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Over the past 30 years, the U.S. Department of Housing and Urban Development (HUD) has increasingly focused on promoting the self-sufficiency of housing assistance recipients through several initiatives, such as Jobs Plus, Family Self-Sufficiency (FSS), and the Rent Reform Demonstration. Though the programs have taken different approaches to helping families move toward self-sufficiency and employment, evaluations of these initiatives arrive at a common understanding. HUD-assisted working-age households without disabilities largely work when they can work, but they face numerous barriers to improvements in employment and earnings, including, but not limited to, low levels of education, caregiving responsibilities, transportation difficulties, and physical and mental health problems. HUD's program demonstrations discussed in this article designed to test employment and earnings initiatives have not been resourced to address these deep needs. Recent evaluations of these programs provide evidence of success for some groups but also many challenges.

This article describes what has been learned about the successes and limitations of the employment and self-sufficiency demonstrations and programs, considers plausible reasons for the findings (including the barriers already mentioned), suggests additional potential directions for further evaluation, and considers possible innovations that could be applied to these programs in the future if sufficient resources are made available.

Context

Stable, affordable housing is a platform for individual and family well-being. It supports employment (Dauth, Mense, and Wrede, 2024; Desmond and Gershenson, 2016; Marçal, Choi, and Showalter, 2023) and health (e.g., Sandel et al., 2018) and may improve one's sense of self-efficacy (Pruitt et al., 2018). For HUD-assisted households, the assistance received improves housing stability, which in turn can improve job stability. Having a stable residence may also improve access to employment opportunities. In addition, safe, affordable housing supported through HUD assistance can serve as a foundation on which to build greater self-sufficiency, potentially through engagement with programs like Jobs Plus and FSS.

It is often forgotten that most working-age residents of HUD-assisted housing without disabilities are employed. An analysis of December 2023 data indicated that 79 percent of HUD-assisted working-age households without disabilities had worked within the prior 3 years, and 60 percent had wage earnings in 2023. Almost one-half of residents with work over the prior 3 years had worked in all 12 quarters, with the remainder experiencing frequent spells without work

[1] The contents of this article are the views of the author and do not necessarily reflect the views or policies of the U.S. Department of Housing and Urban Development or the U.S. Government.

(PD&R analysis of 2021–2023 PIC data). Ample evidence suggests that the assisted housing platform can help more residents achieve stable employment, avoid involuntary underemployment, and obtain better jobs. This article summarizes what we have learned from recent demonstrations, but assessing the efficacy of HUD's self-sufficiency programs is challenging. There are many ways to define self-sufficiency. Evaluations of HUD's programs have primarily focused on employment, earnings, and, to some extent, credit and material hardship, as these are key targets of the programs. However, self-sufficiency could also be conceptualized and measured using measures of asset building (which is assessed for FSS), job retention and/or job quality, homeownership, having sufficient funds to pay for an unexpected expense, and so forth. Future efforts to evaluate self-sufficiency programs should consider these measures in their design.

Overview of the Initiatives

Jobs Plus

The original demonstration of Jobs Plus, the Jobs-Plus Community Revitalization Initiative for Public Housing Families (Jobs-Plus), ran from 1998–2003 and was deployed in six locations: Baltimore, MD; Chattanooga, TN; Dayton, OH; Los Angeles, CA; St. Paul, MN; and Seattle, WA. The key goals were increased employment and earnings and decreased welfare receipt. As noted above, most working-age HUD-assisted residents without disabilities worked in the year prior to the baseline survey of the program evaluation; on average, nearly 70 percent of residents in the Jobs-Plus developments had been employed, and just over one-half had been employed full time. About one-half of households had also received some cash welfare—i.e., AFDC/TANF or General Assistance (Bloom et al., 2005). The initial evaluation demonstrated some success in terms of improved employment and earnings in the three stronger implementation sites but not at the other three locations (Bloom et al., 2005). New York City, NY, and San Antonio, TX, later replicated the program in the mid- to late-2000s and early 2010s, also with some positive results (Miller et al., 2021; Tessler et al., 2017). A funded implementation of the Jobs Plus Pilot Program (later named the Jobs Plus Program) was approved in 2014, and implementation started in 2015. In this iteration, public housing authorities (PHAs) received non-renewable grants for 48 months (54 months for later cohorts), with 60 grants awarded by May 2023 (Castells et al., 2021). Increased employment and earnings continued to be key goals.

The Jobs Plus programs have several key features. First, they are place-based initiatives. Second, they are designed to operate at saturation levels within the community. Third, they are built around three key components: (1) onsite employment-related services and activities, (2) rent-based financial incentives, and (3) community support for work (Bloom et al., 2005). Onsite services provide residents an opportunity to receive employment support where they are located. Financial incentives are based around an earned income disregard so that the rent contributions of participants do not rise as they increase their incomes for up to 48 months (Bloom et al., 2005; Verma et al., 2019). "Community support for work" is aimed at leveraging internal and external social networks to support work, including collaboration between residents in sharing employment opportunities (Bloom et al., 2005). The original Jobs-Plus demonstration required that grantees put together a collective including representation from the PHA, residents, the welfare department, the workforce development agency, and other local partners, such as nonprofit service providers (Bloom et al., 2005). Although this requirement caused some challenges (Bloom et al., 2005), evaluators of the expanded Jobs Plus program identified it as critical, noting that the lack of such a mandatory structure in the Jobs Plus Program resulted in significant challenges (Tessler et al., 2017). The statute for the Jobs Plus implementation requires that PHAs have partnerships with the local Workforce Investment Board.

Jobs Plus programs have been relatively well evaluated over time, allowing a sufficient understanding of short-, medium-, and long-term outcomes (at least as related to the original demonstration) and suggesting how outcomes may change with larger-scale implementation.

Family Self-Sufficiency

The FSS program was established in 1990, but evaluation was limited until the national impact evaluation was commissioned in 2012. Case studies of Rockford, IL (Anthony, 2005), Denver, CO (Santiago, Galster, and Smith, 2017; Santiago and Leroux, 2022), and Pittsburgh, PA (Bert, 2020), indicated some benefits from participation but also highlighted low graduation rates. Studies of two other special FSS programs—one in New York City, NY, and one in the Boston, MA, area—demonstrated increases in employment and earnings for certain groups (Nunez, Verma, and Yang, 2015; Verma et al., 2013; Verma et al., 2017) and, in some cases, better credit and debt outcomes (Yang, Freiman, and Lubell, 2017). Yet, at the national level, evidence of improvements in labor market and financial outcomes is limited, and graduation rates are low (Freedman et al., 2021; Freedman, Verma, and Vermette, forthcoming), similar to the case studies. FSS is a much larger program than Jobs Plus, and as of 2021, it was active in approximately 700 PHAs across the country (Freedman et al., 2021). As with Jobs Plus, many participants are already employed prior to engagement with the FSS program; for example, at baseline in the national evaluation, 56 percent of household heads were working, and 30 percent of household heads were working full time (Freedman et al., 2021).

Like Jobs Plus, FSS has several key features. First, participants sign a Contract of Participation and complete an Individual Training and Services Plan (ITSP). Notably, although the program aims to improve economic independence and reduce dependence on public assistance programs, the goals in the ITSP are not limited to financial goals but rather encompass a wider range of steps toward self-sufficiency. The contract is usually for 5 years, although participants can request extensions. Second, the program connects participants with supports and services to help them achieve the goals they have set. This occurs through coordination of services using case management and referrals to external services. Third, like Jobs Plus, there is a work-based financial incentive. In FSS, this is an interest-bearing escrow account that serves as a long-term savings account. When individuals increase their incomes, they pay increased rent, but the incremental increase in rent is placed in the escrow account for use upon graduation from the program (or while in the program to help participants achieve their goals). This supports asset building. Fourth, graduation from the program requires being employed, having achieved all self-sufficiency goals, and being free of cash welfare assistance (Freedman et al., 2021).[2] The key outcomes of interest in the national evaluation were higher employment and earnings, greater financial security (for example, higher credit scores), and graduation from the program.

[2] Prior to the new final rule, the requirement was to be free of cash assistance for 12 months. After the implementation of the new final rule, the requirement is to be free of cash assistance at the time of graduation.

Rent Reform Demonstration

The Rent Reform Demonstration took a different approach to promoting work compared with Jobs Plus and FSS. The program provided an economic incentive to increase employment and earnings but did not require participation in training activities or employment-related support programs. It was implemented in four Moving to Work Demonstration PHAs beginning in 2015: Lexington, KY; Louisville, KY; San Antonio, TX; and Washington, D.C. (Riccio and Deitch, 2021). The first three PHAs continued the demonstration for at least 6 years, but the PHA in Washington, D.C., ended its demonstration in 2019 (Riccio et al., 2024). Families participating in HUD's tenant-based Housing Choice Voucher (HCV) program were randomly assigned either to the existing policy (the control group) or a new rent policy (the treatment group; Riccio and Deitch, 2021). The results of the evaluation indicate few improvements in participants' employment or earnings compared with the control group and no sustained effects. However, as with the other initiatives, employment was already common among those in the impact sample prior to implementation, with more than 60 percent working at least one month of the preceding 12, and 30 percent of the impact sample working in all 12 months. A small reduction in the burden on PHA staff occurred under the new policy, and results suggest the potential for modest long-term cost savings. Furthermore, many residents and PHA staff members viewed aspects of the new policy favorably (Riccio et al., 2024).

Like Jobs Plus and FSS, the new rent policy experienced by the treatment group had a set of defining features. First, whereas residents traditionally recertify their incomes on an annual basis, the new policy implemented a triennial recertification. This meant that families could increase their incomes over the 3-year period without experiencing a change in their contribution to the rent and without a reduction in their housing subsidy (Riccio and Deitch, 2021). This was the key feature that was expected to increase employment and income for those in the treatment group. Second, the policy included a new formula for calculating the family's contribution (the total tenant payment or TTP) and the housing subsidy. Under this change, the family's gross income over the prior 12 months was used, and a minimum TTP was also established. Additional changes were made to the treatment of assets and utility allowances (Riccio and Deitch, 2021). Third, the policy provided a set of safeguards for families, including a grace period if a family's income was lower than in the 12 months preceding the recertification; the ability to have an interim recertification each year if a family experienced an income loss of 10 percent or more; and a set of actions that could be taken to reduce hardship and protect families from excessive rents (Riccio and Deitch, 2021). Although this third feature does not have direct implications for employment and earnings, the safeguards were expected to be important, given the other policy changes.

What Do We Know About the Successes of These Programs?

Jobs Plus

Assessing short-term (less than or equal to 5 years after implementation), medium-term (6–7 years after implementation), and long-term (8 plus years after implementation) effects of Jobs Plus programs is not without complications. Studies examining implementation and initial short-term effects are based on the original Jobs-Plus demonstration and the expanded Jobs Plus Program, whereas studies of medium-term and long-term effects are necessarily based on the original Jobs-Plus initiative. The contexts of these two programs are quite different, making direct comparisons difficult. For example, the original Jobs-Plus initiative was implemented in the wake of the mid-1990s welfare reform and in the midst of an economic expansion (Bloom et al., 2005), whereas the expanded Jobs Plus program occurred 2 decades after welfare reform—after the development of numerous job training programs, massive declines in cash welfare assistance, and the expansion of work-promoting initiatives such as the Earned Income Tax Credit, and as the country was still recovering from the Great Recession. Nonetheless, the author synthesized existing evidence of successes and then considered the limitations of the program in the following section.

Short-Term Success

Across all six sites in the original Jobs-Plus demonstration, the average positive impact on residents' earnings was 6.2 percent (about $500 extra dollars per year). Gains were primarily driven by the three stronger implementation sites, which demonstrated earnings that were nearly 20 percent higher in the fourth year and showed no signs of diminishing. Positive earnings impacts were distributed across a variety of types of residents, including men and women, immigrants, younger residents, and those from multiple ethnic groups. The take-up of rent incentives was variable, averaging 40 percent across sites and more than 70 percent in Los Angeles and St. Paul. Researchers identified strong housing authority leadership as vital to the success of the three strongest programs (Bloom et al., 2005).

The expanded Jobs Plus Program evaluation strategy included implementation evaluations for several PHAs. Results from these studies indicate moderate participation in employment services in the first year (July 2015–September 2016) but few employment gains (Tessler et al., 2017). Completion rates of the initial Jobs Plus assessment varied widely across sites (from 26 to 79 percent by the end of year 3), but by the end of year 3, more than one-half of eligible residents had completed the assessment. Furthermore, after completing the initial assessment, about 46 percent of eligible residents had received some employment-related services, largely related to job search. Thus, program take-up rates were generally modest but potentially impactful. Enrollment in the earnings disregard was lower—only 19 percent of eligible households were enrolled at the end of year 1—increasing to 40 percent by the end of year 3. Although more than 80 percent of the sample living in Jobs Plus developments worked at some point during the four years of the program, and most saw increases in earnings, average earnings and employment levels did not differ significantly between those in the Jobs Plus and those in comparison developments (Castells et al., 2021). Thus, in the short run, the original Jobs-Plus initiative appeared successful in strong implementation sites (i.e., three of the six sites), but the expanded Jobs Plus program appeared to have more limited success.

Medium-Term Success

Consideration of medium-term success comes from review of evaluation documents from the original Jobs-Plus demonstration. Three years after the end of the program—7 years after the program started—the average annual earnings increase for participants in the three stronger implementation sites remained high at 16 percent. In the medium term, there was less of an effect on employment rates than earnings, but certain subgroups experienced large, statistically significant employment impacts, including those identifying as Hispanic men in Los Angeles and those identifying as Southeast Asian women in St. Paul (Riccio, 2010).

Long-Term Success

Our understanding of long-term outcomes also comes from evaluation of the original Jobs-Plus demonstration. Researchers examined effects for participants and children living in the three stronger implementation Jobs-Plus developments 15 years after the end of the program, finding suggestive evidence of a remaining positive impact on earnings, though after conducting permutation tests to address the fact that participants were clustered in only a few housing sites, the results were not statistically significant (Miller et al., 2021). The authors state the results suggest a moderate (25 percent) probability the effect was due to chance, although the direction of effects is consistent with outcomes measured in the short and medium term (Miller et al., 2021: 25). However, children living in the three fully implemented Jobs-Plus sites during the demonstration obtained higher earnings and employment levels in adulthood compared with their counterparts in the comparison sites. They averaged about $2,700 per year higher earnings and 6.2 percentage points higher employment (Miller et al., 2021). Thus, children exposed to the demonstration appear to have achieved long-term benefits from exposure, though the specific mechanisms underpinning these findings are less clear.

Family Self-Sufficiency

Although the FSS program has been in effect since 1990, many existing evaluation studies focus on single locations. To examine short-term success (less than or equal to 5 years), the author synthesized research from studies that focused on single PHAs, two early national-level evaluations of FSS, and the interim reports from the recent national evaluation, all of which provide insights but also have limitations. For the single PHAs, the author used information from evaluations of programs in Rockford, IL (Anthony, 2005); Denver, CO (Santiago, Galster, and Smith, 2017; Santiago and Leroux, 2022); Pittsburgh, PA (Bert, 2020); New York City, NY (Nunez, Verma, and Yang, 2015; Verma et al., 2013; Verma et al., 2017); and the Boston, MA, area (Dastrup, Freiman, and Lubell, 2021; Moulton, Freiman, and Lubell, 2021; Yang, Freiman, and Lubell, 2017; Yang et al., 2023). To examine medium-term effects (6–7 years of followup), The author used data from studies of the special FSS programs in the New York City, NY, and the Boston, MA, areas and the recent final report of the national-level evaluation of FSS (Freedman, Verma, and Vermette, forthcoming). The author did not find any studies of long-term effects of FSS.

Short-Term Success

Studies of single PHAs tend to focus on the factors linked to success, where success is variably defined as recruitment, participation, and graduation from FSS; income growth and the prospect of employment advancement; achieving economic security; debt; no longer receiving public assistance; or related factors. Research from Rockford, IL, in the early 2000s indicated about one-half of FSS participants graduated from the program—higher than the national average—although the study included only 135 participants. Graduates had much larger increases in annual household income than non-graduates, averaging $5,840 in escrow funds, and found housing in the private sector after graduation. Key factors related to success were participating in the program for at least 2 years, obtaining at least one new skill, being between the ages of 25 and 40 years old at program entry, being single, having a high school diploma at program entry, and having higher household income at program entry (Anthony, 2005). In Rockford's program, those more likely to graduate started off with some advantages (for example, in terms of education and income) compared with non-graduates, which may help explain the higher graduation rates.

Denver's FSS program was different, with a major focus on homeownership. Researchers found that participants who were active in Home Buyers Club activities showed significant improvements in annual earnings, probability of economic security, and probability of becoming a homeowner within 5 years of FSS enrollment (Santiago, Galster, and Smith, 2017). In a related study, they found those enrolling during the Great Recession (as opposed to after the recession) saw improvements in debt, saw increases in monthly earned income, and were more likely to stay in the FSS program for a longer period (Santiago and Leroux, 2022). These findings suggest that enrolling in FSS during a period of economic downturn may be more beneficial than enrolling at other times, although it is difficult to generalize from a single PHA with an enhanced FSS program.

Contrary to the results for Rockford, research on FSS in Pittsburgh suggested better outcomes for more disadvantaged participants. Specifically, almost 75 percent of FSS program graduates were public housing residents (rather than HCV recipients), and lower-income public housing residents were less likely to leave the program prematurely. Escrow savings were an important incentive for residents to continue in the program (Bert, 2020).

Those in New York City's FSS+ program (which was FSS plus additional work incentives) who were not working at study entry experienced increases in employment and earnings. In addition, about 30 percent of FSS households had some escrow after 18 months in the program (Verma et al., 2013); after 4 years, 50 percent had some escrow, and nearly one-third had at least $5,000 in escrow (Nunez, Verma, and Yang, 2015). Yet, there were no reductions in poverty or material hardship, and program involvement was low (Nunez, Verma, and Yang, 2015). In the Boston area's Compass FSS program (which uses a coaching model with an emphasis on asset building for families and developing and attaining financial goals), participants had higher annual household earnings (and lower levels of public assistance) than the comparison group over 5 years of study, but earnings gains appeared to be limited to heads of household (Moulton, Freiman, and Lubell, 2021). Credit and debt outcomes were somewhat improved as well (Yang, Freiman, and Lubell, 2017; Yang et al., 2023).

At the national level, early studies of FSS demonstrated some positive effects. In a retrospective study using data from 1996–2000, researchers found twice the income increase for FSS participants compared with non-participants, higher rates of employment, and greater reductions in use of public assistance (Ficke and Piesse, 2004). Those completing the FSS program received escrow balances of more than $3,000 on average. Benefits were largest among those employed full time and those with greater levels of education—for example, having at least some college was linked to graduation rates (Ficke and Piesse, 2004). In a small prospective study of FSS participants across the country, results were more modest. Most participants were receiving the services they had identified a need for by the fourth year of participation, and 24 percent had graduated from FSS by that time, with an average escrow account balance over $5,000. However, 37 percent of participants had left the program, and many forfeited escrow, an average of $2,140 (De Silva et al., 2011). Interim reports of the recent national program evaluation of FSS tell a similar story. They indicate participation in services related to employment, support, job search, financial security, and homeownership participation but limited effects otherwise. After 18 months, about 35 percent of the participants had an escrow balance (averaging $1,500), and this grew to 50 percent (averaging $3,700) by the end of year 3, but there were no effects on employment, earnings, or housing subsidies (Verma et al., 2019; Verma et al., 2021). At the end of year 3, participants with a positive escrow balance were younger, had slightly larger households, were more likely to have children, were employed at the start of the study, were more likely to receive Supplemental Nutrition Assistance Program (SNAP) benefits, and were less likely to report barriers to employment (aside from childcare) at random assignment (Verma et al., 2021).

The 5-year findings report of the national FSS evaluation conducted from 2012–21 indicates somewhat limited success. Although graduation rates were low at about 17 percent (discussed further in the limitations section), successful graduates received substantial escrow disbursements, averaging nearly $10,000 per recipient (Freedman et al., 2021). Graduates also experienced much larger increases in earnings compared with those in FSS who had not yet graduated. At a national level, characteristics at random assignment associated with graduation included being younger, having a postsecondary degree, being employed, and being less likely to report a physical or mental health problem that made employment challenging (Freedman et al., 2021). Thus, participants who benefitted the most appeared to have some major advantages at program entry, such as greater education and fewer barriers to work.

The combined results from the studies of single PHAs found that some FSS participants were very successful, but considerable variation across sites existed in terms of the offerings, the factors linked to successful completion of the program, and whether advantaged participants appear to experience greater gains. In the short term, the national evaluations had mixed results.

Medium-Term Success

The case studies of FSS in New York City and the Boston area indicated some positive results but with caveats. After 6 years, approximately 45 percent of FSS enrollees in the New York City program had graduated, and about 70 percent of graduates had escrow payments (on average $3,800 to $4,900, depending on FSS or FSS+). As in the national evaluation and Rockford, IL, study, graduates tended to be less disadvantaged than non-graduates at random assignment, including more likely to be working at the start of the program. In this study, the researchers conducted a cost-benefit simulation and found that over a 10-year period, FSS and FSS+ would produce net economic gains for households headed by individuals who were not working at time of enrollment, but FSS+ would provide fewer positive economic returns to taxpayers. The researchers concluded that the program was not cost effective for households with individuals already working at the start of the program (Verma et al., 2017). In contrast, the cost-benefit analysis of the Compass FSS program in the Boston area demonstrated a net benefit of $3,885 per participant over the 7-year period of study, with each dollar spent by the government/program resulting in $2.25 in benefits to participants (Dastrup, Freiman, and Lubell, 2021). However, this program was relatively small-scale, resulting from a public/private partnership. How well this program would translate in a national context is unclear.

Findings from the final national evaluation report, including 7 years of followup, continue to indicate limited success. There were moderate increases in the use of services related to self-sufficiency, with larger increases in services related to financial counseling and job search. Consistent with the interim results, graduates achieved higher earnings compared with the control group. About 20 percent of participants graduated. Graduates did achieve large escrow disbursements, averaging approximately $11,000 per recipient, but the largest benefits were seen for less disadvantaged individuals, including those already employed part time at study enrollment, those with at least a 2-year college degree, those with fewer barriers to working, and those with room to increase their earnings (Freedman, Verma, and Vermette, forthcoming).

Rent Reform Demonstration

Because the Rent Reform Demonstration had an evaluation built in, the evidence for short-term (less than or equal to 5 years) and medium-term (6–7 years of followup) effects comes from reports produced by MDRC for the evaluation.

Short-Term Success

The evaluation had confirmatory outcomes and secondary outcomes. The confirmatory outcomes were cumulative earnings, cumulative housing subsidy payments, and a summary material hardship index. Overall, there were limited positive effects. In the short term, there were some positive impacts in San Antonio and Lexington that dissipated by years 3 and 4, respectively (Riccio et al., 2024; Riccio and Deitch, 2021).

For example, in quarter 8 of the study, the average earnings in the treatment, or new rules, group were higher than those in the control, or existing rules, group by $286–$327, depending on location, reflecting gains of more than 10 percent. However, with all locations pooled, there were no improvements in labor market outcomes (Riccio and Deitch, 2021). A survey of residents conducted around year 4 indicated some increases in self-reported employment (about 4 percentage points), suggesting there may have been modest increases in employment in jobs that were not covered by the states' unemployment insurance records, which were the source of data for the confirmatory earnings outcome (Riccio et al., 2021).

With regard to housing subsidy payments, there was an increased likelihood of families in the treatment group continuing to receive subsidy payments and thus receiving higher cumulative subsidies over time, which carried into the medium-term period, as described in the next section (Riccio et al., 2024). Finally, for material hardship, the 4-year followup showed that families in the treatment group were slightly less likely to report difficulty paying rent, mortgage, or utilities compared with those in the control group (Riccio et al., 2021). The evaluation also indicated there were fewer actions taken by PHA staff related to those in the treatment group, primarily because of fewer annual and interim recertifications (Riccio et al., 2024).

Medium-Term Success

In the medium term, the new rent policy did not have statistically significant effects on the employment or earnings of household heads in the new rules group compared with those in the existing rules group. Residents in the treatment group had significantly higher subsidy amounts, primarily because they stayed in the HCV program longer than those in the existing rules group, as would be expected with the triennial recertifications, which likely had the effect of slightly increasing disposable income for those in the new rules group (Riccio et al., 2024). There were some positive takeaways, although they were not specific goals of the demonstration. First, most families preferred the new rent rules compared with the existing rules. The triennial certification was viewed favorably by many families (Riccio et al., 2021). Second, the hardship remedies that were built into the new policy were successfully used, with growing use over the period of study (Riccio et al., 2024). Third, the new policy did not increase material hardship for families even though a minimum TTP was required (Riccio et al., 2021). Fourth, there were reductions in certain time-consuming tasks for PHA staff, such as those associated with annual recertifications and interim recertifications. There was also a reduction in the number of families with five or more PHA actions (Riccio et al., 2024). Fifth, the cost analysis suggests the new policy would likely have a small per-voucher cost initially but then have moderate cost savings after about 4 years (Riccio et al., 2024).

What Do We Know About the Limitations of These Programs?

Jobs Plus

Although the original Jobs-Plus demonstration appeared to have positive effects in the three sites in which it was well implemented, there were also limitations, some of which were also seen in the expanded Jobs Plus program. For example, in the evaluations of both programs, the effectiveness of the programs was weaker at sites in which many residents moved out during the program.

Limitations Over the Short Term

Mobility of residents out of the original Jobs-Plus demonstration sites had a large influence on how earnings effects translated into site-level effects, and move-out rates were higher than expected at many sites. Impacts on employment rates were small, possibly because so many residents were already employed at baseline. Furthermore, researchers found little change in quality-of-life outcomes for residents (Bloom et al., 2005).

Researchers for the Jobs Plus program indicated several implementation challenges along with limitations in short-term success. In terms of implementation challenges, employment services tended to be generic and not tailored to individual participants' needs (Tessler et al., 2017). In addition, many sites felt they needed more concrete guidance about how to implement the program (Tessler et al., 2017). In terms of short-term outcomes, engagement with financial empowerment classes was low (Verma et al., 2019), Jobs Plus Earned Income Disregard (JPEID) enrollment rates were often low (which may explain why JPEID enrollment did not seem to influence earnings behavior), higher mobility rates were linked to less positive and/or more negative impacts on cumulative earnings, and no significant differences existed in earnings or employment rates between Jobs Plus sites and comparison sites (Castells et al., 2021). Thus, in the short term, there were numerous limitations.

Limitations Over the Long Term

Limitations of Jobs Plus in the long term were considered by reviewing studies of the original Jobs-Plus demonstration. Although short- and medium-term effects were positive overall for the three stronger implementation sites, in the long term, after accounting for the fact that focal participants were clustered in only three locations, there were no significant positive impacts on participants' earnings or employment (though there were benefits to children). The discussion of results in the long-term report first describes sustained positive outcomes. However, these findings are based on ordinary least squares models (unlike the more rigorous method the researchers used in earlier analyses), which, in the case of a small, clustered intervention like Jobs-Plus, tend to underestimate the error and overestimate the statistical significance of findings. In other words, impacts that appear significant may be due to chance. To address this issue, the researchers used permutation tests to provide estimates that accounted for the clustering. These estimates tell a different story: namely, that the estimates, although positive, do not provide confidence that the results are not due to chance (Miller et al., 2021).

Family Self-Sufficiency

The major limitation of the FSS program was low levels of graduation. The Rockford, IL, and New York City, NY, programs were an anomaly in this sense, with 51 percent of participants (Anthony, 2005) and approximately 45 percent (Verma et al., 2017) graduating, respectively. Other studies showed considerably lower graduation rates (generally around 20 percent) and sometimes substantial amounts of escrow forfeited by non-graduates.

Limitations Over the Short Term

Methodological limitations of case studies evaluating FSS and program limitations exist. In the Rockford, IL, study, the main methodological limitations were a small sample size and that the author was unable to look at whether benefits were sustained over time (Anthony, 2005). In Denver, CO, the authors identified program limitations, including low completion rates. These low rates were partly attributed to program noncompliance, changes in eligibility to receive services, and personal or family issues. A key finding was that participants experienced many significant barriers to employment (a theme that repeats throughout this section of the review), and the researchers noted that many self-sufficiency programs do not fully address these barriers (Santiago, Galster, and Smith, 2017). Similarly, in Pittsburgh, PA, there were very high program attrition rates varying by type of housing assistance. HCV households were less likely to enroll (and remain) in the program. Thus, in the case of Pittsburgh, the program was more beneficial for public housing residents (although attrition was still high), but less effective for HCV households (Bert, 2020). New York City, NY also had low program involvement, a relatively small sample size, and positive effects limited to only one specific group.

The 5-year report from the national evaluation uncovered similar limitations and additional barriers. According to the report, 17 percent of participants graduated, and another 23 percent remained enrolled with some amount of escrow. About 70 percent of participants still received housing subsidies. The evaluation found no strong evidence that FSS had positive effects on employment levels, average earnings, credit scores, or use of alternative credit sources. The greatest positive effects among subgroups occurred for those with the least disadvantage (Freedman et al., 2021). Thus, it appears that FSS graduates reaped at least some benefits, but most FSS participants did not graduate and did not seem to accrue benefits measured in the evaluation (e.g., higher earnings).

Limitations Over the Medium Term

Considering limitations over the medium term, the Boston, MA, area studies (Dastrup, Freiman, and Lubell, 2021; Moulton, Freiman, and Lubell, 2021; Yang, Freiman, and Lubell, 2017; Yang et al., 2023) have methodological limitations in terms of small sample size, lack of certain key characteristics of sample members in the analysis, and an inability to look at possible income changes after a family leaves the HCV program.

In the final report for the national evaluation, 72 percent of participants had left the program without graduating by the time of followup in the last month, with only about 7 percent still enrolled, demonstrating significant program limitations. Participants with escrow balances who left the program before graduation lost about $4,000 in savings on average. In total, the evaluators estimated that about $1.7 million in escrow funds were forfeited during the 7 years of followup. There was no evidence of improvements in labor market outcomes, credit, or other indicators of financial well-being, and there were extremely limited effects on household income, savings, government benefit receipt, and severe material hardship (Freedman, Verma, and Vermette, forthcoming). Consistent with the interim report, it appears FSS graduates reaped benefits, but the vast majority of FSS participants did not graduate and did not seem to accrue measurable benefits from participation over the medium term.

Rent Reform Demonstration

There are a few limitations of note for the Rent Reform Demonstration. First, methodologically, results were influenced by pre-existing policies at the participating PHAs. For example, Lexington, KY, had a $150 minimum total tenant payment (TTP) that applied to the existing rules group and new rules group, and Washington, D.C., implemented a biennial recertification policy that applied to the existing rules group (Riccio, Verma, and Deitch, 2021). These features may have affected the results by reducing the differences between the new rent policy experienced by the treatment group and existing policy experienced by the control group. In addition, after local protests about the Rent Reform Demonstration, families in Louisville, KY, were allowed to opt out of the new rent policy, and about 22 percent of those assigned to the new policy chose to do so, potentially diluting the effect of treatment; the opt-out group was also different than the group that continued with the new rent rules (Riccio et al., 2024; Riccio and Deitch, 2021).

Second, only jobs covered by unemployment insurance (UI) were studied in the medium term (Riccio et al., 2024), even though low-income individuals were more likely than others to be employed in non-UI-covered jobs. This was another methodological limitation. The 4-year survey indicated greater self-reported employment—presumably reflective of non-UI-covered jobs (Riccio et al., 2021)—but whether this persisted into the medium term is unknown because a followup survey was not conducted.

Limitations Over the Short Term

In terms of program limitations, there was no evidence of sustained improvements in employment or earnings from UI-covered jobs for the new rules group compared with the existing rules group, either in the pooled sample or separately by site. In addition, over the short term, there were negative effects on employment and earnings for Louisville, although these effects did not persist past year 4 and primarily affected those who were not employed at the start of the study (Riccio et al., 2024). These findings may in part be related to pre-existing policies of the PHAs that left little room for comparison. The results of the survey were groundbreaking in the sense that they demonstrated barriers to employment that some families faced (such as caregiving or health-related concerns), despite the financial incentives of the new policy. They also demonstrated that respondents in the new rent policy group were aware of some of the provisions of the policy but less familiar with others, including the safeguards (Riccio et al., 2021), which meant that respondents who were not aware of all provisions of the policy might have made different decisions about employment compared with respondents who had a full understanding of the policy.

Limitations over the Medium Term

In the medium term, the cost effectiveness of the program was mixed. On a per-family basis, there were greater costs for the new rules group; however, on a per-voucher basis, the policy was cost neutral or even achieved slight savings. The triennial recertification reduced PHA burden but less than expected because PHA staff often had to work with the new rules group more than anticipated, including processing changes in rental contracts if the landlord raises the rent within the 3-year period (Riccio et al., 2024). The work incentive aspect of the program also had limitations. It did not help those with significant health concerns or caregiving responsibilities because the policy did not address those barriers to work. In addition, most participants received benefits from multiple social welfare programs, and more income could potentially lead to a loss of benefits from another agency (Riccio et al., 2024). The new policy also slowed the amount of time it took residents to move out of the voucher program. In one sense, this extension was positive because households might otherwise have lost their vouchers in the interim for technical reasons. In addition, households that did increase their incomes had a period of greater disposable income before recertification (Riccio et al., 2024). Yet, on the negative side, families with higher incomes may have retained vouchers longer than they would have without triennial recertification, thus “tying up” a voucher spot that might otherwise be available to a family with greater need.

What Are Plausible Reasons for the Limited Evidence of Success for These Programs?

Jobs Plus

There are several plausible reasons for variations in success with the Jobs Plus program. First, although the original Jobs-Plus demonstration showed significant benefits initially, the benefits were limited to three of the six sites that were characterized as having implemented the program well, indicating that the quality of implementation was crucial to outcomes. In addition, the timing of the original Jobs-Plus demonstration may have benefitted from a changing national context at the time, including efforts around welfare reform and an expanding economy.

Second, the expanded Jobs Plus program sites had difficulties with implementation, which was of key importance in the original demonstration. The original Jobs-Plus initiative required a collaborative made up of various representatives from agencies and residents, whereas the expanded Jobs Plus program had no such requirement, which evaluators noted may have been one reason for the reduced success of the Jobs Plus program (Tessler et al., 2017). Some sites were challenged by a lack of strong housing authority leadership, a relatively short start-up time (6 months compared to the 1–2 years needed to achieve implementation in the original demonstration), difficulties holding community partners accountable for delivering services, confusion about JPEID (and in some cases lack of buy-in from property managers), and a need for greater technical assistance (Castells et al., 2021; Tessler et al., 2017). In terms of technical assistance, some sites noted a need for concrete examples of success, earlier and more frequent technical assistance, and more uniformity in terms of grant management and technical assistance (Verma et al., 2019).

Third, in the evaluation of the original Jobs-Plus demonstration, it was clear that respondents had many additional challenges that could have impacted the ability of the program to increase earnings and employment, including low levels of education (more than one-half had no high school diploma or GED), lack of childcare, health problems, and concerns about rent raises (Bloom et al., 2005). Though baseline employment rates were high, these barriers may have limited the ability of some participants to enter employment, and for those already employed, to increase their hours in employment. These challenges did not disappear in the expanded Jobs Plus program. Rather, even more barriers were identified, including math and literacy skills, childcare, transportation, criminal records, substance use, and physical and mental health problems (Tessler et al., 2017). Thus, although Jobs Plus seeks to increase employment and earnings through job-related activities, its success may be limited by its inability to address the plethora of barriers to greater employment faced by public housing residents, most of whom already engage in some way with the labor market. The evaluation of the expanded Jobs Plus Program describes a population with deep needs whose barriers to obtaining the job training and education that would make it possible to achieve the program's aspirational employment and earnings goals, are beyond the scope and resources of the program.

Family Self-Sufficiency

The challenges seen for FSS are similar in some ways to those for Jobs Plus but different in others. First, like in Jobs Plus, attrition from the program before graduation appears to be exacerbated by barriers external to the program itself that participants identified at program entry or over the course of participation. Significant barriers reduce the likelihood of graduation from the FSS program (Freedman et al., 2021; Santiago, Galster, and Smith, 2017).

Second, also like Jobs Plus, researchers noted great variation in implementation across programs, and graduation rates were higher on average for PHAs with smaller caseloads (Freedman et al., 2021). There is some evidence that providing more diverse training programs may also help increase graduation rates (Anthony, 2005). The program office at HUD that oversees FSS has noted that retention of service coordinators is a key issue needing resolution (personal communication with the Director of Community and Supportive Services, HUD, 2024); lack of stable, skilled service coordination could lead to variation in implementation that might affect success rates.

Third, the recent national evaluation suggests a need for deeper connections between participants and service providers; further use of interim disbursements of escrow funds[3]; and additional thought to the structure of the escrow accounts (Freedman et al., 2021; Freedman, Verma, and Vermette, forthcoming). Researchers suggested that each of these changes might increase the success of the program in terms of graduation rates and access to escrow funds. Concurrent with the evaluation, the Office of Public and Indian Housing at HUD made several changes to FSS related to these topics, the implications of which could not be captured in the evaluation. However, based on the conclusions of the national evaluation, it seems plausible they could improve outcomes. These changes occurred at both the programmatic level and in response to the Final Rule that was implemented in 2022. Examples of changes include required approval of updated FSS Action Plans; required training of a staff person at the site; expanding eligibility beyond the Head of Household to any adult member of the household; requiring forfeited escrow to be used to support FSS families, rather than going back to the operating fund; changing the graduation requirements to be welfare-free at graduation as opposed to being welfare-free for 12 months prior; expanded eligibility for extensions to the Contract of Participation for families to

[3] This is already in use at many PHAs, though PHAs have flexibility in whether to allow interim disbursements.

continue to work on goals; lifting limitations on escrow for higher-income families; lifting caps on Coordinator salaries; and indexing Coordinator salaries to Bureau of Labor Statistics locality pay so as to recruit and retain talent.

Rent Reform Demonstration

There are several potential reasons for the limited success of the Rent Reform Demonstration. First, policy changes implemented in some PHAs, such as biennial recertification in Washington, D.C., and the need to allow opting out in Louisville, KY, may have diluted the effects of the new rules implementation. Second, like with Jobs Plus and FSS, many participants in the Demonstration were already working, and many reported barriers to working or increasing their work hours, including health concerns and caregiving responsibilities. The new rules were thus irrelevant to their decisions about employment and their subsequent earnings outcomes, which is an important point because it suggests that for a subset of individuals in HUD-assisted housing—regardless of whether they are of working age and do not report disabilities—simply changing the rules to allow more time between recertifications is not sufficient to encourage employment. Third, the time and cost savings were somewhat reduced for PHAs over the long run, but more actions were required than PHAs expected for individuals in the new rules group because there were still changes in rent contracts, requests for consideration of hardship, and so forth. As a result, the burden reduction and cost savings for PHAs were modest.

Where Do We Go from Here? Exploring the Possibilities for Program Improvements, Innovation, and Research

Given what we know about the successes and limitations of the Jobs Plus and FSS programs, and the Rent Reform Demonstration, the inevitable question is where do we go from here? How do we use the findings we have accrued to make evidence-based decisions about the future of these programs, including how they might look moving forward? With the relatively limited success of these programs, it is plausible to ask, should HUD redefine aspects of these programs with an eye toward increased flexibility and agility permitted to individual programs to meet their residents' needs and reduce barriers to employment? HUD's Resident Opportunities and Self-Sufficiency program[4] may offer some ideas for how to build in more flexibility. The evidence suggests some key directions for changes to help improve efficacy. Yet, we must acknowledge the current context of limited legislative flexibility, particularly for FSS, and the lack of resources in these programs. The evaluations have demonstrated that the needs of residents are significant (even though most working-age residents without disabilities work), and the programs do not currently have sufficient resources or flexibility to address these needs. Furthermore, the lack of multiyear funding for FSS makes innovation in program design more difficult to implement. Thus, the ideas proposed below may be characterized as aspirational, but they suggest the need to address the underlying problems that appear in study after study and constitute profound obstacles to the successful fulfillment of program goals.

Jobs Plus

Jobs Plus evaluations indicate several areas for improvement. First, there appears to be a need for more tailored training opportunities targeted to resident interests and the needs of local businesses. In addition, offering training at the public housing sites or providing coordinated

[4] https://www.hud.gov/program_offices/public_indian_housing/programs/ph/ross/about

transportation from the housing site to the training location appears to be a strategy that could improve take-up and persistence. Second, the earnings disregard appears to have had lower enrollment rates in the expanded Jobs Plus program (Castells et al., 2021). The earnings disregard was meant to be one of the key features of the Jobs Plus program and may need further review. Finally, but perhaps most importantly, participants faced numerous barriers around education, childcare, health problems, substance use, transportation, and having a criminal record (Bloom et al., 2005; Tessler et al., 2017). The Jobs Plus program seems poised to be much more successful if it addresses these barriers. This could be done through expanding service offerings beyond those directly related to employment. PHAs with Jobs Plus programs could partner with more community organizations to provide access to these types of services, consider embedding a social worker as part of the Jobs Plus team, and consider other creative solutions, like onsite childcare for which the childcare workers have been trained through Jobs Plus. Because Jobs Plus is focused primarily on employment-related outcomes and most working-age public housing residents without disabilities are already working, the program might benefit residents most by focusing specifically on supports that will improve job stability and help participants obtain higher-quality employment.

Family Self-Sufficiency

As with the Jobs Plus program, evaluations of the FSS program indicate areas for improvement. First, it appears sensible to start participants' engagement with the program by focusing on addressing educational limitations before moving on to other aspects of job development. For those without a high school diploma or GED, addressing this issue appears to be the crucial first step, ideally to be followed up with additional vocational or educational coursework. It is likely that this is already occurring at many sites, though participants may find it challenging to invest in education when they are also working. Second, as with Jobs Plus, evidence suggests that services should be more targeted to participants' needs as participants face many barriers to employment that the program does not address (Freedman et al., 2021; Santiago, Galster, and Smith, 2017). Thus, it would be beneficial to make efforts to address these limitations. However, achieving this would require greater legislative flexibility, an increase in resources provided to PHAs to facilitate program offerings to address barriers, and a shift in the definition of what "counts" as "success" in measuring the efficacy of individual FSS programs. Third, experimenting with a shorter contract period than 5 years and increasing use of interim disbursements might help to keep participants involved with the program and improve success, particularly for younger participants. As noted earlier, most PHAs already allow for interim disbursements, though the national evaluation could not speak to efficacy of this innovation. Fourth, the Compass FSS program is relatively unique and appears to result in financial benefits to participants as well as produce favorable cost-benefit results on a small scale. Further examination as to whether an expansion of this model nationally is feasible and cost effective may be warranted, though it is important to note the Compass program is focused on financial goals rather than a broader understanding of self-sufficiency. Finally, the program office should continue to leverage the annual reporting and new FSS Achievement Metrics to track program performance in the wake of changes made with the new Final Rule to inform future changes to the program, as these are valuable sources of timely data. This is particularly important because the national evaluation of FSS was completed before those changes went into effect.

Rent Reform Demonstration

The Rent Reform Demonstration is being followed up with the Stepped and Tiered Rent Demonstration, which includes some of the same features but also differs from it by implementing (1) a policy with annual increases in TTP regardless of income changes (the "stepped" arm) and (2) a policy in which families within an income tier pay the same TTP (the "tiered" arm). Features from the Rent Reform Demonstration were also integrated into the Housing Opportunity Through Modernization Act of 2016, including the use of retrospective income and hardship relief. This real-world implementation of parts of the Rent Reform Demonstration is scheduled for implementation by January 1, 2025. In thinking about the future, it is important to consider the goals of any type of rent reform. Although the Rent Reform Demonstration did not have a sustained impact on employment or earnings (perhaps partly because so many residents were already working), it did reduce somewhat the burden on PHAs. It also allowed families to remain longer in assisted housing, which may be beneficial for some families but, given the long waitlists for housing vouchers in many locations, may hinder the ability of PHAs to help those most in need.

Future Research Needs

Although HUD does not currently have resources to fund additional evaluation work on the Jobs Plus and FSS programs, there are numerous directions to consider for further research. First, children living in some of the original Jobs-Plus housing sites appear to have benefitted from growing up in these sites as they reached adulthood (Miller et al., 2021). It would be useful to conduct followup research to learn more about what aspects of exposure to the program were beneficial and to assess if these aspects can be leveraged in future iterations of the program. Second, along similar lines, research into whether FSS had benefits for children in participating households could be valuable, given the known benefits of other HUD initiatives (e.g., Moving to Opportunity) for children in assisted households. Third, future research might examine other self-sufficiency-related outcomes that have not yet been studied, such as job quality, sense of self-efficacy, or measures of executive functioning. In addition, such metrics could be key indicators of success for assessing retooled programs that work to address the multitude of barriers faced by residents as they work to maintain or increase their labor force participation.

On a larger scale, a demonstration built on the best practices identified in the evaluation literature that included an implementation study (to help identify the guidance and technical assistance needed for a scale-up) and a formal cost-benefit analysis might provide evidence for significant improvements in outcomes through implementation of a more holistic strategy. In the absence of such a demonstration, it would initially be helpful to better quantify the importance of the barriers participants face to understand statistically their contribution to participants' successes and non-successes with Jobs Plus, FSS, and the Rent Reform Demonstration. Without quantification, it is difficult to fully assess how programs can be improved or optimized, keeping in mind that, despite these many barriers, most residents are already engaged in labor market activity.

Conclusion

Results of the research summarized in this report raise questions about the success of these programs using the outcomes measured, though the programs do have positive effects for some participants and, as discussed above, there are other ways of measuring and achieving self-sufficiency. Evidence suggests that some participants in Jobs Plus and FSS experienced gains (often those who were already working, had higher levels of education, and had fewer barriers to increased employment), and some of these gains were significant. For example, FSS graduates often saw substantial escrow disbursements, indicating the asset-building aspect of FSS is benefitting graduates. However, it is not clear that these programs are cost effective in their current formats. The lack of a cost-benefit analysis is a limitation of many of the studies.

The results suggest a need for redefining the programs in ways that would better address the significant barriers participants face in their quest to achieve self-sufficiency, such as childcare, health care, and transportation. Yet, the programs are not currently resourced to address these barriers in any meaningful way, and there are many challenges with implementation of the existing programs. The results also suggest that current efforts at providing education and training may be too broad to be applicable to many participants. Thus, a more personalized approach may be appropriate. However, major changes like these necessarily incur costs, such as additional human resource needs at PHAs, and they require the ability for PHAs to exercise flexibility in how they implement programs.

Finally, the types of jobs held by residents of HUD-assisted housing are not “good” jobs (Kalleberg, 2011; Mazzara and Sard, 2018). Rather, they are characterized by low pay, lack of schedule control, and lack of autonomy (Burgard and Lin, 2013; Kalleberg, 2011). Increasing employment time in these types of jobs may yield few financial benefits and may in fact subject residents to negative health outcomes (Burgard and Lin, 2013) and the benefits cliff, in which a slightly higher (but still low) income results in ineligibility for a variety of social welfare program supports without being fully offset by increased earnings or tax credits (Ilin and Sanchez, 2023). Loss of benefits, such as HUD assistance, SNAP, Medicaid, and childcare assistance, may occur. In addition, for those with caregiving responsibilities, greater work effort outside the home may necessitate paying for caregiving services, thereby negating any financial benefits of greater hours in paid work. Recent research indicates low-income individuals receiving means-tested benefits may prioritize job stability when considering whether to take a higher-paying job (Spitzer et al., 2024), which is an important consideration.

The significant barriers faced by those in HUD-assisted housing (such as health, childcare, transportation, and education), coupled with relatively high existing levels of resident employment have made it impossible to achieve widespread increases in income and employment through *relatively light touch interventions*. Similarly disappointing is the programs’ limited ability to improve access to “good” jobs for HUD-assisted households in place of the “bad” jobs they currently hold. HUD now has a large body of evidence that suggests it may be time to significantly change or redirect HUD’s role in promoting income and employment growth through housing programs and resident services. Stable, affordable housing is an important platform for stable employment and achieving self-sufficiency. This article has focused on HUD’s efforts to promote employment through its housing platform. HUD may wish to seek new partnerships with federal, state, and local agencies to reduce the barriers to employment and self-sufficiency gains, and to target job quality. Most working-age HUD-assisted residents without disabilities are already working, but robustly designed, collaborative programs that address the systemic barriers they face and help them achieve higher quality jobs, build assets, and attain financial stability will move them further down the path of self-sufficiency and help them thrive. HUD’s assisted housing platform provides an excellent laboratory for testing such efforts.

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