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Family Self-Sufficiency Program in Los Angeles County and Reduction in Welfare Dependency

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Erica L. Hopkins

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Walden University
2019

Abstract

Family Self-Sufficiency Program in Los Angeles County and Reduction in Welfare
Dependency

by

Erica L. Hopkins

MA, California State University Dominguez Hills, 2009

BS, California State University Dominguez Hills, 2003

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Public Policy and Administration

Walden University

November 2019

Abstract

This quantitative study explored the impact of the Family Self-Sufficiency (FSS) program on welfare dependency over time, by evaluating participant income 5 years after completing the FSS program. The study was guided using the framework of the Personal Responsibility and Work Opportunity Reconciliation Act, which initiated welfare reform in an effort to decrease dependency on government assistance; and the Quality Housing and Work Responsibility Act, the law that initiated Public housing reform by reducing the high concentration of poverty. The research question examined whether the FSS Program in Los Angeles County reduced dependency on welfare overtime. The sample size for this study included 256 participants who received housing assistance payments from the Los Angeles County Housing Authority between 2010 and 2019. The results of this study demonstrate that Los Angeles County FSS program graduates are indeed, self-sufficient over time, thus reducing dependency on welfare. Implications for positive social change imply that cities across the nation could experience a decrease in poverty while benefiting from increased tax revenue resulting from higher employment rates. Working adults tend to be less prone to crime if they are making decent wages that can provide for their family.

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Dedication

I dedicate this dissertation to those family members in public housing who desire to break the chains of poverty and become self-sufficient. It is possible.

Acknowledgments

I first and foremost want to thank my Lord and Savior, Jesus Christ who constantly reminded me that with Him, nothing is impossible. Thank you, Jesus! Next, I want to thank my family. My husband, JC Hopkins has been my biggest fan, who encouraged me and helped me stay the course throughout this long and arduous journey. I am grateful for my children, Marcus, Matthew, Kayla, and Sterrling who energized me and helped me keep moving forward, even when it meant we could not spend time together because I had to work on my dissertation. I want to thank my mentor, Dr. Maureen Orey who regularly reminded me to “Stay Afloat” which is the title of her book on resilience. I appreciate my neighbor Dr. Jason Hidalgo who gave me the Trio Strategy for completing my dissertation and my coworkers, Stephanie Fitzsimmons and Manessa Threat (both PhD candidates) who encouraged me through positive affirmations and comedy. Thank you Dr. Gema Hernandez, my committee chair, who helped me keep pressing forward when I wanted to give up. I am grateful for her belief in me and the ongoing support that helped me get to the finish line. Finally, I would like to thank my committee member, Dr. Lydia Forsyth for supporting me through this entire journey. I appreciate everyone who helped make this dream a reality.

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Chapter 1: Introduction to the Study

Introduction

More than 39 million people in the United States live in poverty and lack affordable housing, according to the U.S. Census Income and Poverty in the United States report (Fontenot, Semega, Kollar, 2018). In recent years, the antipoverty policy conversation has shifted from general income assistance to asset development as a means of economic independence. This shift has taken place in academic discourse and has been echoed throughout the public sphere (Geyer, Freiman, Lubell, Villarreal, 2017; Popkin, 2018). The Department of Housing and Urban Development (HUD) is the federal agency responsible for providing affordable housing for families living in poverty. The fiscal year (FY) 2018 budget for HUD consisted of \$38 billion, earmarked to assist a mere 4.5 million low-income families with rental housing subsidies. The disparity between available resources and need inevitably means that approximately 35.5 million Americans living in poverty lacked access to affordable housing.

Poverty in the United States is prevalent. Opportunities to help the transition from poverty to self-sufficiency are inadequate. Diminishing financial resources and the demand for public services has created a dilemma for elected officials as they endeavor to maximize efficiency while maintaining effectiveness. This, in turn, creates a significant strain on organizations that provide public services and implement programs that promote self-sufficiency to alleviate poverty. President Trump proposed cutting \$8 billion from the \$39.2 billion rental assistance program through “policies that encourage work and self-sufficiency, including increases to tenant rent contributions,” according to Trump’s

budget proposal documents (Budget of the United States, 2018). HUD Secretary Carson said, “The proposed budget is focused on moving more people toward self-sufficiency through reforming rental assistance programs and moving aging public housing to more sustainable platforms.

The poverty image is bleak on the state level. In California, 13% of its 39 million residents live in poverty, according to the *U.S. Census Quick Fact California Report (2018)*. The monthly average number of Temporary Aid for Needy Families (TANF; also, popularly referred to as *welfare*) recipients is 1,377,990 according to the Department of Health and Human Services TANF FY 2018 Report. That means that 1,377,990 men, women, and children in California require services such as the processing of medical benefits, cash-aid payments, and food stamps each month. During the past decade, the number of welfare recipients has increased due to economic circumstances. Technological advancements reduce or altogether remove the need for human beings in some industries (Andersson, Karadja, Prawitz, 2017). For example, grocery stores, fast food restaurants, and convenience stores across the nation have replaced cashiers with self-checkout stations. The replacement of human capital by technology causes even more significant barriers for low-income individuals in their quest to move from welfare to work.

To combat poverty, programs designed to wean people off of public assistance have been implemented throughout the United States. One such program is Family Self Sufficiency (FSS), a voluntary program administered by Public Housing Agencies (PHA) in hundreds of locations across the United States. It is designed to eliminate dependency

on government assistance in the course of a 5-year period. Specifically, the program aims to reduce the number of families receiving public assistance by providing resources and referrals to help secure employment for low-income families, in the course of a 5-year period, thereby increasing self-sufficiency. Studies related to FSS tend to focus on outputs such as the total number of graduates, participant profiles, characteristics of successful participants, and amounts accumulated in escrow accounts of FSS graduates.

Few studies have been conducted on FSS program outcomes, including exploring the long-term effects on welfare dependency. *Long-term* is defined as 5 years after completing the FSS program. Understanding this phenomenon has implications for social change based on low-income family's potential to break the generational poverty cycle and obtain economic independence. To fully understand the long-term effects, additional research is required on participants who graduate from the FSS program to determine whether they experience sustained economic independence 5 years after completing FSS. My focus in this research study is FSS program graduates from the Los Angeles County Housing Authority, with an emphasis on understanding whether graduates sustain economic independence 5 years after completing the program and to evaluate reduction in welfare dependency.

In this chapter, I will review background information on the FSS program, including the federal policy that authorized the initiative. Next, I will identify the gaps in prior research, followed by the research problem this study seeks to address, along with my purpose in the study. The remaining sections consist of the study's conceptual framework along with definitions, assumptions, scope, limitations, and the significance of

this study as it relates to implications for social change and public administration. Finally, I will conclude Chapter 1 with a summary of the key points of this chapter.

Background

The FSS program is funded at the federal level through the Department of HUD. The goal of the program is to mobilize communities to cultivate partnerships and implement strategies designed to help families secure employment, obtain higher education, and increase financial literacy, which will lead to economic independence and self-sufficiency. Established in 1990, the FSS program was authorized by the National Affordable Housing Act, Section 554 (HUD, 2012). The purpose was to help residents of public housing and participants in the Housing Choice Voucher program (HCV; formerly known as Section 8) become self-sufficient through education, training, case management, and other supportive services (HUD, 2012). HUD provides funding to PHA to cover the salary of FSS service coordinators and support staff who are responsible for providing supportive services such as employment and education referrals that support participants in achieving self-sufficiency. According to the Code of Federal Regulations, Part 984:

Self-Sufficient means that an FSS family is no longer receiving Section 8, public or Indian Housing assistance or any Federal, State or local rent or homeownership subsidies or welfare assistance. Achievement of self-sufficiency, although an FSS program objective is not a condition for receipt of the FSS account funds.

(S984.305)

Families that reside in public housing, or have a HCV, qualify for the FSS program, which is completely voluntary. The head of household is required to enter into an agreement or Contract of Participation (COP) that outlines the rules and guidelines for the program. The head of household must also complete an Individual Training and Services Plan (ITSP) that describes the specific goals and timelines that must be completed within a 5-year period. In some cases, an extension may be granted if warranted. To graduate from the FSS program, the head of household must (a) be gainfully employed, (b) complete the goals listed in the ITSP, and (c) be free from TANF for 12 consecutive months prior to graduation. Program participants generally pay 30% of their income toward rent. When their income increases due to earnings from employment, their rent increases as a result. However, with the FSS program, a portion of the rent increase is placed in an interest-bearing escrow account. Funds in the escrow account are given to the participant when they graduate from FSS, provided that they meet all of the requirements. In general, the money is to be used to purchase a home, attend postsecondary education or start a business. In cases of financial hardships, some FSS programs will allow early withdrawal.

The FSS program is administered through PHA such as the Long Beach Housing Authority or the County of Los Angeles (HaCoLA). The PHA forms a consortium, working with welfare agencies, local schools, businesses, and other community partners such as nonprofit organizations to develop a comprehensive program that provides FSS participants with the knowledge, skills, and ability to obtain suitable employment. FSS program services may include support and resources for childcare, transportation,

education, job training, employment, substance abuse or alcohol treatment or counseling, financial literacy, and homeownership counseling. Other services may also be available through the FSS program such as crisis intervention, emergency financial assistance, and budgeting/credit counseling.

Ficke and Piesse (2004) conducted the first Retrospective analysis of the FSS program based on HUD administrative data collected from 1996 to 2004. The intent of this study was to determine whether or not FSS was meeting the primary goal of increasing self-sufficiency for program participants. Ficke and Piesse (2004) found that FSS participants were better off than non-FSS participants. Income increased at higher rates and public assistance decreased at higher rates compared with non-FSS participants. Overall, 24% of the 170 FSS participants graduated from the program, had significantly increased earnings, and an average escrow account of \$3,351 (Ficke & Piesse, 2004). Four of the graduates purchased a home. Despite the number of FSS studies conducted during the past 20 years, both experimental and nonexperimental, few have focused on long-term effects by focusing on FSS participants 5 years after they graduate. Information on long-term effects 5 years after graduation and understanding FSS participant's ability to sustain economic independence could have future programmatic implications.

Ficke and Piesse (2004) uncovered some successes in helping low-income families achieve the American Dream of homeownership, but the study failed to have controls that would have allowed testing for certain characteristics. Nearly 1,400 PHAs were engaged in FSS at the time of the study, including an estimated 5,200 FSS

participants (Ficke & Piesse, 2004). HUD waited 8 years to commission a study of the FSS program to understand programmatic challenges, implementation dynamics, and the overall effects of a multimillion-dollar program that had been implemented throughout the United States. The study was insufficient in some areas. For example, there was no randomization or controls that would have allowed comparability of important factors, which could have shed light on why some participants graduate and others do not. Ficke and Piesse point out limitations of the study including the absence of education levels for non-FSS participants that hindered the ability to control for the variable that is often a predictor of one's ability to secure higher income (Ficke & Piesse, 2004).

The 5-year longitudinal retrospective study compared differences between the FSS and non-FSS participants using a multivariate model to look at variables that could influence self-sufficiency such as ethnicity, age, length of time on housing assistance, and age of children (Fick & Piesse, 2004). Qualitative data from site visits of high-performing PHAs were included in the final report that provided a snapshot of the characteristics and profiles of the PHAs and their FSS participants (Ficke & Piesse, 2004).

The next major study on the FSS program was conducted by de Silva, Wijewardena, Wood, & Kaul (2011). This prospective study examined program features and observed family characteristics that influenced the success of graduates. FSS operations, controls, policies, and procedures of 100 PHAs informed the research study (de Silva et al., 2011). More than 180 FSS participants representing 100 PHAs across 14 different programs were tracked for 4 years, between 2005 and 2009. According to the study (de Silva et al., 2011), the graduation success rate was 24%, whereas 37% of the

participants left the program without graduating, and 39% were still enrolled at the conclusion of the study. On average, the escrow disbursement amount was \$5,300, which was significantly higher compared with Fisk & Pisse (2004) retrospective study. Of note, four FSS program graduates became homeowners, using their escrow funds for the down payment (de Silva et al., 2011). Graduates of the FSS program were more likely to be employed and hold higher incomes than nongraduates or those still enrolled in the FSS program (de Silva et al., 2011). Graduate education levels were higher than those who exited the program without graduating (de Silva et al., 2011). This finding suggests that education levels could play a key role in graduation rates. The lack of data related to participant education, prevented Ficke and Piesse to draw the same conclusion.

Although de Silva et al. (2011) did not include an experimental element in the study and it lacked a control group, the findings could provide insight to potential PHAs looking to implement an FSS program in their cities. Profiles of 14 different FSS programs and the characteristics of the participants could prove to be useful; however, given the lack of a control group, this study did not provide insight on what characteristics influenced the participant's ability to successfully graduate from the FSS program. The findings from this research, or the lack thereof, caused HUD to launch two additional FSS studies with several objectives in mind. The first objective was to determine whether those still enrolled in the prospective 2011 study had completed their goals and graduated successfully graduated from the program (de Silva et al., 2011). The next objective was to conduct a final study that consisted of a random selection

demonstration project with a control group that would provide insight to better understand program's effects (de Silva et al., 2011).

A study of the Boston Housing Partnership FSS program focused on whether the program led to participants moving off housing assistance along with how the program worked for various participants (Holgate, Tripp, Singleton, Kabir, Mirbel, & Friedman, 2016). In addition, the researchers looked at the influence of expanding enrollment (Holgate et al., 2016). These researchers analyzed the data of FSS program participants starting in 2010 through 2015. The results showed that nearly 20% of the participants moved out of housing assistance based on survey data that was collected 6 months to 1 year after graduating from the FSS program (Holgate et al., 2016). This current FSS study builds on the research of Holgate et al. (2016), switching the focus to the long-term effect of the FSS program by conducting an assessment of graduates, 5 years after completing the program.

Gaps and Deficiencies in Prior Research

Prior research focuses on the characteristics of success in terms of families that completed the FSS program. de Silva et al. (2011) found that FSS program graduates were more likely to be employed than others who left the program without graduating or those still enrolled in the program. In addition, graduates had higher levels of income, which helped them accumulate more money in their FSS escrow account (de Silva et al., 2011). The average amount of an escrow account was \$5,294, representing approximately 27% of FSS program participant household income at baseline (de Silva et al., 2011). The problem with this study is that it failed to address the lack of imperial evidence to

illustrate the long-term success of the FSS program in time. The study did not perform any analysis on FSS program graduates 5 years after completing the program to understand long-term effects.

The Boston FSS program study is one of the few in which the researchers conducted post program follow up to understand program effect, although the analysis looked at short-term effect 6 months to 1 year following treatment (Holgate et al., 2016). To understand the long-term effect, most researchers across the disciplines agree that 36 months is standard, especially in the medical field (Titulaer, McCracken, Gabilondo, Armangué, Glaser, Iizuka, & Aguilar, 2013). The logical next steps should be to understand the long-term effect 5 years after graduation from FSS in other areas, including cities with high rates of poverty and welfare dependency.

I conducted this FSS study among residents in Los Angeles County, which, according to the U.S. Census, has one of the highest rates of poverty in the nation. In this study, I built on more recent studies including Holgate et al. (2016), which documents outcomes of the FSS program postgraduation. Most studies focus on outputs including the number of successful graduates, employment rates, education levels, and changes in income compared with non-FSS families with similar characteristics. The primary difference in my study is the intent to address the dearth of research on long-term success rates as a function of the time remaining free from welfare. Specifically, I focused on program outcomes by determining how many FSS graduates remain self-sufficient 5 years after completing the program.

Importance of This Study

I pursued this study to address the issue of dependency on welfare that directly effects poverty. Specifically, in this study, I questioned the validity of claims of the FSS program's success because it has rarely been studied beyond the day of graduation. Although most agree that graduation is a major milestone, it is a priority to discern whether the programs are functionally meeting their objectives if participants have regressed back to using welfare services after graduation. An empty definition of *success* not only prevents an assessment of the program in the past but ignores problems that should inform planning and evolution of the programs in the future. In this study, I assessed FSS graduate's income 5 years after completing the FSS program to determine whether participants are indeed self-sufficient in an effort to understand its effect on welfare recidivism or the cycle of welfare dependency.

The FSS program offers promising results; however, the long-term effect 5 years after graduating from the FSS program needs to be explored for efficacy to justify the continued support of the program through tax dollars. The findings could also have future implications in public administration based on programmatic input that could suggest alternative policies such as a SafetyNet for those who may fall back into poverty after completing the program.

Problem Statement

The empirical research problem that I sought to address in this study is welfare dependency among subsidized housing participants in Los Angeles County and to explore the effect of the FSS program on welfare dependency in the course of time. Most

existing studies focus on the success of the FSS program based on graduation rates and independence from welfare 12 months prior to graduation but failed to assess the long-term effect on welfare dependency as a function of the time remaining free from welfare 5 years beyond graduation. Los Angeles has one of the highest poverty rates in the nation, registering at 16%, which translates to approximately 1.6 million people (U.S. Census Bureau, 2017). High poverty levels equate to higher welfare cost that is paid for by taxpayers.

In this study, I targeted Los Angeles, given its high rate of poverty. The emphasis will be based on the FSS program's effectiveness to decrease dependency on welfare 5 years after graduation from the program. The unit of analysis was a group of FSS participants who have graduated from the program after 2010 and I compared them with a group of randomly selected group of PHA residents who were on welfare in 2010 and met the requirements to participate in the FSS program but did not make the rational choice to participate in the program.

Purpose of the Study

My intent in this study was to explore the long-term effect of the Los Angeles County FSS program on welfare dependency postgraduation. Specifically, I compared non-FSS PHA residents to FSS graduates who have been off the program for a minimum of 5 years to determine whether the program has a long-term effect on decreasing welfare dependency. *Long-term* is defined as being free of welfare 5 years after graduating from the FSS program. This study could also provide insight to public servants or public

administrator working at PHA, which may support alternative policies related to the FSS program.

Research Questions(s) and Hypotheses and Variables

The research question for this study was addressed the effects of the FSS Program in Los Angeles County and whether or not it reduces dependency on welfare in the course of time. The research hypothesis was that Los Angeles County FSS program graduates are not self-sufficiency in the course of time. The null hypothesis was that Los Angeles County FSS program graduates acquire self-sufficiency in time, thus reducing dependency on public assistance.

The independent variable was the Los Angeles County FSS program. The dependent variable was welfare (cash-aid receipt) 5 years after FSS graduation. For the purpose of this study, I looked at only one aspect of welfare, which was cash-aid receipt as opposed to food stamps and medical assistance. The control group consisted of PHA residents who were eligible for FSS but did not participate in the program. The independent variable, the Los Angeles County FSS program, was my focus in this study. I hypothesized that there would be a significant difference in welfare dependency between the study group and the control group, with the FSS program graduates showing lower success rates in being financially independent 5 years after graduation. FSS program graduates who continue receiving cash aid within 59 months after graduating, were categorized as having a negative effect on welfare recidivism. Welfare recidivism is the repeat behavior of welfare dependency, specifically related to cash-aid receipt. Under the FSS program, the participant must be free of cash-aid welfare a minimum of 12

months prior to graduation. Therefore, upon graduation, they would be considered a successful FSS graduate because at the time of graduation they are financially independent based on the requirement to work and be free of public assistance. However, limited amounts of research exist on what happens 5 years after FSS graduation to determine whether FSS program graduates are self-sufficient in time. It is important to look at the full picture of the FSS program influence and not a partial snapshot.

Theoretical Foundation and Conceptual Framework

The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) and The Quality Housing and Work Responsibility Act of 1998 (QHWRA) was used as the conceptual framework to guide this study based. PRWORA and QHWRA are the public policies that framed the concept of poor families being required to work and take personal responsibility for their improving their quality of life along with the PHAs requirement to provide quality housing for families living at or below the federal poverty line. The FSS program requires families to be free of welfare 12 consecutive months prior to graduation, coupled with the requirement of public housing residents' requirements to work and to receive housing assistance, which creates the frame to build on personal responsibility and work responsibility. Rational choice theory is the underpinning of the participant's choice to partake in the FSS program. According to the theory, choosing to participate in the program should enhance economic stability and, ultimately, their position of independence (Neal, 1988). An underlying benefit of the FSS program is the potential to free up affordable housing units for low-income families currently on a waiting list.

Nature of the Study

The quantitative design that I used for this research study is quasi-experimental. This approach is most appropriate because the study involves more than one sample and the data collection takes place through time. Therefore, a combined design using the control-series approach to include a time-series design in which a number of measures are taken before and after the introduction of the independent variable. The measures taken after the introduction of the independent variable included source of income, welfare status to include receipt of cash-aid, and subsidized housing status. A multimethod approach improves the “ability to make causal inferences by systematically combining two or more designs in a single study” (Frankfort-Nachmias, 2008, p. 129). Although quasi-experimental designs have more internal validity issues than a classic experimental design, it is widely used and accepted in social science research (Creswell, 2009).

A quasi-experimental approach was the best fit for this study when compared with panel designs, contrast group, and planned variations. The key study variables were the FSS Program graduates in Los Angeles County, the independent variable, and welfare cash-aid receipt, the dependent variable. The method of inquiry was a statistical analysis of datasets collected from the Housing Authority of County of Los Angeles that contains archival data/records of FSS participants. The population included graduates of the FSS Program in Los Angeles County. As of June 2018, the total number of graduates was 498. My plan was to identify a minimum of 128 graduates from the program, along with data on PHA participants who were eligible for FSS but did not participate in the program.

I performed an Analysis of variance (ANOVA) test on a group of FSS graduates who have been off the program for a minimum of 5 years and compared with a group of PHA residents who were eligible for the program but did not participate in FSS. A combined design using the control-group time series approach to include a time-series design in which a number of measures including welfare status, income source, housing assistance status, and cash-aid receipt was collected and compared with baseline data along with FSS program data collected after the introduction the independent variable.

Definitions

- *Independent variable:* The Los Angeles County FSS Program. I examined only participants who graduated from the program by successfully completing the FSS program requirements including being free of welfare 12 months prior to graduation.
- *Dependent variable:* Welfare cash-aid payments received 5 years after graduating from the FSS program.
- *Case manager:* Person responsible for providing supportive services, referrals and/or resources to Family Self Sufficiency Program participants.
- *Credit repair:* Services to assist individuals in removing negative credit and increasing their credit score.
- *Education and training:* Service provided to Family Self-Sufficiency participants to gain knowledge, skills, and experience in a formal or informal setting for the purpose of enhancing employment marketability.
- *Employment:* A job that pays enough wages to sustain an individual or family.

- *Financial literacy*: Knowledge relating to financial affairs or money, which will increase a family's ability to pay bills in a timely fashion, build financial assets through savings, and apply for loans that have low-interest rates.
- *FSS graduate*: Head of household who successfully completed their goals within the time limits of the program and has not received public assistance within 12 months of graduation.
- *FSS participant*: Head of household of a family who is receiving housing assistance through the Housing Choice Voucher Program or Section 8, that has signed a Contract of Participation (CoP) for the Family Self-Sufficiency Program.
- *FSS success graduate*: Head of Household who successfully completed their goals within the time limits of the program and has not received public assistance within 12 months of graduation AND has not received cash-aid payments 5 years after they graduated from the Family Self -Sufficiency Program.
- *Housing choice voucher*: A certificate issued by the Department of HUD, administered by a local PHA, which provides families a choice to live in the neighborhood they choose. The voucher holder pays 30% of their income toward rent, while the PHA pays 70%.
- *Individual training and services plan*: The plan that identifies the goals the Family Self-Sufficiency program participant will achieve in the next 5 years.
- *Long-term effect*: Assessment of welfare status 5 years after completing FSS.

- *Public Housing Authority*: A government organization accountable to the Department of HUD, that is responsible for administering affordable housing to low-income families and individuals within their area of jurisdiction.
- *Poverty*: Families or individuals that live at or below an income level identified by the census. For example, \$18,900 per year for a family of three.
- *Poverty mindset*: A fixed mindset that poverty is a way of life and the ability to move from poverty to prosperity is unattainable.
- *PRWORA*: Personal Responsibility and Work Opportunity Reconciliation Act of 1996 is the law that initiated welfare reform to decrease dependency on government assistance.
- *Public assistance*: Receiving cash payment, medical assistance, and food stamps.
- *QHWRA*: Quality Housing and Work Responsibility Act of 1998 is the law that initiated Public Housing reform by reducing the high concentration of poverty, protecting assistance for families in extreme poverty, and supporting families transitioning from welfare to work.
- *Section 8*: The former name of the Housing Choice Voucher program.
- *Self-Sufficiency*: An FSS family who is no longer receiving Section 8, public or Indian Housing assistance or any Federal, State or local rent or homeownership subsidies or welfare assistance (S984.305).
- *Welfare*: Receiving cash-aid from Department of Social Services or other welfare agency.
- *Welfare dependent*: Receives cash aid payment 5 years after graduating from FSS.
- *Welfare recidivism*: Returning to welfare after 12 consecutive months of not receiving benefits.

- *Welfare time limits for California:* Welfare time limit is 48 months for a lifetime. Exceptions apply to specific circumstances including disabilities, inability to maintain employment, history of domestic violence, and those age 60 years or older.
- *Well-being:* The state of being happy, healthy, or prosperous.

Assumptions

I assumed that no participant in the program used their lifetime limit for receiving welfare cash-aid payments prior to enrolling in the FSS program. In other words, no FSS participant received consecutive welfare cash-aid payments in years 1 through 4, which is the equivalent of 48 months; therefore, they would not be eligible to receive welfare payments after graduating from FSS.

Scope and Delimitations

I focused on FSS program graduates in Los Angeles County, which is designed to help families become economically independent and reduce dependency on public assistance. I selected the program in Los Angeles County due to the extremely high rate of poverty and welfare dependency. Specifically, I reviewed the income data of the FSS program graduates 5 years after completing the FSS program to evaluate how many participants are actually no longer dependent on welfare (cash-aid payments). The comparison group was randomly selected from the PHA residents who were eligible for FSS but did not participate in the program. As planned, I collected data on PHA residents between 2010 through 2019 to analyze sources of income including wages, cash aid (welfare receipt), and unemployment and disability, and I compared the two groups to determine whether there were any significant differences. The privacy of the

comparison group is protected. Participants were identified by numbers, therefore, personally identifiable information cannot be linked back to an individual. The general internal validity issues, including history, maturation, regression, selection, compensation, instrumentation and diffusion of treatment, should not be a threat to my research study because the data being collected is archival and will be based on records in the PHA's database. However, mortality could affect validity due to participants who leave the housing assistance program for unknown reasons (i.e., dropout) and there is no record available with income information. To offset this possible threat, I obtained the largest sample possible to account for dropouts. To avoid external validity issues, results were not be generalized because I restricted specific claims about the experimental and control groups. Specific characteristics about the group were not known including such things as motivation, historical experiences, and mentorship.

Limitations

The limitations associated with this study was availability of follow up data on participants. Prior to the 2013 Government Accounting Audit (GAO) audit of the FSS program, there were issues with capturing data on FSS program participants postgraduation. In fact, some PHAs do not collect data on FSS participants after they complete the exit interview and graduate from the program. I contacted a PHA in California to make a general inquiry about their FSS program and success rates, only to find that they do not keep records on their participants after they graduate. There was little to no follow up on FSS program graduates; however, if the graduate remains in subsidized housing, then information regarding the participant's income, along with their

welfare status is captured in the PHA database system. The initial plan is to obtain archival records from the Los Angeles County Housing Authority; however, if data were limited, then the alternative plan was to use the FSS participant data from a neighboring PHA that is located in the same county. The Housing of Authority in the City of Long Beach is in Los Angeles County and has implemented an FSS program for several years.

Significance of the Study

The significance of this study could change the way success is measured focusing on long-term effect, which is 5 years after completing FSS rather than general outputs. Most FSS related studies focus on the number of graduates, increase in employment and wage earnings, but few look at the long-term effect based on HUD definition of Family Self-Sufficiency as stated in the Code of Federal Regulations:

Self-Sufficient means that an FSS family is no longer receiving Section 8, public or Indian Housing assistance or any Federal, State or local rent or homeownership subsidies or welfare assistance. Achievement of self-sufficiency, although an FSS program objective is not a condition for receipt of the FSS account funds.

(S984.305)

In this study, I sought to help close the gap in empirical evidence demonstrating FSS long-term effect, 5 years after completing the program has on welfare dependency by looking at cash-aid receipt. Specifically, I analyzed the time remaining free from welfare 5 years after program graduation. FSS requires participants to be free of welfare cash-aid assistance twelve consecutive months prior to graduating from the program; however, no requirement exists to maintain economic independence, nor is there a stop-

gap measure in place for financial hardships. This study could inform policy makers about the need to implement a measure that could assist those who fall into financial hardship after graduating from the program and may need additional support before reverting back to welfare dependency.

There are implications for social change that could result from this research study because welfare dependency could be reduced substantially if the long-term effect in which 5 years after graduating from the FSS program proves to be significant. Cities across the country could experience a decrease in poverty while benefiting from increased revenue based on higher employment rates, which increase local tax revenue. In addition, working adults tend to be less prone to crime if they are making decent wages that can provide for their families. My study is also significant to the field of public administration given the potential to inform public administrators about alternative policies related to the FSS program.

Summary

With more than 39 million people living in poverty in the United States and the deficiency of available, affordable housing, compounded by diminishing federal resources, there should be more concerted effort to move families from poverty to economic independence. Effective programs with proven long-term effect on poverty should be replicated across the nation, especially in areas with a high concentration of poverty. The long-term effects of the FSS program are based on welfare status 5 years after completion of the FSS program. More in-depth research should be completed on the FSS program to understand the true effect or changes in behavior as opposed to focusing

on outputs like the total number of participants, or the total number of graduates.

Researchers must begin to look beyond the treatment or program being administered and focus on long-term effect and analyze what happens 5 years after treatment. As evident in the literature review to come, few studies focus on what happens after treatment.

Although this type of research can be costly, the power of knowing the long-term effect of a program far outweighs the cost.

Chapter 2: Literature Review

Introduction

Economic independence is a dream that is unrealistic for many low-income families that struggle to get out of poverty. In this study, I sought to address the systemic problem of welfare dependency amid subsidized housing participants. Most existing studies focus on the success of the FSS program based on graduation rates and independence from welfare 12 months prior to graduation but failed to assess the long-term effect on welfare dependency as a function of the time remaining free from welfare beyond graduation. As stated in Chapter 1, Los Angeles has one of the highest poverty rates in the nation, registering at 16%, which translates to approximately 1.6 million people (U.S. Census Bureau, 2017). High poverty levels equate to higher welfare costs, which is ultimately cost taxpayers millions of dollars. My purpose in this quantitative study was to explore the long-term effect of the Los Angeles County FSS program on welfare dependency in the course of time. The intent is to compare non-FSS PHA residents to FSS graduates 5 years after completing the program to determine whether or not the program has long-term effects on decreasing welfare dependency. The long-term effect is defined as being free of welfare 5 years after receiving services from the FSS program.

The United States is home to an estimated 39 million people living at or below poverty (U.S. Census, 2017). Not only do families live in poverty, but many lack suitable, safe and affordable housing. The affordable housing crisis is met with limited solutions to respond to a growing problem. A number of federal programs have been implemented to

eliminate poverty and increase access to affordable housing and promote self-sufficiency however, the effectiveness of some of these programs is unknown due to the lack of experimental research studies. The Department of HUD's \$38 billion budget is not enough to support the enormous need for affordable housing for families living in poverty. Only 12% of the 39 million people living in poverty receive housing assistance. The supply continues to lag in keeping pace with the demand (Rice, Dohler, Mazzara, 2016).

HUD's main purpose for the implementation of the FSS program was to help low-income families receiving housing assistance, which is commonly known as Housing Choice Voucher program or Public Housing, become productively employed and eventually eliminate the reliance on government subsidy, thereby decreasing poverty. In the 25-year history of the program, few experimental studies have been conducted to truly understand the program's effects, yet several research studies conclude that some variations of the FSS program resulted in increased earnings, economic stability, and asset accumulation (Kimbrel, 2014; Nunez, Verma, & Yang, 2015).

Currently, a lack of empirical evidence exists related to the success of the program postgraduation. The Government Accounting Organization (GAO, 2013) audit of the FSS program reported a positive change for graduates, but the final results were inconclusive due to deficiencies in record keeping. Moving families from economic dependence to independence is the first step, but more research and analysis should be done to answer the question related to the long-term effect based on the number of participants who remain independent 5 years after completing the FSS program. To

successfully graduate from the program, a participant cannot receive welfare (cash-aid) 12 months prior to graduation, and they must complete the goals outlined in the Individual Training and Services Plan within 5 years of entering the program. A more in-depth understanding of the success of the FSS graduates is required to evaluate the long-term effects based on economic status, 5 years after completing the program. It is important to be able to conclude if the cycle of poverty is repeating itself in families that are labeled as “self-sufficient” upon graduation from the FSS program and, if so, were there extenuating circumstances that caused the return to welfare. Likewise, more data are needed to understand whether families are returning to welfare (cash-aid) within 5 years of completing the program. Again, it is also unknown whether families that purchase a home after completing the FSS program are able to maintain their home, especially after a crisis such as the one that devastated the California housing market. The supply of affordable housing for low-income families must keep up with the increased demand; therefore, it is imperative that programs for economic independence directly affect the available supply of affordable housing.

In Chapter 2, I include the literature search strategy listing library databases and search engines that I used to identify peer-reviewed articles and information related to this study. Due to the limitation in obtaining peer-reviewed articles, I also provide a detailed description of additional research support received through the Walden University Librarian to validate the lack of available peer-reviewed articles and studies. Next, I examine the theoretical foundation and conceptual framework for this study that is based on the policies found within the Personal Responsibility and Work Opportunity

Reconciliation Act and the Quality Housing and Work Responsibility Act. Finally, I review the FSS program and related literature, which is limited in the number of studies that have been conducted in the past 5 years. As discussed in Chapter 1, the initial research on FSS was conducted in 2004, with a follow-up study in 2011, despite the program startup in 1996. Following the review of the most recent literature, I conclude this chapter with a final summary of the major themes found in the literature and the extent to which my study will fill the gap in the literature and provide new knowledge in the social science discipline.

In the past 5 years, few research studies address the effect of housing assistance on those who exit housing or affiliate programs, such as FSS. One study found that housing assistance leavers fared better than those currently receiving assistance, especially those who left for positive reasons (Smith, Popkin, George, & Comey, 2015). In 2016, the University of Massachusetts Boston (UMass) assessed the Metropolitan Boston Housing Partnership's Family Self-Sufficiency Program over a 5-year period, focusing on the financial and educational results of the program, uncovering promising results for those who completed the program. This study was one of the few that performed postgraduation interviews or surveys 6 months to 1 year after completing the FSS program; however, there was no insight into welfare receipt, only about increase or decreases in income. I will address a more in-depth discussion related to the aforementioned studies in the Literature Review. Both studies are based on large metropolitan areas such as Los Angeles and Boston, due to the high rates of poverty in those areas.

The Housing Authority of Los Angeles County is the second largest Housing Authority in Southern California, serving more than 25,000 low-income families with housing assistance. According to the Center on Budget and Policy Priorities (2017), nearly a half million extremely low-income households use federal rental assistance programs to help pay rent. Los Angeles County was selected for this study based on the high rate of poverty registering at 16% of its 10 million residents, the highest poverty state in the Nation, according to the U.S. Census Bureau (2017). The Government Accounting Office audit report of the FSS program recommended that “HUD should develop processes and program-specific reporting guidance to better ensure required data on participation and outcomes are complete” (GAO, 2013 p.36). This study seeks to build upon past research in the area of welfare dependency and self-sufficiency, with a focus on Family Self-Sufficiency program graduates 5 years after completing the program.

Current literature suggests positive results in employment, higher earnings, and education goal attainment can be attributed to enhanced versions of the FSS program, but little evidence exists on the program’s direct effect on poverty (Kimbrel, 2014; Nunez, Verma, & Yang, 2015). Funding levels for some federal programs may be inadequate to properly address economic stability and self-sufficiency amongst low-income families. A study on the Housing Choice Voucher Program (HCV) administrative fees found that PHAs are significantly underfunded, hindering their ability to run a successful HCV program (Turnham, Finkel, Buron et al., 2015). PHAs that administer an FSS program receives limited funding from HUD that can only be used to cover the salary of an FSS program administrator or FSS support staff.

There is a wide gap in the number of assisted housing units, and the severe housing needs of low-income families with more than 8 million households having severe housing needs causing families to pay more than 50 percent of their income for rent (Watson, Steffen, Martin, and Vandenbroucke, 2017). In Fiscal Year (FY) 2017, the Department of HUD received \$38 billion in funding to provide rental housing assistance for 4.5 million low-income families, according to the President's FY 2017 Budget. Current affordable housing demands exceed the available supply, creating the need for programs and policies that move families from being dependent on government subsidies to economic independence. Population growth, inflation, economic crisis, and diminishing federal resources create complexity and seemingly put self-sufficiency out of reach for struggling families.

The Family Self-Sufficiency, Move-to-Opportunity and Job Plus programs were specifically designed to spur economic independence for families residing in low-income housing who receive assistance through the HUD public housing or HCV programs. Empirical studies have been conducted on all three programs with both positive and negative results (Ricco, 2010; Riccio, Babcock, 2014). All of the programs share the same goal of transitioning participants back to economic independence. The FSS program is the longest standing program and is the primary subject of this dissertation.

This Literature Review is organized in a chronological analysis latest research conducted on the FSS program over the past 5 years, summarizing the national study and reviewing enhanced variants of the FSS programs. Variant FSS programs typically focus on eliminating barriers to self-sufficiency while others focus on program outputs. Finally,

this chapter will look at the limited number of studies that specifically focus on what happens to participants after graduating from the FSS program or similar programs in order to point out the lack of crucial data needed to understand success rates. The FSS program has longevity, given its 25-year history, yet limited data exists with respect to the FSS program graduates after 5 years. In 2017, HUD published a report reviewing the 25-year history of the program, which included both qualitative and quantitative data on eight families. The quantitative data reported information such as, “100% of graduates are free from welfare cash assistance” and “100% of FSS graduates are employed” (25 Years of The Family Self Sufficiency Program: Families Working, Families Prospering p.2 intro). The report provides a snapshot of the program's success rates between 2007-2016, claiming 36,000 households have successfully graduated from the program (Department of HUD, 2017). However, as stated earlier in this review, the GAO audit of the FSS program reported inconclusive results on graduates due to deficiencies in record keeping (GAO, 2013). The report also states that 37% of the FSS program graduates left housing assistance within one year of graduating, which implies that 63% did not leave housing (Department of HUD, 2017). Data on that 63 % would paint a clearer picture of what happened to those who graduated from the program and remained in housing. Obviously, if they remain in housing, records exist on these participants and could indicate if they are still free from welfare or whether or not they have reverted back to receiving cash aid from welfare, a term known as welfare recidivism. Understanding the long-term effect of the FSS program on welfare recidivism is critical in understanding future implications for the program.

The initial study conducted in 2004 focused on programmatic and demographic information of participants from 1996-2000 and did not include an experimental component until 2011. One of the latest studies was published in 2017, evaluating the Denver Family Self-Sufficiency program, which featured a unique homeownership component (Santiago, Galster, Smith, 2017). While each of these studies addresses specific research questions, additional research completed by universities, non-profit organizations, and think tanks will be discussed based on the study's relevance in identifying gaps, supporting the issue this study will address; and methodological differences.

Literature Search Strategy

The approach used to search the existing body of literature related to FSS involved an exhaustive research strategy, including the use of both academic and popular search engines. Google Scholar and Google were used to identify peer-reviewed articles, books, press releases, and related information pertaining to the research topic. The Walden University online library was used to access databases related to public policy and administration and social work disciplines. Political Science Complete, SAGE Journals, SocIndex, Taylor and Francis Online, Project Muse PsycINFO, PsycARTICLES, EBSCOhost, ProQuest, InfoTrac, and Academic Search Complete were used to access peer-reviewed articles published in the last 5 years. ProQuest Dissertations and Theses Global were used to search for dissertations related to the topic.

A combination of keywords was used to narrow the search in an effort to yield relevant results. For example, the keyword "family self-sufficiency" returned 191,000

results in Google Scholar; however, the majority of those results fell outside the five-year window. Changing the search parameters to include articles published after 2014, returned 18,600 results, but the majority of those results were not relevant. Using additional keywords and bullion terms including combinations such as: “welfare reform,” OR “self-sufficiency,” OR “poverty” OR “public housing assistance” OR “Section 8” OR “economic independence” yielded some results, however, many of them were not relevant to this study. Using ProQuest Dissertations and Theses Global to search for relevant dissertations provided access to some recent studies on poverty and welfare reform. Specifically, *African American Women Welfare Recipients in Advocating for Welfare Reform* (Scope, 2018) that takes an in-depth look at the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) provided insight on challenges specific to African American perception of advocacy and influence on welfare reform policy.

Due to the limited availability of relevant articles, I consulted Dr. Taylor Leigh, Associate Librarian and Liaison for School of Public Policy and Administration at Walden University. Dr. Leigh’s search only yielded eight peer-reviewed sources that had specific relevance to my research on the FSS program and thus recommended some additional search methods including citation chaining and running a Statistics Combined Search using terms such as “public housing” and “welfare.” These methods provided a few additional peer-reviewed articles on a similar housing program that parallels and highlights the need for more evidence and empirical research on housing-assistance leavers.

Current research on the FSS that includes post-graduation data was not available for several reasons. The first national study was commissioned in 2011 and was the first experimental study ever conducted on the program. Previous studies primarily focused on demographics, program characteristics, goal completion, and barriers to self-sufficiency including income, education, credit, and transportation. The paucity of data on sustained self-sufficiency for program participants after graduation further highlights how current models of success do not show a complete picture. Based on the limited amount of relevant literature on FSS or similar programs within the past 5 years, the review of literature will be limited in scope.

Theoretical Foundation and Conceptual Framework

Applicable theories that relate to this study include: the culture of poverty, rational choice and learned helplessness theories. The culture of poverty theory developed by Oscar Lewis in 1959, was based on his research on lower-class Mexican and Puerto Rican families living in the slums of New York City and Puerto Rico (Rank, 2004). Lewis argued that lack of employment opportunities and limited upward mobility catapulted 20 percent of the American population into poverty (Rank, 2004). Cultural poverty provides the framework for families and individuals to deal with their lack of basic necessities like food, clothing, and shelter by creating an underpinning to adapt to poverty, making it the norm (Seligman, M., Maier, S. 1976).

Martin Seligman (1965) furthers this notion through his research on learned helplessness, a theory that suggests a condition that prohibits the ability to abandon negative situations because of past experiences that resulted in learned helplessness

(Seligman, M., Maier, S. 1976). The social norms that exist within the context of living in poverty solidify the mindset that getting out of poverty is highly unlikely (Moynihan, 1965). Lewis stated, “Once the culture of poverty has come into existence it tends to perpetuate itself” (p. 22, 1966). The *War on Poverty*, which consisted of a number of a government program designed to help poor families, was influenced by Lewis’ culture of poverty theory during the 1960s. Programs and initiatives such as the Head Start, a pre-school program for low-income children were implemented based on the theory, yet empirical evidence solidifying the theory never fully emerged (Rank, 2004).

The origin of rational choice theory is not clear; however, Thomas Hobbes *Leviathan* (1651) progressed the theory by using it to provide explanations of partisan infrastructure through individuals’ elections. His ideology was generally accepted and maintained by noted Utilitarian thinkers such as Jeremy Bentham and John Stuart Mill (Neal, 1988). Rational choice ascribes to the notation that all options will be thoroughly reviewed before choosing the best course of action that will positively influence a person’s economic and social position (Wallace & Wolf, 2006).

Public policy tends to follow the rational choice theory that says that individual will examine all options against their belief system before making decisions that influence social wellbeing and income (Nino, 2011). The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) embodies this theory based on the notion that individuals will choose to follow the policy directives rather than lose the benefits (Nino, 2011). PRWORA implemented dramatic changes in the welfare system, requiring participants to work and ultimately become self-sufficient within a specific timeframe.

This policy was successful in “ending welfare as we know it” decreasing dependency on government and in turn, increasing self-sufficiency (Weaver, 2000, p.2). The change in welfare policy created a shift in stigmatism by changing Aid For Dependent Children (AFDC) nomenclature to Temporary Aid for Needy Families (TANF) suggesting the government assistance is temporary, placing emphasis on a work first philosophy (Bowie, Dopwell, 2013).

Danziger, et al., (2000) looked at welfare reform in terms of the transition from the AFDC program to the TANF program. The primary purpose of the transition from AFDC to TANF was to reform and revamp the welfare system with the main objective of requiring recipients to work after receiving assistance for two years. Development of this reform was based on the assumption that people who establish long-term work patterns and consistent work history will experience a better-quality life. Early evidence suggested families who left welfare remained poor. In summary, this study sought to understand how the amount of time spent working is related to material hardship and subjective well-being.

Teitler, Reichman, & Nepomnyaschy, (2007) studied unmarried women with children under the age of 1 year old, to understand the effect of state policies, local economy and individual characteristics had on TANF usages. The researchers sought to also understand what contributing factors influence the rate of TANF participation between cities (Teitler, Reichman, & Nepomnyaschy, 2007). The findings suggest that imposing strict policies mandated by the federal government limits the ability of welfare recipients to move forward and obtain gainful employment (Teitler, Reichman, &

Nepomnyaschy, 2007). Considering these imposed policies and limitations, Danziger (2000) argues that self-sufficiency is rare among families that leave the welfare system (Danziger, Corcoran, Danziger, and Heflin, 2000). I challenged this notion by looking at the long-term effect of the FSS program participants 5 years after graduation to understand who remained self-sufficient.

The Quality Housing and Work Responsibility Act of 1998 (QHWRA) established policies that encourage residents to work and become self-sufficient (Hunt, Schulhof, & Holmquist, 1998). According to the act, elderly and disabled residents were exempt from QHWRA. The guidelines and policies within QHWRA are used by the PHA that operate public housing facilities and the Housing Choice Voucher program (Hunt, Schulhof, & Holmquist, 1998). The purpose of the Act was to address what Congress identified as affordable housing needs; protection of the government \$90 billion investment; the plethora of problems within the low-income housing communities; the Federal government's failure and aggravation of the problems and the urgent need to reform public housing (Sec. 502 -QHWRA, 1998).

A study by Solomon (2005) was conducted to understand the effect of the QHWRA and the provisions identified in the act to replace or improve public housing, desegregate highly concentrated areas of poverty and to promote family self-sufficiency. QHWRA also sought to improve the management of public housing units and to streamline Section 8 or Housing Choice Voucher program (Solomon, 2005). The study found that HUD was effective in terms of improving how they manage troubled housing

authorities, yet the deregulating of public housing management was less effective in terms of increasing accountability (Solomon, 2005).

The Personal Responsibility and Work Opportunity Reconciliation Act and QHwRA will be used as the conceptual framework to guide this study based on the FSS program requirement to be free of welfare prior to graduation and the requirement of residents receiving housing assistance to work. Rational choice theory is the underpinning foundation given the participants of the Family Self-Sufficiency program have made the choice to participate in the program that should enhance the economic stability and ultimately their position of independence. An underlying benefit of the FSS program is the potential to free up affordable housing units for low-income families currently on a waiting list.

Barriers to Self-Sufficiency

There is a wide range of barriers to self-sufficiency affecting low-income families and individuals (Bowie & Dopwell, 2013). For example, the lack of employment, education, assets, savings, transportation, and childcare, along with credit issues, substance abuse, stable housing, domestic violence, and mental illness are some of the primary hinderances families and individuals face when attempting to become self-sufficient, according to the Portfolio of Research in Welfare and Family Self-Sufficiency (2016). Low-income housing experts advocate for removing barriers to self-sufficiency as indicated in congressional hearings and countless research studies identifying the need to address barriers (2018 Testimony of Barbara Sard, 2015 Popkin, Urban Institute).

The poverty mindset is one of the greatest challenges to overcome when it comes to generational poverty. A person with this *fixed* mindset ascribes to the notion that intelligence is static that often leads to avoiding challenges, gives up easily when obstacles are encountered, and views efforts as fruitless (Claro, Paunesku, & Dweck, 2016). In contrast, an individual with a *growth* mindset believes intelligence can be developed, leading to a desire to learn and embrace challenges. They persist despite obstacles and see efforts as a path to mastery (Claro, Paunesku, & Dweck, 2016). The poverty mindset can be a barrier to self-sufficiency for families enveloped in generational poverty based on beliefs about their abilities that have been ingrained in their psyche. Generational poverty is typically passed down from the parents to the children and ultimately to the children's children based on the adapted behavior of living with the lack of necessities. This poverty mindset and style of living demonstrates Lewis' culture of poverty theory and the notion of learned helplessness (Seligman 1976; Lewis 1996)

Variants of the FSS program are designed to address some of the known barriers to economic independence such as lack of employment. Enhanced versions of the program have been implemented in specific areas where a particular barrier or obstacle is prevalent. An example is the Work Rewards demonstration in New York City (Nunez, Verma and Yank, 2015) that is an enhanced variant of Family Self-sufficiency that incentivizes work. The Denver Colorado Housing Authority implemented an enhanced version of the FSS program called Home Ownership Program (HOP), which focused on homeownership and credit. Evaluation of HOP suggests that the FSS programs involving high-intensity treatment focused on building assets in the area of finance, human capital,

and social skills can benefit low-income families (Santiago, Galster and Smith, 2017). These studies along with other variants of the Family Self-sufficiency program will be discussed in greater detail later in this literature review.

The barriers to self-sufficiency can be dependent upon environmental conditions including an economic downturn that affects employment opportunities or the lack of adequate transportation. Other variables such as neighborhood poverty levels and the overall mindset based on family history or upbringing, can also be barriers. Employment opportunities depend on the local infrastructure including access to public transportation. In Los Angeles, CA job opportunities exist and are generally accessible to most residents due to its extensive public transportation system that includes buses, taxis, and the metro-rail system. In Huntsville, AL limited job opportunities exist for those without high-level education such as an undergraduate or graduate degree from a reputable university. Additionally, the public transportation system is almost non-existent, except for a shuttle bus service with a limited route. As the differences in these two cities illustrate, individual cities have vastly different resources, and thus vastly different problems for its impoverished residents.

A number of research studies related to self-sufficiency barriers have been conducted over the past decade, showing varying results. This literature review will focus on studies conducted on variants of the FSS program over the past 5 years, looking at the effect and whether or not these studies focused on what happens after the program ends. Specifically, I looked at whether or not the enhanced variant of the Family Self Sufficiency program conducted follow up assessments of program graduates after

completing the program to ensure participants remain self-sufficient. It will be important to look at the time frame in which the follow up was conducted, especially if it was at least 5 years and beyond.

Literature Review Related to Key Variables and Concepts

Family Self-Sufficiency and Related Studies Completed from 2013 – 2018

As mentioned in chapter 1, the FSS program's initial evaluation was conducted in 2004 as a retrospective study that looked at programmatic data from 1999-2000. The findings suggested that FSS participants were doing better financially in comparison to non-participants. There was a seven-year gap between the initial program evaluation and the second study, creating an inordinate amount of time between studies. Perhaps budget limitations hindered the approval of a second study; nevertheless, the 2011 study looked at the program prospective. This study analyzed the data of 100 housing authorities that participated in the FSS program from 2005 – 2009. As previously mentioned, this study focused on the administrative side of the program including operations, policies, and procedures, as well as an in-depth look into the family characteristics that lead to financial self-sufficiency for those completing the program. The success of the 2011 study led to the commissioning of a national study is one of the key studies discussed in this literature review along with enhanced variants of the FSS program that focused on different barriers to self-sufficiency and economic independence.

Enhanced Variants of FSS Program

The first variant of the FSS program discussed in this literature review is the Compass FSS program in Cambridge, Massachusetts. The program was administered in partnership

with PHA in Lynn and Cambridge, Massachusetts (2017) addressed credit issues and excessive debt, both of which are common barriers to economic independence. The findings of the 40-month study demonstrated that FSS participants were significantly better off than the comparison group with similar characteristics. The analysis consisted of the review of participants' welfare receipts, earned income, credit scores, and debt reductions over time, and subsequently compared to the control group. On average, the Compass Family Self-Sufficiency participants had an average increase of household earnings totaling \$6,305 (Geyer, et al., 2017). Welfare income decreased an average of \$496, annually (Geyer, et al., 2017). The welfare finding is questionable due to the welfare time limits in the state of Massachusetts where the study was conducted. The 1996 Personal Responsibility and Work Opportunity Act is also known as the Welfare Reform Act, allowed states to impose time limits for receiving welfare payments in order to control welfare spending. According to the Center for Public Impact (2017), federal funding could not be used to pay for welfare benefits to able body adults after the 60-month term limit, requiring the state to cover the cost. Senior citizens and disabled persons are exempt from the welfare time limits. Caring for a handicapped child is also exempt from time limits.

Credit and debt reduction measures showed significant improvement in comparison to a similar group of individuals living in the same census tract. Compass Family Self-Sufficiency clients had an average of a 23-point increase in their FICO score, moving from 616 to 639 (Geyer, et al., 2017). The participants with credit scores above 660, had more significant increases of 14 percentage points. Compass Family Self-Sufficiency

participants experienced a reduction in credit card debt, totaling an average of nearly \$655.00 while decreasing the total negative debt amounts by \$764.00 (Geyer, et al., 2017). A report from the Pew Charitable Trust (2015) highlighted the problematic situation low-income households faced following the 2008 recession. The report claimed that their debt was equal to one-fifth of their income but jumped to half by 2013. Reduction of debt and increased credit scores can be considered steppingstones to economic independence; however, much more is required to achieve financial stability including asset building.

The overall effect of the Compass Family Self-Sufficiency program indicates that credit and debt reduction can be successfully achieved, as well as increased earnings for low-income families (Geyer, et al., 2017). However, more research is needed in order to compare the implications of this study with finding from similar studies in other geographic locations, as indicated in the study's conclusion (Geyer, et al., 2017). The Compass Family Self-Sufficiency program failed to conduct an analysis of graduates six months to one year after completing the program. The primary objective of this enhanced variant of the Compass Family Self-Sufficiency program was to focus on increased earnings and benefits use as well as credit scores and debt reduction.

The true effect of the FSS program should be measured based on receipt of welfare (cash-aid), 5 years after completing the program. As stated in the Compass Family Self Sufficiency evaluation results, the 25-year history of the Family Self-Sufficiency program lacks rigorous evaluation of the program's effectiveness (Geyer, et al., 2017). Compass Family Self-Sufficiency was the first of its kind to evaluate credit

and debt outputs, which is an identified barrier to economic self-sufficiency. The study did not analyze data on program graduates 5 years after completing the FSS program, therefore lacked the understanding of long-term program effect. Due to the absence of post-graduation outcome data, the study did not assess the true effect of the program on welfare receipt and other forms of public assistance.

The next study looked at the effect of an enhanced variant of an FSS program in Colorado. The Denver Colorado Housing Authority developed the Home Ownership Program (HOP), an enhanced variant of the FSS program that focused on homeownership as the end goal (Santiago, Galster, & Smith, 2017). An estimated 1500 participants enrolled in the HOP program between 2001 and 2009. This study analyzed data from the above time period and included participants from FSS and non-FSS programs, including the Resident Opportunities and Self-Sufficiency (ROSS) housing assistance program, exclusively for public housing residents (Santiago, Galster, & Smith, 2017). Using a quasi-experimental methodology, the study analyzed program effect on three specified outputs: (1) earnings growth during time in program, (2) rates of home buying and (3) economic security upon exiting the program (Santiago, Galster, & Smith, 2017). Participants who enrolled between 2001 and 2009 were part of this study and placed in one of three groups: low intensity, medium intensity, or high intensity (Santiago, Galster, & Smith, 2017). The low-intensity control group was enrolled in the program for less than 12 months, while the medium intensity control group was enrolled for more than 12 months, but did not participate in the Homebuyer Club program (Santiago, Galster, &

Smith, 2017). The high-intensity group or treatment group participated in the Homebuyer Club regardless of time in the program (Santiago, Galster, & Smith, 2017).

The Denver Colorado Housing Authority Home Ownership Program offered two distinct phases of the program for participants at varying levels of intensity, including low, moderate and high (Santiago, Galster, & Smith, 2017). Phase 1 focused primarily on rebuilding credit and increasing credit score, reducing overall debt, and increasing savings that is an important first step in the Homeownership prequalification process. Most participants had initial earnings of \$10,000 at baseline, according to the study. In order to reduce debt, participants must have had sufficient income to pay down debt. Therefore, the HOP program also focused on increasing earnings by 50% in phase one (Santiago, Galster, & Smith, 2017).

The second phase of the program is the Homebuyers Club and is limited to those who were deemed by HOP staff as ready to purchase a home within one year (Santiago, Galster, & Smith, 2017). Participants undergo rigorous financial literacy training and intensive homebuyer education courses to learn about everything from down payment assistance and closing cost to mortgage percentage rates and homeowner's insurance (Santiago, Galster, & Smith, 2017). One unique difference with the HOP program is the "no limit" clause for homeownership and asset development counseling, which stands in stark contrast to other FSS program limits that include supportive services up to 5 years (Santiago, Galster, & Smith, 2017). Some HOP escrow payouts have exceeded \$40,000 upon graduation, although the average amount was \$7,3000 (Santiago, Galster, & Smith,

2017). Another unique characteristic of HOP is the 1:1 match per dollar participants save, with a cap of \$1,500 (Santiago, Galster, & Smith, 2017).

The result of this mix-method study indicated significant improvement in all output areas. Findings suggest that highly intensive support services can improve the financial and social capital of participants (Santiago, Galster, & Smith, 2017). The findings were derived with a high level of confidence given the methodology known as nearest-neighbor matching (Clark & Evans, 1954) a technique to measure spatial relationships in the population (Santiago, Galster, & Smith, 2017). Santiago et al. (2017) used “inverse probability weighting and regression adjustment to allow causal inferences” of program effect when compared to the control group with similar characteristics (p.772). Data from the low and moderate intensity programs had no significant effect on outcomes; therefore the positive outcomes are based only on the high-intensity program (Santiago, Galster, & Smith, 2017). Of the 277 high-intensity program participants, the mean outcomes for this group included a change in annual earnings of \$4,411.00; 52 percent purchased a home within 5 years, and 54 percent were listed as economic security exit (Santiago, Galster, & Smith, 2017). The term economic security exit means:

- (a) participants moved to private rental housing
- (b) became ineligible to participate
- (c) purchased a home
- (d) moved out of the area for higher education or employment

Although there were positive outcomes with the high-intensity group, there were concerns with data analysis and attrition that could have bias results due to lack of baseline participant characteristics, including such things as motivation, resilience, and self-efficacy (Santiago, Galster, & Smith, 2017). Although researchers conducted a sensitivity analysis to address the internal validity issues, the overall results related to increased income requires caution when interpreting (Santiago, Galster, & Smith, 2017; Creswell, 2009; Abadie, & Imbens, 2011).

Another issue with the study was the lack of randomization with the group assignments. The selection criteria were based on participants having stable employment and a minimum of \$500 in savings. The study applied the outcome framework, a formula that shows the difference between the means of the treatment and the control groups. The Average Treatment Effect of outcome technique uses a complex mathematic equation to test for conditional independence assumptions (Rubin, 1974; Splawa-Neyman, Dabrowska, & Speed, 1990). Neighborhood matching using the Mahalanobis distance technique was used on HOP outcomes, given its superiority to other methods (Rubin, 1980). Results could have also been biased because of the lack of baseline characteristic data related to motivation, self-efficacy, resilience and other variables that influence enrollment and attrition rates (Santiago, Galster, & Smith, 2017). Consequently, results that were statistically significant with respect to change in annual income were interpreted with caution (Santiago, Galster, & Smith, 2017). The study concluded with recommendations for future research that collects baseline data on self-efficacy or belief

in one's ability to achieve and other covariates to deal with attrition and the selection process (Santiago, Galster, & Smith, 2017).

The enhanced FSS program known as HOP had a significant effect on low-income families who participated in the high-intensity program. Addressing barriers to self-sufficiency in the realm of financial debt and adverse credit with an emphasis on homeownership, proved to be successful for some participants in the Colorado program. As with the other studies that have previously been reviewed, this study was not focused on analysis after participants graduate from the program. Wellbeing was not assessed amongst participants from 6 months to 1-year post graduation. There is a lack of empirical data that exists on the effectiveness of FSS in terms of measuring welfare receipt or recidivism, after participant graduation. There is no assurance or data to suggest that participants will remain economically independent and with a positive sense of wellbeing after they have been labeled as a "success" through the program.

The next variant of the FSS program was commissioned in 2007 by the Mayor's Office of Economic Opportunity in New York City. This randomized controlled study tested the strategies for the Housing Choice Voucher program to understand labor-related outputs for participants of the FSS program to include an enhanced variant that offered financial incentives for obtaining and sustaining employment. Verma, Yang, Nunez, & Long (2017) present the final results of their study in a comprehensive report. Data collected from the New York Department of Labor, New York City Department of Housing Preservation and Development's Section 8 Housing Records, and New York

City's Human Resources Administration public assistance data made up the core sample of 968 participants randomly selected (Verma, et al., 2017).

Collecting six years of data from the standard FSS program and comparing it to the enhanced Family Self-Sufficiency Plus variant, Verma et al., (2017) used a comprehensive design to measure the effect of each intervention on key outputs including reduction of poverty and increases in employment for participants. The standard FSS program did not have any significant effect on outputs for participants that were working at the baseline of the study. Additionally, for participants that were not working at the time of enrollment, there was a significant positive effect on employment earnings for both programs. Although there were positive gains, those gains did not translate to a reduction in poverty, nor the elimination of dependency on public benefits.

Graduation rates amongst FSS program participants remain low. The New York variation of the program continued the trend of low graduation rates. For the FSS-only study, resulted in nearly half of the group graduating from the program by the end of the sixth year. These graduates received on average, \$3,700 from their escrow account that accrued money based on an increase in the participant portion of the rent due to earned income. As mentioned in Chapter 1, De Silva et al (2011), found that only 43% of the 181 participants from the 14 Housing Authorities included in the Evaluation of the Family Self-Sufficiency Program Prospective Study successfully graduated. They received an average of \$5,300 from their escrow account. Nearly 57% of the Family Self-Sufficiency-only group accrued funds in their escrow account, however, lack of completion of stated goals disqualified participants from receiving the funds.

Approximately nine percent of the FSS-only graduates accrued upwards of \$10,000. Twenty percent of the participants requested and received approval for a one-year extension in the program. This group received six years of follow up as opposed to 5 years, which is the standard for the FSS program. What is unique about the FSS-only group receiving six years of follow up, is that the researcher explored data beyond the 5 year period, which ties in with the purpose of the proposed research study in collecting more long-term data. Verma et al., (2017) were one of the few research teams to conduct research on post-program data. The findings suggest that in year six, receipt of welfare declines for graduates but when compared to year five participants it indicates that reduction of welfare receipt is likely associated with program requirements to be free of welfare 12 months prior to graduation.

The FSS Plus program provides a financial incentive to participants for working and sustaining employment. 47% of the FSS Plus group graduated from the program by the end of the sixth year, receiving an average of \$4,883. In comparison to the FSS only group, the FSS Plus group received approximately \$700 more on average, making it statistically significant. FSS Plus did not reduce receipt of welfare (cash-aid) or housing assistance. This finding is similar to the Compass FSS program (Geyer, et al., 2017), which found a decline of \$496 in annual welfare payments, but could not with certainty say that the decline was a result of the program.

The Work Reward Demonstration study also included a rigorous cost-benefit comprehensive assessment, which found that neither FSS-only or FSS plus proved cost-effective for households that were working during the time they initially enrolled in the

program. According to the study, this was the first time a cost-benefit assessment had ever been done on the FSS program (Verma, et al., 2017). Verma, et al., (2017) found that the FSS-only group that contained participants not working at the time of enrollment did result in some positive returns on investment for society, taxpayers, and the families within a ten-year time period, although the payoff was sluggish. As with any analysis, the statistical uncertainty of cost-benefit estimates must be considered. This estimate was done at the household level and used different estimate and outputs for the individual level, creating statistical uncertainty.

The conclusion of this research showed 40% of all FSS households involved in the study graduated from the program over the course of six years and received an estimated \$4,000 per family, costing taxpayers \$2 million in escrow payments (Verma, et al., 2017). 60% of the households did not graduate from the program and received no escrow funds (Verma, et al., 2017). The ability to support more families by helping them meet their ITSP goal and receive their escrow savings could translate to great societal benefits as families enhance their economic status. Attaining economic independence amongst FSS families during the final year of enrollment could increase the overall success rate of the program as families prepare to graduate.

Kimbrel (2015) from the Institute on Assets and Social Policy at Brandeis University, conducted research on the Bangor Housing Authority (BHA) in Maine. The BHA Enhanced FSS Program Process and Implementation Report (2015) addressed 3 primary questions to discover whether or not participants had accumulated savings, increased income or secured employment. The intent of the second question was to understand the

processes and systems that delivered effective services provided by partner organizations (Kimbrel, 2015). The final question took an early look at key measures that indicate participants progress and perception of services from the BHA staff as well as the participant (Kimbrel, 2015).

This initial study was intended to be the first of a series of studies on the BHA Enhanced FSS Program, which focused on addressing barriers to employment, overcoming obstacles to asset building, and improving the financial stability of participant households (Kimbrel, 2015). The project was funded by John T. Gorman Foundation, with the objective of assessing the implementation of the enhanced variant and new approach to the FSS program to expand its services for Bangor residents. Unfortunately, no other research reports related to BHA Enhanced FSS were available at the time of this writing, although the report indicated the next phase of the study would be qualitative interviews for participants who had been in the program for one year (Kimbrel, 2015). It is not uncommon for grant funding to be depleted prior to the completion of a project, which was likely the case with BHA Enhanced FSS Program. I contacted the BHA Enhanced FSS Program coordinator to obtain status on the program but did not receive a response.

The reason the BHA Enhanced FSS study was included in this literature review, although the study was not fully complete, it brings a perspective of a smaller FSS program that highlights strategies used to implement new enhanced variants of the FSS program. According to the report (2015), participant and staff interviews indicated that BHA conducted the necessary steps to ensure critical path items were in place prior to the

launch of the enhanced variant of the FSS program. Developing and executing Memorandums of Understanding with key partner organizations; filing required Housing and HUD compliance documents; hiring key staff and recruiting participants were the critical path items taken prior to the launch of the BHA Enhanced FSS variant to the program. The administrative burden on implementing an enhanced variant of the FSS program can be decreased when the critical path actions described above have been implemented. Although the program was in its infancy stages, Kimbrel (2015) concludes that partner agencies praised the overall structure of BHA FSS and its effective outreach strategy and open communication policy. Participants report excitement around the access to resources and tools to help overcome barriers, increase income, learn about finances and options for education (Kimbrel, 2015). One participant suggested, “everybody should be in this program because it provides great information that we need in a supportive environment where you can get connected to other resources to improve your situation” (Kimbrel, 2015 p.19)

Bangor Housing Authority enhanced FSS provided a comprehensive approach to the implementation of an enhanced variant of FSS; however, the study lacked empirical evidence of the effectiveness of the strategies used for the program. Qualitative interviews from participants, partners, and staff shortly after the program launch helped to provide insight into attitudes towards the program. However, quantitative data was needed for a better understanding of the participants and what their needs were. Although the study indicated that year two would focus on qualitative data analysis from interviews of participants that remained in the program after 1 year, no additional reports were

published. The report did include a comprehensive planning guide that could be a useful tool for other organizations considering starting an enhanced variant of the FSS program. Using these tools could set the stage for a well-executed FSS program, which generally translates to a well-maintain program if proper procedures are in place. This allows for good data collection and tracking of participants during and after treatment in order to understand the long-term effect of 5 years after completing the FSS program, which is the focus of my study. Having the right tools in place early on will lead to a successful program, like the Bridge to Family Self-Sufficiency Demonstration.

The Bridge to Family Self Sufficiency (BridgeFSS) Demonstration (2014), a variant of the FSS program, consists of an innovative approach heavily focused on goal attainment. Researchers Riccio and Babcock (2014), tested the effect of the BridgeFSS program by analyzing outputs such as; reducing dependence on government assistance, as well as improving financial security and well-being. One of the partner organizations, Crittenton Women's Union (CWU), developed and the Mobility Mentoring® program that consists of a unique approach in helping disadvantaged families secure employment (Riccio and Babcock, 2014). The program equips participants with effective goal setting strategies and decision-making techniques, emphasized through coaching, a mechanism to keep participants accountable, encouraged, and motivated (Riccio and Babcock, 2014).

Crittenton Women's Union and MDR developed a variant of Mobility Mentoring® and labeled it Bridge FSS, which is built upon CWU's expertise in mentoring and working with the disadvantaged population to help them achieve self-sufficiency. BridgeFSS would include financial incentives for progress toward goals. One

major difference between this program and the others discussed is participants can continue to receive support services even if they leave housing during the five-year contract period. Under the existing FSS program, participants are automatically dropped from the program if they no longer receive housing assistance.

Ricco and Babcock (2014) argued that despite the large body of research on the FSS program, little evidence exists suggesting the intervention's "transformative" effectiveness. BridgeFSS endeavors to provide empirical evidence related to the effectiveness of the program if funding is secured. The program, which was scheduled to start at the beginning of 2015, has not published additional data. It is likely the project was not funded and still remains a proposal. Reviewing this proposed study illustrates the gap in proposed studies with post-graduation follow up. As evidenced by studies discussed thus far, there is a lack of empirical evidence on successful FSS program graduates, 5 years after graduation. Limited analysis exists on participants who complete the program and remain free of welfare and other forms of government subsidies.

Post-Graduation Studies

A limited number of studies exist that primarily focus on post-graduation data from the FSS program. As stated in chapter 1, there is a lack of analyses on FSS participants that provides empirical evidence on how they are doing after they graduate from the program. More research is needed to understand the long-term effect of the program by analyzing data for 5 years, post-graduation. It is important to understand whether or not participants are reverting back to welfare, a term known as welfare recidivism. The overall goal of FSS is to help families and individuals become self-

sufficient according to the Code of Federal Regulations, Part 984 means a family is *no longer receiving Section 8, public or Indian Housing assistance or any Federal, State or local rent or homeownership subsidies or welfare assistance* (HUD, 2017).

Holgate, et al (2016) conducted a study on the Metropolitan Boston Housing Partnership's (MBHP) FSS program. Researchers found that many of the participants successfully completed the FSS program and were able to obtain their degree, reduce debt, purchase homes, and achieve economic stability to a level where housing assistance was no longer needed. This study was unique in that it was one of the few that conducted post-graduation follow up. Despite the success of the Boston FSS program, there were a large number of eligible participants that did not take advantage of the program. This finding is consistent across the nation (Verma, 2017; Geyer, 2017; Santiago, 2017; de Silva, 2011; Kimbrel, 2013; Lubell, 2004). This study was conducted to explore differences in program effectiveness from participants' standpoint. The second focus of the study was to understand whether or not participants left the Section 8 (Housing Choice Voucher) program after graduating and the final component was to analyze the results of the enrollment expansion.

The methodology used in the evaluation of the Boston FSS program consists of methods adapted from Patton's Developmental Evaluation (2011) that applies complex concepts to enhance innovation and use. Researchers worked with decision-makers to develop a series of questions to investigate while determining the strategy for data collection, synthesize, and developing policy recommendations. In the end, three reports were produced, including an interim report, an evaluation brief, and the final report. In

comparing Boston FSS graduates to the National averages, they were exemplary in nearly every category, including enrollment rates, escrow accounts termination, and lower earned income (Holgate, Tripp, Singleton, Kabir, and Mirbel, 2016). According to study participants spent their escrow saving on the purchase of a vehicle, paid down debt, travel and the purchase of furniture or clothing.

The MBHP FSS program is one of the few studies that tracked output post-graduation. Holgate, et al., (2016) found the majority of the FSS graduates were enrolled for an average of five years accumulating an average of \$12,009 in escrow funds while nearly tripling their earned income with an estimated 19% of the graduates moving off housing assistance due to income exceeding allowable limits (Holgate, et al., 2016). A survey was conducted 6 months after the 2014 MBHP FSS participants graduated from the program, with 33 graduates eligible to complete the survey. Of the 33, only 20 completed the 4-page questionnaire (Holgate, et al., 2016). Although the survey requested financial, housing and employment data, it failed to request information on welfare or public assistance. The response rate was too low to generalize, but one can glean insight from the findings.

The changes in income from baseline to graduation are substantial going from \$12,240 to \$31,538 and 67% of the participants had some college with 100% of the participants being female (Holgate, et al., 2016). While MBHP FSS graduates overcame barriers to self-sufficiency including the ability to increase employment earnings, the study failed to address welfare receipt. However, when examining average income amounts, the participants are likely not receiving public assistance, depending on the size

of their household. As mentioned previously, the MBHS FSS study is one of the few studies that conducted post-graduation follow up after completing the program. Although these findings are promising, more post-graduation follow up should be done on other FSS program variants.

Smith, Popkin, Georg, and Comey (2015) conducted a study that sought to understand why participants leave subsidized housing and how they are doing post-housing assistance. FSS is not the subject of this study; however, it has been included on the basis of having similar characteristics as a housing assistance program and because it followed up with participants after leaving the program. The Move-to-Opportunity program moves families from high-poverty areas to low-poverty areas in order to study adaptation trends of participants. This allowed them to look at how well families adjust to a new environment over an extended period of time. The MTO demonstration took place in Los Angeles, Chicago, Baltimore, and New York City, assisting very low-income families residing in public housing to move to neighborhoods where the poverty level is low. The study design consisted of random assignment to one of three groups: a control group, an MTO group that received relocation services, or a Section 8 comparison group in which families received standard services. The project included more than 4,500 households who were tracked over a 15-year period. Exit interviews were collected and housed in a database administered by the University of Michigan, under contract with the National Bureau of Economic Research. According to the study the response rate was 90%, a very successful response rate compared to most surveys that average a 60% response rate. The survey covered a range of topics including housing mobility, income,

and public assistance. The survey was completed at the end of 2007 by 3,273 adult heads of household and 5,105 youths and young adults aged 10-20.

As expected for self-report measures, the survey data contained errors due to participants erroneously reporting they did not receive housing assistance when they did or identifying the incorrect type of assistance because they did not know the correct type of housing assistance they received (Smith, Popkin, Georg, and Comey, 2015). To address these mistakes, a unique multisource process was created to identify specific types of housing received and whether or not federal assistance was being received (Smith, Popkin, Georg, and Comey, 2015). Data was also compared to Multifamily Tenant Characteristics System (MTCS) / Public and Indian Housing Information Center (PIC), and Tenant Rental Assistance Certification System (TRACS) multifamily data to identify MTO participant assistance, a unique triangulation approach (Smith, Popkin, Georg, and Comey, 2015).

Smith et al., (2015) found that those leaving housing assistance were doing better as a group compared to those in public housing or receiving rental assistance. The study suggests that those leaving housing tend to live in lower-poverty neighborhoods, have more income, and live in safer communities. Housing-assistance “leavers” were then categorized as positive or negative leavers, in order to discover if there were differences among them (Smith, Popkin, Georg, and Comey, 2015). The researchers discovered those leaving for negative reasons such as violation of housing policy, non-payment of rent, or drug use tended to be worse off than those that left for positive reasons. A T-Test was performed on the two groups after establishing a mean value on the output and

demographic data to determine statistical significance (de Winter, 2013). After the data was analyzed, the finding suggests that specific approaches for supporting positive and negative leavers could be tailored for each group (Smith, Popkin, Georg, and Comey, 2015).

HUD has funded the FSS program for the past 25 years and recently published a report highlighting program success by stating “100% of FSS graduates are employed” and “100% of FSS graduates are free of welfare cash assistance” (Department of Housing and Urban Development, 2017). While both of these statements are true, they are also a requirement for successfully graduating from the program and receiving accrued escrow funds and should not be attributed to the program itself without additional causal research. Eight qualitative stories of success highlight the effect of the program; however, the report does not provide information related to following up post-graduation. The report does not indicate if the data was collected from exit interviews or if there was a follow up contact in 2017 when the report was published. According to the study, 37% of the FSS graduates left housing assistance within one year of graduation (Smith, Popkin, Georg, and Comey, 2015). The report indicates that the average escrow account was \$6,270 and more than 5,300 out of 36,000 graduated participants became homeowners. According to the report, the data was updated on January 18, 2018, and was obtained from HUD’s Public and Indian Housing Information System, which is known to contain flawed data (GAO, 2013). This report did not include information on post-graduation welfare receipt 5 years after graduation from FSS. The study did indicate that FSS program graduates left housing within one year of graduating from the program;

however, the reason for leaving was not stated. Understanding whether or not they left for a positive or negative reason, and if they could be considered successful graduates is important to understand the long-term effect of the program, based on being economically independent 5 years after completing the program.

Summary and Conclusions

The intent of my research is to address the lack of empirical data on long-term success with respect to FSS program graduates at least 5 years after completing the program. This study will extend the knowledge in the literature and close the gap in terms of what is known about the long-term effect of the FSS program on welfare dependency over time. Most studies focus on output like a number of graduates and the amount dispersed in escrow savings with very few assessing what happens to FSS graduates after they complete the program.

The Family Self Sufficiency program has been in existence for over 25 years, yet there has been limited experimental research conducted on the program to understand its effect. A host of FSS variants exist to address barriers to self-sufficiency including the Denver HOP program, the Compass FSS, and the New York Reward Work Demonstration project. The majority of the studies focus on program characteristics, graduation rates, earned income increases, and financial literacy, but few focused on following up 5 years after graduation from the FSS program to understand long-term success.

Given the vast amount of resources associated with the FSS program and the tax dollars allocated, it is important to understand the long-term effect of the program. The

concept of success should be re-evaluated and defined in order to determine the actual efficacy of the programs or if new methods to assist those living in poverty need to be created. The research question in this study is related to welfare dependency over time. If an FSS graduate receives an escrow account in the amount of \$25,000, yet within 5 years, they revert back to welfare assistance and remain in public housing, the original intent of the program is not being fulfilled. This type of outcome suggests that more research into the challenges and how they can be prevented are an important step in ending the cycle of poverty and welfare recidivism. Consideration may be needed for a safety net that could support those graduating from the FSS program for up to two-year post-graduation. It is important to take a deeper look at the long-term effect of the FSS program by conducting this proposed study to analyze the outcome of the program over time using statistical analysis and the appropriate research methodology.

Chapter 3: Research Methodology

My purpose in this quantitative study was to explore the long-term effect the Los Angeles County FSS program has on welfare dependency with time. Specifically, in this study, I compared non-FSS PHA residents to FSS graduates to understand whether the program has a long-term effect based on FSS graduates remaining free from welfare 5 or more years after completing the program. As I described in Chapter 1, the long-term effect is defined as being free of welfare 5 years after completing the FSS program. In this chapter, I will review the research design and rationale, study population, sampling, data collection procedure, and the use of archival data. Next, I will examine rationalization, data analysis plan, and threats to validity. In the final section of this chapter, I review the ethical procedures, design summary, and methodology of my study.

Research Design and Rationale

The independent variable for this research study was the Los Angeles County FSS program, and the dependent variable was welfare (cash-aid receipt). Specifically, I explored income sources of the FSS program graduates, 5 or more years after completing the program. The levels of measure that I used in this study were at the interval level and categorical levels. The data associated with the study include the number of participants enrolled in the FSS program, participant start date, graduation date, and the number of successful graduates from the program and the number of graduates who remained independent of welfare 5 or more years after graduating from the FSS program. It is important to distinguish the definition of welfare dependency. For the purpose of this study, the participants in the FSS program who are free from welfare assistance 5 years

after graduating were counted as decreasing dependency on welfare. In other words, the family is not listed as receiving welfare. The data was measured at the interval level of measurement with other characteristics considered not for the purpose of generalizing the results, but to understand factors like income levels, years of education, and employment status. The research hypothesis is that Los Angeles County FSS program graduates are not self-sufficient through time. The null hypothesis is that Los Angeles County FSS program graduates are, through time, self-sufficient, thus reducing dependency on welfare.

The quantitative design for this research study is quasi-experimental given the two groups that will represent the population sample along with the data collection (Hopkins, 2011). Therefore, a combined design using the Control-series approach to include a time-series design in which a number of measures were taken before and after the introduction of the independent variable. The measures taken after the introduction of the independent variable include the source of income, welfare status to include receipt of cash-aid, and subsidized housing status. Given the research question is related to the long-term effect the FSS program has on welfare dependency in time, it was important to collect data related to welfare status before and after treatment. Collection of this information was conducted by the Los Angeles County Family Self Sufficiency Program.

The validity design in a research study involves content validity, empirical validity, and construct validity (Hopkins, 2011). It is imperative for the researcher to develop a valid design to ensure that they measure what it supposed to be measured (Hopkins, 2011). For example, if the researcher hypothesized that successful FSS

graduates are participants that have graduated from high school, the researcher must provide evidence that the instrument used to collect the data, measures the variable being tested (Hopkins, 2011). In other words, the researcher must ensure the integrity of the data and employ a check and balance to confirm the wrong data was not entered for a participant (Hopkins, 2011). For example, the years of education completed could have mistakenly been entered as 11 when the participant completing 12 years of school and should have been counted as a high school graduate.

Study Population

The population consist of graduates from the FSS Program in Los Angeles County (Hopkins, 2011). To date, nearly 500 participants have graduated from the program with an estimated 450 participants currently enrolled. A minimum of 128 FSS graduates from the FSS program, along with data from 128 PHA residents who were eligible for FSS but did not participate in the program will be the study population.

Sampling and Sampling Procedures

The sampling strategy involved the collection of relevant data from 128 graduates of the Los Angeles County FSS program who have been free of welfare for a minimum of 5 years after completing the program. The comparison group will consist of at least 128 anonymous PHA residents who were eligible for FSS but choose not to participate. The participant's identity was not identifiable due to the method in which the data was provided, including numbers as opposed to names or other personally identifiable information like data of birth. The comparison group was randomly selected using an odd numbering system to select participants who have odd case file numbers. For example,

John Doe Case # 57433 would be selected as part of the comparison group sample. The timeframe for PHA residents was related to time on subsidized housing. Any resident who has received housing assistance for more than 5 years was considered for the study. The level of statistical significance for this study was at an alpha level of .05 with a power = .80 and effect size = .25 that are the appropriate levels of measure for a medium sized group (Cohen, 1977; Faul, Erdfelder, Lang, & Buchner, 2007).

The recruitment phase for FSS program participants took place prior to my study and is not relevant because I am focused on graduates of the program as opposed to new recruits. As stated in Chapter 1, the FSS program is limited to participants that have a HCV or reside in Public Housing. Data on FSS program participants as well as Public Housing residents, are tracked through a database used by the PHA and HUD. This study did not use participant names, addresses, phone numbers, or other personally identifiable information; therefore, a consent form was not required. The Los Angeles County FSS program coordinator provided the data requested, after approval from the Los Angeles County Office of Public Affairs has approved the request. An email request was sent to the Public Affairs officer to request approval to gain access to the data need for this study along with specifics of the request, including income source, current housing status, and welfare status. See Appendix A. The historical data from the PHA database is the best and most reliable source of information required for this study. Graduates of the FSS program that move out of housing, typically do not stay in contact with their FSS caseworker; therefore, data on such participants is limited or nonexistent. The cost associated with locating participants that have moved out of housing was too expensive

and not conducive for this study. I was able to access data of a least 128 participants from Los Angeles County Housing Authority. If the records were not available then the alternate solution would be to use data from City of Los Angeles Housing Authority's FSS program since both organizations reside in the same county and their participants would have an effect in the same general region.

Data Analysis Plan

The software to be used for the data analysis is SPSS, a statistical software program. Data was provided by the Los Angeles County Housing Authority in the form of an excel spreadsheet that was coded and placed in SPSS in order to conduct the statistical analysis. The research hypothesis is Los Angeles County FSS program graduates are not self-sufficient over time. The null hypothesis is Los Angeles County FSS program graduates are over time self-sufficient, thus reducing dependency on welfare. ANOVA statistical significance test was used along with Cohen's d and related post hoc testing to reject or accept the null hypothesis. The results of this study were interpreted base on levels of statistical significance including alpha level of .05, power = .80 and effect size = .25 that are the appropriate levels for measuring a medium group (Cohen, 1977; Faul, Erdfelder, Lang, & Buchner, 2007). Additional statistical tests were conducted using Chi-Square method.

Threats to Validity

Content validity was applicable to this research study regarding the FSS program effect on welfare dependency (Hopkins, 2011). "Content validity means that the measurement instrument covers all the attributes of the concept you are trying to measure

– that nothing relevant to the phenomenon under investigation is left out” (Frankfort-Nachmias, 2008, p. 149). The concept being measured is welfare dependency that was determined based on the data collected from the case managers of the FSS graduates during the exit interview that makes up the archival records managed by the PHA. Participants that remain in Public Housing after completing the FSS program are required to provide monthly updates to the PHA as a condition for receiving housing assistance. The PHA collects data on participant income, welfare status and employment status on a monthly basis for any participant receiving Public Housing. The survey method employed by the PHA reflects welfare status as one of the measures. This information was used to determine welfare dependency status for the purpose of this study. If a participant received a welfare (cash-aid) payment 5 years after their FSS graduation date, then they are considered to be welfare dependent. The initial plan of collecting the data from archival records held by the PHA was successful therefore no consideration was given to the alternative solution of using data from a neighboring PHA. The least effective approach would have been to use a survey instrument and request the PHA send it to the last known address of FSS graduates.

Face validity relies on the researcher’s subjective evaluation of the appropriateness of the instrument. My past experience as the former Director of the FSS program responsible for reporting metrics and collecting information, qualifies me as the researcher to ensure the instruments used covers that attributes in question (Hopkins, 2011).

Sampling validity considers the population being observed to ensure it belongs to a category that is represented in the real world. There were no anticipated issues with sampling with respect to the FSS program in that it represents families that meet low-to-moderate income criteria before being selected to participate in the program.

Empirical validity was applicable to this FSS program study in that evidence was gathered to support the existence of the relationship between the FSS program and welfare dependency. “Empirical validity is concerned with the relationship between a measuring instrument and the measured outcome” (Frankfort-Nachmias, 2008, p. 150). This information was documented through the graduates of the FSS program based on the fact that successful graduates must be free of all forms of welfare assistance including cash-aid and food stamps at least 12 months prior to graduation to successfully complete the program. Therefore, a relationship exists between the FSS program graduates and welfare.

Construct validity requires the researcher to tie the measuring instrument to the theoretical framework in order to ensure the instrument used is logically and empirically tied to the concepts and theoretical assumptions employed by the study (Frankfort-Nachmias, 2008; Hopkins, 2011). The research must show the relationship to be recognized between the variables being measured by the instrument within the theoretical framework of the study (Hopkins, 2011). The concept of construct validity was applicable in this FSS program study.

Every research study should address the issue of reliability in terms of measures. “Reliability indicates the extent to which a measure contains variable errors” (Frankfort-

Nachmias, 2008, p. 158). It highly unlikely that a measure will be 100% free of variable errors unless it is a simple test (Hopkins, 2011). For example, if a researcher measures the number of participants in 3 different FSS programs at a given point in time, and he or she conducts an interview with the FSS program coordinators to obtain the number of participants, it should be error free (Hopkins, 2011). It is a matter of writing down the number on a preformatted form; however, if the FSS program coordinator misunderstood the question due to a language barrier for example, then there could be reliability issues with the instrument used to collect the data (Hopkins, 2011). The FSS program coordinator could have thought the researcher asked how many participants are enrolled in the program as of April 1, 2015, as opposed to August 1, 2015. If the difference is substantial, it could affect the results.

As the researcher of the FSS program study, I remained cognizant of the fact that there are factors that could introduce variable measurement errors. In terms of testing for errors, the Test-Retest Method will be the most appropriate method for testing reliability in the study. This method will allow for the same test to be administered to the same group of people at different times. In the case of the FSS study, the test was administered by the case manager in the form of an exit interview at the time of graduation and 5 years later information was collected by the PHA regarding income source, welfare status and other factors for participants that remain in Public Housing (Hopkins, 2011). Parallel-form technique and split half method would be less appropriate methods for testing reliability.

There are strengths and limitations to the measure selected for the FSS program study (Hopkins, 2011). Obtaining data from derived questionnaires can be a powerful tool used to conduct statistical analysis; however, human subjectivity must be taken into account when looking at its limitations (Hopkins, 2011). For example, if a respondent misinterprets the question, the information provided will be inaccurate, posing threats to reliability (Hopkins, 2011). Another limitation is with respect to obtaining data from the post-test (Hopkins, 2011). In other words, the likelihood that the case managers will lose touch with the former FSS program participant after they graduate from the program who are no longer residing in public housing was taken into consideration (Hopkins, 2011). Therefore, pertinent data needed to determine dependency on welfare 5 years after graduating from the FSS program was focused solely on participants that remain in public housing.

Ethical Procedures

Research studies typically have ethical concerns and require adherence to strict standards and procedures, especially in working with human subjects. As a researcher, I upheld the code of ethics as prescribed by the American Society of Public Administration (ASAP, 2017), including important standards that will be the guiding ethical principles:

- (1) Serving the public interest
- (2) Refrain from discrimination and harassment
- (3) Being prepared to make decisions that may not be popular
- (4) Demonstrate personal integrity
- (5) Serve the Public Interest

(6) Respect the Constitution and the Law

Participant data will be protected, although personally identifiable information such as names and addresses were not included in the data set received from the Los Angeles County FSS Program. The data will be kept on a laptop that is password protected, for a minimum of 2 years after completing the proposed study. The data will not be shared with others nor will it be accessible by others because the file will be password protected. All Internal Review Board (IRB) guidelines were followed for Walden University programs. See Appendix B for a copy of the IRB application.

Summary and Conclusion

The most appropriate research design for this study was quasi-experimental design using archival data and conducting an ANOVA to test statistical significance along with Cohens d or related post-hoc test to reject or accept the null hypothesis. The results of the study were interpreted based on level of statistical significance using alpha level of .05, power = .80 and effect size = .25 that were deemed as the appropriate levels for measuring a medium group (Cohen, 1977; Faul, Erdfelder, Lang, & Buchner, 2007). The study population was low-to-moderate income families in Los Angeles County that received subsidized housing assistance and have graduated from the FSS program. The comparison group consisted of PHA residents who were eligible for the FSS program. Archival data from the PHA database was provided upon the Public Affairs officer's review and approval of my request for data that did not contain personally identifiable information on FSS graduates and PHA residents. SPSS software was used to conduct the statistical analysis of the data set provided. Threats to internal validity involved mortality

that was addressed by obtaining the largest sample data as possible in order to account for dropouts. External validity issues were minimal because the participants have already graduated from the FSS program or treatment program, so interaction effects of selection and other known validity issues were not a factor with this study. However, I acknowledge there could have been external validity concerns while participants were actively involved in the FSS program. Ethical procedures were followed based on IRB policies. Participant data provided by the Los Angeles County Housing Authority FSS program was anonymous and did not include personally identifiable information such as names and addresses. This information will remain password protected and stored on a secure, password protected laptop. I analyzed data using the procedures outlined above and reported in Chapter 4.

Chapter 4: Results

Introduction

My purpose in this quantitative study was to explore the long-term effect of the Los Angeles County FSS program on welfare dependency. Specifically, I compared FSS eligible PHA residents who received housing assistance for 5 or more years, to FSS graduates, 5 years after completing the program to understand the effect. Assessing the two groups demonstrated whether or not there was a significance difference between the experimental group and the control group as it relates to long-term effect on decreasing welfare dependency over time. *Long-term* is defined as being free of welfare 5 years after graduating from the FSS program. Comparing the two groups addresses the research question related to the FSS Program in Los Angeles County and the reduction of welfare dependency. The research hypothesis was that Los Angeles County FSS program graduates are not self-sufficient over time. The null hypothesis was that Los Angeles County FSS program graduates are in time self-sufficiency, thus reducing dependency on public assistance. In this chapter, I review the data collection process, discuss results of the data analysis, followed by a chapter summary.

The process for collecting secondary data for this study was arduous, time-consuming and took longer than I expected. The first step involved contacting the Los Angeles County Housing Authority to determine whether the data needed to address the research question in this study was accessible and what steps were required to gain access to data. The first contact was initiated in June 2018 with the FSS department, who provided general overview information regarding the program along with the

requirements for gaining access to the FSS participant data. Next, I submitted the formal request to the Public Affairs Officer. Within a week, I obtained the necessary approvals. Several months passed before receiving official IRB approval from Walden University, which authorizes the collection of data. Although I made every attempt to keep the Los Angeles County Housing Authority apprised of the IRB approval status, there were some challenges along the way with obtaining data once the formal approval was obtained. These challenges were due to limited staffing resources, competing priorities and lack of trained personnel who could generate reports from the PHA database system. Overall, the process took longer than anticipated and required the invocation of the California Public Records Request Act (CPRA) that necessitates a public agency to respond to records request within 10 calendar days. The overall process took approximately 45 days, once IRB approval and Data Usage Agreement was fully executed.

The original plan outlined in Chapter 3 for collecting data was met with some discrepancies. The plan to obtain 128 FSS graduates was met; however, missing data within the records caused an issue. I received three reports, some of which had key information missing. For example, one of the reports was missing all of the participant data for 2014. Several records in the data set had income information that was left blank; therefore, I was not able to determine the source of income. One report included records with graduation dates that were outside of the timeframe for inclusion in the experimental group in the study. For example, an FSS graduation date listed in 2015 would be disqualified because the 5-year post FSS competition date would be in 2020 to meet the 5-year post FSS graduation requirement. All experimental group participants must have

been graduates of the FSS program prior to August 2014, because the data set included income source information as of August 2019. After reviewing the data sets, I elected to use the data set containing 198 records with the assumption that all were graduates of the FSS program. After removing incomplete records and disqualified records from the data set, there was no issue identifying the 128 records needed for the experimental group. The data set did not include actual income values; therefore, I developed a coding system to determine whether the income was “low,” “medium,” or “high.” As stated in Chapter 3, the ANOVA statistical test requires interval level data to run the analysis. Because the data set did not include actual income values, coding was required. The coding values were based on the number of income sources for each participant. If a participant’s income source was welfare, they were coded as “low.” If a participant had two or more income sources such as wages and child support, they were coded as “medium.” If a participant had three or more income sources, they were coded as “high.” The coding values used in SPSS for income levels is shown in Table 1.

Table 1

SPSS Coding for Income Levels

1 = Low
2 = Medium
3 = High

In addition, I coded the data set to reflect welfare effect, based on the participant income source. If a participant’s income source, five or more years after completing the FSS

program, did not include welfare, they were coded as 1 that equates to welfare effect. If the participant's income included welfare they were coded as a 2 for no welfare effect.

The coding I used in SPSS for welfare effective is shown in Table 2.

Table 2.

SPSS Coding for Welfare Effect

1 = Welfare Effect: No receipt of welfare after 5 years
2 = No Welfare Effect: Received welfare after 5 years

To ensure the integrity of the data and alleviate human error, I used Excel to automatically find and replace the income source and welfare effect observations, with the appropriate coding numbers. After cells were coded, I used the pivot table feature to manually review each cell to ensure accuracy. For example, if any cells contain welfare under income source, it should have a code of 1 for "low income" and 2 for "no welfare effect".

The comparison group consisted of public housing residents who were eligible for the FSS program. The data set for the comparison group, which contained 326 records, was provided by a different department within the Los Angeles County Housing Authority. A copy of the original approval from the Public Affairs Officer was submitted to the representative for public housing residents and the data set was provided within a two-week period. The robust data set included information on public housing residents who started received housing assistance in 2010 along with incomes source information, race, family size, and gender. The data set covered a 9-year period from 2010 through

2019. As stated in Chapter 3, I used an odd numbering system to randomly select the records to be included in the control group. Although I did not receive actual case numbers mentioned in Chapter 3, I numbered each case from 1 to 326 and selected every odd number to be included in the sample. Despite missing information associated with some records, there was no issue obtaining a random selection of 128 cases for the comparison group. Overall, I received a total of 524 records for both the experimental group and the comparison group. Missing data in 193 records, resulted in the exclusion of these records. Of the 331 remaining records, 75 were disqualified because of invalid dates or the record was not needed because it would create an in-balance between the two experimental and control groups. At the point in which the experimental group reached 128 records, any remaining records were eliminated from the group. Table 3 displays total number of records including those excluded from the data set.

Table 3

Case Processing Summary

Variable	Cases					
	Included		Excluded		Total	
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
FSS_PHA (Combined)	331	63.2	193	36.8	524	100.0
Effect_No Effect	331	63.2	193	36.8	524	100.0

Recruiting FSS program participants was conducted by the Los Angeles County Housing Authority, in 1998 when the program first began. For the purpose of this study,

no recruiting of participants was required because I used archived records. To date, the Los Angeles County FSS program has nearly 500 graduates and an estimated 450 participants currently enrolled in the program. The FSS program is administered by 6 full time FSS Coordinators employed by the Los Angeles County Housing Authority.

The baseline descriptive and demographic characteristics of the population of this study include low-to-moderate income families that received housing assistance from the Los Angeles County Housing Authority. To qualify for housing assistance a family must be at or below 80% of the median income in Los Angeles county, which was \$69,000, according to HUD (2018). Both the experimental group and the comparison group fell within the low-to-moderate income range and are representative of the population of interest. Table 4 displays the baseline descriptive statistics for this study.

Table 4.

Descriptive Statistics – Analysis of the Variance

Variable		n	M	SD	Std. Error
PHA_FSS	Low Income	33	1.67	.479	.083
	Medium Income	218	1.48	.501	.034
	High Income	5	1.20	.447	.200
	Total	256	1.50	.501	.031
1=Welfare Effect, 2= No Effect	Low Income	33	2.00	.000	.000
	Medium Income	218	1.00	.000	.000
	High Income	5	1.00	.000	.000
	Total	256	1.13	.336	.021

The FSS program graduates received the planned treatment that included supportive services to aid in their quest to achieve self-sufficiency through the Los Angeles County FSS program during the 5-year program period. Any associated challenges or adverse events related to the FSS program treatment group is unknown. I assumed, there were no adverse events that resulted in serious consequences related to the intervention. The participants within the treatment group for my study completed the FSS program five or more years ago. My intent was to understand the long-term effect of the FSS program on welfare dependency in time.

Results

The sample size for this study included 256 participants who received housing assistance payments from the Los Angeles County Housing Authority between 2010 and 2019. The demographics of the sample included both male and female head of households. The ethnicity, age, family size, education levels and other participant characteristics were not provided for a significant number of records in the data set; therefore, the demographic information is not included in this analysis. As stated in Chapter 3, the intent was not to generalize the study but to better understand potential barriers to self-sufficiency as it relates to income, years of education, and employment status. However, the limited data provided across both the experimental group and the control group hindered the ability to conduct such analysis but could be subject of future studies. The treatment group consisted of 128 participants, while the control group also contained 128 participants. Overall, the total number of participants for this study was 256.

The statistical assumptions for my study were based on the ANOVA hypothesis test. These assumptions must be observed in order to get plausible results from the test. The first assumption is related to independent observation which states that each case in the data set is independent and not representative of more than one person or subject. This was the case for both the FSS experimental and control groups. Second, the data must be normally distributed. Since the data set contains a total of 256 records, it is considered to be a large sample, therefore normality is not an issue when a violation occurs according to the central limit theorem (Rouaud, 2013). As a key component of the probability theorem, the central limit theorem suggests that statistical methods that utilize a normal distribution is applicable in abnormal distributions due to the large sample size that tends to reflect a normal distribution. The Histogram shown in Figure 1 illustrates the distribution of data. The third and final assumption is related to Homogeneity, which is defined as equal variance in the group populations. When a violation occurs, the Welch or Brown-Forsythe Robust Test of Equality of Means must be used to interpret the ANOVA. The standard Levene's Test was conducted in conjunction with the ANOVA to evaluate Homogeneity. The results of the ANOVA revealed a violation of Homogeneity, therefore the Welch, Brown-Forsythe Robust Test of Equality of Means results were used to interpret the ANOVA. Additional details will be discussed later in this section under Post Hoc results.

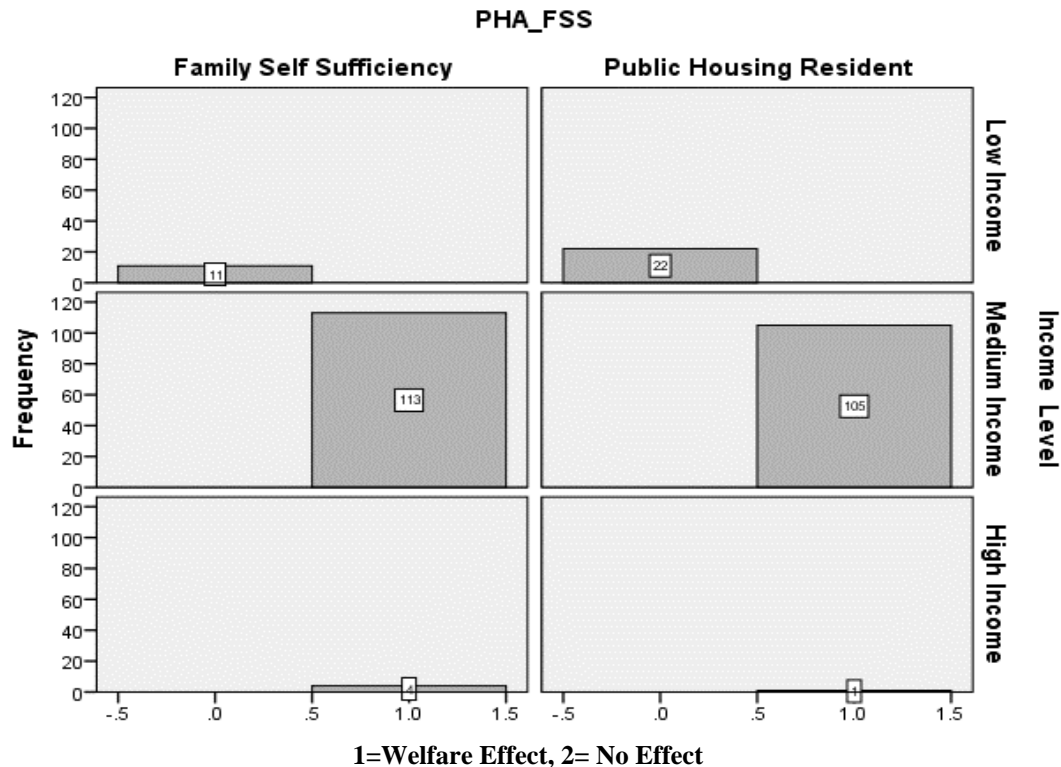


Figure 1. Histogram.

A one-way ANOVA, shown in Table 5, was conducted to determine if the Family Self Sufficiency program effects welfare dependency in time by assessing the level of income 5 years after completing the program. The experimental group and the control group both contained an equal number of participants, $n = 256$. Each participant was classified into 3 income groups based on income source: low income ($n=33$), medium income ($n=218$), high income ($n = 5$). Participants in the low-income category received welfare 5 years after completing the program, resulting in no effect on welfare overtime. There were minimal outliers in the data set with non-normal distribution as assessed by Shapiro-Wilk test ($p > .000$), however, a large sample size where $n > 50$, produces statistically significant results with Shapiro-Wilk due to test limitations (Das, Imon,

2016). There was heterogeneity of variance as assessed by Levene's Test of homogeneity of variances ($p=.000$). The scores are low income ($M = 1.67$, $SD = .479$), medium income ($M = 1.48$, $SD = .501$), to high income ($M = 1.2$, $SD = .447$) in that order, but the differences between the comparison group groups was not statistically significant, Welch's $F(2, 10.204) = 3.107$, $p = .088$.

Table 5.

Analysis of Variance

Variables		Sum of Squares	df	Mean Square	F	Sig.
PHA_FSS	Between Groups	1.459	2	.730	2.951	.054
	Within Groups	62.290	252	.247		
	Total	63.749	254			
1=Welfare Effect, 2= No Effect	Between Groups	28.729	2	14.365	.	.
	Within Groups	.000	252	.000		
	Total	28.729	254			

The Homogeneity of Variance Test shown in Table 6, was statically significant ($p=.000$) that violates the assumption of equal variance. Therefore, the ANOVA cannot be interpreted using the Sig or $p<.054$ as shown in Table 5 ANOVA Table.

Table 6.

Test of Homogeneity of Variances

Variable	Levene Statistic	df1	df2	Sig.
PHA_FSS	24.292	2	252	.000

The Robust Test of Equality of Means Test was required due to the violation of Levene's Test of Homogeneity of Variance. Table 6 shows the results of the Levene's Test where the Sig or $p < .000$, which is interpreted as a significant difference exists between the groups. When the Homogeneity assumption is violated, Welch or Brown-Forsythe must be used to interpret the ANOVA. Table 7 shows the results of the Robust Test of Equality of Means Test where the Sig is .088 and .058 respectively, which is interpreted as no statistically significant difference or equal variance between groups and thus, we interpret the ANOVA using that same Sig or $p < .088, .058$. Given the $p < .088, .058$ we fail to reject the null hypothesis and conclude that Los Angeles County FSS program graduates are, self-sufficient in time, thus reducing dependency on welfare.

Table 7.

Robust Tests of Equality of Means

Variables		Statistic	df1	df2	Sig.
PHA FSS	Welch	3.107	2	10.204	.088
	Brown-Forsythe	3.370	2	17.257	.058

Additional hypotheses testing was conducted to ensure the results were plausible. Following a consultation with two professional statisticians, it was recommended that a two-portion z-test be conducted. In SPSS, the statistical software tool use for this study, a two-portion z-test is the same as a Chi-square test. Three assumptions for chi-square testing must be met in order to achieve plausible results. Those assumptions include a minimum of two variables measured at the categorical level; independence of observation and finally, all cells should have expected counts greater than 5. All assumptions for Chi-square testing were met. Two hundred and fifty-six participants receiving housing assistance were assigned to either the public housing group, or FSS. 128 participants were included in each group. The participants were assigned based on their participation in the family self-sufficient intervention program or regular housing assistance program. Effect on welfare dependency was based on whether participants received welfare payments 5 years after completing the FSS program or participating in the public housing program. Participants were coded as FSS program or PHA program and welfare dependency was coded as effect or no effect.

A Chi-square test of independence was conducted between housing program type and welfare effect. All expected cell frequencies were greater than 5. There was not a statistically significant association between housing program type and welfare effect, $\chi^2(1) = 4.209, p = .061$, based on exact significance results provided for 2x2 Chi-square Test in Table 8. There was not a statistically significant association between the two variables. Therefore, we fail to reject the null hypothesis and cannot accept the alternative

hypothesis. Given the $p < .061$ we accept the null hypothesis and conclude that Los Angeles County FSS program graduates are, indeed, self-sufficient overtime, thus reducing dependency on welfare.

Table 8.

Chi-Square Tests

	<i>Value</i>	<i>df</i>	<i>Asymptotic Significance (2-sided)</i>	<i>Exact Sig. (2-sided)</i>	<i>Exact Sig. (1-sided)</i>	<i>Point Probability</i>
Pearson Chi-Square	4.209	1	.040	.061	.030	
Continuity Correction	3.479	1	.062			
Likelihood Ratio	4.281	1	.039	.061	.030	
Fisher's Exact Test				.061	.030	
Linear-by-Linear Association	4.193	1	.041	.061	.030	.018
N of Valid Cases	256					

At the conclusion of the five-year FSS intervention, 117 participants in the FSS group (91%) effected welfare dependency, with 11 (8%) having no effect on welfare dependency. 106 participants in the public housing group (82%) effected welfare dependency, with 22 (8%) having no effect on welfare dependency. See Table 9 Chi-square Crosstabulation.

Table 9.

*Program PHA_FSS * Welfare Effect, No Effect Crosstabulation*

			1=Welfare Effect, 2= No Effect	
Variables			Welfare Effect	No Welfare Effect
PHA_FSS	Family Self Sufficiency	Count	117 _a	11 _b
		Expected Count	111.5	16.5
		% within PHA_FSS	91.4%	8.6%
		% within 1=Welfare Effect, 2= No Effect	52.5%	33.3%
		% of Total	45.7%	4.3%
	Public Housing Resident	Count	106 _a	22 _b
		Expected Count	111.5	16.5
		% within PHA_FSS	82.8%	17.2%
		% within 1=Welfare Effect, 2= No Effect	47.5%	66.7%
		% of Total	41.4%	8.6%
Total	Count	223	33	
	Expected Count	223.0	33.0	
	% within PHA_FSS	87.1%	12.9%	
	% within 1=Welfare Effect, 2= No Effect	100.0%	100.0%	
	% of Total	87.1%	12.9%	

Summary

The research question addressed the FSS Program in Los Angeles County and the reduction in dependency on welfare in time. Utilizing ANOVA and Chi Square to perform hypothesis testing and analysis for this research study, demonstrates the

plausibility of the test results based on adherence to the assumptions for each subsequent Post Hoc test. The results of my study confirm that Los Angeles County FSS program graduates are, indeed, self-sufficient overtime, thus reducing dependency on welfare. In the next section I discuss study limitations, recommendation for future research and implication for social change.

Chapter 5: Discussion, Conclusions, and Recommendations

Introduction

My purpose in this quantitative study was to explore the long-term effect of the Los Angeles County FSS program on welfare dependency postgraduation. In this study, I compared non-FSS PHA residents to FSS graduates who have been off of the program for at least 5 years, to determine whether the program has a long-term effect on decreasing welfare dependency. *Long-term* is defined as being free of welfare 5 years after graduating from the FSS program. The results of the Los Angeles County FSS program study provides insight for public servants and public administrator working at PHA, for the success of the FSS program.

The nature of my quantitative study involved a quasi-experimental approach which was appropriate because of the dual sample and the data collection process (Creswell, 2009). The measures taken after the introduction of the independent variable included source of income, welfare status to include receipt of cash-aid, and subsidized housing status. Although quasi-experimental designs have more internal validity issues than a classic experimental design, it is widely used and accepted in social science research (Creswell, 2009). The key study variables were the FSS Program graduates in Los Angeles County, which was the independent variable, along with welfare cash-aid receipt, the dependent variable. The method of inquiry included a statistical analysis of data collected from the Housing Authority of County of Los Angeles that consisted of archived records on FSS participants. The population was low-moderate income participants that received housing assistance or graduates of the FSS Program in Los

Angeles County. The experimental group included 128 graduates from the FSS program. The control group included 128 Public Housing residents who were eligible for FSS but did not participate in the program. I performed an ANOVA test on a group of FSS graduates that completed the program 5 years ago and compared them to a group of Public Housing residents 5 years after receiving housing assistance. A combined design using the control-group time series approach to include a time-series design in that a number of measures were collected and compared with FSS program data collected after the introduction the independent variable.

Interpretation of the Findings

The key findings of this study on the Los Angeles County FSS program, indicate that graduates are indeed, self-sufficient overtime, thereby reducing dependency on welfare. This conclusion is based on the hypothesis test results using ANOVA and Chi Square statistical tests in which both resulted in the failure to reject the null hypothesis. The long-term effect of the FSS program has implications for helping break the cycle of poverty within low-income families who ascribe to the poverty mindset. The ongoing success of the FSS program can help shift the poverty mentality of those who are stuck in the cycle, as they watch families around them move from poverty to economic independence, especially in areas like Los Angeles and Boston, where poverty rates are typically higher.

The results of my research study on the Los Angeles County FSS program graduates, confirms that the FSS program indeed reduces dependency on welfare in the course of time. This knowledge builds upon the work of Holgate et al., (2016) whose

findings were based in Boston, a large metropolitan area with high levels of poverty, further demonstrating effect on welfare and poverty. As I stated in Chapter 2, Holgate et al., (2016) findings show 20% of the families left housing 6 months to 1 year after completing the program; however, the study did not provide insight into the long-term effect of the program. My study of the Los Angeles County FSS program extends the knowledge base of the FSS program effect. I address the dearth of existing research on FSS long-term success rates as a function of the time remaining free from welfare. Specifically, I focused on program outcomes as opposed to outputs by determining how many FSS graduates remain self-sufficient 5 years after completing the program. Holgate et al. (2016) found that many of the participants successfully completed the FSS program and were able to obtain their degree, reduce debt, purchase homes, and achieve economic stability to a level where housing assistance was no longer needed. Despite the success of the Boston FSS program, there were a large number of eligible participants that did not take advantage of the program, a finding that was consistent across the Nation (Verma, 2017; Geyer, 2017; Santiago, 2017; de Silva, 2011; Kimbrel, 2013; Lubell, 2004). The Los Angeles County FSS program further confirms this notion that eligible participants do not take advantage of the program that was seen in the number of public housing residents that were eligible for the program but were not participants of the FSS program.

de Silva et al., (2011) found that FSS program graduates were more likely to be employed than others who left the program without graduating or those still enrolled in the program. Graduates achieved higher levels of income, resulting in higher accumulation of funds in their FSS escrow account (de Silva et al., 2011). The average

amount of an escrow account was \$5,294, representing approximately 27% of FSS program participant household income at baseline (de Silva et al., 2011). As stated in Chapter 2, I was unable to address the lack of imperial evidence to illustrate the long-term success of the FSS program through time. No analysis was performed to understand long-term effect based on welfare receipt 5 years after completing the program. The results of the Los Angeles County FSS program contribute to the body of existing knowledge related to the FSS program adding imperial evidence of long-term success based on families attaining economic independence and disrupting welfare recidivism.

Findings from the Denver HOP program suggest that the highly intensive support services component of the program can improve the financial and social capital of participants (Santiago, Galster, & Smith, 2017). The Los Angeles County FSS study further confirms the improved financial position of FSS participants based on the study results. According to the Chi-Square analysis, 91% of the experimental group effected welfare dependency, whereas 82% of the comparison group effected welfare dependency overtime. The positive effect of FSS on welfare dependency is the result of increased income based, and the participant no longer receiving cash aid from welfare, 5 years after completing the program. The Denver HOP high-intensity program participants had a mean outcome with respect to change in annual earnings of \$4,411.00; 52% purchased a home within 5 years; and 54% were listed as economic security exit (Santiago, Galster, & Smith, 2017). The term *economic security exit* means participants moved to private rental housing, became ineligible to participate, purchased a home, or moved out of the area for higher education or employment. The Los Angeles County FSS program cannot confirm

the position of the participants that left housing assistance because of data limitations, as FSS participants typically do not stay in touch with FSS caseworkers after leaving the program.

The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) and QHWRA was the conceptual framework I used to guide this study. PRWORA and QHWRA are the public policies that framed the concept of poor families being required to work and take personal responsibility for improving their quality of life along with the PHAs requirement to provide quality housing for families living at or below poverty. The FSS program requires families to be free of welfare 12 consecutive months prior to graduation, coupled with the requirement of public housing residents' requirements to work in order to receive housing assistance, creates the frame to build upon personal responsibility and work responsibility. Rational choice theory is the underpinning beneath the participant's choice to partake in the FSS program. According to the theory, choosing to participate in the program should enhance economic stability and, ultimately their position of independence (Neal, 1988).

The results of this research study on the Los Angeles County FSS program graduates, confirm the FSS program indeed, reduces dependency on welfare over time. The finding suggests that poor families can take personal responsibility for improving their quality of life as implicated in the PRWORA and QHWRA. It also demonstrates the Rational choice theory underpinning as it relates to participant choice to partake in a voluntary program that will help improve their quality of life and enhance economic

stability. The long-term effect of the FSS program demonstrates success in helping low-income families move from poverty to economic independence.

An underlying benefit of the FSS program is the potential to free up affordable housing units for low-income families currently on a waiting list. The results of this research study demonstrate the effect of the FSS program on welfare dependency over time; however, it does not show an increase in the supply of affordable housing units for low-income families currently on the waiting list. The participants in this study, although graduates of the FSS program, still reside in public housing and/or receive housing assistance payments. The payments made by PHA are typically much lower since participant income is higher than equates to amounts of rent paid by the tenant.

Limitations of the Study

The limitations associated with the study include lack of data on program graduates who left public housing; generalizability, validity and reliability. As discussed in chapter 1, the 2013 Government Accounting Audit of the FSS program revealed issues with capturing data on FSS program participants, post-graduation. Some PHAs did not collect data on FSS participants after they complete the exit interview and graduate from the program. There was little to no follow up on FSS program graduates, however, if the graduate remains in subsidized housing, then information regarding the participant's income, along with their welfare status is captured in the PHA database system. As stated in Chapter 1, the initial plan of obtaining archival records from the Los Angeles County Housing Authority was successful therefore, the alternative plan to gather data from a neighboring PHA was not warranted. The results of my study on the Los Angeles County

FSS program are not generalizable due to the sample size for both the experimental group and the comparison group containing 128 records for each. Although the sample is representative of the population, the reliability of the data was satisfactory. “Reliability indicates the extent to which a measure contains variable errors” (Frankfort-Nachmias, 2008, p. 158). The quantitative nature of the Los Angeles County FSS program study limits subjectivity in interpreting interviews, but instead collects measures through PHA database system that requires participants to report income sources, amounts and welfare status on a monthly basis. It highly unlikely that a measure will be 100% free of variable errors unless it is a simple test (Hopkins, 2011). For example, if a researcher measures the number of participants in 3 different FSS programs at a given point in time, and he or she conducts an interview with the FSS program coordinators to obtain the number of participants, it should be error free (Hopkins, 2011). It is a matter of writing down the number on a preformatted form; however, if the FSS program coordinator misunderstood the question due to a language barrier for example, then there could be reliability issues with the instrument used to collect the data (Hopkins, 2011).

As the researcher of the Los Angeles County FSS program study, I remained cognizant of the fact that there are factors that could introduce variable measurement errors. In terms of testing for errors, the Test Retest Method was the most appropriate method for testing reliability in the study. This method allowed for the same test to be administered to the same group of people at different times. In the case of the FSS study, the test was administered by the case manager in the form of an exit interview at the time of graduation and 5 years later information was collected by the PHA regarding income

source, welfare status and other factors for participants that remain in public housing (Hopkins, 2011).

There were strengths and limitations to the measure selected for the FSS program study. Obtaining data from derived questionnaires can be a powerful tool used to conduct statistical analysis; however, human subjectivity must be taken into account when looking at its limitations (Hopkins, 2011). For example, if a respondent misinterprets the question, the information provided will be inaccurate, posing threats to reliability (Hopkins, 2011). Another limitation is with respect to obtaining data from the post-test (Hopkins, 2011). In other words, the likelihood that the case managers will lose touch with the former FSS program participant after they graduate from the program who are no longer residing in public housing was taken into consideration (Hopkins, 2011). Therefore, pertinent data needed to determine dependency on welfare 5 years after graduating from the FSS program, was focused solely on participants that remain in public housing.

Recommendations

As I stated in Chapter 1, Los Angeles has one of the highest poverty rates in the nation at 16%, which equates to nearly 1.6 million people (U.S. Census Bureau, 2017). To address the poverty problem and the increasing cost to taxpayers to cover welfare expenses, it is recommended that the FSS program becomes mandatory for families that receive housing assistance, who are able to work. By making the program mandatory, it helps ensure that families are positioning themselves for economic independence.

As indicated in Chapter 1, I also discussed the lack of follow up with FSS graduates. I recommended that PHAs follow up with FSS graduates after completing the program in order to obtain post-treatment metrics for participants that are no longer in public housing. In other words, as a condition for receiving the Escrow account funding, FSS graduates should be required to follow up with PHA and provide economic status updates including employment, welfare and education information.

Future research for the FSS program should focus on long-term effect in other large metropolitan cities in order to provide a clear picture of program effects across the nation and should include participant characteristics such as race, gender, education levels before and after completing the program. Future research with this emphasis could provide more insight as to what characteristics contribute to participant success.

Implications for Social Change

There are implications for social change resulting from this research study is related to welfare dependency overtime. Long-term effects as defined by reaming free of welfare 5 years after graduating from the FSS program, was confirmed by this study. Therefore, cities across the nation with PHA that implement FSS, could experience a decrease in poverty while benefiting from increased revenue based on higher employment rates that increase local tax revenue. In addition, working adults tend to be less prone to crime if they are making decent wages that can provide for their families. This study is significant to the field of public administration given the intent to inform public administrators about long-term effect and the need to continue implementation of the program in more metropolitan areas. The findings in my research suggest that poor

families can take personal responsibility for improving their quality of life as implicated in the PRWORA and QHWRA public policies which was the conceptual framework used to guide the study. PRWORA and QHWRA outlined the concept of poor families being required to work and take personal responsibility for improving their quality of life along with the PHAs requirement to provide quality housing for families living at or below poverty. The results of my research study on the Los Angeles County FSS program, confirms that the FSS program indeed, reduces dependency on welfare in time. It also demonstrates the Rational choice theory underpinning as it relates to participant choice to partake in a voluntary program that will help improve their quality of life and enhance economic stability. The long-term effect of the FSS program demonstrates success in helping low-income families move from poverty to toward economic independence.

Conclusion

This study assessed the long-term effect of the FSS program by evaluating participant income 5 years after completing the FSS program to determine if participants are indeed self-sufficient. At the conclusion of the five-year FSS intervention, 91% of the participants in the FSS control group effected welfare dependency, while 8% had no effect on welfare dependency. 82% of the participants in the Public Housing comparison group effected welfare dependency, while 18% had no effect on welfare dependency. The results of the Los Angeles County FSS program study confirms that FSS participants are self-sufficient over time. The study provides insight into understanding the long-term effect on welfare recidivism or the cycle of welfare dependency. FSS is the hallmark of housing assistance programs that actually work.

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Appendix A: Letter of Request

From: Erica Hopkins

Sent: Thursday, July 19, 2018 8:29 AM

To: Cathy Castro

Cc: Elisa Vasquez

Subject: Re: FSS Analysis Inquiry

Hi Cathy

Thank you so much for taking the time to talk with me about the HACoLA FSS program and for providing the referral to Elisa. Appreciate your time.

Hi Elisa

My name is Erica Hopkins and I am a doctoral student at Walden University. I have chosen to conduct my research project on the HACoLA FSS program, conducting a quantitative study looking specifically at the impact of the program on Welfare Recidivism (return to welfare after graduation). There are many studies that have been commissioned by HUD and other research institutions like Abt. and Associates, MDRC and others that focus primarily on labor market impacts, reduction in welfare payments, program operations, participant characteristics, but none on welfare recidivism or the return to welfare, post-graduation. My study will look at FSS program graduates who are still receiving housing assistance (still in the PIC system), that have returned to receiving welfare after graduating from the program. I will not need personally identifiable information such as names, phone number, address, etc. but data related to graduates

including dates started program, dates graduated from program, income sources including date income reported, family size, education level, etc. Of course, I have to get approval from the school Internal Review Board, but I wanted to first check to see if it is possible that I can obtain the data.

By the way... I used to work for a Non-Profit that was contracted by HACoLA to administer FSS support services (job search assistance, homeownership counseling, credit rebuilding, education referrals, etc.) I used to work with Lisa (can't remember her last name). This was many years ago, but I am very familiar with the program, I know there are lots of success stories as we had several people that actually purchased a home upon graduation from the program.

If you have any questions or need clarification, please don't hesitate to contact me via email or phone (256) 924-4096

Erica Hopkins, M.P.A.

Appendix B: Data Use Agreement

DATA USE AGREEMENT

This Data Use Agreement ("Agreement"), effective as of (**May 17, 2019**) ("Effective Date"), is entered into by and between (**Erica Hopkins**) ("Data Recipient") and (Los Angeles County Development Authority ("Data Provider"). The purpose of this Agreement is to provide Data Recipient with access to a Limited Data Set ("LDS") for use in research in accord with the HIPAA and FERPA Regulations.

1. **Definitions.** Unless otherwise specified in this Agreement, all capitalized terms used in this Agreement not otherwise defined have the meaning established for purposes of the "HIPAA Regulations" codified at Title 45 parts 160 through 164 of the United States Code of Federal Regulations, as amended from time to time.
2. **Preparation of the LDS.** Data Provider shall prepare and furnish to Data Recipient a LDS in accord with any applicable HIPAA or FERPA Regulations

Data Fields in the LDS. No direct identifiers such as names may be included in the Limited Data Set (LDS). In preparing the LDS, Data Provider or designee shall include the data fields specified as follows, which are the minimum necessary to accomplish the research:

Family Self-Sufficiency (FSS) graduation date; FSS graduate years of education; current employment status full or part time; income data including source; welfare status (receipt of TANF benefits); Comparison group (public housing residents); non FSS graduate years of education; non FSS current employment status full time or part time; non FSS income data including source; welfare status (receipt of TANF benefit) are the datapoints essential to the research that will be released.)

Responsibilities of Data Recipient. Data Recipient agrees to:

- a. Use or disclose the LDS only as permitted by this Agreement or as required by law;
- b. Use appropriate safeguards to prevent use or disclosure of the LDS other than as permitted by this Agreement or required by law;
- c. Report to Data Provider any use or disclosure of the LDS of which it becomes aware that is not permitted by this Agreement or required by law;
- d. Require any of its subcontractors or agents that receive or have access to the LDS to agree to the same restrictions and conditions on the use and/or disclosure of the LDS that apply to Data Recipient under this Agreement; and
- e. Not use the information in the LDS to identify or contact the individuals who are data subjects.

1. **Permitted Uses and Disclosures of the LDS.** Data Recipient may use and/or disclose the LDS for its research activities only.
2. **Term and Termination.**

Term. The term of this Agreement shall commence as of the Effective Date and shall continue for so long as Data Recipient retains the LDS, unless sooner terminated as set forth in this Agreement.

a. **Termination by Data Recipient.** Data Recipient may terminate this agreement at any time by notifying the Data Provider and removing or destroying the LDS.

b. **Termination by Data Provider.** Data Provider may terminate this agreement at any time by providing thirty (30) days prior written notice to Data Recipient.

c. **For Breach.** Data Provider shall provide written notice to Data Recipient within ten (10) days of any determination that Data Recipient has breached a material term of this Agreement. Data Provider shall afford Data Recipient an opportunity to cure said alleged material breach upon mutually agreeable terms. Failure to agree on mutually agreeable terms for cure within thirty (30) days shall be grounds for the immediate termination of this Agreement by Data Provider.

d. **Effect of Termination.** Sections 1, 4, 5, 6(a) and 7 of this Agreement shall survive any termination of this Agreement under subsections c or d.

3. **Miscellaneous**

Change in Law. The parties agree to negotiate in good faith to amend this Agreement to comport with changes in federal law that materially alter either or both parties' obligations under this Agreement. Provided however, that if the parties are unable to agree to mutually acceptable amendment(s) by the compliance date of the change in applicable law or regulations, either Party may terminate this Agreement as provided in section 6.

a. **Construction of Terms.** The terms of this Agreement shall be construed to give effect to applicable federal interpretative guidance regarding the HIPAA Regulations.

b. **No Third Party Beneficiaries.** Nothing in this Agreement shall confer upon any person other than the parties and their respective successors or assigns, any rights, remedies, obligations, or liabilities whatsoever.

c. **Counterparts.** This Agreement may be executed in one or more counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument.

d. **Headings.** The headings and other captions in this Agreement are for convenience and reference only and shall not be used in interpreting, construing or enforcing any of the provisions of this Agreement.

IN WITNESS WHEREOF, each of the undersigned has caused this Agreement to be duly executed in its name and on its behalf.

DATA PROVIDER

DATA RECIPIENT

