

# Examining non-enrollment in Family Self-Sufficiency programs administered by Compass Working Capital

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## Introduction

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The U.S. Department of Housing and Urban Development's (HUD) Family Self-Sufficiency (FSS) program, administered locally by public housing agencies or private subsidized housing owners and their partners, is designed to help families receiving rental assistance to increase earnings, build savings, and achieve other goals that they identify. While FSS is one of the largest asset-building programs in the United States targeted on poor households, the roughly 65,000 households actively participating in 2020 (HUD 2021) represent less than four percent of the eligible, addressable population (Lubell and Thomas 2019). The FSS programs administered by Compass Working Capital (Compass) in partnership with Cambridge Housing Authority (CHA) and Metro Housing|Boston (Metro Housing) have enrollment rates several times this national figure,<sup>1</sup> but Compass and its partners nevertheless wish to increase enrollment rates further. Compass is also interested in understanding if the individuals enrolling in their FSS programs are representative of the broader population of eligible individuals.

Abt Associates analyzed HUD administrative data to assess how often households with different characteristics and group membership enrolled in Compass-administered FSS programs. To explore why most eligible families did not enroll in FSS and why individuals within some groups were less likely to enroll than others, Abt interviewed 22 heads of households who were eligible to enroll in one of the FSS programs that Compass administers in partnership with CHA and Metro Housing but had not enrolled.<sup>2</sup>

This report is one of a series of qualitative studies that Abt has conducted under contract with Compass and HUD. Other studies focus on the experiences of Compass FSS graduates, those who exited Compass FSS programs without graduating, and participants in an opt-out version of the FSS program for which Compass conducted a demonstration study in two public housing developments in partnership with CHA. Abt is also conducting a series of impact studies of Compass FSS programs. An initial quasi-experimental impact study and cost-benefit analysis, published in 2017, showed

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- 1 Compass-administered FSS programs in Cambridge and Metro Housing have enrolled approximately 13 and 7 percent (respectively) of all housing choice voucher holding households with non-elderly heads who do not have a disability.
  - 2 Metro Housing|Boston is a nonprofit organization that administers state and federal housing assistance in the Boston metropolitan area on behalf of the statewide public housing agency, Massachusetts Department of Housing and Community Development (DHCD).

promising results (Geyer et al. 2017 and Dastrup et al. 2017). A longer-term impact analysis is currently underway and will be published later in 2021. Future studies will examine longer-term impacts on credit and debt and the impact of FSS on households living in project-based Section 8 housing.

Compass' model of the FSS program focuses on providing financial coaching to participants to help them build financial capability, improve their credit and debt profiles, build durable financial skills, and increase their earned income. While the coaching that Compass provides is different from the services provided in other FSS programs, the Compass programs include the same savings and asset-building component as all FSS programs—participants build savings in a program-administered escrow savings account, with the amount the housing agency deposits into the accounts each month growing as the participants' earnings and contributions to rent increase. Participants receive the full amount they have accumulated in escrow savings to use in any way they wish if they persist in the program, meet program requirements, and successfully graduate from the program by meeting program goals within five years.<sup>3</sup>

To encourage enrollment, Compass uses a program-wide approach to marketing and outreach that builds upon families' aspirations for themselves and their children. Compass promotes the FSS program through postcards, letters, flyers, and in-person events, and works with its housing partners to provide information about the program to tenants during rent recertification meetings and through housing authority materials, including email newsletters.

### ***Key Finding from the Interviews***

- After hearing the FSS program described by the interviewer and having the opportunity to ask questions, most of the interviewees expressed interest in enrolling.
- Many of the interviewees had not heard of the FSS program before receiving outreach for the interview, which suggests that either information was not reaching them through the standard outreach approaches or that they were not acting on the information because it did not catch their interest.
- Interviewees who had heard of the FSS program sometimes did not have accurate information about the program's features or goals, were too busy or overwhelmed by other responsibilities or stressors to consider it, or worried that participating in the program would put their public benefits at risk.
- Interviewees believed that multiple forms of outreach, and clear, visible information about goals of the program and risks and benefits of participating could help encourage more voucher holders to enroll.

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<sup>3</sup> Where programs deem appropriate, participants may be granted an extension of up to two additional years.

While these outreach approaches have shown some success in reaching potential FSS participants, Compass operates on the principle that most eligible households could benefit from participating in the FSS programs it administers and aims to engage a higher share of this population. To further this goal, Compass has contacted with Abt to undertake this study to better understand the characteristics, motivations, and experiences of households that do not enroll in the FSS program. This study seeks to understand what types of households are most and least likely to enroll in the FSS program with CHA and Metro Housing, the range of reasons why eligible households do not enroll, and what types of outreach could encourage eligible households who might benefit from participation in the program to enroll. The study is based on semi-structured interviews, conducted between May and June 2021 with 22 heads of household who have not enrolled since the time Compass began administering FSS with CHA and Metro Housing and who were still eligible for the program as of the date the sample was drawn.

An important but unavoidable limitation of this study is that the interviews were conducted during the COVID-19 global pandemic, which may have affected participants' recent interest in the FSS program relative to previous years. In addition, CHA paused outreach efforts about FSS beginning in April 2020 due to COVID-19, its investigation of a new FSS model, and its desire to work through a waiting list of interested households. The pause in recent marketing efforts may explain why some households at CHA had not heard about the program.

This report begins by reviewing the characteristics of non-enrolled households compared to enrolled households through a descriptive analysis of HUD administrative data. It then moves into a discussion of the methodology for the study and the characteristics of the individuals included in the sample. The report discusses key findings from the interviews and concludes with a summary of interviewee recommendations to increase engagement of potential participants, as well as research team recommendations based on interview findings.

## **Non-Enrolling Household Characteristics**

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HUD provided Abt Associates with HUD Public and Indian Housing Information Center (PIC) administrative data through a data license agreement to be used in this analysis and in a separate quasi-experimental study of Compass FSS outcomes. HUD further assisted Abt in identifying FSS participants by merging FSS enrollment records provided by CHA and Metro Housing with the HUD administrative data on voucher participation, household characteristics, earnings, income, and public benefits receipt. For this report we have processed and summarized these data to assess characteristics of FSS enrollees and eligible households who have not enrolled in FSS.

In this section we review the HUD administrative data to better understand what groups were more or less likely to enroll in the Compass-administered FSS programs in CHA and Metro Housing since the program has been available. The HUD data used in this analysis was a longitudinal data set that included all voucher-recipient households from September 2011 through March 2020. The analysis includes all households at each of the housing authorities that were enrolled in the Housing Choice Voucher (HCV) program for at least one year between the time Compass began administering FSS in

that housing agency and March 2020.<sup>4</sup> This ensures that the analysis includes all households that had the opportunity to enroll in the Compass FSS program. Compass began administering the FSS program with CHA in September 2012, and with Metro Housing in June 2014.

### Summary of Finding for FSS Enrollment by Group

- Households with young heads of household (under age 30) and households with heads over age 50 were less likely to enroll in FSS than other age groups.
- Households with male heads were less likely than households with female heads to enroll in FSS.
- Households that included children under age 18 were more likely than households without children under 18 to enroll in FSS.
- Perhaps most notably, households with zero earnings or extremely low earnings (<\$9,000) per year) enrolled in FSS at a lower rate than households with higher earnings. Households with earnings >\$30,000 per year had the highest enrollment rate in FSS among the earnings categories examined.

NOTES: These data excluded households with heads designated as elderly and/or who had a disability.

Like all FSS programs, the Compass FSS programs are open to all households with eligible rental assistance, including households with heads that are elderly or persons with disabilities. However, households with heads who are elderly or persons with a disability tend to enroll in FSS at a lower rate than other groups, at least in part, because they are on fixed incomes. For purposes of this analysis, Abt excluded households designated as having an elderly head (age 62 or greater) as of June 2014, or (if the

**Table 1. FSS enrollees and non-enrollees in Metro Housing and CHA**

	Metro Housing	CHA	All
Non-enrollees	3,055 93%	1,395 87%	4,453 91%
FSS Enrollees	225 7%	203 13%	428 9%
Total households during period	3,280	1,601	4,881

NOTES: These data include HCV-holders who were enrolled in the voucher program starting in September 2012 in CHA and starting in June 2014 in Metro Housing. It excludes households that enrolled in a voucher program after March 1, 2019.

<sup>4</sup> For example, a household that enrolled in the HCV program eight years before Compass started administering FSS in the housing agency would be included as long as they remained in the HCV program for at least a year after Compass began administering the FSS program. Likewise, a household that enrolled in the HCV program after Compass began administering the FSS program would be included, as long as they were in the HCV program for a full year after enrolling. Households that enrolled in the HCV program after March 1, 2019, which was within a year of the end of our data source, were not included. This was to ensure that households had enough opportunity to enroll in FSS and that we had enough time to observe program results in the data.

household enrolled in assistance after this date) an elderly head as of the date of their enrollment in the voucher program. We also excluded households with a head who had a disability.

With these exclusions, we identified a total of 428 FSS enrollees and 4,453 non-enrollees across the two housing agencies, for a total of 4,881 households total (Table 1). Overall, 9 percent of eligible HCV-holder households with a non-elderly, non-disabled head of household enrolled in the FSS program since Compass-administered FSS became available to them, including 7 percent of Metro Housing households and 13 percent of CHA households.

Households with male heads were less likely to enroll in FSS than households with female heads. Just 4.5 percent of male-headed households enrolled in FSS, compared to 9.5 percent of female-headed households (Table 2).<sup>5</sup>

**Table 2. Gender of head of household**

	Metro Housing		CHA		Combined		Percent (and Number) Enrolled in FSS
	FSS (n=225)	Non-FSS (n=3,055)	FSS (n=203)	Non-FSS (n=1,398)	FSS (n=428)	Non-FSS (n=4,453)	
<b>Female</b>	96%**	90%	89%**	74%	93%**	85%	9.5% (396)
<b>Male</b>	4%	10%	11%	26%	7%	15%	4.5% (32)

NOTES: “Female” and “male” were the only gender options available in the data; gender was never listed as “other” or missing. Asterisks indicate a statistically detectable difference between FSS and Non-FSS groups within the same housing agency grouping (Metro Housing, CHA, and Combined). \*= $p < .05$ , \*\*= $p < .01$ .

Households that enrolled in FSS were more likely to have children under 18 in the home than those who did not enroll in FSS, though this difference was only statistically significant in CHA (Table 3). A total of 75.7 percent of all FSS enrollee households had children under 18, compared to 68.9 percent of non-enrollee households; put another way, 9.6 percent of households with children under 18 enrolled in FSS compared to just 7 percent of households that did not.

FSS households also more frequently had children under 5 in the household than did non-enrollee households, and more frequently had an additional adult other than the head of household, though these differences were small and none of them were statistically significant in CHA, Metro Housing, or the combined group.

5 This trend was most marked in CHA but present in both agencies. CHA also had a higher proportion of male heads as a whole than Metro Housing (while female heads still predominated). Male-headed households also less often had children under 18 in the household and more often had single adults in the household, rather than a multi-adult household (not shown).

**Table 3. Household and family structure**

	Metro Housing		CHA		Combined		Percent (and Number) enrolled in FSS
	FSS (n=225)	Non-FSS (n=3,055)	FSS (n=203)	Non-FSS (n=1,398)	FSS (n=428)	Non-FSS (n=4,453)	
Household includes at least one child under 18	78.7%	74.3%	72.4%**	57.1%	75.7%**	68.9%	9.6% (324)
Household has <b>no</b> children under 18	21.3%	25.7%	27.6%**	42.9%	24.3%**	31.3%	7.0% (104)
Household includes at least one child under age 5	26.7%	25.4%	28.6%	24.6%	27.6%	25.2%	9.5% (118)
Household has <b>no</b> children under age 5	73.3%	74.6%	71.4%	75.4%	72.4%	74.9%	8.5% (310)
Household includes one or more other adults over age 18	49.8%	43.1%	35.5%	34.8%	43.0%	40.5%	9.3% (184)
Household has <b>no</b> other adults over age 18	50.2%	56.9%	64.5%	65.2%	57.0%	59.5%	8.4% (224)

NOTES: Asterisks indicate a statistically detectable difference between FSS and Non-FSS groups in within the same housing agency grouping (Metro Housing, CHA, and Combined). \*= $p < .05$ , \*\*= $p < .01$

Households with the youngest and oldest heads were less likely to enroll in FSS than households in mid-range age groups (Table 4). Households with the youngest heads (those under age 30) and households with the oldest heads (those over age 50) enrolled in FSS at a lower rate than households in other age groups. Just 6.9 percent of households with heads under age 30 and 6.4 percent of households with heads over age 50 enrolled in FSS, compared to 10.3 percent and 9.7 percent of households with heads aged 30 to 40 and 41 to 50, respectively.<sup>6</sup>

**Table 4. Age of head of household**

	Metro Housing		CHA		Combined		Percent (and Number) Enrolled in FSS
	FSS (n=225)	Non-FSS (n=3,055)	FSS (n=203)	Non-FSS (n=1,398)	FSS (n=428)	Non-FSS (n=4,453)	
Under age 30	13.3%*	19.5%	21.7%*	28.7%	17.3%*	22.4	6.9% (74)
Age 30-40	42.7%	38.7%	41.9%**	28.8%	42.3%**	35.6%	10.3% (181)
Age 41-50	33.8%	27.7%	24.1%	23.0%	29.2%	26.2%	9.7% (125)
Over age 50	10.2%	14.1%	12.3%*	19.6%	11.2%*	15.8%	6.4% (48)
Median Age	38.2**	38.6	37.7**	37.8	37.9**	38.4	

<sup>6</sup> While neither the administrative data itself nor the interviews discussed later in this report fully clarify what factors drive these differences, households with heads in the age groups most well-represented in FSS are more likely to have children under 18 in their homes.

NOTES: Asterisks indicate a statistically detectable difference between FSS and Non-FSS groups in within the same housing agency grouping (Metro Housing, CHA, and Combined). \*=p<.05, \*\*=p<.01

Households with black/African American non-Hispanic heads were more likely to enroll in FSS (10.1 percent enrolled) than households with white non-Hispanic heads (5.3 percent) (Table 5). Households with Hispanic/Latino heads (9.6 percent enrolled) were nearly as likely as households with black/African American heads to enroll in FSS. Households with heads of other races (primarily Asian) made up a small portion of the voucher holder populations but were also less likely to enroll in FSS than households with heads in any other racial or ethnic group. We did not have data on country of origin or language, so it is possible that first or primary language played a role in these enrollment patterns, as program outreach materials are often produced in Spanish, in addition to English, but are infrequently produced in other languages.

**Table 5. Race and ethnicity of head of household**

	Metro Housing		CHA		Combined		Percent (and Number) Enrolled in FSS
	FSS (n=225)	Non-FSS (n=3,055)	FSS (n=203)	Non-FSS (n=1,398)	FSS (n=428)	Non-FSS (n=4,453)	
Black/African American, non-Hispanic	59.1%*	51.8%	63.6**	53.3	61.2**	52.3	10.1% (262)
White, non-Hispanic	8.4%**	19.5%	16.3%*	23.7*	12.2%**	20.8%	5.3% (52)
Other race, non-Hispanic	0.9%*	3.7%	2.0%	5.1%	1.4%**	4.2%	3.1% (6)
Hispanic/Latinx	29.8%*	23.9%	18.2%	18.0%	24.3%	22.1%	9.6% (104)

NOTES: Asterisks indicate a statistically detectable difference between FSS and Non-FSS groups in within the same housing agency grouping (Metro Housing, CHA, and Combined). \*=p<.05, \*\*=p<.01

Households with higher earnings were more likely to enroll in FSS than households with lower or no earnings (Table 6). The median annual household earnings of FSS enrollees as of June 2014 was \$25,372, compared to \$15,205 for those who did not enroll.<sup>7</sup> Households with zero annual earnings and earnings below \$9,000 were the least likely to enroll in FSS among the earnings categories examined – just 5.7 percent of households with zero earnings and 6.0 percent of households with positive earnings below \$9,000 enrolled in FSS. In contrast, households with relatively high earnings among voucher holders of \$30,000 to \$40,000, and those above \$40,000, were more than twice as likely than very low earnings groups to enroll in FSS; 14.1 and 13.8 percent enrolled, respectively.

Because of the escrow savings formula, households with zero or very low earnings at the time of enrollment may be able to benefit substantially from FSS, so it is particularly of note that these households are enrolling in the FSS program at a lower rate than households with higher earnings levels.

<sup>7</sup> For households that enrolled in HCV after June 2014, we used the earliest records after HCV enrollment.



**Table 6. Household annual earnings at baseline**

	Metro Housing		CHA		Combined		Percent (and Number) Enrolled in FSS
	FSS (n=225)	Non- FSS (n=3,055)	FSS (n=203)	Non-FSS (n=1,398)	FSS (n=428)	Non-FSS (n=4,453)	
Median Household earnings	\$25,662*	\$13,789	\$25,344*	\$18,599	\$25,372**	\$15,205	
Zero earnings	17.3%**	29.4%	17.2%	23.3%	17.3%**	27.5%	5.7% (74)
\$0 < earnings < \$9,000	5.8%	8.9%	5.4%	7.3%	5.6%*	8.4%	6.0% (24)
\$9,000 <= earnings < \$18,000	13.8%	15.6%	10.3%	14.1%	12.2%	15.1%	7.2% (52)
\$18,000 <= earnings < \$30,000	20.4%	15.7%	20.7%	19.7%	20.6%	17.0%	10.4% (88)
\$30,000 <= earnings < \$40,000	21.3%**	11.5%	19.7%*	13.5%	20.6%**	12.1%	14.1% (88)
earnings >= \$40,000	18.7%**	11.7%	21.7%**	13.1%	20.1%**	12.1%	13.8% (86)

NOTES: Household earnings are as of June 2014 or the earliest data available after June 2014. Asterisks indicate a statistically detectable difference between FSS and Non-FSS groups in within the same housing agency grouping (Metro Housing, CHA, and Combined). \*= $p < .05$ , \*\*= $p < .01$ .

## Qualitative Methodology and Sample Characteristics

Abt staff conducted 22 half-hour semi-structured interviews with heads of household who receive rental vouchers from CHA or Metro Housing and have been eligible to enroll in the FSS programs administered by Compass for more than one year but who have not yet enrolled.

The sample used in this study is relatively small, and, by necessity, non-random. The vast majority of individuals recruited to participate in the interviews either did not respond to communication about the study or said that they were not interested in participating (see recruitment discussion below). As a result, the *proportion*, or number of interview participants who describe a given experience, may not correspond to the proportion of all eligible non-enrolling households with this experience. While, in this report, we report the share of interviewees with a particular experience or opinion, we would encourage readers to remember that we do not know what *share* of eligible non-enrolling households hold this experience or opinion.

### Recruitment Process

The research team wanted to recruit a sample of interviewees as representative of the target population for Compass' FSS program as possible. Since Compass has a focus on serving families and their children, the sample for recruitment focused primarily on households with children under 18; a smaller portion (10 percent) were female-headed households without children.

Our goal was to recruit heads of household to the interview study:

- in proportion to the head of household gender ratio of households with children in the housing agencies as a whole,



- with a range of household earnings levels, head of household age ranges, and HCV program tenure similar to those of all families in the agencies' voucher programs,
- and a mix of race and ethnicity of head of household similar to those of all families in the agencies' voucher programs.

We did not include households with elderly heads, households where the head was listed as disabled, or where records indicated that the head of household received social security disability benefits.

The recruitment sample ultimately included 90 Metro Housing households and 150 CHA households. Compass reached out to households via letter and email (where email addresses were available).<sup>8</sup> Compass conducted additional outreach to CHA households by phone because their response rates were low, and CHA did not have an email address for most sample members. Interviewees were provided with a \$30 VISA gift card in appreciation of their time.

The research team anticipated relatively low response rates to requests for an interview, since all potential interview participants had been non-responsive to Compass' past efforts to engage and enroll them in the FSS program.

Ultimately, 32 voucher holders signed up for interviews by phone or using an online scheduling form. Of these 32, eight were not available for their interviews and were not interested or able to re-schedule, and two said that they were no longer interested in participating in an interview. Despite additional recruitment efforts with CHA participants, the interview participants ultimately included more households with vouchers from Metro Housing than CHA. Of the 22 participants who completed interviews, 14 (64%) had a Metro Housing voucher, and 8 (36%) had a CHA voucher. One interview was conducted in Mandarin, through a Compass staff member who served as an interpreter.<sup>9</sup> The remaining interviews were conducted in English.

Information about interviewee demographics and qualitative data analysis approach are provided in Appendix A.

### ***Analysis of Interview Transcripts***

After completing the interviews, Abt staff applied qualitative coding to the interview transcripts using NVivo qualitative analysis software and drew out key themes from the data. Initial codes were established based on interviewer observations and research questions. These codes were adjusted and expanded by coders as new themes emerged. For initial coding, Abt coders double-coded a transcript and reviewed it together to ensure intercoder reliability. The research team conducted additional data validation when reviewing coded data, making any needed adjustments and corrections. The research team wrote analytic memos and conducted an analysis workshop to outline the key findings from the interviews.

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8 All recruitment materials were in English for expedience. Compass and the research team aimed to accommodate needs or preferences for interviews in other languages when requested.

9 Two additional interviews were scheduled to be conducted in other languages or with an interpreter, but the interviewees were not able to participate or did not reschedule.

## Findings From Qualitative Interviews

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In this section, we describe the findings from interviews with participants, including the reasons why they had not enrolled in FSS, how they learned about the FSS program (and the degree to which these sources were effective or welcome), and participants' interests in the FSS program following discussion with the FSS interviewer.

We cover two main issues:

1. Reasons why interviewees did not enroll; and
2. The sources of information from which interviewees learned about the FSS program, and their impressions of these sources.

Following this discussion, we provide a summary of interviewee recommendations for increasing awareness of and interest in the FSS program among those who may not otherwise enroll.

All names used in this report are pseudonyms, designated to protect the privacy of the interview participants.

### ***Reasons why interviewees did not enroll***

Half of interviewees did not enroll in the FSS program simply because they were not aware of it. Among those who were aware of the FSS program, interviewees described a range of reasons why they did not enroll. These ranged from a lack of understanding of the FSS program to personal reasons why they had thought the FSS program was not right for them, not right for them at the time, or that it was not worth the effort to enroll or participate because they were facing stressors or time pressures that demanded their attention. Most interviewees who were aware of the FSS program mentioned multiple reasons why they had not enrolled in it (which sometimes included inaccurate impressions of the FSS program's features and requirements).

### **Many interviewees did not know about the FSS program**

Half (eleven) of the interviewees had not heard of the FSS program and did not recall having seen or heard any communication about it. Compass typically markets the FSS program through several different routes: mailing postcards; conversations with housing agency staff at rent recertification; flyers; and information sessions (prior to the COVID-19 pandemic). We might also expect some word of mouth from FSS program participants. CHA paused outreach for the FSS program during the COVID-19 pandemic (starting in April 2020), so CHA residents would not have heard about the FSS program through written materials or housing agency contact for at least a year prior to the study.

The interviews did not provide definitive information about why eligible participants would not have heard of the FSS program, despite outreach efforts, but they did illuminate a few possibilities.

Some interview participants noted that the mail is generally not the best mode to help them learn about a program because many people ignore mail that is not critical to their everyday activities or that may require additional effort for follow-up. Hayden noted: *"I used to get little things in the mail, but I was going through too much. I'd take it and throw it to the side."*

Some interview participants may have received information about the FSS program, but either did not notice it, or it did not pique their interest sufficiently for them to remember learning about the

program. This possibility is supported by the fact that some interviews said the name and basic description of the FSS program sounded familiar, but they did not know any details. Veronica (who was interested in enrolling in the FSS program) said that the first time she heard of the program was the study recruitment letter, which also mentioned an incentive for participating in the interview. It is possible that the interview incentive encouraged her to take action on the letter and learn about the program. By contrast, the FSS program recruitment materials or outreach attempts do not provide an initial, direct guaranteed incentive for participants who enroll in the program.

English language skills may be a barrier to some voucher holders learning about and understanding the program. CHA and Metro Housing do not record or share information about voucher holders' languages, so the research team was unable to ascertain whether household heads with a preferred language other than English enrolled in FSS substantially less often, or how prevalent other preferred languages are among voucher holders.

Compass' FSS materials are generally produced in English and Spanish, making it difficult for participants to learn about the program if they do not read English or Spanish or do not read either language well. Ying, who spoke only Mandarin, and completed the interview through a Compass FSS staff member who served as an interpreter, would not necessarily have had the means of learning about the FSS program through printed materials or housing agency staff members. He learned about the interviews with help from a family member or friend (who also sat in on the interview and provided additional input).

Only two of the eleven interviewees who were aware of the FSS program were aware of Compass Working Capital or its role in delivering the program. This may be indicative of a broader lack of awareness of the program's features among interviewees. Haven, one of the two who had heard of Compass, said that she had heard about the organization from a Metro Housing staff member who mentioned the FSS program.

#### **Some interviewees had heard of the FSS program, but were unclear on program characteristics or had conflated FSS with another program**

Some interview participants reported that they had heard of the FSS program and were aware of its features but were incorrect about the program in one of two ways:

- Some interviewees were misinformed about integral program features. For example, they were not aware of the financial coaching component of the program, believed the program had a specific focus or requirements that it did not (e.g., that FSS was specifically a home-ownership program, or that participants could not graduate prior to five years after enrollment), or did not know that the housing authority funded an escrow savings account based on increased earnings and rent.
- Some interviewees confused the FSS program with a different, existing program. For example, one interviewee had confused the FSS program with a program that included a matched savings account and was offered by an organization not affiliated with the housing agency.

Some interviewees thought that FSS was a homeownership program.<sup>10</sup> It was not always clear whether interviewees were confusing the FSS program with another program or simply had incorrect information about the program. Zoe said that one of her reasons for not enrolling was that she only worked part time and: *“I don’t know if I’m going to have enough money to buy a house.”* A lack of understanding of what the FSS program entailed may have made interview participants less likely to enroll in the FSS program.

A couple of interview participants even said that they had participated in the FSS program in the past but described different programs—one involved a matched savings accounts that was a bit different than the escrow savings account in the FSS program, and the other was a homeownership program.<sup>11</sup>

### **Some interviewees were either too overwhelmed or too busy to consider FSS or to follow through with enrollment**

Several interviewees were aware of the FSS program in general but were either too busy or too overwhelmed by other life events or commitments to consider enrolling. These issues ranged from family members’ or personal health problems to a feeling that they lacked the time or bandwidth to consider one more commitment. A few had been overwhelmed by stressful experiences such as the death of a loved one or domestic violence. Some were working multiple jobs or were single working parents who said that they did not have the time or bandwidth to look into programs like FSS.<sup>12</sup>

A couple of interviewees, who were concerned about time commitments associated with participating in coaching meetings, said that they were too busy to enroll because of work and other commitments, such as childcare. Zoe was concerned that meeting times with coaches would be inflexible. Speaking of her sisters who she said were in the FSS program, she noted: *“They always have to go to a meeting [...], I think in the morning, and I’m working in the morning. That’s why I never – I’m not really about the program.”*

Another interviewee, Samantha, who may have been speaking about the FSS program administered by Metro Housing, prior to Compass’ taking over administration, said that, when she first heard about the FSS program, she had just started a new job and gotten the housing voucher and she was too worried about keeping her job to focus time or attention on any other commitments: *“...since I start the job, I was a little scared that if I lose the job, I lose everything. So that’s why I didn’t—you know, I will pay more attention on working and retaining the job than anything else.”* She said she had received new information in the mail about the FSS program recently and was considering enrolling.

While some interviewees said that FSS outreach materials were enough to capture their attention, they did not follow through. Veronica said: *“I have heard of the FSS program before. I just never signed*

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10 While preparing for homeownership is a common goal among FSS participants, the FSS program is not itself a homeownership program, and does not require that participants have a goal of homeownership, or even leaving the voucher program.

11 There were also a couple of interviewees who may have participated in past FSS programs administered by Metro Housing some years in the past, though it was not entirely clear from their accounts in the interviews.

12 These were stressors that they faced at various points in time and were generally not specifically caused by experiences during the COVID-19 pandemic.

*up. I don't know why I didn't. I should have."* Samantha said that she had returned from a trip visiting her sick mother, sorted through "tons of mail" and did see a letter providing information about FSS as going in the "important" pile but had not yet contacted Compass or the housing authority about enrolling.

Two interviewees said they had started the enrollment process but had not followed through because they were too overwhelmed or busy. Elcira also thought that it was difficult to schedule an intake and did not feel that the person conducting intake was able to answer her questions about how the program would benefit her specifically.<sup>13</sup>

### **Interviewees felt that the program was not right for them at the time they heard about it**

A few interview participants said they thought they were not eligible or the program was not right for them because they were unemployed. Hayden mentioned that she was currently disabled and was unemployed, both of which she saw as reasons not to enroll in the program in the near future. Interviewees who felt that the FSS program was not right for them at the time they first heard of it had since then either put it out of their minds or had not gotten around to enrolling once conditions became more favorable. Harriet said she heard about FSS from the housing agency newsletter when she first entered the voucher program. She said:

*"I wasn't working, so I never stepped up to actually want to do that. I didn't want to embarrass myself and put myself in a position where I know I wouldn't – I don't like to take on tasks that I know I can't successfully fulfill."*

Talia felt that enrolling and participating was too difficult when she first heard of the FSS program. She said: *"I was working at the time, and my kids were small. They were in school. So, I couldn't do it, because it was just too hectic for me to balance that and get time in to do that, so I just didn't."* She noted that, as time had passed, she had not revisited the idea of enrolling in FSS: *"I said I would just not do it at the time, until I found a good time to do it. So that was like years ago!"*

A few interview participants mentioned being overwhelmed as a result of the COVID-19 pandemic as at least one reason why they had not enrolled in FSS. Sabrina said:

*"It was just the timing, like everything I was going through. I was just stressed and their Zoom calls added. I just didn't want to be on the phone, like I'm missing in-person. Like, this Zoom is killing me. So it was like, I didn't want to sit and talk – like, I've got a psychiatrist, I've got doctors, I've got teachers. Like, it's so many Zooms in a day, I'm tired and I didn't want to even be bothered."*

Talia felt the opposite. She said that she had more time as a result of the pandemic and was planning to enroll in the program.

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13 This interviewee was the same person who expected her income to increase and thought that interim recertifications would hurt more than help her, which may have been her primary reason not to complete enrollment.

### **Some interviewees thought that participating in FSS would put them at risk of losing their benefits**

Some interviewees worried that the FSS program would not benefit them or would hurt them by putting their benefits at risk. A few interviewees with households receiving TANF or disability benefits were concerned that, if they were able to save money in the escrow account, they would lose their benefits.<sup>14</sup> Emiliana also mentioned a concern that, if she saved too much with the FSS program, she would lose her housing voucher. Some interviewees were concerned that it would affect their eligibility for SNAP nutrition assistance.

### **A few interviewees felt that the program would not benefit them and saw financial coaching as an unnecessary requirement rather than as a positive program feature**

While most interviewees liked the idea of the financial coaching and thought it might be helpful for them (at least if they had time to participate), a few interviewees thought that the FSS program would not benefit them and saw the requirement to participate in financial coaching as a downside. Daphne said she already had checking and savings accounts, had other sources for resources on budgeting, and that she felt better saving on her own. Elcira, who had earned a Master's Degree, said that she felt good about her budgeting and credit score and expected her earnings to rise soon. She thought that the FSS program would encourage her to do an interim recertification to get the escrow savings, but that if her income rose quickly or substantially she would gain more from skipping interim recertification (which was permitted at her housing authority) and saving the extra money herself.<sup>15</sup> Elcira also said that, as she did not need help budgeting, the requirement that she receive financial coaching as part of the program was an extra hoop to jump through rather than a positive program feature. She said:

*“My credit score is in the 800s, so I don’t need help with my credit. I don’t --- clearly, I don’t need help budgeting. I am not in this program [HCV] because I have bad financial literacy skills. I’m in this program because I’m a single mom living in a very expensive city and I wasn’t making ends meet.”*

Furthermore, Elcira saw the requirement that participants receive financial coaching in order to participate in FSS as indicative of a harmful or unfair assumption. She said that she did not personally need financial coaching and *“the program is working on the assumption that poor people are somehow financially illiterate and that was actually rather insulting for me.”*<sup>16</sup>

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14 For some benefit recipients, this may be true. It is one reason why the interview recruitment effort aimed to avoid recruiting households where the head of household received social security or disability benefits.

15 Until mid-2021, FSS participants in Cambridge would have kept a larger amount of their increased earnings than the amount that would have been deposited into their escrow account if they reported the earnings increase. At the time, CHA funded escrow accounts at a rate of 50 percent of the increased rent due to the household's earnings increase, rather than 100 percent (for households up to 80 percent of Area Median Income). In the spring of 2021, CHA piloted an escrow contribution formula in which it contributed 100 percent of the increased rent due to increased earnings into the escrow account, and in late summer, 2021, CHA made the 100 percent escrow formula standard for all new enrollees and continuing participants.

16 Compass and its partners are aware of the negative feelings that some individuals have toward financial literacy education, especially for low-income individuals and families. Compass aims to address this

### **Some interviewees were concerned about aspects of the FSS program's design itself**

A few interviewees were concerned about aspects of the program, or, in some cases, how they believed it to be organized. Zoe thought that, as a five-year program, FSS was too long and was concerned that she would not be able to access most of the money until five years had passed.<sup>17</sup> She was also concerned that she could lose her housing voucher in the meantime and, as a result, would not graduate and would never receive the money she had saved in escrow. Another interviewee was concerned that the FSS program would not result in her saving enough for a down payment for a home, which she saw as a key goal she would have if in the FSS program.

Emiliana, expressing concern about privacy and security for her financial information, said that she did not want someone else looking at her financial information.

### **Sources of information about FSS**

Interviewees who had heard of the FSS program (11 in total) had first heard about it primarily through flyers, postcards, or letters that came in the mail, though some had heard about it from family members or friends, one had first heard of the program through an email newsletter from the housing agency, and one had first heard of the program through other sources.

#### **Flyers, postcards and letters**

The majority of interviewees who had heard of the FSS program had first heard about it through written materials in the mail. While they had some memory of receiving the information, many ignored the materials at the time, and only dimly remembered receiving them by the time of the interviews. Violet said *“I want to say they sent me something in the mail telling me about the program. I really can’t remember, but I think that was it.”* She thought she may have received three mailings over time but was not sure. Hayden said: *“I used to get little things in the mail, but I was going through so much.”* She further noted that some people don’t read mail and may think it’s junk mail. She suggested that phone, or perhaps something online, is a better medium for reaching potential enrollees.

On the whole, interviewees did not have specific feelings, positive or negative, about the materials they remembered receiving in the mail, but a couple of interviewees did mention that the flyer or postcards they received weren’t “catchy” and didn’t capture their attention. It is hard to know from these interviews alone whether there is something about the current designs for materials that could be further improved to capture the attention of more voucher holders.

#### **Word of mouth**

A few interviewees said that they had learned of the FSS program through word of mouth. Beata noted that she had heard about the FSS program from other people who had participated in it and was not aware of other sources of information. She had entered into the voucher program in 2019, shortly followed by the start of the COVID-19 pandemic, and felt that official sources had not been able to

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concern both with the term “financial coaching” and with its client-centered approach to financial coaching. At the same time, Elcira’s words suggest that, for some people, this distinction is either not clear or not sufficient.

17 This is not quite accurate. Participants may receive their full escrow balance if they graduate in less than five years and most who graduate do so in less than five years.



circulate information well during the pandemic. Zoe had a sister who had saved \$2,000 in the FSS program, which the interviewee thought that, after a few years of participation, was not enough to make it worth participating. A couple of interviewees had heard about the FSS program through people who were not, themselves, enrolled in the program or were not in the same housing authority. Talia, who was planning on enrolling, had heard about the FSS program through a few sources, but was encouraged by a cousin who had a friend in enrolled in the FSS and had spoken very highly of it.

In general, those who heard about FSS program through word of mouth tended to know more details about the FSS program, though this information was not always correct. Zoe, who had heard of the program by word of mouth thought the program's goal was homeownership.

#### **Email newsletter from the housing authority**

A few participants had seen information about FSS through their housing agency's email newsletter, and one said that this was how she had first heard of the program. Talia had originally heard about the FSS program in a letter and had then, later, seen it mentioned in an email newsletter from the housing authority. The newsletter is what had later piqued her interest, as she had not been interested or ready at the time when she originally received the letter, soon after coming to the housing authority. She had also heard about the program from a friend of a friend who had participated.

#### **Housing authority staff**

Two interview participants said that they had heard about the FSS program from housing authority staff members at an annual recertification (though none described this as the first time they had heard of the program). Most interviewees said that they had not heard about the FSS program at their recertifications and that housing authority staff had never mentioned it. It is possible that housing authority staff included a flyer or packet among other materials or described the FSS program but that most of the people who participated in interviews either did not notice this or did not remember by the time of the interview. Compass reports that information provided by housing authority staff at recertifications is the most common mode by which clients say they heard about the FSS program.

#### ***Interest in FSS following the interview***

After hearing the FSS program described by the interviewer and asking the interviewer questions, most interviewees (two thirds) expressed interest in enrolling. Interviewees offered a range of reasons for their interest. Some interviewees saw their rents increasing and wanted to build savings, including to increase economic security or to be in a position to leave Section 8 housing (one noted *"I don't want to live in Section 8 forever"*). A few mentioned the desire to achieve homeownership. Hayden was interested in enrolling in FSS program, at least in part, to improve her young adult son's financial capability. She also expressed interest in enrolling to improve her credit repayment agreements and other handling of debt. Sabrina said: *"I need the financial coach!"* A few interviewees were interested in learning more about the program based on what they heard in the interview and materials they received recruiting them for the interview—they were now interested in enrolling.

In general, interviewees who had remembered receiving prior information about the FSS program had not read it closely or said that it did not provide clear enough information about how the program worked or how it might benefit them. Some noted specifically that having someone explain the program to them and being able to ask questions were what helped them understand what the FSS program entailed and what piqued their interest. One interviewee who was not aware of the FSS

program before receiving the interview recruitment letters was interested in enrolling immediately after reading the brief description of the FSS program in the letter.

There were some participants who said that, after discussing the FSS program more, they were still not interested in enrolling or in hearing more. A few said the level of effort the program would require from them was unrealistic for their given responsibilities. Two interviewees noted that they felt confident in their ability to save without the FSS program and were not interested in the escrow or financial coaching. Two interviewees said that they wanted to get off of government support, and they saw the FSS program as another form of government support.

## Conclusion and Recommendations

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This section summarizes the recommendations interviewees provided to increase enrollment and awareness of the FSS program, followed by conclusions and recommendations from the research team, based on a synthesis of the administrative and interview data.

### Interview Participant Recommendations

Most interview participants expressed interest in enrolling in the FSS program after discussing it with the interviewer. Their recommendations focused on the best ways to deliver information about FSS to voucher holders. Most interviewees recommend multiple modes of outreach. A few noted that phone calls or emails were more likely to catch their attention than mailings alone but did not say that they preferred one over the other. A couple said that mail or email were equally good ways of reaching them.

#### Modes of outreach

- The most interviewees (about half) said that **email and online postings** were optimal modes of outreach. These included direct emails, items in an emailed housing authority newsletter, postings on housing authority or service organization web pages, or posts on social media accounts such as Facebook or Instagram. Beata noted: *“I am more apt to go through my email before my mail anyway.”* Emiliana said: *“I usually go online to really find stuff out, so a website would be good.”* At the same time, she noted *“I’m not really good with emails.”*
- Nearly as many interviewees (about half) said that **physical flyers or letters** were an important mode for outreach. While some interviewees said that they tended to ignore information that came in the mail if it wasn’t critical for their benefits, about half said that printed, mailed, materials are still an important, or even essential, way to reach them and other voucher holders. Emiliana said *“I usually get everything through the mail, so for me, [the best mode of outreach] would be like the mail.”* Rebecca said that mail should continue to be at least one form of outreach:

*“I mean, by mail will be appropriate. Because through mail, I mean the person will receive it. Even though sometimes you don’t receive or you don’t read everything, but if it’s something you like, that you kind of just look at it, it will catch your attention because it’s beneficial to you.”*

- Several said that a **phone call** would be the best mode of outreach and an important one to include, perhaps in addition to contact by mail. They felt that a phone call would be harder to ignore than a flyer or mailing and would allow the voucher holder to ask questions about the

program, making sure that they had an accurate picture of what the FSS program entails, its benefits, and the degree to which there are risks or opportunities. Rebecca said phone would be best *“because you talking to the person directly and you explaining the what is your -- what is the reason that you're calling them. And you could get their attention to listen.”* Another respondent suggested that Compass or the housing authority should follow up initial contact by mail with a phone call, especially after entry into the voucher program, because, when moving and setting up a new home *“a lot of papers get misplaced”*

- A couple of interviewees said that **word of mouth** or community spread of information is the best way for them and their peers to learn about a program like FSS. Carmen said that learning about a program through word of mouth is *“very important. Because then you trust that person.”* She suggested that word of mouth, together with “a good advertisement” was the best way to spread information and raise interest. Elcira, who was adamant that word of mouth should be a key part of the outreach approach, said:

*“Hard to reach populations do not respond to flyers and that's the way that I've seen it come here. So, if they want to engage, especially vulnerable communities or communities of individuals with, let's just say, a different complicated immigration status and stuff like that, those hard to reach populations, they need to implement a different strategy. And the strategy that typically works for populations like that is word of mouth, you know what I mean? It's referral to other people who have done it.”*

While she did not specifically suggest how she would want to see word of mouth outreach approach implemented, there are a few examples in existing FSS programs. At least one FSS program has aimed to implement word of mouth as a means of outreach by hiring or recruiting former or current FSS program participants to knock on other voucher holders' doors to provide first-hand information about the FSS program. For HCV holder households, who's vouchers are not tied to a specific building or development, this type of approach would require the housing agency's help in order to correctly identify where they live. Some neighborhoods or developments may have a high density of HCV holders, which may make door knocking more practical or productive than in other places.

### Content and context of outreach

Interviewees gave relatively few recommendations of how the outreach materials or approaches would best be designed to reach them or their peers, but a few provided general recommendations, as summarized below.

- ***Some information should continue to come from official sources.*** More information from official sources may help voucher holders to learn about the FSS program. For example, Haven said that both letters and emails would be best received if they come from the housing authority: *“Because especially coming from [the housing authority], anything that would affect my rent or my subsidy would be important to me to open and look at. So, it would catch my eye.”*<sup>18</sup> While Compass' role, as a third-party organization may help Compass build trust

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18 This concept is further supported by Compass' own experience with outreach. A Compass staff member noted that when Compass sends flyers via envelopes with the housing agency logo on the return address, they see responses and enrollments at a higher rate than they do with postcards or email campaigns.

with participants once they enroll in FSS, some interviewees mentioned that the mail they open and attend to is generally from the housing agency itself, because what it says may affect their voucher benefits or rent.<sup>19</sup>

- **Materials should be simple and state benefits and risks clearly.** Emiliana said that she needed “basic stuff” written down—where the money comes from, what it means for her rent and voucher. She said:

*“Everything sounds good, but what’s the bottom line? I’d rather have the bottom line first. If you do participate in this, you don’t have to worry about losing your Section 8 and you don’t have to worry about losing all of your personal information. And then, if you do like the idea, this is how you go into it.”*

Haven said it should be clear that the goals are flexible and personal. This is consistent with the confusion some interviewees had about the goals of the FSS program – for example, that it was a homeownership program and a homeownership program only.

- **Materials should be bright and eye-catching.** A few interviewees mentioned that the materials they remembered seeing for the FSS program did not draw them in visually. They suggested materials that are brighter or more eye-catching. Hayden noted that it was important to make sure that the flyer or letter did not look like it may be junk mail.<sup>20</sup>
- **Focus on success stories.** Veronica noted that materials (especially a website) should focus on success stories and show that success stories are common and varied. She noted that the same person or people and their stories are on the flyers over a number of years, and felt it is important to rotate and refresh success stories and images: *“If I don’t see that, I’m just going to be like, okay, yeah, that’s the same chick that’s been on the flyer for the past five years.”*

## Research Team Conclusions

In this section, we describe our conclusions and recommendations based on a synthesis of the administrative and interview data.

### Characteristics of non-enrolling populations

**Age groups.** From the administrative data, we know that younger people (households with heads under thirty) and older people (households with heads over 50) were less likely to enroll in FSS compared to those in the age groups between these two extremes. The interviews do not give clear information on why either group would be less likely to enroll, but it seems possible that younger households are less likely to enroll because of the presence of young children and older adults have less interest in increasing their earnings (for example, if they are close to retirement) or believe they

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- 19 Participants in these interviews did not describe any distrust or animosity toward their housing authorities (though at least one interviewee, Harriet, mentioned her desire to get out of housing assistance), or any distrust that the FSS program worked as described, without any additional strings attached. However, in past interviews with FSS program participants in these same housing authorities, Abt has found that some voucher holders do have a negative or distrustful relationship with their housing authorities.
- 20 The interviewee did not say what made them think information was junk mail, so it is possible that flashier materials may look more like junk mail than valid information.

are less likely to succeed in doing so. Compass may wish to look further into the question of whether different modes of communication are more likely to be successful with different groups. Would younger household heads respond well to a social media campaign? Are there particular modes of communication that might be more effective with older heads?

Many interviewees said that printed materials were the most helpful or that virtual modes were an important means of receiving information, while many suggested that multiple modes of outreach were best. Digital forms of outreach may have some potential to increase awareness among younger voucher holders in particular. A few participants mentioned that web or email outreach would be helpful, including social media sites such as Facebook, Instagram, and Snapchat (Compass and the housing authorities are already doing email outreach and some social media outreach). These may be promising avenues to explore to reach household members with heads under 30. Online and email methods have the added benefit of facilitating immediate action, as interested enrollees can contact the FSS program directly through a link.

***Income and employment status.*** Households with no employment or very limited employment (earning less than \$9,000 per year) were relatively unlikely to enroll in FSS. Some interviewees mentioned specifically that unemployment or underemployment was a reason why they had not enrolled in FSS. They did not feel like the program was meant for people who were unemployed (including those on TANF), did not feel that they were in a position to start a job, or they were overwhelmed for reasons related to why they were not employed or were only employed part-time. Some noted they had a temporary or chronic disability. Addressing the barriers that households with little or no earnings face to enrolling in FSS could be particularly important given the large potential for escrow growth available to FSS participants with low starting earnings.

***Gender, race, and ethnicity.*** The administrative data showed that male-headed households and households with white, non-Hispanic heads were both unlikely to enroll in FSS. Because of response rates in interview recruitment, we spoke almost exclusively with women, so the interviews did not shed light on why men were less likely to enroll in FSS, or how best to address this. A separate exploratory analysis (not shown) suggested that male-headed households in Cambridge and Metro Housing are more likely than female-headed households to be childless and are more likely to be single-member households, so it is possible that these characteristics are affecting enrollment rates as much or more than gender.

Neither the interview data nor the administrative data provided potential explanations of why households with white, non-Hispanic heads were relatively unlikely to enroll in FSS. We had hypothesized that identity was one reason behind why some voucher holders did not enroll in FSS, but interview participants tended not to speak about their identities in the interviews, even when probed. None suggested that they thought FSS was not designed for them for reasons having to do with identity or culture.

The interviews suggested that language barriers can sometimes deter participation by people for whom English is not their primary language. If these barriers were addressed, it is possible that the disparity between the enrollment rates of non-Hispanic whites and other households could widen further. This underscores the importance of better understanding this gap as well as ensuring that materials are widely available in languages other than English, where practical, and that information about program staff language capabilities and resources is widely known.

## **Reasons for not enrolling in FSS**

In addition to a lack of awareness of the program, participants identified a number of reasons for not enrolling in FSS, including life stresses and time commitments, confusion about the program features and goals, concern that FSS participation would put their benefits at risk, and a wish not to participate in financial coaching. Below we discuss ideas to consider for addressing or alleviating some of these barriers.

***Life stresses and lack of time.*** As discussed above, some interviewees noted that they had not enrolled in FSS because they felt overwhelmed by other stressors in their lives and were unable to take on something new. Others noted specific time or logistical constraints, such as attending meetings or getting to meetings in the face of multiple jobs, childcare, or other family or personal responsibilities. (The issues of stress and lack of time may contribute in particular to the lower rate of enrollment in FSS of households with heads under 30, especially if they have young children.) One option to consider would be to provide access to additional immediate help or support (for example, finding a childcare solution, or gaining access to mental or physical health services or benefits) for households that are not ready to enroll in FSS but are open to considering it in the future. Another option would be to market FSS as helping to address these issues, in addition to helping families achieve their financial goals, so that voucher holders that are overwhelmed feel the FSS program will increase their quality of life and access to services. In addition, continuing to offer remote coaching appointments once the COVID-19 pandemic is resolved, and offering additional times and locations for coaching appointments, may address concerns some interviewees expressed about not having enough time to meet, not being available at the right time, or transportation to appointments.

***Confusion about program features and if the program is “right” for them.*** Some participants were confused about features and goals of the FSS program (e.g., some thought it was a homeownership program or that participants could not graduate and receive their escrow savings in less than five years), were unsure of whether the program was meant for them based on life stage or experiences, or otherwise thought enrolling or participating would be too difficult for them. Additional variation in images or examples provided in materials could potentially help build understanding of the versatility of the FSS program. As discussed above, we know from the administrative data that younger voucher holders (those under 30) and those who are unemployed or employed part time are less likely to enroll in FSS. Showing examples of households that fit these descriptions but nevertheless benefitted from FSS could potentially be helpful in expanding peoples’ understanding of the versatility of the program. Direct one-on-one modes of communication, such as phone calls and door-knocking (in project-based applications), could also help address some misconceptions by allowing for dialogue and real-time clarifications. While Compass already aims to present a range of purposes for saving and household types, Compass may wish to re-examine materials anew with these misconceptions in mind to ensure that the images and examples of goals are varied (e.g., completing a degree, buying a car, starting a business, or opening a retirement account, in addition to homeownership) and that materials provide examples with different household types and life stages.

Additional information about how the escrow account works may also be helpful for a subset of voucher holders. While it is important not to overwhelm potential participants with information, an additional one-page hand-out or a QR code or link to a web page to provide more information on the escrow account for those who want it could potentially be helpful.



**Concern about risk to their public benefits.** Some interview participants were either nervous about the FSS program or did not think it was meant for them because of how participation and graduating with savings could affect their public benefits. While Compass and their housing partners already aim to make this information clear, there may be value in providing additional up-front, direct information about asset limits for common benefits programs – and messaging to reassure participants where appropriate – to help participants understand the benefits and risks of participating in FSS.<sup>21</sup> Direct, interactive forms of communication, such as phone and in-person meetings, may also allow the staff member to either volunteer this information or provide it on the spot to participants who have questions about how the program will affect their benefits.

**Some voucher holders did not want the financial coaching.** A subset of interview participants mentioned that one reason why they had not enrolled in the FSS program was that they did not need or did not want the financial coaching. Compass already aims to address the stigma some people feel in being offered or required to receive financial education by emphasizing “financial coaching,” rather than terms like “financial education” or “financial literacy.” At the same time, for participants like Elcira, who felt confident in her budgeting skills, planning, and financial trajectory, the requirement of participating in financial coaching in order to participate in the FSS escrow savings component may be a reason why they do not enroll in the Compass FSS program. If Compass is comfortable programmatically, there may be some value in emphasizing that families can decide how much coaching they need – it is a resource for families, but they do not all need the same amount of assistance – or experimenting with other terms like “financial advisor.”

### **Other Incentives**

Qualitative interviewers regularly offer financial incentives for families to participate in an interview, as we did for our interviews. Would there be value in considering financial rewards for coming to an outreach event – such as a chance to win a prize?

### **Areas for Future Research**

This study has answered some questions about who enrolls in the Compass FSS programs and why. At the same time, it raises a few additional questions, which could benefit from additional research.

- *Why do certain households in certain demographic groups enroll in FSS at lower rates than others?* In our study, we found that male-headed households are less likely to enroll in FSS than female headed households, white non-Hispanic headed households are less likely to enroll in FSS than other racial or ethnicity groups, and those under 30 or over 50 enroll at a lower rate than those between 30 and 50. The interviews have shed light on possibilities for why some of these groups were less likely to enroll than others, but a larger interview sample or survey would allow for more definitive and detailed reasons by demographic group.

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<sup>21</sup> HUD staff note that fear of program participation affecting benefits or other eligibility is a frequent concern for households receiving rental assistance (and is likely a concern for those participating in other local and federal assistance programs). Given the ubiquity of this concern, it may be helpful for HUD (or a combination of federal agencies) to develop a brief, easy-to-understand form or checklist showing the implications of participation in a given program on eligibility for other common benefits or programs. Customized versions of this form could be included in materials promoting and explaining FSS and other programs.



- *What messages, media, and images resonate most effectively for FSS-eligible households?*  
While Compass already engages in a wide range of successful marketing strategies, the interviews revealed that the current messages are not resonating for everyone. The interviewees provided some information about which media they prefer and why they think information is not always reaching potential participants. They also provided some limited information about the type of information or content they would prefer. However, it can be difficult to provide opinion on the content of alternative marketing approaches without seeing clear examples. It would be possible to test which media are most effective for different subgroups (and overall) by using a variety of media for outreach, and tracking and analyzing how participants who enrolled heard about the FSS program. One could better understand the effectiveness of different messages and images by designing a range of approaches and asking FSS-eligible households to compare them and share the results of their feedback through a survey, interviews, or focus groups. It would also be possible to send different messages or images to different households and track which ones respond by contacting or enrolling in the FSS program.

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## Appendix A. Interview Participant Demographics

### Interviewee Demographics

We asked interview participants to complete a short online survey including questions on household demographics and time in the housing voucher program. Half of participants (11 out of 22) completed a survey. Where possible, we have filled in missing information in this survey from interview responses, but half of many characteristics remained unavailable.

The sample of non-enrollee voucher recipients interviewed were somewhat demographically similar to the overall demographic characteristics of voucher holders at the two housing agencies. They were somewhat more likely to be female and had held their voucher for slightly longer.

Tables A-1 and A-2 summarize interviewee characteristics and percent of participants for whom these data were available. Interviewees for whom we have data on age had a median age of 39 years old – just a year older than the median ages for FSS and non-FSS participant in the overall sample of FSS enrollees and non-enrollees and fell within a similar age range. Interview participants had a median time in the voucher program of 14.5 years – about three years higher than the median tenures for all non-enrollees from a household whose head is not elderly and does not have a disability (not shown).

**Table A-1. Interview participant age and tenure in HCV for interviewees**

	Years in voucher program	Age (years)
Median	14.5	39
Min	1	29
Max	32	53
Percent of responses available	91%	50%

Notes: These data are taken from an online demographic survey completed by half of interviewees, supplemented by from information provided to interviewers during the interviews.

**Table A-2. Gender, race/ethnicity, and family structure for interviewees**

	Gender of Head of Household		Other Adults in the Household		Children in the Household		Race/ethnicity of Head of Household				
	Female	Male	Not married	Other adult in household	Children under 18 in household	No children under 18	Black/ African American	White/ Caucasian	Asian	Some other race	Hispanic/ Latino
Number	21	1	12	5	10	4	7	2	1	3	5
Percent	95%	5%	100%	42%	71%	29%	58%	17%	8%	25%	42%
percent of responses available	100%	100%	55%	50%	64%	64%	55%	55%	55%	55%	55%

NOTES: These data are taken from an online demographic survey completed by half of interviewees, supplemented by from information provided to interviewers during the interviews.

Almost all interviewees were female. The share of female-headed households in the interview sample was even larger than the already large share within the full population of HCV-holders. As with the overall population of FSS enrollees, among those for whom data are available, most interviewees

were parents with children under 18. Given the size of the interview sample and information we have about race and ethnicity, it appears that the mix of race and ethnicity in the interview sample is likely roughly similar to that of the overall populations of FSS enrollees and non-enrollees.