

# **PROMOTING ECONOMIC SELF-SUFFICIENCY VIA HUD'S MOVING TO WORK PROGRAM: EVIDENCE FROM THE HOUSING AUTHORITY OF CHAMPAIGN COUNTY**

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*This study examines the experience of the Housing Authority of Champaign County (HACC) with the Moving to Work (MTW) program, an initiative of the U.S. Department of Housing and Urban Development to help low-income families achieve greater economic self-sufficiency. The authority's program features mandatory work requirements for working-age and able-bodied adults, promotion of educational attainment and other employment supportive services. Overall, evidence suggests that the implementation of MTW has fostered increased family incomes and higher levels of employment. This result allows the HACC to spread its resources more broadly, thus reaching more families than would have been possible without the program in place.*

## **INTRODUCTION**

Since its inception, the U.S. Department of Housing and Urban Development (HUD) has worked to contribute to the social services available to low-income families in the United States. From a federal perspective, public-housing program expenditures through the Section 8 Housing Choice Voucher (HCV) program has ranked among the top 10 benefits and services provided to low-income people, with a cost of \$19 billion in FY2015 (Spar and Falk, 2015). Furthermore, Section 8 Project-Based Vouchers, which allow families to rent private apartments that meet program guidelines, generate additional costs to that amount. At a local level, demand for public housing services remains high despite these expenditures and many public-housing agencies have long waiting lists for entry into their programs.

The Housing Authority of Champaign County (HACC) joined HUD's Moving to Work (MTW) Demonstration program in 2010. The MTW program provides participating housing agencies with greater financial and management flexibility provided certain program features exist, such as participant conditionality based on work or educational-attainment requirements, or time-bound benefits. Specifically, HACC proposed a Local Self-Sufficiency (LSS)

program, which mandated work requirements and participation in a variety of job-preparedness activities for working-age, able-bodied adults. In addition, HACC imposed sanctions for noncompliance with the program requirements while also having requirements about the mix of families served.

A key objective of the LSS program was to promote greater work and educational attainment for program-eligible households through reducing work disincentives along with adding case management and referrals to employment-supportive services, thereby leading to economic independence from the social services. Work requirements gradually become more stringent over time, aiming to move all working-age, able-bodied individuals to work. Through the program, HACC also employs adaptive strategies to improve administrative management systems based on lessons learned from case management, impact assessment and recommendations from a third party evaluator. Challenges in program implementation come from many aspects, such as finding staff with proper skills, financial capacity and subjective determinants of waivers on the work requirements. Additionally, from an evaluation perspective, since the MTW program is not a random-assignment experiment, finding a robust counterfactual group to compare changes in outcomes of interest makes establishing the external validity of findings difficult.

Our analysis comparatively assesses the achievements of HACC, reviews the experience of the program from the perspective of participants, and answers the question of how a public-housing program can promote greater economic self-sufficiency through its program design. Through a review of the quantitative program records and the verbal reports collected through qualitative field research, we assess the progress HACC has achieved in promoting self-sufficiency of its housing participants through implementation of its MTW program.

## **BACKGROUND**

### MOVING TO WORK DEMONSTRATION

The Moving to Work demonstration was legislated by Section 204 of the Omnibus Consolidated Receptions and Appropriations Act of 1996 to achieve mainly three statutory objectives: (i) reducing cost and achieving greater cost effectiveness in federal expenditures; (ii) giving incentives to families with children where the head of household is working, seeking work or is preparing for work by participating in job training, educational programs or programs

that assist people in obtaining employment and becoming economically self-sufficient; and (iii) increasing housing choices for low-income families. Currently, 39 public housing authorities (PHAs) are participating in the demonstration program, and HUD's estimates in 2010 indicated that 33 MTW agencies administered about 13% of all Section 8 housing vouchers and 11% of public-housing units, which managed approximately \$3.8 billion in housing voucher and public-housing funding (Cadik and Nogic, 2010).<sup>1</sup> MTW does not directly guide any program approach but instead allows regulatory flexibility for participating agencies to develop their own innovative and locally tailored activities by waiving the traditional statutory requirements established by the U.S. Housing Act of 1937. (Abranvel et al., 2004). Also, MTW agencies are permitted to create one single funding stream, known as an MTW Block Grant, to provide the financial ability to plan, implement and evaluate central MTW activities and reforms (Brick and McCarty, 2012).

### HACC'S SELF-SUFFICIENCY PROGRAM

HACC administers a county-wide housing-assistance program to a small metropolitan area, located in east central Illinois, with a population of 205,766 and a median household income of \$46,495 (U.S. Census Bureau, 2016). HACC currently serves approximately 2,000 households, of which the majority are headed by women of color (87%); of these female-headed households, 61% have children. Assisted households earn a median household income of \$15,230 a year and reside in neighborhoods where, on average, 28% of individuals live below the poverty line (HUD, 2017).<sup>2</sup>

HACC initiated an LSS program in January 2013, requiring all working-age (18-54), able-bodied individuals to work 20 hours weekly (or the number of hours equivalent to earnings from working 20 hours at the minimum wage) or attend educational or job-training programs. In consultation with an LSS staff person (case manager), each head of household creates a self-sufficiency goal (i.e., employment, education or health) that is "certified," with recertification repeated annually. The LSS program requires at least one LSS-Eligible Household (LEH) member to be working a minimum of 20 hours per week or attending educational or job-training programs by the second recertification. By the fourth recertification, one LEH member must work a minimum of 20 hours weekly; and all other eligible members must either work a minimum of 20 hours weekly or attend educational or job-training programs. By the sixth recertification, all LEH members must work a minimum of 20 hours weekly, which is how HACC defines economic self-sufficiency of its assisted households.

Additionally, children aged 5 through 18 are required to be enrolled in school (HACC, 2016).

HACC's LSS program also enforces participation in the Family Self-Sufficiency (FSS) program, providing a variety of job-preparedness services for individuals noncompliant with the work requirements. The FSS program case managers assist program participants by advising on career planning and facilitating referrals to organizations that provide a variety of employment-supportive services, including Illinois Consortium, Illinois Extension, City of Champaign and Urbana Human Relations Office, Champaign-Urbana Public Health, Mental Health Center of Champaign County and more. Non-compliance with the work requirements may result in a loss of housing assistance; however, hardship exemptions exist for households with extenuating circumstances such as illness or loss of employment through no fault of the family member.

## **QUANTITATIVE EVIDENCE**

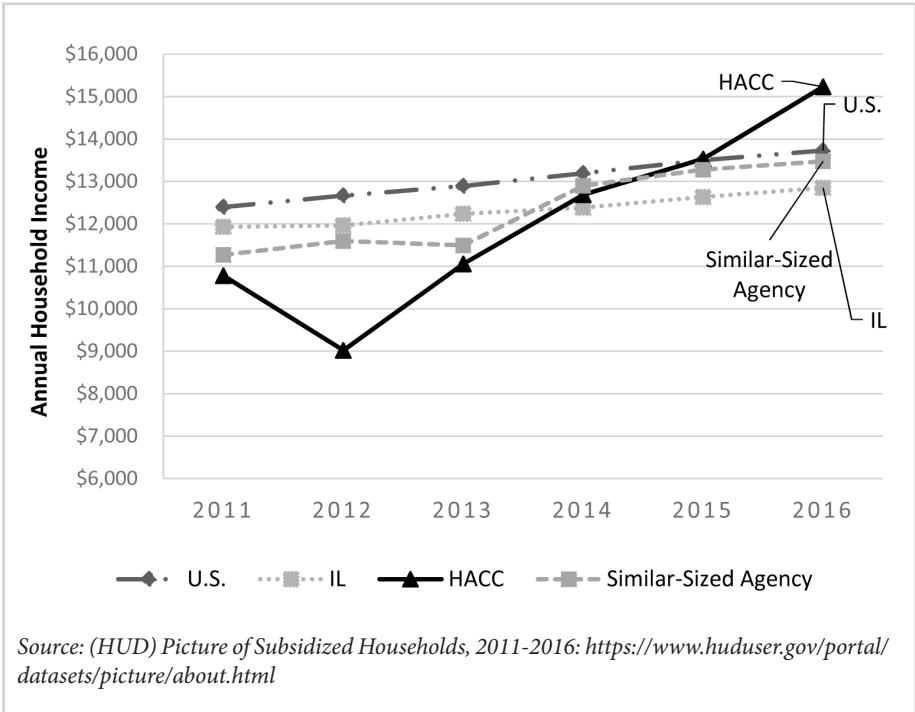
This study draws upon data from various sources. First, we use six years (2011-2016) of HUD's Picture of Subsidized Households (PSH) publicly available data to compare the change in assisted households' annual income over time. Second, we employ restricted-use administrative data (HUD-50058 Family Report) to examine a longitudinal change in assisted households' employment status and earnings compared with similar variations of households in a traditional, non-MTW agency. The comparison PHA serves a small metropolitan statistical area in Illinois, located southwest of Champaign County. According to HUD's PSH data (2008-2011), both PHAs showed quite similar patterns in employment, income, household composition and disability status, while the data indicated relatively small differences in head of household's age, minority status and family share of rent per month.<sup>3</sup> Third, social survey data that we have collected in collaboration with HACC and a comparison PHA are used to compare the change in recipients' educational attainment and mental health.

### **DID HACC'S LSS PROGRAM IMPROVE LABOR MARKET OUTCOMES OF ASSISTED HOUSEHOLDS?**

In Figure 1, we show longitudinally the change in the annual total income for assisted households in HACC, compared with all HUD-assisted households in the U.S., Illinois and similar-sized PHAs. Each point represents an annual average income for all households served in that year, and the similar-sized PHAs include housing authorities that administer between 1,000 to 2,999

housing vouchers and public-housing units in Illinois. Given that HACC's LSS program took effect in 2013, we set the analysis period from 2011 to 2016 to show dynamic variations in income before and after the LSS program implementation.

**FIGURE 1**  
Trends in Annual Household Income between 2011 and 2016

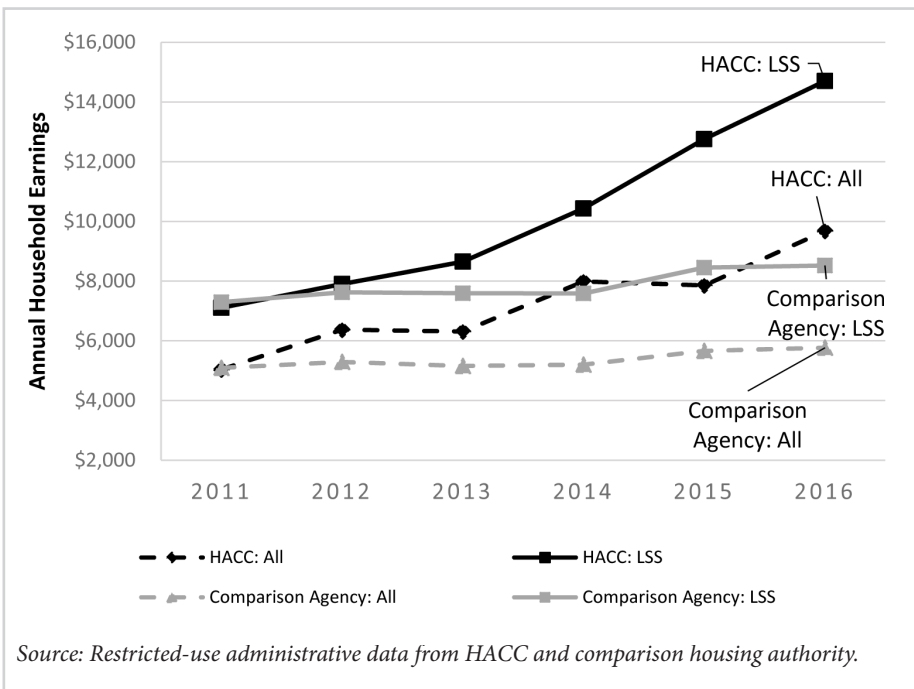


Overall, we observe a gradual increase in the annual income for all assisted households over time across different subgroups. HACC-assisted households earned a lower income than other groups in 2011 and had a further decrease of \$1,759 in income by 2012. Notably, HACC showed a substantial income increase in the years immediately following LSS program implementation; however, since the annual total income could contain various income sources, this increased income does not necessarily indicate household gains in employment and earnings. The results show that the annual income of HACC-assisted households increased from \$11,057 in 2013 to \$15,230 in 2016, which was about a 37.7% increase in three years, relative to 6.5% nationally, 5% for all PHAs in Illinois, and 17.2% for the similar-sized PHAs in Illinois.

In order to more clearly understand the economic impact of the LSS program, we compare a change in earnings and employment-adult ratio (defined as the number of employed adults divided by the total number of adults within the household) for all assisted households and LEHs in HACC with those in the comparison PHA. We use repeated cross-sectional data to calculate the average values for the entire housing authority and the subgroups.<sup>4</sup> Figure 2 shows that, on average, annual earnings for all assisted households in the HACC increased from \$5,041 in 2011 to \$9,680 in 2016, which was a 92% increase in five years, relative to a 13.2% increase in the comparison PHA. Notably, LEHs had a substantial increase in earnings, especially in the years following LSS implementation, from \$8,651 in 2013 to \$14,701 in 2016, representing a \$6,050 (or 69.93%) increase compared to \$929 (or 12.2%) increase in earnings in the comparison PHA. Similarly, Figure 3 indicates that LEHs showed a significant increase in the employment-adult ratio from 0.49 in 2011 to 0.86 in 2016, which was an increase of 0.37, while there was a slight increase (0.03) in the comparison agency.

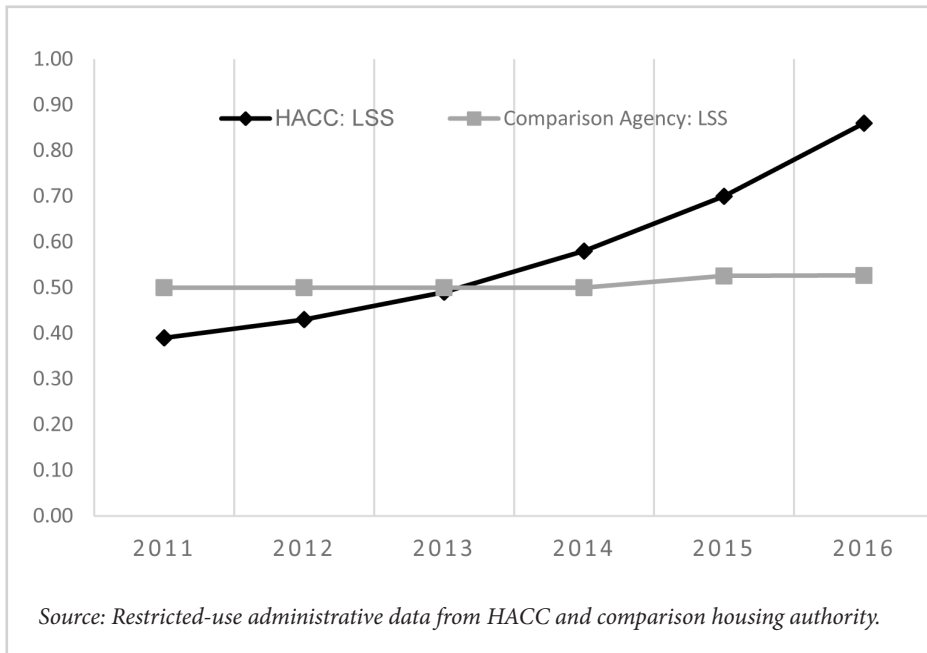
**FIGURE 2**

Trends in Annual Household Earnings in HACC and Comparison Agency between 2011 and 2016



**FIGURE 3**

Trends in Employment-Adult Ratio for LSS-Eligible Households in HACC and Comparison Agency between 2011 and 2016



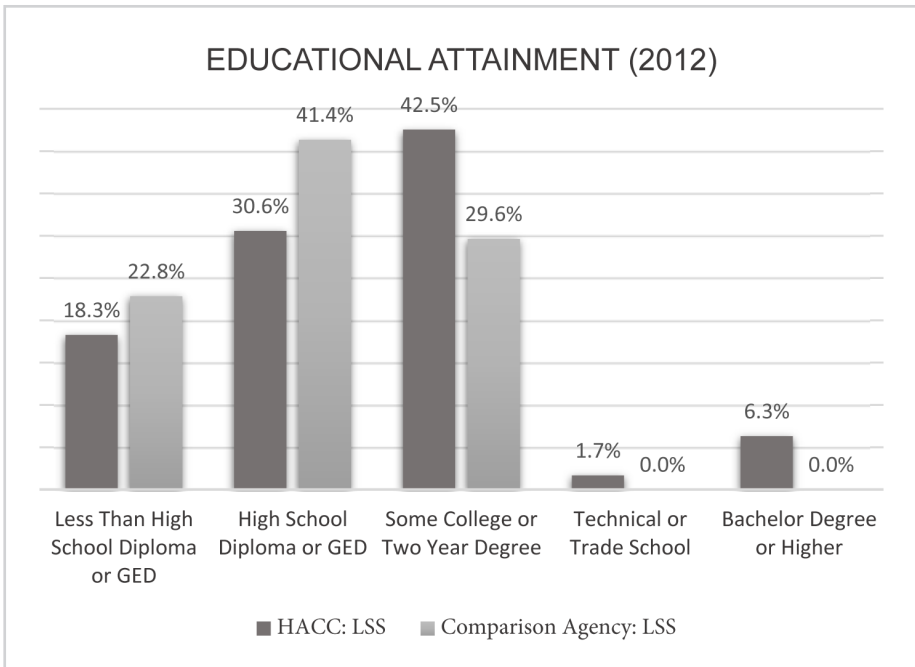
However, it is important to note that, as of January 2016, HACC modified its work requirements for new entries, requiring employment for an LEH member in the household prior to admission (HACC, 2016). As a result, HACC admitted a relatively higher proportion of new entries with younger head of households with employment, thereby contributing to a further increase in earnings and employment in 2016 (McNamara, Strick and Lee, 2017). However, aside from the change in 2016, the increase in earnings and employment-adult ratio is still fairly substantial.

In addition to earnings and employment effects, the LSS program might also contribute to human capital development of assisted households through supporting attainment of higher education. Figure 4 presents the distribution of educational attainments for head of households that met the LSS program eligibility in 2012 and in 2016, in the HACC and a comparison housing agency.<sup>5</sup> Overall, in both PHAs, the proportion of head of households with less than a high-school diploma or GED decreased while heads with some college or associate degrees increased in 2016. However, because both PHAs showed

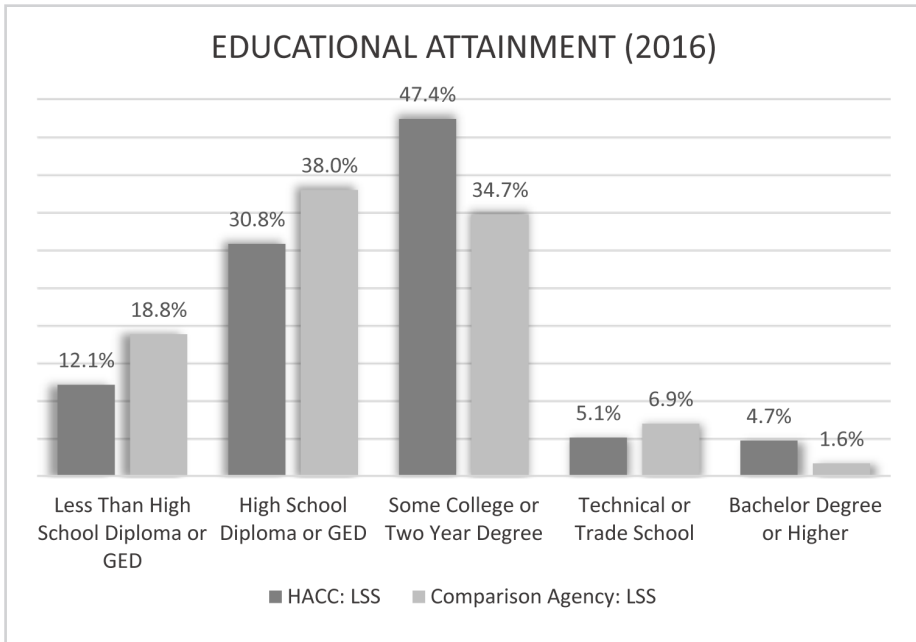
similar educational attainment patterns, it seems difficult to discern the impact that the LSS program had on educational attainment of head of households.

In evaluating the efficacy of the LSS, it is important to recognize that labor market achievements can be affected by regional economy. Specifically, a number of literature reviews have summarized the linkages between the suburbanization of low-skilled jobs, the spatial segregation of minorities, and the earnings and employment of low-skilled minorities (Ihlanfeldt and Sjoquist, 1998; Kain, 1992). In addition, Weber, Duncan and Whitener (2002) attest that the success and failure of welfare reform policies (work requirements and time limits) hinge on the availability of low-skilled jobs in nearby areas and supportive services such as job training, childcare and transportation. Furthermore, Lee and McNamara (2017) found that housing-voucher holders in HACC considered access to low-skilled jobs as an important determinant of locational choices, which would increase the likelihood of obtaining jobs matched to their socioeconomic status.

**FIGURE 4**  
Comparison of Educational Attainments for LSS-Eligible Head of Households in HACC and Comparison Agency between 2012 and 2016







According to the County Business Patterns (CBP) data over the years 2011 to 2015, Champaign County had about 1.5 times the number of business establishments versus the comparison county, while both counties revealed no noticeable change in the number of business establishments over time.<sup>6</sup> These results imply that the large body of employment opportunities may contribute to an improvement in recipients' economic outcomes in Champaign County.

## QUALITATIVE EVIDENCE

In May 2011, HACC contracted with the Department of Agricultural and Consumer Economics at the University of Illinois at Urbana-Champaign to conduct a longitudinal program evaluation of its housing authority, concentrating on the goal of family self-sufficiency. Therefore, to date, we have collected five years of qualitative longitudinal data (McNamara et al., 2017). In 2016 we compared analyses of qualitative key-informant interview findings between three MTW housing participants and two non-MTW housing participants. Each participant had been randomly selected from the pool of study participants in 2011 or 2012 and was interviewed three times between 2011 and 2016. Findings suggest that while basic needs are met through food security and housing assistance at both MTW and non-MTW housing authorities, there are differences in discourse concerning housing-assistance

requirements, housing satisfaction, employment, education, articulating and realizing personal goals, motivation, social support and financial situation. However, interview participants across housing authorities talk similarly about physical and mental health challenges, family structure changes, goals for children, children's school experiences, children's health, neighbors and spirituality (McNamara et al., 2017).

All of the key informants in these comparison analyses were single women with children. Most were members of minority groups. Beginning with a social constructivist theoretical framework to describe how single mothers receiving housing assistance define self-sufficiency, our interview process employed inductive, open-ended interview questions that focused on education, physical and mental health, employment, social support networks, family structure, housing, neighborhoods, neighbors, health care access, and financial and personal goals and motivation. Our goal was to interpret meaning from the women's comments on environment and personal perspectives, seeking to understand how these were affecting their movement toward self-sufficiency. Social constructivism is an ideal interpretive framework employed by qualitative researchers seeking to tell the story from the participant's point of view, and within the culture and context in which the participant interacts (Creswell, 2013; Unger, 2003). Specifically, our study participants described their subjective meanings on situations our questions raised; meanings they formed in a social context through dealings with other people, as well as drawing meaning from their cultural and historical perspective, allowing us to make sense of these subjective meanings participants have about the world.

The interview process was collaborative (Creswell, 2013). The third author (Strick) acted as research coordinator. As an experienced, master's-level social-work clinician having previously counseled similar populations of homeless and vulnerably housed people in the community, she positioned herself within the interview to initiate a space that reflected equality, respect and dignity, inviting study participants to be engaged in a conversation about intimate details of their lives. The research coordinator's previous community social-work experience allowed an opportunity to "learn the culture" (Creswell, 2013, p. 250) of a population similar to the key informants. The research coordinator's relationships with these women grew over time, which was also beneficial to interpreting meaning from the key informants' narratives.

All of the interviews took place at the key informants' homes, either apartment-style or single-family dwellings. Most of these women worked, and they

accommodated our interviews within their busy lives while simultaneously caring for their infant, toddler and/or school-aged children who were home at the time of the interview.

All of the interviews were audio-recorded, and then downloaded to the research coordinator's computer and later transcribed verbatim into a Word document. The research coordinator organized text interview data into a table format and then conducted primary, inductive data analysis informed by a combination of case-study and grounded-theory strategies. Both case-study and grounded-theory approaches use similar strategies to organize, describe and classify data into key themes. The main objective of our case-study approach was to present the cases of individual key informants in detail. However, grounded theory allowed us to interpret some findings into a "unified explanation" (Corbin and Strauss, 2007, p. 107), or theory, from study participants' narratives. Therefore, we used an open coding scheme, interested in identifying large categories that emerged from the case studies, by first identifying meaningful segments of words, then phrases and concepts of interest, then interpreting these phrases into a theme, similar to the interpretative analysis process performed by Dallos and Denford (2008) in their study of families with an eating disorder. Code labels emerged *in vivo*, from participants' own words, or were derived from the social sciences, for example, "high self-esteem." Developing themes required repeated reading of the interview transcripts by the research coordinator, often re-listening to the audio interview while simultaneously reading the transcript, which provided an additional level of descriptive emotional and contextual detail. After codes and themes were identified, the research coordinator interpreted the data through research literature. To ensure trustworthiness, the first author regularly reviewed interview transcripts and the analytic process, offering different perspectives, which were considered and included in the data analysis.

Considering the differences between how MTW vs. non-MTW participants describe self-sufficiency, in Table 1 we find both groups maintain stable housing over time but there is more discourse from MTW participants that this housing assistance is "a stepping stone" to "a better life." Relatedly, since there are no work requirements or term limits in the comparison, non-MTW housing authority head of households are confident of maintaining their housing assistance if they continue to comply with income and family-size requirements. Head of households in the MTW program are more often employed, have longer work histories and cite fewer barriers to employment. Women in the comparison group have some previous work history but are

more often unemployed or employed sporadically and cite barriers such as a lack of child care, poor physical health and lack of employment opportunities. MTW head of households accomplish larger increases in education over time and articulate specific goals, for example, completing education, paying off debt or getting a good job in a specific field. They have plans, work toward their goals, and complete most of their goals. While all of the women described some time to “hang out,” HACC key informants use their free time to increase education and skills.

**TABLE 1**

Qualitative Inquiry Comparison – Moving to Work (MTW) vs. Non-MTW

	<b>MTW</b>	<b>NON-MTW</b>
Housing	Stable over time A stepping stone Work requirements and term limits	Stable over time Length in housing determined by income and family size
Employment	Employment improves with increased hours and increased income	Unemployed or employed sporadically with barriers of child care, health
Education	Large increases over time to earn degrees	Small increases over time with barriers of serious physical health, domestic violence, student debt, childcare
Goals	Have plans, work toward goals, most complete goals	No concrete plans, most goals unrealized due to barriers of health and childcare
Motivation	Less free time due to employment, but spent mainly on family responsibilities	View self as homemaker Free time activities are home, child and family centered

Table 2 delineates how both MTW and non-MTW households garner most of their social support from their family, some friends and some church members, and purposefully keep their social networks small. However, MTW households increase their social networks with co-workers and school peers, increasing social leverage in the community-at-large. While households in both groups talk about past banking mistakes, for example, with over-drafting an account, MTW households are more currently engaged with financial institutions. Overall, MTW households also perceive that they have more control over

their money and their financial future. They talk about taking responsibility for their actions and how the choices they make affect their financial situation, demonstrating an internal locus of control perspective. Similarly, both MTW and non-MTW head of households report some type of physical health concern.

**TABLE 2**

Qualitative Inquiry Comparison – Moving to Work (MTW) vs. Non-MTW

	<b>MTW</b>	<b>NON-MTW</b>
Social Support	Family, friends, church members plus co-workers and school friends increasing social leverage	Family, friends, church members More engagement with community resources
Financial Situation	Increased engagement to pay down debt, establish credit, increase credit score, receive mortgage approval	Smaller increases in engagement to establish credit and pay down student loan debt Perceive credit is 'okay'
Financial Future	Exhibit internal locus of control in taking responsibility for choices	Fluctuate in their perception of control over their money due to outside forces, for example, rising costs
Physical Health	Overweight Asthma Smoking Pre-Diabetic Does not affect work performance	Life threatening chronic illness Surgery Chronic illness Negatively affects work performance

Finally, Table 3 documents how the discourse with both groups tends to be similar with respect to mental health challenges resulting in stress, anxiety and depression. However, MTW key informants talk more about serious mental illness, and seeking help. Parenting remains a priority for all the households in these analyses, with single mothers garnering high self-esteem from their ability to feel successful in child-rearing. Similar across MTW and non-MTW households is the way both groups describe their neighbors, and discuss religion, spirituality and God.

**TABLE 3**

Qualitative Inquiry Comparison – Moving to Work (MTW) vs. Non-MTW

	<b>MTW</b>	<b>NON-MTW</b>
Mental Health	Stress Anxiety Depression Discrimination	Stress Anxiety Depression Domestic Violence
Children	A priority – mothers garner high self-esteem Similar goals – education, basic needs met, God, “stay out of trouble” Children do well in school, have friends, participate in activities	
Neighbors	Same housing and neighborhood over time Neighbors are diverse – work, go to school, retired, disabled, acquaintances	
Spirituality	Similar discourse about religion, spirituality, God	

**POLICY IMPLICATION AND CONCLUSION**

This article, using both quantitative and qualitative data, examines how work-requirement enforcement, combined with a variety of job-preparedness services, can contribute to economic self-sufficiency for working-age, able-bodied adults in public-housing programs. We review the experience of the Housing Authority of Champaign County (HACC) with a Local Self-Sufficiency (LSS) program to generate lessons of how a local housing authority can promote greater economic self-sufficiency via federal deregulations permitted under the Moving to Work (MTW) Demonstration program.

Our quantitative results show that LSS program participants experienced a substantial increase in earnings and employment, and these findings are parallel to the findings of Rohe, Webb and Frescoln (2016) in which the program’s positive economic effects were only statistically significant when employment-supportive services were combined with work-requirement enforcement. Our key informant analyses also lend support to quantitative evidence by disclosing personal experiences of program participants. Specifically, the program participants understood that they had a finite period to accomplish their goals and they were determined to obtain work and maintain their employment. It appears from the data that the women in the study found ways to “problem solve” to overcome some of the challenges they had experienced over time, such as finding adequate childcare to support their work and education. Although

more research on this is needed, such problem-solving ability may come, in part, from having an internal locus of control over their lives.

From the municipal policymakers' perspective, these results can be important because reducing poor families' reliance on social services would result in a reduction in government expenditure at the federal, state and local levels. It may also reduce the chance of intergenerational poverty. Such reductions ultimately produce positive returns for taxpayers. While these fiscal considerations may be important, they are not the only means of evaluating a program's success. The qualitative data presented here allow other windows into program efficacy, as the reported experiences of participants reveal particular challenges and achievements. The success of the LSS program requires higher levels of collaboration between HACC and other local municipal governments and non-profit organizations to develop and implement innovative and locally tailored strategies.

For HACC key informants, the path toward self-sufficiency has included challenges, such as mental illness in the form of anxiety, depression and hopelessness. The 2014 HACC evaluation report indicates that, on average, LSS-eligible households improved their labor market outcomes but, at the same time, they tended to suffer more from mental illnesses such as depression and anxiety (McNamara et al., 2015). These mental health symptoms may result from or be exacerbated by the additional stress of holding down a job and juggling aspects such as childcare and transportation. Additionally, key informants from our comparison housing authority describe a community lacking job opportunities, which may lead federal housing policy analysts to question whether work requirements are appropriate for economically challenged communities. Still, we need to learn more from the experience of HACC from the continued longitudinal evaluation of the mechanisms – personal, environmental and systemic – that inform a successful transition from housing assistance to self-sufficiency.

Our research and findings would contribute uniquely to understanding and implementation of an economic self-sufficiency program for the current MTW agencies and new entries that are interested in implementing similar programs and share similar operational and environmental characteristics. In 2016, the Consolidated Appropriations Act authorized HUD to expand its MTW demonstration program by an additional 100 housing authorities over the next seven years. The focus of the expansion is on smaller housing authorities (no fewer than 50 PHAs that administer 1,000 or fewer rental subsidy units,

and no fewer than 47 PHAs that administer between 1,001 and 6,000 units). Considering that HACC belongs to a smaller local housing authority and administers a county-wide housing-assistance program to largely rural areas with small cities, lessons learned from HACC's self-sufficiency program would provide useful insight into implementation and effectiveness of work-requirement enforcement and employment-promoting activities for other local housing authorities concerning the potential of the MTW program under the expansion.

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<sup>1</sup> The terms "authority" and "agency" are used interchangeably in this article.

<sup>2</sup> Neighborhood poverty estimates are based on the Census 2010 poverty designation at the census tract level.

<sup>3</sup> Detailed information is presented in Appendix 1.

<sup>4</sup> Due to missing data on earnings and individual employment in the comparison agency between 2015 and 2016, we predict earnings and employment-adult ratio using the estimated coefficients obtained with the OLS regressions of retrospective earnings and employment-adult ratio on a set of demographic and economic variables with regional fixed effect and time. Regression results are presented in Appendix 2.

<sup>5</sup> 2012 social survey data contain 463 observations, including 301 observations from the HACC, which covered about 27% of all LSS-eligible households, and 162 observations from the comparison agency, which covered 26% of all LSS-eligible households. 2016 social survey data contain 751 observations, including 514 observations from the HACC and 237 observations from the comparison agency. Respondents voluntarily completed the survey, and this can cause selection bias that makes the survey samples not represent the total population. Therefore, the results should be interpreted with caution.

<sup>6</sup> Low-skilled jobs include construction, manufacturing, wholesale trade, retail trade, transportation, warehousing, healthcare and social assistance, and accommodation and food services.



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**APPENDIX 1**

Comparison of Descriptive Statistics of Selected PHA-Level Characteristics between HACC and Comparison Agency

	2008		2009		2011	
	HACC	Comparison Agency	HACC	Comparison Agency	HACC	Comparison Agency
Subsidized units available	1,801	1,654	1,805	1,724	2,196	1,804
Number of people per unit	2.75	2.45	2.73	2.46	2.65	2.46
Average family share of rent per month	\$304.75	\$260.54	\$317.10	\$274.39	\$290.93	\$248.71
Household income per year	\$12,283.88	\$10,980.09	\$10,879.00	\$10,385.38	\$10,780.22	\$10,033.86
% Wages are major source of income	38.6%	38.9%	30.3%	32.7%	30.3%	29.9%
% Female head	83.6%	84.9%	83.1%	83.3%	83.7%	83.9%
% Female head with children	56.4%	58.2%	56.4%	58.8%	54.0%	58.0%
% Disabled among head, spouse, co-head, aged 61 or younger	23.9%	27.9%	24.4%	26.1%	27.7%	27.4%
% Head aged 24 or less	4.5%	16.8%	4.8%	18.6%	2.4%	15.2%
% Head aged 25 to 50	61.7%	55.9%	58.6%	52.3%	61.2%	57.2%
% Minority	79.8%	73.3%	81.5%	72.9%	82.3%	74.7%

**APPENDIX 2**

The OLS (ordinary least squares) Regression Results to Predict Earnings and Employment-Adult Ratio in the Comparison Agency

	<b>EARNINGS</b>	<b>EMPLOYMENT-ADULT RATIO</b>
	<b>(1)</b>	<b>(2)</b>
Head, Age	-6.87* (3.81)	7.03 x e <sup>-4</sup> *** (2.51 x e <sup>-4</sup> )
Head, Female	-135.61 (141.94)	-0.02* (0.01)
Head, Black	234.40** (117.30)	-0.01* (0.00)
Household Size	281.98*** (51.12)	-5.65 x e <sup>-4</sup> (1.59 x e <sup>-3</sup> )
Household, Total Number of Adults	825.04*** (217.51)	-0.30*** (0.01)
Number of Adults with Employment	12,795.08*** (146.14)	0.84*** (0.01)
Public Housing Residents	-349.29*** (131.18)	-0.01 (0.01)
Year	115.86** (48.99)	1.26 x e <sup>-4</sup> (1.69 x e <sup>-3</sup> )
Cons.	-1,906.58** (913.09)	0.37*** (0.03)
Obs.	8,137	5,272
R-Squared	0.63	0.92

Notes: Robust standard errors are reported in parenthesis. Coefficients for the regional fixed effects at the Census Tract level are omitted due to the space. \* denotes significance at 10%, \*\* at 5%, and \*\*\* at 1% level.

