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Evaluation of the Family-to-Family Homelessness Prevention Project: Final Report (January 1, 2011-October 31, 2013)

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EVALUATION OF THE FAMILY-TO-FAMILY HOMELESSNESS PREVENTION PROJECT FINAL REPORT (JANUARY 1, 2011- OCTOBER 31, 2013)

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BACKGROUND AND SUMMARY OF FINDINGS

This report describes implementation of the Homelessness Prevention Project of the Family-to-Family Program in Boston over nearly three years: January 1, 2011 and October 31, 2013. The project intended to help families to avoid imminent loss of their housing units. It selected participants that had good prospects for long-term housing and income stability. Project staff thought that modest financial assistance plus case management would enable these families to regain and perhaps even improve their personal and economic circumstances. The Oak Foundation provided major financial support for the project.

The report describes the administration of the project, and then examines the characteristics of all of the participant families at the time of enrollment compared to the screening criteria established by the program. It then explores the experiences of participant families after they received their grant awards. It gives special attention to the experiences of those that received final grant awards 12 or more months before September 30, 2013.

The report draws on data provided to the evaluation team by three agencies that administered the grants. It also describes findings from in-depth interviews with 12 families who received assistance from the program and interviews with representatives of the Family-to Family program and the three agencies that distributed funds and provided case management (HomeStart, Project Hope, and Travelers' Aid/Family Aid).

Key findings include:

- **Fewer families were assisted than had been originally planned at the beginning of Year 1 of the program (January 2011), but final enrollment was close to a revised target**. Based on its experience during 2011, the program decided to reduce the target from 225 to 150 families in order to provide larger average grants per household. Total actual enrollment was 140 families.

- **The profile of participant families matched the screening criteria designed by the project.** They were all families with children under the age of 18 living in the City of Boston. None of them were homeless at intake, they all were at risk of losing their housing, and very few were spending more than 50% of their incomes for rent. They were low-income but many had employment income or employment histories.

- **The three partner agencies offered different approaches to service delivery. Project Hope stressed ongoing relationships and case management with its clients in addition to financial assistance, while Family Aid and HomeStart intentionally focused on crisis resolution and periodic follow-up.**

- **Almost all grants were used to address housing problems, especially rent arrearages. Three-fourths of the grants were for one-time emergency assistance,** while the remaining ones were single grants disbursed over several months. Average grant size was $2306, higher than originally planned ($1555). One agency, Project Hope, was much more likely to use the model of multi-month dispersal of funds.

- By October 15, 2013, close to three years after the project began, it had successfully enabled families to avoid losing their housing. **Very few had become homeless – only 5 of all 140 families (4%).** Those five families were all among the 95 families who had received grant assistance at least 12 months prior to data collection. Almost three-fourths of those that reported back in 2012 or 2013 lived in the same residences that they occupied at the time of intake.

- However, **housing problems re-occurred, especially for families that had received final grant payments at least 12 months earlier**. New rent arrearages were common. Of 95 families that had received grants at least 12 months prior to data collection, two-fifths of them (42%) reported that they had these problems even though they had received help to address them earlier. The arrearages for this group ranged from $25 to $4324.

- In addition, for 63 families that reported data in 2013, 33% had received eviction notices after receiving assistance from the Family-to-Family Program. (No data were available about resolution of these matters.)

- **A large percentage of families were spending more than 40% of their net incomes for housing 12 months or more after their Family-to Family payments ended, so they may be at risk in the future.** More than one-third (36%) of 82 families that had received grants at least 12 months earlier were spending more than two-fifths of their incomes on rent. In addition, 16% of those that reported back in 2013 were spending more than 50% of their incomes for rent compared to 9% of the same group at the time of program intake.

- **For those families reporting back in 2013, the group's median monthly income had risen since intake from $2,050 to $2,240.** This was a substantial increase under the general economic circumstances, somewhat greater than the rate of inflation. Nonetheless, even with this increase, the families remained low-income.

- There was some evidence that the intensive service model used by Project Hope was more successful to help families address ongoing housing difficulties than were the other two agencies (Family Aid and HomeStart)**. Fewer Project Hope clients reported problems with rent arrearages and evictions after receiving Family-to-Family grant assistance.**

- Because of its ongoing relationships with families, Project Hope was able to provide at least some information about almost all of its participant families in Fall 2013 (97%). Family Aid reported back for 57% of its participants, and HomeStart was only able to get in touch with 25% of its participants. Due to this variation, we combined data from 2013 with that collected in 2012 in order to report as much information as possible.

Recommendations include:

- The Family-to-Family Program should clarify its priority objectives for the future. If it wishes to focus on short-term immediate assistance to forestall evictions and homelessness, then relatively small grants work well – and a variety of agencies and types of service models are appropriate. All three agencies were able to achieve success. 95% of families remained housed by the end of the project.

- However, if the Program also wants to assist families to improve their economic, personal and housing stability over time, then it may wish to partner with agencies that specialize in long-term case management support.

- The Program also should consider allowing families to apply for cash grants more than once. Recurrent problems did emerge and participants could have benefited from additional modest financial assistance.

- During Year 2 of the project, the Family-to-Family program awarded funds quickly in the early part of the year. Cash flow problems meant that it could not distribute all of the money in a timely manner. The Program may wish to consider using an escrow account so that it can manage fund distribution more effectively.

PROJECT OBJECTIVES AND PROGRAM ADMINISTRATION

PROJECT OBJECTIVES

The program established key objectives. At the beginning of the second year of the program, they included:

- Assist 150 families over 3 years with flexible grants of $500 - $3600 **to prevent homelessness.**
- Based on experience with other projects, the Family-to-Family Program set two targets: that 90% of families would be housed 12 months after last payment and 81-86% of them 24 months after last payment.
- Help families who are at imminent risk of losing their homes – e.g. due to rent arrearage, eviction threat or notice, sudden expenses, high rent-to-income ratios.
- Partner with three agencies that will each refer families for assistance and provide case management.
- Help families who have prospects of housing stability if they receive short-term grants.

PROGRAM ADMINISTRATION

How was the Family-to-Family Program administered compared to program plans?

- **Year 1 (calendar 2011)**: At the beginning of the project, the program planned to enroll 225 families and provide grants that averaged $1555. It assumed that it would enroll 150 families in Year 1 and 75 families in Year 2. However, in Year 1, fewer families were served than expected - 68 families enrolled by December 31, 2011 compared to the plan for 150. Less available grant $ in 2011 and the demand for higher grants accounted for the difference.

- **Year 2 (calendar 2012): Based on the experience from Year 1, the program decided to reduce total enrollment from 225 to 150 families so that it could continue to award larger grants per family. By the end of Year 2, enrollment was complete, covering 140 families. $322,913 had been committed, for an average grant size of $2306.**

	Total	
	Original Plan	**Actual**
Grant $	$350,000	**$322,913**
Avg. grant size	$1555	**$2306**
No. Of families	225	**140**

How did the Family-to-Family Program and its partner agencies administer the program over three years?

- **Year 1 (2011):** Family-to-Family managed the budgeting. It did not allocate a specific pool of money to each agency. Unfortunately, grant funds ran out in mid-2011 because of delays in grant awards from external funders that had agreed to supplement the initial award from the Oak Foundation. More money became available in January 2012. Representatives from the partner agencies asked that during Year 2, each agency should be allocated a pool of funds to administer within the parameters of the program.

- **Year 2 (2012): The Family-to-Family Program told each agency how much money it could expect to award, and it committed all available grant funds by the end of June 2012. It was expected that the three agencies would split the funds equally among roughly an equal number of families, but that pattern did not emerge.**

  HomeStart focused on one-time support to families that had rent arrearages and eviction notices, and it assigned six case managers to the program. In total, it awarded $155,969 to 76 families. At the other extreme, Family Aid only served 28 families, spending $62,482 – this result can be traced to staffing reductions from four case managers to only one.

  Project Hope provided intensive case management, and it supported 36 families with $104,463 and higher average grants than at the other two agencies. It also was much more likely than the other two agencies to provide subsidies over multiple months rather one-time awards. It used this approach with 26 of its clients (72%) whereas HomeStart only used that technique with 4 of its participant families (5%) and Family Aid awarded multi-month grants to 4 of its clients (14% of its total caseload).

	Total Amount of Grants (committed through 2012)	Ave. Grant Size	No. Of Households	Total # of On-going Subsidies
HomeStart	$155,96.90	$2052	76	4
Project Hope	$104,463.00	$2902	36	26
Family Aid	$62,481.50	$2231	28	4
All Agencies	***$322,913.40***	***$ $2306***	**140**	**34**

One problem developed in 2012 - a delay in payments for multi-month awards that had been committed for monthly rent support. This problem occurred because of cash flow issues at the Family-to-Family Project. For the first month, Project Hope provided funds from its own resources to cover a portion of these rents. However, the agency was not able to continue that practice, and, when the delay continued, the agency had to ask landlords to wait. The funds did eventually come through, but the situation caused stress and potential damage to agency relationships with landlords. In the future, the program may wish to consider using an escrow account for its committed funds.

The Family-to-Family Program rejected fewer applications during Year 2 than during Year 1. In Year 1, it denied 10 applications (13%) because they did not fulfill project criteria, whereas in Year 2, it rejected only four (5%). The Family-to-Family Program staff explained the screening criteria, and agency staff became more familiar with applying them. The Family-to-Family staff therefore came to rely on the agencies to use the criteria, and when appropriate, grant exceptions.

	Total # of Applications	Approved	Rejected by Family-to-Family	Withdrawn
Year 1	78	68	10	0
Year 2	82	73	4	5
Total	160	141	14	5

Note: Although 141 applicants were approved, 140 families eventually received assistance.

- **Year 3 (2013):** Year 3 of the project was the period for case management and follow-up with families. However, since HomeStart and Family Aid focused primarily on crisis intervention rather than long-term support, they provided much less follow-up than was true at Project Hope, whose program model stressed long-term interaction with families. Also, several of the families selected by Project Hope for the Family-to-Family Program already had established relationships with the agency.

FAMILY CHARACTERISTICS AT PROGRAM INTAKE

The Family-to-Family Program wanted to assist families that would have reasonable prospects for housing stability, and it established criteria to screen applicants. This approach also meant that it would assist families that had few other options. It was likely that many would have incomes that were too high for Emergency Assistance, thereby precluding them from state shelter eligibility and from the prevention program designed to divert families from the shelter system (HomeBase) during the period of this study. Waiting lists for Section 8 vouchers and public housing were extremely long. In addition, few other programs offered flexible prevention money. [1]

Overall, participant families met the criteria set by the Family-to-Family Program. The criteria are described below along with the profile of the enrollees.

HOUSING CRITERIA

Program Criterion: At intake, a family must be facing challenges that put it at imminent risk of becoming homeless.

- **Many participants were facing likely eviction (56% of all participants) and/or had rent arrearages (78% of all participants). Fewer participants (17%) reported utility arrearages.** For most families, the eviction threat was a new phenomenon – only 14% reported that they had received another eviction notice in the past five years**.**
- **Grants were used primarily to deal with housing problems (94%) to address rent arrearage, provide rental assistance, security deposit, and/or 1st/last month rent or furniture.** Only 6% focused on other issues (education costs, child care, other).

If the families served by the project had not received cash plus case management, many but not all would have lost their units, according to agency interviews.

- HomeStart – "People who were on the brink of eviction would likely agree to onerous settlements of rent arrearages that they could not meet. They would likely eventually lose their units. However, since few of these households are eligible for Emergency Assistance, they would not appear in the shelter system."

- Project Hope – "It is hard to know exactly what would happen - some would find other ways to address economic emergencies, some would negotiate with landlords with help from their caseworkers."

[1] In Fall 2012, the Massachusetts RAFT (Residential Assistance for Families in Transition) Program was re-instated after almost five years. That program had a similar purpose to that of the Family-to Family project. As of the time of this report, it was not likely that the Family-to-Family clients would benefit from RAFT, as it required a court summons and complaint filed by a landlord, and many participants had incomes that were too high to meet eligibility criteria.

- Family Aid – “Families would probably remain housed. They would figure out something.”

Program criterion: At intake, the family is not currently homeless. None of the participants lived in a shelter/motel at the time of program intake,

- However, 16% had been homeless in the previous 5 years.
- Only 1% of families were living in overcrowded conditions and only 3% were “doubled-up” with another household at the time of intake**.**

Program criterion: At intake, a participant household should be spending no more than 50% of its net income[2] for rent. Almost all accepted households met this criterion (94%).

- State and federal housing affordability standards state that renter households should not have to spend more than 30% of their incomes for rent. Only 35% of the participant households did so, and many of those families had housing subsidies. This pattern is not surprising, because market rent units in Boston are expensive. Fair market median rent for a 2-bedroom unit was $1369 in 2012 (HUD Fair Market Rents 2012). At that level, a family would need a monthly income of at least $4563 if it were to spend only 30% of its income for rent. Only 2% of Family-to-Family participants had incomes at that level or above at the time of program intake. Therefore, even those families in the Family-to-Family program with comparatively higher incomes often had to spend large portions of their incomes for rent. [3]

- **When rent plus utilities is considered, housing affordability standards call for no more than 35% of income to be spent, yet only 40% of the participant households were below that threshold.** Close to one-fourth (23%) of them were spending more than 50% of their incomes on these items.

- **Considerable variation in rent burden was noted among participants served by the three agencies.**
    - **Low rent burden** (% of net income spent for rent < 30%): The largest % was at HomeStart (45%) followed by Project Hope (35%) and Family Aid (11%).
    - **High rent burden**
        - % Of net income spent for rent > 50%: only 1% at HomeStart and 8% at Project Hope but 18% of Family Aid enrollees
        - % Of net income spent for rent + utilities > 50%: 36% of Family Aid families but fewer at Project Hope (27%) or HomeStart (16%).

Type of housing – Half of the families lived in market rent housing (50%), and 50% were in subsidized units or “other” arrangements. There was considerable variation by agency – ¾ of Project Hope families lived in market rate units (73%) compared to 64% of Family Aid families and 34% of HomeStart families.

Variations in housing costs were significant when type of housing was considered

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[2] Income included **net** job earnings + other sources such as unemployment, benefits, child support, Food Stamps, veterans’ benefits/pension, fuel assistance, disability benefits, workmen’s compensation, general assistance, social security, pension, and/or alimony/spousal support.

[3] Calculations of housing affordability often use gross income. Therefore, these comparisons may somewhat overstate the problem, since we have considered net income.

- **Market rate units: Median % of income spent on rent was 42%;** more than half (55%) of participant families living in market rent units spent more than 40% of their incomes on rent; median rent was $1047.
- **Subsidized housing: Median % of income spent on rent was 27%;** only 16% of participant families living in subsidized rent units spent more than 40% of their incomes on rent; median rent was $556.

DEMOGRAPHIC CHARACTERISTICS AT PROGRAM INTAKE

Program criteria – A family must have children age 18 and younger AND live in Boston. All families met these criteria, and more than two-thirds (68%) were from the Dorchester / Roxbury neighborhoods.

Families were predominantly African-American (73%) and most had single heads of household.

- Family Aid had the largest percentage of African-American participants (82%) compared to HomeStart (74%) and Project Hope (65%)
- Project Hope served the greatest number of Latinos at 27% - nearly double the % of Latinos enrolled by Family Aid (15%) and higher than the % enrolled by HomeStart (19%).

More than two-fifths (44%) of participants had some college or a college degree. That figure was lower than the Dorchester/Roxbury neighborhood as a whole where many families lived. According to the 2007-2011 American Community Survey 50% of residents living in this area had some college or a college degree. There was considerable variation in educational attainment among participants across the three agencies:

- Project Hope served the fewest number of families with some college or a college degree (21%).
- In contrast, two-thirds (68%) of Family Aid participants had some college or a college degree.
- About two-fifths (44%) of HomeStart enrollees reported some college or a college degree.

ECONOMIC CHARACTERISTICS OF FAMILIES AT PROGRAM INTAKE

Program criteria: Family member(s) must be employed or have stable income or prospects for stable income, or collecting unemployment benefits, in job training, enrolled in education program. Participant families did meet these criteria.

- **Families were low income, but not the poorest in Boston. Most families had monthly incomes above the poverty line at program intake ($1261/month for a household of 2 people).** However, among the group of participants enrolled during Year 2, a larger share was below the poverty line (27%) than in the original group (15%).

- **Income level was associated with the head of household education level.** For example, median monthly income for participants with less than a high school education was about $1700 at program intake compared to $2700 for those with a BA/BS degree.

- **Most families (78%) received employment income, and it accounted for 70% of all income received by the families**.

- **Variations by agency: 71% of Family Aid recipients had 4/5 or more of their income from employment, compared t**o 51% of HomeStart families and 49% of Project Hope families. (However, Family Aid had a smaller total number of participants (28) as compared to the HomeStart (76) and Project Hope (37), and the difference should be seen in this context.)

- Two-thirds (67%) had received Earned Income Tax Credit or Child Tax Credit at the time of program intake. For the original group of enrollees, the figure had been 70%.

- As in the first year of the program, other important sources of income were unemployment compensation and Food Stamps.

- **Most of the families (83%) reported some debt**; for 72 of these families, the only debt was rent arrearages. In the original group of 68 families entering the program in its first year, 47 (68%) had had debt, mostly rent arrearages.

- Future income stability of families will depend on the general employment picture in Boston, and personal factors such as education, motivation, and family circumstances.

Program Criterion: Monthly budget should have a net even or positive bottom line (income/expense ratio is at least 1.0). Almost all families (97%) met this criterion at program intake.

CASH AND SERVICES FOR FAMILIES AFTER PROGRAM INTAKE

FINANCIAL ASSISTANCE

As was noted earlier, the cash grants were higher than originally anticipated. The average grant size for all families was $2,306, compared to an expected average of $1,555.

Three-fourths of the awards (76%) were one-time grants for emergency assistance, while 24% were spread over multiple months. There was wide variation among the agencies.

- Project Hope awarded slightly larger grant amounts AND was much more likely to use multi-month awards rather than one-time grants – 26 of 37 grants (70%) were multiple months (average of 5 months). The agency focused on long-term stability, and was less likely than the other two agencies to deal with immediate threat of eviction
- HomeStart. In contrast, this agency rarely used multiple month awards. 95% were one-time awards to reduce rent arrearage and avoid imminent eviction
- Family Aid had a similar approach to HomeStart - 86% of the grants were one-time awards.

In interviews completed in Fall 2013, however, one of the agencies as well as Project Hope indicated that they would favor longer term or gradual disbursement of funds over multiple months for future projects. The staff felt that this approach helped to establish on-going relationships with the families. The built-in contact (picking up monthly disbursements) made it easier to detect early warning signs of financial difficulty and to support the families with timely services.

CASE MANAGEMENT

Case management approaches during the Family-to-Family Project varied across the three agencies before and after grant awards.

- HomeStart focused on immediate assistance to address imminent housing threats. At the time of intake for the Family-to-Family Program it had been in contact with enrollees for an average of two months for Family Aid and HomeStart enrollees. A case manager contacted participants every 3 to 6 months to check in.
- Family Aid also focused on emergency assistance at the beginning of the case. It also typically had known clients for 2 months. Check in with families took place at least every 6 months.
- In contrast, Project Hope fostered ongoing relationships with families. As a neighborhood-based agency, it provided intensive support to selected families over a period of time. At the time of intake, Project Hope staff had had contact with families for an average of 10 months. Often these participants were enrolled in other Project Hope programs such as GED, job training, or childcare training. Project Hope was more likely than the other two to provide long term and consistent case management throughout the program.
- According to data collected in 2012, Project Hope had the highest average number of contacts with families in the program for 12 months after enrollment (4.2) compared to HomeStart (3.6) and Family Aid (1.6).[4]

The agencies provided a range of services to families. In addition to the cash assistance that all participants received, most also received some advice about their housing situations. Other common services were life skills, job search assistance/job training referrals, and/or assistance to secure utility discounts. At both HomeStart and Family Aid, these services were likely to be offered at the time of housing assistance or to families who proactively sought support when needed. Project Hope, on the other hand, consistently offered services before, during and after receiving cash assistance for the majority of participants, whether requested or not.

DATA COLLECTION AFTER INTAKE

DATA COLLECTION RESULTS

The agencies collected follow-up data about the participant families throughout Year 2 of the program (2012) and then during a 3-month window late in Year 3 (July through September 2013). The analyses about outcomes for families draw from data obtained in both 2012 and 2013.

By the end of 2012, some follow-up data was available for all 140 families. However, the data were often incomplete, and the agencies could only provide limited information for many families. Of special interest were the experiences of families that had received their last payments at least 12 months earlier. By October 31, 2012, only 54 achieved that benchmark.

Therefore, **it was hoped that an intensive data collection effort in 2013 could supplement the 2012. However, by the end of the data collection period in 2013, the agencies had lost contact with 50% of the families.**

[4] Several agencies reported “many” instead of providing a numeric answer. “Many” was assigned a value of 5 in calculating averages. Data collected during 2012.

As the chart below shows, that pattern varied widely across the agencies. Project Hope, with its intensive case management model, continued to maintain some contact or knew indirectly some information about almost all families (97%). Family Aid was able to locate 57% of its participants, while HomeStart collected follow-up data for only 25% of its group. It is evident that stronger case management resulted in on-going connections with families.

Program Families As of October 15, 2013

	Total Number Of Cases	**Withdrawn/ Disappeared As of Oct. 15, 2013 – No Information**	**%**	**Cases Only With Housing Status Data (Is family still housed?)**	**%**	**Cases with Additional Data As of Oct. 2013**	**%**
HomeStart	76	57	75%	3	4%	**16**	**21%**
Project Hope	36	1	3%	6	17%	**29**	**80%**
Family Aid	28	12	43%	1	4%	**15**	**53%**
TOTAL	**140**	**70**	**50%**	**10**	**7%**	**70**	**43%**

By combining the results from the two data collection periods, we can present some indications about the experiences of families after they received program assistance. However, we have few cases of families in different time windows after receiving assistance. Thus, our conclusions are tentative about the results for families between 12 and 18 months after assistance compared to those who received assistance more than 18 months earlier.

FAMILIES THAT WITHDREW COMPARED TO THOSE THAT DID NOT

Given the large number of families that disappeared or withdrew from the program by 2013, we explored whether there were systematic differences between those that the agencies successfully contacted in 2013 and those they could not reach. The most significant difference was the wide variation across the agencies.

We also wondered whether those participants that had lower incomes at intake or those with less employment income might be more likely to drop out or would be more likely continue to remain in contact with the agencies and respond to the data collection efforts. However, neither of these patterns was true.

Median Household Income and % of HH with Employment Income at Intake

	Families with Some 2013 Follow-Up Data (N = 60)	**Families that Withdrew/disappeared in 2013 (N=76)**
Median monthly household income	$2089	$2196.50
% Of households with employment income	77% (46 out of 60 families)	80% (61 out of 76 families)

Also, we did find that more of those housed in market rate units at the time of program intake responded to the data collection request in 2013 than did those housed in subsidized units. Many of those households were clients of Project Hope (21 of 34), so they may have continued their contact because of the Project Hope approach. In addition, it is also possible that since those in market rate units had higher rent-to-income ratios (mean of rent at 40% of monthly income) compared to those in subsidized housing (mean rent burden at less than 30% of monthly income), perhaps they thought that the agencies could provide additional assistance over time.

Type of Housing at Intake

	Families with Some 2013 Follow-Up Data	**Families that Withdrew/disappeared in 2013**	**TOTAL**
Market/market without subsidy	34 (57%)	34 (45%)	68 (50%)
Subsidy (any type)	23 (38%)	39 (51%)	62 (46%)
Other	3 (5%)	3 (4%)	6 (4%)
TOTAL	60 (100%)	76 (100%)	136 (100%)

	Families with Some 2013 Follow-Up Data	**Families that Withdrew/disappeared in 2013**	**TOTAL**
Lived in Market rate housing without subsidy at program intake	34 (57%) PH - 21 HS - 3 TA - 10	34 (45%) PH - 5 HS - 22 TA - 7	68 (50%)
Lived in housing with Subsidy (any type) at intake	23 (38%) PH - 7 HS - 13 TA - 3	39 (51%) PH - 1 HS - 33 TA - 5	62 (46%)
Other housing arrangements	3 (5%) PH - 1 TA - 2	3 (4%) HS - 3	6 (4%)
TOTAL	60 (100%)	76 (100%)	136 (100%)

Therefore, to explain the reasons why some people could be contacted after the last dispersal of payments from Family-to-Family, factors beyond simple economic comparisons need to be considered. In particular, the different practices of the different agencies appeared to be an important factor.

HOUSING OUTCOMES FOR FAMILIES AFTER ASSISTANCE

An important success of the program was that few families became homeless after they received assistance from Family-to-Family. Based on experiences of other homelessness prevention program, the targets set for this project were: 90% of families will be housed 12 months and 81-86% will be housed 24 months after receiving cash assistance. Overall, by October 15, 2013, very few families became homeless (5 of 140 or 4%). Those five families were all among the 95 families who had received grant assistance at least 12 months prior to data collection. One of those five was "doubled-up" with another family on a temporary basis.

No differences were seen according to the length of time after the grant assistance was paid. Of the 37 families that had been in the program between 12 and 18 months, two became homeless (5%). Of the 58 that had been in the program for 18 months or more, three became homeless (5%).

Housing stability was common. Almost three-fourths (72%) of those that reported back in 2013 (50 of 69 families) lived in the same residences as they had at the time of intake. (That pattern was almost identical to that found in 2012 when 75% of the 79 families that reported data said they had remained in their housing units.)

Data from 2012 and 2013 showed that for the 95 families that had received housing support from the Family-to-Family program at least 12 months earlier, 51% lived in market rate units without subsidy, while 42% were in units with subsidy (e.g., Section 8, public housing, project-based subsidies), Massachusetts Rental Vouchers), and 7% reported other housing arrangements. That pattern was similar to the overall profile of families at intake (50% were in market rate units and 49% were in subsidized housing or "other" housing arrangements.

Nevertheless, other housing outcomes related to housing stability showed that a significant portion of participant families were still at risk even after they received assistance from the program.

Rent arrearages – Data from both 2012 and 2013 showed that rent arrearages were common. Of 95 families that had received grants at least 12 months prior to data collection, 42% reported that they had this problem even though they had received help to address it. The arrearages for this group ranged from $25 to $4324.

The problem was much more common among families that had been served by the HomeStart (65% of families that were 12 or more months after grant receipt) compared to Family Aid participants at that stage (30%) or Project Hope participants (12%). It was somewhat more prevalent among families that had received help 18 months or more prior to the data collection period - 45% of them reported an arrearage, compared to 38% of those who had received assistance between 12 months and 18 months earlier.

Eviction notices – For 63 families that reported in 2013, 20 (32%) had received eviction notices after their final payment from the Family-to-Family program. 58 of these families had received Family-to-Family grant assistance at least 12 months prior to the data collection period. Unfortunately, we do not know how or whether these eviction threats were settled.

HomeStart served more participants that had subsequent eviction problems (73%) compared to Family Aid (33%) or Project Hope (25%). There was a modest difference between those who received assistance between 12 and 18 months prior to data collection (29% of 24 families had received eviction notices), and those who received assistance more than 18 months ago (35% of 34 families).

A large percentage of families were spending more than 40% of their net incomes for housing 12 months or more after their Family-to-Family payments ended, so they may be at risk in the future. More than one-third (36%) of 82 families that had received grants at least 12 months earlier (in 2012 or 2013) were spending more than two-fifths of their incomes on rent. 10% of the families in this group reported that they were spending more than 50% of their incomes on rent. These patterns were similar to those found for all program participants at the time of program intake, when 36% of them reported rent burdens above 40%.

When we looked more closely at the data for 56 families that provided data in 2013, we found that among those that had received grants at least 12 months earlier, **a larger percentage were spending more than 50% of their incomes for rent than had been true when they entered the program.** 16% of them were at this high level of rent burden in 2013 compared to 9% of the same families at the time of program enrollment. At the low end, 54% of them had been spending less than 35% of their incomes for rent when they entered the program – but that % had shrunk to 46% by Fall 2013.

% Of Income Spent on Rent: Families That Provided Data in 2013

	At Program Intake		**12 months or more after grant award**	
	Frequency	Percent	Frequency	Percent
0 - 30%	21	38%	19	34%
31 - 35%	9	16%	7	12%
35 - 40%	8	14%	11	20%
41 - 50%	13	23%	10	18%
51% +	5	9%	9	16%
Total	56	100%	56	100%

EMPLOYMENT AND INCOME OUTCOMES AFTER PROGRAM ASSISTANCE

One of the premises of the Family-to-Family Project was that with modest cash assistance plus case management, families would be able to stabilize their housing situations and turn to stabilizing or even improving other aspects of their lives. One question was how they fared economically after receiving support.

Findings from 2012 and 2013 suggest that overall, the families in the program, including both those who stayed in contact with the agencies through year 3 and those who did not, had very low incomes at intake as well as after receiving program assistance. A majority of the families were below 150% of the national poverty line (and more would have been below the line if it were adjusted for the high cost of living in Boston). Even the families who provided data in 2013 and who, as a group, had seen their median income since intake rise from $2,050 to $2,240, remained at or near poverty.

Although the participant families were low-income, they were not generally from the

lowest-income group of families in Boston. (The low-income status of the families was consistent with the criteria of the program.) Compared to Boston families in general, the families in the program do appear very low-income. (The Boston family mean and median incomes averaged $7,736 and $5,086 in the 2007-2011, in 2011 dollars.) However, as pointed out below, the program families had a notably lower poverty rate (18.6%) than Boston families with children (24%) and a very much lower poverty rate than female-headed Boston families with children (41%).

As one agency representative commented at the end of year 2: "A number of families have gotten into trouble again. After all, low income is low income and few have been able to improve their incomes. Sometimes these families are even more precarious than those with lower incomes. They are more likely to be ineligible for government benefits and more likely to suffer from cliff effects if their incomes rise. That is, their required contributions will rise much more than their incomes have risen."

LEVEL OF INCOME AND POVERTY

For the 59 families for whom full income data were available at the end of year 3 (October 2013), eleven were below the poverty line. All but six were below 200% of poverty. For those who had received their last disbursal of Family-to-Family support funds at least 12 months earlier (i.e., before October 2012), 54 families, the figures are very similar—eleven below the poverty line and all but six below 200% of the poverty line (though the percentage figures are slightly different). These figures are shown in the following table.

That table, showing participants in or near poverty provides the figures for the much larger group for which income data were available at the end of year 2 of the program. For this end-of-year-2 group, 63.1% were below 150% of the poverty line and only 7.1% were above 200% of poverty; the comparable figures for the smaller group at the end of year 3 were 55.9% and 10.7%, respectively.

Participants In and Near Poverty

		Recipients of Family-to-Family Support			
Number in family (# of families)	HHS 2013 Monthly Poverty Line	Below Poverty	Between Poverty & 150% Poverty	Between 150% & 200% Poverty	Above 200% Poverty
1 (1)	$957.50	0	0	1	0
2 (14)	$1,292.50	4	3	4	3
3 (30)	$1,627.50	6	11	10	3
4 (12)	$1,962.50	1	6	5	0
5 (2)	$2,297.50	0	2	0	0
All (59)		11 (18.6%)	22 (37.3%	20 (33.9%)	6 (10.2%)
More than 12 months in the program		11 (20.4%)	20 (37.0%)	17 (31.5%)	6 (11.1%)
All at end of year 2		30 (21.3%)	59 (41.8%)	42 (29.8%)	10 (7.1%)

The figures in the table tell only a rough story, a story that gives what is probably too favorable a picture of the economic circumstances of the families in the program. The official poverty line is used across the nation (except for Alaska and Hawaii), but Boston has a cost of living much higher than the national average. If the income data for the families in the program were adjusted to reflect that higher cost of living in Boston, many more would fall below the poverty line.

Another way to view the Family-to-Family support recipients in the Boston context is to compare their incomes with mean and median household and family incomes for the city. (See the table below.) The most recent available Census Bureau data, however, present the latter figures as an average for 2007-2001 (in 2011 dollars), so the comparison is rough. For the city of Boston, the median family income was $5,086 and the median household income was $4,312, as compared to the $2,240 figure for all families in the program for whom data are available. The Boston mean family income was $7,736 and the mean household income was $6,510, as compared to $2,281 for the Family-to-Family recipients. These figures are shown in the following table.

The data in this table show that there were no substantial differences between the mean and median incomes of those who provided data in 2013 and had received their last disbursement of Family-to-Family funds more than 12 months previously and the larger number of families for whom data were available at the end of year 2.

Boston Families' Monthly Income Compared*

	Mean	Median	Minimum	Maximum
Boston Households	$6,510	$4,312	-	-
Boston Families	$7,736	$5,086	-	-
All Family to Family at End of Year 3	$2,281	$2,240	$526	$3,835
Family of Family at end of Year 3 and >12 months	$2,237	$2,349	$526	$3,835
Family to Family at end of Year 2	$2,179	$2,194	$526	$5,364

* Boston incomes are averages for 2007-2011 in 2011 dollars; Family-to-Family incomes are for 2013.

When comparing the rate of poverty among the families in the program with the entire population of Boston, the picture is somewhat complicated. Compared to families in Boston, Family-to-Family participants had a poverty rate somewhat higher—18.6% for all families for whom data were available in 2013 compared to 16% for the city of Boston. However, **when compared to Boston families with children or Boston families headed by females (no male present), families generally similar to Family-to-Family participants, the poverty rates for the program participants were a good deal lower**. Indeed, the poverty rate for Boston families headed by females and with children is roughly twice as high as that for participating families. These data are presented in following table. **Overall, then, these poverty rate data confirm the point noted above—that families receiving support from Family-to-Family were generally low-income families, but as a group not at the very lowest levels in the city of Boston.**

Poverty Rates for Participating Families and Boston Families

Percent Below Poverty Line

Participating families, 2013*
All 2013 families………………………………..18.6%
2013 families 12-18 month
since last disbursement………………….20.4%

All families in program at end of year 2 …………………..21.3%

Boston families, 2007-2011 average
All families……………………………………16.0%
Families with children under 18…………………24.0%
All female headed families (no
male present)……………………….…33.1%
Female headed families with
children under 18 (no
male present)…………………………….41.1%

*"Participating families" are those families still in contact with the agencies.

SOURCES OF INCOME

Program participants for whom data were available in 2013 were receiving most of their income, 82.2%, from job earnings. The second largest source of income was food stamps, but this category accounted for only 5.9% of income for the group. The full set of data on sources of income is presented in the following table. (When those families who have received a disbursal from Family-to-Family with 12 months of the data collection are removed, the only difference of note is that the share of income from food stamps rises to 6.6%, suggesting that for these few families food stamps were a very small share of income—perhaps none at all.)

Sources of Participants' Income (Monthly)

	Percent Share**	Number Receiving	Mean	Median	Low	High	Total
Net Job Earnings	82.2%	48	2289.85	2312.5	300	3800	109913
Unemployment	2.8%	5	735.6	597	75	1495	3678
Food Stamps	5.9%	22	358.23	363.5	5	793	7881
Child Support	3.0%	11	367.82	300	80	1340	4046
SSI	3.5%	8	582.38	456.5	171	1191	4659
TAFDC	2.1%	7	409.57	400	164	578	2867
Alimony / spousal support	-	0	-	-	-	-	-
SSDI	0.5%	1	651	651	651	651	651
Total	100%	102	2281.47	2400	526	3835	133695

*Mean, median, minimum, and maximum are for those actually receiving this category of income.

When the group of families for whom data are available at the end of 2013 is compared with the larger group for whom data were available at the end of 2012, some differences in sources of income are worth noting. In particular, the share of income from job earnings for the latter group was substantially smaller and income from both food stamps and unemployment was substantially larger. [5]

Comparison of Sources of Income

Source of income	Families for whom end of year 3 data are available	Entire Group of families at the end of year 2
Net job earnings	82.2%	70.0%
Unemployment	2.8%	9.2%
Food stamps	5.9%	9.2%

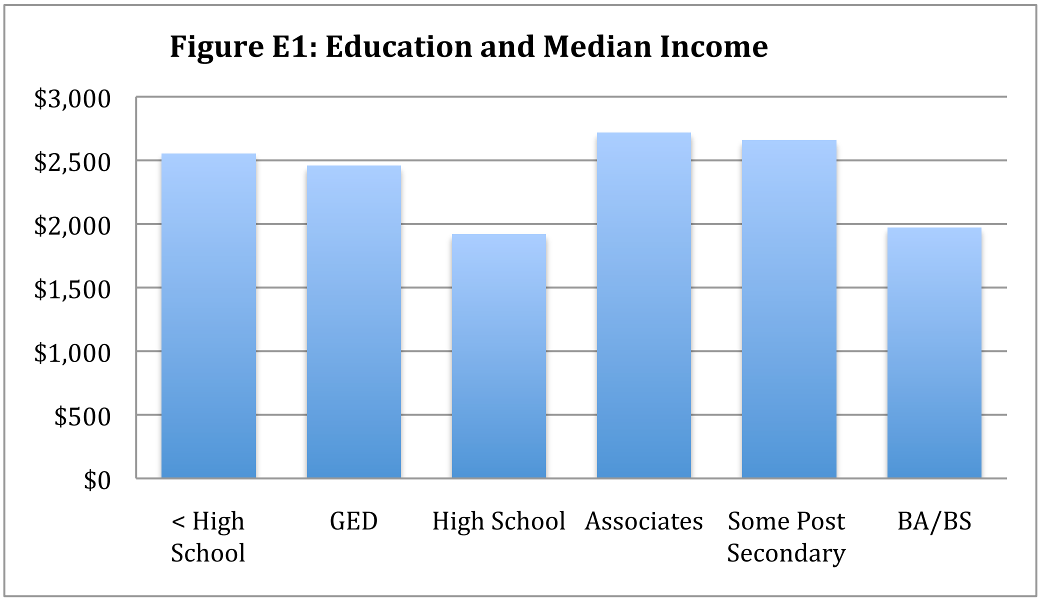
DEBT

Debt continued to be an issue for 22 of the 59 families (37%) for whom data were available at the end of 2013. However, in general the debt was not large in relation to income. Mean debt of all types for these 22 families was $1,845, compared to a mean monthly income for the group of 59 of $2,235—although one family had a total debt of $12,000. Eight families reported details about their rent arrearage debt, with a mean of $1,071 and a maximum of $2,000.

EDUCATION AND INCOME

For the 58 families for whom data are available at the end of year 3, there was no clear relation between education and median income. (See the figure below). The group with less than a high school degree had higher income than either high school or college graduates. The groups with Associates degrees and some post secondary schooling had the highest median incomes. This lack of a relation between education and income is different from that seen with the larger group for which data was available at the end of year two; for that group at that point the relation seemed clear and positive. No strong conclusion can be drawn from these year 3 data, however, because the number of families in some of the groups is small. However, it should be noted that these data for the families remaining connected to the program at the end of year three provide a different picture of the education-income relations than was obtained from the data for all families at intake (shown in the Appendix).

[5] Unfortunately, no meaningful comparison can be made regarding the economic situation of participants who have remained housed and those who have become homeless because in the latter category there is only one family for which data are available. We know that this one homeless family had an income somewhat higher than the average for the group that had remained housed ($2,624 as compared to a mean of $2,235 and median of $2,325), but of course no meaningful generalizations can be drawn from one case.



OUTCOMES ACROSS AGENCIES

As we have described, **all of the agencies successfully enabled families to address immediate housing crises** by providing cash assistance that helped them to pay off back rent and avoid eviction. Subsequent homelessness was rare. HomeStart was able to help the most families, handling more than half (54%) of all participants.

However, the longer-term housing outcomes varied considerably across the agencies. As noted earlier, only **one of the agencies (Project Hope) spread out grant assistance over a period of months and then provided intensive continuing case management after the awards ended. The others used one-time cash awards followed by limited follow-up.** The differences in models were evident in the "retention" results – with Project Hope still able to contact 97% of its participants in Fall 2013, whereas HomeStart was only able to locate 25% of its enrollees.

There was some evidence that the Project Hope approach was successful to help forestall later housing problems. **Its participants were less likely to report rent arrearages or eviction notices 12 or more months after the cash awards** compared to those enrolled at HomeStart or Family Aid. It is possible that the ongoing relationships among Project Hope staff, families and landlords helped to prevent these problems.

The Project Hope participants were not a group that would be expected to achieve housing stability because of their demographic characteristics. They were more likely to have some risk factors. They typically had lower incomes and less education, and were more likely to live in unsubsidized units with higher rents at the time of program enrollment than families from other agencies. On the other hand, their rent plus utility cost- to-income ratios were not the highest compared to other agencies.

In conclusion, if the Family-to Family program focuses on immediate alleviation of housing crises, both models of service work well. If it is important to also invest in long-term housing stability, then the more intensive service model seems to offer more promise.

INTERVIEWS WITH PARTICIPANT FAMILIES

In January 2013 and November 2013, the evaluation team conducted interviews with heads of families receiving support from the Family-to-Family program. Fifteen families were selected at random with five from each of the agencies (three in year two and two in year three). The evaluation team was able to complete 13 interviews from that list. For one family, an interview was completed on 2012 as well as in 2013. Thus 12 different families were contacted. These interviews provided a great deal of qualitative substance, complementing the information that the team obtained from the data gathered on all the households involved in the program. The families illustrated the major characteristics of the overall group of participants. On a few dimensions they were somewhat different. They were, for example, more likely to speak other languages in addition to English, more likely to have some college or a college degree and more likely to have received eviction notices in the 5 years prior to program participation.

Characteristics of Family Interview Respondents Compared to All Program Participants

		12 Interview Respondents*	All Participants
Gender	Female	100%	93%
	Male	0%	7%
Latino	Latino	25%	20%
Race	African A.	58%	73%
	White	0%	6%
	Multi Racial	0%	6%
	Other	42%	15%
Language	**English Only**	58%	81%
	Speak Other Languages	42%	19%
Some College / Degree		75%	44%
Type of Housing	Market	42%	50%
	Subsidized	58%	50%
Average Income		$2,567	$2,579
Rent as % to Income	0% -30%	33%	36%
	31%-35%	17%	14%
	36%-40%	8%	15%
	41%-50%	33%	29%
	51% +	8%	6%
% With Rent Arrearage		77%	75%
Received eviction notice from past Landlord		**69%**	**67%**
Average Debt at time of intake		$1,970	$1,835
Purpose of Grant	Rent / Related Costs	75%	94%
	Other	25%	9%
Avg. Grant Size		$2,054	$2,306

* One family was interviewed in both Year 2 and 3 of the program. The chart contains data for 12 unduplicated families.

MAJOR FINDINGS

The overall lesson from these interviews was that while the families we interviewed fit the profile that was defined as appropriate for families that would receive support, they were generally families that continued to live "on the edge." That is, their situations remained precarious after they received crisis assistance, and at any time unfortunate events could put them back in crisis situations.

- The nature of the crises, which placed the families in danger of homelessness and in need of Family-to-Family support, were of the sort envisioned at the start of the program. They included:
    - Loss of employment or reduced hours of employment
    - Falling behind in rent because of additional expenses (payment of court fee, purchasing furniture, paying educational bills, moving expenses, unexpected medical expenses, death of a relative, sending money to a family member in crisis)
    - Illness but not enough sick days and thus loss of pay
    - Divorce or separation from husband or partner
    - Dispute with landlord (e.g., over conditions of housing and increases in rent)

- Family members or friends were generally not able to provide assistance in times of crisis. Those people often had problems of their own, lived in small units with little space to allow others to join them, and had very limited resources. Indeed, some of the Family-to-Family recipient families were in situations where they were the helpers for families or friends.

- In the cases of nine of the 12 interviewees, the Family-to-Family grants were for rent—seven grants to cover rent arrearages and two to pay the rent so a family could move to new housing (post-partner break-up). In another case, the grant was used to pay final school fees and the fee for a professional licensure exam. In one of the cases, the family also received support for childcare in addition to rental assistance. (As noted above, however, while grants were almost always for rent, the families' crises had often been precipitated by some event not directly related to rent.)

- In most cases, the support from Family-to-Family allowed the family to stay housed where they were or to obtain more desirable housing. However, in three cases, families subsequently had to move, once due to bad conditions at the original residence, once because of new rent arrearages (though this latter family moved to an even higher rent site), and once for a combination of arrearage and to move closer to a daughter's school. Also, in the cases of at least three other interviewees, new problems with rent arrearages developed. While all of these families were still housed, it would not be accurate to say that in all these cases the families are in "stable" housing situations—see below.

- In some cases, even after the support from Family-to-Family and the agencies, families were paying very large shares of their income as rent. At least four of the families interviewed were paying over 50% of their incomes on rent and utilities (a couple more in the range of 60%), but information was not complete. Where high rent-plus-utility rates were not a central issue, the families were in some form of subsidized housing or had more stable employment situations.

- All of the families valued the continuing contact they had with the agencies. Even though the agencies had significantly different approaches to providing continuing substantial case management support. While in some cases, frequent support from case workers was praised as “great,” “keeping me together,” and “emotionally supportive,” in other cases it was simply noted as “helpful.” Also, the agencies seemed to have different types and levels of resources to provide other sorts of tangible support—e.g., in the areas of job training and connections to other sources of funds.

- Several families indicated that they had a continuing need for more income and some had hoped that the agencies would have been able to connect them to more funds. Some expressed disappointment that the agencies could not solve their employment, childcare or educational difficulties. Several expressed disappointment that emergency assistance was only available once. In two cases, however, an agency had in fact connected families for more funds and in three additional cases had provided job-search advice and assistance. In several other cases, agencies supported families to obtain Christmas gifts, coats, food assistance, and other assistance items.

- Overall, only in four of the 12 cases, where the household heads had regular employment (one as a painter, one as a teacher, and two as medical assistants in local hospitals), did it appear that there was a clear source of likely stable income in the coming period. However, even in one of these cases, the individual had encountered a new rent arrearage problem.

- In the majority of cases, the interview respondents had ideas about how they might stabilize their situations. These ideas amounted in almost all cases to finding stable, reasonably paying work. In a few cases, the individuals had well-developed plans and seemingly reasonable general prospects for finding a job. For example, in one case, the household head was in an advanced degree program while holding a teaching job, in another the household head had completed an extensive job-training program, which was connecting her to likely job opportunities, and in another case the household head had plans to study an EMT degree but lacked the funds to pay for the degree. However, in a majority of cases, the ideas did not amount to plans—clear visions of steps they would take to obtain such a position and of how they would sustain themselves in the meantime.

Additional inferences can be drawn from these interviews:

- The money from Family-to-Family was very useful for the families—often essential in preventing their homelessness. On-going support from the agencies, when available, can also be very important—sometimes connecting the families to additional resources (e.g., job training programs with good prospects for employment and subsidized child care programs) and sometimes providing emotional support during crises.

- As noted, most of the heads of families who we interviewed did not have stable employment, and several of them continued to pay a very large share of their incomes for rent and utilities. The longer-term condition of the families—in particular their housing stability—is in large part a function of the condition of economy and the availability of employment. As one agency representative stated, while the Family-to-Family funds and the actions of the agencies themselves are useful, without availability of jobs, “it’s like trying to make bread without yeast.”

ILLUSTRATIVE FAMILY CASES

Five cases illustrate the successes and challenges for families that participated in the program. All of the names are fictional.

A Family Crisis

Amanda, a single mother of two school-aged children, worked fulltime until her employer cut her hours. At the same time she had to send money to a family member who was experiencing a crisis in their home country. Amanda fell behind on her subsidized rent and then lost her job. Family-to-Family assistance helped her to pay off her rent arrearage. After a year, Amanda was still unemployed but had begun to receive unemployment benefits as well as child support and food stamps for a total income of $1,661 a month. She then paid 21% of her income ($364 a month) toward her subsidized rent. Amanda felt that she could manage financially as long as there were no new crises while she looked for another job.

Changes in Family Composition Creates Instability

Things were not working out with Susana's partner (the father of her daughter) so she decided to leave with her child. She first attempted to move in with her mother but another family member was already living there, leaving only the living room as a bedroom option.

At the time Susana was unemployed. She went to the Department of Transitional Housing to seek support but was deemed ineligible. Desperate for support she was referred to one of the Family-to-Family partner agencies and with its support and cash assistance she was able to obtain an apartment. A few months later, the agency later supported Susana to find employment at a local hospital where she earned $1,911 a month of income supplemented by $100 of food stamps. She then was paying 40% of her income toward rent (45% including utilities). This cost left little available money to pay for with her future plan to go to school for an EMT degree.

A Housing Subsidy May Not be Enough

Valerie was a single mother with two sons (ages 5 and 10). Having separated from her husband, receiving no child support from him, and taking classes to obtain an LPN degree, she had very little income. The source of her income was TAFDC funds and food stamps totally $836/month. She had subsidized housing and her rent was only 18% of her income (22% with utilities). Nonetheless, with income so low, even with the subsidized housing, there is little money to pay for the other necessities of life. The need to pay school fees and the fee for the LPN licensure exam left her unable to meet her rent. The grant from Family-to-Family covered her school and exam fees, allowing her to pay the rent, complete the program, and pass the exam. Since then, more than one year ago, she has been unable to find a job, partly because, needing to take care of her children in the mornings, she was not able to take an early nursing shift. The agency helped her in various ways (clothes and toys for the kids, connections to a summer program for her older boy, job-seeking advice, and moral support), but without a job she fell into rent arrears once again. She says that if she is not able to find a job soon, she will consider going back to school to obtain an RN. It is not clear, however, how she would support her children and herself were she to do this. (Some time after the interview, the agency informed us that Valerie had found employment and, at least for the time being, was managing.)

Loss of Employment And Health Problems

Esther enrolled in the program in 2012. She was 47 years old with a teenage son (senior in high school). She worked as a contract home health aide for an agency that arranged for her to assist individual clients in their homes. She has some college and completed a training course for home health aides. She had worked for quite a while for one elderly client who died. She then did not have fulltime work, and worked only part-time. Her income dropped to $2729 per month – and her rent was $1200 per month – for a rent/income ratio of 49%. Her rent +utilities equaled 58% of her income. This situation was not sustainable and she fell behind on her rent. She had lived in her apartment for seven years and the landlord said he understood the problem, but eventually he told her she would have to leave if she could not pay the rent. Family-to-Family awarded a one-time grant of $2600 to pay off the arrearage so she could stay in her unit. After she received the grant, she was not able to secure more work hours, in part because health problems limit her ability to walk long distances and she has no car. Nine months later, she fell behind on her rent again and was evicted. She moved to another unit where the rent was even higher - $1500 per month. She did not realize that Family-to-Family $ was only available once, and she had not been able to identify any other financial supports as her income is too high for the state's RAFT Program AND she does not have a young child. She did not think that additional training would make much difference in her field. She felt that the agency staff had tried to be helpful, but the advice and referrals did not really address her situation.

Increased Income and High Housing Costs

Hana had been living in the same market rent apartment for five year with her three girls aged 13, 8 and 2. For the previous five years, Hana had been employed in the building trades. She requested support from the Family-to-Family project in early 2011 to help her pay for back rent when as she described, "work dried up for the first time". The union asked her to work in the office during the lean times but she lacked sufficient computer skills to fill the job. After the lapse in work, she decided to enroll in a free computer class to prepare for any future lulls in work.

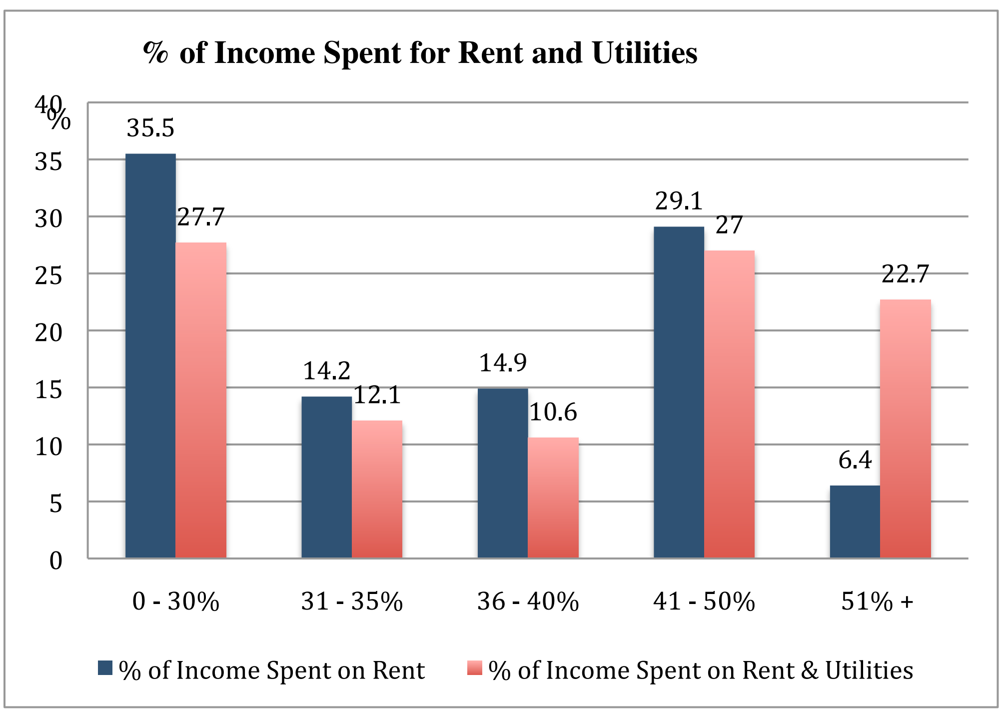
Two years later, business was "booming" and she had not needed any additional support. Although she earned $2,924 a month, ($ 751.28 above the average income for all program participants), she spent 48% of her income to cover her $1400 per month rent. This cost was a big portion of her net income and her budget was always very tight.

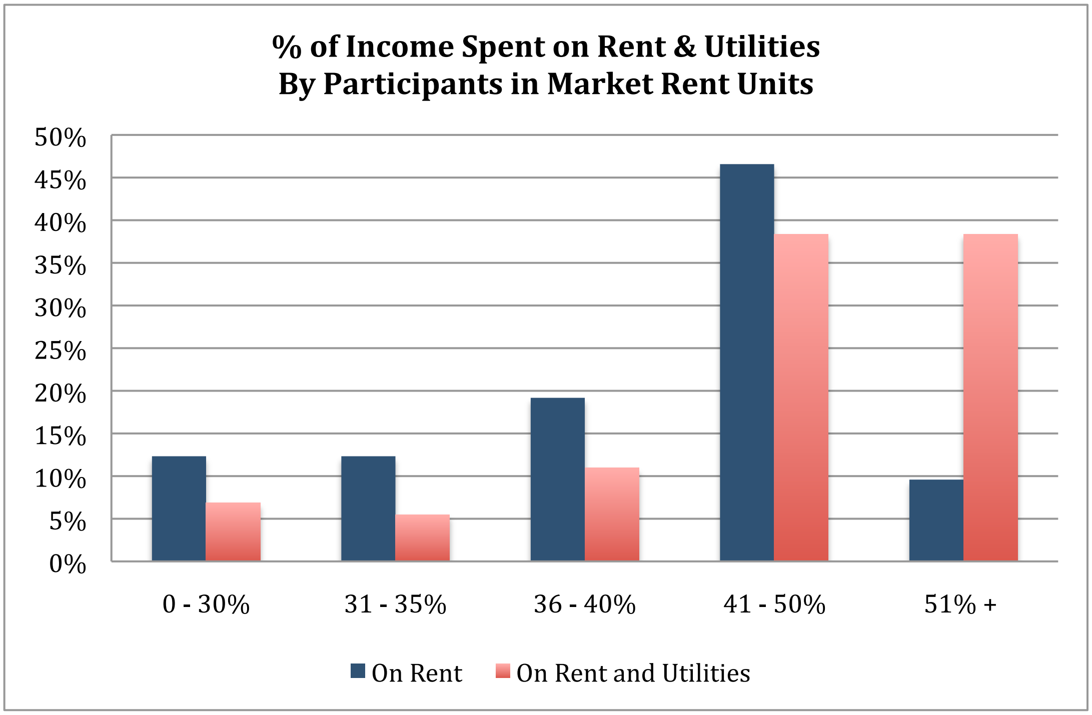
APPENDIX: TABLES AND FIGURES

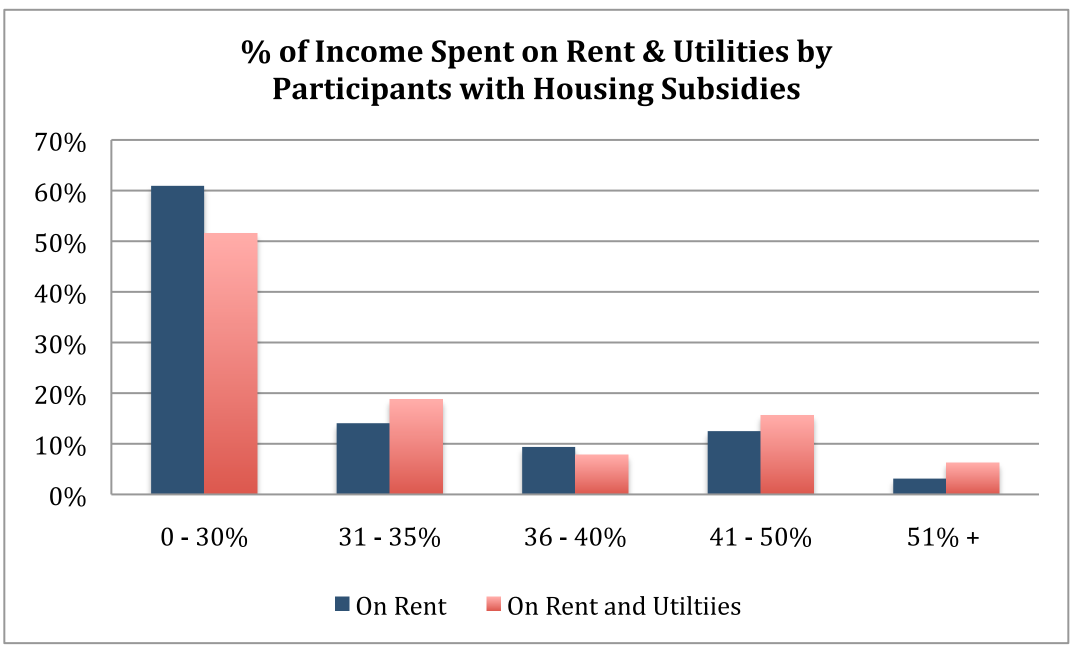
PRIMARY PURPOSE OF GRANTS

Purpose of Grant	Total	%	HomeStart	Project Hope	Travelers Aid
Rental arrearage	94	67.6%	63	5	26
Rental assistance	21	15.1%	1	20	0
Both rental arrearage and assistance	4	2.9%	2	2	0
First & last month's rent	1	0.7%	1	0	0
Security deposit	1	0.7%	1	0	0
Child care	2	1.4%	0	2	0
Furniture	1	0.7%	0	1	0
Relocation	2	1.4%	1	1	0
Rent and utility arrearage	6	4.3%	5	1	0
Education expenses	1	0.7%	0	1	0
Utility arrearage	1	0.7%	0	1	0
Others	5	3.6%	1	3	1
Total	139	99.8%	75	37	27

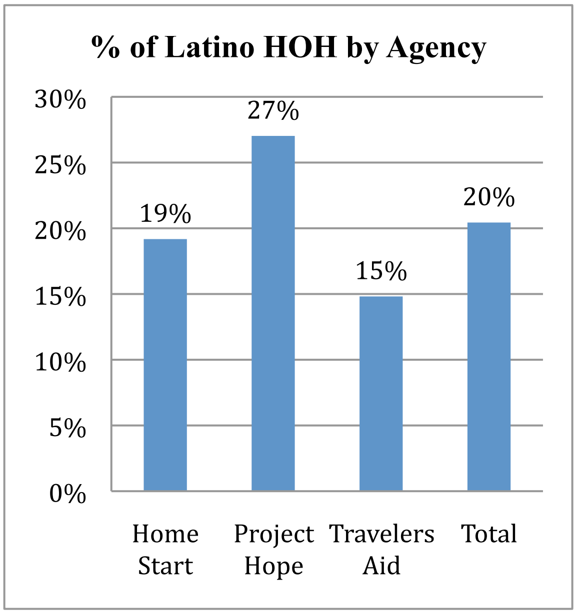
HOUSING CHARACTERISTICS OF ALL PARTICIPANTS AT INTAKE

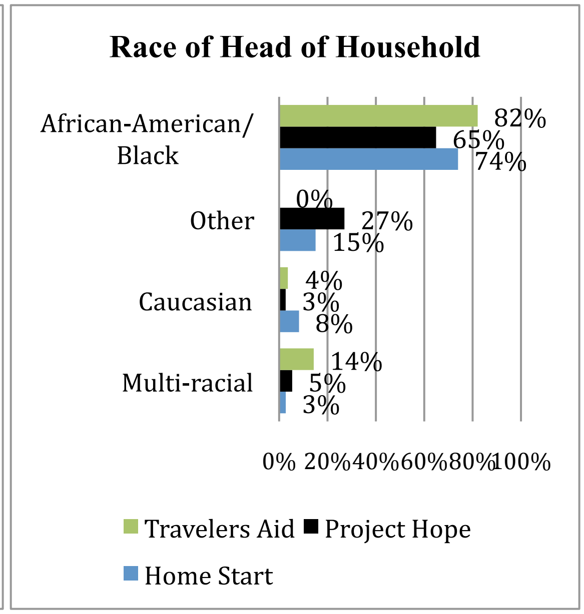



% of Income Spent on Rent & Utilities
By Participants in Market Rent Units
50%
45%
40%
35%
30%
25%
20%
15%
10%
5%
0%
0 - 30%
31 - 35%
36 - 40%
41 - 50%
51% +
On Rent
On Rent and Utilities


% of Income Spent on Rent & Utilities by
Participants with Housing Subsidies
70%
60%
50%
40%
30%
20%
10%
0%
0 - 30%
31 - 35%
36 - 40%
41 - 50%
51% +
On Rent
On Rent and Utiltiies

DEMOGRAPHIC CHARACTERISTICS OF PARTICIPANTS AT INTAKE





Location of Family Residence in Boston

Zip Code	Community	HomeStart	Project Hope	Travelers Aid	Total #	Total %
02121, 02122, 02124, 02125,	Dorchester	27	21	10	58	41.1%
02118, 02119, 02120	Roxbury	21	11	6	38	27%
02126	Mattapan	8	3	4	15	10.6%
02115, 02116	Boston	3	0	3	6	4.3%
02128	East Boston	1	0	2	3	2.1%
02136	Hyde Park	4	1	1	6	4.3%
02127	South Boston	5	0	1	6	4.3%
02131	Roslindale	3	1	1	5	3.5%
02129	Charlestown	2	0	0	2	1.4%
02130	Jamaica Plain	2	0	0	2	1.4%
		76	37	28	141	100%

College Education of Participants

	HomeStart N = 73		Project Hope N = 37		Travelers Aid N= 28		Total N=139	
College Experience								
Degree (BA, Associates or >)	17	24%	5	14%	7	25%	29	21%
Some College	15	20%	4	11%	12	43%	31	23%
Total college	***32***	***44%***	***9***	***24%***	***19***	***68%***	***60***	***44%***

ECONOMIC AND EMPLOYMENT CIRCUMSTANCES AT INTAKE

Participants In and Near Poverty

		Family-to-Family Support Recipients			
Number in family (# Of families)	HHS Monthly Poverty Line	Below Poverty	Between Poverty & 150% Poverty	Between 150% Poverty and 200% Poverty	Above 200% Poverty
2 (44)	$1,260.83	11	14	14	5
3 (55)	$1,590.83	11	24	18	2
4 (25)	$1,920.83	5	11	8	1
5 (13)	$2,250.83	2	8	1	2
6 (4)	$2,580.83	1	2	1	0
All (141)		30	59	42	10
First Year (68)		10	29	24	5

Boston and Participants Families' Monthly Income Compared

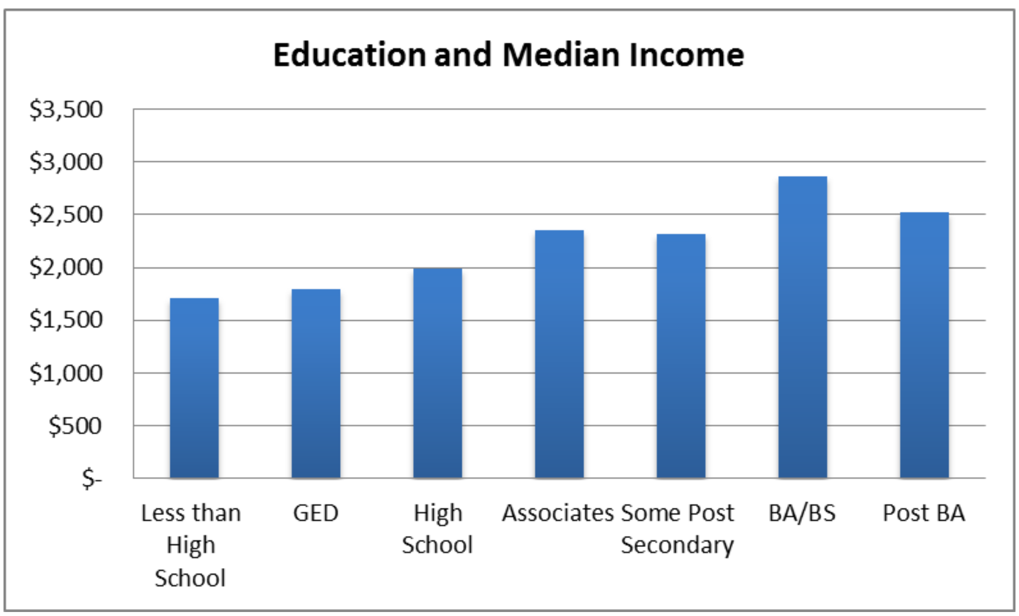
	Mean	Median	Minimum	Maximum
Boston households*	$6,510.42	$4,311.58	-	-
Boston families*	$7,735.58	$5,086.25	-	-
Family-to-Family	$2,179.20	$2,194	$526	$5,364

Sources of Participants' Income (Monthly)**

	Percent Share**	Number Receiving	Mean	Median	Low	High
Net Job Earnings	70.0%	110	1954.63	1994	225	4336
Unemployment Comp.	9.2%	19	1481.74	1411	597	2511
Food Stamps (income)	9.2%	85	332.59	349	16	793
Child Support	3.9%	27	448.33	400	50	1340
SSI	1.7%	10	510.77	656	29.6	831
TAFDC	2.6%	18	443.83	477	264	578
Alimony/Spousal Support	0.6%	1	1736	1736	1736	1736
SSDI	1.7%	9	585.89	698	133	910
Veterans Benefits/Pension	0.1%	1	270	270	270	270
Pension	0.2%	1	754	754	754	754
Other	0.8%	8	312.5	210.5	100	662
All Income	100%	289				

* Mean, median, low and high are for those actually receiving this category of income.
** Column does not add to 100% due to rounding.

Education and Income of Participants at Program Intake



Agency Variations In Income And Employment at Program Intake

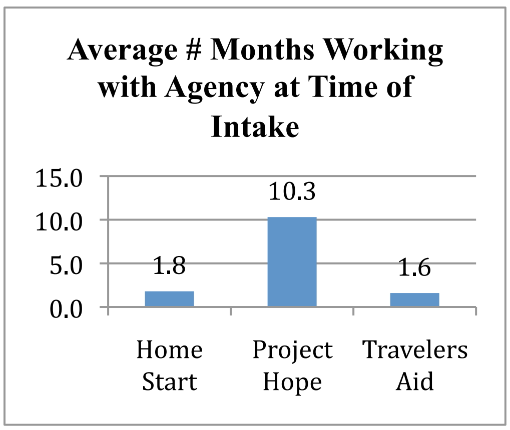
Income from Net Employment				
Share of Income from Employment	HomeStart	Project Hope	Travelers Aid	Total
Less than 50%	25	13	4	42
50% to 80%	14	5	4	23
81% to 99%	17	11	14	42
100%	20	8	6	34
Total	76	37	28	141

2012: Changes in Sources of Income – Program Intake and 12 Months After Program Assistance

All Agencies								
	Time recorded	Percent Share	Number Receiving	Mean	Median	Min.	Max.	Total
Net Job Earnings	Intake	66.1%	36	1855.80	1894.5	349	4336	66808.64
	12 months	71.3%	29	2103.09	2026	550	5126	60989.54
Unemployment	Intake	13.7%	8	1727.63	1706.5	658	2511	13821
	12 months	8.2%	4	1760.25	1706.5	1428	2200	7041
Food Stamps	Intake	7.7%	26	300.88	297	23	765	7823
	12 months	6.4%	21	261.71	200	60	675	5496
Child Support	Intake	4.5%	10	453.10	395	200	909	4531
	12 months	3.2%	8	345.50	361	50	700	2772
SSI	Intake	1.3%	3	444.35	569	96.06	668	1333.06
	12 months	1.7%	3	478.67	569	199	668	1436
TAFDC	Intake	1.0%	2	509.50	509.5	478	541	1019
	12 months	1.1%	2	484.50	484.5	478	491	969
Alimony Spousal support	Intake	1.7%	1	1736.00	1736	1736	1736	1736
	12 months	0%	0					0
SSDI	Intake	1.6%	3	532.33	533	181	883	1597
	12 months	3.4%	5	582.00	651	181	883	2910
Veteran's benefits/ Pension	Intake	0%	1	270	270	270	270	270
	12 months	0%	0					0
Private disability benefits	Intake	0%	0					0
	12 months	0%	0					0
Workmen's compensation	Intake	0%	0					0
	12 months	0%	0					0

EEDC (General assistance)	**Intake**	0%	0					0
	12 months	0%	0					0
Social Security (Retirement)	**Intake**	0%	0					0
	12 months	0.3%	1	221.00	221	221	221	221
Pension	**Intake**	0%	0					0
	12 months	0%	0					0
Other monthly income	**Intake**	2.2%	6	366.67	314.5	100	662	2200
	12 months	4.3%	4	926.25	900	169	1736	3705
Total	**Intake**	100%	96					101138.7
	12 months	100%	77					85539.54

2012: Case Management At Agencies



2012: Services Provided By Agencies

	All Agencies	HomeStart	Project Hope	Travelers Aid
Housing support	81.6%	75%	91.9%	85.7%
Assist to apply for government benefits	56.7%	59.2%	56.8%	50%
Housing search	41.1%	31.6%	81.1%	14.3%
Job search assistance	52.5%	50%	45.9%	67.9%
Life skills	66%	72.4%	54.1%	64.3%
Job Training	41.8%	47.4%	37.8%	32.1%
Food resources	61%	71.1%	48.6%	50%
Utility Discount	47.5%	46.1%	64.9%	28.6%
Post-secondary education program	22.7%	36.8%	2.7%	10.7%
Child care	27.7%	28.9%	27%	25%
Mental health services	25.5%	21.1%	21.6%	42.9%
Other health care services	18.4%	27.6%	10.8%	3.6%
Domestic Violence resources	16.3%	23.7%	5.4%	10.7%
Basic Education	11.3%	10.5%	18.9%	3.6%
Legal Services	21.3%	28.9%	16.2%	7.1%
Assistance with Transportation problems	24.1%	27.6%	29.7%	7.1%
ESOL	3.5%	1.3%	10.8%	0%
Alcohol or drug abuse services	3.5%	3.9%	2.7%	3.6%