

**BANGOR HOUSING AUTHORITY'S
ENHANCED FAMILY SELF-SUFFICIENCY PILOT
PROGRAM**

FINAL REPORT, YEAR 3

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EXECUTIVE SUMMARY

The Family Self-Sufficiency (FSS) program was enacted by Congress in 1990 to help families and individuals receiving federal housing assistance, either in public housing or through rental vouchers, make progress toward self-sufficiency. While the primary objective of FSS is to help families decrease their reliance on public assistance by reducing disincentives to employment and advancing economic independence, FSS also presents a promising mechanism for helping subsidized housing participants accumulate savings and build assets. Administered by state and local Public Housing Agencies (PHAs), FSS combines (a) stable affordable housing with (b) case management services to help families access services needed to pursue employment and achieve other goals, and (c) an escrow account that grows as families increase earnings through earned income and increased work effort.

The Bangor Housing Authority (BHA) is one of several housing agencies across the United States leading the effort to use the FSS program as an incubator for piloting and testing innovative housing strategies for low-income families. Over the past three years the BHA developed and implemented a higher impact FSS model by expanding their existing program and forming strategic community partnerships to help families overcome barriers to work, improve their financial stability, and build financial assets.

The multi-year evaluation of the BHA Enhanced FSS program conducted by the Institute on Assets and Social Policy (IASP) at Brandeis University provided an opportunity to help illuminate the successes and challenges implementing an expanded FSS design as well as document participants' outcomes. The Institute conducted a set of detailed program assessments at baseline and year 1 (Y1) of the program. Building on staff and community partner interviews, the goal of this research was to assist BHA to adjust and strengthen their program design and implementation. In tandem with this program-based processes reporting, IASP tracked participant economic progress throughout the program. Helping to design and launch a data collection framework for BHA, FSS staff collected demographic and economic characteristics at baseline and at six and twelve-month follow-ups. Helping to contextualize the participants' demographic and economic data, IASP designed and FSS staff administered a financial well-being survey to participants at baseline and at Y1. This survey captures the use of financial products and perceptions of household financial well-being.

Learning over the course of this pilot program helped to advance a deeper understanding of the three questions framing the multi-year evaluation:

1. Does BHA's enhanced focus on asset development and work advancements strategies produce greater participant outcomes in employment, income, and accumulated savings?
 2. What processes and systems are essential to ensure seamless program delivery and coordinated access to services provided by partner agencies?
 3. How do staff and participants perceive the effectiveness of service delivery and the participants' early progress on key measures?
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Program Implementation and Delivery

Research on how essential elements of the BHA Enhanced FSS model were implemented draws from participant and staff interviews as well as program documents, memos, and program administrative data to assess critical areas' program activity and the effectiveness of program elements. Key highlights from the first-year evaluation illustrated that critical to expanding the program was the development of a new FSS infrastructure, creation of community partnerships, and a successful outreach and recruitment plan.

Summary Y1 evaluation report: BHA was successful at carrying out critical events that needed to be in place prior to program launch. These key milestones included: (1) submitting compliance materials; (2) drafting and entering in MOUs with service partners; (3) hiring key program staff; and (4) recruiting and enrolling FSS participants. BHA's success is also due to the expertise and capacity of local community partners. BHA made formalized arrangements based on mutual understanding of the vision, shared agreement, service coordination, and open and consistent communication about the collective strategy. The goals shared by the community partners involved were to leverage the platform of stable housing while providing a collaborative service and a comprehensive set of supports for helping families achieve economic advancement.

BHA's recruitment and outreach campaign has been particularly successful, exceeding target recruitment and enrollment goals. **Targeted and consistent outreach by BHA staff has resulted in a penetration rate of roughly 21% of potentially eligible households. This compares to a national average of less than 1% for the FSS program.**

Summary Y2 evaluation report: The promising findings from Y1 of implementation also carried into the second year. Based on learning from the program evaluation, BHA made modifications to their service collaborations that involved seeking out new and additional partners, expanding services under existing partnerships, and restructuring services to have greater collaboration to increase effectiveness of program delivery. Additionally, BHA FSS staff and partners worked to improve the mechanisms used to track participant progress and implemented new strategies to facilitate participant engagement.

Participant Characteristics at Program Entry

In keeping with national trends, FSS participants are predominantly female (81%). Nearly 90% of households reported an income below \$26,000, and half were employed, mostly part-time, when entering the program. Unlike other FSS populations, participants in Bangor were overwhelmingly "banked," reporting that they had a checking and or savings account associated with a local bank. Additionally, over 90% of participants had a high school degree or GED equivalent, and over 47% reported some college or vocational training upon program entry.

Economic Status of Participants at the 12- and 24-Month Points in the Program

Overall, participants progressed towards the stated goals of the Enhanced FSS program, increasing employment and income, improving credit scores, building savings and worked to reduce debt.

Participants' Economic Status	12 Month	24 Month
Percent Employment	+ 24%	+27%
Credit Scores	+9 points	+23 points
Debt Total	- \$4,691	+ 1,113*
% of Participants Accruing Funds in Escrow Account	54%	80%
Average Escrow Balance	\$1,116	\$1,918

* While overall debt at the 24-month mark increased, participants reduced student loan debt, vehicle and other large amounts of debt. Such trends underscore the complicated balancing act families must navigate to cover immediate household needs, while attempting to invest in opportunities for themselves and their children.

Financial Products, Practices, and Confidence

Although many participants were already banked at program entry, there were many financial improvements made throughout the program:

- * Checking and savings account ownership, savings for children, and direct deposit activity increased from baseline to follow-up.
- * The number of participants who have access to their credit report and who regularly check their credit report significantly increased.
- * BHA FSS participants experienced a significant increase related to spending less, saving regularly, and accessing resources for education and training for employment.

Implications for FSS Program Development, Policy, and Research

The findings from the multi-year study suggest important implications for program development, policy, and research. Collectively, the promising outcomes present in the BHA Enhanced FSS model speak to the benefits of aligning the FSS program with key supports including work advancement, asset-building, and financial capability through strategic collaborations with providers in the community. As housing agencies continue to increase the scale and scope of FSS, greater testing, documentation, and assessment of these initiatives will be invaluable for expanding housing and asset development policy. The goal is to incorporate the best learning from a range of disciplines to produce high-quality economic outcomes and consistent results for subsidized housing families.

OVERVIEW FOR BHA ENHANCED FSS MULTI-YEAR PILOT

Overview

Innovative approaches combining economic security and financial capability with resident support services are being implemented in federal rental assistance programs across the country. The primary goal of these approaches is to use affordable housing as a platform for improving economic opportunity and assisting families in their efforts for economic advancement. The Bangor Housing Authority (BHA) and similar programs are leading efforts to use the U.S. Department of Housing and Urban Development (HUD) Family Self-Sufficiency (FSS) program as an incubator for piloting and testing innovative housing strategies for low-income families. Building on the existing FSS model, BHA has developed a higher-impact program leveraging strategic community partnerships to help families overcome barriers to work, improve their financial stability, and build financial assets.

This final report of the multi-year evaluation presents an overview of 1) program implementation milestones and achievements 2) participant economic progress while enrolled in BHA's Enhanced FSS program and 3) an overview of participants' use of financial products, practices, confidence, and perceptions of economic well-being. The report is organized into three sections. Section one provides background on the development and launch of the Enhanced FSS program, along with demographic and economic data on participants enrolled in FSS through March 2016 (Y1). Section two presents new findings, tracing the economic success of participants enrolled in the Enhanced FSS program through October 2017 (Y2). The final section presents a summary overview of participant responses to a Financial Well-being Survey conducted at program entry, as well as responses taken from the follow-up participant sample after one year.

Background and Policy Context of the HUD Family Self-Sufficiency Program (FSS)

The FSS program was enacted by Congress in 1990 and is administered by state and local public housing agencies (PHAs). Throughout the 1990s, under the Bush and Clinton Administrations, housing began to be viewed as an important vehicle to promote personal responsibility, self-sufficiency, and independence from public welfare programs. This intent is clear in the Cranston-Gonzalez National Affordable Housing Act of 1990, which received bipartisan support to advance opportunities for homeownership and economic self-sufficiency

as well as established the FSS program. The program is designed to help families living in public housing and those using Housing Choice Vouchers (HCV, formerly known as Section 8) progress toward self-sufficiency by reducing disincentives to working and economic independence. As reflected in the original 1990 statute, the primary intent of FSS is to increase the wage incomes of residents and thus reduce their reliance on TANF, food stamps, and housing assistance. The program combines (a) stable affordable housing with (b) case management services to help families access services needed to pursue employment and achieve other goals, and (c) an escrow account that grows as families increase earnings through earned income and increased work effort.

Leveraging the Asset-Building Potential of the FSS Program

While the primary objective of FSS is to help families reduce their reliance on public assistance, and incentivizing work, FSS also represents a promising mechanism for helping subsidized housing participants accumulate savings and build assets. Assets can provide a financial buffer when families experience income losses, major illness, or marital break-up.

Additionally, experts have emphasized the critical role assets play at helping families achieve self-sufficiency. The FSS program is the only broad-scale, public housing program with an asset-building focus that has the capacity to reach a significant proportion of the subsidized housing program. Its significant asset-building potential has ignited new energy from the asset-building and housing communities to leverage, build, and test innovative strategies in public housing. Initiatives like the BHA Enhanced FSS program aim to incorporate the best learning from asset-building field to produce high quality results and long-term economic outcomes for their families.

Overview of BHA FSS Program Model and Design

BHA's vision for expanding the FSS program is part of a broader agenda focused on developing new strategies to increase economic opportunities for the Bangor community. The BHA Enhanced FSS program draws on the agency's twenty-plus years implementing FSS for voucher holders and developing best practices in economic empowerment, work advancement, asset-building, as well as strategic partnership development being modeled across the country. Seeking to leverage the platform of stable housing, the innovative FSS design created by BHA builds upon the work advancement and asset-building potential already embedded in the existing FSS structure. The FSS model aims to support families in

their efforts to manage and grow their finances, address credit and debt concerns, and build savings and assets; all are essential for long-term economic well-being.

BHA program staff recognized the limitations characteristic in the standard FSS program design. BHA’s enhanced model aims to improve upon the basic elements and extend the value of FSS by using more effective outreach strategies, greater intensive contact, and case management to address participant barriers; extensively tracking participant progress to key economic stability outcomes; and forming more strategic collaborations with community-based organizations rather than basic referrals. Figure 1 presents the added value of the BHA Enhanced FSS program compared to what the standard FSS program offers.

Figure 1: Overview of BHA’s Enhanced FSS Model

What Standard FSS Delivers	BHA FSS Added Value
<ul style="list-style-type: none"> • Under-resourced communications and recruitment 	<ul style="list-style-type: none"> • Dedicated outreach specialist • Targeted and effective outreach strategies
<ul style="list-style-type: none"> • Limited contact with FSS coordinator 	<ul style="list-style-type: none"> • Individualized goal setting • Ongoing intensive case management focused on overcoming barriers
<ul style="list-style-type: none"> • Service coordination focused on referrals 	<ul style="list-style-type: none"> • Development of strategic service collaborations with community-based organizations to achieve core asset-development and work advancement objectives
<ul style="list-style-type: none"> • Tracking of outcomes limited to increases in income and amount in escrow account 	<ul style="list-style-type: none"> • Extensive tracking of economic stability outcomes (income, credit score, debt, receipt of public benefits, qualitative measures of well-being, targeted use of savings, etc.)

Key Elements of Bangor Housing Authority’s Enhanced FSS Program

While incorporating the basic elements of the FSS program, BHA has aligned FSS with key wrap-around supports including work advancement, asset-building, and financial capability through strategic collaborations with providers in the Bangor community. Major program features of the BHA enhanced FSS program include:

- **Outreach:** Through creative marketing materials, targeted recruitment strategies, and orientation sessions, BHA frames FSS as a powerful opportunity to pursue educational and career goals, overcome barriers to work, increase financial capability, and build savings and assets.

- **Asset Building:** Specialized financial education and coaching services assist with credit repair and building, budgeting, and the use of financial services and savings mechanisms.
- **Career Counseling/Development:** Through effective career development collaborations, participants identify and apply the skills they already have, assess further education needs, and learn how to access and finance training targeted to high-demand jobs.
- **Intensive Case Management:** Participants are helped with individualized goal setting to help overcome personal barriers, access resources, and reach incentive goals.
- **Education & Training Flex Funds and Incentives:** Participants can receive assistance in their efforts to overcome barriers to work and goal completion by having access to flexible/emergency funds. Eligible participants can receive up to \$500 each year for assistance directly related to an ITSP goal that will facilitate work force development or access to education or training. In addition, the program aims to support participants in their efforts to pursue educational and career paths to improve their employment outcomes by making Education, Training, & Work Incentive payments. Participants can receive cash rewards for movement to full-time work and completion of education and training objectives.

Research Highlights for BHA Enhanced FSS Program Pilot

Extensive research, detailed program assessment, tracking, and data collection of participant progress on key economic outcomes have made it possible to conduct a more comprehensive assessment of critical areas of program activity than standard FSS reporting. The multi-year assessment of the BHA Enhanced FSS program conducted by the Institute on Assets and Social Policy at Brandeis University has provided an opportunity to help illuminate the successes and challenges implementing the expanded FSS design.

Learning over the course of this pilot program helps to advance a deeper understanding of the three key questions framing the project and evaluation.

1. Does BHA's enhanced focus on asset development and work advancement strategies produce greater participant outcomes in employment, income, and accumulated savings?

2. What processes and systems are essential to ensure seamless program delivery and coordinated access to services provided by partner agencies?
3. How do staff and participants perceive the effectiveness of service delivery and participant's early progress on key measures?

Program Launch & Implementation in Y1

The Y1 Evaluation Process Report assessed the key steps and milestones of the FSS implementation and the differing perceptions and satisfaction with critical areas of program activity and design elements. Outlining BHA's activities from grant award and project start-up to program launch, key highlights illustrated that a critical element to expanding the impact of the FSS program was the creation of community partnerships. BHA's ability to use its capacity to create the structure of an expanded FSS effort, while at the same time relying on partnerships with community-based organizations to deliver a variety of services and programs is a promising strategy to initiate growth, innovation, and cross-agency collaborations.

Participant and staff interviews as well as an analysis of administrative data revealed key milestones that included: (1) submitting compliance materials, (2) drafting and entering in MOUs with service partners, (3) hiring key program staff, and (4) recruiting and enrolling FSS participants.

Another important factor in BHA's successful implementation of the enhanced FSS program in Y1 was BHA's outreach and recruitment strategy, which helped them reach first-year program enrollment targets. BHA also improved internal referral processes and mechanisms and now receives referrals directly from housing property managers. While the FSS program is open for anyone in subsidized housing, BHA wanted to direct its outreach and recruitment efforts specifically to working families with children. Just in the first year, targeted and consistent outreach resulted in a penetration rate that exceeds the national average for FSS. BHA engaged 16% of non-elderly / non-disabled households, which included a targeted effort to recruit families with children whose parent(s) were of working age.

Figure 2: Program Highlights from Year 1, September 2014 – December 2015

Program Activity	Description
Build FSS infrastructure for public housing	- Submitted HUD compliance materials & made revisions to action plans
Created & formalized partnerships	- Initiated stakeholder meetings, assessed partner services, established MOUs
Established technical assistance plan	- IASP assisted with data collection & tracking protocol, created needs assessment template; procedures for client referrals & process for exchanging status updates between service partners
Implemented successful outreach & recruitment plan	-Applied diverse marketing & outreach strategies to achieve target enrollment goals & increase penetration rate of targeted households.
Enrolled participants for program launch (March 2015-December 2015)	-Targeted 500 households for Y1, held 10 orientation sessions, & enrolled 39 participants

Participant Demographics and Economic Progress in Y1

A snapshot of baseline characteristics for those enrolled in the BHA FSS program from March through December of 2015 established a starting point for assessing economic progress at incremental stages throughout the program.

Figure 3: Baseline Characteristics of BHA FSS Enhanced Program Participants Enrolled March–December 2015

Participant Characteristics N=39	Number/Percent
Household Income	Majority below \$26,000
Percent Employed	42%
Education Status	97% HS/GED 41% Some college 26% Associates or higher
Credit Score	578
Debt Total	\$29,638

Program Activity & Service Delivery in Y2

IASP's Y1 technical assistance and reporting informed BHA's Y1 FSS program activities. These included program implementation, streamlining program and service delivery efficiencies across all of BHA's resident service programs. BHA also made modifications to its strategic service collaborations, which involved seeking out new and additional partnerships, expanding services under existing partnerships, and restructuring services to have greater collaboration and to increase effectiveness. Figure 4 details those programmatic adjustments.

Figure 4: Adjustments made to the Enhanced FSS program based on leanings from the Y1 of implementation.

Program Activity	Description
Modified & expanded partnerships	-Assessed partner programs, identified service gaps, expanded existing partner services, or created new partnerships based on new program needs.
Restructured administrative resources & optimized efficiencies	- Structure resident support services to capitalize off of FSS, assessed admin resources & streamlined internal activities for effective operations
Examined client engagement, follow-up, and participant progress tracking	-Assessed mechanisms used to track participant progress, and accountability within the partnership & identified methods to facilitate participant's engagement

Participant demographics and Economic Progress in Y2

By August of 2016, enrollment in BHA's Enhanced FSS program increased to 62 participants. BHA exceeded its enrollment goals for each year of implementation. Initially, projected to enroll only 20 new families by Y2, BHA had already doubled the enrollment total of Y1. Considering the underutilization of FSS nationally, this is impressive.

Early reporting also illustrated marked economic progress of FSS participants.

- At the 12-month point, participants had made improvements to their income, credit score, and debt totals.

- These participants also experienced an increase in confidence in their ability to save regularly to achieve goals and spend less in income over the 12-month period. This is significant because both goals ranked the lowest at baseline.
- Qualitative interviews illuminated the challenges and setbacks many participants experienced prior to joining the FSS program and reported feeling “stalled” or stuck and enrolled in FSS to get “get back on track” or “jumpstart” their job, education, or financial goals.
- Participants spoke highly of the referral assistance received in the program, especially the college funding and application assistance received by MEOC, the credit and debt counseling provided by MaineStream Finance, and the financial education and asset development support provided by New Ventures and the My Money Works class.

FSS PARTICIPANT PROGRESS THROUGH 2017

This section presents a cumulative and comprehensive overview of economic progress to date for all participants who enrolled in FSS between the program’s launch in March of 2015 through October 2017. Participant outcomes including income, employment, credit, debt, and asset accumulation, as well as program effects on financial practices and perceptions of financial security and well-being are reported. Findings related to these key economic indicators are used to measure progress toward core BHA FSS program objectives:

- Increase employment and earned income
- Achieve incentive goals related to job training/education
- Achieve and maintain credit score of 680 or greater
- Use of quality financial services and products
- Increase in sense of financial well-being
- Eliminate reliance on TANF program
- Use escrow account accumulation for stated self-sufficiency goals
- Establish sustained pattern of savings

Data Sources and Methods

BHA collected baseline economic and demographic data when participants enrolled in the program. In addition to this economic data, FSS program participants were asked to complete a Financial Well-Being Survey developed by IASP when enrolling in the program. The survey

captured participants’ financial skills, access to financial services, use of quality financial products, and self-perceived financial security and well-being. The survey is administered annually to measure change over time in participant perceptions.

II. Demographic and Economic Characteristics of All BHA FSS Participants

From March 2015 through October 2017, BHA enrolled a total of 113 FSS participants, representing a 21% penetration rate of targeted households. Over this two-year period, ten have successfully graduated from the FSS program, an impressive accomplishment as the program is designed to help participants graduate in five years. Over this same period a total of twenty participants have left the FSS program, most often because they have moved out of public housing. Below we present a demographic and economic overview of all participants who have entered the FSS program.

Table 5. Key characteristics of the full sample of 113 participants enrolled in the BHA FSS Enhanced program

Participant Characteristics	Number/Percent
Female	81%
Age	Median: 33, range: 21–59
# Children	Average: 2
Education Status	90% HS/GED 47% % Some college/Vocational Training 15 % Associates or higher
Household Income	89% below \$25,000.
Percent Employed	40% full-time; 60% part-time
Credit Score	579
Debt Total	\$24,302

Income and Public Assistance

The vast majority (89%) of all 113 participants have annual incomes below \$25,000 at entry. Half of all participants (51%) live at extremely low-income levels of less than \$10,000 annually. These income levels place these families solidly among the most economically vulnerable in the city of Bangor, where median household income is \$37,987, and where 25% of Bangor households fell under the poverty line in 2016.¹²

Given the low incomes of the FSS participants, many receive additional income and public assistance supports. These include child support, TANF, Supplemental Nutrition Assistance

¹ U.S. Census Bureau, 2015 American Community Survey 1-year Estimates.

² 2015 FDIC National Survey of Unbanked and Underbanked Households.

Program (SNAP, formerly known as food stamps), and SSI/SSDI. In fact, an overwhelming percentage (82%) were receiving SNAP (food stamp) benefits, and 10% were receiving SSI/SSDI for themselves or their children. In addition to a large proportion receiving food assistance, nearly 92% receive MaineCare/Medicaid or Medicare. The fact that few households receive TANF (11.5%) assistance is noteworthy because a household must stop receiving TANF assistance for a period of 12 months prior to graduating from the FSS program. Some notable other public assistance includes childcare voucher assistance, WIC, and unemployment insurance. However, the number of participants receiving these forms of assistance was very few. While the BHA housing subsidy is likely the largest public benefit these families receive, the high numbers receiving SNAP and MaineCare assistance are consistent with national trends that low-income families struggle to afford their basic needs, which include housing, food, and health care.

Credit and Debt

An important component of the BHA Enhanced FSS Program is to connect participants with community partners that provide assistance with financial education, credit counseling, and financial empowerment resources to help participants increase their credit score and reduce their debt burden. “Prime” credit is characterized by achieving a credit score of at least 680 and a non-mortgage debt-to-income ratio of less than 15%. Only two participants met this credit score benchmark at baseline. The best-known and most widely used credit score model in the United States is the FICO score. The classic FICO score is between 300 and 850, with 60% of people falling between 650 and 799 nationally. An analysis of the credit status of participants in BHA’s FSS program revealed that for the 113 participants who had credit scores recorded at baseline, the mean score was 579, falling into the range of “poor” credit.

In addition, low-income families often struggle with high levels of consumer and household debt. In the BHA FSS program, the average total debt burden for participants at program enrollment was \$20,092. More than a third (35%) of all BHA FSS participants have debt greater than \$20,000. Student loan debt is the most common source of debt (53%), with an average of \$23,702. Credit card debt is another common source of debt (53%), with an average credit debt burden of \$2,391. In addition, nearly three-fourths (69%) have debt in collections. The baseline characteristics underscores the economic vulnerability of this population, illustrating the need for concentrated supports in employment as well as credit and debt.

Economic Trends at Twelve Months

BHA tracked credit, debt, income, and public benefits data for participants on an annual basis throughout the program. As of October 2017, 54 participants had reached the one-year point in the program and provided the necessary information to BHA staff at their one-year anniversary case management session.

Table 6: Economic Trends of Participants Reaching One-year Enrollment (N=54)*

	Baseline	12-Month	Change
Percent Employed	41 %	65 %	+24 %
Median Earned Income (Mo.)	\$1,336 (24)	\$1,602 (37)	+\$266
Credit Score	576	585	+9
Debt Total	\$24,492	\$19,801	-\$4,691
Escrow Savings	\$0	\$1,116	+1,116
SNAP	47	38	-\$9

* All amounts are in 2017 numbers.

An analysis of economic trends for participants who had reached the one-year point suggests that these participants have made improvements in employment, income, credit score, and debt totals (See figure above).

Employment & Income

Employment increased by nearly a quarter. While the average income increased overall for the participants with complete income information on file, the full picture is more nuanced, largely because of fluctuations these participants experienced in their employment. It is important to note that the median earned income (typical month) measured at baseline (\$1,336) reflects only those who reported having income from employment when they enrolled. Likewise, the 12-month median earned income (\$1,602) reflects only those who reported having income from employment at the 12-month mark. In many cases these were not the same people, largely because participants moved in and out of work throughout the course of the year. For instance, among the 54 participants, only 31% (17 participants) had earned income at both baseline and the 12-month points. However, on a more encouraging note, 37% of these participants went from having 0 earned income at baseline to having earned income at the 12-month point, underscoring the increase in the number of participants that were employed by their 12-month point in the program. It is worth noting that roughly 30% remained at having 0 earned income at both points or had income at baseline but had no

earned income at the 12-month point. These fluctuations in employment are reflected in participants' sentiments regarding the barriers they experience achieving greater employment and work advancement. In qualitative interviews, participants discussed their challenges in becoming employed and the difficulty of obtaining skills, education, and job training, as well as frustrations in feeling stuck in dead-end jobs.

Credit and debt at 12-months

Data on debt and credit are promising. Over just one year, participants reduced their debt by more than 18% with an increase their credit score by 9 points. After 12-months enrolled in the program, nearly 60% of the 54 participants still had student loans as their greatest debt burden, with the average being \$22,538, down roughly \$2,000. In addition to student loans, a large majority, 70%, had more general or other debt as a burden. However, the amount of this type of debt is much less, at an average of only \$3,312. While the reductions in total debt are promising, three-fourths still have debt in collections.

When it comes to public assistance, participants had a modest reduction in their SNAP benefits. Although collectively participants only reduced their overall total, the actual number of participants receiving SNAP reduced by 20%. This modest reduction in the overall amount of SNAP (down \$9) may suggest that while the number of participants receiving SNAP declined a great deal, possibly largely because of increasing employment, there are most likely some participants who could have had their dollar amount increased as a result of job loss, having a child, expansion of household size, or other household change.

Economic Trends at Twenty-Four Months

Similar progress in employment, income, and credit made was made at the 24-month point. Figure 7 presents a snapshot of economic trends over the 24-month period.

Figure 7: Economic Trends of Participants Reaching Two-year Enrollment (N=19)*

**All amounts are in 2017 dollars.*

	Baseline	24-Month	Change
Percent Employed	47%	74%	+27 %
Median Earned Income (Mo.)	\$1,286 (9)	\$2012 (14)	+\$726
Credit Score	577	600	+23
Debt Total	\$21,159	\$22,272	+\$1,113
Escrow Savings	\$0	\$1,918	+1,918
SNAP	16	13	-\$3

Employment and Income

Overall employment increased by 27%. More than a third of participants had some type of work advancement, either moving from unemployment to part-time or full-time or advancing from a part-time job to a full-time job. The same scenario is true for participants who remained employed throughout the two years in the program. Taken together, nearly three-fourths sustained or advanced their work situation throughout the course of the program. Only one participant lost their job during this time. In addition to strong work advancements, participants also increased their earned income. It is important to situate these work and income advancements in the context of what participants' perceive as a challenging job market. FSS participants expressed their frustrations with Bangor's lack of diverse job market, detailing that outside of the service sector or food service there are only low-level social work or health care jobs. Despite these challenges, participants are making great progress in work advancement.

Credit and Debt at 24-Months

In addition to work and income gains, Bangor FSS participants also increased their credit scores by an average of twenty-three points. Only a handful of participants had a decline in credit score; their collective drop equated to a 63-point reduction on average. Yet over the same period of time participants' debt burdens grew by roughly \$1,000. A more in-depth analysis reveals that 68% of participants increased their debt by an average of \$ 7,888, while nearly a third reduced their debt by over \$12,000. Figure 8 presents an overview of sources of debt for participants who reached the 24-month mark. These findings underscore the complicated balancing act families must navigate to cover immediate household needs while attempting to invest in opportunities for themselves and their children. While enrolled in FSS, participants were able to reduce their student loan debt by \$3,191. In addition, participants have been able to pay down money owed on vehicles as well as decrease the amount of debt in collections. Alongside this progress, participants have also increased their use credit cards.

Figure 8: Sources of Debt for participants reaching 24-Months*

	Baseline	24-Month	Change
Student Loan	\$27,264(9)	\$24,073(11)	-\$3,191
Vehicle Loan	\$14,326(4)	\$11,836(6)	-\$2,490
Other Debt	\$3,229(16)	\$2,171(13)	-\$1,058
Credit Card	\$2,773(7)	\$2,922(12)	+\$149
Personal Loan	\$7,086(1)	\$14,389(1)	+\$7,303
Debt in Collections	\$7,123 (14)	\$4,307(13)	-\$2,816
Overall Debt Total	\$21,158	\$22,272	+\$1,780

*All amounts are in 2017 dollars.

Enrollment in Education & Training at Twelve and Twenty-Four Months

FSS participants are making advancements in education and training. Many are enrolled in vocational, associates, and bachelor’s certificates and degree programs. The Education & Training Flex Fund (ITSP) awards have been a great mechanism by which to gauge participant progress. With Flex Fund awards, participants can receive assistance in their efforts to overcome barriers to work and goal completion by having access to flexible/emergency funds. Eligible participants can receive up to \$500 each year for assistance directly related to an ITSP goal that will facilitate workforce development or access to education or training.

Figure 9: Education and Training Program Enrollment and Financial Assistance*

	12-Month (N=54)	24-Month (N=19)
Enrolled in Education or Training program	17	5
Receive Flex Funds Assistance	19	13
Average Flex Funds Amount	\$336	\$544
Receive Education/Work Incentive	28	6
Average Incentive Amount	\$106	\$158

* All amounts are in 2017 dollars.

Several FSS participants receive award payments to pay fees for courses, state boards, college books, and materials needed to become a licensed or certified RN, CNA, or home care provider. Additionally, over a quarter of participants received an Education, Training & Work Incentive award for maintaining consistent employment and/or increasing work hours. As mentioned before, FSS staff believes the greatest participant challenges stem from struggling to overcome employment barriers. “Some participants just don’t know where to start,” and they

face difficulty trying to find, on their own, the right training or employment options that will lead to finding a job that pays a livable wage in Bangor. While BHA's partnership arrangements with MEOC and EMCD are providing assistance in this area, employment challenges are likely to remain a significant concern for the majority of FSS participants.

More agencies are testing the practice of providing financial incentives or cash payments to reward work. For instance, the NYC Opportunity Work Rewards demonstration tests the impact of the escrow and additional cash bonus called "reward payments" among subsidized housing residents in NYC. These strategies are thought more likely to incentivize residents by encouraging positive work behavior and increased wages. As a result of BHA's Flex Fund and incentive payments, BHA has seen a high rate of college and job training completion among FSS participants.

Savings Goals and Escrow Accumulation

Savings Goals

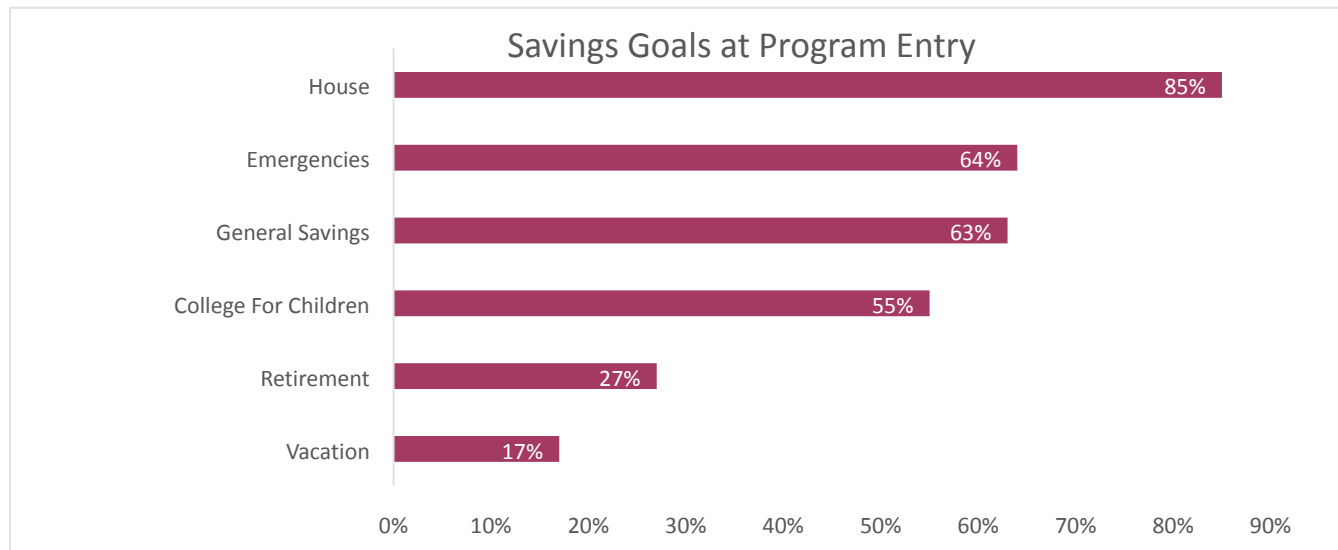
An important objective of the BHA Enhanced FSS Program is to promote savings and empower participants to use their FSS escrow account savings, as well as other personal savings, toward asset development purposes. When asked to indicate a savings goal, 92 participants identified a total of 276 different savings goals at baseline. Saving for a house, emergencies savings, followed by general savings, and college for children were the top savings goals, as noted in Figure 10 below. In an earlier analysis, findings from qualitative interviews revealed that many participants discussed the importance of having savings for economic security but overwhelmingly felt that saving was out of reach. Even participants who have spent more than a year in the program expressed this sentiment. One Bangor participant makes the connection between saving for emergencies and economic security:

Saving is really important. You never know what's going to happen. We're trying to build back up our emergency fund, but we had a lot of hospital expenses that we're paying on. We do put \$20 bi-weekly in our joint savings but it seems such a long way off for it to get tow where it should be for us to feel economically secure.

Although not designed to be a vehicle to practice the act of saving, many participants pointed to the escrow opportunity as a critical element that will aid their attempts to acquire savings.

Given their economic vulnerability, pronounced by limited income, as well as credit and debt challenges, participants still value saving and are managing to find ways to set aside a little a bit of money to saving for their long-term economic security.

Figure 10: Savings Goals Identified by FSS Participants at Program Enrollment (N=92)



Escrow Accumulation

The FSS escrow component represents a promising strategy for helping low-income families build assets. The emphasis on asset-building is consistent with the growing recognition that assets play a critical role in breaking the cycle of poverty. Prior research has shown that FSS graduates have succeeded in accumulating significant escrow savings, with the average escrow balance at the time of graduation being about \$5,300, according to the recent 2011 evaluation of HUD’s FSS program.³ Although FSS graduates can use their savings any way they choose, limited research suggests that common uses are vehicle purchase, down payment on a home, and post-secondary education. The literature on the importance of savings illustrates that families with assets and savings have the greatest potential to progress to financial security by establishing emergency savings for the household, investing in post-secondary education, or securing reliable transportation to maintain steady employment.⁴

³ de Silva, Lalith et al. (2011). *Evaluation of the Family Self-Sufficiency Program. Prospective Analysis*. Prepared by Planmatics and Abt Associates for the U.S. Department of Housing and Urban Development.

⁴ Moore, Amanda et al. (2001). *Saving, IDA Programs, and Effects of IDAs: A Survey of Participants: Downpayments on the American Dream Policy Demonstration: A National Demonstration of Individual*

Financial assets and savings can also help families purchase a home, resulting in greater residential stability and growth in home equity that provides long-term asset security and benefits for the household and future generations. Participants spoke about the benefits of the escrow for their families' financial security. Julie explained:

It is helping to know that I have \$2,200 being stashed that I can't touch. It was a pleasant surprise when I got the statement from Liz. It is just so impressive I have that much. It is an afterthought but I guess my income did increase because of my second job. I don't want to touch that money. That money is for our future. If we get close to the CAP, we will take it and put in a matched account or some other investment so it will grow and serve as a down payment for our house.

Figure 11: Escrow Account Balance for Participants Reaching One-year Enrollment (N=54)*

Total= \$31,596	(N)	Baseline Median	12-Month Median	Change
Monthly Escrow Deposit	29	\$0	\$182	+\$182
Total Escrow Balance	29	\$0	\$1115	\$1,115

*All amounts are in 2017 dollars.

Figure 12: Escrow Account Balance for Participants Reaching Two-Year Enrollment (N=19)

Total=\$28,768	(N)	Baseline Median	24-Month Median	Change
Monthly Escrow Deposit	15	\$0	\$231	+\$231
Total Escrow Balance	15	\$0	\$1918	\$1,918

Escrow account deposits are initiated automatically when the original earned income recorded at the beginning of the FSS Contract of Participation increases. An amount approximately equal to what would normally trigger an increase to the rent is deposited into an escrow account in the participant's name. At the one-year enrollment point, BHA FSS participants had escrow account balances that totaled \$32,348. For the nineteen participants at the two-year mark, their total balance was \$28,768. It is important to note that the number of participants without a sufficient employment or participants who are unable to increase their earnings will influence escrow saving patterns. Since funds deposited in escrow are a function of increased

earnings, a little more than half of the 54 participants had accumulated funds in escrow at the one-year enrollment mark. For those reaching the two-year mark, 80% had accumulated escrow funds. This means that for those at the one-year mark only half of participants had experienced an increase in what they earned. This seems right given that roughly 37% of participants had gone from earning \$0 at baseline to having earned income after a year. Although another third sustained employment at both points, that doesn't mean these participants experienced an increase in their earnings. An escrow deposit can only be triggered by earned income. Therefore, a participant must receive a raise, move from part-time to full-time work, increase hours, leave their existing job for one that pays more, add a second job, or increase their income in some other way in order to benefit from the escrow.

Among the one-year participants with funds, the average balance as of October 1, 2017 was \$1,116. Participants at the two-year point had on average of \$1918. The escrow balances range from \$3 to over \$3,000 for the one-year participants. For the two-year participants, the lowest balance is \$81 and the highest was over \$7,000. Among the one-year participants with funds in escrow, five had balances above \$2,500. In the case of the two-year participants, the top three balances were all greater than \$5,000. This significant amount in escrow suggests that these participants had substantial boosts in earned income or had no income when they enrolled in FSS and became employed shortly after. In fact, the 2011 HUD FSS study found that FSS participants achieve substantial escrow increases in three ways: (1) some start with full-time work and 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 hours and/or income.⁵

Among participants with funds in escrow, 31% worked full-time and 52% worked part-time. In fact, the majority of participants with the highest escrow balances after being enrolled in the program for one year either started at part-time employment or were not employed at all and later became employed full-time. This illustrates the great benefits of becoming employed and increasing one's income after enrolling in the FSS program.

⁵ de Silva, Lalith et al. (2011). *Evaluation of the Family Self-Sufficiency Program. Prospective Analysis*. Prepared by Planmatics and Abt Associates for the U.S. Department of Housing and Urban Development.

HUD guidelines state that escrow fund deposits can only be given to those receiving an increase in earned income in relation to their rent and starting income at the initial signing of the FSS Contract of Participation. This rule penalizes those already working full-time at the time of FSS enrollment. In the case of BHA FSS participants working full-time at the start of FSS enrollment, either they have yet to accumulate funds in escrow or have only accumulated funds in very small amounts in comparison to their counterparts who were unemployed or worked part-time at the time of enrollment. This means those already working full-time must receive a raise in their current work or seek another job that pays significantly more than their current job or job they had at FSS enrollment. This is a much steeper hill to climb, often resulting in much lower escrow accumulation for those already working full-time and who happen to maintain full-time work at the same starting income throughout the duration of the program.

FINANCIAL PRODUCTS, PRACTICES, AND CONFIDENCE

In addition to tracking economic indicators for participants, those enrolled in the Enhanced FSS program were surveyed about their use of certain financial products, as well as their financial practices, confidence, and perceptions of economic well-being. At the time of FSS program enrollment, all participants are asked to complete the Financial Well-Being Survey to establish a baseline. At each annual case management session, participants are also asked to complete the Financial Well-Being Follow-up Survey to gauge how financial product use and perceptions of financial practices, confidence, and well-being have changed over the year. This section compares responses from the full survey sample of BHA FSS participants (N=92) at program entry and responses from the follow-up participant sample (N=23) after one year.

BHA FSS participants were surveyed at different points throughout the program about their use of certain financial products, as well as their financial practices, confidence, and perceptions of economic well-being. At the time of FSS program enrollment, all participants are asked to complete the Financial Well-Being Survey to establish a baseline. At each annual case management session, participants are also asked to complete the Financial Well-Being Follow-Up Survey to gauge how financial product use and perceptions of financial practices, confidence, and well-being have changed over the year. This section compares responses from

the full survey sample of BHA FSS participants (N=92) at program entry, as well as responses taken from the follow-up participant sample (N=23) after one year.

Financial Products and Services

Low-income households in the United States can face significant barriers to accessing mainstream banking services and pay high costs for conducting basic financial transactions through alternative financial service providers such as a payday lenders, pawn shops, or check cashers. The *2015 FDIC National Survey of Unbanked and Under-Banked Households* revealed that nearly 22% of all households in Maine are unbanked or underbanked. Inadequate access to bank accounts and use of high-cost alternative financial services may undermine efforts to help families build savings and achieve financial security.⁶ Through strategic partnerships with financial empowerment organizations, the BHA FSS program aims to help participants access healthy financial products and services.

To better understand what financial products and services FSS participants use, participants were asked several related questions about their past and present use of certain financial products and services in the baseline Financial Well-Being Survey. BHA FSS participants appeared to be “banked” to a greater extent than the Maine households reported in the FDIC survey. Most (84%) had a checking account, 60% had a savings account, and 54% used direct deposit. Only 12% of BHA participants were “unbanked.” Considering the number of participants who do not have access to banking products, the use of alternative financial services such as payday loans, rent-to-own centers, check-cashers, tax Refund Anticipation Loans (RALs), and pawnshops remained quite small. Only a handful of participants reported using these services once or twice in the last year, with rent-to-own and check-cashing stores as the most commonly used services.

⁶ 2015 FDIC National Survey of Unbanked and Underbanked Households.

Figure 13: Financial Products and Services at Program Entry & 12- month Follow-up

Quality Financial Products	(N = 23)	Percent	(N = 23)	Percent
	Checking Account	19	83	20
Saving Account	16	70	17	74
CD	0	0	0	0
Employer Retirement Account	6	26	5	22
IRA	0	0	0	0
College Savings	0	0	0	0
Other Child Savings	1	4	2	9
Direct Deposit	14	61	17	74
Seen Credit Report	18	78	21	91
Check Credit Report	6	26	16	70
Negative Financial Products				
Pay Day Loan	1	4	0	0
Rent to Own	2	9	0	0
RAL	0	0	0	0
Check Cashers	0	0	0	0

Unfortunately, very few are connected to other financial products that will aid in building assets over time. Only 13 participants (14%) had a retirement account through an employer. No participants have a certificate of deposit (CD) or an IRA. Only one participant took advantage of a Child Savings Account, and another participant is enrolled in a matched-savings program, the Family Development Account. For FSS participants who have been in the program for 12 months, the data reveal very little take-up of positive products within the 12 months. However, it is worth mentioning that the increase in the number of participants who have seen and checked their credit reports may be a direct result of BHA’s making credit reports available to every FSS participant when they enroll in the program.

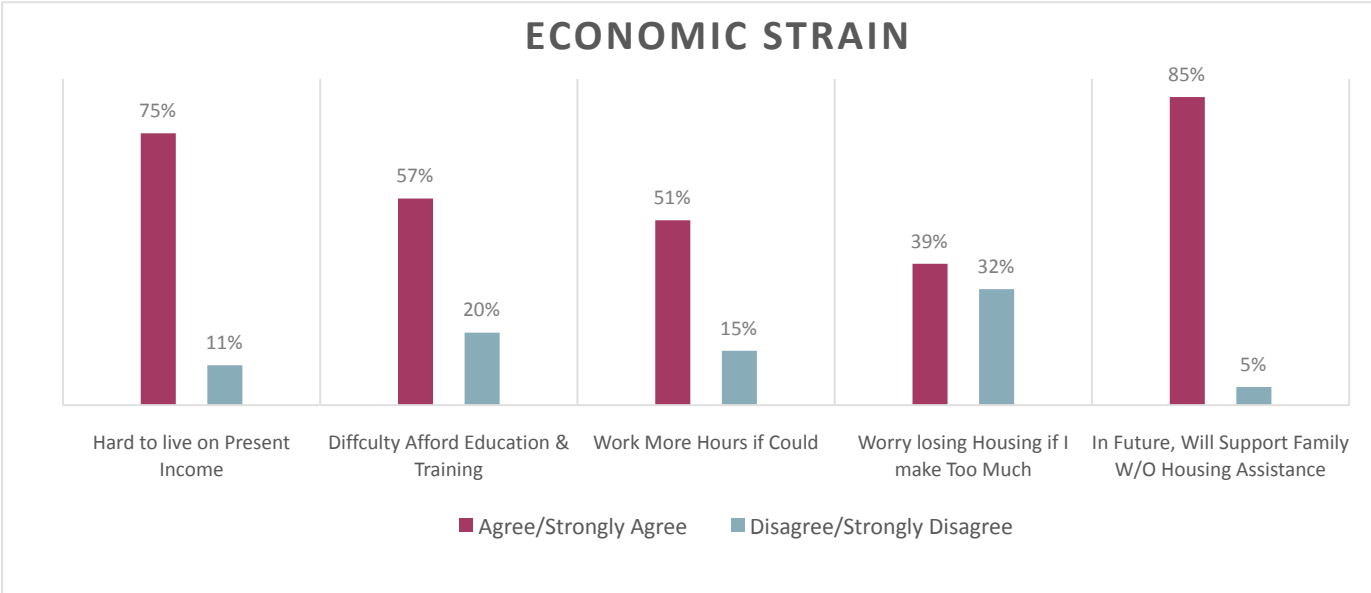
Perceptions of Economic Well-Being

Another important objective of the assessment is to understand residents’ perceptions of their own economic well-being. This focus is supported by the existing research related to the effects of asset accumulation documented in matched savings initiatives such as Individual Development Accounts and Child Savings Accounts, as well as in financial capability and empowerment programs. The evidence in the literature supports that savings and assets appear to increase economic stability in households, decrease economic strain, and promote a

positive future orientation.⁷ While research that demonstrates similar economic effects for FSS program participation is limited, this assessment provides an opportunity to explore this question in the context of a public housing program.

The response scores indicate the greatest agreement with statements regarding the difficulty families have paying everyday expenses and affording the necessary education to get ahead. It is important to note that 75% of participants agree or strongly agree with the statement that it is hard to live on their present income. In addition, while participants appear to be stifled by their limited incomes and their inability to work more hours if they could, they remain optimistic. An overwhelming 85% feel encouraged that they will be able to support their families without housing assistance in the future.

Figure 15: Experience with Economic Strain at Program Entry (N = 92)



Barriers

Just as BHA residents indicated feeling significant strain regarding their low income, they also recognize the barriers that make it difficult to achieve their goals. Overwhelmingly,

⁷ Moore, Amanda et al. (2001). *Saving, IDA Programs, and Effects of IDAs: Down payments on the American Dream Policy Demonstration*, Center for Social Development. Washington University, St. Louis.
 Shobe, Marcia and Kameri Christy-McMullin (2006). *Joining an Asset Building Program: The Social and Economic Correlates*. Journal of Evidence-Based Social Work. 61-78.Vol. 3(1).

respondents indicated problems with credit and debt or employment-related barriers as challenges they are facing. Nearly three-fourths indicated a poor credit score or other debt as their greatest obstacle to getting ahead (see Figure 11). Nearly two-thirds identified low-paying job and credit card debt as barriers to getting ahead. The chart below illustrates the highest-ranking barriers indicated by FSS participants. It is important to note that low-paying job (63%) and a “lack of skills, education, and training” (50%) still ranked moderately high. This is noteworthy, considering the relatively high education levels of this group noted in the earlier section. While respondents may believe their employment-related barriers are a result of limited skills and training, the data still pose the question regarding the current landscape of available jobs in the Bangor community, the barriers to accessing these jobs, and whether the skills and education of this group are appropriately aligned with what is available.

During qualitative interviews, many participants’ discussed feeling that they needed to go back to school to improve their work and career trajectories. Jesse, a one-year participant explained:

I think what is needed in our life is a change in degree or job because I’m just not bringing in any money. I don’t have employment security. My employment strategies just don’t seem to work for maximizing income potential. I need to enhance my capacity to earn more money and get the training and educational assistance I need.

The Enhanced FSS program, with its emphasis on work advancement through connecting participants to career exploration, career prep, and job training partners, is designed to assist with some of these barriers. Kelsey described how accessing supports for education training helped her get back on track:

I was stalled before this program. I am now currently in school. I got access to grants and scholarships with MEOC’s help. But I’m almost finished. She helped me get emergency funds because I had to pay for my exam licensing fees; this really helped me.

However, participants appear to talk more about the job and training barriers to getting ahead. It is evident by Figure 17 that debt and credit problems still dominate as the top barriers to getting ahead during the one-year follow-up. Although an analysis of economic trends is showing that participants are making progress in credit and debt by their one-year follow-up, it remains a top concern.

Figure 16: Barriers to Getting Ahead Reported at Baseline (N=92)

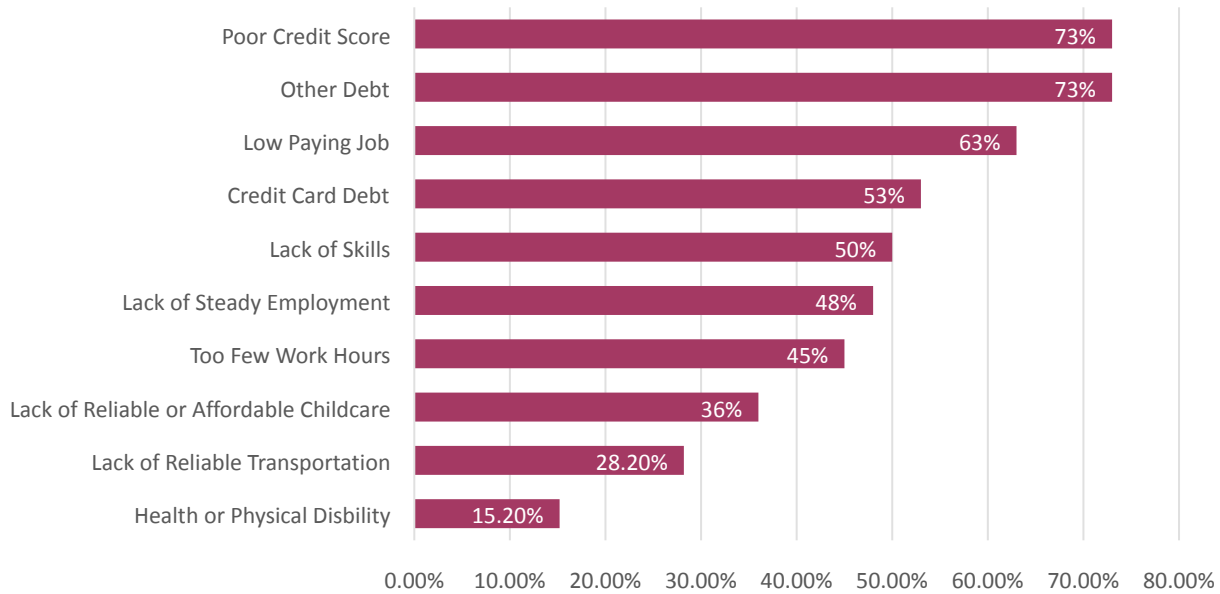
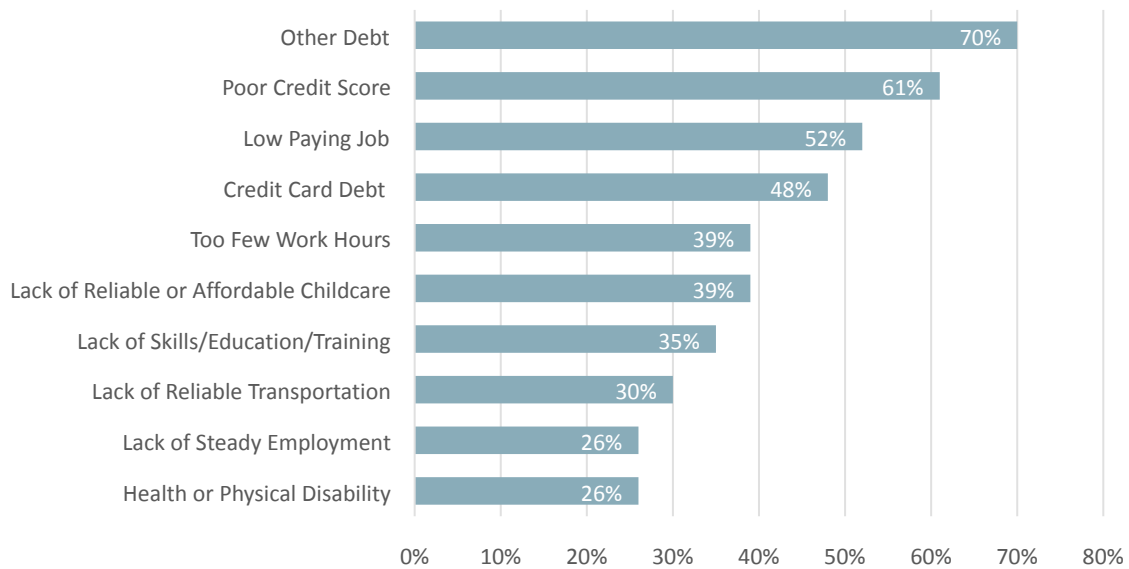


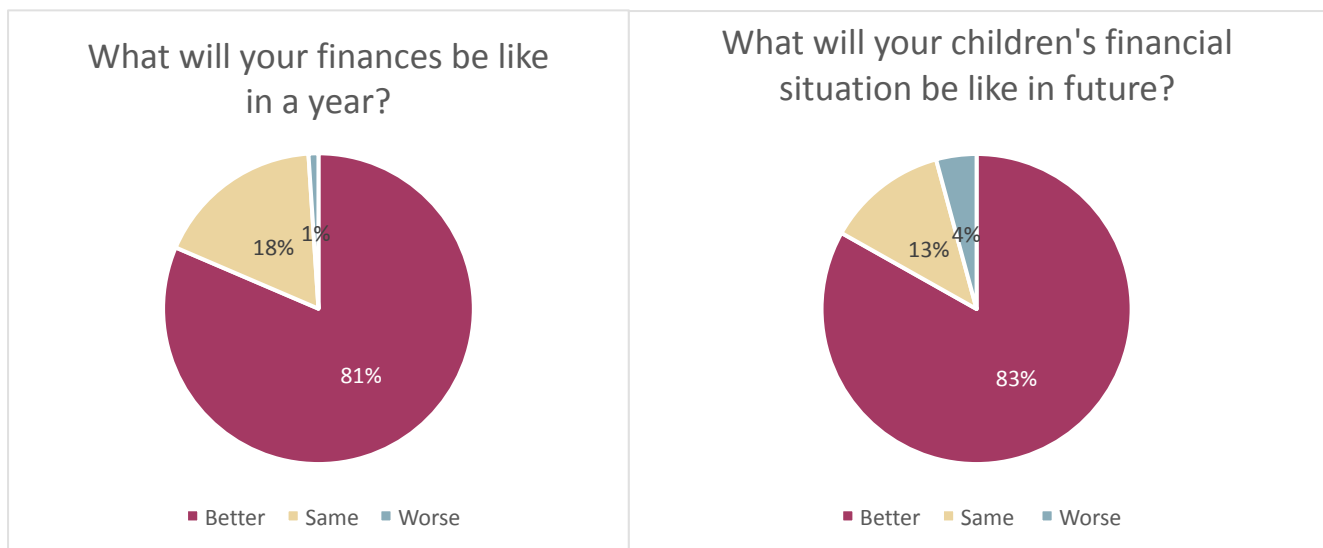
Figure 17: Barriers to Getting Ahead Reported at Follow-up (N=23)



Future Orientation

Questions regarding future orientation included in the baseline and follow-up surveys provide an opportunity to gauge participants' feelings of hope and optimism regarding their family's future. While participants experience concerns about money and the ability to afford basic expenses, and great concern about their ability to make gains in employment and work, they are optimistic about the future, especially when it comes to beliefs their own financial situation will improve and their children's financial situation will be better than their own. However, it is worth noting that participants appear to be slightly less confident in their own financial futures compared to that of their children's. The slight difference may suggest the worry and concerns about being able to overcome work challenges, credit, and debt, as well as the economic strain many still feel living on limited income and affording the things they need to save and get ahead. While the BHA Enhanced FSS program is helping participants access supports to overcome these obstacles, these barriers are very real and present for these families. It will likely take a few more years before some begin to feel a sense of real improvement and economic advancement.

Figure 18: Feelings about Future Financial Situation (N=92)



Summary and Conclusion

The program BHA has developed for FSS draws on its vision to develop new strategies to strengthen resident and household engagement, increase access to opportunity and collaboration in the Bangor community, and grow programs designed to help improve the quality of life of Bangor residents. BHA's enhanced model aligns FSS with key asset development and work advancement strategies through strategic collaborations with partners. Critical to expanding the Enhanced FSS Program and its successful delivery was the development of formalized arrangements with Bangor service providers. These formalized arrangements were based on mutual understanding, shared agreement, and service coordination, as well as open and consistent communication.

The participant-level assessment in this study describes demographic and economic characteristics captured at baseline for participants in the BHA Enhanced FSS program in Bangor, Maine. The analysis examines key economic outcomes related to income, employment, and asset accumulation as well as early program effects on financial practices and perceptions of financial security and well-being. Although the outcomes of the BHA FSS program will not be fully realized for several years, participant results covering the first two years in Bangor are encouraging. The majority of families in the program are single-parent households with children with families experiencing below poverty incomes. Bangor FSS participants, as a whole, have climbing employment rates, high education attainment, making progress in credit and debt, and building confidence setting financial goals and applying positive practices. While FSS participants recognize and are encouraged by the supports of the BHA FSS program, many still face barriers and attribute their financial problems and setbacks to their limited incomes and limited opportunities to align education and training with the existing job market in Bangor.

BHA's new partnership with EMDC is connecting FSS participants to skilled trades and industry, assistance for obtaining certifications in health careers, and career guidance as well as job placement and retention services. Additionally, BHA's expanded partnership with New Ventures Maine aims to assist participants with career exploration and planning to help those needing help identifying job interests and skills, making a career change, creating a plan, and seeking out possible funding for education and training. These new developments should help participants stabilize their employment trajectories as well as help provide access to the needed career-enhancing supports that participants cited as missing from their economic

mobility and well-being pathways. BHA's expanded approach to FSS, with emphasis on helping families overcome barriers to work, improve their financial stability, and build assets, is continually trying to help participants overcome these barriers through intensive case management and by constantly assessing service gaps and identifying new opportunities for strategic partnerships.

Implications for FSS Program Development, Policy, and Research

The findings from the multi-year study suggest important implications for program development, policy, and research. The successes in outreach and recruitment suggests the need for a more creative and pronounced effort in this area in standard FSS programs to ensure the FSS opportunity is made available to eligible families in subsidized housing. The positive reception of New Ventures My Money Works class focused on budgeting, credit, debt, saving, and retirement suggests the value of incorporating a financial education component as well as a concentrated focus on credit and debt in standard FSS programs. In addition, the importance of ongoing, customized case management to help participants reach core economic benchmarks and long-term financial goals suggests the need for expanding beyond the existing low-touch, case management model to include important economic objectives tailored to participants' education, financial, and familial needs. Thus, FSS programs should aim to be much more holistic in their approach, focus on two-generation approaches, form strategic partnerships that include children, youth well-being, and special-needs services, and emphasize serving the whole household, not just the participant.

Collectively, the promising outcomes present in the BHA FSS model speak to the potential benefits of aligning FSS with key asset development strategies that focus on improving financial skills, optimizing escrow funds, and strategic use of escrow disbursements toward overcoming barriers to work and school, as well as facilitating longer term asset building. These features should be further evaluated and explored in a variety of self-sufficiency and housing demonstration programs. Future research and evaluation will benefit from more experimental, random assignment and comparative analysis conducted with non-FSS participants and/or participants in a standard FSS program to measure the impact of the

added value of the BHA FSS program and other higher impact models on important economic indicators.

The research landscape of innovative approaches linked to subsidized housing will also benefit from systematic follow-up studies conducted with FSS graduates to provide insight into what the important factors were for successful completion of the program and whether they can be sustained after program participation. Follow-up analysis of graduates can help add to the understanding of whether FSS programs can deliver long-term positive outcomes for families that can be sustained in the future.

As housing agencies continue to increase the scale and scope of FSS, greater evaluation and assessment of these initiatives will be invaluable for expanding housing and asset development policy. Newly touted efforts present in Home Forward (Portland, OR), Compass FSS programs in Massachusetts, the Denver FSS and Homeownership programs, and BHA's FSS and new Families Forward Initiative (incorporating dual generation and youth development programming in FSS) all aim to incorporate the best learning from a myriad of disciplines to produce high-quality economic outcomes and consistent results for subsidized housing families. The current economic climate and landscape of public policy presents a good time to pursue a greater degree of testing and experimentation with the goal of strengthening rental assistance programs and identifying the right combination of services to improve outcomes for assisted families.