challenges and opportunities facing FSS program staff, review procedures and effective practices, and the methods that services were provided to the target population.

Appendix C. Sampled PHAs and Replacement Sites, Year 1

Appendix C. Sampled PHAs and Replacement Sites, Year 1 (1 of 3)

100 Main Sites						
N	PHA Code	PHA Name	FSS Program Size	HCV Program Size	Interviewed	Included in Tracking Study
Northeast						
1	CT901	Connecticut Department of Social Services	409	5,123	Yes	No
2	MA002	Boston Housing Authority	234	10,683	Yes	No
3	ME015	Westbrook Housing Authority	35	791	Yes	No
4	NH901	New Hampshire Housing Finance Authority	168	3,006	Yes	No
5	NJ055	Englewood Housing Authority	21	467	Yes	No
6	NJ204	Gloucester Housing Authority	85	1,791	Yes	No
7	NJ912	New Jersey Department of Community Affairs	302	17,460	Yes	No
8	NY005	New York City Housing Authority	606	84,248	Yes	Yes
9	NY027	Oswego Housing Authority	11	490	Yes	No
10	NY077	Town of Islip Housing Authority	66	1,034	No	No
11	NY110	New York City Department of Housing Preservation and Development	1,939	19,430	Yes	No
12	NY149	Brookhaven Department of Housing, Community Development and Intergovernmental Affairs	34	797	Yes	No
13	NY902	New York State Housing Finance Agency	566	11,303	No	No
14	NY903	New York State Housing Finance Agency	1,418	15,440	No	No
15	PA006	Allegheny County Housing Authority	112	4,929	Yes	No
16	PA012	Montgomery County Housing Authority	118	2,571	No	No
17	PA031	Altoona Housing Authority	38	802	Yes	No
18	RI003	Woonsocket Housing Authority	44	581	Yes	No
West						
1	AZ001	City of Phoenix Housing Department	161	4,498	Yes	No
2	AZ009	Maricopa County Housing Authority	68	1,478	Yes	No
3	CA001	San Francisco Housing Authority	187	7,020	Yes	No
4	CA002	Los Angeles County Housing Authority	713	16,726	Yes	No
5	CA004	City of Los Angeles Housing Authority	26,025	43,655	Yes	No
6	CA006	City of Fresno Housing Authority	845	6,007	Yes	Yes
7	CA011	County of Contra Costa Housing Authority	218	6,643	Yes	Yes
8	CA019	San Bernardino County Housing Authority	704	7,807	No	No
9	CA024	Housing Authority of the County of San Joaquin	201	4,644	Yes	No
10	CA028	County of Fresno Housing Authority	669	5,465	Yes	Yes
11	CA056	San Jose Housing Authority	173	5,899	Yes	No
12	CA059	Housing Authority of the County of Santa Clara	265	8,344	Yes	No
13	CA074	Housing Authority of the City of Livermore	28	719	Yes	No
14	CA092	Area Housing Authority of Ventura County	189	2,533	Yes	No
15	CA094	Orange County Housing Authority	397	8,169	Yes	Yes
16	CA104	Anaheim Housing Authority	220	5,391	Yes	No
17	CA108	San Diego County Housing Authority	138	9,158	Yes	No
18	CA116	National City Housing Authority	26	1,044	Yes	No
19	CO001	Denver Housing Authority	59	4,737	Yes	Yes
20	CO049	Lakewood Housing Authority	65	1,008	Yes	No
21	CO911	Colorado Division of Housing	28	1,936	No	No
22	MT033	Missoula Housing Authority	97	713	Yes	Yes
23	NV002	City of Las Vegas Housing Authority	301	3,154	Yes	No
24	OR008	West Valley Housing Authority	20	683	Yes	No
25	OR019	Linn-Benton Housing Authority	98	2,326	Yes	No
26	UT003	Housing Authority of the County of Salt Lake	197	2,105	Yes	No
27	WA005	Housing Authority of the City of Tacoma	69	3,266	Yes	No
28	WA055	Housing Authority of the City of Spokane	294	3,467	Yes	No

Appendix C. Sampled PHAs and Replacement Sites, Year 1 (2 of 3)

100 Main Sites						
N	PHA Code	PHA Name	FSS Program Size	HCV Program Size	Interviewed	Included in Tracking Study
Midwest						
1	IA020	Des Moines Municipal Housing Authority	65	2,425	Yes	No
2	IA126	Eastern Iowa Regional Housing Authority	36	703	Yes	No
3	IL022	Rockford Housing Authority	128	1,504	Yes	Yes
4	IL025	Housing Authority of Cook County	252	11,100	Yes	No
5	IN017	Indianapolis Housing Agency	774	7,136	No	No
6	IN041	Marion Housing Authority	41	441	Yes	No
7	KS004	Wichita Housing Authority	184	2,321	Yes	Yes
8	MI901	Michigan State Housing Development Authority	4,345	11,911	Yes	No
9	MN038	St. Cloud Housing and Redevelopment Authority	11	770	Yes	No
10	MN163	Metropolitan Council Housing and Redevelopment Authority	226	5,699	Yes	No
11	MO002	Housing Authority of Kansas City	262	7,618	Yes	No
12	MO004	St. Louis County Housing Authority	179	6,035	Yes	No
13	MO203	St. Francois County Public Housing Agency	70	1,739	Yes	No
14	OH001	Columbus Metropolitan Housing Authority	581	9,184	No	No
15	OH003	Cuyahoga Metropolitan Housing Authority	226	11,907	No	No
16	OH007	Akron Metropolitan Housing Authority	188	3,916	Yes	Yes
17	OH021	Springfield Metropolitan Housing Authority	55	1,010	Yes	No
18	OH048	Hamilton County Public Housing	343	2,801	Yes	No
South						
1	AL001	Housing Authority of Birmingham District	29	3,667	Yes	Yes*
2	AR003	Fort Smith Housing Authority	28	1,077	Yes	No
3	AR197	White River Regional Housing Authority	40	1,545	Yes	No
4	FL005	Miami-Dade Housing Authority	318	12,544	Yes	No
5	FL007	Housing Authority of Daytona Beach	45	649	Yes	Yes*
6	FL020	Housing Authority of Brevard County	29	1,678	Yes	No
7	FL066	Hialeah Housing Authority	180	4,111	Yes	Yes*
8	FL079	Broward County Housing Authority	336	4,373	Yes	No
9	GA001	Housing Authority of the City of Augusta, Georgia	172	2,864	Yes	Yes*
10	GA237	Housing Authority of DeKalb County	186	3,015	Yes	No
11	GA901	Georgia Department of Community Affairs	742	15,064	Yes	No
12	LA001	New Orleans Housing Authority	545	6,994	Yes	No
13	MD002	Housing Authority of Baltimore City	549	12,650	Yes	No
14	MD004	Housing Opportunities Commission of Montgomery County, Maryland	510	5,177	Yes	Yes
15	MD021	St. Mary's County Housing Authority	81	1,085	Yes	No
16	MD901	Maryland Department of Housing and Community Development	28	2,061	Yes	No
17	MS058	Mississippi Regional Housing Authority VI	129	4,289	No	No
18	NC008	Housing Authority of the City of Concord	25	484	Yes	No
19	NC022	Greenville Housing Authority	96	605	Yes	No
20	NC149	Sandhills Community Action Program Incorporated	52	564	Yes	No
21	OK901	Oklahoma Housing Finance Agency	410	8,524	Yes	No
22	SC002	Housing Authority of Columbia	44	2,305	No	No
23	SC056	Charleston County Housing Redevelopment	14	1,079	No	No
24	TN001	Housing Authority of Memphis	135	4,972	No	No
25	TN903	Tennessee Housing Development Agency	282	5,538	Yes	No
26	TX004	Fort Worth Housing Authority	361	4,500	No	No
27	TX005	Houston Housing Authority	691	14,745	Yes	No
28	TX009	Dallas Housing Authority	1,929	15,288	Yes	No
29	TX012	Baytown Housing Authority	28	607	Yes	No
30	TX128	Plano Housing Authority	42	558	Yes	No
31	TX435	Garland Housing Authority	134	1,424	Yes	No
32	TX472	Amarillo Housing Authority	55	1,299	Yes	No
33	TX526	Brazos Valley Council of Governments	204	1,898	Yes	Yes*
34	VA004	Alexandria Redevelopment and Housing Authority	59	1,618	No	No
35	VA017	Hampton Redevelopment and Housing Authority	85	2,478	Yes	No
36	VA901	Virginia Housing Development Authority	284	8,475	Yes	No

Appendix C. Sampled PHAs and Replacement Sites, Year 1 (3 of 3)

27 Replacement Sites						
N	PHA Code	PHA Name	FSS Program Size	HCV Program Size	Interviewed	Included in Tracking Study
Northeast						
1	CT001	Bridgeport Housing Authority	67	2,662	Yes	No
2	MA015	Medford Housing Authority	12	870	No	No
3	MA053	Braintree Housing Authority	20	396	Yes	No
4	PA071	Berks County Housing Authority	19	682	Yes	No
Midwest						
1	IL137	Kendall County Housing Authority	14	160	No	No
2	MI073	Grand Rapids Housing Commission	360	2,045	Yes	Yes
3	NE001	Omaha Housing Authority	186	3,662	No	No
4	OH004	Cincinnati Metropolitan Housing Authority	708	6,684	Yes	Yes
5	WI142	Waukesha Housing Authority	105	792	Yes	No
South						
1	AL048	Housing Authority of Decatur	120	700	Yes	No
2	FL001	Jacksonville Housing Authority	236	5,699	Yes	Yes
3	FL092	City of Pensacola Section 8	51	2,055	Yes	No
4	KY121	Pike County Housing Authority	78	568	No	No
5	KY141	Pineville/Bell County Housing Authority	36	377	No	No
6	LA013	Jefferson Parish Housing Authority	141	2,680	Yes	No
7	NC001	Wilmington Housing Authority	107	1,572	Yes	Yes*
8	OK002	Oklahoma City Housing Authority	79	3,918	No	No
9	TN005	Metropolitan Development and Housing Agency (Nashville)	135	4,559	No	No
10	WV004	Huntington West Virginia Housing Authority	56	1,187	No	No
West						
1	CA007	Sacramento Housing and Redevelopment Agency	137	4,995	Yes	No
2	CA027	Riverside County Housing Authority	649	7,553	Yes	Yes
3	CA043	County of Butte Housing Authority	30	1,846	Yes	No
4	CA065	Fairfield Housing Authority	45	813	Yes	No
5	CA068	Long Beach Housing Authority	955	5,972	Yes	No
6	HI901	Hawaii Housing Authority and Community Development	157	3,616	No	No
7	NM050	Santa Fe County Housing Authority	21	241	No	No
8	WA039	Housing Authority of Snohomish County	89	2,511	No	No

FSS = Family Self-Sufficiency. HCV = Housing Choice Voucher. PHA = public housing authority.

* Dropped out.

Sources: 2002 PIC data; U.S. Department of Housing and Urban Development profiles

Appendix D. FSS Program Tenure and Services Offered, Tracking Sites

Appendix D. FSS Program Tenure and Services Offered, Tracking Sites (1 of 2)

PHA	PHA Name	Year FSS Program Began	Number of FSS Participants	Number of FSS Coordinators	Number of Case Managers	Services Available to FSS Participants by Either PHA Staff or Referral to Outside Service Providers	Services Provided to FSS Participants by PHA Staff
CA006/ CA028	City of Fresno Housing Authority	1993	1,279	8	10	Childcare, transportation, education, employment services, personal welfare, counseling	Bus passes, loans for car repairs, reimbursements for books and tuition, homebuyers assistance, and employment-related workshops
CA011	County of Contra Costa Housing Authority	1993	187	1	3	Childcare, transportation, education, personal welfare, counseling, home ownership assistance, other (tax assistance)	Translation services
CA027	Riverside County Housing Authority	1993	609	4	2	Childcare, transportation, education, employment services, personal welfare, counseling, homeownership assistance	Reimbursement for books, tuition, and job training; revolving loan program
CA094	Orange County Housing Authority	1993	308	2	2	Childcare, transportation, education, employment, personal welfare, counseling, homeownership assistance	Bus passes; loans for car repair; reimbursement for childcare, books, tuition, and clothing for job interviews
CO001	Denver Housing Authority	1993	123	2	1	Childcare, education, personal welfare, counseling, homeownership assistance	Assistance to find financial aid and/or scholarships for education, job search and resume preparation, workshop for credit repair
FL001	Jacksonville Housing Authority	1993	297	—	2	Childcare, transportation, education, employment services, personal welfare, counseling, homeownership assistance	Assistance with payment toward education, job training, and supportive services
IL022	Rockford Housing Authority	1992	140	1	3	Childcare, transportation, education, employment services, personal welfare, homeownership assistance	Bus passes and transportation to GED, life skills, and computer classes; reimbursement for books, tuition, and uniforms; job clubs, job search, and resume preparation classes; homebuyers assistance

Appendix D. FSS Program Tenure and Services Offered, Tracking Sites (2 of 2)

PHA	PHA Name	Year FSS Program Began	Number of FSS Participants	Number of FSS Coordinators	Number of Case Managers	Services Available to FSS Participants by Either PHA Staff or Referral to Outside Service Providers	Services Provided to FSS Participants by PHA Staff
KS004	Wichita Housing Authority	1992	238	2	2	Childcare, transportation, education, employment services, personal welfare, counseling	Door prizes and food to increase participation in partner-provided workshops; counseling in escrow credit and homebuyer readiness
MD004	Housing Opportunities Commission of Montgomery County, Maryland	1993	506	8	8	Childcare, transportation, education, employment services, personal welfare, counseling, homeownership assistance	Bus tokens, discount car loans, job search, employment workshops, household skills, and counseling services
MI073	Grand Rapids Housing Commission	1992	385	2	2	Childcare, transportation, education, employment services, personal welfare, counseling, homeownership assistance	Homeownership counseling
MT033	Missoula Housing Authority	1991	131	1	2	Childcare, education, personal welfare, counseling, homeownership assistance	Employment-related services, workshop in assets for independence
NY005	New York City Housing Authority	1993	491	—	4	Childcare, education, employment services, personal welfare	Household skills services
OH004	Cincinnati Metropolitan Housing Authority	1992	1,512	3.5	4	Childcare, transportation, education, employment services, personal welfare, counseling, homeownership assistance	Workshops on nutrition, resume preparation, employment, and homeownership
OH007	Akron Metropolitan Housing Authority	1993	142	3	1	Childcare, transportation, education, personal welfare, counseling, homeownership assistance	Missing

FSS = Family Self-Sufficiency. GED = General Equivalency Diploma. PHA = public housing authority.

Sources: FSS coordinator interview; case manager interviews; site visits (Missoula, Montana; Montgomery County, Maryland; Orange County, California; and Riverside County, California); PIC08 data

Appendix E. FSS Participant Count by Site and Data Source, 2005-09 (181 Participants)

Appendix E. FSS Participant Count by Site and Data Source, 2005–09 (181 participants)

PHA Code	PHA Name	PIC05	WAVE06	PIC06	CM06	WAVE07	PIC07	CM07	WAVE08	PIC08	CM08	PIC09	WAVE09	CM09
CA006	City of Fresno Housing Authority	1	20	17	20	20	19	20	18	18	18	17	17	17
CA011	County of Contra Costa Housing Authority	3	6	6	6	5	6	6	5	6	5	4	3	3
CA027	Riverside County Housing Authority	0	3	2	0	3	3	3	2	3	2	2	2	2
CA094	Orange County Housing Authority	13	20	19	20	20	19	20	19	20	19	19	15	15
CO001	Denver Housing Authority	8	12	11	12	12	12	12	6	10	6	3	3	3
FL001	Jacksonville Housing Authority	14	17	17	17	15	17	17	7	15	7	7	5	5
IL022	Rockford Housing Authority	7	11	11	11	10	11	11	10	10	10	10	8	8
KS004	Wichita Housing Authority	9	20	19	20	14	19	20	11	14	11	10	5	5
MD004	Housing Opportunities Commission of Montgomery County, Maryland	19	20	14	20	20	18	20	12	15	12	12	11	11
MI073	Grand Rapids Housing Commission	2	3	2	3	3	3	3	2	2	2	2	2	2
MT033	Missoula Housing Authority	4	9	4	9	8	7	9	4	7	4	5	4	4
NY005	New York City Housing Authority	14	20	18	14	20	19	20	18	18	18	16	11	11
OH004	Cincinnati Metropolitan Housing Authority	9	10	10	10	10	10	10	6	7	6	5	5	5
OH007	Akron Metropolitan Housing Authority	6	10	8	10	10	10	10	7	9	7	7	7	7
Total		109	181	158	172	170	173	181	127	154	127	119	98	98

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

Sources: PIC05, PIC06, PIC07, PIC08, and PIC09 data; WAVE06, WAVE07, WAVE08, and WAVE09 checklists; CM06, CM07, CM08, and CM09 interviews

Appendix F. FSS Tracking Group Data

Table F1. Enrollment Date for FSS Study Participants

FSS Enrollment Date	N	%
Before 2005	8	4
January–March 2005	2	1
April–June 2005	15	8
July–September 2005	39	22
October–December 2005	80	44
January–March 2006	34	19
April–June 2006	3	2
Total	181	100

FSS = Family Self-Sufficiency.

Source: Wave06 checklist

Table F2. Income for FSS Tracking Group

Data Source	N	Mean	Median
PIC05	109	\$15,287	\$14,144
PIC06	158	\$16,145	\$14,318
PIC07	173	\$19,042	\$16,671
PIC08	154	\$20,609	\$20,118
PIC09	119	\$20,365	\$16,267

FSS = Family Self-Sufficiency.

Table F3. Employment Status of Still-Enrolled FSS Participants, Case Manager Interviews

Employment Status	2006		2007		2008		2009	
	N	%	N	%	N	%	N	%
Full time	—	—	31	47	29	44	31	47
Part time	38	70	13	20	14	21	12	18
Not employed	16	30	22	33	23	35	23	35
Missing	12	—	0	—	0	—	0	—
Total	66	100	66	100	66	100	66	100

FSS = Family Self-Sufficiency.

Sources: CM06, CM07, CM08, and CM09 interviews

Table F4. Changes in Escrow Account Balances for FSS Participants with Positive Escrows as of September 2009 (in 2009 Dollars)

	2006	2007	2008	2009
Average escrow account balance	\$993	\$1,473	\$2,459	\$3,516
Number of people with positive escrow balances	26	38	52	56

FSS = Family Self-Sufficiency.

Sources: CM06, CM07, CM08, and CM09 interviews

Table F5. Annual Household Income for Employment and Escrow Groups for Active FSS Participants (in 2009 Dollars)

Average Annual Income	N	2007	2008	2009
Mostly employed	43	\$23,359	\$23,957	\$25,210
Mostly unemployed	23	\$11,274	\$13,356	\$10,621
Escrow Balance				
Zero escrow	10	\$13,731	\$14,510	\$15,917
Positive escrow	56	\$20,115	\$21,290	\$20,877

FSS = Family Self-Sufficiency.

Sources: CM06, CM07, CM08, and CM09 interviews

Table F6. Average Annual Household Income, by Employment and Escrow Groups (in 2009 Dollars)

Average Annual Income	N	2007	2008	2009
Mostly employed, zero escrow	2	\$35,025	\$40,461	\$45,660
Mostly unemployed, zero escrow	88	\$9,093	\$7,325	\$8,481
Mostly employed, positive escrow	41	\$23,769	\$22,186	\$24,212
Mostly unemployed, positive escrow	15	\$13,128	\$15,785	\$11,763

Sources: CM06, CM07, CM08, and CM09 interviews

Table F7. Characteristics of Still-Enrolled FSS Participants as of September 2009

Characteristic	PIC06 (N = 58)		PIC07 (N = 65)		PIC08 (N = 65)	
	N	%	N	%	N	%
Household Size						
1	2	3	2	3	3	5
2	12	21	16	25	16	25
3–4	31	53	33	51	31	48
5 or more	12	21	14	22	15	23
Number of Years of Schooling Completed						
Less than 12	9	16	9	14	11	17
12	24	41	26	40	23	35
13–15	18	31	22	34	22	34
16+	3	5	4	6	5	8
Missing	4	7	4	6	4	6
Number of Dependents						
0	2	3	2	3	3	5
1	15	26	19	29	16	25
2	21	36	20	31	21	32
3–4	16	28	19	29	19	29
5 or more	4	7	5	8	6	9
Total Monthly Tenant Payment for Rent						
< = \$200	17	29	17	26	20	31
\$200–500	30	52	24	37	20	31
\$501–700	9	16	12	18	12	18
\$701–1,000	1	2	11	17	11	17
>\$1,001	1	2	1	2	2	3

HUD = U.S. Department of Housing and Urban Development. PIC = Public and Indian Housing Information Center.

Notes: The data tabulated in this table correspond to the following question numbers in the HUD-50058 and variable names in the PIC extract from HUD. Household size—Q3t. Years of schooling—Q17h(4). Data on this variable are missing for 89 percent of the sample in the PIC05 extract so that cell is left blank in the table. Number of Dependents—Q8q. Total Tenant Payment—Q9j.

Sources: PIC06, PIC07, and PIC08 data

Table F8. Sources of Income for Active FSS Participants

Type of income	PIC05		WAVE06		PIC06		WAVE07		PIC07		WAVE08		PIC08		WAVE09	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Earned income (employment)	24	69	43	65	38	66	44	67	44	68	44	67	42	65	41	62
Child support	13	37	22	33	18	31	24	36	—	0	22	33	—	0	23	35
Unemployment insurance	2	6	4	6	4	7	4	6	—	0	5	8	—	0	3	5
SSI	2	6	5	8	3	5	2	3	4	6	5	8	6	9	5	8
SSDI	0	0	0	0	0	0	1	2	0	0	2	3	0	0	2	3
SS Retirement	2	6	1	2	2	3	2	3	3	5	2	3	3	5	2	3
Private Pension	2	6	1	2	2	3	1	2	1	2	2	3	1	2	1	2
Other	18	51	9	14	33	57	3	5	38	58	7	11	36	55	5	8
Other income Supports																
TANF (using Q17h(5))	1	3	17	26	16	28	14	21	14	22	12	18	11	17	6	9
TANF (using Q7b)	4	11	—	0	14	24	—	0	26	40	—	0	20	31	—	0
General assistance (using Q17h(5))	0	0	6	9	3	5	1	2	3	5	4	6	3	5	1	2
General assistance (using Q7b)	4	11	—	0	12	21	—	0	—	0	—	0	—	0	—	0
Food stamp benefits	2	6	34	52	34	59	38	58	36	55	26	39	33	51	31	47
Medicaid/children's health insurance program	2	6	28	42	36	62	32	48	33	51	30	45	31	48	25	38
EITC	1	3	20	30	17	29	28	42	25	38	27	41	28	43	25	38

EITC = Earned Income Tax Credit. FSS = Family Self-Sufficiency. HUD = U.S. Department of Housing and Urban Development. PIC = Public and Indian Housing Information Center. SS = Social Security. SSDI = Social Security Disability Insurance. SSI = Supplemental Security Income. TANF = Temporary Assistance for Needy Families.

Notes: The data tabulated in this table correspond to the following question numbers in the HUD-50058 and variable names in the PIC extract from HUD. Earned income (employment)—Q7b. Child support—Q7b. Unemployment Insurance—Q7b. SSI—Q7b. SSDI—Q8i. SS Retirement—Q7b. Private Pension—Q7b. Other —Q7b. TANF Income Assistance—Q17h(5), Q7b. General Assistance—Q17h(5), Q7b. Food Stamps—Q17h(5). Medicaid/Children's Health Insurance Program—Q17h(5). EITC—Q17h(5).

Sources: WAVE06, WAVE07, WAVE08, and WAVE09 checklists; PIC05, PIC06, PIC07, and PIC08 data

Table F9. Education Status of Mostly Employed Group vs. the Mostly Unemployed Group (Active FSS Participants)

Number of Years of Schooling Completed	PIC06				PIC07				PIC08			
	Mostly Employed		Mostly Unemployed		Mostly Employed		Mostly Unemployed		Mostly Employed		Mostly Unemployed	
	N	%	N	%	N	%	N	%	N	%	N	%
<12 years	5	14	4	21	5	12	4	20	5	13	6	29
12 years	17	49	7	37	19	46	7	35	16	40	7	33
13–15 years	11	31	7	37	14	34	8	40	16	40	6	29
16+ years	2	6	1	5	3	7	1	5	3	8	2	10
Total	35	100	19	100	41	100	20	100	40	100	21	100
Missing	2	5	2	10	2	5	2	9	2	5	2	9

FSS = Family Self-Sufficiency. HUD = U.S. Department of Housing and Urban Development. PIC = Public and Indian Housing Information Center.

Notes: The data tabulated in this table correspond to the following question numbers in the HUD-50058 and variable names in the PIC extract from HUD. Employment status—Q17h(1). Years of schooling—Q17h(4).

Sources: PIC06, PIC07, PIC08, and PIC09 data

Table F10. Distribution of Escrow Amount for FSS Participants With Positive Escrow Balances as of October 2009 (N = 56)

Percentile	Escrow Amount in 2009 (\$)	Percentile	Escrow Amount in 2009(\$)
Minimum	1	60th	3,252
10th	160	70th	4,385
20th	539	80th	5,784
30th	877	90th	8,379
40th	1,594	Maximum	17,749
50th (median)	2,508		

FSS = Family Self-Sufficiency.

Source: CM09 interview

Table F11. Service Receipt Compared With Service Needs of Participants, by Year of FSS Participation (N = 66)

Type of Service	WAVE06			WAVE07			WAVE08			WAVE09		
	Number With Service Need	Number Receiving Service	Percent Receiving Service	Number With Service Need	Number Receiving Service	Percent Receiving Service	Number With Service Need	Number Receiving Service	Percent Receiving Service	Number With Service Need	Number Receiving Service	Percent Receiving Service
Childcare	8	5	63	12	12	100	16	14	88	14	13	93
Transportation	10	4	40	11	10	91	11	8	73	16	15	94
Education	37	20	54	32	27	84	37	32	86	35	30	86
Employment	33	18	55	27	23	85	31	28	90	32	27	84
Personal welfare	18	9	50	7	5	71	14	13	93	10	8	80
Household skills and management	32	15	47	20	19	95	28	25	89	32	29	91
Counseling	48	22	46	38	29	76	38	27	71	46	36	78
Other	19	7	37	2	2	100	7	4	57	8	8	100

FSS = Family Self-Sufficiency.

Sources: WAVE06, WAVE07, WAVE08, and WAVE09 checklists

Table F12. Attainment of Interim Milestones

Milestone or Achievement	WAVE07			WAVE08			WAVE09		
	Number With Service Need	Number Receiving Service	Percent Receiving Service	Number With Service Need	Number Receiving Service	Percent Receiving Service	Number With Service Need	Number Receiving Service	Percent Receiving Service
Enroll in an education and training program?	20	12	60	38	16	42	32	15	47
Complete an education and training program?	10	9	90	24	13	54	29	15	52
Obtain employment?	14	12	86	33	17	52	30	22	73
Move to a higher paying or otherwise better job?	7	6	86	23	11	48	19	12	63
Meet a job retention goal?	20	14	70	27	9	33	27	15	56
Advance in a job (promotion to a new position)?	2	2	100	8	3	38	8	3	38
Receive a pay raise?	16	10	63	19	11	58	15	10	67

Sources: From Q15a-g in WAVE07, WAVE08, and WAVE09 checklists; CM08 and CM09 interviews

Table F13. Potential for Program Success by Escrow Group: Case Manager Perception

	Zero Escrow								Positive Escrow							
	WAVE06		WAVE07		WAVE08		WAVE09		WAVE06		WAVE07		WAVE08		WAVE09	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Excellent	2	20	2	20	2	20	2	20	14	25	9	16	14	25	18	32
Very good	3	30	3	30	3	30	2	20	19	34	16	29	13	23	10	18
Good	3	30	2	20	1	10	2	20	18	32	21	38	17	30	16	29
Fair	1	10	1	10	1	10	1	10	1	2	8	14	5	9	7	13
Poor	0	0	2	20	3	30	3	30	0	0	2	4	6	11	5	9
Missing	1	10	0	0	0	0	0	0	4	7	0	0	1	2	0	0

Sources: WAVE06, WAVE07, WAVE08, and WAVE09 checklists

Table F14. Positive Escrow Balance for FSS Graduates (in 2009 Dollars)

N	Escrow Balance	N	Escrow Balance	N	Escrow Balance	N	Escrow Balance	N	Escrow Balance
1	\$14	8	\$562	15	\$2,373	22	\$5,077	29	\$11,078
2	\$33	9	\$1,140	16	\$3,313	23	\$5,238	30	\$11,838
3	\$54	10	\$1,158	17	\$3,516	24	\$5,814	31	\$13,239
4	\$55	11	\$1,340	18	\$3,511	25	\$5,455	32	\$14,410
5	\$115	12	\$1,424	19	\$3,771	26	\$5,838	33	\$15,187
6	\$254	13	\$1,709	20	\$4,384	27	\$5,977	34	\$18,554
7	\$423	14	\$1,912	21	\$4,924	28	\$11,020	35	\$20,584

FSS = Family Self-Sufficiency.

Source: CM09 interview

Appendix G. Tabulations of PIC Data for FSS Participants in the Sample PHAs and the Original Tracking Sites

This appendix tabulates information from the Public and Indian Housing Information Center (PIC) system for the 100 sites that comprised the representative sample and the 20 tracking study sites. Although only 14 sites were included in the final report, these data are presented for the full 20. Tables labeled “a” are for the representative sample. Tables labeled “b” are for the tracking study. The data tabulated in each table correspond to question numbers in the HUD-50058 and variable names in the June 2006 PIC extract from HUD.

Table G1a. Demographic Characteristics of FSS Participants, Representative Sample of PHAs

	PIC05 Average		PIC06 Average		PIC07 Average		PIC08 Average	
Age	37 years		37.7 years		38.1		38.7	
Household size	3.3		3.3		3.2		3.2	
Number of children	2		2		2		2	
Annual Income	N	%	N	%	N	%	N	%
<\$5,000	4,761	16	4,149	15	4,460	15	4,013	14
\$5,000–\$10,000	6,913	24	6,026	22	6,384	21	5,824	20
\$10,001–\$20,000	9,559	33	8,557	32	9,525	32	8,797	31
\$20,001–\$30,000	5,356	18	5,440	20	5,565	19	6,063	21
>\$30,00	2,387	8	2,674	10	3,815	13	3,772	13
Total	28,976	100	26,846	100	29,746	100	28,469	100
Average annual income	\$14,675		\$15,550		\$16,335		\$16,842	
Employment Status	N	%	N	%	N	%	N	%
Full time	9,715	39	9,410	41	6,782	33	9,627	40
Part time	4,283	17	3,871	17	4,433	22	4,934	21
Not employed	10,625	43	9,411	41	9,321	45	9,255	39
Total	24,623	100	22,692	100	20,536	100	23,816	100
Missing	4,353		4,154		4,700		4,653	
Education (years of schooling)	N	%	N	%	N	%	N	%
Less than high school (<12 years)	10,548	40	10,955	44	11,819	55	12,948	49
High school graduate (12 years)	10,659	41	9,440	38	6,154	28	8,878	34
Some college (13–15 years)	4,274	16	3,789	15	3,106	14	3,872	15
College graduate (16+ years)	627	2	585	2	524	2	640	2
Total	26,108	100	24,769	100	21,603	100	26,338	100
Missing	2,868		2,077		2,004		2,131	

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

Notes: Age—Q3f. Household size—Q3t. Number of children—Q8q. Annual income—Q7i. Employment status—Q17h1. Education—Q17h4.

Table G1b. Demographic Characteristics of FSS Participants, Tracking Site PHAs

	PIC05 Average		PIC06 Average		PIC07 Average		PIC08 Average	
Age (in years)	36.2		36.3		36.3		36.5	
Household size	3.4		3.3		3.4		3.3	
Number of children	2.0		2.1		2.1		2.1	
Annual Income	N	%	N	%	N	%	N	%
<\$5,000	4,761	16	4,149	15	4,460	15	4,013	14
\$5,000–\$10,000	6,913	24	6,026	22	6,384	21	5,824	20
\$10,001–\$20,000	9,559	33	8,557	32	9,525	32	8,797	31
\$20,001–\$30,000	5,356	18	5,440	20	5,565	19	6,063	21
>\$30,000	2,387	8	2,674	10	3,815	13	3,772	13
Total	28,976	100	26,846	100	29,746	100	28,469	100
Average annual income	\$15,405		\$15,105		\$15,898		\$16,289	
Employment Status	N	%	N	%	N	%	N	%
Full time	3,408	34	2,000	38	2,181	39	2,298	39
Part time	2,237	22	1,002	19	1,089	20	1,126	19
Not employed	4,460	44	2,282	43	2,302	41	2,396	41
Total	10,105	100	5,284	100	5,572	100	5,820	100
Missing	654		1,550		1,417		1,107	
Education (years of schooling)	N	%	N	%	N	%	N	%
Less than high school (<12 years)	3,480	32	2,527	42	2,837	44	3,040	47
High school graduate (12 years)	4,685	44	2,417	40	2,497	38	2,298	36
Some college (13–15 years)	2,198	20	924	15	972	15	936	14
College graduate (16+ years)	396	4	173	3	191	3	193	3
Total	10,759	100	6,041	100	6,497	100	6,467	100
Missing	0		793		492		460	

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

Notes: Age—Q3f. Household size—Q3t. Number of children—Q8q. Annual income—Q7i. Employment status—Q17h1. Education—Q17h4.

Table G2a. FSS Participants by Report Type, Representative Sample of PHAs

Report Type	PIC05	PIC06	PIC07	PIC08
Enrollment	4,828	5,075	5,066	4,786
Progress	18,131	15,151	16,162	15,009
Exit	3,130	4,539	5,588	6,532
Contract completed	799	1,251	1,565	1,804
Contract not completed	2,331	3,288	4,023	4,728
No FSS addendum	2,887	2,081	2,006	2,142
Total	28,976	26,846	28,822	28,469

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

Notes: Program exit—Q17b. Contract completed/not completed—Q17m1.

Table G2b. FSS Participants by Report Type, Tracking Site PHAs

Report Type	PIC05	PIC06	PIC07	PIC08
Enrollment	997	931	1,051	895
Progress	8,630	3,663	3,804	3,749
Exit	1,132	1,447	1,642	1,823
Contract completed	849	346	409	447
Contract not completed	283	1,101	1,233	1,376
No FSS addendum	0	793	492	460
Total	10,759	6,834	6,989	6,927

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

Notes: Program exit—Q17b. Contract completed/not completed—Q17m1.

Table G3a. Reasons for FSS Program Exit, Representative Sample of PHAs

Reason for Program Exit	PIC05		PIC06		PIC07		PIC08	
	N	%	N	%	N	%	N	%
Graduation (completion of COP)	799	26	1,251	28	1,565	28	1,804	28
Moved to homeownership	194	24 ^a	251	20 ^a	265	17 ^a	236	13 ^a
Exit without completing COP	2,331	74 ^b	3,288	72 ^b	4,023	72 ^b	4,728	72 ^b
A—left voluntarily	715	23	875	19	825	15	833	13
B—asked to leave	903	29	1,156	25	1,725	31	1,875	29
C—portability move out	66	2	125	3	142	3	137	2
D—left because service was unavailable	88	3	39	1	36	1	35	1
E—contract expired but did not fulfill obligation	559	18	1,093	24	1,295	23	1,848	28
Total number of exit reports	3,130	100	4,539	100	5,588	100	6,532	100

COP = contract of participation. FSS = Family Self-Sufficiency. HUD = U.S. Department of Housing and Urban Development. PHA = public housing authority. PIC = Public and Indian Housing Information Center.

^a Percent of graduates.

^b Percent of exit reports.

Notes: The data tabulated in this table correspond to the following question numbers in the HUD-50058 and variable names in the June 2006 PIC extract from HUD. Program exit—Q17b. Moved to homeownership—Q17m2. Reason for leaving—Q17m3.

Sources: PIC05, PIC06, PIC07, and PIC08 data

Table G3b. Reasons for FSS Program Exit, Tracking Site PHAs

Reason for Program Exit	PIC05		PIC06		PIC07		PIC08	
	N	%	N	%	N	%	N	%
Graduation (completion of COP)	283	25 ^b	346	24 ^b	409	25 ^b	447	25 ^b
Moved to homeownership	63	22 ^a	78	22 ^a	70	17 ^a	72	18 ^a
Exit without completing COP	849	75 ^b	1,101	76 ^b	1,233	75 ^b	1,376	75 ^b
A—left voluntarily	292	26	318	22	267	16	312	17
B—asked to leave	343	30	382	26	588	36	661	36
C—portability move out	8	1	8	1	17	1	25	1
D—left because service was unavailable	17	2	14	1	20	1	18	1
E—contract expired but did not fulfill obligation	189	17	379	26	341	21	360	20
Total number of exit reports	1,132	100	1,447	100	1,642	100	1,823	100

COP = contract of participation. FSS = Family Self-Sufficiency. HUD = U.S. Department of Housing and Urban Development. PHA = public housing authority. PIC = Public and Indian Housing Information Center.

^a Percent of graduates.

^b Percent of exit reports.

Notes: The data tabulated in this table correspond to the following question numbers in the HUD-50058 and variable names in the June 2006 PIC extract from HUD. Program exit—Q17b. Moved to homeownership—Q17m2. Reason for leaving—Q17m3.

Sources: PIC05, PIC06, PIC07, and PIC08 data

Table G4a. Reported Employment Status of FSS Participants, Representative Sample of PHAs

	PIC05								PIC06							
	Full Time		Part Time		Not Employed		Status Not Reported		Full Time		Part Time		Not Employed		Status Not Reported	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
New enrollee	1,931	40	531	11	2,365	49	1	<1	1,804	36	683	13	2,587	51	1	<1
Progress	6,890	38	3,625	20	7,795	43	2	<1	6,439	42	2,856	19	5,856	39	0	<1
Exit—contract completed	607	76	88	11	88	11	16	2	867	69	187	15	195	16	2	<1
Exit—contract not completed	280	12	117	5	466	20	1,445	62	299	9	145	4	770	23	2,074	63

	PIC07								PIC08							
	Full Time		Part Time		Not Employed		Status Not Reported		Full Time		Part Time		Not Employed		Status Not Reported	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
New enrollee	1,687	33	869	17	2,510	50	0	0	1,556	33	939	20	2,291	48	0	0
Progress	6,752	42	3,417	21	5,993	37	0	0	6,174	41	5,485	37	3,350	22	0	0
Exit—contract completed	1,014	65	273	17	276	18	2	<1	1,138	63	356	20	309	17	1	<1
Exit—contract not completed	375	9	118	3	836	21	2,694	67	758	16	286	6	1,163	25	2521	53

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

Sources: PIC05, PIC06, PIC07, and PIC08 data

Table G4b. Reported Employment Status of FSS Participants, Tracking Site PHAs

	PIC05								PIC06							
	Full Time		Part Time		Not Employed		Status Not Reported		Full Time		Part Time		Not Employed		Status Not Reported	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
New enrollee	299	30	209	21	489	49	0	0	270	29	147	16	514	55	—	0
Progress	2,828	33	1,929	22	3,873	45	0	0	1,406	38	781	21	1,476	40	—	0
Exit—contract completed	234	28	36	4	13	2	566	67	281	81	40	12	25	7	—	0
Exit—contract not completed	47	17	63	22	85	30	88	31	43	4	34	3	267	24	757	69
No FSS addendum	—	—	—	—	—	—	—	—	—	0	—	0	—	0	793	—

	PIC07								PIC08							
	Full Time		Part Time		Not Employed		Status Not Reported		Full Time		Part Time		Not Employed		Status Not Reported	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
New enrollee	351	33	180	17	520	49	—	0	314	35	162	18	419	47	—	0
Progress	1,474	39	842	22	1,488	39	—	0	1,491	40	825	22	1,433	38	—	0
Exit—contract completed	323	79	44	11	42	10	—	0	343	77	57	13	47	11	—	0
Exit—contract not completed	33	3	23	2	252	20	925	75	150	11	82	6	497	36	647	47
No FSS addendum	—	0	—	0	—	0	492	—	—	0	—	0	—	0	460	—

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

Sources: PIC05, PIC06, PIC07, and PIC08 data

Table G5a. FSS Participant Income, Representative Sample

Annual Income	PIC05			PIC06			PIC07			PIC08		
	N	Mean	Median	N	Mean	Median	N	Mean	Median	N	Mean	Median
At program entry	4,828	\$14,107	\$11,747	5,075	\$14,749	\$12,114	5,066	\$15,039	\$12,137	4,786	\$15,807	\$13,152
Progress report	18,131	\$14,726	\$12,918	15,151	\$15,942	\$14,296	16,162	\$17,012	\$15,392	15,009	\$17,356	\$15,400
Program exit, contract not completed	2,331	\$12,085	\$9,720	3,288	\$13,506	\$11,314	4,023	\$13,746	\$11,304	4,728	\$14,655	\$12,003
Program exit, contract completed	799	\$24,329	\$22,918	1,251	\$2,223	\$22,370	1,565	\$23,265	\$21,945	1,804	\$24,256	\$23,302

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

Note: Annual income—Q7i.

Sources: PIC05, PIC06, PIC07, and PIC08 data

Table G5b. FSS Participant Income, Tracking Site PHAs

Annual Income	PIC05			PIC06			PIC07			PIC08		
	N	Mean	Median	N	Mean	Median	N	Mean	Median	N	Mean	Median
At program entry	997	\$13,757	\$12,246	931	\$14,200	\$11,208	1051	\$13,913	\$11,316	895	\$13,916	\$11,729
Progress report	8,630	\$15,495	\$13,852	3,663	\$16,047	\$14,340	3,804	\$17,024	\$15,374	3,749	\$17,236	\$15,054
Program exit, contract not completed	849	\$13,109	\$10,770	1,101	\$12,972	\$11,076	1,233	\$13,350	\$10,932	1,376	\$14,340	\$11,682
Program exit, contract completed	283	\$25,354	\$24,079	346	\$23,961	\$23,878	409	\$23,804	\$23,262	447	\$23,987	\$23,890

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

Note: Annual income—Q7i.

Sources: PIC05, PIC06, PIC07, and PIC08 data

Table G6a. FSS Participants: Receipt of Public Assistance, Total Tenant Payment and Housing Assistance Payment, Representative Sample (1 of 2)

Assistance Received by Family	PIC05						PIC06					
	At Program Entry		Progress Report		At Program Exit		At Program Entry		Progress Report		At Program Exit	
	N	%	N	%	N	%	N	%	N	%	N	%
TANF income assistance	609	13	3,630	20	164	5	906	18	2,582	17	463	10
Medicaid/Children's Health Insurance Program	1,892	39	8,870	49	527	17	1,963	39	6,866	45	1,183	26
General assistance	275	6	733	4	126	4	349	7	881	6	122	3
Earned income tax credit	561	12	2,815	16	351	11	499	10	2,653	18	421	9
Food stamps	1,938	40	8,257	46	366	12	2,055	40	6,386	42	928	20
Note: These categories are not mutually exclusive												
Total Tenant Payment	N	%	N	%	N	%	N	%	N	%	N	%
<\$200	1,493	31	5,468	30	1,040	34	1,687	33	4,779	32	1,517	33
\$200–\$500	2,153	45	7,696	43	1,177	38	2,230	44	6,252	41	1,716	38
\$501–\$700	718	15	2,932	16	478	16	719	14	2,492	16	765	17
\$701–\$1,000	336	7	1,514	8	283	9	338	7	1,251	8	417	9
>\$1,000	73	2	352	2	97	3	101	2	377	2	124	3
Total	4,773	100	17,962	100	3,075	100	5,075	100	15,151	100	4,539	100
Missing	55		169		55		27		212		144	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Average Tenant Payment	\$348	\$302	\$367	\$323	\$368	\$314	\$348	\$290	\$369	\$327	\$375	\$327
Housing Assistance Payment	N	%	N	%	N	%	N	%	N	%	N	%
<\$200	393	8	1,948	11	527	17	515	10	1,775	12	879	20
\$200–\$500	1,225	26	5,772	32	960	31	1,545	31	4,762	32	1,526	35
\$501–\$700	1,123	24	4,410	24	712	23	1,114	22	3,581	24	1,010	23
\$701–\$1,000	1,383	29	3,902	22	644	21	1,284	25	3,285	22	719	16
>\$1,000	649	14	1,930	11	232	7	590	12	1,536	10	261	6
Total	4,773	100	17,962	99	3,075	98	5,048	100	14,939	100	4,395	100
Missing	55		169		55		27		212		144	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Average Housing Assistance Payment	\$652	\$635	\$590	\$556	\$527	\$520	\$612	\$580	\$581	\$551	\$485	\$472

Table G6a. FSS Participants: Receipt of Public Assistance, Total Tenant Payment and Housing Assistance Payment, Representative Sample (2 of 2)

Assistance Received by Family	PIC07						PIC08					
	At Program Entry		Progress Report		At Program Exit		At Program Entry		Progress Report		At Program Exit	
	N	%	N	%	N	%	N	%	N	%	N	%
TANF income assistance	891	18	2,595	16	318	6	700	15	2,262	15	218	3
Medicaid/Children's Health Insurance Program	1,819	36	6,848	42	1,160	21	1,613	34	6,042	40	1,506	23
General assistance	442	9	1,380	9	94	2	347	7	1,393	9	110	2
Earned income tax credit	4,419	87	2,893	18	441	8	588	12	2,490	17	699	11
Food stamps	2,123	42	6,589	41	920	16	1,819	38	6,159	41	1,209	19
Note: These categories are not mutually exclusive												
Total Tenant Payment	N	%	N	%	N	%	N	%	N	%	N	%
<\$200	1,713	34	4,732	29	1,759	31	1,495	31	4,430	30	1,908	29
\$200-\$500	2,161	43	6,375	39	2,186	39	2,029	42	5,674	38	2,512	38
\$501-\$700	704	14	2,882	18	903	16	741	15	2,762	18	1,097	17
\$701-\$1,000	361	7	1,634	10	564	10	386	8	1,572	10	752	12
>\$1,000	127	3	539	3	176	3	135	3	571	4	263	4
Total	5,066	100	16,162	100	5,588	100	4,786	100	15,009	100	6,532	100
Missing	48		253		247		45		255		244	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Average Tenant Payment	\$353	\$284	\$396	\$353	\$386	\$330	\$370	\$305	\$403	\$352	\$408	\$350
Housing Assistance Payment	N	%	N	%	N	%	N	%	N	%	N	%
<\$200	460	9	1,852	12	1,019	19	411	9	1,581	11	1,009	16
\$200-\$500	1,327	26	4,867	31	1,767	33	1,266	27	4,355	30	1,950	31
\$501-\$700	1,048	21	3,878	24	1,219	23	988	21	3,624	25	1,445	23
\$701-\$1,000	1,437	29	3,518	22	974	18	1,206	25	3,311	22	1,249	20
>\$1,000	746	15	1,794	11	362	7	870	18	1,883	13	635	10
Total	5,018	100	15,909	100	5,341	100	4,741	100	14,754	100	6,288	100
Missing	48		253		247		45		255		244	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Average Housing Assistance Payment	\$655	\$643	\$592	\$562	\$503	\$488	\$676	\$638	\$612	\$575	\$551	\$525

FSS = Family Self-Sufficiency. TANF = Temporary Assistance for Needy Families.

Sources: PIC05, PIC06, PIC07, and PIC08 data

Table G6b. FSS Participants: Receipt of Public Assistance, Total Tenant Payment, and Housing Assistance Payment, Tracking Site PHAs (1 of 2)

Assistance Received by Family	PIC05						PIC06					
	At Program Entry		Progress Report		At Program Exit		At Program Entry		Progress Report		At Program Exit	
	N	%	N	%	N	%	N	%	N	%	N	%
TANF income assistance	179	18	1,969	23	75	7	367	39	734	20	210	15
Medicaid/Children's Health Insurance Program	552	55	5,272	61	182	16	490	53	2000	55	384	27
General assistance	106	11	336	4	80	7	41	4	292	8	54	4
Earned income tax credit	257	26	2,432	28	188	17	144	15	998	27	170	12
Food stamps	483	48	4,505	52	107	9	471	51	1685	46	280	19
Note: These categories are not mutually exclusive												
Total Tenant Payment	N	%	N	%	N	%	N	%	N	%	N	%
<\$200	397	40	2,806	33	375	33	381	41	1183	32	510	35
\$200-\$500	420	42	3,634	42	408	36	362	39	1479	40	543	38
\$501-\$700	108	11	1,367	16	213	19	108	12	613	17	243	17
\$701-\$1,000	51	5	640	7	101	9	65	7	287	8	117	8
>\$1,000	21	2	183	2	35	3	15	2	101	3	34	2
Total	997	100	8,630	100	1,132	100	931	100	3663	100	1447	100
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Average Tenant Payment	\$313	\$275	\$356	\$316	\$373	\$330	\$325	\$248	\$368	\$326	\$359	\$313
Housing Assistance Payment	N	%	N	%	N	%	N	%	N	%	N	%
<\$200	78	8	1,017	12	234	21	27	7	197	18	133	18
\$200-\$500	337	34	2,862	33	381	34	231	62	500	46	294	40
\$501-\$700	313	31	2,302	27	317	28	64	17	229	21	188	26
\$701-\$1,000	137	14	1,468	17	163	14	40	11	132	12	108	15
>\$1,000	129	13	969	11	33	3	11	3	24	2	10	1
Total	994	100	8,618	100	1128	100	373	100	1082	100	733	100
Missing	3		12		4		558		2581		714	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Average Housing Assistance Payment	\$593	\$538	\$577	\$537	\$455	\$465	\$474	\$469	\$434	\$435	\$447	\$457

Table G6b. FSS Participants: Receipt of Public Assistance, Total Tenant Payment, and Housing Assistance Payment, Tracking Site PHAs (2 of 2)

Assistance Received by Family	PIC07						PIC08					
	At Program Entry		Progress Report		At Program Exit		At Program Entry		Progress Report		At Program Exit	
	N	%	N	%	N	%	N	%	N	%	N	%
TANF income assistance	362	34	941	25	88	5	194	22	890	24	73	4
Medicaid/Children's Health Insurance Program	430	41	2104	55	270	16	362	40	1905	51	573	31
General assistance	59	6	318	8	30	2	69	8	375	10	55	3
Earned income tax credit	164	16	1089	29	170	10	168	19	972	26	399	22
Food stamps	511	49	1865	49	180	11	423	47	1852	49	406	22
Note: These categories are not mutually exclusive												
Total Tenant Payment	N	%	N	%	N	%	N	%	N	%	N	%
<\$200	393	37	1145	30	585	36	347	39	1091	29	615	34
\$200–\$500	464	44	1496	39	595	36	375	42	1475	39	649	36
\$501–\$700	125	12	658	17	266	16	115	13	680	18	287	16
\$701–\$1,000	55	5	382	10	150	9	48	5	371	10	211	12
>\$1,000	14	1	123	3	46	3	10	1	132	4	61	3
Total	1051	100	3804	100	1642	100	895	100	3749	100	1823	100
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Average Tenant Payment	\$319	\$251	\$393	\$351	\$370	\$305	\$318	\$263	\$399	\$343	\$388	\$324
Housing Assistance Payment	N	%	N	%	N	%	N	%	N	%	N	%
<\$200	30	8	138	18	155	16	30	9	98	12	146	16
\$200–\$500	134	37	294	38	371	39	110	33	303	38	320	18
\$501–\$700	77	21	192	25	230	24	57	17	229	29	214	24
\$701–\$1,000	90	25	125	16	159	17	95	29	130	16	168	19
>\$1,000	35	10	27	3	28	3	39	12	37	5	51	6
Total	366	100	776	100	943	100	331	100	797	100	899	100
Missing	685		3028		699		564		2952		924	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
Average Housing Assistance Payment	\$581	\$560	\$474	\$473	\$474	\$470	\$614	\$598	\$511	\$500	\$507	\$487

FSS = Family Self-Sufficiency. PHA = public housing authority. TANF = Temporary Assistance for Needy Families.

Sources: PIC05, PIC06, PIC07, and PIC08 data

Table G7a. FSS Participants Reported as Needing Services and Needs Met by FSS, Representative Sample

Type of Service	PIC05				PIC06			
	Number Reporting Need for Service	Service Needs Met Through FSS Program			Number Reporting Need for Service	Service Needs Met Through FSS Program		
		Yes	No	Missing		Yes	No	Missing
Childcare services	1,023	481	541	1	1,072	452	600	20
Education/training	53	27	26	0	22	9	13	0
GED	1,010	404	606	0	776	222	554	0
Homeownership counseling	3,659	1,732	1,914	13	2,659	978	1,643	38
High school	224	76	148	0	38	8	29	1
Health services	754	270	483	1	119	54	63	2
Individual development account	708	199	508	1	27	9	18	0
Job retention	1,484	660	820	4	367	127	240	0
Job search/job placement	3,090	1,490	1,596	4	440	179	261	0
Mentoring	1,077	516	560	1	16	4	12	0
Post secondary	1,654	604	1,046	4	106	23	81	2
Transportation	1,142	470	671	1	20	7	13	0
Vocational/job training	2,337	1,089	1,245	3	64	17	45	2
Total service needs reported	18,215	8,018	10,164	33	5,726	2,089	3,572	65

Type of Service	PIC07				PIC08			
	Number Reporting Need for Service	Service Needs Met Through FSS Program			Number Reporting Need for Service	Service Needs Met Through FSS Program		
		Yes	No	Missing		Yes	No	Missing
Childcare services	1,363	504	839	20	1,012	363	624	25
Education/training	45	20	23	2	42	10	29	3
GED	951	250	695	6	808	185	611	12
Homeownership counseling	3,613	1,135	2,419	59	3,007	718	2,227	62
High school	19	7	11	1	23	8	15	0
Health services	173	101	64	8	167	96	67	4
Individual development account	35	8	27	0	30	6	24	0
Job retention	480	158	316	6	771	455	308	8
Job search/job placement	380	169	196	15	414	146	260	8
Mentoring	49	31	18	0	125	76	47	2
Post secondary	94	28	65	1	110	35	75	0
Transportation	124	10	114	0	89	10	79	0
Vocational/job training	76	31	45	0	40	10	30	0
Total service needs reported	7,402	2,452	4,832	118	6,638	2,118	4,396	124

FSS = Family Self-Sufficiency. GED = General Equivalency Diploma.

Sources: PIC05, PIC06, PIC07, and PIC08 data

Table G7b. FSS Participants Reported as Needing Services and Needs Met by FSS, Tracking Site PHAs

Type of Service	PIC05				PIC06			
	Number Reporting Need for Service	Service Needs Met Through FSS Program			Number Reporting Need for Service	Service Needs Met Through FSS Program		
		Yes	No	Missing		Yes	No	Missing
Childcare services	275	144	131	0	255	114	134	7
Education/training	18	16	2	0	6	4	2	0
GED	201	88	113	0	194	65	128	1
Homeownership counseling	967	420	543	4	829	299	527	3
High school	29	5	24	0	6	1	5	0
Health services	240	122	118	0	32	20	11	1
Individual development account	327	46	281	0	7	4	3	0
Job retention	497	301	195	1	79	37	42	0
Job search/job placement	774	395	377	2	79	46	33	0
Mentoring	583	268	314	1	6	3	3	0
Post secondary	471	243	228	0	35	10	25	0
Transportation	202	94	108	0	4	1	3	0
Vocational/job training	647	323	322	2	16	5	11	0
Total service needs reported	5,231	2,465	2,756	10	1,548	609	927	12

Type of Service	PIC07				PIC08			
	Number Reporting Need for Service	Service Needs Met Through FSS Program			Number Reporting Need for Service	Service Needs Met Through FSS Program		
		Yes	No	Missing		Yes	No	Missing
Childcare services	572	183	372	17	417	149	245	23
Education/training	24	14	9	1	18	8	7	3
GED	328	84	238	6	302	92	202	8
Homeownership counseling	1,349	332	1,000	17	1,051	236	787	28
High school	6	2	4	0	10	6	4	0
Health services	83	56	19	8	85	62	19	4
Individual development account	9	1	8	0	5	1	4	0
Job retention	91	32	55	4	94	43	44	7
Job search/job placement	104	45	45	14	104	56	41	7
Mentoring	26	20	6	0	65	50	13	2
Post secondary	44	23	20	1	48	20	28	0
Transportation	10	6	4	0	11	6	5	0
Vocational/job training	25	16	9	0	13	5	8	0
Total service needs reported	2,671	814	1,789	68	2,223	734	1,407	82

FSS = Family Self-Sufficiency. GED = General Equivalency Diploma. PHA = public housing authority.

Sources: PIC05, PIC06, PIC07, and PIC08 data

Table G8a. Escrow Account and Interim Disbursements, Representative Sample

	PIC05				PIC06*		PIC07*		PIC08*	
	Escrow Account Balance		Disbursed Amount		Positive Escrow Account Balance	Positive Disbursed Amount	Positive Escrow Account Balance	Positive Disbursed Amount	Positive Escrow Account Balance	Positive Disbursed Amount
	Including Zeros	Positive	Including Zeros	Positive						
Progress Report										
Number	18,131	9,317	18,131	683	8,569	496	9,040	477	8134	472
Mean	\$1,469	\$2,858	\$48	\$1,271	\$3,132	\$1,857	\$3,478	\$2,071	\$3,476	\$2,027
Median	\$34	\$1,445	\$0	\$604	\$1,621	\$843	\$1,859	\$1,031	\$1,735	\$1,105
Program Exit										
Contract not completed										
Number	2,331	495	2,331	63	698	104	804	126	940	89
Mean	\$481	\$2,264	\$87	\$3,210	\$2,972	\$2,402	\$2,901	\$2,522	\$2,828	\$2,768
Median	\$0	\$1,166	\$0	\$1,349	\$1,562	\$839	\$1,553	\$1,365	\$1,370	\$1,710
Contract completed										
Number	799	312	799	383	432	599	420	477	590	989
Mean	\$2,018	\$5,167	\$2,812	\$5,867	\$5,008	\$6,309	\$5,332	\$2,071	\$5,923	\$6,647
Median	\$0	\$3,618	\$0	\$3,681	\$3,354	\$4,547	\$3,497	\$1,031	\$4,040	\$4,850

* Data do not include zero balances or zero disbursements.

HUD = U.S. Department of Housing and Urban Development. PIC = Public and Indian Housing Information Center system.

Notes: The data tabulated in this table correspond to the following question numbers in the HUD-50058 and variable names in the PIC extracts from HUD. Program type (entry, progress, exit)—Q17b. Contract completed/not completed—Q17m(1). Escrow balance—Q17k(2). Disbursed amount—Q17k(3).

Sources: PIC05, PIC06, PIC07, and PIC08 data

Table G8b. Escrow Account and Interim Disbursements, Tracking Site PHAs

	PIC05				PIC06*		PIC07*		PIC08*	
	Escrow Account Balance		Disbursed Amount		Positive Escrow Account Balance	Positive Disbursed Amount	Positive Escrow Account Balance	Positive Disbursed Amount	Positive Escrow Account Balance	Positive Disbursed Amount
	Including Zeros	Positive	Including Zeros	Positive						
Progress Report										
Number	8,360	4,311	8,630	428	1,792	127	1,792	113	1,813	116
Mean	\$1,332	\$2,667	\$54	\$1,093	\$2,935	\$1,622	\$2,949	\$1,566	\$2,779	\$1,243
Median	\$0	\$1,420	\$0	\$690	\$1,430	\$673	\$1,488	\$698	\$1,307	\$809
Program Exit										
Contract not completed										
Number	849	217	849	22	151	26	201	29	296	23
Mean	\$587	\$2,298	\$35	\$1,362	\$2,086	\$1,734	\$2,344	\$2,380	\$2,404	\$3,370
Median	\$0	\$1,333	\$0	\$761	\$1,201	\$766	\$1,227	\$1,650	\$1,184	\$2,300
Contract completed										
Number	283	115	283	133	82	96	134	117	191	134
Mean	\$2,102	\$5,173	\$3,736	\$7,949	\$5,983	\$6,677	\$5,200	\$7,328	\$5,526	\$7,368
Median	\$0	\$3,678	\$0	\$5,863	\$3,982	\$4,530	\$3,317	\$5,172	\$3,139	\$5,471

HUD = U.S. Department of Housing and Urban Development. PHA = public housing authority. PIC = Public and Indian Housing Information Center.

* Data do not include zero balances or zero disbursements.

Notes: The data tabulated in this table correspond to the following question numbers in the HUD-50058 and variable names in the PIC extracts from HUD. Program type (entry, progress, exit)—Q17b. Contract completed/not completed—Q17m(1). Escrow balance—Q17k(2). Disbursed amount—Q17k(3).

Sources: PIC05, PIC06, PIC07, and PIC08 data