



EMPath

Economic Mobility Pathways

Presents

DISRUPTING
THE POVERTY CYCLE
Conference 2016

BREAKTHROUGH INTERVENTIONS AND OUTCOMES

October 6-7, 2016

University of Massachusetts - Boston

The Family Self-Sufficiency Program

Challenges and Successes

Brandynn Holgate,

Center for Social Policy, UMass Boston

Overview of the Presentation

- Five year evaluation conducted in partnership with the Metropolitan Boston Housing Partnerships, funded by the Boston Foundation
- Challenges
 - ▣ Low enrollment and a 50% termination rate
- What does success look like under the FSS model?
 - ▣ Policy recommendations that sustain success

The Family Self-Sufficiency Program

- A HUD program administered by local housing authorities and agencies for Housing Choice Voucher Program (Section 8) participants and public housing residents
- Provides coaching and referrals to resources that assist heads of households in advancing their employment situation over the course of five years
- As a resident's employment situation improves, earned income rises and their rent responsibility increases
- Over time, the amount of additional rent that a resident pays is saved for them in an escrow account which they receive at time of graduation

Evaluation Partner: Metropolitan Boston Housing Partnership

- MBPH is one of many housing agencies in the state that administer the FSS program
- MBHP received philanthropic funding to increase enrollment in their FSS program and CSP evaluated their effort from 2010-15
- MBHP increased enrollment in FSS over the five years, but challenges remain

Policy perspective for the evaluation: Housing stability is the cornerstone of effective anti-poverty policy

Challenges with Enrollment

- During the five year evaluation period, MBHP increased its enrollment rate from 9 to 14% of non-senior, non-disabled heads of households
 - ▣ Keep in mind the average national enrollment rate is 5%
- What accounts for low enrollment?

Reasons for not Enrolling in FSS

- Health problems, changes in family structure (e.g., divorce), housing instability and child care requirements
- Unable to envision an employment opportunity that would result in a better financial situation
 - ▣ Worries about paying higher rent
 - ▣ Worries about losing MassHealth

The Family Self-Sufficiency Program

An Example of Success



CENTER FOR SOCIAL POLICY
JOHN W. McCORMACK GRADUATE SCHOOL
OF POLICY AND GLOBAL STUDIES

Prepared by
Brandynn Holgate
and Wendel Mirbel

Enrollment in the FSS program



- “Sherry” contacted her local housing agency to enroll in the FSS program.
- She works about 20 hours a week as a security guard where she earns \$12.00 an hour.
- She has one child who is 12 at the time she enrolls in the FSS program
- Before her child was born, she had completed about 2 years of college, but did not get a degree.

	Amount at Enrollment
Annual earned income	\$12,480
Monthly rent responsibility	\$343
Escrow balance at enrollment	\$0

At the end of the first year in the FSS program



- After enrolling in FSS, “Sherry” increased her work hours to 25 a week.
- She returned to college to get her degree in criminal justice. She has three years of school to complete to get her degree.

	Amount at Enrollment	Amount at the end of Year 1
Annual earned income	\$12,480	\$15,600
Monthly rent responsibility	\$343	\$429
Escrow balance after one year	\$0	\$1,032

At the end of the second year in the FSS program

- “Sherry” was promoted to supervisor at her security job. She now earns \$13.50/hour. She works about 25 hours a week
- She has continued with a full course load at the university.



	Amount at Enrollment	Amount at the end of Year 2
Annual earned income	\$12,480	\$17,550
Monthly rent responsibility	\$343	\$483
Escrow balance after two years	\$0	\$2,712

At the end of the third year in the FSS program



- “Sherry” continues to work as a security guard for 25 hours a week.
- She has continued with a full course load at the university.
- She and her family are in good health and her child is doing well in school.

	Amount at Enrollment	Amount at the end of Year 3
Annual earned income	\$12,480	\$17,550
Monthly rent responsibility	\$343	\$483
Escrow balance after three years	\$0	\$4,392

At the end of the fourth year in the FSS program



- “Sherry” graduates from college with a Bachelor’s degree in criminal justice.
- She starts working 40 hours per week as a security guard.
- She begins a job search for a position as a probation officer.

	Amount at Enrollment	Amount at the end of Year 4
Annual earned income	\$12,480	\$28,080
Monthly rent responsibility	\$343	\$772
Escrow balance after four years	\$0	\$7,806

Graduating from the FSS program

- It took “Sherry” ten months, but she landed a job as a probation officer. Her starting salary is \$45,000 a year.



	Amount at Enrollment	Amount at Graduation
Annual earned income	\$12,480	\$45,000
Monthly rent responsibility	\$343	\$1,125
Escrow balance at graduation	\$0	\$15,072

Enrollment and Graduation for MBHP's FSS Program

- For every 100 eligible, non-senior and non-disabled households:
 - 14 enroll in the FSS program
 - 7-8 graduate with an escrow balance
 - 1.5 become income ineligible for HCVP (Section 8)

Sustaining Success in the FSS Program

- Combine financial coaching and budgeting with employment goals and achievements (e.g., Compass Working Capital, Inc.)
 - ▣ This includes following up with graduates over time
- Educational mobility is key to success
 - ▣ This means you have to find a way to pay for it (e.g., student loans)
- Improve job security over time, find employers that:
 - ▣ Provide ongoing training
 - ▣ Articulate career pathways within the company/industry
 - ▣ Avoid discrimination in hiring and promote pay equity

Evaluating Policies and Programs for Housing Security

- Brandynn Holgate
 - ▣ Senior Research Associate, Center for Social Policy
 - ▣ brandynn.holgate@umb.edu
 - ▣ “Metropolitan Boston Housing Partnership’s Family Self-Sufficiency Program Evaluation, July 1, 2010–June 30, 2015” available at:

<https://www.umb.edu/csp/publications/reports>

DISRUPTING
THE POVERTY CYCLE
Conference 2016