

A process analysis of the Family Self-Sufficiency
program from an administrative perspective:
Case studies in four Iowa cities

by

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DEDICATION

This thesis is dedicated to my parents, Edward and Berdie Jones, who have always given me unconditional love and support. They have made many sacrifices that are appreciated more than they will ever know. With their guidance, I have learned to seek knowledge, truth and justice and I will cherish their example all the days of my life.

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CHAPTER I. INTRODUCTIONBackground Information**The Cranston-Gonzalez Affordable Housing Act**

In November of 1990, Congress passed the National Affordable Housing Act. The Act declares that the objective of national housing policy is to "reaffirm the long-established national commitment to decent, safe, and sanitary housing for every American by strengthening a nationwide partnership of public and private institutions..."(Public Law 101-625, p.4220). Consistent with current welfare reform efforts, Section 554 of the statute authorized the implementation of the Family Self-Sufficiency Program (FSS) to be administered through the Section 8 Program. Family Self-Sufficiency is an effort to coordinate housing assistance with other public and private resources in order to assist low income families in making a transition from public assistance to economic independence. Families may benefit from a variety of supportive services as necessary for the transition to self-sufficiency.

Statement of Purpose

In the past, research analyzing the effectiveness of social programs have, for the most part, placed emphasis on program participants, their attitudes and behavior. This study, however, will analyze the FSS program from an

administrative perspective. The study postulates that administrative approaches can be a major factor in both the success and failure of the FSS program. Thus, the focus of this research will be to examine the administrative activities, procedures, and structure of selected organizations which operate local FSS programs. However, whenever possible, data on client demographics and the local economic environment will be collected in order to gain insight into the external factors which may influence the performance of the program. Because FSS is now mandatory for PHAs receiving new funding, a study which will observe the experiences of members of the program task force may be beneficial to those housing authorities that will be required to implement a local FSS program.

Research Design

In general, the goal of program evaluation is to determine what works best. Although this thesis will not be an evaluation of the Family Self-Sufficiency program, it will attempt to identify success and problem areas in FSS program administration by using a case study approach. Case studies, when used as research tools may increase one's awareness of individual, organizational, social, and political phenomena. The case study has commonly been utilized in the fields of psychology, sociology, political science and planning (Yin,

1989).

This research will be an exploratory analysis of the program designs and operations of the first four demonstration projects of Family Self-Sufficiency in the state of Iowa. In order to understand the complete implementation process, a list of pre-implementation activities, i.e., local needs assessments and outreach efforts will be compiled as well. In addition, any program evaluations that are available will be examined since they will provide information describing the local program's performance.

Methodology

The scope of this research is limited to FSS programs operating in selected Iowa cities and administered by public housing authorities. Although these cities may operate under different local conditions, they are all subject to the same State and Federal laws which may affect the administration of the FSS program (i.e., termination and eviction procedures).

An informal telephone interview was conducted with several members of the program task force in four Iowa cities. Interviews were conducted by telephone for the following reasons: respondents are located in different geographic areas; it would take less time to receive the data and therefore record findings; in order to minimize costs (travel expenses); and because administrators are likely to avoid

additional paperwork, and may therefore fail to offer a timely response.

An intensive interviewing technique was utilized in order to access as much information as possible during the interview session. Items were open-ended so that the respondents would have the opportunity to elaborate on their responses. Open-ended questions also permitted the use of follow-up questions when necessary. Task Force members were asked for information describing the organizational structure, program design, operation and implementation, and evaluation (including client demographic information when available) of their programs. This was an effort to draw upon their experiences as members of the task force and document what they reported as problematic or successful strategies in implementing and operating a self sufficiency program. With the consent of interviewees, all interviews were audio recorded and later referenced for accuracy in reporting direct quotes.

The survey questionnaire for the task force consisted of 30 items which were grouped into the following categories: Implementation, Organization, Operation/Program Design, Evaluation, and Personal Critique of Program. The majority of the questionnaire items requested factual information, with the exception of those listed in the personal critique section (see Appendix).

A city, which has a Sec. 8 housing program but does not currently operate a Family Self-Sufficiency program was selected as a target. In the target city, selected demographic information on current Sec. 8 participants was gathered and an inventory of existing agencies and institutions which may provide support to an FSS program in that city was conducted. Lastly, a list of elements and issues which may be key to a local FSS program was compiled. The overall objective of the study was to develop a set of criteria which may serve as a model for future programs. All conclusions or recommendations drawn from the results of this investigation were based on the testimony of Family Self-Sufficiency task force members.

Organization of Thesis

The body of this thesis consists of five chapters that are dedicated to issues related to the national housing problem in this country. Chapter II defines the housing crisis and discusses legislative measures taken to alleviate some of its symptoms. Chapter III examines the country's unemployment situation and its relationship to the housing crisis. A review of major employment and training programs which have attempted to address the needs of low-income individuals and families is presented in Chapter IV. The chapter will also describe the evolution and guidelines of the

Family Self-Sufficiency Program. Chapter V presents an analysis of the results of the exploratory study of the administration of four local FSS programs in Iowa. Chapter VI describes the implications of this research for a specific city in Iowa which plans to implement the FSS program in the future. Conclusions and recommendations for further study are reserved for Chapter VII.

CHAPTER II. THE HOUSING CRISIS

This chapter will define the national housing crisis, which affects all Americans, but has the harshest impact on those living in poverty. It also reviews past housing policy, aimed at alleviating the conditions of the crisis. This will provide insight into what has led us to the Sec. 8 program which is the host of the Family Self-Sufficiency Program.

Shortage of Affordable Housing

For the past 60 years, the United States has experienced a housing crisis. Over time, this crisis has plagued the nation with substandard dwelling units, rising rents, overcrowded living conditions, a decreasing supply of affordable rental units, abandoned units, high interest rates, foreclosures, and a situation where workers have found themselves ineligible for housing assistance and unable to afford the high cost of housing. Today, millions of people are unable to afford a decent place to live. The National Coalition for the Homeless estimates that, on any given night, there are 3 million or more persons who are without housing (Taeuber and Siegel, 1990).

Despite decades of experiencing a myriad of symptoms, the federal government did not acknowledge that there was a housing crisis until November of 1979. At that time, the General Accounting Office gave a report to Congress that

declared a need for immediate attention to a national rental housing problem. The report announced that:

Millions of Americans cannot afford home ownership and cannot find affordable rental housing. Immediate national attention is necessary if an adequate supply of affordable rental housing is to be available. The Department of Housing and Urban Development is the principle Federal agency responsible for providing assistance for rental housing. The Congress and the Administration should take steps to mitigate this nation-wide crisis (U.S. General Accounting Office, 1979, p. 80).

The GAO report cited the following as the characteristics of the housing crisis: 1) an all-time low vacancy rate of 4.8 percent, March [1979], 2) a reduction in the stock of rental units available to low-income families due to landlord abandonment and condominium conversion, 3) a decrease in production of new rental housing, especially units affordable to low-income families, 4) the rate of increase in rents has exceeded that of renter's incomes, increasing their rent burdens, 5) the rate of increase of operating costs has exceeded that of rents, 6) an aging housing stock, resulting in operating costs that account more than 50 percent of revenue from rents, 7) a sharp increase in the price of homes and mortgage interest rates.

As the GAO report indicates, the crisis situation is largely a consequence of a shortage of housing affordable to low-income households. "Every year about a half a million units are lost to lower income people because of abandonment,

conversion, demolition, or the privatization of federally subsidized housing projects" (National Coalition for the Homeless, 1987, p.81). At this rate, the future looks bleak for lower income people, to say the least. In 1983, the median income for renters was \$12,400, up from \$6,300 in 1970, yet between 1974 and 1983 the number of housing units renting for less than \$300 per month fell by almost 1 million (Zarembka, 1990). In central cities, the median rent rose from claiming 21 percent of the median income in 1970 to 31 percent by 1983 (Gilderbloom, 1988). The increasing rent burden made it more difficult for many households to make ends meet. "In 1980, a family of four with a gross income of \$17,500 could not afford to spend 25 percent of its income on housing and have enough money left to pay for all its other needs." (Zarembka, 1990, p.3).

The median monthly housing cost as a percentage of income for all occupied rental units is 27 percent (U.S. Dept. of Commerce, 1989, Table 4-20). For those below the poverty level, this figure rises to 53 percent (U.S. Dept. of Commerce, 1989, Table 4-13). (For an listing of poverty thresholds, see Table 2.1.) Nearly 6 million housing units in this country demand more than 50 percent of their occupants' monthly income for rent and well over 3 million of those housing units are occupied by households that live below the poverty level. The average median monthly income for renters

Table 2.1 Weighted poverty thresholds based on money income for families and unrelated individuals: 1980 to 1990

Unit Size	1980*	1983	1984	1985	1986	1987	1988	1989	1990
1 person	4,190	5,061	5,278	5,469	5,572	5,778	6,024	6,311	6,652
over 65	3,949	4,775	4,979	5,156	5,255	5,447	5,674	5,947	6,268
2 people	5,363	6,483	6,762	6,998	7,138	7,397	7,704	8,076	8,509
over 65	4,983	6,023	6,282	6,503	6,630	6,872	7,158	7,501	7,905
3 people	6,565	7,938	8,277	8,573	8,736	9,056	9,436	9,885	10,419
4 people	8,414	10,178	10,609	10,989	11,203	11,611	12,092	12,675	13,359
5 people	9,966	12,049	12,566	13,007	13,259	13,737	14,305	14,990	15,792
6 people	11,296	13,360	14,207	14,696	14,986	15,509	16,149	16,921	17,839
7 people	(NA)	15,500	16,096	16,656	17,049	17,649	18,248	19,162	20,241
8 people	(NA)	17,170	17,961	18,512	18,791	19,515	20,279	21,328	22,582
9 people or more	(NA)	20,130	21,247	22,083	22,497	23,105	24,133	25,480	26,848

(NA) = Not Available; * = poverty levels for nonfarm families
Source: U.S. Bureau of the Census, Current Population Reports, P-60-175.

paying more than 50 percent of their income for housing is only \$7,243.75 (U.S. Dept. of Commerce, 1989, Table 4-20).

In 1989, the median monthly housing cost for all renters was \$424 (approx. \$5,088/yr) while the median annual income for renters was \$18,151. While this may seem reasonable, the situation changes drastically when looking at households that live below the poverty level. The median monthly housing cost for these households was \$281 while their median annual income was only \$5,173 (approx. \$447.66 per month) (U.S. Dept. of Commerce, 1989, Tables 4-12 and 4-13).

In 1985, between two-thirds and three-fourths of the 7.5 to 8.1 million tenant households with incomes below the poverty line neither lived in public housing nor received any housing subsidies (Ringham, 1990). According to the American Housing Survey in 1989, of the 33.2 million renter occupied units, 4.8 million are subsidized; meaning they are either public housing projects or housing units with government rent subsidies (U.S. Dept. of Commerce, 1989, Table 4-19).

The housing crisis has not only impacted unsubsidized renters, those residing in public housing and participating in low-rent programs have been hit hard too. In fact, in the late 1960s, the country witnessed the first successful rent strike in a public housing project. Tenants residing in the deteriorated Pruitt-Igoe project in St. Louis, Missouri were paying 60 to 75 percent of their grants for rent (Mandelker,

1973). In response to this crisis, the Brooke Amendment to the Housing Act of 1969 was passed. This amendment set the maximum rent to income ratio for those residing in low-rent projects at 25 percent. This amendment governed all federal housing assistance programs until after the passage of the Housing Act of 1974 when the ceiling was raised to 30 percent.

Unfortunately, even today, housing subsidies are not sufficient to alleviate the burden that the cost of housing places on many households. The median annual income of families who reside in units that are federally subsidized is \$7,612 and the median annual income for those residing in units owned by a public housing authority is \$7,362 (U.S. Dept. of Commerce, 1989, Table 4-20). The median housing costs for those residing in units owned by public housing authorities is \$181 and \$200 per month for those in units with federal subsidies (U.S. Dept. of Commerce, 1989, Table 4-21).

Renters are not the only ones who have been affected by the crisis; homeowners have been hurt as well and in many cases this has exacerbated the problem for renters. Millions of people in their thirties now find themselves forced to rent. Twenty years ago this same group of people would have been able to purchase their first homes. The decrease in the number of families purchasing homes places tremendous pressure on the rental market. For example, "from 1981 to 1985, only 41.1 percent of new households purchased homes (58.9 were

renters), a drastic decrease from 72.9 percent from 1976 to 1980" (Zarembka, 1990, p.15). In 1985, 190,000 households changed from owners to renters and of the households that moved that year, 125,000 owners and 1.1 million renters said they moved because they wanted lower housing costs.

Early Housing Policy in the U.S.

The original federal housing program in the United States dates back to the early 1900s when the government became engaged in building housing units under the authority of the U.S. Housing Corporation (USHC). These residential units, however, were restricted to use by federal employees such as military personnel and some civilian workers (Fisher, 1959). In 1918, Congress authorized the USHC to provide:

housing, local transportation, and other general community utilities for such industrial workers as are engaged in arsenals and navy yards of the U.S. and in industries connected with and essential to the national defense and their families (Fisher, 1959, p.77).

These efforts of the government were only temporary as all of this property was to be sold at fair market value once World War I was over.

It was only in response to housing crises that the federal government would engage in some type of intervention. The next housing activity of the government came in response to the Great Depression of the 1930s when the federal housing program was expanded to the general public. It was the first

time that the government began to promote housing for low-income families.

National Industrial Recovery Act

On June 16, 1933, the National Industrial Recovery Act was passed. The Act gave the newly inaugurated President, Franklin D. Roosevelt the power to create the Federal Emergency Administration of Public Works (PWA). The creation of the PWA was the first sign of the expansion of federal low-rent housing activities. By 1934, through the Housing Division of the PWA, the government became involved in directly constructing and financing projects for low-income families (Fisher, 1959). The PWA Housing Division also saw the need to "undertake projects to relieve unemployment" as well as meet the housing needs of the low-income. Within one year, the PWA became engaged in purchasing land, clearing slums, and building housing. However, the PWA faced many challenges, the greatest of which was finding land to purchase for development. This challenge was enhanced when in 1935, the courts ruled that the federal government did not have the right to condemn and secure private land for low-cost housing (Wright, 1981). This court ruling, commonly known as the Louisville court decision (U.S. v. Certain Lands in the city of Louisville et. al. (78 F.(2d) 684), effectively resulted in ceasing of the PWA's construction efforts as the program was

suspended. The PWA was left with essentially one alternative, to acquire vacant land. "Within three and one-half years, the Housing Division undertook 51 projects in 36 cities within 20 states, the District of Columbia, Puerto Rico, and the Virgin Islands" (Mitchell, 1985, p.239). Unfortunately, only 27 of the projects had been completed and they only served the so-called "deserving poor" or those who were employed and had moderate incomes. Those who were destitute remained unserved.

United States Housing Act of 1937

The following years were spent in an attempt to overcome barriers to affordable housing for low-income families (Weicher, 1980). The realization that permanent federal intervention in housing may become a reality in the U.S. in order to alleviate problems like substandard housing became evident in the Wagner-Steagall bill introduced on February 24, 1937. The bill stated:

Private industry alone has been and now is unable to overcome the obstacles in the way of relieving the shortage of decent, safe and sanitary dwellings for families of low-income, or to prevent the widespread, prolonged and recurring unemployment resulting from the persistence of such obstacles, and the several states and their political subdivisions have been and now are unable adequately to aid in remedying this condition without financial assistance (Fisher, 1959, p.9).

That same year, a permanent public housing program was on its way as the U.S. Housing Act of 1937 was passed. The Act became the framework for the country's public housing system.

The United States Housing Authority (USHA) was created as a result of the Act and served as the federal agency responsible for carrying out the provisions of the Act. The USHA was authorized to oversee funds, approve plans, sites and costs of public housing construction and demolition of substandard structures (Mitchell, 1985). The Act required that all housing units lost due to slum clearance be replaced with newly constructed units. In order to avoid legal challenges like the Louisville case, a provision was made that the federal subsidies were to be paid to state and local housing agencies (Weicher, 1980). In 1936 the Muller case, *New York City Housing Authority v. Muller* (1 NE (2d) 153), effectively overturned the Louisville case when the court held that local authorities could exercise the power of eminent domain to acquire public housing sites (Mitchell, 1985).

Although the federal government, through the USHA, loaned funds and provided overall direction to local housing authorities (LHAs) who administered the program, the LHAs maintained control of planning activities and construction of the public housing projects. The local housing authorities also had the power to set rents and determine who would live in public housing (Mitchell, 1985). Unfortunately, the decentralization of implementation and decision-making proved to be detrimental. This was primarily due to the fact that the local housing authorities were run by businessmen, lawyers

and realtors, those who did not exactly support governmental housing subsidies for poor people (Hartman, 1975).

Consequentially, a low number of local housing authorities were being established leaving a number of poor families outside the public housing system. Ironically, programs initiated under the 1937 Housing Act were intended to be an improvement of those administered under the PWA as they were designed to serve the "very poor" rather than those suffering temporary impoverishment.

Major Housing Legislation Since 1937

In 1940, an amendment was made to the Housing Act of 1937. This amendment authorized the use of loan and subsidy provisions promulgated under the Act for defense housing programs. World War II caused the country to shift to a wartime economy and great demand was placed on housing for defense workers. Also in 1940, the Lanham Act was enacted authorizing the provision of public housing accommodations. This legislation resulted in the ultimate construction of 1 million housing units (Sternlieb and Listlkin, 1986).

Under the Roosevelt Administration, all federal housing functions were consolidated under an umbrella organization which was created when the Housing Act of 1942 passed. This organization, the National Housing Agency, replaced the United States Housing Authority as the federal agency responsible for

executing national housing policy.

The next significant housing law to be passed was the Housing Act of 1949. This Act established a National Housing Policy and Goal which would provide for "a decent home... every American family." The Act declared the importance of sound housing in America and at the same time proclaimed that it must come through the private sector. Title III of the Act provided for an increase in public housing units by authorizing the construction 800,000 units. Title I authorized 500 million dollars to go to local housing authorities for slum clearance programs (Sternlieb and Listlkin, 1986). However, it appears that the legislation was speaking with two mouths since it announced that cleared housing units are no longer required to be replaced by new ones, (thus decreasing the housing stock available to low-income households) while at the same time declared a national goal of a decent home for every American family.

An effort to remedy problems caused by urban renewal was made with the passage of the Housing Acts of 1954 and 1961. Programs that encouraged rehabilitation and upgrading of housing units in urban renewal areas were introduced under the 1954 Act. The Act limited the construction of public housing to urban renewal areas. Under the Housing Act of 1961, the Section 221 housing program which was initiated to relieve households that became displaced as a result of urban renewal

was expanded to include all low and moderate income families.

The year 1965 marked a period of paradigm change for public housing policy in the U.S. The Rent Supplement Program and the Section 23 housing program, both experimental, were initiated under the 1965 Housing Act. Through these programs, for the first time in history, privately owned housing units were subsidized by the federal government to provide housing for the low-income. These programs were intended to circumvent the high cost of constructing new buildings to house low-income people. The Rent Supplement Program authorized supplements which would pay the difference between the Fair Market Rent and a fourth of the tenant's income. The Section 23 program permitted public housing authorities to lease private units for low-income households who would pay rent to the housing authorities. Under Section 23, like the Rent Supplement Program, tenants would only be responsible for paying a fourth of their incomes for rent while the public housing authority would pay the remainder of the rent. Replacing the National Housing Agency, the Department of Housing and Urban Development became the new federal agency charged with the responsibility of carrying out the housing policy of the country.

The Brooke Amendment to the Housing Act of 1969 made it a legal right for public housing tenants to pay no more than 25 percent their incomes for rent (In 1981, under the Reagan

administration, this percentage increased to 30 percent.) By the early 70's the government sponsored an experimental housing allowance program which provided participants the luxury of choosing their own rental units to be subsidized by the government.

The Section 8 Rental Assistance Program

In 1974, Congress enacted the Housing and Community Development Act which gave birth to the Section 8 Housing program (Sec. 8). The Sec. 8 program, the largest government housing program which provides direct subsidies for privately owned housing units, has two components: the Existing Rental Certificate program and the Rental Voucher program. The Sec. 8 Program offers subsidies to developers of newly constructed, moderately and substantially rehabilitated housing, as well as those who operate existing housing in an effort to provide low rent housing to those who qualify for the program.

Individuals and families may be eligible for assistance under these programs by first qualifying under an income limit which has been established by the Department of Housing and Urban Development (HUD). Income limits are based on the size of the family. For example, according to very low income limits, which is 50 percent of the median income for the area in which the family resides, a family of three may not have an annual income in excess of \$17,300 (see Table 2.2). Families

Table 2.2 1992 Income limits for Story County, Iowa

Family Size	Lower Income ^a (in dollars)	Very Low Income ^b (in dollars)
1	21,550	13,500
2	24,650	15,400
3	27,700	17,300
4	30,800	19,250
5	33,250	20,800
6	35,750	22,350
7	38,200	23,850
8	40,650	25,400

^a represents 50 percent of the median area income

^b represents 80 percent of the median area income

without any source of income are not eligible for participation in the Sec. 8 program.

If a family or individual falls within the income limit for its family size, then, at the time of application review (which may be several weeks after the application has been submitted since several verification forms must be returned to the public housing authority), one of three federal

'preferences' must be met. The first federal preference states that the applicant is paying more than fifty percent of his/her monthly income for rent and utilities. The second federal preference states that the applicant is residing in substandard housing. Examples of substandard housing include units lacking hot and cold running water, having communal bathroom or kitchen facilities, or lacking electricity. The third federal preference states that the applicant has been involuntarily displaced. In other words, due to no fault of his/her own, the applicant is without housing. This, unfortunately, does not include families who are temporarily residing with family or friends; they must be living on the streets or in some type of shelter to meet this preference. When it has been determined that the applicant qualifies for assistance, the applicant is then issued a certificate of participation or a housing voucher depending on the program for which they are applying. Applicants are given 60 days to find a rental unit, apartment or single family dwelling.

Through the two rental subsidy programs, the Sec. 8 Certificate and Voucher programs, most participating families are assured that they will pay only 30 percent (formally 25 percent) of their net income for their housing costs (rent plus utilities excluding telephone). Public housing authorities make direct payments to property owners and tenants have the responsibility of making sure that their

portion (30 percent of their income) of the rent and utilities are paid. Unfortunately, there is no concern for whether or not the tenants' remaining income is sufficient to meet the family's non-housing needs (Ringham, 1990).

Tenants participating in the voucher program may pay more than 30 percent of their net income for housing if they choose to reside in a unit which rents above the voucher payment standard. In addition to paying their portion of the rent, they would also be responsible for paying the difference between the payment standard and the actual rent for that unit. The amount of the subsidy under this program, or the amount in payments made by the public housing authority depends upon the voucher payment standards, which are set by the Department of Housing and Urban Development (HUD) and are based on the number of bedrooms required by the tenant.

Tenants having housing certificates, those participating in the Sec. 8 Existing Certificate program, do not have this option. They are restricted to units which rent at or below the fair market rent level and will only pay 30 percent of their income for housing regardless of the contract rent. The fair market rent levels, which are also based on the number bedrooms, are set by HUD and serve as one way to ensure that Sec. 8 participants receive the same quality of housing as non-participants. Table 2.3 shows this in relation to Story County, Iowa. Because the program guarantees decent, safe and

sanitary housing, rental units that have been selected by participants are also inspected by the public housing authority to ensure that the units meet the Housing Quality Standards also set by HUD.

Table 2.3 Fair market rents in Story County, Iowa - 1992

Bedroom size	Rent
0 Bedroom	\$322.00
1 Bedroom	\$390.00
2 Bedroom	\$475.00
3 Bedroom	\$594.00
4 Bedroom	\$645.00

Participants of the Sec. 8 Voucher program may choose to move to a location that is outside the jurisdiction of the housing authority. Therefore, they are not guided by fair market rent levels which govern specific geographic areas. Participants in the Sec. 8 Existing Certificate program also have the luxury of choosing to move to a location which is outside the housing authority's jurisdiction, so long as they remain within the state. However, if this occurs, one of two things will happen: 1) the public housing authority which

presides over the area of the tenants' new place of residence will absorb the participant into its local program or 2) the former public housing authority will continue serving the participant by making payments to the new landlord. Usually, the latter will only occur if the new housing authority is leased to capacity, or has no housing vouchers or certificates available to issue the participant.

In a brief examination of the housing crisis, it has been shown that those who live below the poverty level, often paying more than half their monthly income for rent, have been severely impacted by the shortage of affordable housing. The federal government, realizing the relationship between unemployment and the housing, enacted legislation to alleviate unemployment in addition to building low-income housing as a solution to the problem. The following chapter reviews this housing legislation and looks at the present unemployment situation.

CHAPTER III. THE UNEMPLOYMENT SITUATIONUnemployment and Housing

The shortage in the supply of affordable housing is only one element in the housing crisis, unemployment is another. The role of unemployment in the housing crisis was realized over 60 years ago. In 1933, although no official statistics were kept at the time, there were an estimated 12 to 17 million persons who were unemployed in the United States (Keith, 1973). The policy response to this plight was Title II, Sec. 202 and 203 of the National Industrial Recovery Act which, "with a view to increasing employment quickly,.. " authorized the President to "prepare a comprehensive program of public works which shall include construction, reconstruction, alteration or repair under public regulations or control of low-cost housing and slum clearance projects" and "to construct, finance, or aid in the construction or financing of any public works project" (Fisher, 1959, p.82). On June 23, 1933 the Housing Division of the PWA was established under the authority of PWA Administrator, Harold Ickes (Fisher, 1959). Ickes reported that among the principle objectives and policies of the Housing Division were:

First, to deal with the unemployment situation by giving employment to workers, especially those in the building and heavy industry trades. Second to furnish decent, sanitary dwellings to those whose incomes are so low that private capital is unable to provide adequate housing within their means...(Keith, 1973, p.23).

Unemployment remained a primary element in early housing policy. Senator Robert F. Wagner Sr. (75th Congress), co-sponsor of the Wagner-Steagall bill, which later became the Wagner-Steagall/U.S. Housing Act of 1937, believed that unemployment was a causal factor in the existence of slums. He said that, "If overnight we could increase their [individuals who live in the slums] income by a fair distribution of the wealth of the country, we would not have any slums" (Keith, 1973, p.10). Whether or not his words were true, it was apparent that the role unemployment played in the housing crisis was an important one. Thus, the 1937 Housing Act, like its predecessor the National Industrial Recovery Act, was intended to serve as a means of relieving unemployment. The hardships experienced during the second World War became the impetus for its passage. The Act was strongly supported by President Franklin D. Roosevelt who stated in his second inaugural address:

But here is the challenge to our democracy: in this nation I see tens of millions of its citizens.. ..who at this very moment are denied the greater part of what the very lowest standards of today call the necessities of life...I see one-third of a nation ill-housed, ill-clad, ill-nourished... (Keith, 1973, p.35).

The Act declared the earliest federal housing policy for this country:

It is hereby declared to be the policy of the United States to promote the general welfare of the Nation by employing its funds and credit, as

provided in this Act, to assist the several States and their political sub-divisions to **alleviate present and recurring unemployment** and to remedy the unsafe and insanitary housing conditions and the acute shortage of decent, safe, and sanitary dwellings for families of low income, urban and rural non-farm areas, that are injurious to the health, safety and morals of the citizens of the Nation (Fisher, 1959, p.93).

This piece of legislation, which marked the permanence of federal commitment to housing the low-income population, had as its primary objective, job stimulation and economic recovery (Sternlieb and Listlkin, 1986). Unemployment relief was to come in the form of jobs created by the construction of public housing units as well as demolition and slum clearance.

Now that federal housing legislation had been put into place to neutralize what was perceived as the major factor contributing to the housing crisis--unemployment, the question became, 'Was this strategy successful?' The apparent answer is 'no.' President Roosevelt transferred over half of the program's funds to other agencies since alternative public works projects proved to result in more jobs in less time. The response of the President implied that a strategy in which more emphasis was placed on the production of public housing rather than consumption, was not the answer (Weicher, 1980.)

Later, the Bureau of Labor Statistics conducted a study of PWA housing projects. It was found that it took an average of 21.7 months to complete the construction of a public housing project. The employment cycle progressed slowly until

after the first year of construction when employment peaked. During the next four months, employment would show a gradual decrease and a rapid decline over the following year (Mitchell, 1985). "Of total development costs, about 38 percent went for on-site payrolls, 44 percent for materials, and 18 percent for other expenses and profit" (Mitchell, 1985, p. 240). The determination by the Roosevelt Administration that housing policy was not the appropriate vehicle to address the problem of widespread unemployment was supported by this study.

Unemployment and Underemployment

Throughout history, the state of involuntary joblessness has been a reality in the lives of many people. Historically, the situation of unemployment or being without a job was viewed as a social problem stemming from individual failure to secure work. Over time, a shift in the overall perception of the nature of unemployment was experienced (Ashton, 1986). Unemployment came to be understood as "a product of market forces and the business cycle. It was something over which a person as an individual had little control" (Ashton, 1986, p. 30). According to Ashton, this shift could be attributed to the rising conflict between the classes and the organization of the working class.

Despite the high incidence of unemployment in 1921, recorded at a rate of 11.7 percent, the U.S. government did not consider the unemployment situation serious enough to authorize the collection of data and compilation of statistics on the matter until the 1940s (Ashton, 1986). After 1921, unemployment rates had not reached such high levels until ten years later when the unemployment rate reached 15.9 percent in 1931. These rates increased steadily over the next two years peaking at an overwhelming rate of 24.9 percent in 1933 (Ashton, 1986). Unemployment rates remained high over the years before World War II tapering off in the early 1940s.

The concept of unemployment and its impacts involve very complex issues. First of all, there are several types of unemployment and its definition may vary, usually depending on one's ideological perspective. Levin lists the four types of unemployment: frictional unemployment, seasonal unemployment, cyclical unemployment, and structural unemployment. Frictional unemployment refers to individuals who are in the process of changing jobs and who therefore are not currently working. As implied, seasonal unemployment is experienced in occupations when peak employment is seasonal, i.e., construction. Cyclical unemployment is the result of economic cycles resulting from a lack of labor demand when contraction occurs in a specific industry or the entire economy. Lastly, structural unemployment is a consequence of constantly

depressed labor markets or specific occupations that are becoming obsolete (Levin, 1982).

Official figures on unemployment have always been debated. Conservatives often view these figures as over-inflated while most liberals believe that the true extent of unemployment is underestimated. Nevertheless the Bureau of Labor Statistics (BLS) collects data on the unemployed through its Current Population Survey which is conducted nationwide every month. The BLS measures unemployment by unemployment insurance records. This method of assessing the degree of unemployment has been criticized by many including the General Accounting Office:

BLS estimates of unemployment in counties, cities and towns are not reliable as indicators of unemployment in those areas...the error range among areas could be wide. Estimates in the number of local jobseekers who, for various reasons, are not drawing unemployment insurance are the weakest links in local unemployment statistics...(Comptroller General of the United States, 1979, p. 48).

The current definition of the unemployment rate is the unemployed as a percent of the civilian labor force (U.S. Department of Labor, 1992c). Unemployed persons are defined as "those who were not working during the survey week, [who] had made specific efforts to find a job in the preceding four weeks, and were currently available for work. Persons on layoff and waiting to be recalled and those waiting to report to a new job within thirty days need not be seeking a job to

be classified as unemployed" (U.S. Department of Labor, 1992c, p.3). Some argue that the Current Population Survey operates under too broad a definition of job search activity, i.e., sharing an interest in a job with a friend, and thus does not provide an accurate account of those looking for employment. However, the most widely cited criticism of this definition lies with the fact that it does not take into consideration that many workers have searched for employment to no avail and hence have given up looking for work. In fact, the Urban League and AFL-CIO petitioned the National Commission on Employment and Unemployment Statistics to revise its current definition of unemployed persons to include discouraged workers (Levin, 1982). The petition was denied on the grounds that:

[there are] conceptual differences between discouraged workers and those classified as unemployed...a person must have tested the job market within the past 4 weeks by contacting an employment agency, contacting an employer directly, placing or answering a want ad, or contacting a friend or relative...they are...objective and specific actions which differ conceptually from the personal reports of subjective feelings accepted as the basis for classifying the discouraged (National Commission on Employment and Unemployment Statistics, 1979, p. 79).

Discouraged workers are defined as "persons who indicate that they want to work but are not looking for a job because they think their search would be unproductive" (U.S. Department of Labor, 1993, p.7). In the fourth quarter of 1992, the number

of discouraged workers was 1.1 million (U.S. Dept. of Labor, 1993).

In addition to discouraged workers, another population of workers is excluded from the official figures on unemployment in this country. This population is made up of individuals who participate in the "underground economy." In 1981, it was estimated that 5 to 6 million people work in illegal business in order to earn a living (Knight, 1981). It is believed that if this population were included in the official unemployment statistics, they would account for a 15 to 20 percent decrease in the unemployment rate (Knight, 1981).

According to Levin, there are three characteristics of marginal workers: 1) those who, for the most part, are outside of the labor force--the chronically unemployed, 2) intermittent low-wage workers, 3) physically capable welfare recipients, and 4) discouraged workers. These characteristics are low-wages, relatively undeveloped skills, and erratic work patterns. The relationship between these characteristics is such that they form a cycle of unemployment for marginal workers (Levin, 1982). The cycle begins with the marginal worker receiving low wages, then giving up that job to search for employment yielding higher pay, and finally working illegitimately in the underground economy, or resorting to the welfare system. Levin states that this

instability in employment precludes the workers from securing gainful employment as employers have a negative view of work instability and therefore the workers remain relatively unskilled (Levin, 1982).

U.S. Unemployment Figures

According to the BLS, the unemployment rate as of November, 1992, was 7.2 percent, up from 6.9 percent in November of the previous year. The peak in unemployment rates for the year occurred in June of 1992, 7.7 percent (U.S. Dept. of Labor, 1992a). In terms of industry, Construction had the highest unemployment rate at 16.5 percent as of July, 1992 (U.S. Dept. of Labor, 1992b). African-American males between the ages of 16 and 19 years old have the highest unemployment rates in the country at 41.7 percent (U.S. Dept. of Labor, 1992a). Their female counterparts are not far behind at an unemployment rate of 39.6 percent (U.S. Dept. of Labor, 1992b). The total unemployment rate for African-Americans is 14.6 percent as compared to 11.9 percent in the Hispanic origin population and 6.7 percent among Caucasian Americans. In 1992, the overall unemployment rate for women was 6.9 percent. The jobless rate for Caucasian women was 6.9 percent, 13 percent for African-American women, and 12.1 percent for Hispanic women (U.S. Department of Labor, 1992d).

Women who were heads of households had an unemployment rate of 10.6 percent.

Reliance on unemployment statistics alone is not sufficient when examining the extent of employment deficits. However, it was not until the 1960s that the importance of measuring the concept of underemployment as well as unemployment was understood. Underemployment differs from unemployment in two important ways. First, the delineating criterion for underemployment classification is inadequate earnings rather than inadequate work time. Inadequate work time is a factor, however, in defining the form of underemployment, i.e., part-time and part-year employment (Sheets, 1987). These forms of underemployment may explain the inadequate earnings. Second, underemployment is measured on the basis of employment activity over the previous year, unlike unemployment which is concerned with employment activity that occurred during the four weeks prior to the survey (Sheets, 1987). Underemployment therefore, may include discouraged workers who have had minimal employment participation. The range in the definition of underemployed persons includes "skilled and semi-skilled persons who were working at low-wage, menial jobs for want of a better alternative" (Levin, 1982, p. 13) as well as "persons whose employment is inadequate in relation to specified norms or alternative employment, account being taken of his

occupational skill (training and work experience)" (Levin, 1982, p.13).

Two major forms of underemployment are visible underemployment and invisible underemployment. Visible underemployment, a statistical concept, involves the amount of time spent in employment and occurs when the term of employment is less than normal and therefore, additional work is sought. (Clogg, 1979). This includes underemployed persons who are employed part-time or those who are seasonally employed. Invisible underemployment is more of an analytical concept and may be measured on the basis of work related income, productivity of work, and skill utilization (Clogg, 1979). Low-wage earners (the working poor), and those whose educational qualifications are mismatched with their occupation (i.e., persons who have obtained advanced degrees and yet are employed in occupations that do not require a college education) are included in this group.

U.S. Figures on Underemployment

The working poor, defined as "persons who devoted more than half of the year to working or looking for work and who lived in families with incomes below the official poverty level" (Gardner and Herz, 1992, p. 20). In 1990, the official poverty threshold was \$13,359 annually for a family of four and 6.6 million workers in families that live below the

poverty level were in the labor force for more than half the year (Gardner and Herz, 1992). (For a listing of poverty thresholds, see Table 2.1 in Chapter II.) Although the working poor consists of more men than women, women in the workforce have a higher poverty rate (6.0 percent) than men (5.2 percent) in the workforce. Working African-Americans have a poverty rate of 12.1 percent, 2.5 times higher than that for whites with similar labor force activity (Gardner and Herz, 1992). Persons of Hispanic origin who have spent at least six months in the labor force have a poverty rate of 13.1 percent (Gardner and Herz, 1992). In 1990, there were 33.6 million Americans who had incomes that fell below the poverty level (U.S. Dept. of Commerce, 1992b, Table 717). An estimated 7.1 million families live below the poverty level and among them, more than 3.5 million had a working head of household in 1990 (U.S. Dept. of Commerce, 1992b, Table 725).

"Economic" underemployment, which includes the unemployed, those with inadequate hours, and those earning low-wages, (excluding workers who are underemployed due to mismatch), had an steadily increasing rate from 14.4 percent in 1969 to 17.8 percent by 1972 (Clogg, 1979). In 1972, this rate had dropped off by 1.3 percent. Over the five year time period, non-white females had the highest "economic" underemployment rate at an average of 30.1 percent. Among their female and non-white counterparts, white females, were

just below at 22.2 percent, non-white males had an average of 18.8 percent, and white male nearly averaged 11.1 percent (Clogg, 1979). During this time period, those with low-incomes (due to wages) represented the largest category of the "economically" underemployed (Clogg, 1979).

In 1990, these proportions remained relatively the same. As reported by Gardner and Herz, "poverty among workers was usually linked to unemployment, involuntary part-time work, or, most often, low earnings" (Gardner and Herz, 1992, p. 20). For those below the poverty level, workers with low earnings represented 32.1 percent, those whose only labor market problem was unemployment accounted for 13.9 percent, and those who were involuntarily part-time workers represented only 1.3 percent (Gardner and Herz, 1992). However, involuntary part-time workers - those who prefer to be full-time, are responsible for most of the growth in the part-time employment and an average of nearly 5 million people were involuntary workers in 1989 (Tilly, 1992). Female heads of households with low earnings accounted for 3 out of 4 poor women. Their poverty rate was almost double that of female heads of households who had only experienced unemployment (Gardner, Herz, 1992). Therefore, although this does not necessarily refer to those receiving public assistance, "women who maintain families fall into poverty more frequently because they earn low wages, rather than because they cannot find (or keep) a

job" (Gardner and Herz, 1992, p.26).

This chapter began with a presentation of federal legislation which took steps to not only deal with the housing problem, but unemployment as well. At that time, the Roosevelt administration felt that housing policy alone could not solve the problem of prevailing unemployment. Chapter IV will focus on federal employment and training programs which were meant to reduce rampant unemployment, as well as other, more comprehensive programs that were sparked by welfare reform efforts.

CHAPTER IV: PAST EMPLOYMENT AND TRAINING PROGRAMS

The federal government, faced with a problem of persistent unemployment in the 1960s, turned to employment and training programs to assist in increasing the employability of the unemployed and alleviating poverty. The following is a brief review of government sponsored employment and training programs.

Programs Prior to JTPA

One of the earliest employment and training programs sponsored by the federal government was the Manpower Development and Training Act (MDTA) of 1961. The result of the federal expansion of employment and training efforts in the 1960s, the Act was mainly geared toward retraining workers who were dislocated as a result of the onslaught of automated machinery. MDTA was redirected to serve the poor and disadvantaged unemployed when there was a decline in unemployment shortly after the Act was passed (Levitan and Gallo, 1988). The Manpower Development and Training Act served as a model for the employment and training legislation that would follow.

The Comprehensive Employment and Training Act (CETA), which was enacted in 1973, was an employment training and public sector job creation program which was funded by the federal government and managed locally. The Act also

authorized a reserve public service employment program which would provide relief in the event of a drastic rise in unemployment rates. Overwhelmed by the rise in unemployment in 1974, the program placed more emphasis on job creation than job training. The program was expanded under the Carter administration more than doubling the number of job slots in less than one year. The process of quickly filling these slots resulted in "cases of careless management and enrollment of ineligible applicants that were to haunt CETA for the rest of its limited life" (Levitan and Gallo, 1988, p.9). All CETA public service jobs were eliminated in 1981 as a result of President Reagan's effort to cut spending on employment and training as well as other anti-poverty programs.

Job Training and Partnership Act (JTPA)

In 1983, the Job Training and Partnership Act (JTPA), which replaced CETA, became the most significant employment and training legislation in the country. The legislation's centerpiece, Title II, primarily provides training and education programs for economically disadvantaged adults and youth. Title III of the Act is dedicated to laid off workers or those dislocated as a result of technological change or foreign competition who are not eligible or can no longer receive unemployment benefits. JTPA is primarily intended to provide the participants with job-related skills in order to

improve their short-term and long-term employment potential.

JTPA differs from its predecessor in several ways. First, unlike CETA, JTPA's focus is on training rather than job creation. In fact, the law prohibits all public service employment and has drastically reduced income support payments to participants. JTPA has transferred program management responsibility from the federal level to the states. Governors and other state and local officials are afforded maximum flexibility in program design and operation. Government officials share this authority with their private sector "partners" who have become much more involved in the employment and training system even at the policy-making levels. Although CETA was responsible for establishing State and Private Industry Councils which advised local programs, JTPA gives them authority to jointly approve local training plans with local elected officials. Although the Act supports coordination between JTPA and related social programs, it sharply limits spending on administration and participant support services. This, and the fact that JTPA stresses short-term training which results in low-level jobs has been its major criticisms. It has also been said that the program lacks emphasis on services that enable participants to obtain quality jobs with potential for career development.

Work Incentive Program (WIN)

JTPA was not the first to attempt to coordinate job training with social services. The WIN program was designed to integrate welfare and employment services. Jointly sponsored by the Department of Labor and the Department of Health, Education and Welfare (now known as the Department of Human Services), the WIN program was a result of the passage of the 1967 amendments to the Social Security Act. The program was created to move Aid to Families with Dependent Children (AFDC) recipients into productive employment. The objective was to increase their self-sufficiency while decreasing welfare expenditures.

Over time, legislative changes have caused shifts in the program's direction. Emphasis has gone from job training and developmental services to immediate unsubsidized employment in the private sector. For the majority of AFDC recipients, participation in the WIN program became mandatory. "All persons at least sixteen years of age who apply for AFDC must register with WIN unless exempt because of ill-health or other reasons" (Levin, 1982, p. 211). Those who were exempt from mandatory participation were not precluded from volunteering, according to Levin, almost 20 percent of registrants in 1978 were volunteers. Responsibility for the program shifted from the welfare agencies to organizations which provide employment and training. Clients would register with the staff of local

WIN employment and training units and immediately make attempts to find employment. It was hoped that AFDC applicants, especially those thought to be most employable, would be placed into jobs without delay so that they would never begin receiving benefits.

In 1978, the average wage for WIN job entrants was \$3.32 an hour. For women, who made up 75 percent of the registrants, the average entry wage was \$2.97 per hour. Of the black registrants, 62 percent obtained jobs paying less than \$3.00 per hour, compared to 46 percent of their white counterparts (Levin, 1982). The Department of Labor cited the poor quality of jobs obtained by WIN registrants as a major failure of the program (Levin, 1982). They also reported that more effort was needed in assisting a greater number of female heads of households and older women to enter the labor force. By 1979, the program's focus had shifted once again, this time with less concern for immediate placement and more focus on wage levels and more permanent jobs (U.S. Department of Labor, 1980). Recently, the program design has become more comprehensive as it now includes: employability planning, job search instruction, supportive services (i.e., counseling), transportation, and child care which are offered in addition to the primary services of job training and direct placement.

Service Integration Programs

Service integration, as a concept of public administration, was born in the 1960s during the period of expansion for social programs. In 1964, the Economic Opportunity Act was passed to deal with correcting causes of poverty and provide developmental services such as education and training to low-income individuals. It was the first piece of federal legislation to address the issue of coordinated efforts among social service agencies. Because many program participants and their families were found to suffer a multitude of problems, i.e., poverty, unemployment, juvenile delinquency, substance abuse, etc., client advocates and program administrators discovered the need for a more comprehensive response (Agranoff, 1991). Service integration also served as a means to coordinate human service agencies which, more often than not, served the same clientele. Client advocates have long pushed for formal integration of services as they have come to recognize the barriers that multi-program participants face. For example, many social programs have competing or incompatible eligibility requirements, especially among federal and state initiated programs. There are also issues of funding limitations, restrictions on use of funds, operating procedures and other restrictive policies that can be frustrating, to say the least, to both program administrators and participants.

Divergent Ideologies and Welfare Reform Policy

The public welfare system has been one of the most controversial social issues in this country. Since the 1960s, which marked an expansion period for public welfare programs, there have been three major ideological perspectives in the debate over welfare policy in the United States:

1) conservative 2) liberal and 3) leftist.

Most conservatives have typically viewed public welfare policy, including housing assistance programs, as "creeping socialism" and that such policies contradict the fundamental American principles and values (Paul and Russo, 1982).

Poverty is seen as a symbol of moral inadequacy, it is a result of moral weakness and indolence (Coughlin, 1989).

Although some conservatives concede that hard luck plays a role in poverty, they often feel that government sponsored programs will be abused by "able-bodied loafers," that the poor do not have a "right to relief," and that "they should be prevented from exploiting public charity" (Levin, 1982, p. 196). They believe that any assistance to the poor should be in the form of private charity. In terms of welfare reform, those on the political right have views that range from the elimination of all federal programs that aid the poor to the requirement that public welfare recipients work off their benefits.

Liberals fall somewhere in between the conservative and leftist philosophies. It was the liberal view that initiated the public welfare system (Coughlin, 1989). The liberal perspective advocates incremental rather than major changes in the system. It sees "societal inequalities" as the cause of poverty but it does not view structural inequality as necessarily a bad thing (Coughlin, 1989).

The leftist view of poverty is that it is the result of systematic not individual deficiencies. It is seen as the result of these "societal inequalities" and is considered an inherent characteristic of a capitalist economy. Those who share this view feel that government has a social obligation to assist those, who by no fault of their own, do not have bootstraps from which to pull themselves up. The leftist public welfare reform solution would be to completely overhaul the system. Until that is accomplished, they encourage policy changes which will increase benefits to ameliorate the living conditions of the poor and "strengthen their bargaining position in the labor market," (Coughlin, 1989, p. 45) though they object to mandatory work requirements.

The leftist view is in direct conflict with both the conservative and liberal ideologies which both seek to maintain the system of capitalism. It is often labeled "radical" and is therefore shut out of public welfare policy debate (Coughlin, 1989).

One popular attempt at welfare reform under the Reagan Administration was 'workfare.' Because of the prevalent attitude of intolerance of welfare dependency during the 1980s, this type of measure was strongly supported by conservative Republicans and Democrats who believe that recipients of public welfare do not want to work for a living but instead enjoy manipulating the system (Levin, 1982). However, many public welfare recipients do work, yet most often, they do not earn enough money to support themselves and their families without relying on some type of public assistance to supplement their meager incomes (Levin, 1982). In fact, as of March, 1991, among households that had at least one member receiving AFDC (4.6 million households), nearly 1.5 million had householders who were employed full-time and 571,000 had householders who worked part-time (U.S. Department of Commerce, 1992a). The figures for those with at least one member receiving housing assistance (4.34 million households) showed that 1.04 million householders worked full-time and 445,000 worked part-time (U.S. Dept. of Commerce, 1992a). The basic premise of the idea of reform, which holds that the current public welfare system must be improved, is also supported by those on the political left. However, they see work provisions as an opportunity to better assist public welfare recipients by giving them power against a system which encourages dependency.

The Evolution of the Family Self-Sufficiency Program

In 1985, as a part of an attempt at welfare reform, the Department of Housing and Urban Development began soliciting proposals from general local governmental units for participation in the Project Self-Sufficiency (PSS) program. Project Self-Sufficiency was designed to assist unemployed or under employed very low income single parents with dependent children in making the transition from public assistance to employment and economic self-sufficiency. Assistance has been provided in the areas of housing, adult basic education, child care, personal and career counseling, transportation, and job training and placement. Participating communities are expected to utilize local public financial resources, including, for example, CDBG funds. Communities are also expected to secure commitments from the local private sector as well as public agencies and institutions for support of the program's components.

Since the program's inception, several major changes have occurred (see Table 4.1). In June of 1989, the Project Self-Sufficiency program was replaced by Operation Bootstrap (OB) whose title was more in line with the conservative philosophy of self-help. While Project Self-Sufficiency remained in operation, many cities converted their programs to Operation Bootstrap. Under Project Self-Sufficiency, participation was limited to single-parent families. Operation Bootstrap went

Table 4.1 Comparison of the Family Self-Sufficiency Program (FSS), Operation Bootstrap (OB), and the Project Self-Sufficiency Demonstration Program (PSS)

	FSS	OB	PSS
Year Initiated	1990	1989	1985
Housing Program Used	Sec. 8 Certs/Vouchers; PHA/IHA	Sec. 8 Certs/ Vouchers	Sec. 8 Certs
Program Initiator	PHA/IHA	PHA/IHA	Local government
PHA/IHA Participation	Mandatory as of 10/2/92	Voluntary	Voluntary
Target Population	All family types	All family types	Single-parent families
Source of Family Participants	PHA, IHA, Cert, Voucher waiting lists; PHA, IHA, Cert, Voucher participants; OB, PSS or local self-sufficiency participants	Cert, Voucher waiting lists; Cert, Voucher participants	Cert, Voucher waiting lists

Table 4.1 (Continued)

	FSS	OB	PSS
Participant Selection	Waiting list preferences or objective system for selecting current recipients (i.e., lottery)	Group targeting (single-parents, battered spouses) Motivation evaluations required	Single-parent families; motivation evaluations required
Family Participation	Voluntary	Voluntary	Voluntary
Employment Obligation	Head of household must seek and maintain employment	N/A	N/A

on to expand the target population to include families of all arrangements. Under OB, the program applicant became the local public or Indian housing authority, shifting primary control and responsibility away from the municipality.

Operation Bootstrap's participant selection process permitted group targeting in which single-parents, homeless individuals, and battered spouses may be the focus. Operation Bootstrap maintained the requirement of motivation evaluations which were designed to serve as a screening process where individuals who were seen as more likely to successfully complete the program could be selected.

Under the Project Self-Sufficiency program, participation was only open to those individuals on the Section 8 certificate and voucher **waiting lists**. Thus, excluding families and individuals who were currently receiving assistance. Under OB, the Section 8 housing voucher program was allowed to be used along with the Section 8 certificates for the program's housing component. Use of the housing voucher program meant that an increased number of families could participate in the program since the housing authority could utilize its housing vouchers rather than applying to HUD for more housing certificates. Although receiving a housing voucher ensured participating families' mobility, they would jeopardize their status on the Operation Bootstrap program if they moved out of the jurisdiction of the housing authority.

Enabling Legislation

On November 28, 1990, Congress enacted the Cranston-Gonzalez National Affordable Housing Act (P.L. 101-625). Section 102 of the law spells out the objective of national housing policy: to reaffirm the long-established national commitment to decent, safe, and sanitary housing for every American by strengthening a nationwide partnership of public and private institutions. These institutions should work together to ensure that all United States residents have access to decent shelter or assistance in order to avoid homelessness; to increase the supply of housing that is decent and affordable to low and moderate-income families and accessible to job opportunities; and to encourage the empowerment of tenants and the reduction of generational poverty in federally assisted and public housing by improving access to self-sufficiency. Section 103 (5) states that the National Affordable Housing Act (NAHA) has the purpose of increasing the supply of supportive housing, combining structural features with services for those individuals with special needs in order that they may live with dignity and independence.

The implementation of the Family Self-Sufficiency Program (FSS) was authorized under Section 554 of the Act. The purpose

of the Family Self-Sufficiency program is to :

promote the development of local strategies to coordinate use of public housing and assistance under the certificate and voucher programs under section 8 with public and private resources, to enable eligible families to achieve economic independence and self-sufficiency (P.L. 101-625, p.4225).

Section 554 instructs PHAs and IHAs to utilize public and Indian housing developments as well as Section 8 assistance (through use of both the rental certificate and the rental voucher programs) along with public and private resources to supply the necessary supportive services for the participants.

Family Self-Sufficiency Guidelines

The statute has promulgated a set of program guidelines to assist housing authorities in implementing the FSS program. These guidelines provide only a 'skeleton' for the local program since the housing authorities have the discretion to design their programs to meet the particular needs of their communities.

Mandatory Participation

Unlike its predecessors, Family Self-Sufficiency allows families currently receiving housing assistance to be eligible for participation, thus combatting long term dependency. While participation in both Project Self-Sufficiency and Operation Bootstrap was voluntary for local governments and

public housing authorities, as of October 1, 1992, FSS is mandatory for all PHAs that receive funding (upon request of the PHA) for additional rental voucher or certificate units. Thus, PHAs wishing to increase its size by servicing more families or individuals are required to implement a local FSS program. The local FSS program must be in operation (including outreach, participant selection, and enrollment) within one year of notification of the approval of the application for more rental certificates and vouchers. However, housing authorities may be exempt upon the provision of written certification to HUD that establishing and operating a program of minimum program size would not be feasible due to local circumstances such as: 1) lack of supportive services; 2) lack of funding for reasonable administrative costs; 3) lack of cooperation from other units of government; or 4) any other circumstances that the Secretary may deem appropriate.

Old Programs

Because FSS replaces both Operation Bootstrap and Project Self-Sufficiency, housing authorities will no longer be allowed to enroll families into these programs. Housing authorities are encouraged to convert these programs to FSS and recommend that the participants transfer to the FSS program once it has been implemented. PHAs which are currently operating former self-sufficiency programs must

continue to operate them until all obligations to participating families who do not wish to convert to FSS are fulfilled. It should be understood that participation in the FSS program is completely voluntary for the families. Families who decline to participate in the program will not be at any risk of losing their housing assistance.

Participant Selection

Family Self-Sufficiency has also made changes in the participant selection process. Realizing the importance of employing an objective and systematic selection process, HUD has allowed "preference" or priority systems to be established for individuals on waiting lists while lottery systems, or 'seniority' systems (based on the length of time receiving housing assistance) may be designed to objectively select current recipients. Group targeting and evaluations of personal motivation of applicants are no longer permitted. Such evaluations were subjective and allowed 'creaming' to occur, placing at-risk individuals at a disadvantage. It is believed that individuals who are not sincere about their desire to achieve self-sufficiency will not follow through and attend the many orientation sessions which will take place prior to FSS participation. In essence, these individuals will 'weed' themselves out of the program.

Contract of Participation

The PHA operating a local FSS program and each family or individual participating in the program must enter into a contract of participation. The contract will list the provisions of the program as well as specify the appropriate resources and supportive services to be made available to the family while participating in the FSS program. Such services may include but are not limited to:

- child care
- transportation necessary to receive services
- remedial education
- education for completion of high school
- job training and preparation
- substance abuse treatment and counseling
- training in homemaking and parenting skills
- training in money management
- training in household management

PHAs required to carry out an FSS program must provide participants with certificate or voucher assistance with which they will only be required to pay 30 percent of their monthly adjusted income towards rent and utilities. The monthly adjusted income includes allowances (deductions) for children.

The contract will also describe all obligations and responsibilities of the participating family while listing conditions which may lead to termination from the program and in the case of Section 8 participants, termination of rental assistance. An employment obligation requires the head of the family to seek and maintain employment during the term of the contract. Each family must fulfill its obligations as they are

spelled out in the contract within five years. The term of the contract may be extended by the PHA for up to two additional years if the PHA finds 'good cause' i.e., serious illness or involuntary loss of employment.

Escrow Savings Accounts

Because a family participating in the FSS program may experience an increase in earned income, the PHA is required to establish an escrow savings account which will be credited a portion of the increase in rent paid due to the additional income. A **very low income family** (whose income is below 50 percent of the area median, see Table 1.1) will not see an increase in rent due to income gained from program participation. Instead, the difference between 30 percent of their monthly adjusted income (including money made while participating in FSS) and 30 percent of their monthly adjusted income minus earned income since participation (normal rent under Sec. 8 assistance) will be credited monthly to the family's FSS escrow account. However, for **low income families** (whose income falls between 50 and 80 percent of the area median, see Table 1.1), HUD may increase the amount of rent paid by the family and thus reduce the amount to be credited to the family's escrow account. Families not fulfilling the terms of the contract may forfeit funds from their escrow account.

Minimum Program Size

The guidelines for FSS programs set forth in the National Affordable Housing Act also require that beginning in Fiscal Year '93, PHAs operate an FSS program of the minimum specified size. The minimum program size for Section 8 FSS programs equals the total number of certificates or vouchers reserved pursuant to FSS (FY '91 and FY '92) **plus** the number of certificates or vouchers reserved each year thereafter.

Program Coordinating Committee

Public Housing Authorities implementing a local FSS program must organize a Program Coordinating Committee, which will have the function of assisting the PHA in securing public and private resource commitments necessary to operate the FSS program. The committee may be composed of but not limited to the following: PHA representatives; Section 8 participants; local government representatives; state welfare agencies; local agencies responsible for Job Training Partnership Act (JTPA) programs and Job Opportunities and Basic Skills Training Program (JOBS); other local public assistance agencies; employment agencies; public and private education or training institutions; child care providers; nonprofit service providers; and private businesses. The committee will also assist the PHA with the development of an Action Plan.

Action Plan

Each PHA operating a Family Self-Sufficiency Program must develop an Action Plan. The development of the plan may be done with the consultation of the chief executive officer of the unit of local government and the Program Coordinating Committee. The Action Plan must be submitted for approval by HUD no later than 90 days of notification of awarded Section 8 units (certificates or vouchers). The plan should contain demographic information and other characteristics including the number and specific needs of the families to be targeted for the program. It should also include a description of families currently participating in the housing program who are eligible and who may receive supportive services under the program, based on available and anticipated resources. There must also be a description of the services, activities and resources to be provided by both public and private sources as well as a plan for the identification of needs and the delivery of services and activities.

The Action plan must present a timetable for program implementation and certification that the duplication of services will be avoided due to the coordination of services and activities with other service programs such as JOBS, JTPA, etc. It must designate by bedroom size and program type (i.e., voucher program) the number of units to be used for the program and include a statement indicating the number and

source of FSS potential participants (i.e., section 8 waiting list). A detailed description of the PHA's notification and outreach efforts must be made. In other words, the PHA must show how it plans to assure that both minority and non-minority groups are notified and how they are to be notified of the program. The plan must also provide an objective and systematic selection process for PHAs opting to solicit current recipients (i.e., lottery or seniority system). It has to offer a description of the PHA's termination or assistance abatement policies; this should include hearing and grievance procedures. Lastly, the action plan must include the number of families, by program type, that are presently participating in other self-sufficiency programs (i.e., operation bootstrap) that are expected to transfer to the FSS program.

Public Housing Authorities which lack the capacity to operate a FSS program individually but would like to operate a joint program with a PHA of a neighboring jurisdiction may, together with the other PHA, develop a joint action plan. The action plan describes the major administrative procedures involved in implementing, operating, and evaluating the FSS program. The following chapter will present the findings of a study of the action plans of four self-sufficiency programs and how they were implemented.

CHAPTER V. ANALYSISCase Study Analysis

This study is an exploratory analysis of the program designs, implementation procedures and operations of self-sufficiency programs that operate in four Iowa cities. These cities were recommended by a reliable source as a representative sample of cities in the state that operate self-sufficiency programs. In the analysis, the four cities are referred to only as **case study A**, **case study B**, **case study C**, and **case study D**. **Case study A** and **B** are small urbanized areas, **case study C** is a metropolitan area and **case study D** is a major metropolitan area. Telephone interviews were conducted with three to four individuals in each city who serve on the Task Force or Coordinating Committee of the local self-sufficiency program. These individuals were representatives from service agencies, non-profit organizations, educational institutions, and businesses in the community.

The questionnaire was divided into five major sections: Implementation, Organization, Operation/Program Design, Evaluation, and Personal Critique of the program. The study is based on the premise that these factors are crucial to the program's performance. Thus, the purpose of this research was to document the experiences of individuals who serve on the

task force or coordinating committee in the case study areas and compile a list of administrative issues that can either contribute to or hinder performance of the program. The goal was to learn from their experiences and develop a plan for the implementation of the program in the target city.

Once the interviews had begun, it was discovered that not all of the cities were actually operating the Family Self-Sufficiency program. One city was still operating a program that preceded FSS, Operation Bootstrap. Two operated a similar state-sponsored program, Family Development and Self-Sufficiency (FaDss), one of which was in addition to FSS. This alters the scope of the study which was originally limited to localities operating FSS. The researcher felt that this was worth looking into since self-sufficiency programs throughout the country, including FSS, often have tremendous flexibility in terms of program design and operation. Because all of the programs had the purpose of providing comprehensive services to low-income people and ultimately lead them to self-sufficiency, the results of this investigation could be used to assist other communities implement such programs. The following is a report of the findings from these case studies.

Implementation

Local needs assessments and outreach methods

When asked whether or not a local needs assessment was conducted prior to implementing the self-sufficiency program, all of the communities indicated that some type of attempt was made to determine what services were lacking in the community. Some approaches to agencies during outreach were formal with written requests, and others were informal relying only on verbal contact. In one community, the needs assessment and outreach activities were combined.

Case study A reported that the Director of the public housing authority sent an extensive open-ended survey to all agencies in town. The survey asked what services the agency could provide to the operation bootstrap (OB) program. The problem was that "no one knew exactly what the OB program was." The survey responses were difficult to assess since agencies did not have a clear understanding of what they were being asked/invited to participate in. The needs assessment and outreach process took 6 months to complete.

In the other three communities, the assessment was made before other agencies were contacted. Both **case study B** and **D** had formal outreach methods, similar to **case study A**.

Case study B, conducted an informal needs assessment. The public housing authority (PHA) knew that something needed to be done so they checked with other agencies to get their views

of what the needs were in the community. Nothing was done on paper, all contact was verbal. The main issues were the duplication of services and efficiency. After brainstorming ideas and consulting with a neighboring city which was currently implementing a self-sufficiency program, the PHA met with the mayor for support. The mayor sent letters to all service agencies that might be helpful in implementing the program. At that time, they felt it premature to invite businesses to join them. They looked at three issues with regard to service agencies: those who showed interest, those that could afford the time, and those that had complementary services. Out of the 15 agencies contacted, 12 responded, 8 are currently active on task force and 3 are on call.

In **case study D**, both the state-initiated FaDss and FSS programs were operating. With FaDss, the local community action program (CAP) agency was the legal sponsor of the program. Under FSS, the local public housing authority initiates the program but the administrative authority may be transferred to another agency.

In **case study D**, the Chamber of Commerce, County Board of Supervisors, and United Way met to discuss the lack of qualified employees in the county. A formal approach was taken to solicit participation of other agencies in the this program. A letter, signed by influential people in the community such as elected officials, was sent to 50 different

agencies to request that a representative be sent to an informational meeting. Of the 50 agencies invited, 46 attended the meeting. They then formed a large task force comprised of employees from all of the agencies. This task force serves both the FaDss and the FSS program. Although they are independent of one another, work together to serve similar if not the same, population. They "work together by not recreating anything." Instead they share resources and services.

Similar to **case study D**, **case study C** has operated both state and federally sponsored self-sufficiency programs. However, the PSS program is no longer in operation. Therefore, most discussion will be in reference to the FaDss program unless stated otherwise. Unlike the other case study areas, very few outreach efforts were needed in **case study C** to form a task force and coordinating committee for the program.

Case study C already had a coordinating group in place since there was good communication between the community's service agencies. Private businesses and educational institutions were brought in by those who had personal contacts in those areas. Agencies were selected based on their expertise. In this case, the County Board of Supervisors was the legal sponsor and initiator of the self-sufficiency program. There were no formal outreach efforts made, they simply relied on networking to build a task force.

Existence of previous self-sufficiency programs

Two of the four case study areas had some previous experience with self-sufficiency programs. **Case study C** had a Project Self-Sufficiency program (PSS) which was initiated by the public housing authority yet was phased out in 1988 since it could not secure new housing vouchers. The FaDss program received funding in 1989 as a result of a 1988 legislative session of the Iowa General Assembly where a Family Development and Self-Sufficiency (FaDss) Council was established to "study, fund, and evaluate programs which provide developmental services to families who are at risk of welfare dependency." Some of the families that had participated in PSS converted to FaDss, while the remaining others were used as a control group. The old PSS task force serves as an advisory board to the program offering input to the FaDss staff. The old PSS program had a much more active role in the program, yet it did not have the luxury of funded staff.

Case study D also operated a PSS program; however, this program was replaced by FSS when the new program regulations were published. As yet, the participants in the PSS program have not converted to FSS but continue their activities under PSS. A new group of participants were selected for the FSS program. **Case study B** had originally intended to implement an Operation Bootstrap program but because of new federal

regulations, they adapted the plans made for OB to meet FSS requirements. Only two families had begun the steps to participate in OB and they were willing to convert to FSS.

Organization

Make-up of task force/coordinating committee

Nearly all of the communities formed fairly broad task forces which were usually made up of at least the following: the Department of Human Services, Job Training and Partnership agencies (JTPA), a community action program (CAP) agency, a community college, local YWCA or YMCA, and the public housing authority. Only **case study A** had a small task force which consisted of only three primary agencies. This may have been the result of the initial outreach methods (the program was not introduced to the agencies before they were asked to participate).

Case study A: the agencies that responded to the PHA's survey were: the Department of Human Services (DHS), the County Relief Agency, a service delivery agency of the Job Training and Partnership Act (JTPA), a local Community Action Program (CAP) agency, the community college and the local YWCA. These organizations formed a coalition and began with a series of monthly meetings to secure an agency which would assume administrative responsibility for the program. A task force member representing the YWCA said, "All of the organizations

felt as if they were individually contributing, but no one was looking at the big picture [offering comprehensive services to clients]."

The other case study areas, **B, C, and D** had managed to establish rather extensive and broad task forces. The PHA in **case study B** was able to recruit the following organizations to its task force: the community college, local YWCA, a local CAP agency, the Mass Transit Authority, JTPA, DHS, United Way, the local Information and Referral Service, and the Extension Department of a major university. This group met and developed the program's Action Plan which took 9 months.

Case study C established a coordinating committee which was the equivalent of the task force in other case study areas for its FaDss program. **Case study C** referred to its advisory board, which was made up of the old PSS task force, as its task force. This committee was comprised of: DHS, JTPA, a local CAP agency (the legal sponsor), the Department of Employment Services, the public housing authority (under the FaDss program, the local CAP agency, not the PHA, is the program initiator), 3 four-year colleges, a community college, representatives from local businesses, the local gas company, the Local Housing Initiative (a private group that assists in housing rehabilitation efforts, the Mental Health Center and 4 program participants.

The task force for **case study D** included DHS, Blue Cross Blue Shield, Iowa Finance Authority, Promise Jobs, a women's resource center, a community college, an agency providing substance abuse treatment, JTPA, United Way, the local Chamber of Commerce, a religious council, and a child care resource center.

Roles and contributions of task force members

All of the agencies that serve on the task force or coordinating committee for self-sufficiency programs in the case study areas have something that they can provide to the program whether it be funds, services or simply problem-solving ideas.

Case study A working with no budget, no funds, had only a handful of agencies that were willing to take part in operating this program. Since they had no Program Coordinator who would assume the responsibility of overseeing all aspects of the program, the YWCA came forward to become the program's administrative agency. The YWCA was the most capable organization to serve in this capacity as it had: 1) already administered a program that worked with young mothers (a characteristic of many public assistance recipients), 2) funds available to provide certain services along with child care, 3) a staff that well understood the barriers that women and families face in their struggle toward self-sufficiency,

and 4) experience in administering pre-employment readiness programs. The YWCA, which had the closest contact with participants, volunteered two of its staff persons to work with the program.

The community college made several of its programs available to program participants and provided a single-parent counselor and various workshops (i.e., financial management). JTPA pays half the wages for participants that are training in the private sector and provides funds for educational needs. The CAP agency withdrew participation due to the fact that it had its own self-sufficiency program going. This was unfortunate because the OB group only asked for cooperation, not duplication. The CAP agency could have provided one-on-one assistance to participants, something that OB was not able to do.

In **case study B**, the community college, which committed 2 representatives, provided access to its continuing education and community action programs. It also had funds to offer through its program for displaced homemakers (those who basically fall through the cracks; they have the need yet do not qualify for JTPA assistance.) The community college also provided several workshops for participants.

The YWCA offers its women's resource center and provides child care. This has really been helpful to participants when attending the workshops. The YWCA also provides meeting rooms

for the participants.

The CAP agency provides in-home case management for clients on a regular basis. Initially, the meetings/visits were used to explain the program expectations and opportunities to participants. Later, the sessions were aimed at making assessments of client progress and serving as follow-ups. The CAP agency also offers funds for emergency assistance i.e., food, utilities.

This case study area was fortunate enough to have the cooperation of the mass transit authority which provides bus passes for participants. It has even gone as far as running extra buses for the program.

JTPA contributes in the area of class room training, education, on-the-job training, and provides money for child care if participants are in school. They also provide meeting rooms for the task force. Other agencies that are involved are, DHS, United Way, Information and Referral and the Extension Department of a major university. Extension services are primarily in the form of free workshops for participants on topics such as financial management and nutrition.

There is no Program Coordinator; thus the work is distributed among all task force members. The CAP agency has provided a caseworker through funds they received from a grant. The caseworker was already doing this type of work

with other clients but the caseload was very light and there was a need for more clients. This position is very important to the program as it has high contact with the participating families and this case study area stresses the family approach to counseling.

Case study C is one of two that have a Program Coordinator (called Program Director here). This person comes fully funded with the program (as do the staff members) and serves on the task force (advisory group), yet has more contact with participants than the other task force members. The FaDss staff, which is involved in casework, has the most contact with participants. These 2 individuals work full time as family advocates.

This case study area is unique in having a local utility (gas) company serve on its task force. Although the company provides heating assistance to participants, its "true value comes from the fact that they have come to understand what people in poverty are up against." They also serve as a job connection, especially for those who are in training with them.

Case study D is the other program having a Program Coordinator (the position is called Program Manager for the FaDss program and Program Coordinator/Counselor for FSS). FaDss' Program Manager supervises six case managers who work directly with participants. One case manager is on-site at

the community college, having a case manager at this location has definitely helped the program. The role of the case manager is to help participants in goal setting and career planning. In addition to working with participants, the case managers occasionally meet with employers.

The FSS Program Coordinator/Counselor coordinates services for the clients. This individual is hired by the community college and is primarily funded through a Carl Perkins grant from the Department of Education. The community college matches 25 percent of the grant. One member reported that the task force felt that "in order to work within the structure of an educational program, it is best if the Program Coordinator is housed within the walls of the primary institution." Because the position is housed in the community college, the in-house budget is covered.

Interaction

Due to the loss of one of the program's task force members in **case study A**, there was a decline in task force meetings, which used to take place twice a month. The lack of meetings had a very negative impact on the program. As a result, only JTPA, the community college and the YWCA kept in regular contact, at least every other week, to exchange information on the status of participants.

The participants had varied contact with members of the task force. Initially, they met regularly, at least twice a month during workshops and group meetings. The participants had started their own support group. However, one task force member said that some of the participants picked up on the lack of participation by some agencies and the difficulty that dedicated agencies faced and was negatively effected. As a result, the support group did not meet and participants lost interest. One task force member said they lack the support from the community that they once had saying, "The future is uncertain as there just isn't enough time and people to do the program justice."

In **case study B**, during the first six months members of the task force met every two weeks until all participants were selected and had secured housing. They report having had very good interaction with one another. The caseworker serves on the task force and give regular updates on the families and their needs. The task force then uses meeting time to brainstorm solutions. The task force members and participants are fairly distant. Their only contact is at award ceremonies and workshops. The caseworker meets with participants every other week. One task force member reports this interaction as having the best of both worlds. On one hand they have someone with regular contact with participants, yet the rest of task force has very little contact with participants. This member

fears that more contact between task force members and participants may result in members having a "do-gooder image". "The challenge is to force participants to make their own decisions while only receiving guidance from the caseworker. The rest of the task force will be there for support when necessary."

Case study C's advisory task force meets quarterly with the coordinating committee and allows the staff the opportunity to update them on the program's progress and activities. The task force members have proven to be good resources, i.e., writing support letters when the coordinating committee applies for grants. The task force members and the participants only interact at social events.

The staff has very good contact with one another and the participants. They make home-visits with each participant at least 1 hour per month. They have almost daily contact with participants over the phone. They tried to establish a mentoring program with participants but this did not work well. In one case, a participant borrowed money from a staff person. Although this is indicative of the relationships they formed and no real harm was done, this was not the intent of the mentoring program.

The participants themselves see each other only during large group activities such as socials and workshops (less than four times per year). The old PSS program had a strong

support group for participants. The difference now is that the "participants in the FaDss program happen to be at different levels in personal and career development and they do not have a lot in common with one another." However, unstructured one-on-one networking has taken place between some participants.

In **case study D**, the task force for the FaDss and FSS programs meet only a couple of times per year. The Program Manager for FaDss and the Program Coordinator/Counselor for the FSS program attend the task force meetings to offer reports. In the FaDss program, the Program Manager sees members of the coordinating boards on a monthly basis. The case managers meet daily with participants while the participants only meet with one another at recognition activities and luncheons. The Program Coordinator/Counselor for the FSS program has much more contact with participants. It is a requirement of HUD that this individual meets with participants at least once a month to monitor their progress. Because the FSS program has recently started a support group for participants, they are beginning to see more of one another. The FSS Coordinating Committee (agencies) meets quarterly and the Program Coordinator/Counselor attends their meetings. Because of new HUD regulations, the Coordinating Committee does not meet with participants. One member believed that they need increased interaction between the two.

Outside sponsors

Only **case study C and D** reported that they received contributions from either private sector or other public sector organizations that do not serve on the task force or coordinating committee of their self-sufficiency program. Although **case study C** has the local gas company on its task force, communication with the business community was reported to be the program's weakest link. The State of Iowa is the program's major funding source while the local government is the secondary funding source. This covers salaries, administrative costs, operation costs, and some set aside for emergency assistance.

The FaDss program receives no HUD funding. There are no on-going sponsors, however, a number of companies have provided in-kind contributions for a number of events, i.e., Christmas and Halloween parties. The local YMCA holds Christmas tree sales and donates funds to the program and the YWCA provides camp scholar-ships for the children of participants.

In **case study D**, under the FSS program, the community college has applied and received money from a community philanthropic organization which is made up of community leaders and their spouses. They provide funds for the participant support group and necessary materials. The Program Coordinator/Counselor for FSS has applied for a

grant from the Iowa Commission on the Status of Women. The Program Coordinator/Counselor would like to see some-one from this organization on the task force since the majority of participants are women. The FaDss program has received donations (in-kind and cash) from a number of businesses. Sometimes, raffle items for holiday parties are donated and other times, tickets to the sporting events are donated.

The other case study areas, **A and B**, report that absolutely no outside contributions are made and that "all effort and assistance comes from the agencies that serve on the task force and volunteer their services." In **case study A**, it was believed that this was the result of poor publicity, especially where private businesses are concerned. "Local industries were not solicited as actively as public agencies."

Operation/Program Design

Key components of program

While all of the case study areas gave a description of services provided to participants, **case study A** and **case study D** said that the housing aspect was the key component of the program. **Case study C** said that the provision of the family advocate was its program's key component.

Case study D listed the special services that were available to participants: educational and financial aid counseling, emergency assistance (especially for battered

women), child care, funds for transportation, funds for educational materials (books, supplies), and fee waivers for those in GED programs.

In **case study A**, the following services were provided, education, job training, child care, workshops, and emergency assistance (for rental deposits, utilities, etc.). There was also occasional assistance with substance abuse counseling from two agencies in the community. What's been important is that each agency representative knows what resources are available in the other agencies. One task force member said that this may be as important as the funding and that "there is no substitute for a knowledgeable caseworker."

Although there are no agencies in **case study B** on the task force that provide special services, they have been able to link with certain agencies that do. For example, through the YWCA and the community college, female participants have access to counseling from the local mental health center. Another example is the CAP agency which provides day care through its Head Start program. Unfortunately though, this is only available to children under 4 years old. Women with children in kindergarten may have child care needs since their children only attend school half of the day.

Case study C cited its Family Advocate service as a special service provided to participants. "The home visits have formed a good relationship between families and

advocates." The advocates help families with goal setting and mapping out how they will get off of welfare. They also help families obtain access to direct assistance funds for things such as clothes for interviews, bus tickets (out of town for emergencies), babysitters, and car repairs. While this may seem unnecessary to some, these seemingly small things can cause serious setbacks for families trying to make progress. Unfortunately, funding for the career counseling position has run out and the FaDss program will have to network with the community college to try to continue this service.

Other services include job training, and shadowing (an opportunity for participants to observe a person who is employed in their area of interest performing daily job duties). This helps participants decide if that is really what they want to do. There is also a "partners program" where volunteers serve as mentors for the head of household.

Participant notification/selection process

Potential participants in **case study A** were notified of the OB program through mass mailings to individuals on the Sec. 8 housing waiting lists. Some task force members saw this as a problem since they felt that some people were only entering the program to receive the housing assistance. Those chosen to participate automatically received housing assistance and did not have to wait for their name to reach

the top of the waiting list. Other members saw the flip side, they saw the opportunity to receive immediate assistance as providing incentive. "The housing was the carrot to work toward self-sufficiency."

Some members of the task force offered names of families that they knew of who might be good candidates for the program. There was a very strict application process with deadlines that were to be met. The selection process was set up in several stages so that those who were not sincerely interested weeded themselves out by not following through. A point system was used for selection criteria. These criteria were both objective and subjective, for example, the level of education and participant motivation.

In terms of targeting, the program was only open to single-parent females. This was linked to the availability of resources, YWCA's (the administrative agency) programs were only available to this population. Interested women were divided into groups and interviewed. One task force member said that "gut feelings were also important." They primarily judged applicants on their motivation which could be assessed during the entire selection process. Women were asked to attend a number of orientation meetings and return several forms.

The housing voucher was the program used for the housing component of the program. All participants were on the

voucher program except for one, who could not secure an acceptable unit before the voucher expired (90 days). This individual remained in a public housing unit throughout the program. The voucher program was used because 15 extra vouchers would be available as a result of implementing the program. Some participants encountered problems with this because they "bit off more than they could chew when they chose apartments that were too expensive for their means." (Unlike the housing certificate, the voucher places no restriction on the amount of the contract rent. Participants may opt to pay more than 30 percent of their income for rent and select relatively expensive units.)

In **case study B**, everyone on the Sec. 8 two-bedroom waiting list was sent a letter from the PHA notifying them of the FSS program. Participation was restricted to those qualifying for two bedrooms because the task force felt that this would mean less of a day care challenge. Also, the PHA could justify requesting more two bedroom housing certificates. They also attempted to use participants who were already receiving housing assistance but there was not much response.

A series of informational sessions were held where the agencies described the types of services that they could offer to participants. It was here that they determined which agencies would provide which services to the program. The PHA

talked about the features of the FSS program. At the first session, applications for participation were made available. Completed applications were to be returned to the housing authority where applicants eligibility for Sec 8. could be verified.

Applicants were required to attend three or four of the six workshops that were offered. The selection process was primarily based on self-selection. A questionnaire that was designed to assess the needs of participants was given to those who were eligible. The rationale for selecting participants from the waiting list was based on the idea that this would provide incentive for applicants to go through the required steps to receive housing and FSS benefits. However, one administrator indicated that some individuals were only interested in getting the housing. The workshops were intended as a screening tool to determine commitment, motivation and follow through. If applicants did not attend the required amount of workshops, they weeded themselves out.

With **case study C's** FaDss program, random selections are made by the Department of Human Services and a computer generated list of names are given to the FaDss staff to be contacted for participation. A risk assessment is made and those families with the highest risk for long-term dependency are taken first. Some indicators of long-term dependency include: if a family has been off and on welfare (AFDC) on

more than one occasion, and of the head of the household was a teen at the birth of the first child. The program only targets families who receive AFDC benefits.

In **case study D**, participants for the FSS program are selected from the waiting lists for the Section 8 Housing program. The Program Coordinator at the community college, as well as other task force members, oversee the selection process. Because of changes in federal regulations for the program, which preclude any type of discrimination, an objective lottery system is used to select participants. One task force member wishes that the process could be done pretty much the same way that was with the PSS program. "Its frustrating because we can no longer count the motivation of the applicant in his/her favor." Other than eligibility for the housing program, there is no other criterion. The majority of the participants have a housing certificate, only two have vouchers.

For the FaDss program, the Department of Human Services "sends a computer listing of potential participants based on high risk criteria." The following are some of the criteria for participant selection: single female heads of households; families with no children under five years of age; head of household as a teenager when first child was born; families that are on AFDC and are residents of the county. The latter is a requirement because the "average length of time on AFDC

is eight and a half years. With this program, there is no housing assistance available to participants. "This presents a problem for those who do not currently live in public housing or participate in Sec. 8. because they do need housing." The program receives a grant for housing subsidies from the Iowa Finance Authority. This money comes from revenues from the state lottery. However, this money does come with restrictions. Only \$1,200 is allowed to be used for each participant. "This means only about \$50 a month off the rent per family and this is not enough. Participants are advised to apply for public housing or Section 8 but it takes about two years for them to move up on the waiting list." They do not have priority like the participants on the FSS program.

Participant timetables, sanctions and agency monitoring

When asked whether or not there was a timetable for participant activities, two case study areas indicated that there was.

Case study D, which operates both the FaDss and FSS program, stated that only the FSS program had restrictions on the time allotted for certain activities. These served as more hoops for participants to jump through to demonstrate personal commitment. For example, participants were required to attend a two-week training seminar according to the Action

Plan for the program. The FaDss program only had an informal agreement between the caseworker and the participant.

According to one task force member, "It's a long-term program, its average length is three to four years. As long as families are moving toward self-sufficiency, they are meeting their timetable." This member mentioned that participants who have been out of school for fifteen years or more should not be placed into a college environment right away.

Case study B set up a strict eleven-step process for participants. First, a letter was sent to all applicants on the two-bedroom waiting list. Applicants were asked to attend a special orientation session two weeks later. This session was used to explain what would be expected of program participants. (This was important because the task force learned from previous experience that things don't work out well if this information is not offered up front.)

Applications were updated, eligibility was verified and within three days, the contract of participation was explained. This was followed by a series of workshops over the next four weeks. Two weeks after the workshops, career testing began. Within three months of the first orientation session, the applicants were notified of selection. A Section 8 rental assistance briefing was held and housing certificates were awarded. Lastly, self-sufficiency contracts and the

rental lease agreement were signed.

Case study A had no timetable established other than HUD time limit for finding a suitable rental unit (60 days for the housing certificate and 90 days for the voucher). This, however, was not meant to preclude at least some participation in the program. One task force member reported, "One [person] in my caseload was unable to find housing before the expiration date, however, she was still allowed to attend the workshops and meetings even though she was not a participant in the OB program." Because the program is initiated through the PHA, the family must find housing within the time allotted to participate. Participants basically developed their own personal development plans and goals. The time spent on education, training, etc., varied from person to person.

Case study C stated that there were no time restrictions placed on participant activities.

In terms of sanctioning policy for participants, **case study B and D** were the only two that sanctioned participants. The FaDss program in **case study D** has sanctioning power. "If a person is not following through, they may be sanctioned." Under new welfare reform laws, termination of [AFDC] assistance is a consequence for mothers, children will not lose assistance.

In **case study B**, participants not fulfilling the terms of their FSS contracts are at risk being terminated from the

program. They may even lose their housing assistance. There is an appeals process in place if the situation reaches this point.

There is no policy for sanctioning participants who do not abide by their personal development plans in **case study A**. In most cases, this would be the result of employment. Participants with jobs could not attend all of the activities laid out in their plans. Case workers take this into consideration.

Case study C was adamant about not using negative sanctions with participants. "As long as the family feels it needs support, it can remain on the program," said one task force member. Families are "gently pushed" toward self-sufficiency. "If they just don't cooperate, or don't show up for training, the FaDss staff will wait before intervening." They check to make sure the family is not having problems. Even if the head of household requests termination, they refrain from acting immediately. This is because sometimes there is pressure from an outsider, i.e., boyfriend, to quit the program. The staff allows families to decide what they want to do. "Timetables and goals are only meant to serve as benchmarks. Punitive measures are not taken because they do not motivate participants."

There is very little monitoring of agencies that provide service to the participants by the self-sufficiency programs.

Case study B reported that most agencies are monitored by their own entities. In **case study A**, there is no strict monitoring of agencies. However, the task force does go before the County Board of Supervisors every year and the Chairperson of the task force gives a presentation of the program's progress. Because **case study C** receives state and local funding, only the legal sponsor, the CAP agency is monitored. Only the FaDss program in **case study D** had a formal monitoring system in place for the service agencies. This is primarily controlled by the Program Manager. In the FSS program, the staff is monitored by the task force (advisory board).

These issues were pretty much determined by the regulations that governed the particular programs. It should be noted that **case studies B and D** operate newer programs and sanctioning authority may be a result of welfare reform efforts.

Participant Activities

Most of **case study A's** participants are enrolled in the community college. Education is stressed as an activity for participants. Only two participants out of fourteen chose to search for employment while participating in the program. Twelve participants decided to further their education and one dropped out due to marriage. Clients secure their own jobs.

However, they do get help with resume writing, interviewing techniques, etc. Those who train with private industry have a chance to get hired with the company that provided training. There is a problem with unemployment because there are few jobs in the area that will provide wages that are high enough for participants to become totally self-sufficient.

In **case study B**, retraining and education are the most popular activities among participants because the local unemployment rate is very high compared to other cities within the state. The task force will not engage in finding jobs for participants once they complete their training. They will, however, refer them to Job Service of Iowa for job search assistance. On campus interviewing is recommended. Although JTPA provides some assistance in this area, they have found that the more job search assistance is provided, the greater the dependency of the clients. Therefore, job counseling, assistance with resumes job readiness preparation is preferred.

Case study C reports that most participants are interested in continuing education. Because of the abundance of four-year institutions in the area, a high premium is placed on the Bachelor's Degree. "We have been very successful at getting people enrolled in college and keeping them there." Because JTPA cannot fund people to attend four-year colleges, participants apply for Pell Grants and loans.

The advocates assist them with the financial aid applications. The staff also works with the institutions' advocacy services to help find money for books. Only 14 percent of the participants need to enter a GED program. Clients are expected to find their own jobs when they get out of school. However, because of the connection with the business community, FaDss staff is able to help smooth their way a little. Some businesses even give priority to FaDss participants.

In **case study D**, most participants of the FSS program participate in vocational training while those in the FaDss usually attend the community college. Among FaDss participants, there is a toss up between employment and schooling. "Most of those who enter employment without first getting a GED, lose it and end up in a GED program. Its a learning process." Education is definitely emphasized. In regards to participants who seek employment, "some get help, and some don't." They mostly work with Job Service of Iowa. Employers have a list of job ready criteria.

Evaluation

Program age and size

All of the programs that were included in this study were less than five years old with the FSS program **case study D** having the most experience. Both of the FaDss programs were

required to have caseloads of at least fifty participants by program regulations. The smallest caseload was in **case study B** which had only five families participating in the program. This task force would like to serve ten families per year based on the availability of certificates. They also felt that if they had a Program Coordinator, they could handle twice this amount. "The need is definitely there."

Program goals/definition of success

Respondents were asked for their personal definition of the program goals and success. The researcher was not looking for members of the task force to restate the goals and objectives that are spelled out in the enabling legislation.

In **case study A** some task force members responded that complete independence from assistance programs was the goal although this will be a very long process for some families and others, without health benefits and adequate income, may never reach total self-sufficiency. Other members felt that "success will be achieved when participants are as self-sufficient as they will ever be."

The majority of task force members in **case study B** defined the goal as total self-sufficiency of participants. However, it was felt that success must be determined on an individual basis, according to each participant's personal development plan. It was also admitted that not all will

achieve self-sufficiency and that raising their self-esteem is also important. One task force member said that the program goal incorporates the idea of having participants begin a savings plan since their benefits will decrease once their income increases. Another member saw the program goal having more to do with the agencies. This individual saw the goal as "to coordinate existing services in the community and to improve agency interaction.

Case study C's task force stressed emotional, the intangible aspect, as well as economic self-sufficiency. Success was described as "basically immeasurable, a 'gut level' kind of thing." One member felt that their goal was "to empower families to become independent [or] obtain a certain level of income which will preclude AFDC participation." An example of success was, "when a family gets to the point where it functions well enough to interact on a community level; the head [of household] is employed, pays taxes and gets involved in community activities." One task force member reported that, when determining success, three questions should be asked: 1) "Is the family moving toward self sufficiency?" (i.e., still on Medicaid but no longer receiving food stamps), 2) "Is the family better off now than before program participation?," 3) "Is the family still intact?"

In **case study D** most task force members felt the goal was to "move AFDC recipients from dependency to independence." In this case, success and self-sufficiency means that the participant is employed, off of AFDC and food stamps for at least one year. It was also said that success is when a person becomes empowered and out of danger of long-term dependency and the family's quality of living has improved.

Follow up on participants

Although very few of the case studies had participants that had completed the program, most had plans for at least some type of follow up on program participants. **Case study C** reported that the old PSS program had a good tracking system. With the FaDss program, 6 months after termination, there is one formal follow up activity, after that, minimal contact is made.

In **case study B**, task force members indicated that work needs to be done in the area of follow up and evaluations since the program is fairly new. One task force member said that it would be nice if families who have completed the program were contacted to get their input on the value of the program for evaluation purposes.

The FaDss program in **case study D** has had twenty-nine individuals become self-sufficient. The Department of Human Services tracks them for one year. **Case study A** has some

contact with those who have reached self-sufficiency but it is minimal. JTPA is required to do thirteen-week statistical follow ups.

Personal Critique of Program

This section of the analysis allows task force members to offer a personal critique of the program and its effectiveness. Although most of the respondents felt that their programs were effective in helping families move toward self-sufficiency, they all felt that there was some room for improvement.

Perception of effectiveness/comparison to older programs

The following is a list of responses from task force members when asked whether or not they felt the program was effective in meeting its goals.

Case study A members felt that, considering that there is no budget, the program is definitely effective, although they admit that success doesn't happen overnight. Many of them believe that the program has made a big difference in the lives of some women, while others who sense a lack of community support, have fallen by the wayside. One task force member said that its effectiveness has been shown in the following ways: "it has made agencies change their restrictive policies; professionals have come to realize the barriers they put up. Clients have been saying this all along

only now its coming from other administrators." The program was said to have impacted women in other programs who have seen these women succeed. It was conceded that because they chose the cream of the crop, some of the participants may have made it anyway.

In terms of OB being an improvement over old self-sufficiency programs, task force members felt that their program was "an improvement in some aspects. But it has been a lot more work than expected."

Although most task force members in **case study B** felt that the program has made a difference in the lives of some participants, one member admitted that they have had difficulty getting a number of families to participate. Another member felt that because they had a strong task force, there is good potential for it to be effective.

When asked whether or not FSS was an improvement over the OB and PSS programs, one administrator expressed concern that the task force had regarding new restrictions on the selection process. Because of FSS regulations, assessing motivation was seen as 'creaming.' They feel that motivation is very important and they are hoping that the series of steps that participants must go through will serve the same purpose.

In **case study C**, the family advocates who reportedly have dealt with families with "incredible problems," were seen as the most effective aspect of the program. There was a

concern, however that they have not been very effective in motivating long-term public assistance recipients.

There were mixed responses to the question of whether or not FaDss was an improvement to PSS. Some task force members felt that the ability to use motivation as a selection criterion was positive and wished that the FaDss program had this option. On the other hand, one member felt that the program should not just target those that are motivated and felt that prohibiting the use of motivation as selection criteria was a good thing. One respondent mentioned that the incorporation of housing assistance into the PSS program was a desirable component and felt that the FaDss program was lacking in this area. The most cited improvement to the PSS program was the fact that FaDss comes with funding commitments and full time staff persons. One task force member said, "clients understand that the state is committed enough to fund the program. It could not work without the funding."

Case study D's task force members felt that the program has had some problems but they have "learned a lot" along the way. The FaDss program was seen as an improvement to PSS because there was no money to provide the services; "the government must do more than talk." Another task force member felt that the FSS was an improvement of PSS which was seen as short-sighted. Participation was restricted to the head of household, yet families need to be seen as a unit.

Suggestions for improving the program

Task force members in **case study D** felt that the program could be improved at the federal level. Policy could be changed to keep the program as individualized as possible. There needs to be changes made in the selection process to allow task force members more freedom. Also, the program must have funding attached. **Case study C** felt that the following improvements could be made at the local level: the business connection could be improved; they must find a way to increase the motivation of long-term recipients.

In **case study B**, task force members felt that the provision of a Program Coordinator would be a definite improvement in the program. It was also mentioned that the program could be more efficient if somehow the length of the program could be shortened. Also, there needs to be federal money distributed to the local PHAs to operate this program. "Right now, everything comes through linkages and networking, this is good, but it is not enough." Another suggestion for improving the program involved putting some 'teeth' in the program to motivate current housing assistance recipients.

Task force members in **case study A** felt that there needs to be a greater commitment from the federal government in terms of funding. "Working without funding puts too much pressure on those agencies who volunteer time and services." "The program could be improved if we were permitted to allow

slots being used by unmotivated individuals to re-issue to individuals that are motivated." This is not meant to be punitive but it will offer those who want to achieve self-sufficiency a chance to do so. At the local level, it was felt that increased outreach was needed, especially to the business community.

Unique aspects of programs

As reported by the task force members, the most unique feature of **case study A's** Operation Bootstrap program is the fact that they have managed to get the directors of agencies on their task force, not just representatives. This has been important because there were barriers that needed to be overcome and only those people who were at the highest level of the agency could make decisions that would authorize the "bending of rules." For example, one participant had four children and received child care assistance from JTPA. However, JTPA could only fund two children per family. DHS would not offer assistance for the other two children because they could not help if the client already received assistance from JTPA. One task force meeting resolved this issue; JTPA paid child care for two children and DHS paid for the other two. One member of the task force said this has made all the difference because, "Those lower on the hierarchy could not make this type of decision."

Case study B felt its child care services were unique. A day care center is available to low-income families with fees that are based on a sliding scale.

Task force members in **case study C** felt that their program had several unique features: 1) their task force includes 4 participants 2) participants have access to a special fine arts program where they receive discounts and free passes to the symphony and theaters 3) the task force utilizes the family approach and treats the family as a unit 4) because of the 3 four-year institutions in the area, they have the ability to promote higher education for the participants.

Case study D cites the housing component of the FSS program and the funding and flexibility of the FaDss program as unique features.

External factors that influence the program

Most of the case studies were aware of several external factors that influence program performance. Those that were most commonly cited were the local economy; unemployment rate; the lack of affordable housing in the community; lack of health services; state and federal policy changes; waiting lists of other programs; motivation of clients; and the existence of service agencies and institutions of higher learning in the area.

Assets/problem areas

Table 5.1 presents a listing of the perceived assets and problem areas by case study.

Table 5.1 Perceived program assets and problem areas

Case Study	Assets	Problems
A	Participation of agency directors	Lack of funding
	Unity of task force members and participants (children of both attend same child care providers)	Lack of publicity, especially in the business community
	Cooperation between agencies	City bus system did not cooperate, this caused problems with transportation
	Housing component	The program lacks teeth (no power to sanction unmotivated participants)
B	Wonderful task force	Transportation
	Day care center	Low participant interest
	Commitment and flexibility of agencies	Lack of a Program Coordinator
	The participants who make it worthwhile	Lag time before HUD office approves action plan (participants may lose interest)
	Agencies that have taken a volunteer project very seriously	

Table 5.1 (Continued)

Case Study	Assets	Problems
C	Relationship between agencies	Lack of available health services
	The family development approach	Substance abuse problems, alcoholism
	Cooperation of four-year institutions; high number of participants attending college	Lack of affordable housing in city
	Financial commitment from state and local government	Lack of employment opportunities in city
	Fine arts program	
	Broad based coordinating committee	
D	Cooperation of FSS and FaDss	Lack of affordable housing
	Communication, and collaboration with the community	Waiting lists
	Has managed to find ways of securing funds for the FSS program	Excitement but no money for FSS
	Task force members with good connections	Failure of training workshops (some participants received training hazardous waste removal, yet no were available in this field)

Suggestions for new self-sufficiency programs

The following suggestions were offered from task force members in the case study areas to communities that plan to implement a self-sufficiency program in the future:

- * The entire community must be committed to the program.
- * Start getting the business community involved early.
- * Really sell the program to the private sector.
- * Don't give up.
- * Remember that outreach is very important.
- * Don't ever complain about people being on welfare, be supportive of the program. "Regardless of what the public believes, people don't want to be on welfare."
- * Those who plan the program need to remember to include sticks as well as carrots.
- * Get all the players involved early, approach them in a non-threatening manner.
- * Do lots of research on available services in your community.
- * Reach out to the business community, the stronger the corporate commitment, the stronger the self-sufficiency program.
- * Make your task force as broad as possible, include clients and businesses in planning the program.
- * Find out where the money is.
- * Watch the philosophies of those you employ, they should work in best interest of the participant.
- * Remember that "all participants want is simple dignity."
- * Be careful of attitudes like the Governor who says they need "responsibility with consequences." Don't dish out consequences "until you have walked in their shoes."
- * Take it slow, start small with a group that is manageable.

- * Don't be discouraged, the program takes time to build.
- * Target the local Chamber of Commerce.
- * Establish positive public relations before implementing the program.
- * Be careful of involving employers before participants are job ready.
- * Make sure the participant's receive job training in a field that has employment opportunities in that area.
- * Make sure that there's a participant representative on the task force.
- * Find a coordinator with experience in case management and public relations.

There have been several recurring ideas among task force members involved in this study. One important issue has been the lack of federal funds awarded for the operation of the program. These task force members would like to see the program have 'teeth' to deal with unmotivated participants. Many of them have indicated that the selection process, in one way or another, must be altered so that they can have more freedom in choosing program participants. Their advice to new programs deals mostly in the area of outreach and task force composition. Table 5.2 provides an overview of outreach and task force characteristics for each of the case study areas.

Table 5.2 Outreach and task force characteristics by case study

Case Study	Outreach	Task Force	Unique Members
A (OB)	open-ended survey (prob: no program description)	small 3 primary agencies	agency CEO's
B (FSS)	formal letter signed by mayor	large, broad 10 agencies	mass transit authority; extension service of a university
C (FaDss)	no formal outreach measures due to existing community network	large, broad at least 15 agencies	3 four-year colleges; 4 program participants; mental health center; gas company
D (FSS/FaDss)	formal letter signed by elected officials	large, broad 12 agencies	Blue Cross Blue Shield; substance abuse center

CHAPTER VI. IMPLICATIONS FOR THE TARGET CITY

One objective of this research was to apply the findings of the study to a specific city within the state of Iowa and make general recommendations for program implementation and operation. The target city was selected because it administers the Section 8 Housing Assistance program, but does not currently operate a Family Self-Sufficiency program. Selected demographic information was taken from individual participant files under staff supervision. This information was gathered in order to establish a clear profile of the Section 8 participants. Only the files of participants residing in two, three and four bedroom units in the Section 8 Existing program were referenced. Files of one bedroom units were not used primarily because these participants are either elderly, or physically challenged and do not have children.

Local Needs Assessment**Client Demographics**

The following client demographic information was collected from 115 individual participant files: income, age, gender, number of children, age of children, employment status, school enrollment, source of income, marital status, and length of time on the Section 8 program (See Table 6.1). The program demonstrates the feminization of poverty as females were highly represented as program participants. It

Table 6.1 Selected client demographic information by frequency and percentage of total

<u>Characteristic</u>	<u>Frequency</u>	<u>Percent of total (n=115)</u>
Male	20	17.39
married	17	14.78
head of household	3	2.60
both	17	14.78
Female	95	82.60
married	3	2.60
head of household	92	80.00
both	3	2.60
Married	20	17.39
Receiving AFDC	80	69.56
work	15	13.04
attend school	45	39.13
work and attend school	8	6.95
Employed	41	35.65
in school	14	12.17
In school	56	48.69
community college	18	15.65
four year college	38	33.04
graduate school	4	3.47
Child care	35	30.43
assistance	28	24.34
client pays	7	6.08

was found that of a total 115 households referenced, 95 (82.6 percent) were headed by females and of those, 92 were not married. There were twenty households (17 percent) with married couples, three of which had a female listed as the head of household. Although there were twenty males

participating in the Sec. 8 program, only three were listed as head of household with no wife present.

In terms of employment, there were 41 individuals on the program that were already employed. Most employment was low-wage employment yielding less than \$8,000 per year with a few exceptions. Fifteen of the participants who worked also received Aid to Families with Dependent Children (AFDC) and 8 of them also attended school and received AFDC benefits.

There were a total of 80 families on the Section 8 program that received assistance from AFDC while forty-five of these recipients also attended school. As a whole, 56 participants were continuing their education, there were more who attended a four-year college (38) than the community college (18). Even more impressive is the fact that 4 were enrolled in Graduate school. Nearly 36 percent of those employed were also students. While 35 of the participants received child care, 28 received assistance to pay for it.

Employment Opportunities

The target city has eleven primary employers, the largest of which is a major university which employs 11,000 people. The second largest employer in the community is the medical center, employing 850 people. Next in line is the state department of transportation which is followed by the local unit of government. Four large corporations are housed within

the city limits and combined they employ more than 1,500 people. The city has a low unemployment rate (2 percent range) compared to that of the state which is somewhere around 4 percent.

Educational Institutions

The city has a population size somewhere close to 50,000 people and over half of this population is either employed by or attending school at the university. There is another major university and a community college in a neighboring community. Any one or all of these institutions could be targeted to participate in the Family Self-Sufficiency Program.

Community Service Organizations

This city is rich in the area of service providers having at least 16 agencies and organizations that provide social and supportive services to this community on a daily basis. These organizations and agencies include but are not limited to: the Department of Human Services, a local mental health office, the Center for Childcare Resources, the Center for Personal Development, a local YWCA, the Community Life Program, Promise Jobs and JTPA, Job Service of Iowa, the local Chamber of Commerce, United Way, Iowa Children and Family Services, Youth and Shelter Services, the County Housing Agency, and ACCESS (information and referral services).

Recommendation

The findings of this study indicate that the key to operating a successful self-sufficiency program is securing a broad task force consisting of a variety of service organizations, and representatives from the business community. Based on these findings, implementing the Family Self-Sufficiency program in this city appears to be a feasible venture. The host of service organizations, in conjunction with the local PHA, and representatives from the private sector, could create an FSS task force that would provide a good mix of services to program participants.

Implementation

The public housing authority should conduct a detailed local needs assessment which covers existing public and private service agencies, and non-profit organizations and the services they provide. The assessment should also create a local demographic profile of the entire area (not just the immediate community) including a listing of current employment opportunities and wages as well as a potential target population. All of this should be done prior to any attempts at outreach.

The PHA should employ active outreach methods such as sending formal letters, giving detailed information regarding the purpose of the program and the role of the task force to

the local service agencies and organizations. The PHA could also issue them a formal invitation to an informational meeting.

Organization

It would be extremely beneficial to obtain the participation of individuals who are high on the organizational structure of the agencies that serve on the task force in order to avoid problems of competing or incompatible regulations. This will ensure the greatest amount of flexibility in the provision of services. The agencies that serve on the task force should select a Program Coordinator to oversee the program's day to day operations and monitor the progress of participants. Members of the task force should meet on a regular basis and should have as much interaction with program participants as possible. This will offer the opportunity for the task force to demonstrate its commitment to the program and the participants' progress. Some type of support program for participants should be encouraged. Program staff, the Program Coordinator or task force members should do all they can to help the participants create and maintain the support group.

Operation/Program Design/Evaluation

If possible, the task force should spend a good deal of its time in an effort to secure outside funding for the

program. This is of utmost importance since the FSS program does not come with funding. The creation of a broad task force will enable an extensive array of services to be provided to the participants. Regular program evaluations, with input from program participants, should be conducted and program goals should be checked against the program design and operation to allow the greatest opportunity for goals to be met.

CHAPTER VII. CONCLUSIONS AND RECOMMENDATIONS

We have come full circle since the early 1930s when the federal government first realized the impact that unemployment has had on the ability to afford decent housing in this country. The initial idea to combat both unemployment and the housing crisis through one piece of legislation has been revisited through the Family Self-Sufficiency program. We have come to realize that the mere provision of housing assistance, or employment and training will not suffice to truly encourage and enable public assistance recipients to become self-sufficient. Many of these families demonstrate multiple needs and require a variety of services before they can get on their feet.

Self-sufficiency programs such as Family Self-Sufficiency are designed to provide such services. The FSS program is intended to offer participants a comprehensive regimen of job training, educational services, child care, transportation, career counseling, and a host of other supportive services in addition to providing housing assistance. It has been reported that housing assistance is the most valuable component of the program since housing costs demand majority of most families' income. It has been argued that for public assistance households, the lack of housing assistance encourages a self-reinforcing condition for these families - "without the housing, he (head of the public assistance

household) cannot get the schooling and other services, and without the schooling and other services, he cannot get the job and the savings, which means he cannot get the housing" (Reeb and Kirk, 1973, p. 253).

The purpose of this study was to examine the implementation, operational and organizational activities of self-sufficiency programs that operate within the state of Iowa. This was not an attempt to evaluate the program's impact or assess its effectiveness. There may be an opportunity for further study in this area. Another suggestion for further research includes taking an in-depth look at service duplication in state and federal self-sufficiency programs.

Based on the experiences reported by task force members in the case study areas, a new self-sufficiency program should be most concerned about issues that deal with program implementation: 1) conducting an extensive local needs assessment, 2) utilizing active outreach methods to involve local service agencies, educational institutions and businesses, 3) creating a broad based task force to ensure that a good variety of services will be made available to participants. Task force members from all of the case study areas have indicated that these three issues should be primary concerns since they may have a long term impact on the program's performance.

Through this research, the author intended to draw upon the experiences of task force members who currently run self-sufficiency programs, and highlight a set of issues that are key to the implementation and operation of such programs. The role played by task force members is crucial to the program's development and success. This type of program does not run itself. It is the result of the hard work and commitment of the administrators and agency representatives who volunteer their time and services to a program that they feel is worthwhile. It is the author's hope that information obtained from this study will be used to assist communities that plan to operate such programs in the future.

The author sincerely commends the members of FSS task forces who have willingly dedicated themselves to this program and who have volunteered their time and effort to make it work. Congress must do more than pay lip service to the program when housing administrators, community agencies and businesses and most of all participants are eagerly demonstrate their commitment. Funds that have been authorized in the enabling legislation must be appropriated by Congress in order to ensure the program's future.

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APPENDIX

CORRESPONDENCE/QUESTIONNAIRE

April 15, 1993

To: Human Subjects Review Committee
Iowa State University
Ames, IA 50011

From: Wayne Taylor, Housing Administrator
Muscatine Housing Agency
City Hall - 215 Sycamore
Muscatine, IA 52761

This letter is to confirm that the Muscatine Housing Agency has given Tangela Jones, a graduate student at Iowa State University, permission to survey members of the Family Self-Sufficiency Task Force. It is understood that Tangela will be studying the Family Self-Sufficiency Program from the perspective of Task Force members.

It is also understood that participation in the study is completely voluntary and that this letter does not ensure the participation of Task Force members. Tangela has submitted a copy of the questionnaire to be used in the study and it meets with our agency's approval.

April 15, 1993

Tangela Jones
4317 Lincoln Swing#22
Ames, IA 50010

Housing Administrator
Housing Agency
City, IA 00000

Housing Administrator :

I am a graduate student at Iowa State University and I will be studying the Family Self-Sufficiency program for my Master's thesis. The research will be a case-study analysis of FSS programs operating within the state of Iowa. Unlike most studies of social programs which place emphasis on program participants, this study will analyze the program from an administrative perspective. Therefore, I would like to interview members of the FSS Task Force or Coordinating Committee, specifically, the Program Coordinator, the Housing Authority representative, an agency representative and a client representative.

Because I realize that the individuals I wish to interview have busy schedules, I have made the survey questionnaire as short as possible. I estimate that the telephone interview will take 30 minutes to complete. The results of this study will only appear in my thesis and they will be used to compile a list issues that are critical to the program's administration which may be beneficial to future FSS programs.

The University requires that approval from your agency be obtained before I begin the study. Therefore I have enclosed the following items for your review: 1) a copy of the coverletter to be sent to Task Force members one week prior to interview scheduling; 2) a copy of the survey questionnaire; 3) a sample letter of approval.

Because I am planning to graduate this summer, I am on a strict timeline. Therefore, if everything meets with your approval, I would ask that you FAX the letter of approval along with a list of names, addresses and phone numbers of Task Force members to FAX (515) 294-9755. If you have any questions or concerns, please contact me at home (515) 292-2867, or at work (515) 294-7427.

Sincerely,

Tangela Jones

Interview Questions for Task Force/Coordinating Committee

IMPLEMENTATION

1. Was a local needs assessment made prior to the implementation of the FSS program?
2. What were the basic methods of outreach for Task Force/Coordinating Committee members (how and when were members solicited?)
3. Why were these organizations/agencies solicited for participation? (If not for obvious reasons)
4. Were Project Self-Sufficiency or Operation Bootstrap programs in place prior to Family Self-Sufficiency?
5. If so, are they still in operation? Will current participants convert to the Family Self-Sufficiency program?

ORGANIZATION

6. Describe the composition of the Coordinating Committee including the roles and responsibilities of members.
7. How was the Program Coordinator selected? Where is his/her office located? Has this had any influence on the program?
8. What is the level of interaction between:
 - Coordinating Committee (C.C.) members
 - C.C. members and Program Coordinator (P.C.)
 - C.C. members and other sponsors (supporters)
 - P.C. and sponsors
 - C.C. members and participants
 - P.C. and participants
 - participants themselves
9. What are the resource contributions (fiscal and otherwise) of private sector organizations and other public sector organizations that are involved yet do not serve on the C.C.?
10. How will public and private resources be integrated?

OPERATION/PROGRAM DESIGN

11. What are the key components of your program? Are there any special components such as health services or substance abuse counseling?
12. How are individuals notified of the program?
13. Describe the participant selection process. Are all who show interest chosen to participate? If not, what criteria are used to select participants?
14. From what pool are most participants selected? The waiting lists or those who are in-place? Why? Has this influenced their performance?
15. Is there a timetable for implementation? If so, describe. (Here, I want to know if a timetable is set up for participant activities, i.e. how long before participant receive housing assistance, get training, and then placement.)
16. Is there a policy for sanctioning those who fail to fulfill the terms of the contract?
17. Are participating agencies monitored? How often and by whom?
18. Describe participant activities. Educational training, job training, job search activities.
19. Do clients find their own jobs after completing the program or are jobs found for them?

EVALUATION

20. How long has the local program been in operation?
21. How many groups have their been? How many participants in each group?
22. What are the goals of the program? How is success defined in terms of meeting the program goals?
23. What is the level of follow-up on participants who have completed the program? Where are they now?

PERSONAL CRITIQUE OF PROGRAM

24. How would you describe the FSS program's effectiveness in meeting the program goals?
25. Do you feel that FSS is an improvement to the old programs (Operation Bootstrap, Project Self-Sufficiency)?
26. Do you have any suggestions for improving the FSS program?
27. Are there any experiences that you feel may be unique to your local program?
28. What are some of the external factors, if any, that may have an impact on the FSS program and its participants?
29. What would you list as your program's assets and problem areas?
30. What comments/suggestions would you offer a community that is just implementing a local FSS program?

RESPONDENTS WILL BE ASKED IF THEY CAN SEND ME ANY INFORMATION ON THEIR LOCAL PROGRAMS. I WILL ASK SPECIFICALLY FOR THEIR PROGRAM ACTION PLANS AND ANY EVALUATION MATERIAL THAT MAY BE AVAILABLE.