

BANGOR HOUSING AUTHORITY
ENHANCED FAMILY SELF-SUFFICIENCY
PROCESS AND OUTCOME SUMMARY
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Introduction

Housing-based self-sufficiency programs are innovative approaches that can address several enduring policy goals by providing low-cost housing opportunities to the nation's most vulnerable households while at the same time creating program support services to help families advance economically. In this vein, the Bangor Housing Authority (BHA) has been exploring ways to strengthen their resident and family engagement services to improve economic well-being and financial security of Bangor residents. As part of this effort, BHA developed a higher impact model for the US Dept. of Housing and Urban Development (HUD) FSS program with a focus on helping families overcome barriers to work, improving their financial stability, and building financial assets. The standard HUD FSS program is designed to help families living in public housing and those using Housing Choice Vouchers (HCV, formerly Section 8) progress toward self-sufficiency by reducing disincentives to working and assisting low-income families to acquire valuable savings over a five-year period. While building upon the basic elements of the FSS program, BHA's enhanced model aligns FSS with key asset development and work advancement strategies through strategic collaborations with partners in the Bangor community.

The current study represents the second of three reports for the multi-year evaluation conducted by the Institute on Assets and Social Policy at Brandeis University. The first report, published in the fall of 2015, introduced BHA's enhanced and expanded new approach for the FSS program. It included a process analysis examining FSS program implementation for BHA public housing. The analysis detailed the extensive planning and design phase, activities at program launch, satisfaction with and effectiveness of program delivery, and how the program evolved.

Initial results of the implementation analysis, as well as participant-level and survey data collected within the first six months of program launch, showed that the program demonstrated impressive successes in recruitment, enrollment, and retention, as well as early participant gains in income, savings, credit, and improvements in self-perceived financial confidence. This second-year report presents updated findings related to program delivery, coordination of program activities, baseline and economic characteristics, and early economic outcomes at key stages of program participation, as well as an examination of financial practices and well-being over the first year of participant enrollment.

The findings primarily speak to three objectives of the evaluation. First, does BHA's enhanced focus on asset development and work advancement strategies produce greater participant outcomes in employment, income, and accumulated savings? Second, what processes and systems are essential to ensure seamless program delivery and coordinated access to services provided by partner agencies? And third, how do staff and participants perceive the effectiveness of service delivery and participants' early progress on key measures?

I. HUD Family Self Sufficiency Program

I. a. Overview

The FSS program was enacted by Congress in 1990 and is 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' earnings grow. Housing authorities are expected to cover costs associated with recruitment, ongoing communications with FSS clients, and any FSS additional programming. Historically, HUD had operated two FSS programs: one within the HCV program and the other within the public housing program. Recently, the funding streams for both programs were combined¹, and taken together the FSS program serves roughly 65,000 families nationally.¹

Research from the field indicates that FSS is a promising employment enhancing and asset-building tool. Program success has been documented in four main areas: increased earnings, higher employment levels, asset growth, and homeownership. On average, FSS participants graduate with \$5,300 in savings in their escrow account.² A more recent study of a large-scale FSS study found that nearly 50 percent of study participants had accumulated savings in escrow by their fourth year in the program. Additionally, the study found that almost a third had more than \$5,000 accumulated savings in the escrow.³ Despite the well-documented escrow-accumulation advantages of the FSS program, preliminary data indicates that the program is still vastly underutilized nationally and in Maine. It is estimated that only 1% of housing residents are currently enrolled in the FSS program. In addition, only 42% of PHAs offer FSS programs.⁴ Most agencies that do offer FSS only reach a small fraction of potential participants. Maine data mirrors national data, which indicates that only 32% (8 out of 25) of PHAs in Maine offer the FSS program.

FSS program data currently collected (and required) by HUD is minimal and does not provide a clear picture of the program's current operations or effectiveness in Maine and elsewhere. While there is some indication that innovative features (i.e., financial education, intensive case management, work enhancements) lead to greater economic outcomes, lack of experimental design methods has made it difficult to assess the impact of particular programmatic enhancements on individual-level economic outcomes. As a result, a key component of the BHA FSS initiative will be the inclusion of a combination of innovative program features that will be subject to evaluative research to determine the benefits and potential for replication.

I. b. Basic Program Structure

Eligibility Determination, Intake, and Assessment: Families interested in the FSS program are asked to complete an application. The head of household must be a tenant in good standing according to the terms of BHA housing program regulations, HUD guidelines, or landlord-tenant agreement (HUD FSS Regulations 24 CFR 984.203).⁵ Once a family has submitted the application and been deemed eligible, the case manager works with the family to complete the

¹ Emple 2013. New America Foundation. Asset Building Program. Asset-Oriented Rental Assistance: Next Generation Reforms for HUD's Family Self-Sufficiency Program.

Núñez, Stephen, Nandita Verma, and Edith Yang. 2015. Building Self-Sufficiency for Housing Voucher Recipients: Interim Findings from the Work Rewards Demonstration in New York City. New York: MDRC. Website: www.mdrc.org

² de Silva, Lalith, Imesh Wijewardena, Michelle Wood, Bulbul Kaul. 2011. Evaluation of the Family Self-Sufficiency Program: Prospective Study. Washington, D.C: U.S. Department of Housing and Urban Development, Office of Policy Development and Research.

³ Núñez, Stephen, Nandita Verma, and Edith Yang. 2015. Building Self-Sufficiency for Housing Voucher Recipients: Interim Findings from the Work Rewards Demonstration in New York City. New York: MDRC. Website: www.mdrc.org

⁴ Based on review of FSS programs provided HUD, Notice of Funding Availability (NOFA) funding in 2014.

⁵ United States Publishing Office: Code of Federal Regulations. *Title 24 Housing and Urban Development*. <https://www.gpo.gov/fdsys/pkg/CFR-2012-title24-vol4/xml/CFR-2012-title24-vol4-part984.xml>

Individual Training and Services Plan (ITSP) and the family-specific Contract of Participation. These documents are designed to ensure that each FSS participant has a solid, achievable five-year plan for economic self-sufficiency backed by appropriate supportive services and be committed to the plan. To graduate from FSS, the following three conditions must be met: participant is employed; all household members have been free of TANF assistance for at least one year; and participant has achieved the goals outlined in the ITSP.

Case management: Each participant is assigned a case manager who serves as the primary contact and oversees the family's progress towards goals and successfully completing the program.

Referrals and supportive services: The FSS program is committed to making available resources and services needed by the participant as described in the ITSP. This may include referrals to education, training and employment programs, child care, transportation, substance abuse counseling, and other prevention services.

Establishment of escrow account: During the term of the FSS Contract of Participation, the housing authority maintains the escrow account for each family. Funds in the account reflect the difference between earned income at the beginning of the Contract of Participation and approximately 30% of any increase in earned income after this date that otherwise would have resulted in an increase in rent payments according to the HUD rules.

Interim access to FSS account funds and at program completion: Upon graduation (see conditions outlined above), participants are able to access all funds in the FSS escrow account. PHAs can give FSS participants an interim disbursement of their FSS account funds, if the participant has fulfilled certain interim goals and the purpose is consistent with their long-term goals (HUD FSS Regulations 24 CFR 984.305).

II. Bangor Housing Authority and FSS Program Development

Building on the national FSS structure, BHA has, since 2013, strengthened its resident and family engagement services as well as grown programs designed to help families advance economically. Serving as a quasi-governmental agency that provides housing opportunities for low- and moderate-income families, BHA seeks to leverage its current HCV FSS program along with its existing housing portfolio of roughly 740 affordable and market-rate apartments throughout Bangor and the surrounding communities of Hermon, Glenburn, Hampden, and Veazie. Through the provision of quality, affordable, and environmentally-responsible housing, BHA's vision includes the redevelopment of its family support programs, an expanded FSS program, and new emphasis to increase collaboration in the Bangor community.

As part of this effort, BHA has been a member of the Economic Opportunity Collaborative through which they are partnering with Eastern Maine Community College, United Way, Eastern Development Collaborative, and other economic development associations in the eastern Maine region. As a result of this involvement, their new executive leadership, and a renewed emphasis on helping to improve economic well-being and financial security, BHA has developed new programming that places family advancement at the core. These programs include an on-site Boys and Girls Club, partnership with AmeriCorps, a free lunch program, and summer children's activities. With the expansion of the FSS program, BHA will continue to implement new innovative strategies that will increase access to economic opportunity for Bangor residents.

In 2013, to springboard their vision for an FSS expansion, BHA commissioned a program assessment of their existing FSS program targeted to HCV recipients to expand the program’s scope and reach. The assessment found that respondents in public housing overwhelmingly expressed a willingness and desire to participate in an Enhanced FSS Program, if provided the opportunity. Additionally, respondents noted wanting to participate to receive support with credit, debt, and employment. The assessment provided BHA with the guidance needed to redesign the FSS program to enhance its effectiveness and to create a program more in line with BHA’s vision to regard housing as a platform for economic advancement. Additionally, the assessment helped BHA in its efforts to learn how to structure resources for increasing greater opportunities to a larger segment of the Bangor community. BHA decided that its expanded FSS initiative would incorporate the basic elements of a standard FSS program, but would also include a comprehensive set of resources designed to foster greater work and career advancement while also facilitating financial empowerment and asset building.

III. BHA FSS Program Model

As previously mentioned, the findings from the FSS program development assessment revealed that families need a comprehensive set of supports for economic advancement beyond employment and income. Seeking to leverage the platform of stable housing, the FSS design BHA created builds upon the work advancement and asset-building potential already embedded in the existing FSS structure. The model aims to support families in their efforts to manage and grow finances and to address credit/debt concerns, as well as build savings and assets, all essential for long-term economic well-being.

BHA has renamed the program the Enhanced FSS Program to reflect its new vision for the FSS program to serve as part of a broader mobility agenda for all of their housing residents in the Bangor community. The program BHA has developed for FSS draws on its twenty-plus years’ experience implementing the program for voucher holders as well as best practices in economic empowerment strategies being tried across the country. Figure 1 presents the added value of a BHA Enhanced FSS Program compared to what the standard FSS program offers.

Figure 1: BHA 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.)

a. Program Design

While incorporating the basic elements of the FSS Program, BHA has aligned FSS with key work advancement, asset-building, and financial capability through strategic collaborations with providers in the Bangor community. Major program features 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 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:** FSS staff assists participants with individualized goal setting and help them 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 workforce 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 better 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.

Implementing and Delivery of FSS: Perspectives on Key Areas

Research on how essential elements of BHA's enhanced model were implemented is drawn from participant and staff interviews, administrative data, and planning documents, as well as program meeting and memo notes. This section explores key features of FSS program implementation as well as perceptions of critical areas of program activity and service delivery. In this section, attention is given to essential components of program delivery, program maintenance, coordination of partner services, and organizational issues. Figure 2 summarizes the program status highlights for the first two years of the BHA Enhanced FSS Program.

Figure 2: BHA Enhanced FSS Program Highlights from August 2014 – August 2016

Program Activity	Number/Percent
Targeted Outreach to Public Housing Residents	500
Enrolled FSS Participants (Initial)	62
# of Orientation Sessions held	10
Penetration Rate of Targeted HH	25.6%
Retention to date	90% (six left the program before successful completion)
Graduates of the FSS Enhanced Program	3

Development of Strategic Partnerships with Shared Goals

An important feature of BHA’s expanded FSS initiative is to utilize the expertise and capacity of local community partners. BHA’s partner-centered model is guided by a shared philosophy of developing new strategies, increasing economic opportunities, and improving collaboration for families in Bangor. Critical to initiating the 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. Figure 3 below summarizes the engagement in critical areas of implementation and program delivery between BHA and its strategic service partners.

Figure 3: Management Plan and Arrangement of Partner Services

Activity	BHA	Strategic Partner Agency
Administration and Management	<ul style="list-style-type: none"> Facilitate and organize all FSS activity. Arrange partnerships via MOUs or subcontracts. Establish designated liaison between housing authority & service partners. Identify and assess service gaps and partnership opportunities. 	<ul style="list-style-type: none"> Assist in coordination of regular meetings with key staff at both agencies to assess partnership progress and meeting of partnership objectives.
Outreach and Recruitment	<ul style="list-style-type: none"> Facilitate all targeted and public outreach activities, including FSS orientations and direct outreach to tenant list. 	<ul style="list-style-type: none"> Collaborate with BHA to identify participants eligible to participate in FSS and partner services.
Needs Assessment, Service Coordination, and Strategic Referrals	<ul style="list-style-type: none"> Conduct needs assessment identifying client service needs. Manage participant referral and service coordination. Monitor participant access of services from partners. Ensure services are carried out per formalized agreement & MOU plans. 	<ul style="list-style-type: none"> Follow-up on strategic referrals and initiate contact with FSS participants. Communicate program service requirements. Assist in the participant eligibility, application, and enrollment process of external services.
Participant Progress and Follow-up	<ul style="list-style-type: none"> Provide case management, assist in goal setting, meeting key program targets, arrange quarterly progress meetings 	<ul style="list-style-type: none"> Provide regular status reports to FSS program regarding participant progress & status accessing external services

With regard to administration and management, BHA staff is responsible for managing and organizing all Enhanced FSS Program activity and service coordination. The FSS program manager is responsible for administering the FSS program in accordance with the BHA Action Plan and HUD guidelines. The FSS manager serves as the designated liaison between the housing authority and nonprofit partners, charged with facilitating service activity. Additionally, BHA staff is responsible for administering all outreach and recruitment protocols and resources. This can include maintaining relationships with area non-profits to help recruit

eligible participants, creating and distributing informational materials, hosting orientation sessions, and tracking the success of various recruitment activities.

The FSS manager is responsible for screening potential participants and completing all HUD-required documentation including the FSS application, Contract of Participation (COP), and Individual, Training, and Service Plan (ITSP). Designated partner liaisons assist BHA with the FSS enrollment process and the execution of FSS-related documents including the participant application, eligibility information, and need assessments.

In terms of participant support, the BHA FSS manager is responsible for referring participants to services provided by partner agencies. BHA continues to provide participant and program level information to allow partners to assess service arrangements for participants in support of the FSS program. Partner liaisons are to provide regular status updates to BHA using participant feedback and status forms. Partner liaisons are to assist in the coordination of regular meetings with key staff at both agencies to ensure communication, sharing of information, and progress toward achieving partnership goals and objectives.

The above stipulated administrative and management activity has ensured effective service coordination, regular monitoring of participant progress, and consistent reporting and participant outcomes.

Services Provided by BHA FSS Program Partners

Early on in BHA's initial planning and conceptualization stage, BHA initiated stakeholder meetings and strategy planning discussions with the City of Bangor and nonprofit organizations and other service agencies, including United Way, AmeriCorps, EnQuest Community Action Agency, and the workforce development and asset-based development sectors. As a result of these sessions, BHA partners developed programs for FSS participants related to career exploration, counseling and training, post-education access, financial education, and economic empowerment coaching. As highlighted in the 2015 Process and Implementation report, BHA developed formal partnerships with MEOC, New Ventures Maine (formerly Women, Work, and Community), MaineStream Finance, and Women Unlimited.

The programs and services offered to FSS participants by these key service partners in the first year of program activity are detailed below. A subsequent section will discuss how these partnerships were modified, changed, or evolved based on participant needs and growth of the FSS program.

Maine Education Opportunity Center

The Maine Education and Opportunity Center (MEOC) is a federal education initiative established to promote access to post-secondary education for traditionally under-represented adult populations within the state of Maine.⁸ MEOC provides post-secondary educational assistance, college planning, and career exploration assistance to adults or students who are considered first-generation college students. According to MEOC, their mission is to increase the number of adults attending college and increase awareness of educational advancement opportunities in communities where higher education would typically be out of reach. MEOC has established collaborative partnerships with colleges, adult education centers, and community agencies throughout Maine. The program model MEOC has designed for the Enhanced FSS Program provides participants with college admission planning, academic readiness assessments, career counseling, and referrals to a rich network of educational opportunity experts through informational workshops and individual counseling sessions. MEOC's workshop curriculum takes students through a four-step process that emphasizes essentials of college planning, career exploration, financial aid, and study skills.

Women Unlimited

Originally started as a welfare-to work program, the mission of Women Unlimited (WU) has evolved to improving the economic well-being of women, minorities, and disadvantaged workers in Maine by providing access to and support in trade, technical, and transportation careers⁹. Women Unlimited states that they maintain a community job bank with regularly updated employment opportunities throughout Maine. The organization offers nationally certified trainings to workers seeking to advance in the trades and construction industries. Women Unlimited also provides instructional resources, employer engagement assistance, and counseling services introducing women, formerly incarcerated, and other disadvantaged workers to non-traditional occupations that offer a livable and family sustaining wage.

The program WU has created for the FSS program provides participants with career prep, job training, and referral counseling that will prepare them for work and further education. The WU career developer is available to FSS participants twice a week at the Bangor Housing Authority. During this time the career developer will work one-on-one with clients to help assess skills and identify goals and career aspirations, as well as determine relevant employment opportunities. The career developer also offers a workshop once a month that features employer panels, resume prep, and mock interviews. Interested participants have the option to enroll in training boot camps offered at Women Unlimited locations.

New Ventures Maine (formerly known as Maine Centers for Women, Work, and Community)

For 35 years, New Ventures Maine has been a leading economic empowerment organization offering skills development in building a career, starting a business, and managing money¹⁰. The goal of New Ventures Maine is to develop a larger presence in Bangor for their asset development and financial education work. New Ventures Maine is providing the Enhanced FSS Program a four-week financial education workshop titled “My Money Works: Tools for Smart Money Choices.” The workshop is designed to help FSS participants gain the skills and confidence needed to budget, pay bills, reduce debt, increase ability to save, plan for retirement, and set personal financial goals. BHA FSS participants also receive informational resources related to New Ventures Maine Family Development Account and Rainy Day Savings Account programs. The Family Development Account (FDA) offers a matched savings account for income-eligible participants who want to save to buy a house, for education or training, or to start a small business. The program matches each dollar deposited by the participant into the FDA with up to \$4 from public funding and private donors. The Rainy Day Savings Account (RDSA) program offers a matched savings account for income-eligible individuals and families who want to save to pay for unexpected emergency expenses. This program matches each dollar deposited by the participant in the RDSA with \$1 from private donors. The workshop being offered to BHA FSS participants serves as a pre-requisite for eligibility into both programs.

United Way Cash Coalition

Spearheaded by the United Way of Eastern Maine, the UW Cash Coalition (UWCC)¹¹ is a partnership of community leaders and industry experts encouraging families and individuals in Penobscot, Piscataquis, Waldo, Washington, and Hancock counties to increase income, reduce debt, save for the future, and achieve financial stability. The UWCC provides year-round services to the community, offering free tax preparation to qualified tax filers, helping

employers bring financial education tools to their employees, and educating residents about how they can make the most of their money. Looking to expand their services beyond tax season, the UWCC has agreed to provide individualized, one-on-one financial empowerment counseling to FSS participants. The coaching sessions are individually designed to serve as a complement to the My Money Works workshop being provided by Women, Work, and Community. The sessions provide financial information specific to their situation, specialized referral services, and tools to increase their financial capability.

Changes and Modifications to Partner Services

As detailed in the 2015 BHA FSS Process and Implementation report, BHA was thoughtful and diligent about ensuring that the right partners were on board and could deliver services consistent with FSS program objectives. BHA successfully identified the majority of concerns and issues regarding the logistics surrounding partner services prior to program launch. However, BHA acknowledged early that a review of each agency's capacity and shared expectations for providing services would require it to revisit and assess service gaps, opportunities for expansion, modifications of services, and any misalignment between providers over the course of the program.

After the first year of participant enrollment, BHA 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. An example of a significant change that occurred as a result of this process involved Women Unlimited and UWCC. Although Women Unlimited provided valuable employment and job training assistance to FSS participants, because of funding setbacks they had to end the partnership with the BHA FSS program. As highlighted in the 2015 Process and Implementation Report, most of UWCC's work involved providing free tax preparation during tax time. While UWCC was looking to expand its services beyond tax season by helping to fill service gaps in the FSS program, it had hoped its role would crystallize a bit more. The majority of the program's contact with FSS participants was by phone, and program staff was not able to establish ongoing and consistent relationships with participants. Additionally, the UWCC staff member fulfilling this role was on as a temporary basis through the AmeriCorps program. Both events combined to make UWCC's connection to the FSS program partnership tenuous, and thus its participation eventually dissipated.

Discovering Opportunities for New Partnerships

Identifying a Financial Service Partner Specializing in Credit and Debt: MaineStream Finance

Because UWCC departed from the BHA FSS partnership, BHA needed to identify partners who could offer economic empowerment and financial capability services. Additionally, BHA FSS realized that after participants received their credit report in the first case management session, they needed more in-depth assistance understanding their credit report, as well as guidance in strategizing how to resolve debt issues and contacting creditors. Participants requesting further assistance with credit and debt issues were referred to MaineStream Finance. A subsidiary of Penquis Community Action Agency, MaineStream Finance (MSF) is a community development financial institution dedicated to providing economic development services to families and residents of Penobscot, Piscataquis, Knox, and Waldo counties.

MaineStream Finance: An Overview of Services Available to FSS Participants

MaineStream Finance aims to help increase access to financial service products and credit-based educational resources to low- and moderate-income families underserved by traditional banking services. MaineStream Finance serves residents in Maine by offering services related to business development, homeownership, saving and finance, credit, and financial literacy. Savings, loan, business development, and consultation services are available to entrepreneurs looking to start their own business. Additionally, individualized, one-on-one counseling to help families prepare for the home purchase, finance, and loan qualification process is available to first-time home buyers, along with foreclosure prevention counseling for those struggling to stay in their homes.

Credit Counseling Services Provided to FSS Participants

Seeking to expand its credit repair and home education services to participants in subsidized housing programs, MaineStream Finance has provided individualized credit counseling which is designed to provide FSS participants with individually-tailored support in understanding their credit report. Its primary aim is to help families overcome debt and credit barriers in efforts to become homeowners. This goal aligns with a key objective of the FSS program: to help participants increase their credit score to 680 and make progress toward paying down debt.

Currently, BHA has referred ten FSS participants for credit and debt assistance. MaineStream Finance's key activities with these FSS participants included intake assessment, budget review, development of a credit repair action plan, and review of other services that may be beneficial. Most of the ten participants indicated to staff they had goals of buying a house but many had significant credit and debt issues to overcome and did not know quite where to start. Staff at MSF discussed working with FSS participants on credit action steps and strategies for paying off debt in collections. Staff revealed that many FSS participants expressed concerns with being overwhelmed by past credit mistakes, inability to pay off large debts with lower incomes, and under employment. Staff stated that a few participants had medical debt, and MSF staff helped participants make calls to hospitals for special programs that can help them get those debts down.

Program Goals for FSS Participants

Staff at MSF mentioned excitement about working to get FSS participants to increase savings by enrolling them in the Family Development Account program that provides a four-to-one match. FSS participants receiving MSF assistance have yet to participate in any other programs beyond the credit counseling program. Primary goals stated by staff are to increase take-up of FSS participants enrolling in first-time homebuyer education, state-wide down payment assistance program, and other programs for homebuyers.

Staff at MSF believes that strengthening the engagement with the BHA community will open up greater service and program opportunities for FSS participants. BHA and MSF are in the process of examining and broadening the partnership in order to offer more tailored services that expose FSS participants to the full suite of financial service programs and products offered at MaineStream Finance.

Establishing a New Partnership for Employment and Workforce Development: Eastern Maine Development Corporation

As a result of WU's departure, BHA had to identify a new employment service partner that could help participants with the job search process, training, and career exploration. At the beginning of 2016, BHA reached out to Eastern Maine Development Corporation (EMDC), an economic development organization providing services related to workforce, business, and community development. BHA invited key staff from EMDC's career advising and workforce development department. After having several exploratory meetings discussing shared mission, strategy, and potential programs and activities appropriate for the FSS program, BHA formed a partnership with EMDC in summer of 2016. At the time of these interviews, BHA and EMDC were still in planning stages. They were trying to identify logistical issues, referral processes, and the action steps needed to get the new plan off the ground.

Overview of EMDC Services: EMDC's Emphasis on Economic Development

Established in 1967, EMDC is a private, non-profit organization serving as the state's Economic Development District and as a Certified Development Company. EMDC provides comprehensive business services throughout the state of Maine. EMDC provides workshops to provide assistance with creating a business plan, marketing, and human resource issues, as well as insurance and tax policies. EMDC aims to establish a competitive business climate that promotes innovation, builds a quality workforce, and supports infrastructure investment for the Bangor community.

EMDC's Emphasis on Employment, Community, and Workforce Development

In terms of community development, EMDC offers a range of services including helping communities in eastern Maine access funding through Community Development Block Grants (CDBG), assisting communities with creation of comprehensive community plans, ordinances, zoning, and land use management. EMDC is also a thought leader facilitating the formation of service and district area projects that require a cooperative approach spanning across several municipalities.

For job training and workforce development, EMDC provides training and education assistance such as help obtaining a CNA or CRMA certification, skilled trades and industry training, and tuition assistance. For employment and career assistance, EMDC provides career guidance, individual assistance with employment by connecting participants with a trained advisor to assist with placement and retention. EMDC also hosts a rich array of employer engagement services. The on-the-job training program helps provide valuable training and skill building to job seekers needing additional skills, while at the same time incentivizing employers, in the form of wage reimbursements to hire and train new employees. In addition, EMDC offers a match program linking employers with a pool of candidates that fulfill hiring needs and demands.

Service Goals for FSS Participants

While EMDC services are available and accessible to the broader Bangor population, the career, employment, and workforce development programs are especially valuable to FSS participants. EMDC has already provided assistance to four BHA FSS participants in the first year through a basic referral, prior to the formation of the partnership. EMDC and BHA are hoping that a more

focused partnership around career and employment development will help fill the void in the program. EMDC hopes that the partnership can provide greater outreach and help broaden the scale of their customer base in workforce development. EMDC's suite of services for the FSS program includes skilled trades/sector training in the medical assistance field; information technology; sign-making, wood-working, and carpentry; and support for acquiring CNA licensing and certifications. In terms of career counseling, EMDC will provide FSS participants with access to their Career Advising Program and placement assistance, as well as link FSS participants with networking workshops and employer/industry guest lectures.

This vast list of employment and career-related support services is thought to offer FSS participants a greater set of options, allowing services to meet them where they are in the career advancement process. The aim is consistent with BHA's recognition that FSS participants need more comprehensive assistance to become employed and progress toward long-term employment stability.

Expansion of Existing Partnerships

Expanding New Venture's Economic Empowerment Programs and Services

Just as BHA has had to make modifications or seek new partnerships, it has also spent a great amount of time expanding existing ones. The partnership with New Ventures Maine (NV) is an example of this. During the first year, New Ventures Maine was the primary economic empowerment provider, with its My Money Works course. Thirty-eight FSS participants enrolled in the 4-week financial education class between April 2015 and January 2016. As a result of the success of the class, many participants expressed a desire to see the course continue or attend a follow-up course once or twice a year, as a refresher. Similarly, many participants expressed a need for more in-depth assistance for dealing with personal finance matters. Thus, BHA and NV have explored providing a My Money Works "refresher" course that will allow participants to examine their financial health on 6 or 7 key financial health indicators based on the My Money Works curriculum.

Financial Counseling Services

Along the same lines, NV has provided individual financial coaching assistance to FSS participants. Because UWCC was no longer providing individualized empowerment counseling, where participants receive financial information specific to their situation, specialized referral services, and tools to increase their financial capability, this departure left a crucial void in the program for participants who need and find individualized assistance valuable. This addition by NV, however, has been slow to get off the ground. Because the one-on-one sessions are voluntary, only a few participants have taken advantage of the offering.

Staff revealed that some participants may be too overwhelmed with employment barriers to make their financial health a priority. Staff also revealed that they see how challenging it is for families to develop the habit of applying financial capability principles and practices to their personal situations. Both NV and BHA will continue to assess what combination of economic empowerment supports is most valuable and will be used regularly by participants. Both organizations aim to infuse the theme of economic security throughout the program and would like to find the most effective mechanism to deliver this message, so it isn't lost.

Additionally, NV staff would like to find additional mechanisms to infuse more asset-building concepts into their work with FSS participants. While NV is on track to achieve its goals and benchmarks for enrolling Bangor families in the Family Development Account and Rainy Day

Account programs, NV would like FSS participants to maximize these opportunities and realize that these savings opportunities can valuably assist their efforts to reach critical savings goals. Additionally, NV would like to strengthen its communication around retirement and investment by revisiting these concepts with FSS participants, since participants were provided only a mild introduction during the My Money Works course.

New Ventures Maine: The Addition of Career Exploration and Planning

While the economic empowerment piece of NV's work has been a significant contribution to the BHA FSS program, NV's career-related services are a new addition to the BHA service portfolio. NV expanded its program offerings to include career exploration and planning. These services will include individualized counseling and a five-week seminar. These services are designed to help those new to the job market or those needing help identifying their job interests, skills, and strengths get started. The seminar series will help participants make a career choice, create a career plan, and seek out possible funding for education and training. The NV career exploration and planning program is thought to be a perfect complement to the services and programs offered by EMDC. While EMDC programs are more suited for those who have already identified a career field or employment path but still need additional resources to become employed and retain a job or career in their field, the NV program helps those who need tailored guidance in their attempt to explore potential job paths and career areas and identify existing skillsets.

The expanded set of economic empowerment and career services offered by New Ventures Maine is thought to enhance the strategic partnership while at the same time offer FSS participants a much more comprehensive set of services in key areas that were not available in the first year.

Restructuring Administrative Resources and Maximizing Efficiencies

Although the BHA FSS program has been successful at maintaining and managing partnerships, the housing authority has embarked upon new terrain with the growth of the FSS program. This means that BHA must grapple with how to best manage administrative resources and staff time, maximize internal capacity, and decide when streamlining or realigning internal activities is necessary in order to ensure efficient implementation and effective operations of all its program and services.

The success and energy of the FSS program has impacted how BHA organizes, manages, or restructures other programs and staff responsibilities. This is because BHA wants to extend the opportunity and benefits of the FSS program to the broader BHA community. While the FSS program manager is the primary point person and is solely responsible for all FSS-related implementation and service delivery, a great deal of the administrative and management duties evolved during the first year of program implementation. In addition to absorbing all FSS functions, BHA has reorganized staff duties and responsibilities of the FSS program manager to include programs outside the traditional FSS portfolio.

One example of this is BHA's attempt to centralize and streamline their Resident Support Service Department (RSS). The Resident Support Service department "is dedicated to ensuring that public housing and residents in the HCV and public housing programs receive services that will enable them to achieve self-sufficiency." The department hosts a variety of programs targeted to youth and family development, such as a Boys and Girls Club, preschool play time, summer lunch program, nurturing parenting program, and the FSS program. BHA is in the

early stages of exploring how to model other RSS programs based on the design of the Enhanced FSS model. This shift has put the FSS program manager in charge of managing all RSS activity and the supervisor of all service coordinators in this department. This restructuring and realignment has resulted in both the public housing and HCV FSS programs being merged. These significant changes have resulted in the FSS program manager assuming new management duties, along with the addition of numerous other administrative tasks, without a significant shift in existing responsibilities or addition of new staff. The FSS program manager has been tasked with completing re-certifications, annual reviews, and income verifications for all FSS participants in both public housing and HCV programs, which was previously completed by a team of housing specialists.

While these restructuring efforts reflect BHA's desire to extend the benefits and resources of the Enhanced FSS design to other programs, the leadership must be mindful of the potential downsides. These downsides can include overburdening staff resources and requiring staff to be responsible for new responsibilities or administrative duties without significant training. Another issue can be the difficulty of trying to determine the right balance of resources for high-touch services with significant investment, such as the Enhanced FSS model, while steadily trying to improve lower-touch, minimally-resourced services. These challenges will require BHA to regularly review and reassess its internal capacity and discuss how to obtain the necessary resources to achieve collective goals for all of its programming, while optimizing organizational efficiency.

BHA FSS Outreach and Recruitment

Outreach and recruitment has been a key factor in BHA's strong service delivery and successful implementation. The generally low take-up and enrollment in FSS nationally suggests the need for more pronounced effort devoted to targeted and innovative recruitment strategies to reduce skepticism and other barriers to enrollment. As highlighted in the 2015 Process and Implementation report, BHA relies on a combination of public and targeted recruitment strategies, word of mouth, and internal and external referrals from outside service organizations. BHA's outreach and recruitment has been successful at allowing it to achieve its target recruitment and enrollment goals for its first two years of program implementation. Targeted and consistent outreach has resulted in a penetration rate that exceeds the national average for FSS. During the first year of program launch, BHA engaged 12% (30 out of 250) of the targeted non-elderly / non-disabled households. When the number is combined with the 25 participants who were currently enrolled in the BHA FSS HCV program, it represented a penetration rate of 22% of potentially eligible households. This compares to a national average of less than 1%.⁶ During the second year after program launch, BHA engaged 25.6% (64 out of 250) of the targeted non-elderly / non-disabled households, surpassing its enrollment target of 60.

⁶ Center on Budget and Policy Priorities, "Policy Basics: Federal Rental Assistance," July 7, 2015. <http://www.cbpp.org/cms/index.cfm?fa=view&id=3890>. And, FY14 FSS HUD Congressional Justification. Public and Indian Housing Family Self-Sufficiency Program: 2014 Summary Statement and Initiatives. <http://portal.hud.gov/hudportal/documents/huddoc?id=FAMSELSUFFPROG.pdf>

Targeted Outreach

As highlighted in the first Process and Implementation Report, BHA relied on a variety of targeted and public outreach strategies. Targeted outreach strategies included: (1) sending letters to all 500 households in BHA's public housing program; (2) targeting the fifty new public housing enrollees with a monthly FSS introduction mailing; (3) canvassing the entire public housing residential community by going door to door; and (4) home visits and phone calls.

As a result of the low return on some of these strategies, the FSS program explored new targeted outreach mechanisms. Potential FSS participants are referred directly by public housing property managers. These staff members have regular contact with residents during public housing orientation, recertification, and other housing-related contact points. The FSS staff has provided all property managers with referral forms so they can directly refer interested residents, as well as residents who could benefit from participation in the FSS program. Additionally, FSS information materials are included in every packet for new residents entering the public housing program for the first time. Additionally, FSS staff delivers a short presentation to new families entering public housing or the HCV voucher program during the required orientations.

Public Outreach Strategies

The BHA Enhanced FSS Program has also experimented with public outreach methods. Additional strategies include holding public info sessions about the FSS program. BHA staff revealed that the community-wide info sessions were not well attended and has since discontinued these sessions. Because the primary mechanism through which individuals are introduced or become oriented to the program is a phone call or an in-person meeting, FSS staff continues to make direct contact with each participant who expresses interest in learning more about the program. Although the info sessions were not well attended, Bangor-wide community events are well attended and have been good opportunities to recruit FSS participants. For example, the FSS Breakfast and the BHA Community Block Party held during the summers of 2015 and 2016, respectively, were two large events that provided the opportunity for BHA to advertise the FSS program. These events provided the opportunity to build exposure and awareness about the program's benefits.

Overall, BHA staff is being very thoughtful and persistent about reaching eligible and interested participants for the Enhanced FSS Program. However, when asked how outreach for the FSS program could be improved, staff overwhelmingly noted needing better marketing tools and an overall marketing strategy for BHA programs, a similar concern highlighted in the 2015 Process and Implementation Report. Staff also mentioned again that HUD rules may also pose barriers to marketing and messaging the program. Rules related to rent and income limits that restrict the ability of certain participants to accumulate funds in the escrow account may discourage potential participants from enrolling, as not being able to benefit from such a critical asset-building component of the program will make the program less attractive to many. Program staff will continue to document and track barriers to outreach and recruitment and will make program modifications and enhancements where appropriate to maximize participation and to ensure participants can benefit from critical components of the program.

Intensive Case Management

Families who enroll in the BHA FSS program work closely with the FSS program manager to receive ongoing support and make progress toward meeting their goals and overcoming barriers. While traditional FSS programs are characterized by limited contact with an FSS coordinator, BHA provides ongoing, intensive case management characterized by regular and focused contact for individual goal-setting and overcoming barriers. During the initial

meetings, supportive service needs are identified by completion of a detailed needs assessment covering areas such as employment, education, childcare, transportation, health, support systems, financial stability, and housing. This needs assessment is intended to solicit vital information regarding participants' current status, to determine what barriers need to be addressed, and to identify the appropriate referral services and programs needed to help. Program staff revealed that they make sure to walk participants through the services being offered through partner agencies as well as through how to access these services through the referral form, which the program manager completes and submits in person or through email on the participant's behalf.

In the initial program requirements, participants are required to meet with the FSS program manager monthly in the first six months of enrollment and then at least once every three months thereafter to ensure the participant is progressing and meeting their goals. While FSS staff indicated that they have regular contact with participants, they also said it's really on a case-by-case basis, with some participants needing to meet more. Staff also revealed that the goal is for participants to have regular meetings with the partner agencies. During the first year after program launch, it was too early to tell what the right level of contact and balance between BHA and partner agencies. However, FSS staff continues to grapple with the appropriate level of client engagement, contact, and follow-up. A later section will reveal participants' perspectives and experiences with case management and contact with key services offered by partners.

Monitoring Client Progress, Increasing Engagement, and Follow-up

FSS staff revealed that measuring participants' overall progress in the program has been a bit challenging, since success across participants is varied. Moreover, it is still early in the program for many participants who are making progress toward achieving smaller measurable goals and action steps. As an example of progress variability, two participants have already purchased homes with the assistance of Habitat for Humanity and the First-time Homebuyers Program. Additionally, a handful of participants have already completed job training and college degree programs. While these successes normally take the full duration of the five-year program to complete, it is remarkable that participants have made such great homeownership and educational advances in a short time. While it appears that the majority of FSS participants struggle with employment challenges, there have been a few participants that have made progress in their career mobility. Either by finding a well-paid position in their chosen career field, receiving a management promotion, or receiving a much higher paid position at work, FSS participants have made some significant work achievements. Moreover, it appears that most of participants' progress has been characterized by a large number enrolling in job training or certification and licensing programs.

The Education & Training Flex Fund awards have been another 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. 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 the new partnership arrangements will provide assistance in this area, employment challenges are likely to remain as a significant concern for the majority of FSS participants.

FSS and partner staff revealed that employment and training challenges are extremely stifling for a sizeable number of participants trying to overcome barriers that the FSS program does not directly address. This largely plays out in their ability to stay engaged, attend meetings, or follow through on key action items. Some participants have trouble following through with partner services or on a referral. FSS staff also revealed they've had difficulty reaching a few participants who have been no-shows for their case management sessions. It is likely that these participants are having great difficulty because they need assistance with other struggles such as managing mental health challenges, managing care for a child with special needs, transportation, child care, and legal issues, etc. As a result, the FSS program would like to be much more holistic in its approach, focusing on two-generation approaches that include children well-being services and an emphasis on serving the whole family, not just the participant.

From the service delivery standpoint, FSS staff would also like to improve the mechanisms used to track participant progress and engagement. BHA FSS staff recognizes the need to reassess the strategies currently in place to provide feedback and participant updates. FSS staff does not always know if participants are reaching out to providers or following through on next steps. If they had these things in place and enforced this level of accountability within the partnership, they could better support participants, monitor their progress, and identify areas to help facilitate their engagement in the program.

BANGOR HOUSING AUTHORITY
FAMILY SELF-SUFFICIENCY (FSS) PROGRAM
OUTCOME SUMMARY

NOVEMBER 2016

This section presents early findings and individual-level outcomes of BHA FSS program participants who enrolled in the Bangor Housing Authority FSS Program between March 1, 2015 and August 1, 2016. The early participant-level findings establish a starting point for examining the research question: Does BHA's enhanced focus on asset building and workforce advancement strategies produce significant gains in employment, income, and accumulated savings? The present analysis will provide a baseline economic profile of all 62 participants who enrolled in the BHA FSS program during that time period, as well as include an analysis of participants' progress on key economic indicators after being enrolled for one year. An earlier preliminary summary, released in January 2016, provided a snapshot of early baseline and interim economic progress for participants who enrolled between March and December of 2015, as well as an analysis of those who had reached their six-month point in the program. The current summary aims to provide a fuller picture of participants' progress since more participants have been enrolled in the program for a longer time, therefore receiving a greater dose of program effects that may be a factor in any positive change seen in participant progress.

This summary analysis presents a more thorough assessment of progress on key economic indicators at incremental stages throughout the duration of the program. Economic indicators tracked since baseline provide the means by which 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
- Achieve and maintain healthy income-to-debt ratio
- Utilization 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

To provide information about the economic characteristics of Bangor Enhanced FSS Program participants, BHA collected baseline economic and demographic data when participants enrolled in the program. This information includes: gender, race/ethnicity, age, marital status, employment status, etc. Information was derived from participant-level administrative, program, and survey data collected regarding financial practices and well-being.

FSS program participants were asked to complete the Financial Well-being Survey when enrolling in the program. The survey captures participants' financial skills, access to financial services, utilization of quality financial products, and self-perceived financial security and well-being. Survey items are self-reported and are primarily dichotomous yes/no questions

measured at the ordinal level (i.e., 5-point scale from strongly agree to strongly disagree). The survey was developed by IASP staff and adapted from survey instruments previously used and tested with a similar population. The baseline questions were administered by BHA FSS program staff between March 2015 and August 2016. The survey is also administered annually to measure change over time in participant perceptions.

II. BHA FSS Participant Demographic and Economic Status Characteristics of the BHA FSS Participants

Key characteristics of the 62 participants enrolled in the BHA FSS Enhanced program as of August 2016 are as follows:

- Respondents are primarily female (80%). They range in age from 21 to 59 years, with a median age of 33.
- The overwhelming majority identify as Non-Hispanic White (95%), with a few participants who identify as Hispanic or Native American.
- The average household size is 3, with the majority of all families classifying as single/never-married or divorced families with children.
- Ninety-five percent of all participants have a high school diploma or a GED. Forty-five percent of all participants have attended some college or technical training program and 23% have an associate's degree or higher.
- The average length of time FSS participants have spent in the public housing program is 4.5 years.
- The majority of participants (56%) were unemployed at the time they enrolled in the program. While 44% were working, the majority of all working participants were working only part time (55%), outnumbering those working full time (41%).

Income and Public Assistance

The vast majority (85%) of all 62 participants have annual incomes below \$25,000. Half of all participants (50%) 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 \$36,272 and where 25% of Bangor households fell under the poverty line in 2015.^{7 8}

Given the low incomes of the FSS participants, many receive additional income and public assistance supports. These include child support, TANF, Supplemental Nutrition Assistance Program (SNAP, formerly known as food stamps), and SSI/SSDI. In fact, an overwhelming percentage (84%) were receiving SNAP (food stamp) benefits and 31% were receiving SSI/SSDI for themselves or their children. In addition to a large proportion receiving food assistance, nearly 85% receive MaineCare/Medicaid or Medicare. The fact that few households receive TANF assistance is noteworthy, since a family 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

⁷ U.S. Census Bureau, 2015 American Community Survey 1-year Estimates.

⁸ 2015 FDIC National Survey of Unbanked and Underbanked Households.

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 62 participants who had credit scores recorded at baseline, the mean score was 578.

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 \$27,746. Nearly 70 percent of all BHA FSS participants have debt greater than \$5,000. Student loan debt is the most common source of debt (60%), with an average of \$22,590. Credit card debt is another common source of debt (55%) with an average credit debt burden of \$2,533. In addition, a large number, nearly three-fourths (71%), have debt in collections.

Economic Trends at Twelve Months

BHA tracks credit, debt, income, and public benefits data for participants on an annual basis throughout the program. As of August 1, 2016, 22 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.

Figure 4: Economic Trends of Participants Reaching One-year Enrollment

	(N)	Baseline Median	12-Month Median	Change
Credit Score	19	580	600	+20
Debt Total	22	\$29,890	\$22,490	-\$7,400
Earned Income typical month	--	\$1,292 (10)	\$1,460 (12)	\$168
SNAP	22	\$289.86	\$263.18	-26.68

An analysis of economic trends for participants who had reached the one-year point suggests that these participants have made improvements to their income, credit score, and debt totals. (See Figure 4.) 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 measured at baseline (\$1,292) reflects only those who reported having income from employment when they enrolled. Likewise, the 12-month median income (\$1,460) 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 these participants moved in and out of work throughout the course of the year. For instance, among the 22 participants, only 10 were employed at the time of enrollment (baseline), while 12 were not employed at the time of enrollment. Among the 12 unemployed participants at baseline, 6 participants remained

unemployed at the one-year mark. The remaining six found employment. Three of the six found full-time work and three found part-time work.

Of those 10 who were already employed at baseline, four of those 10 were no longer working at the one-year mark. Only two of the remaining 6 who were working at baseline were still working full time at the one-year mark, while the remaining 4 were still working part time. This means only 6 people maintained steady employment for the duration of the entire year of being enrolled in the program. For others, a few participants lost their jobs after they enrolled in FSS, and a few participants acquired jobs after they enrolled.

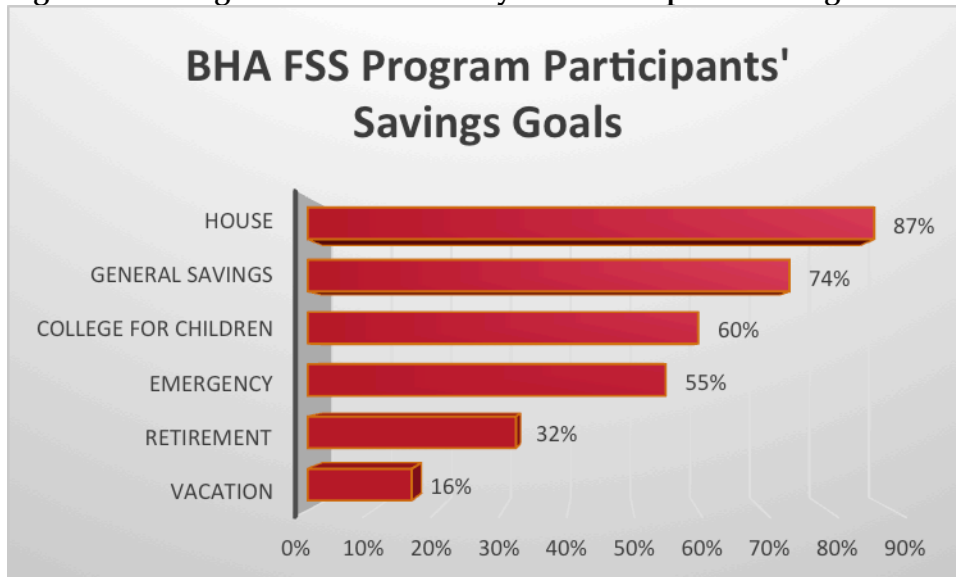
These fluctuations in employment may reflect the difficulty FSS participants have securing steady employment or advancing in work in the Bangor community. It is hoped that the analysis examining work and income patterns will have more significance after participants have spent more time in the program and receive more comprehensive employment supports from partner agencies, and after the program grows in numbers. These events will allow for a more thorough analysis of *within group vs. between group* differences in income among participants reporting at more comparable points in time, therefore providing a more complete picture of which participants are making progress and which are struggling to meet core program objectives.

Savings Goals and Escrow Accumulation

Savings Goals

An important objective of the BHA Enhanced FSS Program is to promote savings and empower participants to utilize their FSS escrow account savings, as well as other personal savings, toward asset development purposes. When asked to indicate a savings goal, 62 participants identified a total of 201 different savings goals at baseline. Saving for a house, acquiring general savings, followed by college for children and saving for emergencies were the top savings goals, as noted in Figure 5 below. In a later section, findings from qualitative interviews conducted with program participants who have been in the program for one year will help provide an in-depth understanding of participants' progress toward these savings goals.

Figure 5: Savings Goals Identified by FSS Participants at Program Enrollment (N=62)



Escrow Accumulation

One of the most important benefits of the FSS program is the opportunity to accrue savings in an escrow account. 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.⁹ 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. 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 family, investing in post-secondary education, or securing reliable transportation to maintain steady employment.¹⁰ Financial assets and savings can also help families purchase a home, resulting in greater residential stability and equity that provides long-term asset security for the family.

Figure 6: Escrow Account Balance Data

	(N)	Baseline Median	12-Month Median	Change
Monthly Escrow Deposit	12	\$0	\$249	+\$249
Total Escrow Balance	12	\$0	\$,1475	\$1,475

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 their one-year enrollment mark, BHA FSS participants had escrow account balances that totaled \$16,593. It is important to note that the number of participants without a sufficient employment history will influence escrow saving patterns. Since funds deposited in escrow are a function of increased earnings, only 20 percent of all participants had accumulated funds in escrow at the one-year enrollment mark. This suggests that not very many participants have experienced an increase in what they earned. However, 50% of all FSS participants reaching the one-year enrollment mark had begun to accumulate funds in the escrow account. Among the participants with funds, the median amount as of August 1, 2016 was \$1,475.25. These escrow amounts range from \$72 to over \$3,000. Among participants with funds in escrow, four had balances above \$2,500. 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 2010 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.¹¹

⁹ 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.

¹⁰ 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 Development Accounts*. Center for Social Development. Washington University in St. Louis.

¹¹ de Silva, Lalith et al. (2011). *Evaluation of the Family Self-Sufficiency Program. Prospective Analysis*. Prepared

Among participants with funds in escrow, 36% worked full time and 54% 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.

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 and Services used by FSS Participants at Program Entry

BHA FSS participants are surveyed at several different points in 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 in order to gauge how financial product use and perceptions of financial practices, confidence, and well-being have changed over the year. As of August 1, 2016, 22 participants completed the follow-up survey. This section compares responses taken from the full survey sample of BHA FSS participants (N=62) at program entry, as well as responses taken from the follow-up participant sample (N=22) after one year.

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.¹² 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 (85%) had a checking account, 61.3% had a savings account and 57% used direct deposit. Only 11.3% of BHA participants were "unbanked." Considering the amount of

by Planmatics and Abt Associates for the U.S. Department of Housing and Urban Development.

¹² 2015 FDIC National Survey of Unbanked and Underbanked Households.

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.

Unfortunately, very few are connected to other financial products that will aid in building assets over time. Only eleven participants (18%) had a retirement account through an employer. No participants have a certificate of deposit (CD) or an IRA. Only 1 participant is taking 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 twelve months, the data reveals very little take-up of positive products within the twelve months. However, it is worth mentioning that the increase in the number of participants who have seen and check their credit reports may be a direct result of BHA making credit reports available to every FSS participant when they enroll in the program.

Figure 7: Financial Products and Services used by FSS Participants at Program Entry & 12-month Follow-up

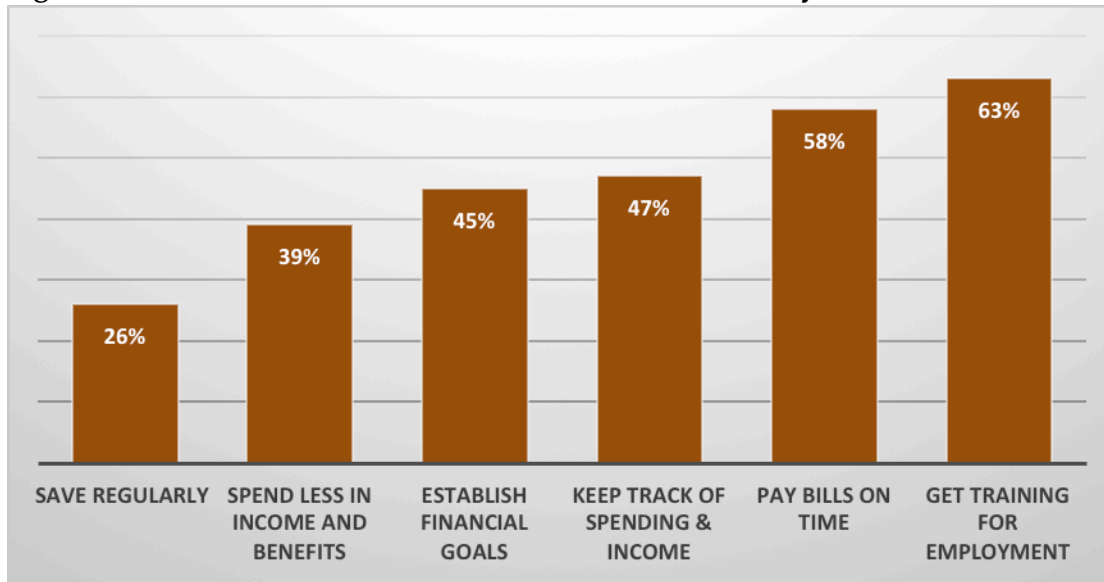
Quality Financial Products	Baseline		One-year Follow-up	
	(N = 18)	Percent	(N = 18)	Percent
Checking Account	15	83	16	88.9
Saving Account	14	77.8	14	77.8
CD	0	0	0	0
Employer Retirement Account	5	27.8	4	22
IRA	0	0	0	0
College Savings	0	0	0	0
Other Child Savings	0	0	0	0
Direct Deposit	12	66.7	13	72
Seen Credit Report	13	72	17	94
Check Credit Report	3	1.6	12	66.7
Negative Financial Products				
Pay Day Loan	0	0	0	0
Rent to Own	0	0	0	0
RAL	0	0	0	0
Check Cashers	0	0	0	0
Cash Advance	0	0	0	0

Financial Practices of Participants at Program Entry and at 12-month Follow-up.

By connecting participants to financial capability and empowerment services from organizations like New Ventures Maine and MaineStream Finance, BHA hopes to help its participants develop financial skills and increase their confidence to apply healthy financial practices related to budgeting, saving, and credit and debt management. In the baseline survey, all 62 participants were asked to rate their confidence in their ability to pay bills on time, establish financial goals, save regularly, track spending, and spend less. The responses indicate that participants seem relatively confident in their ability to engage in healthy financial

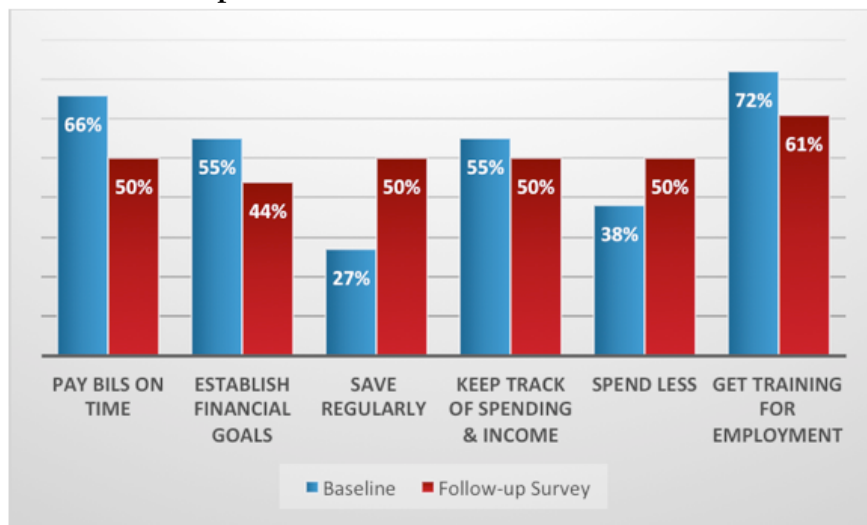
practices, especially paying bills on time and accessing training to increase employment. However, participants' confidence related to saving regularly is substantially less.

Figure 8: Financial Practices Results: Percent Confident/Very Confident: N=62



For BHA FSS participants who reached their 12-month enrollment point, data reveals that their confidence related to financial practices appears to be more mixed. Results actually demonstrate a decrease in their confidence to engage in these practices on the majority of the six indicators. While surprising and unexpected, these findings may reflect the challenge participants have applying new financial skills and adopting positive behaviors. Additionally, given their low incomes as well as their challenges with credit and debt reported at baseline, it may take more time for participants to acquire and apply these concepts. However, it is noteworthy that the increase in participants who expressed confidence in their ability to save regularly to achieve goals and spend less in income increased over the twelve-month period. This is significant because both ranked the lowest in the full sample at baseline.

Figure 9: Financial Practices Results: Percent Confident/Very Confident: Baseline vs 12-month Follow-up N=18

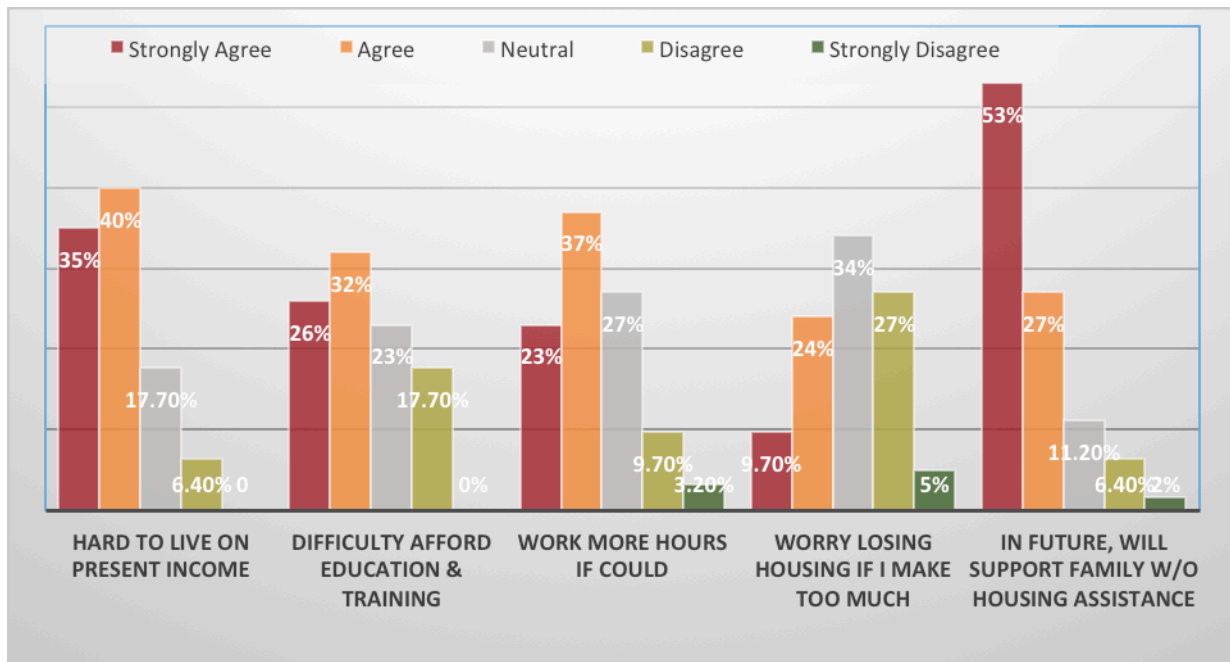


Perceptions of Economic Well-being

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.¹³ 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 80% feel encouraged that they will be able to support their families without housing assistance in the future.

Figure 10: Experience with Economic Strain at Program Entry (N = 62)



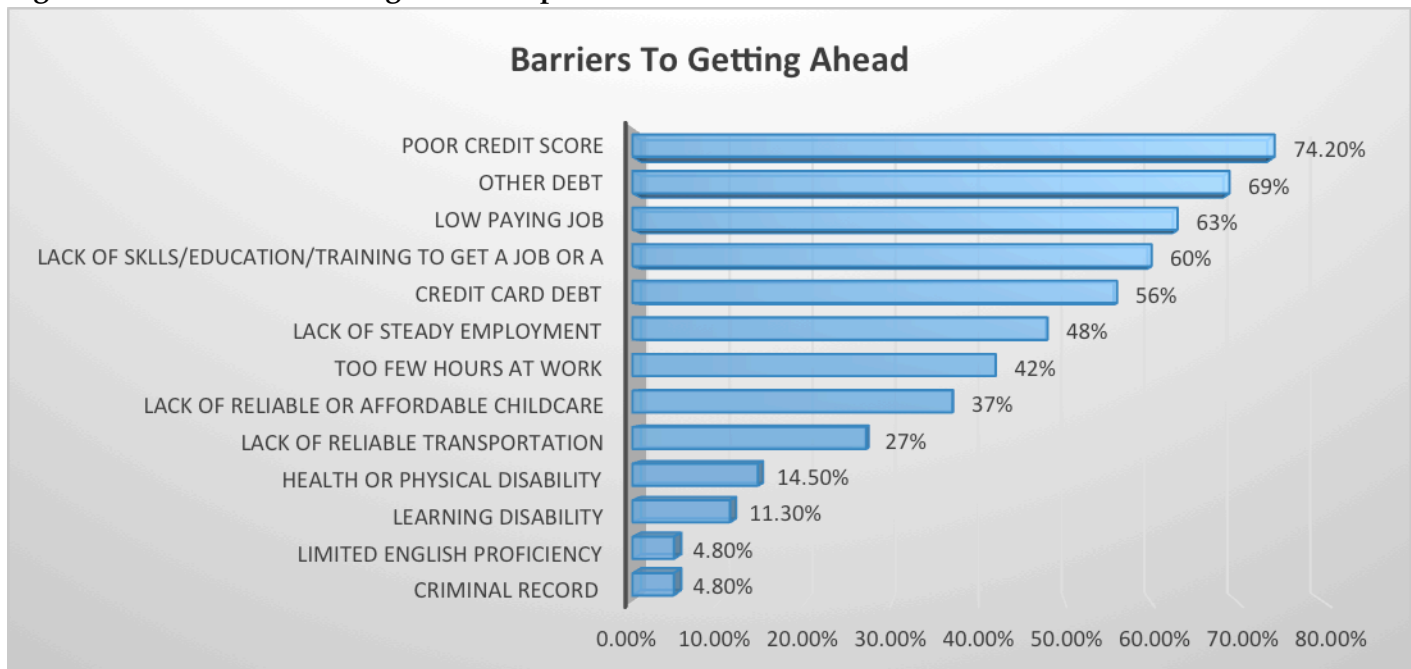
¹³ Moore, Amanda et al. (2001). *Saving, IDA Programs, and Effects of IDAs: Down payments on the American Dream Policy Demonstration*, Center for Social Development, Washington University, St. Louis.

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).

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, respondents indicated employment-related barriers or problems with credit and debt as challenges they are facing. Nearly three-fourths indicated a poor credit score as their greatest obstacle to getting ahead. (See Figure 11 below.) Nearly 70% identified other debt and more than half reported 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 and 'lack of skills, education, and training' still ranked moderately high (nearly 2/3rds). 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 poses the question regarding the current landscape of available jobs in the Bangor community, the barriers to accessing these jobs, and if the skills and education of this group are appropriately aligned with what is available. The BHA FSS program, with 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. The interview summary in a later section will more thoroughly examine how the employment-related barriers, namely low-paying jobs, lack of skills, and lack of steady employment continue to impact participants' career and work trajectories.

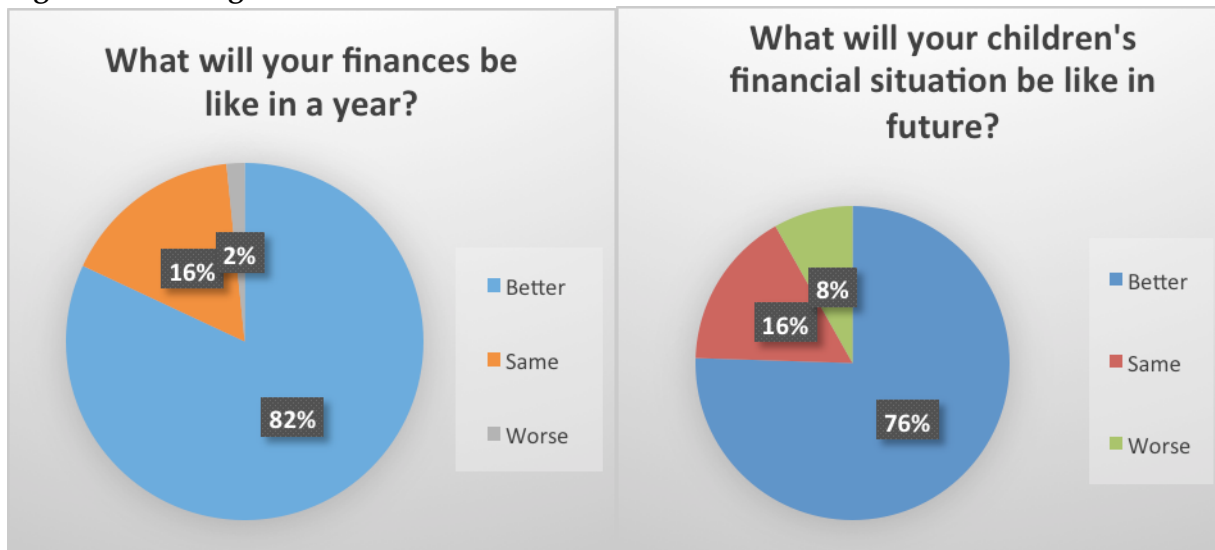
Figure 11: Barriers to Getting Ahead Reported at Baseline (N=62)



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 little confidence in 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 or 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 children's financial future. The slight decline may suggest the worry and concerns these parents may have in their ability to invest in their children's future, as indicated by the low number participating in child-saving and college savings programs.

Figure 12: Feelings about Future Financial Situation (N=62)



QUALITATIVE INTERVIEWS WITH PROGRAM PARTICIPANTS

The purpose of the qualitative assessment of the Enhanced FSS Program was to assess in greater detail participant experience after being enrolled for one full year. In-depth interviews were conducted to provide a richer understanding of participant work advancement experiences, perceptions of family well-being, goal attainment, strategies to overcome personal challenges, and the effects of program activity on financial practices and savings behavior. In addition, qualitative interviews provide an opportunity to understand participant perceptions of their own progress toward achieving the key indicators related to BHA FSS core program objectives

This section takes a closer look at participant perspectives of core features of the BHA FSS program, providing a deeper examination of participant satisfaction with program implementation, service, and delivery. The information will guide an understanding of what works well, as well as the improvements and enhancements that could be added to the existing Bangor FSS design, and that could be critical for any newly developed or replicated FSS programs throughout Maine.

Qualitative Research Methodology

The qualitative study design called for interviewing at least half of participants reaching their one-year enrollment anniversary. The design called for using a purposive sampling technique to ensure that interview participants were of different racial/ethnic backgrounds, marital, employment, and other socio-economic characters. Several attempts were made by the housing authority, as well as IASP researchers, to encourage participation in the interview study. As a result, the final number of participants interviewed was eleven.

While it is not possible to develop definitive conclusions from the small number of participant interviews, the sample is representative of BHA FSS participants, whose responses add depth and insight to the economic baseline and outcome findings presented in an earlier section. At the time of the interview, all participants had been enrolled in the BHA FSS program for at least one year. Enrollment dates range from March 2015 to August 2015, and the interviews were conducted from March 2016 to August 2016.

The Institute on Assets and Social Policy team developed and implemented the interview protocol and procedure. IASP worked with BHA FSS program staff for scheduling and coordinating participant availability. The interview only took place if the participant understood and signed a consent form. Participants were also asked if they consented to be audio-recorded. Interviews were 55 to 90 minutes each. All interviews were conducted by telephone. Data collected from the in-depth interviews was analyzed using line-by-line analysis and interview contents were categorized by major thematic topics: **goals and aspirations, activities during coaching sessions, escrow and savings behavior, income and work experience, credit/debt repair, financial practices, and perceptions of financial well-being/economic security.**

Characteristics of BHA FSS In-depth Interview Participants at Enrollment

The demographic and economic characteristics of the 11 participants are as follows:

- The majority are female (male participants were included).
- Participant age ranges are from early thirties to mid-forties.
- Overwhelmingly single-parent households with children (a few married households were included).
- Participants are overwhelmingly white; however, the sample is representative of the overall BHA resident population and the Bangor population more broadly.
- While very few have only a high school diploma, the majority have some post-secondary college or technical education or training.
- The interview sample consists of a healthy mix of unemployed and employed participants with those working part time slightly outnumbering those who are unemployed.
- Interview participants work primarily in the service sector, including retail, fast food, and some in the social and health care sectors.

Reasons for Enrolling: Overcoming Barriers, “Jumpstarting,” and Setting Goals

When recalling their motivations and aspirations for enrolling in the FSS program, several participants noted wanting to get a ‘jumpstart’ on key financial and educational goals. Participants overwhelmingly mentioned wanting a program that could help set and achieve specific goals such as going back to school, getting help with employment, learning about finances, acquiring savings, improving credit, and moving out of public housing. Just about every participant mentioned that they wanted to buy their own home or at least afford their own housing outside of public housing. Some participants noted the challenges and setbacks

they were continually experiencing and their frustration with limited resources for low-income families. Participants repeatedly used phrases like “needing a better future for my kids” and “needing to get back on track.”

The majority of the participants learned about the program after receiving a brochure, flyer, or letter in the mail. Participants noted seeing postings about the program in the lobby of the housing authority office or learning about it from a close friend. All of the participants mentioned how easy it was to enroll. A few participants mentioned placing a phone call after receiving the initial letter or speaking to the FSS program manager directly. While two participants mentioned attending the orientation sessions, most had an informational meeting before officially enrolling.

Participants express hopes when joining the FSS Program.

“I really needed to get my life going. I’ve been unemployed or underemployed. I work a lot of odd jobs in playing music and working at bars around town. I really want to become self-sufficient and own my home. I figured a program like this could connect me to other things like the matched savings program. “Hello! Free money!” I am a high utilizer of things that will benefit me.”

“I desperately needed to get back in school and try to finish my nursing program. I’m in my senior year, need to graduate and become self-sufficient, and get a good nursing job. I need to be able to financially support my family without needing help, once I start making good money.”

“I heard about it many years ago through my participation in the Penquis CAP programs. I got a letter in the mail about this new program at BHA. I lost everything in my divorce. I said to myself, “I’m almost 40, and I had absolutely nothing. I was starting from scratch. Needing something to help me build everything back, especially my finances and finishing school.”

“It was quite simple, got the FSS flyer on my door. I called [FSS program manager name], signed up, just like that.” I had to do something to get a better future for my kids. My specific goal was to get a better job. I’ve been working at a sucky restaurant. I want a house. I know I need to start saving for it now if I’m ever going to get there.”

Experience with Case Management Sessions

Participants noted that after their official enrollment into the program, regular meetings with the FSS program manager occurred almost immediately. While the number of times participants have met with an FSS program or case manager varied, most spoke about having met four or five times over the course of the year to “stay on track.” One participant noted that they met a total of twelve times. As outlined in a previous section of this report, participants are expected to meet with an FSS case or program manager to discuss goals, progress made in regards to employment, education, training, income and savings, credit and debt, and any challenges they are experiencing making progress on key goals. Participants were able to describe the activities and tasks initiated by the FSS program manager and their satisfaction with these sessions.

Participants discuss their satisfaction with case management sessions.

“[FSS Program manager name] is awesome! It was very informational. At the beginning, we had meetings once a month. Maybe met 4 or 5 times since then, in the last six or seven months. They were primarily face to face but she also sent me a letter that summarized what we done and talked about.”

“The very first meeting was really informative. She told me about the My Money Works class, savings’ program and we discussed credit repair which is not my main concern since I declared bankruptcy a few years back. We spent a lot of time talking about employment. She directed me to Career Center to learn about medical career. But I haven’t got that far. She also gave me a pamphlet to learn about ‘Hot Careers.’ I want to make a job change. Just don’t know what to, yet.”

“I met with [FSS program manager name] 6 or 7 times over the year. I use these meetings to help me stay on track. We discuss my progress and whether my credit cards and other bills are paid.”

“My main thing I discuss with [FSS program manager name] are things that can help me work full time and to help my son get into daycare. She helped me pay with Flex Funds for child care so I can take extra hours on the weekend. Since I was already working I just needed to work more hours.”

“It seems like we met every month at first but then less frequent after that. She helped me set short- and long-term goals and the time frame. She helped me ID barriers such as caregiving responsibilities since my son has physical disabilities. This was very helpful because I knew how to set goals, just didn’t know how to set timeframe and how to get started. I was beginning to feel very positive after she helped me.”

Several participants discussed how valuable it was to get immediate funding assistance for things such as paying school fees, car registration, and licensing exam fees for certifications, and other seemingly small things that can serve as roadblocks preventing participants from making incremental steps toward their education, training, or work goals.

“I couldn’t enroll in my computer web design course because I needed help funding one of my goals. She helped me access funds to pay City of Bangor car registration fees. I just didn’t have the money and I couldn’t do anything else without my car. I can’t do my self-employment driver’s education work or take care of my son.”

“I was stalled before this program. I am 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.”

“I started back in school when I enrolled. I had several on-line classes to finish my bachelor’s in legal studies. I already have my associate’s. She helped me get funds for a computer. I really needed it to complete my credits. I completed form, showed her my schedule and detailed why I needed it. It was very helpful.”

Referral Assistance/Connecting to Other Agencies

Participants discussed how they appreciated the resources and referrals to other agencies. Some participants discussed receiving college application help and assistance with grants and scholarships from MEOC. Other participants discussed the value of receiving help with their credit report from MaineStream Finance. Several participants discussed wanting help with jobs and work and were referred to the Career Center. Just about every participant discussed the benefits of being connected to New Ventures Maine, either through the My Money Works class or other matched savings programs offered by New Ventures Maine. While participants overwhelmingly discussed how helpful partner services were, a few admitted to ‘dropping the ball’ when they were supposed to follow up on certain action items or reach out to an agency contact. Some admitted that they just didn’t make the phone call or go make the appointment. Childcare responsibilities, transportation challenges, and feeling like certain services would not be helpful were the most commonly cited reasons for not following up.

Participants detailed their experiences with partner services and other community referrals.

“The main thing I needed was to get my son into daycare. There was a waiting list at Penquis daycare but the FSS program manager made some contacts over there and got my son in quicker. Which was beneficial because I needed to pick up more hours at work.”

“She connected me to Women Unlimited; it was somewhat helpful. But I was already working and I wasn’t in school. So I don’t think they could’ve really helped me find something better. Social worker or medical careers seem to be the only thing in Bangor. So I need to get training to go down that route.”

“My primary action goal was to go back to school. I needed to finish up a few credits and I could graduate. I needed to pay to take the course at University of Maine. I needed to re-enroll. She connected me with MEOC who helped me with the application and re-enrollment process.”

“She referred me to MaineStream Finance to look over my credit report and discuss credit repair strategies and how long it will take. It was very specific to my situation because a lot went wrong with my finances because of my divorce.”

Participants spoke highly of the New Venture’s My Money Works Class.

“The My Money Works class was extremely helpful. [Instructor’s name] was fabulous. It was so situated in real life. Very genuine. It reminded us we’re all human beings that make mistakes. The instructor was so personable and relatable. The class provided the affirmation I needed.”

“It re-energized and gave me the momentum that I needed to tackle my financial goals. The class along with the help from MaineStream Finance helped me make a ten-minute call on a loan that resulted in me not having to pay anything. Now that payment will go to savings.”

“The info from New Ventures Maine really helped me tighten up my budget and see where I could save. I got accepted into the FDA program. I will be using it to pay for school this fall. I’m already putting money in it.”

“I wish there were more My Money Works classes. Maybe just a one-day class every few months. Would love to have more sessions. I could use the reminder not to go into old habits.”

Barriers to Greater Employment and Work Advancement

Just about every participant discussed their challenges overcoming unemployment and under-employment, as well as how their work situation could be improved and the strategies tried to overcome work related barriers. A large part of this discussion focused on challenges with finding jobs that pay enough to meet their expenses and a living wage. Many expressed frustrations with not knowing where to start, not knowing how to tap into career networks related to their degrees, and Bangor’s lack of diverse job market. Many mentioned that outside of the service sector or food service there are only low-level social work or health care jobs. As Emple (2013) found in her assessment of FSS programs, finding living wage employment, a mismatch of skills to available jobs, and a lack of career advancement are consistent barriers faced by FSS participants across the country.

A few discussed feeling stifled in their ability to make work progress or becoming employed because of family or other personal challenges. Not being able to afford childcare, difficulties managing and providing care for a special needs child, overcoming personal disabilities, and difficulties with transportation were common examples mentioned. Most participants discussed using school or taking up job training as a strategy to improve employment opportunities. Others discussed strategies to stabilize work hours and increase their wages. Although employment status, work experience, and satisfaction varied, an overwhelming theme was that respondents wanted greater career mobility and advancement and were frustrated with the current job market and growing job insecurity.

Participants discussed their challenges becoming employed and difficulty obtaining skills, education, or job training.

"I've been self-employed and working odd jobs. I need some type of training certification. I want to do web design or web programming. But don't know who can help me. I've received no information from BHA. Discussions went cold. I need help accessing skills and a training program. Maybe just getting help finding the software would be a start. I don't know where to go for this type of help."

"Social work or medical careers seem to be the only thing in Bangor and I'll have to go back to school to get one of these jobs. I just don't have the stability to go back right now."

"I'd be open to get anything outside of food and restaurant business. Like an office job? I really don't know what I can do or want. Maybe a medical receptionist job. I guess that's why I've been hesitant about going to career center. I don't know what they can do for somebody like me. I'm sure I need to go back to school."

"I'm almost finished with my degree in nursing but don't know how successful I'll be. I really don't have my career contacts yet. I'm trying to make connections myself but can probably use guidance how to connect my degree to employment contacts."

Some participants discussed their frustrations feeling stuck in dead-end jobs or problem employers.

"I've been working at an Italian pizza restaurant for 14 years. They've had me pretty much at part time for 14 years. Anywhere ranging from 25-39 hours. I want a consistent full-time job where I can get benefits. I've just been staying there to get a check. But it is not a good or ideal work situation."

"I've been working at a call center and I work in cleaning and janitorial part time. I try to piece them together to increase hours. But I can't do it anymore because management is stressful. They mess with my hours. Also, the commute is awful. I have to endure a four-hour bus ride. I'm in the process of taking a job at Dunkin; Donuts. Sure, it will be a pay cut but it'll be a shorter bus ride. It's worth it because I'll have peace of mind because the management at my job are absolutely awful."

"I work at a pet store part time. I also take pharmacy tech classes. I am not satisfied working at pet store. They cut my hours and pay because of my temporary medical condition. It's been a horrible experience last three weeks, they've given me no hours. I just want a better stable job that I enjoy and not worry about pay."

A few participants discussed how family challenges and transportation difficulties create huge barriers to work advancement.

"I currently work as a bus driver for the last 11-12 years; I got 2nd job working at Wendy's. I'm not satisfied because I want to go back to school. I have a year and half to finish my bachelor's in psychology. I just don't have time to do it because I also homeschool my son. I'm going to wait to finish school when I can get him back into regular school."

"I work part time for a program for adults with disabilities. I would like to advance in my career and become a license social worker. I have an associate's degree related to care for elderly. But if I could work more, I would but I'm limited because I have to care for my son who has physical disabilities."

"Bus stops at 5 or 6 and I have to find rides or walk, which is really not an option in winter because it's a 2-hour ride back home, so I'm very limited in finding work."

"My biggest problem is needing to find child care to start working. Everything is always booked up. I have three kids and one that is disabled. The Ys are booked up. Everything is just always at capacity. I just don't have the money to pay for care for all kids. I've resorted to just get social security for myself. I've had some serious depression and cognitive development problems that has held me back. I just don't

think I'm going to be able to find and work at a good job that pays well. That may not be realistic right now given my family. We're just barely getting by."

While participants overwhelmingly discussed their challenges with employment, one participant details her good luck finding her dream job.

"I was working at a supermarket for 20 hours a week. I already had my associate's degree in business administration. I was working minimum wage for many years. I've been working hard to get my BA in business administration and achieved that by taking online courses. Literally, a month ago I came across my dream job from a friend's Facebook post. I got hired as a Financial Application Systems Consultant. I now work 8-5, making considerable more money. I'll get annual raises and bonuses. It's a great fit for my degree. It's almost unbelievable considering I was just working at a grocery store."

Economic Security and Well-being

An important objective of the BHA FSS program is to help participants achieve economic stability for their families. Participants were asked to comment on how they would define economic stability and security and whether they believed themselves to be economically secure. Participants described economic security in modest terms, such as having enough money to pay monthly bills, not needing financial assistance, being able to meet basic needs with a little left over for emergency savings, and the ability to make progress toward homeownership. Many participants discussed how poor budgeting and spending practices along with limited income are a persistent threat to economic well-being. A few participants discussed their frustration with public assistance programs. These participants mentioned feeling penalized for working because their modest increases in income have resulted in their becoming ineligible for important benefits needed for their family well-being. Many discussed how the program has helped them understand the importance of debt and credit for economic security. As a result, many have commented on how rebuilding their credit and paying down debt is a way to become more economically secure. Many discussed how they would like to take advantage of savings opportunities offered by matched savings programs or look forward to receiving the funds in their escrow account, as needed mechanisms that will increase their family's economic security.

Participants discussed the importance of job security for economic security and the inability to meet basic household expenses as a threat to family well-being.

"Being able to have job security and have a stable income is the number one requirement. We're not meeting our expenses comfortably. But we're barely making it work. We make things stretch. But it is not ideal."

"We definitely are not secure. 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. "

"I think what is needed in our life is a change in degree or job. I need more money so I can at least have 3-6 months in saving. Knowing that if someone gets sick and I can't work, I will still be able to pay for housing. I've been homeless with my 3 kids before and I don't want to ever feel that again. And until things get better financially so I don't feel like that, I will always feel we don't have that security."

Many participants discussed the importance of having savings for economic security but overwhelmingly felt that saving was out of reach.

“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 to where it should be for us to feel economically secure.”

“I can pay our bills, I can pay rent, essentials, and necessities. But not able to save. It is so important because I want a house. There is no security living in Bangor public housing forever. I know how to budget but I just don’t have anything left over to put in my savings account.”

“I make regular deposits but not a lot of extra money to save. As we get more financially stable want to put more money to the side for emergencies and for the future. We need to cut expenses by a third. There are things we need to cut, to get us there.”

When discussing the role of savings for economic security, many participants pointed to the escrow opportunity as a critical element that will help their family acquire valuable savings for long-term economic security.

“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. But things may be changing and going down. But 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.”

“The escrow provides comfort and gives a sense of security to have for emergencies. It helps me aspire toward my housing goals in the long term and it is serving for a means to getting ahead because right now I’m just staying even and that’s not good.”

A few participants discussed how public assistance programs and rules around the escrow and flat rent effects their ability to save for economic security.

“I don’t know if the escrow will help me because we’re making too much money. We won’t have anything going in when all my income is considered. These programs are not helpful for married families. I hope I don’t get kicked out because of income. Because if you think about it we’re also going to get kicked off food stamps and Mainecare as well, so we won’t have any means to save anything, so we really need the escrow to have something. Instead, we’re going to get penalized for working too much.”

“I had money going into escrow but my rent is going down since I lost one of the jobs. I was working when I came into FSS so nothing will hardly be going in although I’ll still be working. I feel like I’m being penalized because I’m still working. I wish they will do a portion of hours related to income or something instead of what they’re doing now. Because I’ve also lost other benefits that I now have to come out of pocket for. It seems like the people who don’t work get all the benefits, while those who work lose out!”

Perspectives on BHA’s Enhanced FSS Program

BHA FSS participants spoke favorably about their experience in the FSS program and provided positive assessment of the program as it relates to equipping participants with the needed information and resources in their efforts to make progress on their employment, educational, and financial goals. Participants mentioned their appreciation of having access to BHA’s network of partner services integrated into the program. Many participants provided feedback on how the program could increase communication of community resources by creating a newsletter or a list of support resources. A few mentioned how the program could be improved with a ride share or community shuttle to help participants overcome transportation barriers. Some also suggested the program should have greater supports for employment and child care. Most had very positive things to say about the staff support and encouragement received in the

BHA FSS program. Participants appreciated the individualized meetings, group events, and activities and appreciate the earnest desire of the FSS program manager to provide consistent support and keep them informed of their progress. Many participants reported that the supporting attitudes and encouragement exhibited by BHA FSS staff is what distinguishes the FSS department from other departments, social service agencies, and programs at local housing authorities.

“It is wonderful, such an amazing program! There are so many possibilities that can help anyone have a good foundation for getting on track in regards to employment, education, and finances. There is no excuse not to help yourself with this program.”

“The program manager is really helpful. I would like them to have more newsletters and more informational resources so we know what’s going on in the community more.”

“The program is definitely working because it has introduced to me to multiple resources and concepts that I haven’t thought about before and helped me recognize the importance of budgeting and saving. I haven’t had any needs that haven’t been met.”

“They offer help with just about anything. I just wish they’d offered this program or advertised it sooner. I would’ve been much further along if I got in something like this sooner.”

“I can see the FSS program’s manager earnest desire to make a difference. She is extremely sincere. I think the program needs to make some slight modifications to be more structured. Sometimes things don’t feel like they’re coalescing to ensure meaningful progress is being achieved. I don’t know always who to contact when and for what. I’m having trouble connecting and figuring out some of the services, especially around employment and training.”

Conclusion

The program BHA has developed for FSS draws on its vision to develop new strategies to strengthen resident and family 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.

Interviews with BHA staff and liaisons from BHA partner agencies revealed that BHA 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. In addition, the success and energy of the FSS program has impacted how BHA organizes, manages, and restructures other programs and staff responsibilities. A great deal of the administrative and management duties evolved in the second year of program implementation to optimize administrative efficiencies.

Another crucial factor in successful implementation was BHA’s outreach and recruitment strategy. BHA’s outreach and recruitment has been successful at allowing it to achieve its recruitment and enrollment goals for its first two years of program implementation. Targeted and consistent outreach has resulted in a penetration rate that exceeds the national average for FSS.

The income and economic characteristics of BHA FSS households illustrate that the Bangor housing program serves a very vulnerable segment of the Bangor community. The employment and income findings observed among these households are consistent with national trends, which show that while many public housing residents work, many are under-employed, and some experience immense barriers to work and economic advancement. Additionally, the overwhelming high number of participants struggling with high debt and poor credit suggest that these families would benefit from greater financial capability and empowerment services that are being introduced by BHA's community partners. While the low sample size of participants at their 12-month enrollment point only gives a small snapshot of progress made, the early results suggest that some participants are making progress related to credit and debt, have greater confidence related to applying healthy financial practices related to saving, and are making significant gains in escrow accumulation.

Qualitative interviews with participants provide a more in-depth understanding of the reasons for enrolling in the FSS program, participant experiences accessing services, and their satisfaction with program delivery as well as their feelings about the progress they are making. Several participants noted the challenges and setbacks they experienced prior to joining the FSS program and their frustrations with limited resources available to low-income families. Many reported feeling 'stalled' or stuck and needing to 'get back on track' or 'jumpstart' their goals. Several discussed how valuable it was to get immediate assistance with paying school fees, car registration, and licensing exams for certifications. Similarly, the process summary highlights how Flex Fund disbursements have been a helpful mechanism to gauge participant progress. A high number of participants received assistance to overcome education or work-related barriers. While staff mentioned the difficulty in measuring overall progress of participants in the program, due in part to large variability, some participants have made substantial progress in the program, such as buying a home, obtaining a college degree, completing a training program. However, many participants appear to be making progress toward achieving smaller measurable goals such as accessing training, improving skills, and tackling transportation and child care challenges to get to work.

Participants spoke highly of the referral assistance received in the program, especially the support received from MEOC and assistance to go back to school. Likewise, a few participants discussed receiving credit assistance at MaineStream Finance, and a very large number spoke highly of the New Ventures Maine My Money Works class. Many participants noted that the class was an energizing catalyst to help tackle financial goals specific to paying down debt and introducing the importance of setting aside money for saving. As a result of this enthusiasm, BHA and New Ventures Maine have included a follow-up, refresher course and are exploring ways to provide more individualized financial coaching to meet participant needs.

Participants overwhelmingly discussed challenges in overcoming unemployment and under-employment. Some participants discussed frustrations with feeling stuck in dead-end jobs, dealing with problematic employers, and difficulty accessing the right type of training. Many expressed frustrations with not knowing where to start, not knowing how to tap into career networks related to their degrees, and Bangor's lack of diverse job market. BHA's new partnership with EMDC is hoped to connect 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 will 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 are hoped to

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.

The next phase of the evaluation will continue to assess the effectiveness of key aspects of the program, and a progress brief of lessons learned and progress made on strategies to help participants reach core program objectives will be made available in the final year of the BHA FSS Program Evaluation. These findings and a more comprehensive analysis of outcome results will be presented in the final report to be completed by IASP, along with a progress report on key areas of program implementation that have implications for further program modification, improvement, and replication throughout Maine.