

**Tracking and Evaluating Economic Self-Sufficiency Programs  
in Moving to Work Housing Authorities**

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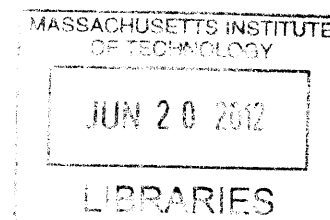
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This thesis investigates the measurement and evaluation of economic self-sufficiency programs at the Cambridge Housing Authority (CHA). CHA has established a reputation as a leading innovator and implementer, but the agency is beginning to recognize the need to improve their capacity for program measurement and evaluation. Agency leadership is working to restructure internal hierarchy and to attract and engage with the local academic community – all with the aim of conducting and learning from data driven evaluations of programs and activities. At the same time, CHA is developing a broad suite of economic self-sufficiency programs for their tenant population. Within the next three years, more than 500 households will have access to these programs. Yet many initiatives lack well-developed evaluation plans that would allow the agency and their peers to gain valuable insights and develop transferable, scalable guidelines.

This thesis creates a framework for understanding CHA's unique regulatory and reporting requirements, and the agency's position within the larger field of housing-based economic self-sufficiency programs. This foundation affords a more nuanced understanding of the agency's own programs, and existing plans and protocols for assessment. It then goes on to compare other methods of measurement and evaluation and how such models may inform CHA's next steps. Finally, it offers broad recommendations for achieving clarity and resolving mission conflict, improving both data collection and data management, and governing collaborative efforts with partners. These suggestions are meant to be informative prompts for further inquiry and action, but there are by no means comprehensive instructions.

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## **AUTHOR'S NOTE**

Through MIT's Community Service Work Study program, I have worked as a Policy Intern at the Cambridge Housing Authority since January 2011. During my first year at the agency, I had the opportunity to work closely with senior staff and program administrators on the implementation of two economic self-sufficiency programs. I also coordinated with partner organizations and researchers from the academic community. My relationship with CHA spurred an interest in the measurement and evaluation of said programs.

During the spring of 2012, I spent time at CHA's central office, conducting interviews with senior staff and collecting information and documentation on economic self-sufficiency program. I did not, however, participate in the ongoing planning and development of those programs. I pursued the research and development of this thesis from my role as an MIT student, and my work was distinctly separate from my internship role at CHA. Following the completion of this academic work product, a streamlined version – largely in the format of a consulting work product – will be provided to CHA and I will present my findings and recommendations to senior staff.

However, this thesis and that work product will not be the culmination of my engagement with CHA. Beginning in June 2012, I will be employed by the agency as a Senior Program Manager for Policy and Technology. My role there will afford me the opportunity to work in the agency's Policy + Technology Lab and I will resume this line of inquiry from inside CHA. I anticipate that this will mean breaking down recommendations and next steps for phased implementation, as well as sourcing and developing software platforms for data collection and management. I will also be drafting a series of memos to bring front line staff into development meetings, briefing executive staff on key data concerns before new memoranda of understanding are completed, and other related activities.

Thus while this thesis aims to map the foundation of the issues in play at CHA, and also to begin a conversation around actionable next steps, it should not be read as a finalized or fully actionable work product.

## ACRONYMS

AMI	Area Median Income
CBPP	Center for Budget and Policy Priorities
CFOC	Career Family Opportunity – Cambridge
CHA	Cambridge Housing Authority
CWU	Crittenton Women’s Union
DHCD	Massachusetts Department of Housing and Community Development
FMR	Fair Market Rent (as determined by HUD)
FOS	Family Opportunity Subsidy
FSS	Family Self-Sufficiency (HUD program)
FSS+	Family Self-Sufficiency Plus (CHA program)
GAO	U.S. General Accounting Office
HAP	Housing Assistance Payment
HCV	Housing Choice Voucher Program (alternatively referred to as Section 8)
HUD	U.S. Department of Housing and Urban Development
KSG	Harvard Kennedy School of Government
MIT	Massachusetts Institute of Technology
MTO	Moving to Opportunity Demonstration
MTW	Moving to Work Deregulation Demonstration
NRSC	National Resident Services Collaborative
PD&R	HUD’s Office of Policy Development and Research
PHA	Public Housing Authority
TTP	Total Tenant Payment

## **INTRODUCTION**

Since the passage of the Housing Act of 1937 (also commonly known as the Wagner-Steagall Act), local and regional housing authorities have been charged with the provision of safe, clean, and affordable housing for low-income families and individuals. Since that time, the scope and focus of that work has evolved and changed. Today, agencies are attempting to better serve tenants, but also responding to and incorporating aspects of the dominant discourse of the day. Juggling varied – and often competing – priorities is massively challenging, and often requires housing providers to be skilled real estate developers, property managers, and social work agencies.

As a participant in the Department of Housing and Urban Development's (HUD) Moving to Work (MTW) Deregulation Demonstration, the Cambridge Housing Authority (CHA) is permitted the broad programmatic flexibility that allows the agency to respond to these challenges in new ways. In the past five years, the agency has forged dynamic partnerships with local social service providers to create a suite of programs that target and serve different segments of their population. Additional programs are currently in development, and the agency projects that within five years more than 1,000 households receiving housing subsidies from CHA will be enrolled in at least one of the agency's economic self-sufficiency program.

The initial goal of this thesis was to conduct a formal evaluation of CHA's economic self-sufficiency programs. Agency leadership saw the value in understanding program impacts – for the dual purposes of refining and improving program design, and for bolstering the argument in favor of continued MTW freedoms and funding. Data driven analysis is now the standard for measuring and assessing social programs, and CHA was not systematically evaluating their suite of services. Yet preliminary investigation revealed a lack of sufficient outcomes data. CHA was leaving tracking and data collection solely to partners, and all information that was collected internally on participants only dealt with subsidy eligibility – neglecting all of the indicators that programs pledged to impact. Partner organizations were collecting more comprehensive data, but evaluation capacity was not consistent across these organizations, nor were evaluations focusing on CHA's goals.

This thesis effort thus set out to frame ways for thinking about data collection for eventual evaluations. Further investigation revealed that there were more underlying issues that needed resolution before such efforts could proceed. These had to do with the goals and requirements of the MTW program, and the mission of the agency itself. HUD had commissioned evaluations of the

MTW program, but these assessments focused on the use and impact of deregulation, and spent very little time analyzing the programs that participant agencies had crafted and implemented. While such assessments have the potential to impact broader national policy discussions, the responsibility for such evaluations was falling to the local PHAs – most of whom were ill-equipped to conduct them. CHA and other peer organizations were focusing more on complying with reporting requirements than evaluation.

Failure to incorporate evaluations results in missed opportunities for identifying findings that may be applicable on a national scale, but it also weakens CHA's ability to focus on and achieve their own goals. Ultimately, evaluation criteria are also program goals, and "what gets measured, gets done." In other words, setting criteria and following up with measurement can help staff to set and retain a focus on those goals. Yet digging deeper to identify those goals, through interviews with staff at CHA, HUD, and partner organizations revealed an inconsistency around mission.

Ultimately, the goal became breaking down these various issues and hurdles so that CHA staff could more clearly understand their obligations and opportunities, and create a plan for next steps. Essentially, the challenge can be broken into four parts. Initially, the agency needs to **clarify the broader objectives of these programs**. At present, CHA and HUD state that the goal of these programs is economic self-sufficiency. However, in practice the agency is designing programs to help tenants achieve economic *mobility* – which is more reasonable in the anomalous Cambridge housing market, and also permitted within the scope of MTW. CHA would be well served by resolving this internal mission conflict, explicitly stating their aims, and pursuing those aims with greater clarity. This thesis will provide a framework for the agency to discuss conflicting objectives around its self-sufficiency programs with the goal of arriving at consensus.

Following resolution on program objectives, CHA will be better positioned to **improve their evaluation capacity** and set evaluation designs. Presently, the agency does very little in the way of measuring and assessing the impact of programs. While fully randomized controlled experiments may not be the logical next step for CHA, there are certain incremental improvements that the agency could make – all of which would provide a better understanding of the impact of programs, and key areas for improvement.



Once CHA has considered the administrative and political factors that will inform their evaluation plan, they will also be able to **identify key criteria for measurement**. The agency's efforts in measurement and evaluation will be directly linked to those of their partners and the requirements laid out by HUD. Ultimately, CHA should be able to arrive at a set of data that is collected for HUD reporting (which, ideally, would be collected by all MTW agencies for their respective self-sufficiency programs). This will be augmented by an inclusive yet broader set that is collected for internal purposes. Partners would be obligated to collect those data, along with any additional information that is necessary for their specific purposes. This would allow for comparability at all levels. This thesis will provide a guide for thinking about data categories and types in a way that is relevant for CHA.

Finally, CHA is taking critical steps to **improve data collection and management capacity**. This thesis will make very brief recommendations for immediate and long-term solutions for managing the additional data that will come out of enhanced data collection measures. These improvements will require that the agency **revisit its Memoranda of Understanding** with a focus on data issues. Presently, partners collect a great deal of data on programs and participants, but very little of that data is made accessible to CHA and almost none is shared in raw form. While this presents logistical challenges around reporting, it also dramatically limits CHA's ability to track and measure their suite of programs. Furthermore, increased data exchange would allow CHA to keep the pulse of its programs, with the goal of anticipating and heading off future programming challenges. This thesis will provide an outline for thinking about and drafting MOUs that will allow for efficient and effective governance of partnerships.

This thesis does not intend to evaluate the efficacy of CHA's economic self-sufficiency programs. Additionally, it does not seek to resolve all of the agency's challenges. **This thesis aims to lay out key considerations for future discussion and deliberation by CHA staff with the aim of improving data collection and management for the purposes of tracking, measurement, and evaluation of economic self-sufficiency programs in MTW public housing authorities.**

## CHAPTER ONE

### MOVING TO WORK

Since 1937, policy reforms, funding adjustments, and market factors have influenced the ways that housing authorities have served low-income households. Many of these changes have pertained to the physical housing offered to families and individuals, but there have been a great deal of changes related to the complementary programming and services offered to tenants. One noteworthy change in the funding and regulatory environment that influenced the creation of new programs was the authorization of the Moving to Work (MTW) Deregulation Demonstration program in 1996.

#### 1.1 PROGRAM GENESIS

During the 1990s, publicly subsidized housing was facing an uncertain administrative and budgetary future. In 1994, the U.S. General Accounting Office (GAO) deemed the U.S. Department of Housing and Urban Development (HUD) a ‘high-risk’ agency, citing issues with HUD-backed mortgages, but also systemic issues in the agency’s administration of public housing. Since 1937, HUD had developed over 1.3 million units of public housing, yet the future of the agency was now on shaky ground. The GAO “designated all of HUD’s programs high-risk because of four long-standing management deficiencies: weak internal controls; inadequate information and financial management systems; an ineffective organizational structure, including a fundamental lack of management accountability and responsibility; and an insufficient mix of staff with the proper skills” (U.S. General Accounting Office, *HUD Management: Progress Made on Management Reforms, but Challenges Remain* 2001). In addition, highly-publicized incidences of violence and drug-use in public housing developments – primarily urban high-rise units in very low-income neighborhoods, which constituted a small, but high-visible, percentage of the agency’s total stock – compounded HUD’s image problem. Congress was searching for cost savings across all agencies, but the GAO’s findings with respect to HUD meant that the agency was under even more pressure, putting the budgets of all local public housing authorities (PHAs) at risk.

At the same time, PHAs were anticipating the downstream impacts of the welfare reform efforts that dominated much of the political landscape in during the 1990s. As households were set to receive less in welfare subsidies, they would be forced to realign their consumption patterns. Housing professionals worried that this might result in late or delinquent rent payments, or re-certifications according to households new income levels that would shift a greater portion of

housing operating costs from residents to the local PHAs. Thus agencies were facing the threat of both diminished sources of funds and increased costs.

Furthermore, while HUD's critics in Congress argued that there were unrealized potential cost savings in housing authorities, agencies and their advocates were quick to point out that PHAs were hamstrung in their ability to identify and take advantage of those savings. Since 1937, incremental changes to the regulatory requirements imposed on local PHAs had resulted in a complex and cumbersome set of protocols for compliance and reporting. Most onlookers and experts agreed that this infrastructure made it difficult for even the most high-capacity agencies – those who may not need such a heavy guiding hand – to improve administrative practices or reduce costs. The sustainability of subsidized housing (and public housing in particular) had rapidly become a serious concern.

Advocates called for deregulation in public housing, pushing for initiatives that would allow agencies more autonomy to respond to unique issues in their local markets. However, unraveling the provisions of the 1937 statute as well as nearly sixty years of policy changes was legislatively infeasible. Many of the requirements that had been added since 1937 were included in order to protect vulnerable subsets of the population; while it might be practical to ease or do away with such restrictions in some markets, there may be very good cause to keep the same regulations in place in other markets. The case-by-case nature made the idea of deregulation a daunting one, and it lacked critical support amongst members of Congress and HUD officials. For this reason, the proposed changes were structured as a demonstration rather than a comprehensive overhaul; a select group of high-performing agencies would be selected to participate. They would be permitted to apply for waivers from existing regulations in order to implement new programs and policies based on their local markets.

The situation also provided an opportunity for reforms that might overcome some of the systematic flaws that caused residents to undervalue – and thus sometimes avoid – increased wage earnings.<sup>1</sup> Welfare reform was dominating the political climate and pushing subsidized households towards greater economic self-sufficiency was heralded as a potential benefit of deregulation. It was this

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<sup>1</sup> Because total tenant payments (TTPs) are traditionally calculated as 30% of household income, tenants only capture 70 cents of each additional dollar they report in income. This diminishes tenants' utility for earnings

goal of increased economic self-sufficiency that led officials to name the demonstration 'Moving to Work'.

The final shape of the demonstration represented a compromise between advocates and officials, offering elements of the financial freedoms that the former sought with requirements to pursue the cost savings and tenant outcomes that were important to the latter. Participant agencies would be required to seek HUD approval before adopting any new policies, procedures, or programs.<sup>2</sup> Section 204 of the Omnibus Consolidated Rescissions and Appropriations Act of 1996 authorized MTW, allowing HUD to proceed with the selection of participant agencies.<sup>3</sup> HUD selected a cohort of housing authorities to participate in the program, requiring each PHA to identify rules and regulations that they felt impeded the achievement of MTW's three statutory objectives:

1. Reduce cost and achieve greater cost effectiveness in Federal expenditures;
2. Give incentives to families with children where the head of household is working, seeking work, or is preparing for work by participating in job training, educational programs, or programs that assist people to obtain employment and become economically self-sufficient; and
3. Increase housing choices for low-income families.

Each agency would then negotiate an individual contract with HUD for the duration of the demonstration. At that outset, most legislators, HUD officials, and agency staff thought that the program would last for less than five years, at which point all participants would return to standard operating procedure. The time-limited nature of the demonstration and the intensity of the negotiation process deterred or frustrated some agencies, and hammering out the finer points of contracts took much longer than expected. In fact many participant agencies did not officially sign agreements and implement MTW in earnest until early 2000, four years after the authorizing legislation of 1996. As a result, the agencies did not enter the program as a cohort, but rather on a rolling basis.

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<sup>2</sup> Abravanel notes that this structure "was intended to ensure that only provision of the 1937 Housing Act, as opposed to other federal rules, would be waived, and that HUD rules pertinent to the monitoring and evaluating the impacts of deregulation (such as information submission requirements) would not be waived (Abravanel et al., *Testing Public Housing Deregulation: A Summary Assessment of HUD's "Moving to Work" Demonstration* 2004).

<sup>3</sup> Agencies with at least 2,500 housing units were permitted to apply by submitting a voluntary expression of interest to HUD.

Over time, some agencies have opted out of MTW all together, while others have successfully applied for inclusion. Most participant agencies have extended their agreement contract several times (typically, agreements were renewed for five-year terms). Debate over the merits of the program has waged in Washington, and while the program does have vocal critics it also has a great many supporters.

## **1.2 PROMISE AND POTENTIAL**

Ultimately, MTW was meant to test the impact of deregulation on core public housing authority roles and functions<sup>4</sup>. While permitting waivers were limited to a select group of high-performing agencies, HUD officials recognized that new policies and programs implemented in MTW agencies might ultimately inform broader national conversations about large-scale reforms and changes. At the outset, MTW was intended to be a temporary program that might serve as a test lab for new initiatives – not as a permanent subgroup of agencies. Over time, MTW has transformed into the latter, a transition that was concretized in 2008 when HUD updated their agreements with every participating agency and began renewing expiring contracts through 2018 (the longest extension in the program’s history, it was intended to put all participant agencies on the same contract schedule). While this extension was even more of a departure from the temporary and experimental nature of the program at the outset, it did provide some security for participant agencies. Development of new programs often comes with significant sunk costs from design, contracting, and staff training. When agencies had feared that MTW might terminate in the immediate future and they would be forced to return to traditional regulatory requirements, many were hesitant to invest in new programs (Abravanel et al., *Testing Public Housing Deregulation: A Summary Assessment of HUD’s “Moving to Work” Demonstration* 2004).

This reality is not lost on the program’s critics. The Center for Budget and Policy Priorities (CBPP) is perhaps one of the most well-known and outspoken critics of the MTW program. Their critique centers on two main points. First, that many of the MTW policies that provide deeper, richer, or more substantial support to low-income families are also more cost intensive. As a result, MTW agencies are spending more per authorized voucher than non-MTW agencies. This is not to say that MTW encourages agencies to support fewer families – statutorily, MTW agencies must prove annually that they are supporting largely the same number of households that they would without

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<sup>4</sup> MTW only allows for exceptions to provisions in the 1937 statute; all PHAs are still subject to other federal statutes – such as the Americans with Disabilities Act of 1990 – that govern activities.

the regulatory relief – but participation in the demonstration certainly does not encourage agencies to support *more* households. CBPP presents this reality as a clear failing of the program, despite the presence of shades of grey<sup>5</sup>. The second piece of the argument is that MTW requires a great deal of funding without yielding data driven, scalable solutions. In other words, the return to HUD as a whole is quite minimal. CBPP argues that there should be an increased focus on reforms that can influence that broader national conversation.

The CBPP is hardly alone in espousing this notion. In fact, most non-profit social service providers, affordable housing developers and managers, and others in this space recognize the importance of learning from and scaling innovations. Major private sector affordable housing developers and managers such as The Community Builders and Enterprise Community Partners have been increasingly focused on finding policy solutions that can be scaled and funded. The CEO of Enterprise Community Partners, Terri Ludwig, recently spoke to the fact that competing housing developers sense the urgent need to cooperate in the face of competition in order to form a community of practice (Ludwig 2012). There is overwhelming consensus that organizations need to innovate – but that they must also document their processes and measure their results in transparent and consistent ways so as to promote sharing, learning, and the growth of the field. Information must be more open, but it must also be measured according to universal standards so that it is transferable and translatable.

While the landscape and challenges are different in the public sector, HUD officials have the same hopes for PHAs. They are interested in how individual agencies perform within MTW's structure – but they have not abandoned the hope that innovations can be analyzed, codified, and applied elsewhere (Pour et al. 2009). Just how to go about creating the necessary entities and instruments, however, has proven challenging. Showing evidence of program success – relative to the status quo and to other 'test cases' – is important, but it is outside of the set of core functions for many housing authorities. As MTW expands<sup>6</sup> and additional agencies are admitted to the program, administrators have begun selecting on the basis of capacity to innovate *and* evaluate. HUD requires that new

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<sup>5</sup> Some might argue (and several MTW agencies have) that supporting households in deeper, more comprehensive ways will help them to achieve sustained improvements, dramatically improve outcomes for their children, and to positively influence others in their community. This might make the net social benefit of serving fewer families with richer subsidies higher than that from serving more families with shallower subsidies.

<sup>6</sup> Recent expansions have included only a small number of new agencies. However, there are frequently new proposals before Congress that propose broad expansion of MTW.

applicants evidence “Evaluation Strategy and Capacity: Incoming agencies should have demonstrated evaluation capacity, a rigorous evaluation strategy, and a commitment, as a part of the MTW demonstration, to implementing a controlled study relating to at least one policy priority” (U.S. Department of Housing and Urban Development, *Moving to Work* 2010). In addition, in the current budgetary climate documentation and proof of programmatic successes are key to proving the value of the program and ensuring the continuation of the demonstration.

Here lies a broader challenge facing MTW: balancing the individualization and customization that is the bedrock of the MTW program, with the desire to improve comparability of programs. What can MTW officials do to standardize certain measurements from participant agencies?

### **1.3 REPORTING ON MTW ACTIVITIES**

As mentioned, HUD retooled program guidelines, term lengths, and reporting requirements in 2008. This was intended to ease administrative confusion and staff burden, but Attachment B (which outlines the required elements for agencies’ annual plans and reports) also included many new reporting requirements for all activities requiring permitting waivers. This was meant to help PHAs think through the process of evaluating their programs and to bring some standardization to reporting practices (Cadik 2012; Pour 2012). Agencies must select metrics for each activity, and measure baselines, set benchmarks, and track outcomes<sup>7</sup> for each activity. The metrics are determined solely by the agency without guidance from HUD.

Participant agencies receive permitting waivers based on proposed activities’ potential to impact one (or more) of MTW’s statutory objectives. Activities aimed at reducing administrative costs can be measured through reduced staffing needs (and the median salary associated with eliminated positions yields a cost savings figure), or other straightforward quantitative measurements. Initiatives aimed at increasing housing choice also benefit from clear and logical measures; typically, metrics include counts of new housing units, preserved expiring use units, or vouchers added to the system. However, evaluating activities aimed at the self-sufficiency objective is much more complicated. Policies like term limits and minimum rents may very well encourage tenants to more ardently pursue job prospects and promotions, but it is very difficult to measure how much of that motivation was directly attributable to a rent policy and how much came from other factors.

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<sup>7</sup> The term ‘outcomes’ is slightly misleading in this case. While logic models and theories of change define outcomes as the benefits or end results of a program. Many MTW agencies are actually measuring what logic models would term ‘outputs’, or what is produced through the activity.

Subsequent chapters of this thesis will go into more depth on the challenges of defining and measuring successful outcomes for activities intended to impact that statutory objective.



## CHAPTER TWO

### HOUSING AS A PLATFORM FOR ECONOMIC SELF-SUFFICIENCY PROGRAMS

Many experts in the field of social policy would argue that housing providers need not replicate the preponderance of social services already on offer to low-income families<sup>8</sup>, but that federal, state, and local agencies working in siloes should instead improve their ability to act as referral agents for clients. While CHA does indeed work to link tenants with existing services that are already offered in the community, they are also taking steps to streamline tenants' access to programs and supporting those programs in various ways. The agency's participation in the Moving to Work Deregulation Demonstration program affords the regulatory relief necessary to pursue non-traditional partnerships.

#### 2.1 DEFINING ECONOMIC SELF-SUFFICIENCY

The term economic self-sufficiency is both widely used and somewhat controversial. During the mid-1990s, the movements that ushered in welfare reform also brought a ground swell of programs that were aimed at breaking down a so-called "culture of dependency" on many of the social safety net programs that had emerged from the New Deal era. Opponents of those programs argued that receipt of income transfers such as welfare, food stamps, and Section 8 or public housing assistance would stifle a households work ethic and make them chronically dependent on 'handouts.'

Advocates for reform successfully argued that such social programs were meant to act as a stopgap – they were intended to serve a time-limited, rather than an on going redistributive, function. Many felt that economic mobility was a very real and viable option for low-income families, and that through a reliance on hard work (and their storied bootstraps) such households should be able to pull themselves out of poverty<sup>9</sup>. The problem, they argued, was that government wealth transfers deprived such households of motivation and undermined low-income individuals' will to succeed.

Reforms were ushered into place aimed at restoring said motivation. The end goal of these programs was dubbed 'economic self-sufficiency'. Reform advocates defined the term – and thus

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<sup>8</sup> James Riccio, Director of the Low-Wage Workers and Community Policy Area at the evaluation organization MRDC has questioned whether services tied explicitly to housing are merely a duplication of existing services and provide no added value (Joint Center for Housing Studies 2011). The argument is often made that housing authorities and other affordable housing providers could more efficiently and effectively serve households by improving their ability to act as a referral agent for existing services.

<sup>9</sup> Recent research has actually found that economic mobility is not as common in the U.S. as many previously thought. The Economic Mobility Project, a research initiative launched to measure and understand the factors that influence relative and absolute mobility, is discussed and cited in Chapter 4 of this thesis.

the aim of the program – as discontinued reliance on any and all public subsidy. Since that time, critics have illuminated the reality that rigidly defined ‘self-sufficiency’ is impossible for even the most high-income U.S. households (Bratt and Keyes 1997)<sup>10</sup>. Many social service providers and affordable housing advocates have since softened the term and it has become more synonymous with human development. Economic self-sufficiency has become a sort of shorthand for the acquisition of job skills and financial literacy coupled with well-defined goals and a clear pathway to meeting them. The latter has more to do with the potential for economic *mobility* – a term that typically indicates a family or individual’s ability to move up the economic ladder – but the self-sufficiency term had worked its way into the dialogue around the subject.

While this inconsistency is an easily surmountable obstacle in theory, the issue becomes complicated when practitioners attempt to measure economic self-sufficiency. Should evaluators use criteria for what is being said, or what is actually meant? Many program administrators and evaluators (several of which will be discussed later in this thesis) have developed programs aimed at achieving and systems for measuring and assessing the latter. The same is not always true, however, in HUD-subsidized housing. MTW Coordinator Emily Cadik and MTW Program Manager Ivan Pour weighed in with MTW’s official perspective on the matter, stating that the single most important criterion for measuring economic self-sufficiency is the number of families and individuals housed off of agencies’ waiting lists (Cadik and Pour 2012). In other words, HUD is focused on measuring according to the black and white definition of economic self-sufficiency – are you or are you not reliant on public subsidies – rather than the grey area of human development.

As a result, many MTW agencies are developing and implementing programs aimed at economic *mobility* (or economic self-sufficiency as the term is more broadly used) but are using evaluation criteria that measure only the financial aspects of economic *self-sufficiency*. Needless to say, this disconnect creates complications. For the purposes of clarity within this thesis, ‘economic self-sufficiency programs’ will herein refer to all programs under the broad umbrella of human development, economic self-sufficiency, and economic mobility. The intent is to keep consistency with publications and debates on the subject and is not meant to infer that this is the most appropriate or accurate label for said programs. However, discussion of economic self-sufficiency as a concept will refer to the more rigid original definition (that is used by MTW for measurement).

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<sup>10</sup> Rachel Bratt and Langley Keyes discuss the issues with this term in their 1997 book on self-sufficiency programs, stating that “[it] can be argued that no one in our society is truly self-sufficient... [and that] virtually all citizens receive some form of ‘special assistance’” (Bratt and Keyes 1997).

The more nuanced concept of human development that exists in the aforementioned shades of grey will herein be referred to as economic mobility.

## **2.2 MEASURING SELF-SUFFICIENCY IN MTW**

Much of the difficulty stems from the previously discussed conflation of economic self-sufficiency and economic mobility and the resulting confusion as agencies attempt to identify criteria for measurement (Lucey 2012; Lowe 2012; Cadik and Pour 2012). Cadik and Pour stated that their most critical criterion is the number of households that are brought off of the waiting list, or “churn,” and MTW agencies are aware that that statistic will receive critical attention in annual plans and reports. This issue is a common topic of discussion in CHA board meetings and amongst MTW colleagues. However, there is much to suggest that CHA and other agencies should move on from this area of inquiry – or, at the very least, reduce the amount of time and attention that they devote to it.

The problem with a myopic focus on households off the waiting list is threefold. First, it fails to give attention to household progress *towards* self-sufficiency. Most subsidized households are earning below 30% of area median income (AMI) in combined wages and benefits, and nearly all are below 50%. The gap between household earnings and the qualifying threshold is mammoth, and focusing on churn does not allow evaluators to understand where in the grey area a household may be. This is particularly true in markets like Cambridge where there is something of a ceiling even at the very top of the grey area – or right before a household relinquishes their subsidy. For many of CHA’s households, moving off of public benefits is a gradual process. Since housing subsidy is most often the largest class of subsidy that they receive, it is the last to be relinquished (Tschampl 2012). This is particularly true due to the gap between HUD rent standards, and rent rates on the open market. The HUD-determined fair market rents (FMRs) are often well below the median rent rate. The FMR for a two bedroom unit in Cambridge is \$1,369, while the City of Cambridge reports that the median monthly rent for a market rate two bedroom unit is \$2,650 – nearly double the cost (Department of Housing and Urban Development 2011; Department of Cambridge Community Development 2012). This is all to say that even households that have made tremendous amounts of progress may have significant lag time before they are comfortable turning over their housing subsidy. Yet focusing on churn will not allow evaluators to see that improvement.

The second issue, briefly touched on above, is that there is very little understanding of the non-monetary factors that influence a household's economic well-being. Service providers like Crittenton Women's Union and the National Resident Services Collaborative espouse a broader approach and look at financial management indicators that may predict a household's ability to budget and save, education indicators that may indicate what type of jobs household members will qualify, along with other factors (Crittenton Women's Union 2011; National Resident Services Collaborative 2009). Even households that manage to "earn out" of eligibility may not be fully equipped for long-term self-sufficiency. For instance, a head of household may take on extra hours at a low-skilled, part-time job rendering the household ineligible to retain their housing subsidy, but this advance does not indicate that the head of household has attained the necessary skills to weather a subsequent drop in earnings, unexpected expenses, or job loss without once again seeking subsidy. Thus their 'self-sufficiency' may prove to be rather short-lived.

The final factor that should encourage PHAs to refocus is a result of the permissions granted by MTW. That is to say that MTW agencies may (and many have) pursue and measure economic mobility. In 2004, The Urban Institute published a summary assessment of MTW; among their findings was the idea that participant agencies often disagreed on how to best handle households approaching self-sufficiency. While some PHAs pushed to transition these households into private-market housing as expeditiously as possible in order to make subsidies available to other households (producing the churn effect that HUD says they are seeking), other agencies wanted to keep a certain portion of their tenants paying ceiling rents in order to reduce agency operating costs (Abravanel et al. 2004, *Testing Public Housing Deregulation: A Summary Assessment of HUD's "Moving to Work" Demonstration*). Still other PHAs wanted to incent high-earning households to stay put (primarily in public housing or in areas where voucher holders had clusters) so that they might provide a stabilizing influence and serve as role models for the broader community. All of these approaches were backed by well thought out narratives and developed logic models, and were accepted by MTW program officials.

While many of CHA's programs are aimed at economic mobility (as will be discussed in the next chapter), and staff has included that language in some policy documents, the agency has not explicitly agreed and stated that that is their goal. When CHA executive staff members were asked whether they would define program success according to churn from the waiting list or improved human development and predictors of economic mobility, they eventually opted for the former. In

addition, board members often devote significant time and attention to the single matter of bringing families off the waitlist, or thinking about ways to create churn. This inconsistency has not yet impacted program development, but it has had an adverse effect on program measurement and evaluation.

Measuring economic self-sufficiency according to the MTW standard of households off the waiting list is relatively easy when compared with the complexities that arise when attempting to measure economic mobility. Tracking indicators of economic mobility necessitates that metrics be outcomes rather than outputs. In other words, program administrators would need to measure the rates at which participants maintain well paying jobs, safe and stable housing, and strong social networks rather than the number of households that attended a certain seminar or workshop. While the latter is certainly important, it does not speak to the ultimate goal of the program. Harry Hatry uses the example of a smoking cessation program: while cost per client is an important number, cost per client *who ceased smoking* is ultimately a much more crucial figure (Hatry 1999).

By definition, outcomes measurement necessitates that the criteria being assessed are beyond the direct influence of the agency. Psychosocial factors within the household and the community take on a great amount of weight, diminishing the agencies power to influence results. Officials must try to observe, understand, and exploit those factors to advance the economic self-sufficiency of subsidized households. But they must also be able to isolate key indicators of sustainable future self-sufficiency with proven predictive value, and develop criteria to measure those indicators.<sup>11</sup>

Therefore, housing authorities must determine and report on what they – and the thought leaders in the field – deem the greater indicators of progress and metrics that are more predictive of sustained future success. Investigation into predictors and application of outside research by federally subsidized housing providers has not been as deep nor as comprehensive. Thus many agencies are not only measuring in different ways, they are measuring entirely different criteria.

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<sup>11</sup> Head Start case study showed that evaluators were measuring things like entry-exit aptitude of children. Ultimately, the program's ability to increase the level of engagement of parents (regardless of the performance of children) was found to be a more reliable predictor of the future social and academic success of low-income children as it would have a much greater impact over time. In economic self-sufficiency programs, it can be argued that increased wages are perhaps less important than skill development, improved financial literacy, and education for children in the household.

## **2.3 THEORIES OF CHANGE**

True to the intent of MTW, development of new initiatives is certainly informed and influenced by local market forces – as well as local political forces – and agencies take nuanced approaches to affecting change. Approaches to poverty alleviation rest on different theories, and programs often combine elements of various logic models. For the purposes of covering some of the major models that have been deployed and studied in recent years, this thesis breaks these approaches down into the following four categories<sup>12</sup>:

### **2.3.1 MOBILITY**

Some housing authorities have adopted the theory embedded in the Moving to Opportunity demonstration program: that moving families out of the market where they receive subsidy (typically areas of concentrated poverty) would improve their economic and educational outcomes and help them achieve self-sufficiency. In 1992, Congress authorized the Moving to Opportunity (MTO) demonstration program. MTO offered low-income families in five cities – Boston, Baltimore, New York, Los Angeles and Chicago – the chance to move into private-market housing in less impoverished, less distressed communities.

The demonstration was conducted as a fully randomized experiment, wherein families were assigned to one of three groups: Experimental, Section 8, or Control. Households in the Control group remained in public housing, and those in the Section 8 group received traditional tenant based housing vouchers with no additional case management. Households in the Experimental group were given traditional Section 8 vouchers, but the structure of the experiment also committed these families to search assistance, lease term limits, and counseling services with the intent of moving households out of the urban core to outlying suburbs.

During the interim evaluation period in the late-1990s, researchers found that families in the Experimental group reported feeling safer in their new communities, and that there were significant gains in health outcomes (particularly mental health) among teenage girls and adults<sup>13</sup>.

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<sup>12</sup> It should be noted that these distinctions are made solely for the purpose of understanding the major drivers of change that CHA has considered and discussed. They are not exhaustive, nor are they applicable in all markets.

<sup>13</sup> Because the program was focused on tracking resident outcomes, the study was limited to families with children that were between 11 and 14 years old. The upper limit was set at fourteen so that, at the interim evaluation four years after implementation, these participants were more likely to still be living in the family home, and as they would still be considered juveniles any criminal records would still be active; the lower

In addition, rate of arrest for violent crimes were reduced relative to the Control group. However, there was little or no impact on labor outcomes or the educational achievement of children. In further review of the long-term data, some critics have concluded that MTO succeeds in achieving its objectives roughly 50% of the time (Ludwig 2001).

Since MTO can only meet a small portion of the demand for relocation assistance – in Baltimore, more than 13,000 families volunteered for only 2,000 spots in the program (Ludwig 2001) – the question remains whether a 50% success rate is high enough to warrant the high cost of funding similar relocation programs in the future. Most participants (53.6% of those who volunteered for the program) listed avoidance of gangs and drugs as their primary reason for wishing to relocate. As mentioned, those in the Experimental group reported high levels of satisfaction on this front, feeling much safer in their new neighborhoods. However, the reason that was most often listed second (by 36.1% of volunteers) was access to better schools and jobs. On this objective, there is little evidence that MTO effected any change at all. Margery Austin Turner of the summed up this phenomenon during a forum on housing choice, saying that a major lesson of the MTO demonstration was that “lower poverty does not necessarily correlate with higher performance” (Turner 2010). This insight can also be applied to the types of communities espoused by HOPE VI and, potentially, Choice Neighborhoods.

Researchers also took issue with selection biases embedded in the program design. Relocation was completely voluntary and many of the households that refused the opportunity to ‘voucher out’ of public housing and into the MTO neighborhoods were deemed relatively ‘high capacity’ (Ludwig 2001). In other words, many of the families that had the strongest social networks and the most cohesive family units – and thus would have been most able to take advantage of the benefits of relocation – were also the most committed to their inner-city neighborhoods and choose to stay in their public housing units.

There are certainly merits to this theory and approach, however they are not particularly relevant for Cambridge. As mentioned, the Cambridge rental market is one of the most stable and tightest in the country. Some of CHA’s public housing developments are in central locations and would have

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limit was set at 11 because below that threshold, the full weight of peer effects has yet to come into play and the likelihood of risky behavior or arrest is substantially lower (Ludwig 2001).

extremely high values on the private market<sup>14</sup>. Often times moving tenants out of those units and into more suburban locations results in similar – if not worse – crime and poverty rates, along with diminished access to public transportation, social services, and resources such as public libraries and parks. Most households in possession of CHA vouchers do choose to locate outside of Cambridge<sup>15</sup> and while their motivations are not explicitly known, it is assumed by the agency’s leadership that lower rents in areas like Lynn, Malden, or the Dorchester, Lower Roxbury, and Mattapan neighborhoods of Boston create a draw.

### **2.3.2 INCENTIVES – REWARDING EMPLOYMENT**

Many affordable housing units charge rent as a percentage of household income – in public housing and the HCV program (as in most affordable housing), rent rates have traditionally been set at 30% of income. However, there are work disincentives and unemployment incentives built into this structure since families are ‘penalized’ with higher rent rates when their earnings increase, and ‘rewarded’ with lower rent rates when they leave or reduce their participation in the workforce. One of the biggest challenges for housing providers has been meeting the needs of low-income households while also incentivizing tenants to work when and where they have the opportunity to do so. Nearly all MTW agencies have implemented some sort of rent reform that is aimed at remedying this issue. Biennial recertifications allow tenants to capture all of their increased earnings for up to two years before their rent rates are bumped up, while some agencies have locked rent rates so that they do not decrease if earnings fall.

Another approach has been to capture some of the agencies’ cost savings that come with increased household earnings and use them to fund tenant savings accounts. The Family Self-Sufficiency (FSS) program is perhaps the best and most relevant example of a savings incentives program. FSS was spurred by a proposal from the first Bush Administration and was first implemented in 1990<sup>16</sup>. The program sought to address embedded work disincentives, specifically in the HCV program, by redirecting the cost savings from reduced housing assistance payments (HAPs) to interest bearing

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<sup>14</sup> Jackson Gardens (federal family housing) and John F. Kennedy Apartments (federal elderly housing) are two examples of recently renovated properties in the Mid-Cambridge neighborhood that would command rents well in excess of HUD’s FMR standards were units to be leased on the private market.

<sup>15</sup> During the summer of 2011, MIT doctoral candidate Eric Schultheis was a Rappaport Fellow at CHA. Schultheis mapped the historical locational decisions of all CHA voucher holders from the early 2000s and found that the vast majority of voucher holders left Cambridge after they received their housing subsidy (Schultheis 2011).

<sup>16</sup> The FSS program was established in 1990 by Section 554 of the Cranston-Gonzalez National Affordable Housing Act of 1990.



escrow accounts that would yield a nest egg, as well as sound financial habits that could positively impact the future for both adults and minors in the household<sup>17</sup>. The logic is that this savings transfer would encourage tenants to pursue employment and wage increases, and also make them less hesitant about reporting increased wages. FSS also includes case management and referrals to social and supportive services, however the administering housing authority determines the exact structure of the program (which is then approved by HUD).

Participation is entirely voluntary and participants enroll for a period of five years. Upon graduation, households that have been off of welfare assistance for twelve months or longer are granted unrestricted access to the funds in their escrow accounts. Termination may occur before the culmination of the program, either voluntarily or involuntarily. The participant can request voluntary terminations and while there is no threat of losing housing subsidy, the participant will forfeit access to the funds in their escrow account. Reenrollment is at the discretion of the PHA, but forfeited funds cannot be accessed. Involuntary termination may occur if a household is unable to meet their program obligations, violates the rules of the HCV program (which would result in the loss of the housing voucher), or fails to graduate within five years or receive an approved extension. Where FSS is offered, demand routinely and significantly outpaces supply.

CBPP has lauded FSS as a major tool in HUD's arsenal. In 2001, Barbara Sard, the Center's Director of National Housing Policy authored a report entitled "The Family Self-Sufficiency Program: HUD's Best Kept Secret for Promoting Employment and Asset Growth" (Sard 2001). HUD's Office of Policy Development and Research (PD&R) also commissioned a study on the program and found that participants who completed the program accrued more than twice the savings of early exiters (\$5,300 on average for graduates, compared with \$2,140 on average for early exiters), but the study also found that graduates entered the program better prepared with higher levels of educational attainment (Silva et al. 2011). The study also found that case managers (who in most cases are PHA staff) were often over-burdened and the frequency of their meetings with participants dropped as caseloads increased (Silva et al. 2011). Some exiters reported difficulty with meeting the program requirements, and there is good reason to surmise that this may have been exacerbated by diminished access to case managers.

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<sup>17</sup> The Economic Mobility Project finds that "[c]hildren of low-saving (i.e., below median), low-income parents are significantly less likely to be upwardly mobile than children of high-saving, low-income parents" (Cramer et al. 2009)

### 2.3.3 INCENTIVES - TERM LIMITS

Whereas FSS offers low-income families a carrot, term limits employ the use of a stick. One of the most highly polarizing aspects of MTW is that it provides PHAs the opportunity to implement term limits. In most cities, debates over proposed term limits have been met with swift and fierce opposition. For the chronically embattled Chicago Housing Authority, this has meant nearly three years of dialogue around a proposal for term limits that has spurred distrust from residents and advocates.<sup>18</sup> Yet more than a dozen agencies have implemented some sort of term limits – either on housing assistance, or another component of aid provided directly by the housing authority. In most cases, PHAs do help households to access job skills and other training programs that are provided directly by the agency or by another local organization in order to give households the tools they need to be ready for market rate housing when they reach their term limit.

Term limits are not always imposed for the sole purpose of pushing households towards greater self-sufficiency. A 2007 report from Applied Real Estate, Inc. and The Urban Institute found that the agencies that implemented term limits cited one or more of these aims:

- **Promoting greater self-sufficiency.** Time limits on housing were intended to spur increased workforce participation. Agency planners reasoned that when families recognized that their assistance would end at a specific time, they would take need to prepare to secure private market housing and, therefore, take the appropriate steps to become more self-sufficient.
- **Stretching and more equitably distributing scarce resources.** Housing assistance is a scarce commodity for which many more families are eligible than can be served [and] time-limiting assistance was a more equitable way of distributing the resource [...]
- **Adding an element of fairness to the housing assistance selection process.** Where agencies selected households to participate in special programs other than a ‘first-come, first-served’ basis, officials reasoned it was more appropriate for them to get time-limited assistance in exchange for receiving assistance ahead of others (Miller et al. 2007).

Self-sufficiency would inarguably be the universally preferred outcome of term limits, but evidence shows that this is not always the case. Knowledge that subsidies are term limited does not necessarily provide tenants adequate incentive – let alone sufficient opportunity or know how – to

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<sup>18</sup> The Chicago Housing Authority held a series of meetings in early 2012 to discuss the recalibration of its Plan for Transformation; it was reported that term limits were discussed in the ‘researchers’ meeting (indicating that the agency is still interested in pursuing the policy), but the topic was avoided in meetings with tenants and advocates (Olkon 2008).

earn out of subsidy. Investigation of the outcomes from comprehensive welfare reform, the Personal Responsibility and Work Opportunity Act of 1996 (passed at the same time as MTW) provides a valid case study. Reflections ten years into the program – during the boom year of 2006 – showed that reforms were in fact pushing welfare recipients into stable, moderately-paid jobs; yet six years later, a New York Times piece on welfare reform seemed to indicate much worse outcomes. One aspect that is clearer now than it was in the mid-1990s is that shutting off access to one form of subsidy often results in heightened demand on another. One of the key findings from recent studies of welfare reform was the resulting demand for food stamps – while welfare rolls are down 70%, food stamp users shot to 30 million by the mid-2000s and rose to 46 million during the current recession (National Public Radio 2012).

Legislators are faced with difficult value judgments: does it make sense to spread subsidy around, offering smaller assistance packages to more families, or is it better to invest heavily in a smaller number of families with the aim of helping them to move beyond the cycle of poverty? There are compelling cases to be made for each theory. However, implementation can be challenging either way. Even for those agencies that opt in favor of serving more people with shorter periods of time, enforcement is often a major problem.

Enforcing term limits in housing subsidies is an even stickier situation, as it goes beyond discontinuation of small benefits packages – it means evicting households (often with young children) from their homes. While that unpalatable reality is difficult in the best of times, it becomes even more charged during difficult economic times. In 2011, the Philadelphia Housing Authority terminated their term limits policy for their HCV program after finding that “underlying economic conditions remain extremely [weak] and unemployment rates remain very high. In light of these facts, PHA believes that termination of the term limits initiative is prudent and in the best interests of the agency and its residents (Philadelphia Housing Authority 2011).

While CHA has opted not to implement program-wide term limits in either public housing or HCV, the Family Opportunity Subsidy (FOS) program does require that participants opt into a scheme with a nine-year term limit<sup>19</sup>. CHA believes that the motivation of an expiring subsidy can be used advantageously when the subsidy itself is restructured so that it is front-loaded and diminishes

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<sup>19</sup> FOS is discussed in greater depth in section 3.2.2 of this thesis. Participants in the program relinquish their right to apply for further housing subsidy when they leave the program – either at graduation, or earlier.

over time, easing households off. The program also includes intense case management in the initial phases and a large cash transfer (at the beginning of Phase 2, the value of one full year of housing subsidy is calculated and deposited in an interest bearing escrow account; the full sum is made available to participants who successfully exit the program).

#### **2.3.4 TRAINING, SKILL DEVELOPMENT, AND HIRING**

Many housing authorities (both those in MTW, as well as those subject to traditional regulatory procedures) espouse the notion that incentivizing economic self-sufficiency is not enough and that incentives must be coupled with training and coaching. To this end, many agencies offer various types of financial literacy, job skills, and other training programs either a la carte or as a component part of other programs. In most cases, housing authorities collaborate with other public and non-profit services providers to develop and deliver job skills training. Some programs are distinctly separate from housing subsidy, with the housing authority acting only as a referral agent. In other cases, housing serves as a platform and catalyst for work. Because the nature and target audience of the job skills training varies a great deal between programs, it is imprudent to hold one model up as a representative case. However, two impactful programs bear mention.

The first is the Section 3 policy that seeks to ensure that the employment positions and economic opportunities created by federal housing assistance are available to low-income residents. HUD states the policy “is the legal basis for providing jobs for residents and awarding contracts to businesses in areas receiving certain types of HUD financial assistance” (HUD, *Section 3* 2012). Section 3 does not provide additional funds, but attempts to magnify the impact of committed funds. As a result of this policy, agencies attempt to advertise employment positions and contract work to local low-income individuals and businesses. The effect of this policy varies by region and depends on the size of the housing authority relative to the regional economy. In some markets, it can be very impactful.

While Section 3 is a statutory requirement, Jobs-Plus was an innovative experiment conducted in six public housing developments across the country between 1998 and 2003. The program was a combination of rent rate reforms, job skills and employment services, and the establishment of a local social network. The first component – rent reform – rent hikes and earnings increases, allowing tenants to capture the full value of increased income. The job skills training was not particularly remarkable, save for the fact that it was also coupled with the last component – the

neighbor-to-neighbor network. These networks allowed residents to coordinate on essential issues such as transportation and childcare, but also to encourage one another and bring peer-effects into the framework. This place-based elements also precludes replication in the HCV program (or in any program that implements dispersion). But the element of Jobs-Plus that is of particular note in the context of this thesis is the evaluation component. HUD, the Rockefeller Foundation, and MDRC worked collaboratively to design Jobs-Plus as a true research demonstration that would yield rigorous and applicable findings. MDRC conducted a serious outcomes-based evaluation that included long-term follow-ups with participants in order to “help fill a gap in knowledge about what strategies can boost the economic self-sufficiency of public housing residents” (Riccio 2010). Unfortunately, when that report was released in 2010, Jobs-Plus was the only program to date with such a rigorous evaluation.

## **2.4 MEASUREMENT AND EVALUATION**

It is unlikely that any one program design will be broadly applied to all U.S. households receiving housing subsidy. Major experimental programs such as Moving to Opportunity and HOPE VI have provided fodder for debate between leading thinkers in the field, arguing the merits and shortcomings of such undertakings (Vale 2006; Ludwig 2001). Champions of such efforts argue that there is demonstrable change in outcomes for participant households, while many critics argue that they are not cost effective, or result from ethnographic and social factors that cannot be measured.

Ultimately, however, these experimental programs provide information and data for further analysis and debate that may help scholars and practitioners to make more careful and calculated decisions about which types of policies and programs to deploy in different regions. MTW agencies have the potential to play an important role in that process by gathering information on participants and outcomes. This information might offer insights into the potential of proposed new programs, or warn of pitfalls (and possible improvements) for less-promising programs under consideration. Sections 4, 5.2, and 5.3 of this thesis offer more insights into measurement and evaluation.

## CHAPTER THREE

### CAMBRIDGE HOUSING AUTHORITY

The Cambridge Housing Authority is heralded as one of the premier agencies in the country. CHA enjoys a unique balance: they are small enough to be agile and quickly adapt to changing circumstances, and large enough that they can be heard in the national housing dialogue. The agency is a leader in the Council of Large Public Housing Authorities (CLPHA) and the Public Housing Authorities Directors Association (PHADA). The MTW Office and the General Accounting Office (GAO) regularly calls on CHA leadership as a helpful and cooperative resource for informing the ongoing Congressional debates around MTW in particular, and housing subsidies in general.

#### 3.1 ORGANIZATIONAL CULTURE

CHA is committed to its core mission, and has a strong history of developing, managing, and preserving affordable housing in the City of Cambridge. Moving to Work has given the agency the opportunity to move beyond those core capacities to explore new approaches to meeting the needs of low-income households. This thesis focuses on the social programs targeted to CHA's tenant population, but many would argue that the innovative culture originates in the agency's Planning and Development department.

The housing market in Cambridge is tight and resilient, which is an asset for the community, but makes affordability a perennial issue. In FY 2008, CHA elected to allocate project based vouchers to units that had obtained funding from the City's Affordable Housing Trust Fund. Initially, the agency had planned for the allocation of \$1.4 million worth of subsidy for forty units; by the close of FY 2010, CHA had committed 54 vouchers to three separate property owners for the preservation of affordable units.

In addition, CHA has worked to anticipate and proactively respond to tightening federal budgets. In FY 2001, the agency had applied for regulatory relief in order to pursue a mixed financing scheme – employing the use of bonds, grants, and other sources, including equity from Low-Income Housing Tax Credits – to support their affordability goals. Ultimately, CHA revitalized two family public housing developments, Jackson Gardens and Lincoln Way, accounting for the replacement of 98 blighted units and the creation of 17 additional units. The agency's annual report for FY 2010 details the closing on the two projects, and reports that they “will leverage over \$4.1 million in non-

federal funds, or \$2.39 for every \$1 of federal public housing funds” (Cambridge Housing Authority 2010).

The agency has also been proactive in their approaches to dwindling state funds, rising energy prices, and the lack of access to grant funds for social programs. CHA augmented subsidies in the woefully underfunded Massachusetts Rental Voucher Program (MRVP) with MTW funds, keeping those vouchers in operation. The agency entered into a power purchase agreement with Ameresco to lock in energy prices, and has also invested in co-generation and comprehensive building retrofits. As the agency is prohibited from receiving private foundation grants to support the implementation of social programs, executive management has begun an earnest discussion around the creation of social impact bonds to fund those initiatives. These types of actions exhibit a nuanced understanding of the housing landscape – both politically and financially – and a willingness to act as a ‘first mover’.

While colleagues and peers laud CHA, tenant groups and housing advocates exercise a healthy dose of caution in their dealings with the agency and are less effusive with their praise. In part, this uneasiness stems from past slights – both real and perceived. Proposals such as the one for disposition and conversion of public housing stock – that is responding to a highly complex and nuanced set of financial and legislative issues that can trip up even highly informed practitioners and academics – was met with alarm and concern from tenants and advocates. Ultimately, this is indicative of CHA’s messaging challenge – one that will likely take patience and diligence to overcome.

In the meantime, however, CHA staff members expressed feelings of unease about explicitly stating benchmarks in the annual report; they stated that this tentativeness was more the result of the local climate. Tension between the housing authority and local housing advocates is long-standing and staff at CHA are often hesitant to provide anything that could be used against them by the housing advocates. This is a well-documented issue in the field of program evaluation (Posavac and Carey 2007), and much has been written about the need to decouple program assessment from any punitive repercussions. Unless forethought is given to this matter, it is quite likely that the parties being evaluated will be reluctant to share – or may even conceal – data out of fear that it will be used to punish them. While the MTW program office has worked to assure sites that evaluations

will not be used punitively, many agencies have misgivings about sharing broadly with Congress or, as in CHA's case, with local interests.

In the face of these challenges, however, CHA continues to pursue new physical and programing goals. As will be discussed in the subsequent chapter, CHA is moving to create a suite of programs for residents that address some of the most pressing challenges faced by tenants. Yet these programs are more difficult to evaluate than those aimed at preserving or expanding affordability, or reducing agency costs. While the aforementioned programs require measurement of outputs, evaluating economic self-sufficiency programs ultimately requires measurement of outcomes. This is considerably more complex and would require a good deal of additional data. While CHA has been tireless in their efforts to create and implement new programs, they have shown less commitment to conversations around – let alone strategic plans for – program evaluations. Staff members engaged in developing these programs have reflected that they devoted little attention to measurement or evaluation and did not consider the value of outcomes data<sup>20</sup>. As many service providers often do, CHA staff were sticking with what they knew best: implementation. That said, staff members see the value in and aspire to adopt better evaluation practices.

### **3.2 ORGANIZATIONAL STRUCTURE**

In the past year (over the course of FY 2012), CHA has undergone some serious structural shifts. Changes included the arrivals and departures of key personnel, as well as shifting responsibilities, and departmental reorganizations. In the spring of 2011, the Director of Communications and Policy, Josh Meehan, took a new position as the Chief Operating Officer at the Houston Housing Authority. Meehan had served as somewhat of a 'Jack of All Trades' and his responsibilities were many and varied. Thus his departure left a vacuum in information technology, policy development, and HUD reporting; but the departure also came in the midst of a series of senior staff meetings focusing almost solely on how to reorganize the agency. One of the key takeaways from those meetings had been the need to decentralize activities, pushing responsibility for programs and activities out to the departments (and, in the case of the Operations department, out to the sites). Thus Executive Director Greg Russ opted not to fill the position immediately, but to reassign them where appropriate, and triage the remaining responsibilities.

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<sup>20</sup> CHA had little experience in developing these types of working relationships and did not properly anticipate the policy and logistical challenges that lay ahead. Agency staff report that administrative burdens exceed anticipations on some programs, while inter-organizational collaboration presents challenges on others. There is as yet no coordinated effort to document or digest these findings so that they might inform future partnership negotiations and program design efforts.



At the same time, the agency's long-time General Counsel, Sue Cohen, decided to shutter her own practice and accept an offer to come in-house at CHA. Cohen would also absorb many of Meehan's legislative responsibilities and provide political support for Russ. As mentioned in the preceding section, the agency was developing and implementing new activities, programs, and funding structures – all of which would continue to put demands on Cohen's time. Bringing her in house and increasing her time commitment to the agency was prudent financially and systemically.

In November 2011, the IT department was overhauled and rebranded at the Business Systems and Innovations department. Tom Graham, formerly of the State's Department of Housing and Community Development, was brought on as director. Graham was charged with the rollout of a new agency-wide data platform, Elite, and would be tasked with coordinating the Performance-Based Contract Award (PBCA) that CHA had received. As the latter was later rescinded, Graham's role has since adjusted. While he still manages the rollout and training for Elite, Graham also coordinates economic self-sufficiency programs.

While Cohen and Graham absorbed many of Meehan's tasks, the Senior Program Manager for Policy and Administration, Carolina Lucey, has inherited all MTW reporting responsibilities. In this capacity, Lucey coordinates with all department heads and other senior staff to measure activities that require MTW authorization and is responsible for the production of the agency's annual plans and reports. In addition, Lucey has championed external research and has coordinated internships, fellowships, and independent research projects with student from Massachusetts Institute of Technology (MIT) and the Harvard Kennedy School of Government (KSG).

These shifts have led to the creation of a new entity within the agency: the Policy + Technology Lab. The lab will consist of three senior staff members – Lucey, Graham, and a new Senior Program Manager for Policy and Technology – along with a rotating group of fellows from Master's and Doctoral programs at area universities. In addition, the Lab will receive guidance and feedback from an academic advisor, independent consultant Guy Stuart. The Lab will exist outside of the agency's existing hierarchy as a roving entity, and will act as an internal consultancy and think tank. The Lab will build on work done by past interns from MIT, Boston University, and Harvard Law School, as well as Policy Analysis Exercise groups for KSG and an MIT doctoral student who worked at the agency as a Rappaport Fellow during the summer of 2011.

Some feedback from those students also informs larger data issues the cut across agency functions. Visiting students overwhelming reported struggles with access to information and cleanliness of data necessary for their research. A group of KSG students analyzing the CFOC program (which is described in greater depth in Section 3.2.1 of this thesis) found that the information they needed was unavailable at CHA and were referred to CWU research staff. Lucey reported that students received data from CWU, but were frustrated by delays and omitted information. Meanwhile, CHA's Rappaport Fellow, Eric Schultheis, found that inconsistent data collection from front line staff members at the agency had yielded a very cumbersome and unwieldy dataset. Seemingly small errors (e.g., different styles for entering street address information, or an extra digit in a social security number) were remediable, but corrections were incredibly time consuming; furthermore, these errors were easily preventable (Schultheis 2011). These experiences led Russ, Graham, and Lucey to reconsider the way that data is collected and managed internally, and how those data are made available to third-party researchers.

At present, Policy + Technology Lab staff members are engaged in an ongoing dialogue about next steps towards democratization of data. The agency has developed a vision for the Cambridge Housing Information Platform (CHIP) that would be a repository for de-identified data that would be readily available for researchers who request and are granted access. CHIP would also feature data visualization tools (that may not require access permissions). This effort represents both the agency's desire to engage and form meaningful relationships with Cambridge's academic community, as well as a determination to increase openness and transparency.

### **3.3 NEW AND DEVELOPING ECONOMIC SELF-SUFFICIENCY PROGRAMS**

The Cambridge Housing Authority has used its MTW flexibility perhaps more than any other agency, implementing more than thirty unique activities. MTW Program Manager Ivan Pour said that, within the cohort of MTW agencies, CHA is seen as a leader in innovation (Pour 2012).

The agency's Resident Services Department has also received many accolades and awards, particularly for its Work Force program. This program targets adolescents living in subsidized housing, providing training and mentorship. Participants have opportunities to work in local professional offices to develop job skills and mentors work with students to develop post-high school plans. Many Work Force graduates go on to two- and four-year colleges and continue to play

supportive roles in one another's lives. The Resident Services departments runs Work Force sites at three public housing developments, and inaugurated a fourth location at the renovated and reopened Cambridge Rindge and Latin High School (with the intent of providing better access for students living in Section 8) in 2011 (Cambridge Housing Authority 2011).

In recent years CHA has proposed and implemented new, more dynamic programs and additional concepts are in the pipeline. CHA has forged partnerships with local social service providers to bring training and other services to existing CHA households, but the agency has also sponsored a portion of vouchers to support new programs.<sup>21</sup> Currently, CHA has two programs in operation, with two more targeted programs in development. The Career Family Opportunity – Cambridge (CFOC) program is administered by the Crittenton Women's Union (CWU) and the Family Opportunity Subsidy (FOS) is administered by Heading Home; the Co-Invest program is being developed with CWU and Heading Home, and a fourth program aimed at increasing financial literacy is being developed by

This section will outline the key elements of each program, linking aspects of program design to the aforementioned theories of change. It will also call attention to key flaws or challenges that have arisen in each program.

### **3.3.1 CAREER FAMILY OPPORTUNITY - (CFOC)**

<i>Partner:</i>	Crittenton Women's Union
<i>Duration:</i>	Five-years
<i>Eligibility:</i>	Living in public housing or in possession of an HCV housing voucher; High-school diploma or GED; Legally eligible to work; and Dependent minors in household; All CHA eligibility requirements also hold.
<i>Households:</i>	Approximately 20

CWU initially launched the Career Family Opportunity program with tenants in Boston Housing Authority's public housing. In CHA's FY 2012, CWU implemented an offshoot for CHA tenants and

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<sup>21</sup> In these cases, CHA will issue HCV subsidies to the social service provider who will be responsible for paying (and, where relevant, collecting) the tenant portion of the housing costs. Households living in these units do not apply to CHA for housing, but are eligible through their admission to the targeted economic self-sufficiency program.

voucher holders. The five-year program targets single parents living with dependent children who hold a high school diploma or a GED and are legally eligible to work.

CFOC is open to tenants in CHA's Washington Elms and Newtowne Court<sup>22</sup> developments, which would have been permitted under the 1937 agreement, but CHA used its MTW flexibility to extend eligibility to its voucher holders. Initially, it would seem that this would bring dispersion into the picture as a theory of change. However, Cambridge is among the most stable and tightest housing markets in the country with only small areas of concentrated poverty. CHA's public housing developments are in both high-crime, low-income areas as well as low-crime, high-income neighborhoods. Thus leaving aside the criticisms of the MTO program, it still does not hold that voucher holders in CFOC would have access to more advantageous housing options than their peers in public housing,

CWU uses a highly developed logic model that breaks self-sufficiency down into five key pillars: family stability, well-being, education and training, financial management, and employment and career management. The logic model is presented in the organization's 'Bridge to Self-Sufficiency'<sup>23</sup>, which breaks each pillar down into tiers. CWU uses a high-touch case management model to help participants climb from tier to tier within each pillar; reaching the top tier in each pillar represents the achievement of economic self-sufficiency.

Case managers use the Mobility Mentoring<sup>24</sup> model developed by CWU to structure and guide participants' achievement. The Bridge Assessment (used to locate participants on the Bridge to Self-Sufficiency) is conducted at intake and used as a key reference throughout the participant's engagement. Mobility Mentors (as CWU calls their case managers) also conduct:

- Entry Assessment: a comprehensive intake form that is based largely on HUD tenant records;
- Debt and Asset Assessment with Credit Score;
- Child Record (for each dependent minor in the household);
- Statement of Community Involvement and Support; and

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<sup>22</sup> Washington Elms and Newtowne Court are immediately adjacent to one another in East Cambridge. Both developments are part of CHA's federal family public housing portfolio.

<sup>23</sup> CWU's Bridge to Self-Sufficiency is at the core of all of the organizations programs. It is included in this thesis as Appendix A.

<sup>24</sup>The Mobility Mentoring model was developed and trademarked by CWU in 2009.

- Financial Literacy Pre-Assessment.

Crittenton Women's Union collects extensive data on participant households at intake, as well as annually throughout the five-year program engagement. During the creation of a memorandum of understanding (MOU) between the Cambridge Housing Authority and Crittenton Women's Union, it was agreed that all participant data collected via intake and annual assessments would be the sole property of CWU. As a result, CHA receives aggregate reports on all households in the program, but is not able to access individual records. Therefore, while CHA staff can see how many participant households are reaching any particular goal or benchmark, they have no ability to get a complete picture of how individual households are performing in the program.

This program is being reviewed by two groups of external evaluators: a team at Boston University is conducting an on-going qualitative evaluation of the program, while another team at Brandeis University is evaluating the return on investment (ROI) of CFOC to the public sector. The Boston University evaluation uses a series of surveys and interviews with participants and program administrators to better understand how services are being offered and utilized. There is a robust feedback loop that CWU uses to refine program structure and offer constructive criticism to frontline staff.

The Brandeis evaluation tracks public subsidies and tax rates (both income tax returns, and estimates of payroll and sales taxes) to arrive at a net public cost per year for each participant. As participants begin CFOC, they are often made aware of tax credits and deductions (for childcare, education, or earned income) that they then begin to utilize; at the same time, increased earnings often lead to decreased public subsidies. The evaluation looks at overall cost savings for the entire public sector and does not break out implications for CHA specifically. Cost savings are tied to the participant and, for CHA, those savings grow with participant incomes. However, this evaluation does not consider costs on a per subsidy basis. In the latter case, cost savings grow as participants' incomes rise, but costs *per subsidy* skyrocket as participants actually reach economic self-sufficiency and the subsidy is turned over to a household on the waiting list.

Data sharing between CWU and CHA is fractured at best. The September 1, 2010 MOU between the two organizations states that "CWU shall provide to CHA the information and data necessary for CHA to comply with its annual reporting responsibilities to the U.S. Department of Housing and Urban Development ("HUD" and with any other reasonable information of data requested by CHA"

(Cambridge Housing Authority and Crittenton Women’s Union 2010). Specific data collection requirements are spelled out in the document’s ‘Exhibit B’. CWU is required to report individual household information on certain financial issues (e.g., income, number of employed adults, and assets), as well as demographic information. However, CWU is not explicitly required to report data on employment type, educational attainment, and other key predictors of economic mobility and self-sufficiency to CHA on an individual basis. Senior staff at CHA have requested these types of data, but CWU’s research team has been reluctant to share information. In some circumstances, even requests for aggregate annual data to be broken into monthly increments (CHA and CWU operate on different fiscal years, making annual data difficult to work with) have been met with reluctance from CWU.

### **3.3.2 FAMILY OPPORTUNITY SUBSIDY (FOS)**

*Partner:* Heading Home  
*Duration:* Ten years of subsidy, delivered in nine years  
*Eligibility:* Sheltered in Cambridge (or have been moved from Cambridge shelter by the State); Homeless; and Dependent minors in household.  
*Households:* 55

The FOS program is a front-loaded ten-year subsidy offered to formerly homeless households. The program is a collaboration between CHA, Heading Home, Inc., Parenting Resource Associates, MIDAS, and the Executive Office of Massachusetts Community Colleges. Participants are selected and enrolled by Heading Home, Inc., a Boston-based non-profit service provider. In the initial stages, case management, training, and mentorship are quite heavy. As participants progress, engagement and subsidy both taper off and work requirements go into effect. After nine years, subsidy ceases but participants have unrestricted access to funds in an interest bearing escrow account (started in Year 2 and funded with one full year worth of subsidy)<sup>25</sup>.

FOS is broken down into five distinct phases, with each phase representing a different subsidy. In Phase 1, households are taken out of shelter and offered housing in sponsor-based units in the Boston metro area. Heads of household are required to complete an educational training

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<sup>25</sup> Participants can access funds earlier in the program, but only in limited amounts and for approved classes of expenditure such as tuition or purchasing a car or home.

component with the COMPASS Community College Collaborative<sup>26</sup>. During the first phase of the program, participants remain in these units and receive intensive case management from Heading Home. They are offered financial literacy training by COMPASS and are encouraged to enroll in job skills training or other educational programs.

In Phase 1 of FOS, participant households receive qualifying subsidy + 15% premium. At intake, households are housed in sponsor-based units; ideally, participants move into a tenant-based unit after one year. Initially, participants were required to move after one year; however, many tenants wanted to stay in place and transfer to a tenant based unit, and others were unprepared to move. Rather than grant exceptions on a case-by-case basis, the requirement was changed. In all subsequent phases (all of which are two or three years), participant households receive progressively less subsidy and case management tapers.

Currently, case data is collected and managed by Heading Home, while income and deduction information is collected and managed by the Leased Housing Department (which administers all Housing Choice Vouchers) at Cambridge Housing Authority. Heading Home collects and manages data from participant households; while much of this information is also required by CHA (for confirmation of eligibility and HUD reporting), it is not currently shared electronically. Instead, Heading Home case offers bring physical case files to CHA's central office where Leased Housing staff reenters all data into CHA's Elite<sup>27</sup> tenant records.

Heading Home will be taking critical steps to improve their data collection and management capacity in the coming months. Initial program implementation revealed that Heading Home had systemic challenges that included, but were certainly not limited to data capture and management. As a result, CWU is working with Heading Home in a mentorship role to improve policies and procedures and to train staff. As a result of this relationship, Heading Home will be implementing Efforts to Outcomes (ETO) data management software in the near future (the same platform that is used by CWU). While there are programs that facilitate data exchange between various platforms (in the case of CHA and its partners, the exchange would be between ETO and Elite) there has yet to be any exploration around sourcing and implementation for those programs.

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<sup>26</sup> COMPASS is a Boston-area "community-based, non-profit, social service agency and special needs school that provides comprehensive educational, counseling, and support services to high-risk youth and families" (COMPASS 2012). They are also a partner in CHA's FSS+ program (currently in development).

<sup>27</sup> Elite is a public housing management software platform developed by Emphasys.

During program design, CHA and Heading Home had a soft commitment for the performance of an external program evaluation from Dennis Culhane, the Dana and Andrew Stone Chair in Social Policy at the University of Pennsylvania’s School of Social Policy and Practice. Dr. Culhane’s research centers on homelessness and associated supportive services. However, this evaluation failed to materialize and, in light of the aforementioned implementation problems, there has not been much effort behind developing a new plan for evaluation.

### **3.3.3 CO-INVEST**

- Partner:* Crittenton Women’s Union, Heading Home, and COMPASS
- Duration:* Undetermined.
- Eligibility:* Existing CHA household.
- Households:* The initial enrollment goals is 500 households (300 in Tier 1, 160 in Tier 2, 60 in Tier 3).

Crittenton Women’s Union, Heading Home, COMPASS, and Cambridge Housing Authority have been working collaboratively to develop a tiered, progressive program aimed at developing economic self-sufficiency. The program design incorporates elements from both FOS and CFCO<sup>28</sup>. In fact, if Co-Invest is brought to scale, it may ultimately absorb those two programs. Over \$50,000 has been received in planning grants, and the partners are looking at models to fund implementation.

The program employs a tiered model for segmenting and targeting CHA’s tenant population. Each tier will represent an aligned suite of services – from different providers – all aimed at driving economic mobility. Tier 1 will be the lowest-touch with the lowest level of tenant commitment, basic resources, and a low per tenant cost (estimated at \$1,000 annually); Tier 3 will be the highest-touch with an intense commitment from participants, an array of services, and a high per tenant cost (estimated at \$10,000 annually). The table below shows the initial thinking on the structure of the program:

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<sup>28</sup> Eventually, Co-Invest may absorb the Family Opportunity Subsidy and Career Family Opportunity – Cambridge programs into one streamlined model. However, the partner organization have not yet made a clear decision on this.



	<b>TIER 1</b>	<b>TIER 2</b>	<b>TIER 3</b>
Estimated Annual Cost per Person	\$1,000	\$5,000	\$10,000
Number of Participants Served	300	140	60
Activities and Resources	<ul style="list-style-type: none"> <li>• Mobility Mentoring</li> <li>• Workshops</li> <li>• CHA rent credit</li> </ul>	<ul style="list-style-type: none"> <li>• Mobility Mentoring</li> <li>• Workshops</li> <li>• Training Programs</li> <li>• Matched Savings</li> <li>• Social Network</li> </ul>	<ul style="list-style-type: none"> <li>• Mobility Mentoring</li> <li>• Co-Invest housing subsidy</li> <li>• Workshops</li> <li>• Training programs</li> <li>• One Family Scholarships</li> <li>• Financial incentives</li> <li>• Participation in FOS, CFOC, or similar program</li> </ul>
Anticipated Outcomes	<ul style="list-style-type: none"> <li>• Increased awareness of economic mobility resources</li> <li>• Increased ability to identify self-sufficiency goals</li> </ul>	<ul style="list-style-type: none"> <li>• Increased access to higher education and training</li> <li>• Increased labor market participation</li> <li>• Increased life skills</li> <li>• Increased economic stability</li> </ul>	<ul style="list-style-type: none"> <li>• Increased educational attainment</li> <li>• Increased economic stability</li> <li>• Decreased use of public benefits</li> <li>• Increased social network and social capital</li> </ul>

(CHA et al., *Co-Invest Concept Paper* 2012)

Tier 1 will provide the broadest access to tenant households, with stricter eligibility requirements – and fewer spots – in Tiers 2 and 3. Because of the limited availability for the higher tiers, CHA and their affiliates are considering term limits for those spots. Additionally, partners are still discussing ways to select candidates for the upper tiers of the program; specifically, there are questions around measurement of ‘desire to succeed’ and ‘willingness to work’, both of which would logically rely on self-reporting. CHA is looking for indicator variables that might allow more objectivity.

Measurement criteria for Co-Invest have yet to be identified. It is likely that they will be informed by the measurement standards currently in use in other CWU programs. Due to program design (i.e., the lack of a control group, and the use of assessments at intake and exit) it can be inferred that

the evaluation will be a single group pretest-posttest. In other words, the evaluation will be used to show the absolute progress of participants over the course of the engagement, but not in relation to non-participants.

The most current concept paper<sup>29</sup> for Co-Invest state that external evaluators will be contracted to assess the impact and return on investment for the program with the stated aim of informing questions of alignment between disjointed service providers. Specifically, the partners state that “[an] external researcher will be contracted to determine the model’s return on investment, to answer the question: *Do short term deep investments in economic mobility support services for low-income families result in a long term yield?*” (Co-Invest Concept Paper 2012). However, there is very little specific information regarding measurement of outcomes for either the public sector or for participants themselves. Since the model will only be implemented in one city – and an atypical market at that – there will likely be difficulty around codification and scalability of any findings.

#### **3.3.4 FAMILY SELF-SUFFICIENCY +**

*Partner:* COMPASS and Corporation for Enterprise Development (CFED)

*Duration:* Five years

*Eligibility:* Existing CHA households.

*[NOTE: This program will be rolled out over the course of several years and will likely begin with highly qualified households in 2-3 public housing developments.]*

*Households:* The aim is to make FSS+ available to all Work Force and Baby U<sup>30</sup> participants.

Many of Cambridge Housing Authority’s tenants are currently unbanked. Tenants may have insufficient resources, a lack of financial literacy, or be rendered ineligible as a result of their immigration status. The negative impacts of living outside of the banking system are well-documented elsewhere (Bruhn 2009; Washington 2010), but include being subject to unfair and often predatory financial service providers such as check cashing establishments, inability to build a credit rating, and a chronic distrust of or discomfort with principles of budgeting and financial management. In addition, this lack of banking history becomes a critical barrier for households wishing to move from subsidized housing into the private market. It has also been documented that being banked – and saving into bank accounts – can have a very positive impact on an individual’s financial future.

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<sup>29</sup> It is worth noting that this program is still in development and concept papers have not yet been widely circulated for criticism and feedback.

<sup>30</sup> Baby U is a parental training program modeled on the Harlem Children’s Zone. It is run by the City of Cambridge, and CHA secures a certain number of slots

While CHA does not currently have an FSS program in place, they aim to enroll at least 500 households in the new FSS+ program by 2015. The program is still in development and CHA is working alongside COMPASS and the Corporation for Enterprise Development (CFED) – a national organization with the aim of creating economic opportunity for low-income households. CHA will use MTW authority to go outside of the footprint of a typical FSS model. In addition to matched savings and financial counseling, CHA is also considering new program elements aimed at increasing tenants' familiarity and comfort with housing transactions. Executive staff members have explored the possibility of making a direct deposit cash transfer to residents every month for the full value of their housing assistance payment. The tenant would then be responsible for paying that sum and their total tenant payment (HAP + TTP = Full Rent) to their landlord. The thinking is that this sort of transfer would make tenants more aware of the actual market cost of their housing unit and ultimately serves as preparation for economic self-sufficiency.

Additionally, the act of rent payment presents opportunities for financial literacy training. CHA's executive director met with representatives from Square, a mobile payment system, to scope the costs of giving each property manager the ability to collect rent onsite. Tenants would be able to pay rent using their debit cards, and Square would give instant proof of payment. Not only would this increase tenants' ease with financial transactions, and foster interaction between tenants and managers, it would also decentralize operations and cut down on central office overhead.

### **3.4 COLLECTIVE GOALS AND MEASUREMENT**

Ultimately, these programs are developed to reach different segments of the tenant population with the sort of interventions that are thought to be most efficient and effective for those groups. CHA is also taking meaningful steps to integrate economic self-sufficiency programs that are developed by policy staff in cooperation with outside partners (and administered by those partners) with internally administered programs like the Work Force, and City initiatives like Baby U. This sort of holistic view will also allow the agency to become a more effective referral agent for tenants.

As CHA begins to think of their programs – and those that tenants are eligible to participate in – collectively, they will be able to more accurately understand as well as measure and evaluate the impact of those programs. If sustained progress, across age levels and incomes, is the ultimate goal for tenants, then CHA must consider programs outside of silos. Only then can staff help tenants to

piece together the appropriate continuum of services. The model for the Co-Invest program suggests that this is the direction that CHA is heading.

CHA is also considering how household typologies impact the agency as a whole. Evaluations like the one being performed by Brandeis University would suggest that relatively high-earning households are ideal tenants. These households can contribute more to their housing costs, increasing the total tenant payment (TTP) and thus decreasing the agency's housing assistance payment (HAP) for that household. However, CHA does not want to – nor are they able to – have all households paying ceiling rents. Statutorily, 75% of the households served must qualify as very low-income, earning 50% of the area median income (AMI) or below. While a significant portion of tenants could dramatically increase their incomes before CHA would violate this statute, it bears consideration.

In addition, CHA faces less rent payment risk when their tenant population represents an array of incomes and types. If CHA has a consistent balance of rapidly- and slowly-progressing households (which would include those households that are unable to work), as well as relatively high- and low-income tenants, they can accurately project rent rolls into the future. This increases the financial security of the organization and facilitates better planning. Therefore while CHA wants to see progress for tenants, they should ideally be in a situation where household mix stays mostly consistent.

### **3.5 EXISTING DATA COLLECTION AND MANAGEMENT**

CHA collects data on all households in public housing and the Housing Choice Voucher program using HUD's MTW 50058 form (otherwise known as a 'Family Report'). The MTW 50058 is much like the 50058 form used by PHAs in the traditional housing program, with adjustments to the section on rent calculation. The form includes the following sections (each of which has several subsections):

1. Agency: information on the PHA and the program – public housing or HCV;
2. Action: certification, recertification, etc.;
3. Household: gender, age, and immigration status for all household members;
4. Background at Admission: homelessness status, very low-income status, residency;
5. Unit to be Occupied on Effective Date of Action: location, size, bedrooms, and accessibility for unit;

*[Sections 6-17 are omitted from the MTW 50058]*

18. MTW Asset Income: stated liquid and non-liquid household assets;
19. Income: total income (after exclusions<sup>31</sup>) for all household members;
20. Public Housing (rent type): mixed immigration status, inclusion/exclusion of utilities, ceiling rent, etc.;
21. MTW Tenant Based or Project Based Assistance: flat or variable subsidy, bedroom size, voucher portability, total rent, utilities;
22. MTW Homeownership [NOTE: Due to high real estate prices in Cambridge, CHA does not participate in this program];
23. FSS / MTW FSS Addendum [NOTE: CHA does not have an FSS program].

(HUD, *MTW 50058* 2012)

There are no additional data collected that may be considered predictors of economic mobility or future economic self-sufficiency. In order for PHAs to collect that data and to keep it with the records from the 50058, they would need to design and develop another data 'module' for self-sufficiency data. This process is both time-intensive and extremely expensive as it necessitates contracting a software developer.

Individual departments also collect a great deal of data on households and individual residents for more specific purposes. The Legal department collects and retains information on households involved in termination or eviction cases. The Resident Services department compiles records on residents participating in targeted programs. The Planning & Development keeps detailed records on units and developments, as well as all capital projects. P&D also collaborates with Operations to keep records related to tenant relocations that result from rehabilitation and renovation projects. The Fiscal departments keep detailed accounting records for all agency activities. These data tend to be kept in closed files inside the department.

Partner organizations administering economic self-sufficiency programs typically collect a great deal of data during the case management portion of their client interaction. Data relevant to determining program eligibility are shared with CHA. However, data collected through intake, annual, or exit assessments are not shared in their raw form. Typically, CHA will receive monthly and annual reports from partners. These reports will show the number of households served, and

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<sup>31</sup> Some MTW agencies omit certain classes or types of income in order to simplify transactions or to give incentives to households. For example, CHA offers a twelve-month exclusion new wage income from calculation for household members who have started to work.

the number of households to achieve certain program benchmarks – however, across the board data on any one family is not available for all families.

Data from the 50058 is transferred to HUD using the Public & Indian Housing (PIH) Information System, more commonly referred to as PIC. CHA manages the data internally using software developed and sold by Emphasys, one of the major developers and vendors of software for affordable housing management. During fiscal year 2012, CHA has been moving from the Flex platform to the Elite platform.<sup>32</sup>

While the agency was operating Flex, individual users could input data but were unable to extract datasets. All requests were run through one employee, the Report Writer, Tito Evora. Evora would generate a custom Crystal Report with the parameters specified. Many times, employees would need the same report, month after month, but each report needed to be generated by Evora. Elite, however, is able to generate ‘canned’ reports using a report-processing tool called Milo. Many of these reports fill existing needs. In the coming months, CHA’s Business Systems department will work with each department to define the parameters for reports that are needed on a regular basis, and to create additional canned reports with those specifications. In 2012, a fellow in CHA’s Policy + Technology Lab performed a comprehensive data audit to understand Ultimately, each department will be able to input *and* extract their own datasets.

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<sup>32</sup> Elite was rolled out in the Leased Housing department (HCV) during calendar year 2011, and in the Operations department (public housing) in March 2012. Implementation in the Fiscal department was delayed, but will be completed by the end of May 2012.

## CHAPTER FOUR

### MODELS FOR MEASUREMENT AND EVALUATION

Typically, data collected on social service programs adhere to a clear and well-developed logic model and are measures of inputs, activities, and outputs; ideally, they also track program or participant outcomes. However, many agencies and organizations collect data for different purposes and according to different standards. Even when organizations are measuring the same variable, difference in measurement type or categorization could result in situations where translation between agencies is impossible.

For CHA to achieve their data goals, data integration will be a key factor – one that will invariably be challenging. Even if CHA is able to overcome barriers to access, they will need to ensure that data collected by their partners and required by HUD can be integrated. As a result, the data collection protocols of partner organizations and HUD are the most important for CHA to understand. As the saying goes, “What gets measured gets done.” So orienting the agency’s measurement practices so that they align with policy goals and objectives will be crucial.

#### 4.1 MOVING TO WORK (MTW) PROGRAM OFFICE

As mentioned, HUD receives all of the household information required on the MTW 50058. In early 2012, a fellow working in CHA’s Policy + Technology Lab performed a comprehensive data audit for the agency. Her work mapped the data that existed in agency-wide records kept on Elite (all records were transitioned from Flex by May 2012), but also individual or intradepartmental spreadsheets and assessments<sup>33</sup>. But the primary aim of the data audit was to understand what key data are already being collected on tenant households, who they are being measured, and where they are being stored. This provides a valuable first step in understanding what procedures are underway, and how data can be integrated in the future.

In addition to this household data, CHA also collects program-related data for each of its MTW activities. After 2008, participating MTW agencies with expiring contracts could either opt out of the demonstration, or renew their participation with certain new requirements aimed at bringing increased standardization and ease of monitoring into the program. Renewing agencies were

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<sup>33</sup> This included records from the Legal, Resident Services, Fiscal, and Planning and Development Departments. Those so-called ‘fugitive’ databases were integrated with the more comprehensive and open databases kept by Operations and Leased Housing Departments.

required to sign an agreement extending to 2018 (regardless of the term lengths from earlier contracts) and agencies' annual plans and reports were required to comply with the standard format laid out in a revised Attachment B. The basic composition and flow of the annual plans and reports remained largely unchanged, but agencies were asked to provide more data on activities that required MTW authorization. Agencies were asked to report each of the following fields:

- Approval Year
- Relevant Statutory Objective
- Authorization Cited
- Anticipated Outcome
- Data Collection Protocol
- Status
- Assessment Metrics

(MTW, *Attachment B 2008*)

For each metric, agencies are required to report a baseline measurement from the approval, proposed benchmark, for the current fiscal year, and outcome for the closing fiscal year. The measurement system is not designed to be punitive and there are no repercussions for agencies that fail to achieve their stated benchmarks. However, as mentioned earlier in this thesis, there is some hesitancy on the part of CHA staff due to tension with local advocates and interest groups.

As mentioned in Chapter 1, external parties, all of who set their own criteria, perform the majority of evaluations. But in order for the MTW program and participant sites to enhance measurability, comparability, and scalability of programs that are developed without a planned evaluation component – and to inform broader debates about housing policy – evaluation criteria should be improved. While MTW sites share the desire to see that happen, program officials relayed a sense of frustration from many different participant agencies over the lack of guidelines as far as data to be collected. In fact, most agencies requested that HUD issue a specific set of data to be collected and reported. Several MTW agencies have been working to rally others in the cohort to develop an agency-selected set of criteria.

In the interim, CHA and other agencies tend to use 'low-hanging fruit' for reporting – easily accessible data that relates to program participants' income and assets, and which may not completely align with the theory of change at work. For instance, CHA's chosen metrics for the Career Family Opportunity – Cambridge (CFOC) program administered in partnership with CWU are:



- a. Number of households admitted
- b. Average household income at each program stage
- c. Median household wage income at each program stage
- d. Median household assets at each program stage.

(Cambridge Housing Authority 2011)

The metrics used to measure the Family Opportunity Subsidy (FOS) program administered with Heading Home are more comprehensive and inclusive of various elements of the program:

- a. Number of participants
- b. Number of participants that have completed the community college requirement
- c. Number of participants that passed Phase 1 of the program
- d. Amount of funds allocated for subsidies
- e. Number of households with at least one adult employed for over six months
- f. Median earned income
- g. Median household income
- h. Number of participants that have graduated from the program

(Cambridge Housing Authority 2011)

However, there is still a focus on numbers rather than rates. The metrics that do focus on other forms of achievement leave room for harmful misinterpretation. For instance, the community college portion of the program is meant to prepare participants to work in high-demand fields that have a clear career trajectory. However, many participants completed the requirement but struggled to find work in their chosen field and instead worked in part-time, positions with minimal job security. Thus while completion of that program is an important measure, and employment duration is also important, it would be important to link these two measures to understand participants' success at pursuing and securing positions in their chosen fields.

It can be assumed that the selection of these metrics is due in part to a dominating focus on the 'churn' effect that the MTW office has asked to see. Agencies are focusing solely on the financial indicators that produce churn, rather than the other factors that predict long-term economic mobility. But these statistics also fail to show a return on investment or completion rates, and do not capture any of the differences in participant type that might be predictive of program success.

## 4.2 CRITTENTON WOMEN'S UNION<sup>34</sup>

CWU collects data at intake, biannually, annually, and at program completion. Case managers use over a dozen different assessment tools to collect data on the head of household as well as all household members covering a variety of indicators. The data are grouped into the five 'pillars' of self-sufficiency (with subcategories listed):

- Family Stability
  - Housing
  - Dependents
- Well-Being
  - Health and Behavioral Health
  - Social Supports
- Education and Training
  - Educational Attainment
- Financial Management
  - Assets
  - Debts
- Employment and Career Management
  - Earnings Levels

(Crittenton Women's Union, *Bridge to Self-Sufficiency* 2012).

Crittenton's data is comprehensive and collected regularly, allowing for a nuanced understanding of each participant's progress.

When this information is reported out, CWU provides numbers and percentages for participants achieving each level in each pillar. However, they do not provide information on how many participants are achieving at high levels in all pillars, how many are lopsided, or how many are receiving low marks in all pillars. In 2011, a group of students from the Harvard Kennedy School of Government assessed this data collection model and made recommendations for an addition metric to aid in understanding participants' progress. The team broke down the pillars to their component parts, assigning numeric values to each stage in each pillar. The point attributions reflected their understanding of the relative importance of each subcategory in predicting long term sustainable economic self-sufficiency. Participants that scored in the top box for all eight subcategories would thus receive a score of 100%. Yet, for example, a participant who scored one box lower in social

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<sup>34</sup> Due to structural and managerial transitions at Heading Home, and the mentoring role that CWU is taking in those transitions, a deep investigation of their practices did not seem prudent. This is both because changes are not yet final, and because they will likely adopt most of the measurement and evaluation procedures in practice at CWU, allowing this assessment to serve as an indication of the practices for both organizations.

supports, but achieved the top box in all other subcategories might score slightly higher than another who scored one box lower in education and achieved the top box in all other subcategories. In some ways, it was akin to providing a grade point average – which reflects a student’s performance – rather than a median grade and standard deviation for each class – which reflects the level of knowledge mastery for a group of students. This suggestion was not adopted, but it began to push CHA’s thinking on the sort of information that reflects program goals.

Also of note (and previously mentioned) is CHA’s inability to access much of this data. If the Co-Invest program does indeed absorb CFOC and FOS, a new MOU will be drawn up prior to implementation and CHA will need to be especially mindful of data provisions in that MOU. CHA will need to be mindful of this issue in the development of their own data measurement and evaluation procedures, as they will either need to structure their standards in the same light as CWU’s and attempt to get that data from their partner, or alternatively, to set their own standards and attempt to how CWU accountable for collecting that information.

#### **4.3 NATIONAL RESIDENT SERVICES COLLABORATIVE (NRSC)**

In the mid-2000s, Enterprise Community Partners and NeighborWorks America collaborated with the Freddie Mac Foundation to form the National Resident Services Collaborative (NRSC). Together, they developed and published actionable guidelines for developing and implementing resident services programs in affordable housing developments. The work product from this collaboration was a ‘practitioner’s manual’ that included guidelines for the measurement and evaluation of resident services programs. The NRSC provides clear and concise “Family Economic Stability Measures, Goals, Outcomes and Progress Indicators” (NRSC 2009). The inclusion of progress indicators is particularly relevant for CHA as tenants may require long engagements before they can relinquish their housing subsidy (as the largest class of subsidy, it is often the last to be relinquished by low-income families as they make economic progress), and thus documenting progress is an essential task. The NRSC breaks goals into the following categories (with subcategories listed):

- Education Stability Measure: Achieve highest level of education to meet family goals
  - Improve children’s success in school
  - Improve adult literacy and education for employment)
- Employment Stability Measure: Full-time employment with family self-sufficiency wage and employer health and retirement benefits
  - Get a job
  - Retain a job

- Advance in career
- Financial Stability Measure: Earned income and public benefits sufficient to cover debt and expenses, to save for emergencies and to build assets
  - Increase income with public benefits
  - Increase other income
  - Reduce expenses and debt
  - Save for emergencies (3-6 months living expenses recommended)
  - Establish credit; achieve credit score of 620 or higher
  - Invest in family assets
- Housing Stability Measure: Family pays no more than 30 percent of income for housing, maintains lease in good standing and obtains renters' insurance
  - Stabilize housing situation
  - Purchase a home

(NRSC 2009)

For each subcategory, the report lists potential outcomes and measurable progress indicators. The stages of each pillar for CWU are different levels of accomplishment – “Structured payment plans in place and in progress” – or statements of subjective and non-specific statements of momentum – “Making progress towards balancing dependents needs and parental/guardian school or employment” (Crittenton Women’s Union, *Bridge to Self-Sufficiency* 2012). Alternatively, NRSC’s progress indicators are all actions that can be given an ‘Y/N’ binary categorization. Thus while this list of goals is rather extensive, measurement has been significantly simplified.

#### **4.4 ECONOMIC MOBILITY PROJECT**

The Economic Mobility Project is a research initiative funded by The Pew Charitable Trusts to fill an existing knowledge gap on inter- and intra-generational economic mobility in the United States. Researchers have found that while economic inequality in the U.S. is at an all-time high, many citizens express a high degree of tolerance for those disparities, in large part because they believe that economic mobility is a real and viable opportunity for low-income households. In other words, Americans believe that those individuals at the very bottom of the income scale can – through ingenuity, hard work, education, and luck – make significant strides towards the higher reaches of that scale within their lifetime. This idea that many think of as defining the nation’s identity is challenged by the project’s findings: “In sharp contrast to the view of America as the land of opportunity, we may be a less mobile society than many other nations” (Economic Mobility Project, *Project Overview* 2009).

The initiative researches many of the factors that can and do influence mobility in an effort to understand how national political, economic, and social issues influence economic mobility. Lines of

inquiry look at both absolute and relative economic mobility to create a fuller picture of the evolving economy and individuals' places in it. As a part of these efforts, researchers have developed a framework for thinking about the most influential factors. Their 'Key Indicators Fact Sheet' breaks down the categories that are proven to impact individuals' ability to improve their economic standing:

- Social Capital Indicators: The non-financial resources available to people and institutions.
  - Family structure
  - Parental skills and education
  - School-based relationships
  - Community influences
  - Work-related networks
- Human Capital Indicators: The skills and attributes acquired by individuals that may impact whether individuals are able to take advantage of economic opportunities.
  - Educational attainment
  - Parents' educational attainment
  - Health
  - Health insurance
  - Specific health issues such as low birth weight or obesity
  - Race
- Financial Capital Indicators: The financial assets, such as personal savings or investments, that individuals might leverage to get ahead.
  - Wealth transfers
  - Homeownership
  - Retirement savings
  - Entrepreneurship

(Economic Mobility Project, *Pathways to Economic Mobility* 2012).

These factors were not defined specifically for those thinking about low-income individuals, and they are not goal-oriented in nature. They are applicable to the broader citizenry and relevant when considering all ranges of incomes. However, they offer a useful framework for thinking about what factors may help or hinder individuals' economic mobility.

## CHAPTER FIVE

### CONCLUSIONS AND RECOMMENDATIONS FOR CAMBRIDGE HOUSING AUTHORITY

Ultimately, CHA has all of the tools and human capacity necessary to take their evaluation capacity to a higher and ultimately more meaningful level. The organization is poised to continue innovating, but with a greater degree of purposefulness and with ideas that are grounded both in their practitioners' knowledge, but also in firmly researched ideas from the academic community and adeptly implemented by high-capacity partners. The agency has found their niche and identified key partners that can complement their skills. With each entity playing to their own comparative advantage, and CHA partnerships can deliver more targeted, efficient, and effective services to their tenant population.

#### 5.1 RESOLVE AGENCY MISSION AND PROGRAM INTENT

As discussed earlier, MTW permits CHA and other agencies the flexibility to tailor their mission to the local market circumstances. Where market rent rates are high and earnings are low, a focus on progress and human development – rather than absolutes of dependent vs. independent – may be deemed more appropriate. In such a case, it is imperative that the agency explicitly recognize and address the need to amend their mission.

Families housed off the waiting list will likely remain the stated objective and a key indicator used by HUD. Yet many MTW agencies see that there is a huge gap between where resident households are currently situated and true economic self-sufficiency. Some MTW agencies have chosen not to concentrate on churn, or the 'black vs. white' of economic self-sufficiency, and are focusing instead on the grey area of *progress*, or economic mobility. In some cases, this even means adopting a goal of economic mobility leads to the implementation of policies that actually delay churn in the near term. For example, some agencies encourage families paying ceiling rents to stay in their subsidized units so that they might serve as a stabilizing influence on the community and act as a role model to other households. This also allows households to build up wage history and to increase savings, both of which are key predictors lifetime economic mobility. Such a policy ultimately delays taking other households off the waiting list (and creating the churn that HUD is hoping to measure), but these agencies may see that the net benefit of such a policy makes it worthwhile. These policies are

sometimes politically unpalatable<sup>35</sup>, and the peer effects are more difficult to measure, but they are permissible.

Many of CHA's policies and programs are similarly geared towards spurring improvement and stimulating economic mobility among tenants. In fact, the agency's briefing materials for the Co-Invest program states "that a community-based network of anti-poverty organizations with public and private support and motivated low-income families will voluntarily partner together in pursuit of *economic mobility* (emphasis added)" (Cambridge Housing Authority et al. 2012). While many of the agency's programs aim to increase household earnings, administrators and case workers expend significant energies ensuring that participants are taking purposeful steps towards reaching their goals and making sustainable improvements. However, when asked for their definition of a successful, agency leadership stated that the primary aim is churn from the waitlist. Herein lies the mission conflict: there are times when CHA's stated and implied goals will be negatively correlated.

This has not yet posed a major problem for CHA, but its portfolio of economic self-sufficiency programs is still in its infancy. As the agency steps up its efforts in evaluation, the issue will become more pressing. There is merit to the argument that housing subsidies should be used for only a short time, and that households should take employment – any employment – that will increase their earnings and move them through the system. This ensures that a greater number of families will have access to housing subsidies. However, there is also value in the notion that PHAs should serve clients by ensuring that they are equipped with the necessities for sustainable self-sufficiency and, ultimately, real economic mobility.

In short, because it is nearly impossible to know what information to collect if one is unsure about the question they are trying to answer. In order to answer 'Do participants earn enough to exceed the eligibility criteria for subsidized housing so that their subsidy can be passed on to another household?' one would collect very different information than if they were trying to answer 'Are participant households developing skills and traits that are proven predictors of lifetime economic mobility?' Until CHA is clear on what question they are trying to answer, measurement – let alone meaningful evaluation – will remain incredibly challenging.

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<sup>35</sup>The Center for Budget and Policy Priorities' central concern with MTW is their belief that it encourages PHAs to reduce the number of households they serve. It is their belief – one that is shared by other critics – that making housing subsidy available to *more* households is preferable to deeper investments in programs and services.

Resolution can only come from within the agency, so there will be no presumption of preferences. However, it is safe to say that CHA's program descriptions and conversations among staff over program development center around a goal of developing tenants across the board, building up different but complementary skills, aptitudes, and abilities (both financial and otherwise) to prepare them for steady and sustained improvement. If this were, in fact, the intent of the agency, they would be well served to clearly and openly adopt it as their mission – internally initially, and in published and external materials where leadership deems it appropriate and palatable.

## **5.2 CLARIFY EVALUATION GOALS**

Once CHA has greater clarity around their objectives – broadly and within each program – they will need to begin thinking about the role and importance of evaluations. Certainly, there are many benefits that come with conducting rigorous data driven program evaluations, but they come at a certain cost. Data collection can be expensive and time consuming, and coordinating with external evaluators can be challenging. Ultimately, the most impactful evaluations are the most comprehensive in scope and rigorous in design – and often the most burdensome in terms of commitment of time and funding.

HUD's new MTW selection criteria emphasizes the importance of performing controlled experiments to evaluate the impact of new activities. It is reasonable to assume that this requirement will one day be extended to all MTW agencies, and that founding participants will not be grandfathered into exemption. For this reason, CHA should begin thinking about both long-term and more immediate evaluation plans.

Currently, CHA's evaluations for economic self-sufficiency programs that use MTW authority (the four programs discussed in this thesis) are single-group, nonexperimental outcomes evaluations (Posavac and Carey 2007). The agency and their partners admit qualified applicants and do not use a control group. The pretest-posttest design assesses participants at intake, regularly throughout the program, and upon completion or exit. However, while some participants are assessed on a broad array of measurements, the only consistent measurements relate to assets and income – making this the only measurement that can be compared across programs. Expanding the amount of data collecting would enhance the capability of this design. The type of data that could be collecting is discussed in the subsequent section.



Another way to improve the potential of this design to yield informative and useful results would be to track the impacts of service levels and participant characteristics (Posavac and Carey 2007). When designing and refining programs, it is key to understand how much engagement is optimal. Is a one-year program too short? Is a nine-year program too long? Perhaps there is a 'sweet spot' where participants make the most progress and the program yields the most positive return on investment. By tracking incremental achievements – what is the average rate of weekly progress in year two versus years three, four, and five – staff can begin to understand what changes would be the most beneficial.

Tracking participant characteristics is also hugely important (especially for the Co-Invest program that hinges on segmenting and targeting the tenant population). In the evaluation of the FSS program, it came as no surprise that researchers found participants who entered the program with at least a high school diploma achieved more positive outcomes than those with less education (Silva et al. 2011). But programs such as FOS (which primarily serve young single mothers with dependent minor children), might be improved if staff could understand other factors that impact success. Do mothers with one child fare significantly better than mothers with two or more? If so, what sort of childcare provisions or assistance can be targeted to mothers with multiple children? Do participants from Massachusetts fare better than those that hail from different regions? If so, how can non-native participants be helped and encouraged to form stronger local networks? Purposefully gathering, managing, and reflecting on this data can help staff to tailor the programs, improving efficiency and effectiveness – while potentially yielding cost savings as well.

These programs are subject to numerous threats to internal validity (Campbell and Stanley 1963). Factors that cannot be adequately controlled or accounted for within the design may undermine the integrity of any findings. Campbell also offers models for quasi-experimental designs that do not fully mimic the conditions of a controlled experiment – which is often not possible in the implementation of social programs – but incorporate key elements of that design and reduce the aforementioned threats. While these designs are still subject to such threats, they keep the administration burden relatively low, while also providing a much clearer and more reliable understanding of the outcomes of the program in question. Campbell proposes several design frameworks, but CHA would likely progress along the following course: interrupted time series design, control series design, and randomized control group experiments.

*Interrupted time series design* applies namely when an entire population will be subject to a new policy or enrolled in a new program, and comparisons will be drawn between before and after the policy or program change (Campbell 1969). This would be relevant for broadly applied policies like the Rent Simplification Program, which includes all CHA tenants. But it is less relevant to the sorts of economic self-sufficiency programs discussed in this thesis that are applied only to small groups within the tenant population. However, this thesis would argue that many of CHA's economic self-sufficiency programs compare participants could compare conditions before participation to their outcomes during and after participation, rather than to non-participant tenants.

*Control series design* attempts to incorporate some of the benefits of a fully controlled, randomly assigned experiment. In the interrupted time series design, the 'treatment' is broadly applied across an entire population leaving pre-treatment data as the only basis for comparison. In control series design, administrators and evaluators may compare the program participants with non-participants having similar characteristics (e.g., single mothers with dependent children living in close proximity with similar educational achievement). Ideally, applicants would be randomly assigned to the treatment group or the control group; in this case, evaluators would look to non-applicants to form a control group. This design is particularly subject to selection bias, so it is not as powerful as a randomly assigned control group (Campbell 1969).

*Regression discontinuity design* attempts to balance the need for randomization with the political and emotional desire to see treatment given to those with the greatest need (or the most merit). In most of CHA's programs, this is not directly applicable given that they draw from a relatively homogenous (at least on key indicators) applicant pool. However, as Co-Invest rolls out, there is the potential that the most robust subsidies would be given to those with the highest potential for success, making it difficult to know if their success was a result of aptitude or intervention. Campbell discusses an example of granting a fellowship to those with the greatest merit. Administrators wanted to understand what impact the fellowship had on the recipients' outcomes. Their approach was to set a threshold, or floor, for the award. Above that floor, all applicants were considered equal and the fellowship was randomly awarded amongst those applicants. To understand the impact of the fellowship on outcomes, administrators plotted pretest scores against posttest outcomes. The outcomes of fellows were more positive than those who had scored equally

on the pretest and not been awarded the fellowship (Campbell 1969). CHA should consider this sort of assignment protocol for Tiers 1 and 2 of the Co-Invest program.

*Randomized control group experiments* would assign some program applicants to a control group that would not receive interventions. This is truly experimental design and yields the most robust results. However, it also inherently means that certain households with need will be denied access to potential impactful programs and services based on the luck of the draw. In many cases, this sort of random assignment is politically unpalatable<sup>36</sup>. Campbell offers administrators various arguments to use in supporting such an approach, but perhaps the most relevant argument is that randomization represents a democratic approach to allocating scarce resources (Campbell 1969). In certain instances, this may be appropriate for CHA. But in all likelihood, the agency will be best-served with the aforementioned quasi-experimental designs.

Posavac and Carey have further investigated Campbell's key threats. Those which are most pertinent to CHA's current program design, and to the sorts of quasi-experimental design that the agency may adopt are: maturation, history, selection, regression, and instrumentation<sup>37</sup>.

*Maturation* simply suggests that, over the course of a tenant's engagement with CHA (which is sometimes quite long), factors that are not program-related may change and it is these factors – not the program itself – that impacts said tenant (Posavac and Carey 2007). For example, a mother with young children may find that the costs of daycare are more than she can pay with her wage income, so she decides to stay home and care for her child herself. Two years later, when the child is in kindergarten and a subsidized afterschool program, she finds and retains a job and thus her earnings increase markedly. This is certainly a change, but it is not the result of the economic self-sufficiency program.

*Selection* is a major threat in these sorts of programs where participation is voluntary (Posavac and Carey 2007). It causes the most concern when the program does uses a posttest only, as strong posttest scores (relative to the general tenant population) may not show improvement through

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<sup>36</sup> In one high-profile example, New York City's Homebase program randomly assigned low-income households to a control or treatment group to understand the impact of the services offered. This approach was met with a public outcry and criticism from advocates (Buckley 2010).

<sup>37</sup> These are drawn from Campbell's nine threats to internal validity, which also include instability, testing, experimental mortality, and selection-maturation interaction. The five threats listed in the body of this thesis are the most relevant for CHA (Campbell 1969).

engagement, but rather that those who chose to participate have greater education, financial aptitude, or other characteristics. Pretest-posttest design reduces this threat, but it does not completely eliminate it. Some households may have a greater desire to learn and succeed and, while they would still have relatively low scores at intake, would progress at faster rates whether they were in or out of the program.

*History* is a particular threat in the current economic climate. The threat deals with the fact that macro-scale factors – such as recessions and booms – have broad impacts on all citizens, including program participants (Posavac and Carey 2007). If evaluators are only measuring the single-group of active participants, they may judge a poor program operating during an economic boom to be a success. For example, CHA’s Rent Simplification Program (RSP) was rolled out in 2006, just two years prior to the current recession. It is difficult to measure the impact of RSP as it was applied to all federal public housing tenants (without a control group on the traditional rent scale), all of whom were likely also impacted by the conditions of the recession.

*Regression* may be most applicable to programs that are bringing families out of homelessness and into housing and mentoring. A participant qualifies for the programs because they are homeless – they have the greatest need or, statistically speaking, they ‘score the lowest.’ However, this does not mean that they have the lowest aptitude. While that family fell on hard times, they may not be chronically lacking the skills and abilities necessary for economic self-sufficiency (Posavac and Carey 2007).

Finally, *instrumentation* is a key concern – particularly when measurements are qualitative. Case workers making assessments about aptitude or progress may judge on feel, intuition, or other factors (Posavac and Carey 2007). This is especially problematic when case management systems are in place, and variations may be linked more to the particular case managers than participant performance. Despite efforts to move away from case management models in both the Leased Housing and Operations departments, CHA still employs said systems in both programs (Lucey 2012).

Ideally, CHA would enlist Policy + Technology Lab fellows and staff, along with academic advisors and peers at partner organizations to move towards more quasi-experimental design. It is critical

that staff remain ever mindful of key threats to internal validity and how the impact of those threats may manifest through measurement.

### **5.3 IDENTIFY CRITERIA TO BE MEASURED**

This thesis envisions a scenario where there will be three tiers of data collection: MTW data, CHA data (which will include MTW data, along with any additional information the agency deems necessary for its own evaluations), and partner data (which should include all data in the CHA tier that is *not* proactively collected by the agency, along with any additional information that the organization deems necessary for its purposes).

Once CHA staff have greater clarity on their actual program intent and evaluation goals, they can begin to consider the questions that should be asked to gauge outcomes. Aligning measurement criteria with program goals is crucial. As discussed in Chapter 4, measures for CHA's existing economic self-sufficiency programs do not cover the full spectrum of indicators that have been identified and adopted by others working in the field. These accepted best practices of other organizations should start as a launching point for CHA to consider basic categories of measurements.

Since CHA's existing programs – that are underway with partner organizations and enrolled participants – are oriented around developing participants for long-term economic mobility, this section will focus on criteria to measure those objectives. However, since the HUD reporting will always require measures related to churn – and there is not yet full resolution around which way CHA will decide to orient themselves – it is ultimately necessary to begin with the core data that should be transmitted to HUD.

*MTW Data Parameters* will be the core dataset. In order to identify the first group of data, CHA would ideally collaborate with other MTW agencies and with the program office at HUD to find the types of indicators that all agencies are already collecting. All of these entities recognize and appreciate the importance of data consistency and universal measurement standards<sup>38</sup>, so there is a

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<sup>38</sup> As mentioned earlier in this thesis, MTW program officials and participant agencies alike are pushing to have a core set of data points and measurement standards that would be used across all activities. During the final stages of writing and editing this thesis, the MTW agencies were responding to HUD's new proposed standard metrics for all activities requiring MTW authority. The MTW program office laid out 5-7 metrics for each statutory objective. Agencies were wary of the additional administrative burden and uncertain about the proposed metrics. Changes and revisions will likely be made in May and June of 2012.

proven demand for such an audit. Yet realistically, while Cadik, Pour, and individual sites have all expressed a desire to have defined data that all agencies should be collected, the MTW program office lacks the human capital to coordinate such an effort. Cadik and Pour did not think that PD&R would take on the responsibility of setting measurement standards. While this is frustrating for all MTW offices, it also represents a research opportunity for CHA's new Policy + Technology Lab. It is recommended that CHA work with the MTW program office to discuss the possibility of recruiting student fellows and interested faculty advisors to the Lab in order to work with the MTW program office, all participant sites, and members of the academic community to:

- Survey all MTW activities related to the statutory objective of providing incentives for economic self-sufficiency to understand their approach and objectives;
- Group the types of data that are already being collected by all (or at least most) agencies to measure the objectives of their economic self-sufficiency programs;
- Identify additional indicators that are relevant to activities at 5-6 or more agencies and develop measures for them; and
- Resolve a set of data indicators and measurement standards for the broad use of all MTW housing authorities for the measurement of economic self-sufficiency programs.

For each indicator to be measured, Lab staff should discuss what sort of data should be used for measurement. Because they will be investigating according to the so-called lowest common denominator, it is likely that most indicators will focus on income, assets, and clearing program phases. Again, this should be done with great attention to how peers and colleagues are already collecting data, but also be mindful of the appropriateness and usefulness of those standards. Data can typically be grouped into one of the following categories:

- **Binary:** The variable can take one of two potential values – *example: Has the participant received a high school diploma or GED?*
- **Categorical:** The variable can take one of three or more potential values. The potential values are exhaustive. May be based on qualitative data – *example: What is the patient's blood type?* – or it may be ranges for count observations – *example: Was the participant employed for a. 0 days, b. 1-30 days, c. 31-90 days, or d. Longer than 90 days?*
- **Integer:** The variable takes the value of non-negative integers. It may be a count – *example: How many people live in the household?* – or a point – *example: What is the participant's annual wage income?*
- **Rate:** The variable is essentially a fraction expressing the count of positive or negative observations over the total number of observations – *example: What percentage of participants graduated from the program?*

Data can also be looked at according to levels of measurement:

- **Interval:** Numerical data that has a zero – *example: date, temperature.*

- **Ratio:** Numerical that has an absolute zero – *example: age, length.*
- **Nominal:** Categorical data that cannot be ranked – *example: gender, race.*
- **Ordinal:** Data that can be ranked – *example: degree of effort, satisfaction rating.*

The final work product could be implemented across MTW and set required reporting standards for all agencies. This work would certainly create spillover benefits that would be captured by the MTW program office and other participant sites, but the returns to CHA would be significant. It would ensure that standards data reporting requirements are in place *before* CHA endeavors to establish their own data universe. This would eliminate the possibility that CHA would set data collection standards and that the MTW office might then set contradicting – and superseding – standards. It would also ensure a consistent base across the program, facilitating CHA’s ability to learn from other agencies and to advance the agency’s own role as a leader within the program.

It is worth discussing whether this dataset (or, perhaps, a pared down version) could also be collected on all households at MTW agencies. This would allow agencies and program officials to better understand the impact of programs and would serve to element two major threats to internal validity of subsequent evaluations: maturation and regression.

If the MTW dataset were to be applied to all households, CHA staff would be responsible for data collection. If, however, it is only applied to participants in economic self-sufficiency programs, CHA could pass much of the collection standards and burden through to administering partners. This would need to be done with careful attention to reliability and accuracy of measurement procedures at that organization.

*CHA Data Parameters* will include and expand on the MTW dataset. As CHA moves on to establishing the scope of their own data collection, it should first be noted that the agency need not present every piece of data collected in their annual report, but that fear of scrutiny should not limit their scope of inquiry. In other words, the agency’s decision not to publish certain numbers or statistics – particularly those that may be misleading or require a nuanced explanation – in annual plans and reports should not prevent them from collecting those data. The conversation around criteria for measurement should include a dialogue around what data is most useful for MTW reports and plans (providing a snapshot), as well as what might inform comprehensive evaluations and the sort of insights and innovations that the agency hopes to stimulate in the Policy + Technology Lab.

If the Lab were to undertake the aforementioned endeavor, this would set the ball rolling for the development of their own data universe. If they do not, the agency should still start with the described steps in order to anticipate any future standardization steps. But if CHA are going it alone, then they will also have the luxury of greater customization.

Either way, when moving beyond the core 'required' HUD data, CHA should cast a broader net and consider the agency's unique approach. Here, CHA would begin to consider the indicators that are aligned with their holistic approach, and those that reflect the uniqueness of the Cambridge market. For instance, while the core MTW indicators may only focus on wage, income, and program advancement, here CHA would begin to bring in human and social capital indicators like education, family stability, and social networks. Chapter 4 discusses existing practices and references resources that go into much greater depth. As CHA builds out this component of their data universe, they should consult those resources and create groups for different types of indicators – similar to CWU's 'pillars' and NRSC's 'stability measures' (CWU 2012; NRSC 2009). This should be done with a great deal of attention given to how critical program partners already collect data. If there is a well-reasoned argument for departing from a partner's established system of measurement, that will bear further discussion. But keeping what works will reduce friction and make the acquisition of consistent and reliable data much easier. The same considerations around how to measure that were discussed earlier should also be applied here.

This dataset should be inclusive, but also concise<sup>39</sup>. Even if CHA is able to pass through responsibility for data collection to their partners, they should be mindful that they are developing data to be collected on *all* economic self-sufficiency programs – some of which they themselves will be administering. Furthermore, some of the indicators will not be directly related to program activities so it will be an added burden for those performing data collection. This level of data is meant to apply to all economic self-sufficiency programs, but it does not mean that CHA cannot ask for additional data on particular programs (that is the next level of development).

Determining additional data collection needs and sourcing research questions should involve the Policy + Technology Lab and Resident Services department, as well broader academic community,

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<sup>39</sup> A proposed dataset that will be the subject of discussion can be found in Appendix C of this document. It was developed as a result of this thesis in collaboration with Policy + Technology Lab staff.



especially those who may play a direct role in conducting measurement and evaluation. Greg Russ, Guy Stuart, and other senior staff have begun outreach efforts with the academic community in the Cambridge area (working primarily with faculty at the Kennedy School of Government and Graduate School of Design at Harvard, and the Department of Urban Studies and Planning at MIT). Eventually, CHA hopes to host colloquia that would bring together a broad swath of academics ranging including demographers, sociologists, and public health practitioners. This would provide a forum for sourcing and developing the lingering research questions that researchers have identified, both on programs and on other influential factors. The data for those lines of thought would be built into future program design, collected on a one-off basis, or extracted from existing sources. In order to lay the groundwork for scoping that type of research, staff should plan to do a data source and cross reference analysis.

As a part of their data investigations, CHA should revisit existing data now that there is a more complete understanding of the individual datum that are collected at CHA and where they are kept, staff can also begin to understand what other insights and observations can be gleaned. CHA will certainly not apply the full principles of Big Data, but there are certainly more insightful data points and statistics that can be extracted. For instance, the MTW 50058 form captures the age and gender of all household members; CHA could use this information to ‘type’ each household. A household with five members may be comprised of an adult couple with two adolescent children and one grandparent, or it may consist of a young single mother and four children under eight years old. These two households have very different structures, costs, and income potential. This information is already in CHA’s data framework, and could be repackaged as a ‘human capital indicator’ that is related to family structure.

*Evaluations* are currently conducted by partners or their affiliates. Right now, CHA is poised to conduct single-group, non-experimental outcome evaluations using intake, periodic, and exit assessments. In other words, they have data on programs that are being implemented, but that were not designed with controls or other experimental features. While this is not ideal, it is the logical starting point for evaluating social programs. But CHA should be ever mindful of ‘next steps’ that might be possible as the Policy + Technology Lab establishes a solid research foundation. If CHA decides to collect more information on all participants, and to make meaningful changes in selection criteria for programs so that random samples are admitted, it will be possible to move to quasi-experimental or fully experimental outcome evaluations (Posavac and Carey 2007).

This will yield more insights about programs, but also about the broader issues that may impact tenants since researchers may be able to look across the population to see what characteristics are predictors of success. In other words, CHA might be able to understand whether there are factors that make households more or less economically mobile, but that have nothing to do with economic self-sufficiency programs, such as living near public transportation or having their children attend a specific school. There is a recognized need and desire within the field for this type of research, and developing For the interim, however, CHA can begin

#### **5.4 IMPROVE DATA COLLECTION AND MANAGEMENT**

Rolling out improved data collection and management protocols will likely be a phased endeavor. Initially, CHA will need to run a test case for data collection using a loose framework for data management. Staff are planning to begin collecting educational attainment information in late-summer 2012. As indicated in the previous section, it will be crucial that CHA first determine the best measurement scale for collecting this data. Once standards are set, staff will need to devote a field within Elite to capturing this data. Ideally, over the course of the subsequent year, roughly half of the tenant population will require recertification and staff will be able to capture this data. CHA should audit data input every month to catch and correct errors and to provide feedback to leasing officers.

While it may seem quite obvious, CHA should also take pains to train front line staff on measurement standards. Setting clear and comprehensive guidelines for data will reduce the potential for error. For example, if front line staff are asked to collect education data at recertifications and are not told *how* to collect that data, it could result in the sort of inconsistencies that led to small but impactful issues with tenant and address data have the potential to occur in this case as well. One leasing officer might ask ‘Do you have a GED or high school diploma?’, another might ask ‘What is the highest level of education that you have completed?’, and a third might ask ‘Do you have: a. At least some high school, b. At least a high school diploma / GED, c. At least some college, or d. A college degree or higher?’ CHA staff will be well-served to anticipate and prevent miscommunications.

At the same time, CHA staff should be working to resolve issues around collecting data from partners. In part, this will involve revisiting and reworking the relationships that CHA has with

some of its major partners – a task that may require delicacy and diplomacy. Right now, CWU is tentative about sharing data, and while the CFOC program MOUs state that they will provide all reasonable data required and requested by CHA, staff report that it takes repeating requests to get data (Lucey 2012). Meanwhile, Heading Home often provides boxes of documentation that are neither complete nor legible (Graham 2012). This adds to and complicates the administrative, compliance, and evaluation burdens on CHA's already overextended staff. These issues may have been preventable, but they exist now and attention must be given to their resolution.

First and foremost, CHA should work to clarify what type of relationship they think they have, what the partner thinks they have, and what both parties want. Is this a performance-based 'partnership', where one party (CHA) assumes the role of grantor and the other (partner) is responsible for showing an ROI or some other type of return? Or is it an integrated service delivery, where two organizations are using their comparative advantages to better serve participants? Defining these roles is a critical factor for continued success (Briggs 2003). CHA would be well served to resolve any confusion, and a conversation also may provide an opening to revisit some of the partnership's fundamental underpinnings: *Why are we partnering? What are our respective responsibilities? What do we need and expect the other to do for our clients and for our organizations?* For CHA, one of the great needs is clear, regular data transfer.

In some cases, this will be a highly sensitive process that will be negotiated between executive leadership. CHA leadership may consider reaching out to the MTW program office for support in making their case. This thesis does not intend to offer approaches for data acquisition, or specific terms for memoranda of understanding, only to make the case for why that data is needed and better terms must be laid out.

Setting clear data standards with partner organizations will be key for concretizing CHA's data universe. Once this is done, members of the Policy + Technology Lab plan to design a Microsoft Access-based database as an interim step. Since 50058 data is kept in an Oracle format, staff and fellows will be able to extract that data and join it to Access tables to create comprehensive records for all tenants in economic self-sufficiency programs. Lab staff should plan to do this every month, creating a 'last day of the month' status record for all tenants; even if tenants have not had a recertification or assessment, the record should still be created. In this manner, CHA will begin

building a robust person-period dataset (much like the longitudinal data that is created in Milo) that serves multiple purposes.

Initially, it will allow Lab staff to manipulate and analyze data to ensure that there are not additional fields that are needed. Once those issues are resolved, the preliminary Access database will define the universe for a more permanent data infrastructure: a self-sufficiency module within Elite. Ultimately, the Business Systems department would like to complete the roll-out of the Elite platform with a customized module that would house all self-sufficiency related data. There would be set fields for each data indicator in CHA's defined data universe. The agency would input certain information – for example, educational attainment – at recertification or during other tenant updates. But they would also require partner agencies to send the data within the CHA universe that they are responsible for collecting on a monthly basis. CHA would not require the transmittal of partner data that goes beyond the scope of the CHA universe. Actual procedures for integrating said data into the Elite platform have not yet been determined, but scoping potential data services will be a key task for Lab and Business Systems staff. This will allow for the on-going creation of person-period data and would be a tremendous value-add for CHIP and CHA anticipates that it will attract more external evaluators to work with the agency.

If CHA can align services and evaluations with agency goals, define and refine a data universe, and clarify partnerships so that they serve to significantly advance objectives while adding to a comprehensive database, the agency will be ideally situated pursue their mission. They will also be able to anticipate and meet future challenges in the increasingly complex budgetary and regulatory environment.

This thesis has laid the framework for CHA to think about this alignment, and to begin taking meaningful next steps. Many of the works consulted in drafting this document, resources and personnel who were interviewed, as well as the author may serve as key reference points as CHA begins to think about these issues, and sections of this thesis may be repurposed to prepare staff for the challenges ahead.

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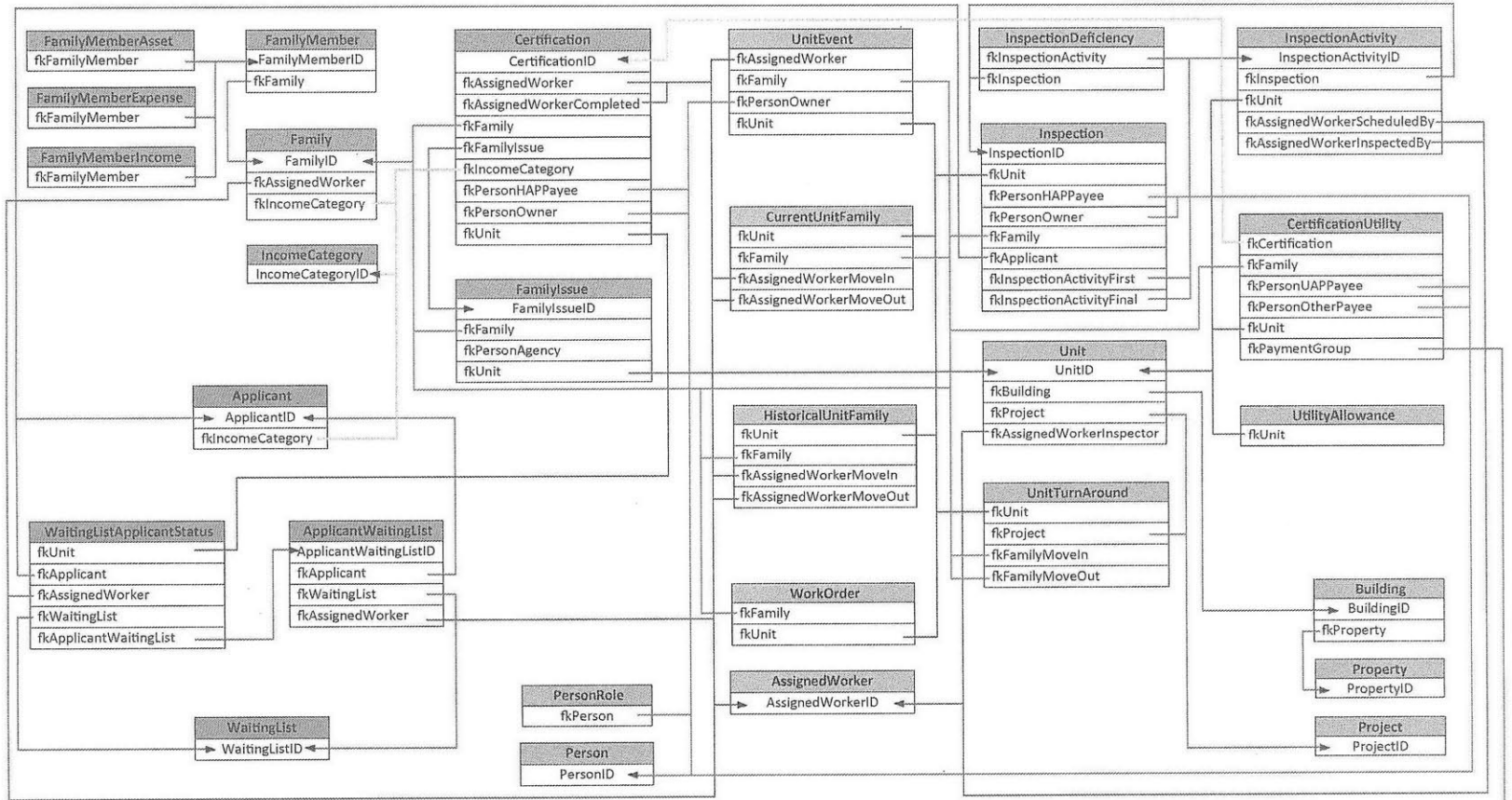


# Crittenton Women's Union Bridge to Self-Sufficiency™



FAMILY STABILITY		WELL-BEING		EDUCATION AND TRAINING	FINANCIAL MANAGEMENT		EMPLOYMENT AND CAREER MANAGEMENT
<i>Housing</i>	<i>Dependents</i>	<i>Health and Behavioral Health</i>	<i>Social Supports</i>	<i>Educational Attainment</i>	<i>Assets</i>	<i>Debts</i>	<i>Earnings Levels</i>
Independently housed: rent or mortgage < 30% of after-tax household income	Dependent needs met; serve as no barrier to parental/guardian school or employment	Fully engaged in employment and family relationships/parenting Health/behavioral health issues serving as no obstacle	Advocate, organizer, social support to others	Post-secondary (on-the-job training, associate's degree, or certificate studies) education/training leading to self-sufficiency wages	Liquid assets greater than three months' living expenses	Improved credit and managing debts in balance with income	Job with earnings ≥ CWU's Mass. Economic Independence Index
Independently housed or partial subsidy: Housing costs ≥ 30% of after-tax household income	Making progress towards balancing dependent needs and parental/guardian school or employment	Significant progress in treatment or control of health/behavioral health issues	Actively engaged in support system	Post-secondary (on-the-job training, associate's degree, or certificate studies) education/training not leading to a job paying self-sufficiency wages	Liquid assets of 2+ to 3 months' living expenses	Current in all payments and plans and improving balance with income	Job with earnings of 66-99% of CWU's Mass. Economic Independence Index
Full-subsidy housed (permanent)	Unmet dependent needs serving as intermittent disruption to parental/guardian school or employment.	Intermittent disruptions to work and/or family due to health/behavioral health issues	Some independent support systems, utilized intermittently	Attending post-secondary program (including on-the-job training, associate's degree, or certificate studies)	Liquid assets of 1-2 months' living expenses	Structured payment plans in place and in progress	Job with earnings of 33-65% of CWU's Mass. Economic Independence Index
Transitional housing	Severe unmet dependent needs serving as significant obstacle to parental/guardian school or employment	Regular and recurring disruptions to work and/or family due to health/behavioral health issues	Limited support, primarily reliant on CWU social service support system	Enrolled in post-secondary remedial education/training	Liquid assets of less than 1 month's living expenses	Debts in excess of ability to pay, behind in payments	Job with earnings ≤ 33% of CWU's Mass. Economic Independence Index
Homeless	Lack of acknowledgement or realization of unmet needs	Significant health/behavioral health issues present severe barrier to employment and/or parenting	Isolated	General Equivalency Diploma/High School Diploma  No HS Diploma	No liquid emergency assets	Defaults or nonpayment on all or most loans and accounts	Unemployed

# Milo Tables Connection Map



The Financial Basket

APPENDIX B  
MILO TABLES CONNECTION MAP

## Legend

FamilyMember  
fkFamily family basket table

Applicant  
fkIncomeCategory waiting list basket table

UtilityAllowance  
fkUnit unit & building basket table

- connecting to Family
- connecting to Unit
- connecting to AssignedWorker
- connecting to Person

All fields in this map are ID fields or foreign key (fk) fields to connect tables. Please refer to data dictionary for table and field meaning.



APPENDIX C

**PROPOSED DATA COLLECTION PROTOCOL**

**EDUCATION**

YOUNG CHILDREN (complete for all HH members 0-5 years)

*Check all that apply.*

- At least one parent participating in or completed parenting course.
- Child is participating in early childhood education program.

SCHOOL-AGED CHILDREN (complete for all HH members 5-14 years)

*Check all that apply.*

- Child is participating in after-school program (mentoring, tutoring).
- Child had at least C+ in every class for prior academic year.
- At least one parent attended a parent-teacher conference in the previous academic year.

SCHOOL-AGED TEENAGERS (complete for all HH members 14-18 years)

*Check all that apply.*

- Teenager is in high school.
- Teenager has part-time employment (fewer than 20 hours per week).
- Teenager has full-time employment (more than 20 hours per week).

YOUNG ADULTS and ADULTS (complete for all HH members 18+ years)

*Check only one.*

- Is currently enrolled in post-secondary education.
- Is not currently enrolled in post-secondary education, but plans to enroll in the next twelve months.
- Is not currently enrolled in post-secondary education, does not plan to enroll.

*Check only one.*

- Has high school diploma or GED.
- Has some college.
- Has Associate's degree or certificate.
- Has college degree.
- Has some graduate education.
- Has Master's degree.
- Has doctoral degree.

**FINANCIAL LITERACY**

BANKING (complete for all HH members 14+ years)

*Check all that apply.*

- Have a checking account.
- Have a savings account.

**CREDIT + EARNING (complete for all HH members 18+ years)**

*Check all that apply.*

- Claims the Earned Income Tax Credit (EITC).
- Knows credit score; credit score is 620+.
- Knows credit score; credit score is <620.
- Does not know credit score.

**BUDGETING**

*Check only one.*

- Keeps a monthly budget.
- Does not keep a monthly budget.

**HOUSING STABILITY**

**STABILITY**

*Check only one.*

- Is in stable housing.
- Is marginally housed.
- Is homeless.

**RENT PAYMENT**

*Check only one.*

- Has paid rent in full and on time for <3 months.
- Has paid rent in full and on time for 3-6 months.
- Has paid rent in full and on time for 6-9 months.
- Has paid rent in full and on time for >9 months.
- Does not apply.

**EVICTION**

*Check all that apply.*

- Has been evicted in the past 12 months.
- Has been threatened with eviction in the past 12 months.

**EMPLOYMENT STABILITY**

**EMPLOYMENT DURATION**

*Check only one.*

- Is unemployed.
- Is unemployed and receiving unemployment assistance.
- Has had continuous employment for < 3 months.
- Has had continuous employment for 3-6 months.
- Has had continuous employment for 6-9 months.
- Has had continuous employment for > 9 months.

EMPLOYMENT TYPE

*Check only one.*

- Is unemployed.
- Works < 20 hours per week with irregular hours.
- Works < 20 hours per week with regular hours.
- Works 20-35 hours per week with irregular hours.
- Works 20-35 hours per week with regular hours.
- Works > 35 hours per week with irregular hours.
- Works > 35 hours per week with regular hours.

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