Families in Transition Report

U.S. Department of Housing and Urban Development | Office of Policy Development and Research

DISCLAIMER

The work that provided the basis for this publication was supported by funding under a grant from (or cooperative agreement with) the U.S. Department of Housing and Urban Development. The substance and findings of that work are dedicated to the public. The author and publisher are solely responsible for the accuracy of the statements and interpretations contained in this publication. Such interpretations do not necessarily reflect the views of the government.

Families in Transition Report

Prepared for:

U.S. Department of Housing and Urban Development

Office of Policy Development and Research

Prepared by:

Kelly Hallberg, PhD

Shantá Robinson, PhD

Carrie McGillen

Emily Metz

Desire Bernard-Forbes

Milena Jeffers

The University of Chicago Inclusive Economy Lab

December 2023

Acknowledgments

The University of Chicago Inclusive Economy Lab (IEL) would like to acknowledge several partners who played instrumental roles in designing and implementing this innovative program and supporting this evaluation. The Families in Transition (FIT) study represents a true cross-sector collaboration among multiple nonprofits, public agencies, and researchers. The following organizations and people provided invaluable support and guidance in the development of this study:

- The Office of Student Support and Engagement (OSSE) at Chicago Public Schools (CPS). Many members of the OSSE team at CPS helped oversee recruitment of the FIT program and study, including Simone M. Moseley, Onshelle Blackmon, Miriam Abner-Hill, Jake Brekelbaum, Molly Burke, Chevelle Bailey, and Claire Bohmann. CPS also graciously granted the Inclusive Economy Lab access to administrative data on children's educational outcomes to support the study. Many thanks to Sarah Dickson, as well as Adam Corson and Samhitha Krishnan on her team, who oversee the process of approving our research and data requests.
- All Chicago Making Homelessness History. As the Homeless Management Information System (HMIS) Lead for Chicago's Continuum of Care, All Chicago granted the Inclusive Economy Lab approval to access administrative data on families' interactions with the homeless service sector to help us understand how the FIT program affected families' housing stability over time. Many thanks to several members of the All Chicago team for supporting this work.
- The Corporation for Supportive Housing (CSH) played an integral role in designing the FIT program and helping assess families in the comparison group using Chicago's Family Vulnerability Index (VI) assessment. Thanks to Brett Penner, Johnna Lowe, Richard Lowe, and Betsy Benito.
- Chicago Coalition for the Homeless helped identify sources of funding for the FIT program and actively engaged in co-interpretation and analysis of findings. Particular thanks to Julie Dworkin and Sam Carlson.
- The Department of Family and Support Services (DFSS) was administrator of the FIT program and supported IEL in helping interpret findings and establishing opportunities to collect qualitative data from families. Special thanks to Ceri Moy, Maura McCauley, and Christine Riley.
- Facing Forward to End Homelessness. Members of the Facing Forward team helped collect VI assessment data for comparison group families and co-interpret findings from the study. Special thanks to Laura Bass and Canentra Williams.

IEL also collected qualitative data directly from FIT family members who chose to participate in focus groups to help illuminate the experiences of families in the program. Our qualitative success was attributed to the collaborative efforts of individuals and partners from the following agencies: Hermese Bryant (Catholic Charities), Kimberly Bradshaw (HOW), and Kimberly Gleeson (HOW). Each of these partners' unwavering dedication to this research has been instrumental in deepening our comprehension of housing instability and illuminating the necessary steps to address this pressing issue.

The Families in Transition Study and the research it encompasses would not have been possible without generous funding provided by our federal partner, the United States Department of Housing and Urban Development, Office of Policy Development and Research, and our philanthropic partners, the Polk Bros. Foundation, Crown Family Philanthropies, and the Chicago Community Trust.

Many current and former employees of the Inclusive Economy Lab provided valuable contributions that have significantly shaped this study, including Carmelo Barbaro, Stephen Stapleton, Patricia Van Hissenhoven, Megan Porter, Jacob Rosenblum, Isaac Ahuvia, Gina Cusing, and Annie Driscoll. Their efforts and commitment were instrumental in bringing us to this significant milestone.

Finally, the Inclusive Economy Lab extends its gratitude to the dedicated practitioners and school staff at the following CPS schools: James Russell Lowell Elementary, Lillian R. Nicholson STEM Academy, Laura S. Ward STEM School, Julia Ward Howe Elementary School of Excellence, Charles W. Earle STEM Elementary, Edward K. Ellington Elementary, Melville W. Fuller Elementary, Francis W. Parker Elementary, Dvorak Technology Academy, Oscar DePriest Elementary, Theodore Herzl Elementary, John Milton Gregory Elementary, Henry O. Tanner Elementary, Willa Cather Elementary, Jose De Diego Elementary, Amos Alonzo Stagg Elementary, Edward K Ellington Elementary, Laura S. Ward Elementary, Charles W. Earle Elementary, Lillian R. Nicholson Elementary, Julia Ward Howe Elementary, and James Russell Lowell Elementary. Their active participation in our research efforts and facilitation of primary data collection were indispensable contributions to the success of our study.

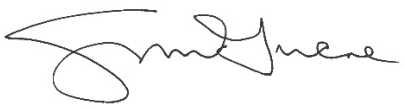
Foreword

On a single night in 2023, approximately 57,563 families with children (186,084 people) experienced homelessness in the United States. Most of these families (91 percent) were sheltered, and 9 percent were living in unsheltered situations, such as on the street, in an abandoned building, or in another place unsuitable for human habitation. Approximately 50 percent of people in these families were Black, African American, or African, and 37 percent were White. More than one-third (37 percent) were Hispanic or Latino. Homeless families are typically headed by young women with young children.

When homelessness occurs, people are faced with the sudden loss of safety and security. This experience can have a tremendous impact on children's physical and emotional health, as well as their ability to learn and engage in school. The age at which children experience homelessness, how long their homelessness lasts, and their specific living situation (either sheltered or unsheltered) can all have an impact on academic outcomes. Compared to their similar, stably housed peers, children who experience homelessness have worse academic and social engagement outcomes, including lower attendance rates, lower grade point averages, and higher school mobility. However, less is known about how school districts, public housing agencies, and other assisted housing providers can successfully partner to improve the educational outcomes for children in families experiencing homelessness.

In July 2021, HUD partnered with the University of Chicago Inclusive Economy Lab (IEL) through a research partnership grant to evaluate the Families in Transition (FIT) program. This program created 100 units of Permanent Supportive Housing (PSH) for families of Chicago Public Schools (CPS) students experiencing homelessness and those doubling up with others to promote long-term residential stability by coupling permanent housing with case management services. IEL evaluated the FIT program to understand its effects on students' academic engagement and their families' housing stability. IEL's impact evaluation used a difference-in-differences design and relied on homelessness data from Chicago's Homeless Management Information System and student academic data from CPS.

The study found the program increased housing stability but had no detectable effect on grade point averages or school attendance. The absence of statistically significant findings on educational outcomes may be due, at least in part, to the study's small sample sizes. Focus groups with participants underscored the program's overall value to families in helping them secure stable housing, and these qualitative findings suggest the potential for programs like FIT to improve educational outcomes through increased school enrollment. Lessons from this report may also inform future collaborations between housing and education partners focused on supporting families experiencing homelessness.



Solomon Greene
Principal Deputy Assistant Secretary for Policy Development and Research
U.S. Department of Housing and Urban Development

Table of Contents

List of Exhibits

Key Terms

Continuum of Care (CoC): A U.S. Department of Housing and Urban Development (HUD)-mandated coalition that includes organizations and individuals who combat homelessness using coordinated and comprehensive approaches to housing and service provision for those experiencing homelessness within a defined geographic location, such as the city of Chicago.

Coordinated Entry Assessment: A centralized or coordinated process designed to coordinate program participant intake, assessment, and the provision of referrals. A centralized or coordinated assessment system covers the geographic area of the CoC, is easily accessed by individuals and families seeking housing or services, is well advertised, and includes a comprehensive and standardized assessment tool. At the time of the study, the Chicago Coordinated Entry assessment consisted of a 20–30-minute interview in which a skilled assessor asked about the applicants' housing situation to identify programs for which the applicants are eligible.

Difference-in-Differences: A statistical method used to estimate the causal impact of a treatment or intervention by comparing changes in outcomes between a treated group and a comparison group while accounting for pre-existing differences.

"Doubled-up" versus "literal homelessness": Under the McKinney-Vento Homeless Assistance Act, a homeless individual is one who "lacks a fixed, regular, and adequate nighttime residence," which includes residence in a shelter or any place not meant for human habitation (42 U.S.C. §11302(a)(1)). This statutory definition does not include families and individuals who are living "doubled-up," or sharing housing with others due to housing loss, economic hardship, etc. (HUD, 2018). Because this report explores the question of student homelessness specifically, language throughout will adhere to the Department of Education (DOE) definition of homelessness, which is broader than HUD's definition and includes those living doubled-up. "Experiencing homelessness" or "experiencing housing instability" will be used interchangeably when referring to students living doubled-up. Students experiencing "literal homelessness" (i.e., accessing shelter or living in places not meant for human habitation, as defined by HUD) will be described only as "experiencing homelessness."

Family Vulnerability Index (VI) Assessment: An assessment developed specifically by the Chicago CoC that ensured limited housing units went to those with the highest demonstrated need across multiple domains. The VI assessment included questions about mental and behavioral health, instances of trauma, and other challenges.

Homeless Management Information System (HMIS): HMIS is a local information technology system used to collect client-level data and data on the provision of housing and services to individuals and families at risk of and experiencing homelessness. Each CoC is responsible for selecting an HMIS software solution that complies with HUD's data collection, management, and reporting standards.

Inductive Thematic Coding: A qualitative data analysis method where researchers do not identify themes or patterns within a dataset from predetermined categories or theoretical frameworks, but rather from the data itself using a bottom-up approach, allowing themes to emerge organically through a systematic and iterative process of coding and categorization, thus elevating and prioritizing the lived experiences of participants.

Intent-to-Treat (ITT) model: A statistical approach used in experimental studies to analyze outcomes based on participants' initially assigned treatment groups, irrespective of whether they adhere to or complete the intended treatment, reflecting real-world scenarios in which participants may not fully comply with the assigned interventions.

McKinney-Vento Homeless Assistance Act: The primary federal legislation pertaining to the education of youth experiencing homelessness, originally implemented in 1987 and reauthorized in December 2015 (McKinney-Vento Homeless Assistance Act, 1987). Subtitle VII-B, titled "Education for Homeless Children and Youths," mandates that:

(1) Each State educational agency shall ensure that each child of a homeless individual and each homeless youth has equal access to the same free, appropriate public education…as provided to other children and youths.

(2) In any State where compulsory residency requirements or other requirements, in laws, regulations, practices, or policies, may act as a barrier to the identification of, or the enrollment, attendance, or success in school of, homeless children and youths, the State educational agency and local educational agencies in the State will review and undertake steps to revise such laws, regulations, practices, or policies to ensure that homeless children and youths are afforded the same free, appropriate public education as provided to other children and youths.

(3) Homelessness is not sufficient reason to separate students from the mainstream school environment.

(4) Homeless children and youths should have access to the education and other services that such children and youths need to ensure that such children and youths have an opportunity to meet the same challenging State academic standards to which all students are held.

Permanent Supportive Housing (PSH): A model of housing intervention designed to provide long-term, stable housing and supportive services.

Students in Temporary Living Situations (STLS): CPS' identifier for students experiencing homelessness; these students are referred to in this report as students experiencing "homelessness" or "housing instability."

STLS Liaison: Staff appointed by school districts to serve students experiencing homelessness as the McKinney-Vento Act requires. These staff members are responsible for identifying residentially mobile students within their schools and providing them with basic educational supports (e.g., providing students with bus cards to travel to and from school).

STLS Advocate: An STLS Advocate has all the responsibilities of an STLS Liaison. However, an STLS Advocate's position is full-time, whereas an STLS Liaison holds another staff position within the school (social worker, clerk, etc.) and must divide their responsibilities. At schools with high concentrations of students enrolled in the STLS program, CPS will allocate an STLS Advocate whose full-time role is to support students experiencing homelessness.

Introduction

Some 1.1 million K-12 students in the United States, a population roughly the size of San Diego, California, experienced homelessness in the 2020–21 school year (NCHE, 2021). Before the onset of the COVID-19 pandemic, nearly 18,000 students in Chicago Public Schools (CPS) lacked a stable place to call home. Although housing instability is a challenge faced by many in Chicago with school-aged children, this burden falls disproportionately on Black families. Eighty-five percent of CPS students experiencing homelessness identify as Black (Hallberg et al., 2021), but only 35.8 percent of CPS students identify as Black (CPS, 2022).

Students experiencing homelessness overwhelmingly value education and the experience of being in school (Hallberg et al., 2021). However, housing instability can negatively affect students' engagement with school. Children experiencing housing instability encounter myriad depressed academic and social engagement outcomes as compared to similar stably housed peers, such as lower attendance rates, high school mobility (Brumley et al., 2015; Fantuzzo and Perlman, 2007; Fantuzzo et al., 2012, 2013; Herbers et al., 2012), lower grade point averages (GPAs), and other academic markers (Brumley et al., 2015; Cutuli et al., 2013; Fantuzzo et al., 2013; Hallberg et al., 2021; Obradovic et al., 2009).

It is imperative for school districts to explore how new policies and programs can help stabilize families' housing and re-engage young people in school. Yet, to date, there is limited existing rigorous research on how school districts, social service providers, housing authorities, and human services public agencies can successfully partner to support families experiencing housing instability, particularly in the case of families who are living doubled-up.[1]

This report addresses this knowledge gap by providing evidence from a small pilot project that offered permanent supportive housing to 100 CPS families experiencing housing instability in Chicago. Known as the Families in Transition (FIT) program, the project combined permanent housing subsidies with supportive case management services (a model known as permanent supportive housing) that, in this case, employed trauma-informed, strength-based approaches. To understand the impact of offering permanent supportive housing to families experiencing housing instability on housing and educational outcomes, the research team employs a difference-in-differences design that takes advantage of the fact that the program was offered to some families in some CPS schools and not others to estimate the causal effect of the program. The team supplements this quantitative analysis with data from focus group sessions conducted with families participating in the program to illuminate their experiences.

The program was successful in identifying and housing families. Eighty-nine percent of the families offered a spot in the program were successfully housed, and 87 percent of families remained housed 3 years after the program started. This result translated into real increases in families' housing stability. FIT-eligible[2] children were less likely to be enrolled in CPS' Students in Temporary Living Situations (STLS) program (the district's McKinney-Vento program) and

[1] Doubled-up is the informal wording used to describe a concept included in the McKinney-Vento Act's definition of homeless. It refers to shared living arrangements, some of which may be considered homeless, while others may not be, depending on various factors (HUD).

[2] This report uses the term "FIT-eligible" (and not "FIT-enrolled" or "FIT-received") because the study employs an "intent to treat" or ITT approach comparing those who were eligible for the program to those who were not. Roughly 89 percent of those eligible received housing through the FIT program.

less likely to access homelessness services 1 year after the program started.[3] Furthermore, the research team found suggestive evidence that the program increased students' connection to school. Students from families who received an offer of the program attended fewer schools and were more likely to be enrolled in the school district during the study period than students in the comparison group. However, the team finds no evidence that the program increased student attendance or GPAs. Data from the focus groups revealed both the perceived value of the program to participating families and some unanticipated consequences of the program's structure, including intrusive monitoring of the lives of some of the participating families by their landlords.

This report first describes the FIT program model, then situates the study in the broader literature on supporting families and students experiencing housing instability. Methodology, data, and analytic approach are outlined next, followed by study findings and takeaways.

Description of the FIT Program

The FIT program started in 2017 and was funded by a combination of revenue from a local Shared Housing Ordinance (commonly referred to as the "Airbnb" tax) and dedicated housing subsidies from Chicago's Low Income Housing Trust Fund (LIHTF). A collaborative effort between the City of Chicago's Office of the Mayor, the Chicago Coalition for the Homeless, the Department of Family and Support Services, and the Corporation for Supportive Housing, FIT was designed to serve families with children enrolled in CPS' Students in Temporary Living Situations (STLS) program who were either experiencing literal homelessness or living doubled-up under the McKinney-Vento Department of Education definition of homelessness.[4] Notably, families living doubled-up rarely qualify for Department of Housing and Urban Development (HUD)-funded permanent housing programs overseen by the local Continuum of Care (CoC).[5]

The FIT program is designed to promote long-term residential stability by coupling permanent housing with ongoing case management services, known as a Permanent Supportive Housing (PSH) model. Families selected for the FIT program received a permanent housing subsidy[6] and support in finding a private-market apartment that would accept the subsidy. Each family was also assigned a caseworker charged with using a trauma-informed and strength-based approach to promote residential stability, increase household skill levels and/or income, and encourage greater self-determination.[7] FIT caseworkers sought to connect families with benefits for which they qualify (e.g., food stamps, Social Security, Medicaid) and services focused on well-being that help address families' individual housing barriers, including substance use disorders and/or mental health issues. The caseworkers also ensured that children were connected to schools and/or quality early childcare settings and coordinated with CPS STLS Liaisons and local Head

[3] Homelessness services refer to Continuum of Care services for people experiencing literal homelessness, per HUD's definition, as recorded in Chicago's Homeless Management Information System (HMIS).

[4] "Students in Temporary Living Situations" program is the local name for McKinney-Vento.

[5] A CoC is a body that strategizes and plans a coordinated, comprehensive approach to providing housing and services for people experiencing homelessness.

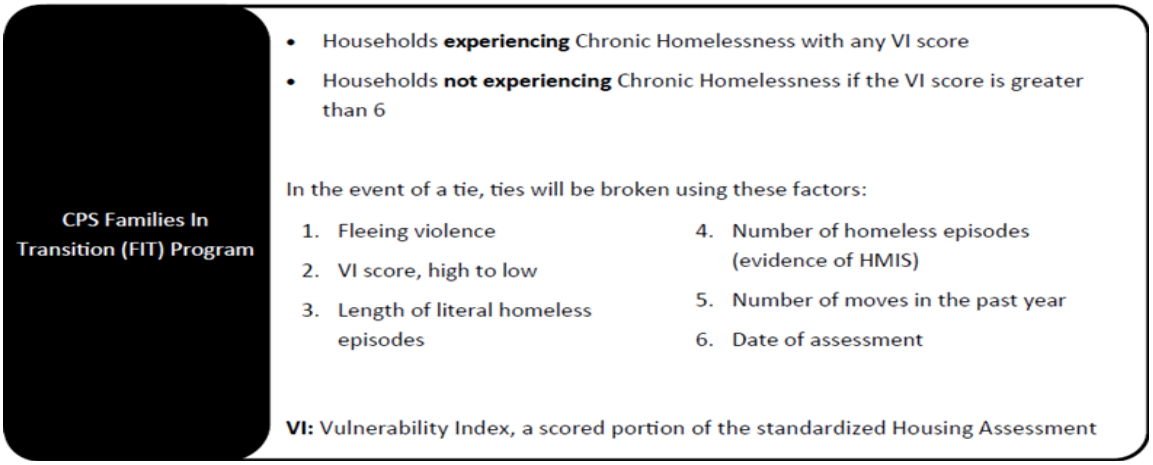
[6] The housing subsidy was offered through Chicago's LIHTF. Notably, the housing subsidy was tied to the landlord and unit that the family moves into at the start of the program. Effectively, this provision meant that once families moved into their FIT apartment, they could only retain the subsidy for as long as they stayed in that specific apartment; if they moved, they also lost the housing subsidy and their place in the FIT program.

[7] Supportive services were funded through a dedicated revenue stream from the city's local Shared Housing Ordinance, colloquially referred to as the "Airbnb tax."

Start agencies as necessary. Each case manager served a maximum of 15 families to ensure that they were able to provide targeted and personalized supports.

The FIT program was offered in six schools located in neighborhoods that the Mayor's Office identified as having been particularly affected by gun violence[8] and in which at least 15 percent of the student body was experiencing homelessness (i.e., enrolled in the STLS program) (City of Chicago, 2018). Potentially eligible STLS families in these schools were screened using two assessment tools: a standard housing assessment known as the Coordinated Entry assessment and a Family Vulnerability Index (VI) assessment developed specifically by the Chicago CoC to help ensure that limited housing units went to those with the highest demonstrated need across multiple domains. The VI assessment includes questions about mental and behavioral health, instances of trauma, and other challenges. Based on responses across these two assessments, families received a VI score ranging from zero to 22, with higher numbers representing greater challenges and levels of vulnerability (scoring algorithm found in appendix A). The Family VI was consistently administered by trained assessors and scored using the same rubric for all families. A family's VI score combined with the factors specified in exhibit 1 below were used to determine program eligibility. Please see appendix A for the full list of background characteristics included in the Family VI assessment and how they correspond to the scoring rubric.

Exhibit 1. FIT Program Prioritization Criteria[9]



Source: Corporation for Supportive Housing in partnership with the City of Chicago Office of the Mayor (2019)

Contribution to the Literature

The myriad challenges associated with the experience of homelessness affect students' school engagement and achievement above and beyond the challenges associated with growing up in

[8] Because families experiencing homelessness are at significantly higher risk for experiencing violence, the Mayor's Office identified FIT schools in the communities of Chicago that were "experiencing some of the city's highest rates of violence, including: Austin, Humboldt Park, West Englewood, and Englewood." *City of Chicago Shares Latest Update on Families in Transition Program*. Press release from Chicago's Department of Family and Support Services, June 14, 2018.

[9] In the case of families who were assessed who were experiencing chronic homelessness, they were first referred to permanent housing units available within Chicago's CoC (because the existing prioritization criteria for families placed chronically homeless families at the top). If no permanent housing units were available within Chicago's CoC, they would then have been housed through FIT.

poverty (Cutuli et al., 2013; Fantuzzo and Perlman, 2007; Obradovic et al., 2009). Those challenges exacerbate the already-formidable achievement gap between low-income students and their advantaged peers. A strong body of theoretical and empirical work focuses on the effects of childhood poverty on students' academic and other life outcomes (e.g., Bronnfenbrenner, 1986; Duncan et al., 1998). This work has shown that growing up in poverty directly affects children's outcomes through the assets families have at their disposal to invest in experiences and resources that support positive child development (Yeung, Linver, and Brooks-Gunn, 2002). Poverty is also associated with familial stress (Conger, Conger, and Martin, 2010; Votruba-Drzal, 2006) and direct psychological stress experienced by the children themselves (Adam, Klimes-Dougan, and Gunnar, 2007), which further negatively impact children's outcomes.

Given both the material hardship and acute stress that accompanies homelessness, children's development and academic outcomes are negatively impacted in a way that exacerbates the effect of experiencing poverty on its own. Children who experience literal homelessness have lower attendance rates, move to other schools more frequently, and exhibit worse academic and social engagement outcomes than similar peers who are housed (Brumley et al., 2015; Fantuzzo and Perlman, 2007; Fantuzzo et al., 2012, 2013; Herbers et al., 2012).[10] Children who first experience homelessness in early childhood are at an even higher risk for diminished academic outcomes (NCHE, 2021).[11] Students experiencing homelessness score lower on standardized tests for reading and math than low-income but stably housed peers (Obradovic et al., 2009) or even their housed but highly mobile peers (Fantuzzo et al., 2012). More frequent, repeated episodes of homelessness increase students' risk for truancy compared to students whose instability resolves (Fantuzzo et al., 2013).

Although the disruptive effect of housing instability on students' ability to engage in school is clear, less research has focused on whether interventions designed to stabilize their families' housing can mitigate these effects, and the evidence that does exist is somewhat mixed. A recent quasi-experimental study conducted in New York City found that students whose families received a Housing Choice Voucher perform 0.05 standard deviations higher on standardized assessments in both English Language Arts and Mathematics. However, although the study found significant gains for Hispanic, Asian, and White students, the study found small or no gains for Black students (Schwartz et al., 2019).

In 2008, HUD launched a rigorous experimental study examining how access to housing impacted families experiencing homelessness across a number of dimensions, including its impact on children's academic outcomes. The Family Options Study followed (and continues to follow) more than 2,000 families over the course of 3 years who were randomly assigned to one of three HUD-funded housing interventions, or "usual care," in the local shelter system. Families that received permanent housing interventions experienced improved outcomes across multiple dimensions of life—including improved food security, reduced psychological distress, and decreased intimate partner violence—when compared to families accessing usual care. Importantly, students in permanent housing moved less frequently, were more likely to have

[10] Doubled-up is the informal wording used to describe a concept included in the McKinney-Vento Act's definition of homeless. It refers to shared living arrangements, some of which may be considered homeless, while others may not be, depending on various factors (HUD).

[11] Literally homeless identifies individual or family who lacks a fixed, regular, and adequate nighttime residence (HUD).

positive attitudes at school, and had fewer behavioral problems, according to parent self-reporting (Gubits et al., 2016). A deeper dive into the academic outcomes in one site found that students whose families were provided with permanent supportive housing experienced long-term gains in attendance and reading test scores. However, these gains only occurred following a period of lower attendance and increased school mobility (Cutuli and Herbers, 2019).

This study extends the literature in two important ways. First, it is potentially the first study to examine the effect of providing permanent supportive housing on children's academic outcomes both for families who are living doubled-up and those who meet HUD's definition of literal homelessness. Second, by supplementing the quantitative analysis of program impact with qualitative data collection, the study aims to provide insights into aspects of program implementation that may help or hinder program impact. To that end, this research aims to elevate the voices of program participants and provide valuable information that will inform the design and implementation of future programming.

Study Methodology: Quantitative and Qualitative

The primary objective of this research is to assess the effectiveness of the Families in Transition (FIT) permanent supportive housing program concerning families identified in Chicago Public Schools (CPS) Students in Temporary Living Situations (STLS) data. The analysis aims to demonstrate how the provision of housing and wraparound case management services influences various outcomes for families. The research team has also developed qualitative protocols for conducting focus groups to explore and address these research questions in a comprehensive manner. Through both quantitative and qualitative approaches, this research seeks to provide a nuanced understanding of the impact of the FIT program on the lives of the families it serves.

- Does receipt of housing and supportive case management services affect a family's housing stability and student-level outcomes (as measured by interactions with service providers, academic achievement, attendance, etc.)?
- How do doubled-up families' experiences compare to those of families who are experiencing literal homelessness (i.e., living in an emergency shelter, interim housing, etc.)?

Study Design

The study used a difference-in-differences design, which draws on data from the difference between the FIT schools and comparison schools and the difference between high-VI and low-VI scorers to estimate what the outcomes would have been for the FIT families had they not been offered services. Only families of students with both characteristics (attending a FIT school with a high VI score) were offered treatment, and therefore, the treatment effect can be isolated by removing normal differences along the two dimensions for those in the treated group. The difference-in-differences methodology allowed the research team to examine the program's effect on subsequent experiences of homelessness (as measured by Chicago's HMIS data system) and on students' academic outcomes (drawing on data from CPS).

Study Sample Recruitment

To identify eligible families for the FIT program, administrators worked with STLS liaisons, who are appointed at every school within CPS to work with students experiencing housing instability. Six schools with higher-than-average concentrations of STLS students were chosen as FIT recruitment sites. Liaisons at those six schools distributed information to STLS families about the FIT program, with interested families invited to attend an onsite information session and take the Coordinated Entry assessment and VI assessment to determine their eligibility. Families scoring above a threshold on the VI assessment, generally 6 or higher,[12] were deemed eligible for FIT.

While conducting assessments, program administrators and the research team recognized the opportunity to study the FIT program to fill a gap in research about doubled-up families. However, with only 101 families in the FIT-eligible group and 64 families in the comparison group, the study would not have sufficient statistical power to detect substantively meaningful program effects. To increase the size of the study sample, the research team identified an

[12] To fill vacant spots, some schools reduced their thresholds for program eligibility to 5.5. Modeling took into account the thresholds specific to each school.

additional 12 schools with similar characteristics to the initial 6 FIT schools. The program administrators again worked with STLS liaisons to identify and recruit families to participate in assessments and consent to the study to form a second comparison group that would supplement the first comparison group (C1). Because spots in the FIT program were already filled, the second comparison group (C2) families were not eligible for FIT; instead, they were offered an incentive for completion of the assessments and considered for the standard set of housing assistance programs.

Study Sample Construction

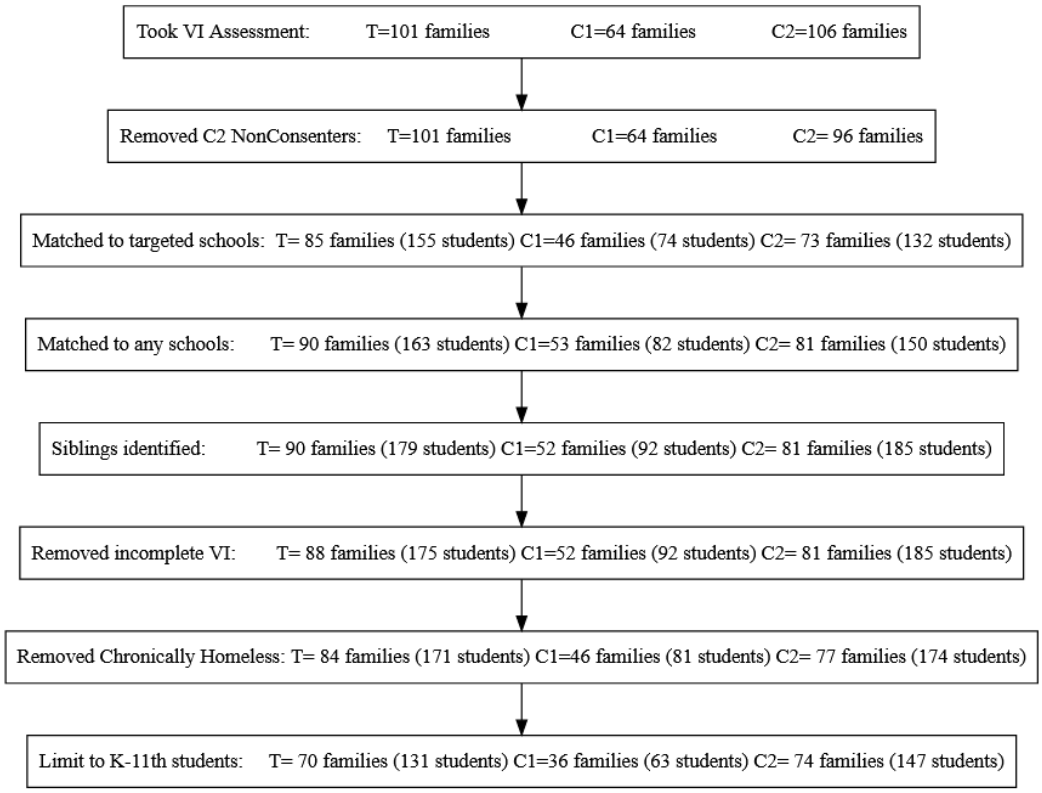
To obtain baseline and outcomes data, the research team linked assessment data, including the Coordinated Entry assessment and Family VI assessment, to administrative data in CPS and HMIS. Data imperfections and other problems limited the study sample considerably, as is shown in exhibit 2. Although 271[13] parents took the assessment, some preferred not to be included in the study, so they were removed. The assessments did not ask for child names or birth dates, presenting a significant challenge when matching to student records in CPS. Not all students in CPS have a parent or guardian listed; those who do might not have the same parent listed who completed the assessment. Furthermore, parent birth date is not recorded in CPS. Matching followed a spiral approach, with the first and most narrow attempt on only the schools targeted for the study, then widening the criteria to match remaining names with parents in schools not targeted for the study, and finally finding other students in the family, defined as having the same address and parent name as a matched student. Initially, 271 families took the assessment, but after matching to CPS, the sample was reduced to 223 families.

A few additional criteria limited the sample further. Two families had incomplete VI assessments and were removed. Program administrators informed the research team that chronically homeless families were prioritized for different housing solutions,[14] reducing the sample by another 14 families. Finally, students falling outside the age range where data could be consistently tracked were removed, leaving only students in kindergarten through 11th grade in the baseline year (the year before assessment). The final sample after all reductions included 180 families: 70 FIT-eligible (T), 36 forming the first comparison group (C1), and 74 forming the second comparison group (C2).

[13] The 271 assessed parents included 165 assessed in 2017–18 (101 with VI scores above the threshold, 64 with VI scores below the threshold) and 106 assessed in 2018–19. These three groups align with the later designated FIT-eligible (T), first comparison group (C1), and second comparison group (C2).

[14] The Coordinated Entry System (CES) is a part of Chicago's CoC that connects people experiencing homelessness to housing opportunities, prioritizing based on a standard housing assessment. Chicago's CES at the time of FIT program rollout prioritized families experiencing chronic homelessness for PSH. Because partners wished to reserve FIT units for families who may not otherwise be prioritized for permanent housing within Chicago's CES at the time, families experiencing chronic homelessness were first referred to family PSH units already available in Chicago's CoC. If a PSH unit was not immediately available, they were housed through FIT.

Exhibit 2. Reductions in Sample



Sources: CPS 2016–22; HMIS 2016–22

Study years align with the published dates of the CPS academic calendar and span from the 2016–17 school year through the 2021–22 school year. Because participants were assessed in two waves about a year apart, the study years follow a staggered design. Outcomes were measured starting during the assessment year and continuing for 3 subsequent years: 2017–18 through 2020–21 for participants in the FIT-eligible (T) and first comparison group (C1), and 2018–19 through 2021–22 for participants in the second comparison group (C2), as is shown in exhibit 3. Baseline characteristics were measured the year before assessment: 2016–17 for participants in the FIT-eligible (T) and first comparison group (C1), and 2017–18 for participants in the second comparison group (C2).

Exhibit 3. Study Timeline

	SY16-17	SY17-18	SY 18-19	SY19-20	SY20-21	SY21-22
FIT-eligible families (T)	T-1	T0	T+1	T+2	T+3	
Comparison group 1 (FIT school, VI < 6) (C1)	T-1	T0	T+1	T+2	T+3	
Comparison group 2 (Non-FIT school) (C2)		T-1	T0	T+1	T+2	T+3

The second comparison group can be further split by high and low VI scores to create four distinct groups within the study: (1) FIT-eligible families, including those in FIT schools with high VI scores; (2) Comparison Group 1, including those in FIT schools with low VI scores; (3) part of Comparison Group 2, including those in non-FIT schools with high VI scores; and (4) part of Comparison Group 2, including those in non-FIT schools with low VI scores. Exhibit 4

provides a summary of the baseline characteristics for the sample overall and across the four subgroups. The majority of students in the sample are in elementary school. This result is not surprising because recruitment occurred in elementary schools, so for older students to be included, they would have to have a sibling who attended a study school. In addition, the vast majority of students in the sample identify as Black and qualify to receive free or reduced-price lunches, roughly one-quarter to one-third have a family member who receives Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI), and less than one-third are employed. In the year prior to the intervention, the average student maintained a 91-percent attendance rate, was enrolled in slightly more than one school, and had an average GPA of 2.75. Some 67 percent of the study sample were living doubled-up, and 30 percent had accessed homelessness services from the CoC, as documented in HMIS. Baseline differences exist between students enrolled in FIT and comparison schools and those with high and low VI scores. However, the modeling approach employed in this study should account for these baseline differences.

Exhibit 4. Baseline Characteristics of Students in the Study Sample

Covariate	(C1) FIT school, Low VI (n=60)	(T) FIT school, High VI (n=87)	(C2) non-FIT school, Low VI (n=44)	(C2) non-FIT school, High VI (n=150)	Overall (n=341)
Elementary Aged	0.70	0.68	0.67	0.72	0.69
Junior High Aged	0.23	0.23	0.23	0.23	0.23
High School Aged	0.07	0.09	0.10	0.05	0.08
Male	0.50	0.47	0.33	0.60	0.48
Black	0.93	0.91	0.98	0.98	0.94
SSI SSDI or Income	0.25	0.24	0.32	0.30	0.27
Employed	0.36	0.17	0.21	0.18	0.21
Disability	0.07	0.18	0.15	0.36	0.21
English as Second Language	0.07	0.09	0.00	0.08	0.07
Free or Reduced Lunch	0.98	0.99	0.98	0.97	0.98
VI Score	3.97	10.18	3.43	9.54	8.03
Enrolled in CPS	0.95	0.79	0.95	0.87	0.86
Attendance	0.92	0.88	0.93	0.94	0.91
Number of Schools	1.07	1.10	1.13	0.99	1.07
GPA	2.77	2.73	2.96	2.61	2.75
STLS Doubled-Up	0.57	0.68	0.83	0.59	0.67
STLS Literally Homeless	0.25	0.29	0.08	0.37	0.27
STLS Not Homeless	0.18	0.03	0.08	0.05	0.06
HMIS Literally Homeless	0.43	0.44	0.03	0.18	0.30
HMIS Days Homeless	48.32	32.95	8.20	16.69	26.43

Sources: CPS 2016–22; HMIS 2016–22

Families in the first wave FIT schools with VI scores above the threshold were eligible for FIT, but not all of them enrolled. Of the 80 families in the study deemed eligible for FIT, 71 (89 percent) ultimately enrolled in the program. Of the 100 families considered not eligible for FIT, only 1 ended up enrolling. After assessment, families waited an average of 216 days (just over 7 months) to move into their FIT housing. Sources of delay included recruiting new or identifying already-existing landlords through Chicago's LIHTF who were willing to serve this special population of families exiting homelessness (as opposed to low-income families generally); ensuring that all units met the standards and codes required by the LIHTF; and supporting families in their unique apartment searches.

Outcomes

The research team examined the effect of the FIT program on families' housing outcomes and their children's school engagement and academic outcomes. Housing outcomes of interest include:

- Whether students were flagged as enrolled in the STLS program in CPS records.
- Whether the adult in the family who completed the assessment reappeared in HMIS as accessing CoC services while experiencing HUD-defined literal homelessness (e.g., accessing emergency shelter, street outreach, transitional housing, or coordinated entry).
- For how many days the adult in the family experienced literal homelessness based on the HMIS data.[15]

School engagement outcomes consist of whether students remained enrolled in CPS, attendance, and the number of schools attended during an academic year. Finally, to measure academic outcomes, the research team examined student GPA.[16]

Analytic Model

The research team estimated the effect of being eligible to participate in the program (the intent to treat or the ITT effect) on outcomes using the following linear mixed-effects model:

$$Y_{ij} = \beta_0 + \beta_1 E_{ij} + \beta_2 FIT_j + \beta_3 E_{ij} * FIT_j + \beta_4 X_{ij} + \beta_5 school_j + g_{ij}$$

where Y_{ij} is an outcome indicator for individual I in school j, E_{ij} is an indicator if student i's family is eligible for treatment based on their VI score, FIT_j is an indicator if school j is one of the initial six schools where families were recruited for the FIT program,[17] X_{ij} is a set of baseline characteristics, $school_j$ is a vector of a school fixed effect indicators, g_{ij} is an error term for individual i in school j.

[15] Coordinated Entry is typically a step taken for those experiencing literal homelessness; therefore, the research team counts it among the literal homelessness service types. The only exception is during the assessment year, T0, when participation in the research study required all families to be assessed using the standard Coordinated Entry.

[16] To mitigate the effect that the shelter-in-place phase of COVID-19 had on outcomes, GPAs during the 2019–20 school year (and years to which the relevant group was compared) were calculated using only the first 3 quarters of grades.

[17] FIT school indicator was measured at the family level; students received the FIT indicator if any child in the same family (defined as having the same address and parent name) was attending one of the six initial FIT schools.

Study Methodology: Qualitative

Employees at two partner agencies (Catholic Charities and HOW) recruited participants for three focus groups, all held during midday hours at one of the partner locations. These were trusted locations for the participants on the west and south sides of Chicago, all were easily accessible by public transportation, and each organization provided a large private room for the focus groups. One focus group included a virtual option, and one participant joined virtually. IEL provided a $50 Visa gift card, a 1-Day Ventra public transportation (bus and train) card, and light refreshments for those able to participate in person. Each focus group lasted approximately 90 minutes and included a total of 23 people. The research team created a semi-structured protocol in an effort to answer the following research questions:

- Does receipt of housing and supportive case management services affect a family's housing stability and student-level outcomes?
- How do doubled-up families' experiences of housing and financial instability compare to those of families who are experiencing literal homelessness (i.e., living in an emergency shelter, interim housing, etc.)?

IEL staff audio-recorded each focus group, and REV.com verbatim transcribed the files. Staff then used inductive thematic coding to analyze the transcripts using NVivo qualitative software. Inductive thematic coding includes deriving meaning and creating themes from the data without the explicit inclusion of prior literature and theory, thus elevating and prioritizing the lived experiences of participants. The research team also used coding reliability analysis, collaboratively interrogating the data to create a codebook that produced rigorous intercoder reliability and consistent findings. The final codebook included 12 parent codes and 18 child codes, and it resulted in four overall themes.

Findings: Quantitative

All study outcomes were tracked during the year in which study families were assessed. FIT families were deemed eligible for the program (T0) and the 3 following academic years (T1–T3). For each outcome and study year, the research team presents the model-adjusted treatment and comparison group averages over time, as well as the estimated treatment effect.

Housing Outcomes

With respect to the three housing outcomes measured, FIT had the most striking effect on homelessness as captured by CPS (STLS status). FIT-eligible families were significantly less likely to be enrolled in the STLS program during all 3 post-treatment years of the study. Exhibit 5 shows that FIT-eligible students' homelessness status, as captured by CPS (enrollment in the STLS program) in the first year, was 32 percentage points lower than those not eligible for FIT. The effect holds in the following years, with STLS enrollment for FIT-eligible students 42 and 34 percentage points lower than non-eligible students in the second and third years, respectively.

Exhibit 5. Estimates and Treatment Effect on Students' STLS Status

Outcome	Time Period	Estimate without FIT (%)	Estimate with FIT (%)	Estimated Treatment Effect (%)
STLS Status	T+1	78.88	46.48	– 32.39*** (11.89)
STLS Status	T+2	77.63	35.50	– 42.13*** (13.29)
STLS Status	T+3	61.86	28.37	– 33.49** (13.13)

Note: Estimated treatment effect confidence noted with asterisks: ***99% (p < 0.01), **95% (p < 0.05), *90% (p < 0.1).
Sources: CPS 2016–22; HMIS 2016–22

FIT-eligible families were also less likely to experience HUD-defined literal homelessness, as measured by drawing on the HMIS data in the first year of the program, with effects diminishing in the second and third years when other sources of pandemic-related relief had become available and more comparison families had become stably housed. Exhibit 6 shows the estimated effect of FIT on literal homelessness. In the first year, FIT-eligible families experienced homelessness nearly 9 percentage points less frequently than non-FIT-eligible families. During the second year, the treatment effect still appeared to decrease homelessness by 5 percentage points, although this difference was not statistically significant.

Exhibit 6. Estimates and Treatment Effect on Literal Homelessness

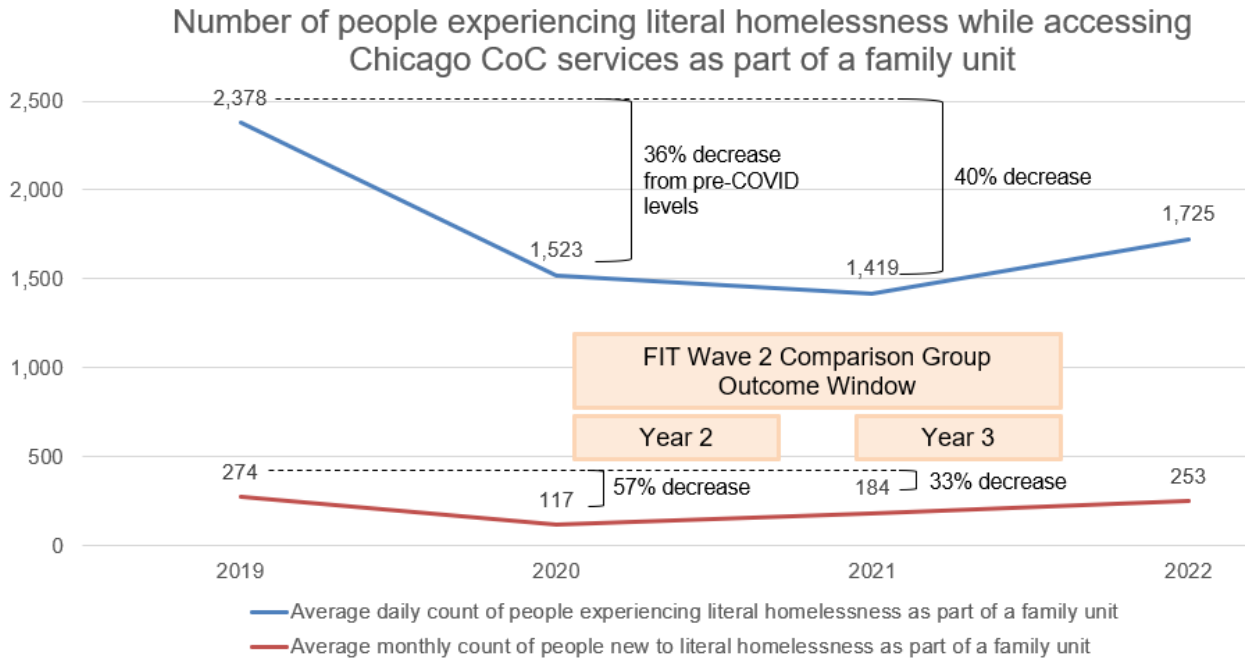
Outcome	Time Period	Estimate without FIT (%)	Estimate with FIT (%)	Estimated Treatment Effect (%)
Homeless	T0	57.14	72.33	15.19 (24.65)
Homeless	T+1	14.15	5.54	– 8.62*

Outcome	Time Period	Estimate without FIT (%)	Estimate with FIT (%)	Estimated Treatment Effect (%)
Homeless	T+2	9.34	4.38	(5.13) – 4.96 (5.36)
Homeless	T+3	0.25	3.94	3.69 (4.36)

Note: Estimated treatment effect confidence noted with asterisks: ***99% (p < 0.01), **95% (p < 0.05), *90% (p < 0.1).
Sources: CPS 2016–22; HMIS 2016–22

For context, by the second year, the wave two comparison group families were experiencing the pandemic in full force (during school year 2020–21), whereas the wave one families (most of whom received FIT) were only beginning to experience shelter-in-place in the spring (during school year 2019–20). Policies like the eviction moratorium, child tax credit, extended unemployment benefits, and Coronavirus relief funds enacted during the pandemic may have mitigated housing crises for non-FIT families and thus had a leveling effect on housing outcomes. The comparison group was much less likely to experience literal homelessness than they would have been without these additional pandemic-era benefits in place. As shown in exhibit 7, on an average day, the number of families experiencing homelessness while accessing CoC services significantly dropped during the pandemic.

Exhibit 7. Average Count of Individuals Accessing CoC Services While Experiencing Literal Homelessness in Chicago (2019–22)



Source: All Chicago, 2021 and 2022 CoC Systems Goals Report

By the third year, both study waves were experiencing the pandemic, albeit in different stages, and treatment appears to have a null effect on housing outcomes.

Exhibit 8 shows the effect of FIT on days of literal homelessness. Although not statistically significant, treatment had a decreasing effect on the number of days homeless in the first year, with FIT-eligible families experiencing 11 fewer days compared to those not eligible. In years two and three, the treatment effects diminished to 4 days fewer, then 5 days more, respectively, and neither result was statistically significant. The lack of significant effects on days homeless in the latter years of the study again may be a result of pandemic relief becoming broadly available.

Exhibit 8. Estimates and Treatment Effect on Days of Literal Homelessness

Outcome	Time Period	Estimate without FIT	Estimate with FIT	Estimated Treatment Effect
Days Homeless	T0	128.84	120.35	– 8.49 (30.57)
Days Homeless	T+1	14.35	3.12	– 11.24 (8.14)
Days Homeless	T+2	8.98	5.38	– 3.6 (6.4)
Days Homeless	T+3	0.24	5.82	5.58 (5.93)

Note: Estimated treatment effect confidence noted with asterisks: ***99% (p < 0.01), **95% (p < 0.05), *90% (p < 0.1).
Sources: CPS 2016–22; HMIS 2016–22

The fact that FIT-eligible families experienced *any* literal homelessness after enrollment in permanent housing requires some explanation. As previously noted, nine families were eligible but did not receive FIT. Furthermore, another nine families enrolled in FIT but exited the program during the 3-year study period. In addition, two families who waited over a year for housing accessed homelessness services during their long wait. These three groups—those eligible but not treated, those who enrolled but ultimately dropped out of treatment, and those with wait times over a year—explain why some families in the FIT-eligible group experienced homelessness.

School Engagement Outcomes

This study suggests that the students of FIT-eligible families were more likely to remain enrolled in CPS. Exhibit 9 shows the estimated effects of FIT eligibility on continued enrollment in CPS. The first-year estimates show that 92 percent of FIT-eligible families were still enrolled in CPS, compared to 85 percent of non-FIT-eligible families, a nearly 7-percentage point difference. Although this difference is not statistically significant, 72 percent of the confidence interval falls above zero—a promising finding. In year 2, the treatment effect grew to nearly 12 percentage points (with 85 percent of the confidence interval falling above zero); the year 3 effect was closer to 8 percentage points (73 percent of the confidence interval above zero). The consistently higher levels of continued enrollment for FIT-eligible students, although not statistically significant, suggest that FIT enabled families to stay enrolled in school.

Exhibit 9. Estimates and Treatment Effect on Continued Enrollment in CPS

Outcome	Time Period	Estimate without FIT (%)	Estimate with FIT (%)	Estimated Treatment Effect (%)
Continued Enrollment in CPS	T0	76.53	89.55	13.02** (6.48)
Continued Enrollment in CPS	T+1	85.06	91.78	6.71 (7.64)
Continued Enrollment in CPS	T+2	71.05	82.53	11.48 (8.48)
Continued Enrollment in CPS	T+3	75.09	83.36	8.26 (9.24)

Note: Estimated treatment effect confidence noted with asterisks: ***99% (p < 0.01), **95% (p < 0.05), *90% (p < 0.1).
Sources: CPS 2016–22; HMIS 2016–22

Exhibit 10 reflects the treatment effect on student mobility, measured using the number of schools attended over the course of the school year. Like the previous school engagement outcome, FIT-eligible students initially appeared better off than their counterparts, but statistical significance remains elusive. With FIT eligibility, students attended an estimated 1.3 schools in the first year, compared to 1.5 schools for families without FIT eligibility, a decrease of 0.2 schools per year. In year 2, the gap diminished to 0.09 fewer schools for FIT-eligible students, and by year 3, the two groups were nearly identical. Over the entire 3-year period, both groups' number of schools attended decreased. Much of this stabilizing may be attributed to the pandemic, with shelter-in-place orders and COVID-19 relief funding prompting and enabling even the non-FIT-eligible families to stay in one place.

Exhibit 10. Estimates and Treatment Effect on Number of Schools Attended

Outcome	Time Period	Estimate without FIT	Estimate with FIT	Estimated Treatment Effect
Number of Schools Attended	T0	1.47	1.51	0.04 (0.10)
Number of Schools Attended	T+1	1.48	1.25	– 0.23 (0.17)
Number of Schools Attended	T+2	1.23	1.14	– 0.10 (0.08)
Number of Schools Attended	T+3	1.10	1.11	0.02 (0.10)

Note: Estimated treatment effect confidence noted with asterisks: ***99% (p < 0.01), **95% (p < 0.05), *90% (p < 0.1).
Sources: CPS 2016–22; HMIS 2016–22

The research team found no evidence that FIT eligibility had any effect on attendance. As seen in exhibit 11, the two groups tracked closely with one another all 3 years, with FIT-eligible students

at a 91-percent attendance rate in the first year compared to 89 percent for non-FIT-eligible students, a gap of just 2 percentage points. In year 2, the gap remained narrow, with eligible students attending at a rate of 89 percent compared to 87 percent for non-eligible students. A drastic drop in attendance rate occurs for both groups in the third year, with treatment-eligible students in attendance only 68 percent of the time, compared to 69 percent for the comparison group. Year 3 for the first wave coincided with the virtual learning school year 2020–21, whereas the second wave's year 3 marked the return to in-person learning during 2021–22.

Exhibit 11. Estimates and Treatment Effect on School Attendance

Outcome	Time Period	Estimate without FIT (%)	Estimate with FIT (%)	Estimated Treatment Effect (%)
Attendance	T0	89.61	88.95	– 0.66 (2.14)
Attendance	T+1	89.10	90.67	1.57 (3.45)
Attendance	T+2	87.03	88.70	1.67 (6.30)
Attendance	T+3	69.05	68.31	– 0.74 (7.23)

Note: Estimated treatment effect confidence noted with asterisks: ***99% (p < 0.01), **95% (p < 0.05), *90% (p < 0.1).
Sources: CPS 2016–22; HMIS 2016–22

Academic Outcomes

Exhibit 12 displays the results of the last outcome estimated, GPA. The research team found no evidence that FIT-eligible students had higher GPAs than comparison students. The two groups tracked one another closely throughout the 3-year study, with none of the estimates bearing any statistical significance. In the first year after enrollment, FIT-eligible students had an estimated 2.6 GPA compared to 2.5 for their counterparts. Both groups received a 2.7 GPA in year 2. In year 3, the groups were again only one-tenth of a point apart, with treatment-eligible students earning a 2.4 GPA compared to 2.5 for their counterparts.

Exhibit 12. Estimates and Treatment Effect on GPA

Outcome	Time Period	Estimate without FIT	Estimate with FIT	Estimated Treatment Effect
GPA	T0	2.48	2.60	0.12 (0.24)
GPA	T+1	2.46	2.64	0.18 (0.29)
GPA	T+2	2.68	2.65	– 0.03 (0.35)
GPA	T+3	2.47	2.36	– 0.11

Outcome	Time Period	Estimate without FIT	Estimate with FIT	Estimated Treatment Effect
				(0.33)

GPA = grade point average.
Note: Estimated treatment effect confidence noted with asterisks: ***99% (p < 0.01), **95% (p < 0.05), *90% (p < 0.1).
Sources: CPS 2016–22; HMIS 2016–22

Findings: Qualitative

In focus group conversations, participants discussed their experiences living with housing instability and literal homelessness, navigating the FIT application process, and the impact the program had on them and their families. The research team identified four main themes among the data that were consistently expressed across all three focus groups: positive program experiences; new (unintended) challenges; support networks; and child-focused outcomes.

Theme 1: Positive Program Experiences

Participants across all focus groups expressed overwhelmingly positive experiences with enrolling in FIT and working with program staff. School staff ranging from STLS liaisons, advocates, and teachers shared information with eligible families and encouraged them to apply.

> *"I learned because my kids, they go to HAL, and they have a… I don't know if she's a teacher, but she ended up asking me about my living situation with my kids and then she was like, 'Oh, well we started this new program. Do you want to be involved?' I was like, okay, I'll try it out."*

The application process was low-barrier for participants, with all of them noting that they applied either in person or via the phone, and all at the convenience of their schedules:

> *"So over the phone, they would tell you if you're qualified for intake or not, at that very moment. So I called and I explained to them my story and what I was going through. And the next day I was supposed to be there at eight o'clock for my intake. And they send you to a case manager… They fed us, it was me and my smallest kids. They fed us a hot meal, it was a vegetable soup… And he assisted me with filling out the application… was called the same day and the next day."*

Once participants applied, went through intake, and were approved, they then had to wait for a housing placement. When asked if they faced any obstacles or challenges in the application or enrollment process, one respondent replied, "I feel like the only challenge was waiting. Just waiting."

> *"Well, I filled out for the program around this time last year (October) and I didn't really get a call back until March, May, April, in that area. I think I moved in a month after they called me."*

The participants were careful to explain that, in their view, the long waits were a result of limited housing supply and the paperwork needed from landlords, not FIT program staff or case management teams.

> *"The only thing that was challenging was the process of finding somewhere to go and them accepting the subsidy that you all offer. Other than that, my process, I think I did it in like March. I moved in my apartment in June."*

Overall, participants reported positive programmatic experiences in the application process and enrollment, and they attributed all of those to FIT program and partner agency staff:

> *"And the support system of a care manager and staff, that's really thoroughly important. You know what I mean? Because a lot of times, if you get in these programs and you don't got nobody structured with you going through these things, you can have it and lose it."*

"So they're really looking out for you and your kids, and you being like, "I need help," they can help you. They can help you with daycare. They might could help you with transportation to get your kids back and forth to school. You've just got to speak up."

"And so my case manager, therapy people, all of them are beautiful."

Theme 2: New (Unintended) Challenges

Once enrolled in FIT, after the waiting was over, participants signed leases and moved into their new homes. Although this proved seamless and without issue for a few, the majority of focus group participants expressed concerns about their housing conditions, all surrounding hyper-surveillance by landlords and unsafe physical conditions of the homes. The Chicago LIHTF approved each landlord and their properties as housing options for FIT participants. This process created a time lag because landlords had to go through the formal process to be approved, and they often had to make improvements to their units to have them inhabited. This formal process also created an uneven power balance between tenant and landlord that left FIT participants at a disadvantage because they had to live in an approved unit and adhere to the rules set by each individual landlord.

The primary negative issue that nearly all participants described was feeling hyper-surveilled by their landlords, with one noting, "I just think we're watched a lot. Like every move is watched." One landlord installed cameras facing tenants' back doors to keep track of who was entering the homes, pressuring participants to not have guests or company of any kind:

"[The landlord] kept jumping down my throat about, 'This apartment is just for you and your kids... [your boyfriend] can't come over. He can't do none of that.' And I'm just like, 'He's the only person with a car, so he has to take them back and forth to school. So you're saying that he can't come over there, that's a problem because he's helping me out.' And then I told them, 'I don't have any other family.' I don't. My brother all the way in Indiana, my sister all the way in Mississippi…So, it's just really me and it's like you just want it to just be me, and I can't do everything by myself, especially with working."

Other landlords entered residences without permission and consistently inquired about the private lives of participants:

"Well, what y'all doing in here?" Like, "What you mean what we doing in here? Nothing. Sleeping, eating. That's what we're doing. We ain't messing up the apartment, nothing."

"They make you feel uncomfortable, especially [the landlord]. He was asking a lot of intrusive questions, because I'm not working. If you're not working, how are you going to pay your light bill? How are you going to pay your gas bill?... But a light bill, gas bill, your love life and stuff and all different type of personal questions, that's not the way to go, especially if you want somebody to stay in your property, you want them to be as comfortable as possible."

Additionally, participants noted that landlords and their property managers changed the rules for them after they moved in, and they did so because they were receiving the FIT subsidy:

"Because if you're messing with their livelihood, and what I mean by livelihood, is what they've established and calling home. How can you tell me that I can't do this, I can't do that, I can't have this, I can't have that? We're all grown. I have kids. This is a great big

old backyard and you don't want nobody in the backyard playing. I can't barbecue with my family; I can't listen to no music if you're able to hear it outside my door. But before I moved in, why didn't you tell me all these things to give me a choice?"

"I just feel like even though we're in this program and the program pays a percentage, we should still be able to do what we want to do. There shouldn't be no set boundaries, because we're grown and we still have to pay rent, just not as much as the next person. We still have to pay something. You can't be there and not pay anything. So still give us the same respect that you would give somebody that's paying the full percentage."

Finally, landlords and property managers failed to adequately fix hazardous living conditions for participants, making cosmetic changes so the units would pass cursory inspections but not investing in quality maintenance and repairs. As stated by one participant and echoed by others, "They do a rush job to get you in just to get the money." Another noted, "It's not done right but it's done to look right." According to participants, the landlords did rush jobs because of their biased thoughts about the housing subsidy and the participants themselves:

"A lot of the landlords say that it's different rules because we're in this program, so if we was paying regular rent, they would come faster, but since we're in this program, [they don't] because I went a whole week and a half without a refrigerator."

"Like I said, my kitchen sink had to be replaced because there was a knife hole in it, and they were like, 'How did a knife hole get in there?' And I told them, 'I just moved in here. I don't have nothing.' I didn't have silverware, pots, pans, stuff like that. I didn't have none of that stuff, let alone a knife. So I'm like, "No, I didn't do that." The tub was stopped up. The toilet wasn't flushing. I literally had to scrape some putty out of the tub. I had to work a miracle with the toilet, but it got to working, but I had to fix it. I don't know. They just pretty much reassured me that everything was going to be okay, but it wasn't okay."

"I like where we stay at, but like I said, the property manager makes it hard, especially knowing that you're a single mother and stuff like that. They make it seem like the kid's tearing up the apartment when all of the whole time, the apartment not up to date to begin with."

"The way they got our pipes in ours sinks is that they got it going down and then it's running into mine and then it go down. So [upstairs neighbor] was pouring bleach down her sink once she get done washing her dishes and stuff, and I called them because I'm like, 'Why is her water coming up through my sink?' They came and put in Drano. By her pouring bleach down her sink, it was mixing with the Drano. It was starting a fire underneath my sink."

From live wires protruding from electrical outlets to missing windows, inoperable or absent fire detectors, and stairs caving in, the dangers were acute and plentiful. When asked why they accepted housing in such conditions, the majority of participants noted that their choices were limited. They had been housing unstable or literally homeless for so long that they didn't want to lose the opportunity to secure a home for themselves and their children. Although they could complain to their case managers and gain advocacy through that avenue, one stated, "I'm afraid to lose the place because y'all are complaining about this." While all participants were housing

stable in one sense, criticizing the living conditions could lead to them being homeless once again.

Theme 3: Support Networks

Whereas all of the participants had experienced varying levels of housing instability or literal homelessness, they did have existing support networks that provided much-needed assistance, especially with their school-aged children. However, the surveillance and scrutiny of the landlords and property managers made it difficult for participants to tap into their resources in a meaningful way, creating additional stress.

> *"You're not helping, and that's one thing that I don't like, when people say, "I'm here to help," but you're not helping. You make it more stressful for people, especially people that have kids."*

> *"I am a single parent. I do get help from other individuals, and you're not going to stop the help that I get because you're not going to be the help that I need. And my brother, he's at work now. When I leave here, I'm going home. I'm not picking them kids up, he's going to go pick my kids up. That's just how it is. Yesterday I worked from 12:00 to 8:00. My brother picked them kids up and took them home, and he set there with them until I got there, so you're not going to dictate and stop what I got going on, because I got to do what I got to do. You want your rent, you want your bills paid while I stay there, so let me do what I need to do."*

> *"I feel like they should find a lot more landlords that are willing to work with the single moms and the kids freely and not try to basically hold something against you. And that's another thing that I feel like with my landlord. She's trying to hold stuff against you. Like she'll say little comments about if you need help, and it's just like, if you really didn't want to be in this program, you didn't want to be involved with single mothers and their kids, you should have just told them no."*

The participants, particularly the single women with young children, felt strained by their choices—to stay in their new housing units and adhere to the constraints of the landlords, or maintain their support networks and potentially lose their homes. Unfortunately, losing their much-needed help with their children caused participants to also lose their employment. One participant noted that her male friend used to help with childcare while she worked, but her landlord disapproved of him coming into the home, and as she stated, "I didn't want to lose the place because I don't want my kids to be… So I cut that out, so then I'm jobless again."

Theme 4: Child-Focused Outcomes

The final theme attended to the children of the participants and whether those children had seen improvements in their schooling experiences and academic outcomes. When asked directly how their children were doing in school now that they were all stably housed, all participants vaguely responded with basic adjectives, such as "great," "good," or "better." The participants were clear—they chose their housing with the neighborhood school in mind, even when they disapproved of the housing itself.

> *"So, I wanted to go to a safe place where I could think and [get] my mind together and reset my kids and have this plan in this routine on how we're going to relocate, live and there [they'll] go to [their] schools."*

"And when they offered, I took [the house] because it's right across the street from the daycare."

"We get off at Lake and then we get on the Laramie bus to Huron and then I let them walk down the street to the school. So it's convenient, but at the same time it's like I don't want to stay where I'm at."

Participants' details of their children's schooling experiences centered around engagement and prior relationships with school staff. Parents made significant connections with school employees when they were housing unstable and literally homeless, and these bonds continued once they were stably housed.

"My son, he was... One of the gym teachers became his godfather and just stuck with him, stuck with our family through the whole time of that. Yeah, for 5 years we just going strong, you know what I'm saying? Because he was like, 'Man, a lot of people... You don't know who looking at you.' You know what I'm saying? And that was just awesome."

"... they used to come get my kids from outside at the shelter we were at and brought them all the way back out to their schools out here, give them money, give them things, let us wash our clothes at their house, just beautiful stuff."

"She [STLS liaison] gave out coats, she gave out boots, gloves, fleece sweaters. Anything you need and you talk to her, she'll give it to you."

The receipt of housing and supportive case management services from the FIT program greatly impacted participants' lives, some in expected ways and others that resulted in additional stressors and challenges. The research team postulated that there would be differences between the experiences of those doubled-up and those literally homeless before the program; for example, we expected doubled-up families to have fewer episodes of trauma and to be more discerning with the housing units offered because they were housed. However, no differences surfaced—all of the participants had faced and continued to face significant traumas, and the stable housing was welcomed, even when it was unsafe or failed to meet their families' needs. In the end, all of the focus group participants were appreciative of the program, and even with the unintended challenges, they were relieved that the program existed.

"And we haven't been homeless in four years, so it works."

"*I say thank you to FIT, thank you to the city, come up with such programs like this."*

"It's really a blessing to be a part of their program that involved me and my children."

Study Limitations

Several limitations to the study design and implementation should be considered while reviewing outcomes. First, because only 89 percent of eligible families ultimately were housed through the FIT program, the intent to treat estimates presented here should be considered a lower-bound estimate of impact. Second, unforeseen data collection and matching complications further limited an already-modest study sample size. The smaller study sample results in larger confidence intervals, limiting the precision of treatment estimates. Last and perhaps most importantly, the global COVID-19 pandemic profoundly affected the educational experiences of students and the housing support landscape writ large. Because of the staggered design, treatment and comparison families experienced the pandemic at different times in the followup period, adding another layer to the interpretation of outcomes.

Conclusion and Discussion

Despite the challenges of implementing a new program in the midst of an unprecedented global pandemic, the FIT program was successful in identifying and housing eligible families. The program was successful in housing 89 percent of eligible families, and 3 years after program entry, 87 percent remained housed. FIT significantly decreased students' likelihood of enrolling in the STLS program and accessing homelessness services like emergency shelter in the first year of the study. Although no evidence indicated that FIT increased attendance or GPA, the research team did find suggestive evidence that FIT students remained enrolled in CPS and attended fewer schools, particularly during the initial 2 years, reinforcing the intuitive notion that furnishing students with stable housing allows families to move schools less frequently and maintain their children's academic engagement.

Program participants were overwhelmingly positive about the need for the housing assistance that the FIT program offered and appreciated the support they received from case managers. They reported that the housing voucher allowed them to remain close to their child's school, supporting continued engagement. However, program participation came with some unintended consequences. Specifically, some program participants reported that receiving a FIT subsidy came with burdensome landlord surveillance and limited understanding of the support they were receiving and needed to continue receiving from their informal kin networks.

This study does have limitations. The small initial study sample, coupled with imperfect program take-up and an inability to track all of the study participants in the administrative data, limited the study's statistical precision to detect program effects. Furthermore, the emergence of a global pandemic, which fundamentally altered schooling, the housing and rental market, and the housing supports available to comparison families, may have further attenuated the effects of the FIT program.

Despite these limitations, the study found promising evidence that programs like FIT can increase the housing stability and academic engagement of families facing literal homelessness and living doubled-up. This development is a promising one that warrants the attention of school administrators, housing service providers, and policymakers alike. To build on this evidence, policymakers in Chicago or as part of pilots in other locations around the country should consider delivering permanent supportive housing to a larger number of families in a way that would allow for more definitive evidence on the effectiveness of these programs. Specifically, conducting a randomized controlled trial with a larger sample could produce a more definitive understanding of the interaction between providing housing supports to families and the academic outcomes of their children.

As policymakers and practitioners either in Chicago or in other locations around the nation consider expanding programs like FIT, they should continue to center the voices of the program's users when making implementation decisions. Understanding the lived experience of FIT families could help alleviate some of the program's unintended consequences and help leverage rather than disempower the kin networks from which they may already be receiving support. Specifically, allowing participants to collectively broker lease agreements with landlords alongside program staff may lead to decreased power imbalances and increased alignment of expectations for all parties.

Far too many families continue to experience housing instability in this country with detrimental consequences for their children's schooling outcomes. Continuing to refine and learn from

efforts like the FIT program will be critical to stabilizing and supporting these families and setting up their children to realize their full potential.

Appendix A

The Family Vulnerability Index (VI) score is calculated from assessment questions as follows:

- 2 points for any current family separation.
- 2 points for any current or past substance use problem.
- 2 points for any current involvement with the child welfare system.
- 2 points for any serious medical or behavioral condition.
- 2 points if ever had a child in adoptive or foster care.
- 2 points for experiencing trauma as an adult.
- 2 points for any current or past mental health problem.
- 2 points for experiencing trauma as a child.
- 2 points for a child with a serious medical or behavioral problem.
- 1 point if parent was ever in foster or non-parent care.
- 1 point if experienced homelessness more than 3 times in 3 years.
- 1 point if respondent is female and had a child before age 20.
- 1 point if meets chronic homelessness definition.
- 1 point for each child under 5.
- 0.5 point for each child 5 or older.
- -1 or -2 points if childhood trauma has very little or no effect on current life.
- -1 to -2 points if adult trauma has very little or no effect on current life.

References

Adam, Emma K., Bonnie Klimes-Dougan, and Megan R. Gunnar. 2007. "Social Regulation of the Adrenocortical Response to Stress in Infants, Children, and Adolescents: Implications for Psychopathology and Education." In *Human Behavior, Learning, and the Developing Brain: Atypical Development,* edited by D. Coch, G. Dawson, and K.W. Fischer. New York: The Guilford Press.

Bronfenbrenner, U. 1986. "Ecology of the Family as a Context for Human Development: Research Perspectives," *Developmental Psychology* 22 (6): 723–742.

Brumley, Benjamin, John Fantuzzo, Staci Perlman, and Margaret L. Zager. 2015. "The Unique Relations Between Early Homelessness and Educational Well-Being: An Empirical Test of the Continuum of Risk Hypothesis," *Children and Youth Services Review* 48: 31–37.

Chicago Public Schools (CPS). 2022. *Racial/Ethnic Report 2020-2021*. https://www.cps.edu/about/district-data/demographics/.

City of Chicago. 2018. City of Chicago Shares Latest Update on Families in Transition Program, City of Chicago. https://www.chicago.gov/city/en/depts/fss/provdrs/emerg/news/2018/june/city-of-chicago-shares-latest-update-on-families-in-transition-p.html.

Conger, Rand D., Katherine J. Conger, and Monica J. Martin. 2010. "Socioeconomic Status, Family Processes, and Individual Development," *Journal of Marriage and Family* 72 (3): 685–704.

Cutuli, J.J., and Janette E. Herbers. 2019. "Housing Interventions and the Chronic and Acute Risks of Family Homelessness: Experimental Evidence for Education," *Child Development* 90 (5): 1664–1683. https://doi.org/10.1111/cdev.13041.

Cutuli, J.J., Christopher David Desjardins, Janette E. Herbers, Jeffrey D. Long, David Heistad, Chi-Keung Chan, Elizabeth Hinz, and Ann S. Masten. 2013. "Academic Achievement Trajectories of Homeless and Highly Mobile Students: Resilience in the Context of Chronic and Acute Risk," *Child Development* 83 (3): 841–845. https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3566371/pdf/nihms408339.pdf.

Duncan, Greg, Wei-Jun Jean Yeung, Jeanne Brooks-Gunn, J. and Judith Smith. 1998. "How Much Does Childhood Poverty Affect the Life Chances of Children?" *American Sociological Review* 63: 406–423.

Fantuzzo, John W., Whitney A. LeBoeuf, Chin-Chih Chen, Heather L. Rouse, and Dennis P. Culhane. 2012. "The Unique and Combined Effects of Homelessness and School Mobility on the Educational Outcomes of Young Children," *Educational Researcher* 41: 393–402. DOI: https://doi.org/10.3102/0013189X12468210.

Fantuzzo, John W., Whitney A. LeBoeuf, Benjamin Brumley, and Staci Perlman. 2013. "A Population-Based Inquiry of Homeless Episode Characteristics and Early Educational Well-Being," *Children and Youth Services Review* 35: 966–972.

Fantuzzo, John W., and Staci Perlman. 2007. "The Unique Impact of Out-of-Home Placement and the Mediating Effects of Child Maltreatment and Homelessness on Early School Success," *Children and Youth Services Review* 29 (7): 941–960. http://dx.doi.org/10.1016/j.childyouth.2006.11.003.

Gubits, Daniel, Marybeth Shinn, Michelle Wood, Stephen Bell, Samuel Dastrup, Claudia D. Solari, Scott R. Brown, Debi McInnis, Tom McCall, and Utsav Kattel. 2016. *Family Options Study: 3-year Impacts of Housing and Service Interventions for Homeless Families.* Washington, DC: U.S. Department of Housing and Urban Development.

Hallberg, Kelly, Shantá Robinson, Anne Driscoll, Emily Metz, Stephen Stapleton, and Gina Cusing. 2021. *'Known, Valued, Inspired': New Evidence on Students Experiencing Homelessness.* Chicago: The University of Chicago Inclusive Economy Lab.

Herbers, Jannette E., J.J. Cutuli, Laura M. Supkoff, David Heistad, Chi-Keung Chang, Elizabeth Hinz, and Ann S. Masten. 2012. "Early Reading Skills and Academic Achievement Trajectories of Students Facing Poverty, Homelessness, and High Residential Mobility," *Educational Researcher* 41: 366–374.

National Center for Homeless Education (NCHE). 2021. "National Overview." Brown's Summit, NC: NCHE. https://profiles.nche.seiservices.com/ConsolidatedStateProfile.aspx.

Obradovic, Jelena, Jeffrey D. Long, J.J. Cutuli, Chi-Keung Chan, Elizabeth Hinz, David Heistad, and Ann S. Masten. 2009. "Academic Achievement of Homeless and Highly Mobile Children in an Urban School District: Longitudinal Evidence on Risk, Growth, and Resilience," *Development and Psychopathology* 21: 495–518.

Schwartz, Amy Ellen, Keren Mertens Horn, Ingrid Gould Ellen, and Sarah A. Cordes. 2020. "Do Housing Vouchers Improve Academic Performance? Evidence from New York City," *Journal of Policy Analysis and Management* 39 (1): 131–158. https://doi.org/10.1002/pam.22183.

U.S. Department of Housing and Urban Development (HUD). 2018. *The 2017 Annual Homeless Assessment Report (AHAR) to Congress: Part 2: Estimates of Homelessness in the United States*. Washington, DC: HUD, Office of Community Planning and Development. https://www.huduser.gov/portal/sites/default/files/pdf/2017-AHAR-Part-2.pdf.

Votruba-Drzal, Elizabeth. 2006. "Economic Disparities in Middle Childhood Development: Does Income Matter?" *Developmental Psychology*: 1154–1167.

Yeung, W. Jean, Miriam R. Linver, and Jeanne Brooks-Gunn. 2002. "How Money Matters for Young Children's Development: Parental Investment and Family Processes" *Child Development* 73: 1861–1879.

U.S. Department of Housing and Urban Development
Office of Policy Development and Research
Washington, DC 20410-6000

June 2024