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Evaluation of the Family Self-Sufficiency Program

Retrospective Analysis,
1996 to 2000

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Prepared for

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Foreword

The Family Self-Sufficiency (FSS) program for families in public and tenant-based assisted housing was enacted as part of the Cranston-Gonzalez National Affordable Housing Act of 1990, with significant amendments in 1992. The specific regulations for the program have been revised several times. Although HUD has other vehicles for direct assistance for economic mobility to public housing and voucher holders, FSS affects the most families (about 50,000 at any one time). This study represents the first systematic examination of the program since its inception.

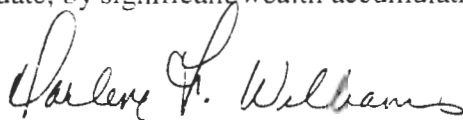
FSS is entirely voluntary for families. Participants enter into contracts of participation with the public housing agency (PHA) under which they agree to accomplish certain personal milestones, generally related to employment, education, or training, within 5 years. The contract is not regarded as completed if the household has received cash welfare within the past 12 months. Once the family has entered the program, families continue to pay approximately 30 percent of their income for rent, but the difference between their current rent and their rent at the time of contract execution is deposited in an escrow account, which the PHA manages. The family receives the entirety of the account as a lump sum payment upon successful completion of the contract. Prior to completion, partial disbursements are permitted for contract-related expenditures such as tuition or car purchase.

The study was a retrospective analysis of the FSS program using HUD administrative data for the years 1996-2000. The research question was whether FSS met its basic goal of increasing self-sufficiency for program participants. At baseline, the characteristics of FSS participants and non-participants were very similar. We found that, for the most part, the FSS participants were doing much better financially than the non-FSS participants.

FSS participants' incomes grew and welfare-receipt diminished at a higher rate than for the rest of the MTCS families. For example, participants who enrolled in the FSS program in 1996 experienced a 72 percent median income increase by the year 2000, from \$6,936 to \$11,960. Among a comparison group of non-FSS participants, the increase was only half as large at 36 percent, rising from \$6,606 in 1996 to \$8,996 in 2000. FSS was beneficial to those who participated in the program, and especially to those who completed it. The median escrow account disbursement for participants completing their contracts was \$3,351.

FSS was particularly beneficial to TANF recipients, perhaps due to the additional support these families received from local TANF offices. Median income more than doubled for these participants, far outstripping the gain in median income for the non-FSS participant TANF/AFDC group. This suggests that FSS functions well in conjunction with other social service interventions.

In general, we found that entry into the program is followed by significant earnings gains, and, for the minority who graduate, by significant wealth accumulation.



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Executive Summary

The Family Self-Sufficiency (FSS) program was enacted in 1990 with the goal of helping families in subsidized housing reduce their reliance on public assistance and gain economic independence.¹ To determine if that goal is in fact attainable, the U.S. Department of Housing and Urban Development (HUD) commissioned a study of the FSS program that examined levels of education, employment, earnings, and assets among the participants. FSS fosters partnerships between public housing agencies (PHAs) and many other agencies and organizations serving the community. The purpose of these partnerships is to help PHAs expand their role to include providing access to services related to education, job training and placement, transportation, and child care. This report describes the FSS program and the change in self-sufficiency among those participating in the program using data for the period from 1996 through 2000.

Designed to serve people in public housing and the Housing Choice Voucher (HCV) program (formerly called Section 8 tenant-based assistance), FSS programs provide individual case management, help participants further their education and find jobs, provide support services such as child care and transportation, and offer monetary incentives that promote financial independence. PHAs develop and implement FSS action plans that define community partnerships as providers of opportunities and services that may lead to participants' economic self-sufficiency.

HUD-approved action plans outline local PHAs' policies and procedures for operating FSS programs in their communities. The plans describe how PHAs will manage individual cases, set participants' goals for training and services, and provide financial incentives through escrow savings accounts.

At the time of the study, approximately 1,400 PHAs managed FSS programs for 52,350 actively enrolled families. Some PHAs follow strict federal guidelines, others exceed the minimum

¹ The FSS program was authorized by the *National Affordable Housing Act* (NAHA) of 1990, also known as the *Cranston-Gonzalez Act*. The program was modified by Congress in 1992 and 1998.

requirements in operating optional FSS programs for HCV and public housing families, and still others have not established FSS programs.²

Role of the Public Housing Agency

The PHA operates under the direction of an FSS coordinating committee, a local group consisting of representatives of welfare agencies, employment security offices, family assistance organizations, elected officials, private businesses, and other community leaders. Community partnership building is the primary function of the committee, and HUD-specified community partnership-building activities are integral to the FSS program and are essential for program success.

The PHA must provide case management, maintain escrow accounts, evaluate requests to withdraw escrow funds while the family is enrolled in FSS, determine whether a family has successfully completed the contract, and provide the family with the escrow funds plus interest. To meet these requirements, and using HUD funding, the PHA hires an FSS coordinator, who directs the program, and helps build community coalitions that support participants' self-sufficiency efforts.

Although the 1990 legislation (since amended) establishing the FSS program called for minimum enrollment levels, HUD has consistently encouraged PHAs to offer communities more than the legislation requires. The required minimum enrollments were based on the number of HCV and public housing units that PHAs reserved over a defined period of time minus the number of families that successfully complete the FSS program. Given the patterns of such reservations, which involved very few new public housing units, the FSS program enrolled a much higher proportion of the HCV tenant population than the public housing population. Beyond these minimum requirements, PHAs may voluntarily establish or expand FSS programs for their HCV and public housing tenants. HUD promotes such voluntary participation by funding escrow accounts and FSS coordinators to support additional programs and participants.

² Federal regulations (24CFR984) require some PHAs to operate FSS programs of a specified minimum size, usually for HCV tenants.

Participants in the Family Self-Sufficiency Program

A family interested in participating in the FSS program meets with FSS program staff to develop a contract of participation, which sets goals for employment, earnings, education, possible homeownership, and other accomplishments. The family signs a contract for 5 years, with a possible extension of up to 2 years. To complete the program successfully, a family must seek and maintain employment and no longer receive cash payments from Temporary Assistance for Needy Families (TANF), formerly Aid to Families with Dependent Children (AFDC), or state general income assistance at the time they receive FSS account disbursements. The two main participant benefits of the FSS program are individual case management and an escrow savings account.

The FSS program provides each participating family with a case manager who develops a contract of participation and plan for individual training and services, and who helps the family gain access to support services such as child care, transportation, education, and job training programs.

The escrow account helps participating families build savings. Families who are in the HCV program or live in public housing pay a defined percentage of their income for rent. The amount of rent is adjusted regularly to reflect changes in income. FSS program participants in good standing with the program, however, can get a refund of some or all of their rent increases that result from a rise in income during the period of FSS participation. FSS program participants continue to pay the same percentage of their income for rent, but the difference between their current rent and their rent at the time of contract execution is deposited in the escrow account, which the PHA manages. The amount of the FSS credit deposited in the escrow account is 30 percent of the monthly adjusted income for a voucher holder less the family rent,³ which is defined as the amount of rent being paid at the date of contract execution with the FSS program. Family median income may exceed 50 percent of area median, but the FSS credit cannot reflect amounts higher than that level of income. On completion of the contract, or if a major need

³ The income amount for public housing residents is based on “total tenant payment,” but otherwise the calculations are identical (24CFR984.305).

arises before then (such as a car repair necessary for getting to work), the family can draw on the funds. Families completing their FSS contract receive the full amount in their account plus interest.

Objectives of the Study

The objectives of the Family Self-Sufficiency Program Evaluation were to (1) establish a descriptive profile of FSS program participants, including their demographic characteristics, education level, employment, and service needs; (2) describe FSS program size and scope nationwide, including FSS program operations, partnerships, services provided, and innovative practices in serving participants; (3) report FSS program outcomes, including incidence of completion and changes in education, employment, and sources and amounts of income; and (4) compare FSS participant families with similar families not enrolled in FSS programs.

Study Approach, Sources of Data, and Report Organization

The FSS program study analyzed data on individual FSS participants from HUD's 1996–2000 Multifamily Tenant Characteristics System (MTCS), part of the Public and Indian Housing Information Center. The data, which come from HUD Form 50058 and the FSS addendum, describe the characteristics of participants and show changes in employment, earnings, and other outcomes over the 5-year period. MTCS files contain detailed data on each family in the HCV and public housing programs, including household characteristics, demographic information on each family member, and sources and amounts of individual income. The MTCS FSS addendum file also provides information such as participants' years of schooling, service needs, employment status, receipt of Medicaid and Food Stamps, escrow account balances, and completion rates for contracts of participation. In addition to analyzing the data, the evaluation team conducted site visits to seven PHAs with FSS programs. During the visits, the team interviewed staff and conducted participants' focus groups. The site visits identified various program models and suggest explanations for the enrollment and outcome patterns observed in the MTCS data analysis.

Data gathered through MTCS and information gleaned from site visits are interpreted and presented in this report.

Findings From the Study

1. Profile of FSS participants

As of the year 2000, more than 1,400 FSS programs were serving over 52,000 tenants nationwide. The findings from the study paint the profile of FSS participants as single mothers between the ages of 25 and 44, mostly White and African American. The annual median income from all sources for participants was only \$12,000, compared to the U.S. median income of \$45,000 a year. More than two-thirds of participants had income from wages, but only about half were employed. The educational profile of participants revealed that most had graduated from high school, yet education and training constituted the greatest service need.

2. Description of FSS program size and scope

The number of FSS programs and tenants was primarily a function of the legislative enrollment requirements that accompanied any additional HCV and public housing units that PHAs received between 1993 and 1998. Only about half of HCV programs, and very few public housing programs, had such a requirement, and for those that did, the FSS obligations, and therefore enrollments, were quite small. Although the past 2 years (from 1998 to 2000) have not seen a significant increase in the number and percent of HCV and public housing FSS programs in PHAs, the number of people participating in the program rose by two-thirds. According to HUD's *Section 8 Management Assessment Program* (SEMAP), nearly half of the HCV programs with an enrollment mandate were at or near full compliance.

The evaluation team learned from both the MTCS data and site visits that FSS program size and scope varied, depending on the creativity and enabling environments of the PHAs operating the local programs. The team learned, for example, that the extensive use of PHA partnerships with other community agencies resulted in providing many of the services that FSS program participants received, consistent with the program's enabling legislation. Yet many PHAs moved beyond the minimum requirements of the mandate. The team learned during site visits, for example, that some PHAs garnered other funds from state and local sources to support additional staff, such as case managers and job developers, whose attention to individual families enriches the FSS program. Case managers identify needs and arrange for services that participants

require, such as technical training, transportation, and child care. Job developers establish relationships with prospective employers, counsel FSS participants, facilitate job placement, and provide post-employment support to encourage job retention and long-term success.

During the site visits, the evaluation team also learned that several PHAs had created separate administrative units within the housing authority that combined multiple supportive services and sources of funds, including FSS, other welfare-to-work initiatives, and service coordinators for the elderly and people with disabilities, among other public and private programs that PHAs had initiated through their own fundraising efforts. This administrative structure enabled the PHAs to hire a core staff of case managers and other personnel to address a wide range of tenants' needs in a coordinated, cost-effective manner.

3. FSS program outcomes and comparison of FSS and non-FSS participants

Findings from the study show that FSS participants experienced increased levels of financial success. For comparisons of FSS program participants and non-FSS participants, a statistical model controlled for differences that may have existed between the two groups, such as geographic distribution, age, race/ethnicity, gender, 1996 earnings levels, and attrition rates over time. The results confirmed substantially higher income increases experienced by FSS program participants compared to non-FSS participants.

For example, participants who enrolled in the FSS program in 1996 experienced a 72 percent median income increase by the year 2000, from \$6,936 to \$11,960. Among a comparison group of non-FSS participants, the increase was only half as large at 36 percent, rising from \$6,606 in 1996 to \$8,996 in 2000. Likewise, for the panel of FSS program participants followed during the evaluation, the percent of income coming from employment earnings, versus transfer payments such as TANF/AFDC, rose from 51 percent in 1996 to 74 percent in 2000. The corresponding rise among the comparison group of non-FSS participants was from 47 percent in 1996 to 63 percent in 2000.

Of those completing their FSS contracts, about half had been in the program for more than 4 years, while the rest had participated for 2 to 3 years. The median escrow account disbursement for participants completing their contracts was \$3,351.

Consistent with the ultimate goals of FSS, during the site visits the evaluation team learned that people completing their contracts had used their escrow account funds for many self-sufficiency purposes, including college tuition and down payments on a home.

Another finding showed an extremely large increase in median income among FSS participants who were receiving TANF/AFDC benefits at the time of enrollment in 1996. Median income more than doubled for these participants, far outstripping the gain in median income for the non-FSS participant TANF/AFDC group. As a possible explanation for this rise, the site visits showed that local TANF programs provided intensive support for their own clientele in the area of education, training, and job development, including FSS participants.

Unavailability of education data for the non-FSS participants, however, prevented the evaluation from controlling for this very significant predictor of income increases. An analysis of education-level data among all HCV tenants below age 65, from the 1993 American Housing Survey, suggests that working-age tenants in the HCV program, overall, had lower average education levels than did FSS participants, which may have given the participants an advantage and explained some of the differences. However, this under-65 HCV tenant population differed demographically from the FSS participants. For example, most FSS participants were single parents, and only 12 percent lived in households without children, compared to 30 percent for HCV tenants under age 65 overall. The group without children, both FSS participants and non-FSS participants, had lower incomes than their single-parent counterparts, suggesting lower levels of education as well.

Because this study was not controlled, with random assignment of tenants to each panel, other differences, such as in levels of motivation, could have existed between the two groups. Such factors, however, had not manifested themselves as differences in levels of employment and income or receipt of welfare benefits for the two groups in 1996, suggesting that the FSS participant and comparison groups were very similar at baseline.

Conclusions

Consistent with the goals of the FSS program, the results of the MTCS data analysis showed that program participants derived considerable benefits from their enrollment. FSS participants'

income rose substantially over time, compared to non-FSS participants, and the escrow accounts provided often-sizable cash disbursements for education, transportation, and other uses. As a benefit to the PHAs as well as participants, FSS programs encouraged the development of community partnerships that helped address a range of tenant needs beyond the provision of affordable housing.

Both the MTCS data analysis and the site visits confirmed the presence of viable FSS programs and positive participant outcomes. According to the SEMAP assessments, nearly half of HCV programs with an FSS requirement have met virtually all enrollment obligations, and many more could be in full compliance if they realized relatively small increases in participant levels. The large increases in participant enrollments between 1998 and 2000 also showed that, through such efforts as its SEMAP assessments, HUD could affect a substantial rise in participation levels and compliance with the FSS mandates. The presence of voluntary enrollments also has demonstrated that FSS participation is not limited to the statutory requirements.

Still, the FSS program appears to be underutilized, given the number of PHAs that do not operate a voluntary program or have not met their enrollment obligations, according to the SEMAP data. Service integration efforts such as FSS effectively combine multiple categorical programs, such as housing assistance and employment initiatives, into coordinated community partnerships. Such efforts help ensure the availability of a broad spectrum of support for the many special population groups that live in HUD-subsidized housing. The FSS program provides an excellent opportunity for many additional PHAs and tenants to realize these benefits.

1. Introduction

FSS programs, which are operated by local public housing agencies (PHAs), help people in public housing and the Housing Choice Voucher (HCV) program, formerly called Section 8 tenant-based assistance, achieve economic independence by raising their levels of education, employment, earnings, and assets. This report presents both a descriptive overview and a retrospective analysis of the FSS program, covering the 5-year period from 1996 through 2000. The purpose of the report is to provide a summary of the program and an analysis of changes in self-sufficiency among the participants over time.

The FSS program was authorized by the *National Affordable Housing Act* (NAHA) of 1990, also known as the *Cranston-Gonzalez Act*. The purpose of the FSS program is to enable families to reduce their reliance on HUD subsidies and other forms of public assistance by offering a range of monetary and service supports to help improve their financial well-being.

To this end, the program calls for PHAs to develop an FSS action plan, establish a coordinating committee with other agencies in the community to promote job development, and enter into a contract of participation with people in the program, setting individual goals and objectives and a timetable for achieving economic self-sufficiency. The FSS program is designed to link participants with a range of supportive services, such as job counseling and placement, education and training, transportation, and child care, among others. As an important feature of the program, FSS also provides a financial incentive in the form of an escrow account to help participants build cash assets. HUD, through the PHA, contributes funds to this account that are generally equal to any increases in rental payments resulting from an increase in earned income during the period of FSS program participation. The potential accumulation of sizable escrow account balances, in conjunction with a range of services, makes FSS a major catalyst for economic independence in HUD programs.

While the FSS program is designed to help families in HUD housing become economically independent, it also has been an impetus for expanding the role of PHAs beyond traditional housing assistance, to include service coordination and arranging for a broad range of tenant supports, usually through community partner agencies and alternative sources of funding.

The FSS program is one of the earliest and most comprehensive of HUD's self-sufficiency efforts, initiated more than 10 years ago. Traditionally, the FSS program has been an HCV tenant-based initiative because more PHAs incurred an obligation under the enabling legislation to operate HCV-based FSS programs than to operate public housing-based FSS programs. Specifically, the legislation required that any expansion in the number of HCV and public housing units that the PHA received also be accompanied by a corresponding increase in the number of FSS participants. Such increases in housing units occurred primarily in the HCV program. The 1998 Quality Housing and Work Responsibility Act (QHWRA) eliminated future requirements for FSS enrollments beyond October 20, 1998, and reduced any existing obligations by the number of participants who successfully complete their contracts of participation after this date. Additional information about the FSS program, including detailed PHA and participant requirements, is available at:

www.hudclips.org/sub_nonhud/html/pdfforms/7420g23.pdf

Scope of the Report

This report begins with a description of FSS program participants, using information available from HUD's administrative records. The demographic profile serves as a comparison between program participants and non-FSS participants. It is followed by a longitudinal analysis comparing changes in income, employment, and reliance on public assistance among FSS program participants and a similar group of non-FSS participants over the 1996–2000 period. This 5-year analysis also included a multivariate model that controlled for differences between the two groups, such as the number and ages of children; participant's age, race, and ethnicity; location of residence; and length of time in subsidized housing. Not all potentially relevant factors, such as education and motivation, could be controlled, however, because not all the data are available for both groups.

Next, the report presents a summary of the FSS HCV and public housing programs. It shows the number and percentage of PHAs that operate an FSS program and the extent of compliance with the legislative requirements. This report also refers to seven site visits that the project team conducted to complement the quantitative analysis of the HUD data files. The report ends with a set of conclusions about the effectiveness of the FSS program and recommendations for

expanding FSS to additional PHAs and participants. Finally, Appendix A contains detailed tables of the characteristics of FSS participants and programs.

Sources of Data

This report is based on an analysis of data from HUD's Multifamily Tenant Characteristics System (MTCS) files for 1996 through 2000, which come from HUD Form 50058 and contain detailed individual-level information on all people in the HCV and public housing programs, including FSS participants and non-FSS participants. The MTCS consists of three major components: (1) a basic record with the type of housing subsidy, providing distinctions between the HCV and public housing programs; (2) a family record with demographic information on all household members, such as birth date, gender, race/ethnicity, and relationship to the household head; and (3) an income record showing the sources and amounts of income for each person in the household, including receipt of welfare benefits and employment earnings.

The MTCS files also include an FSS addendum record for each participant, showing the status of participation (initial enrollment, continuing progress, or exit from the program, including final contract completion status), education level, employment status, FSS start date, specific services that participants need and are receiving, and escrow account dollar amounts. A listing of variables in the MTCS and FSS addendum files appears in Appendix C. Additional information is available at: www.hud.gov/offices/pih/systems/pic/50058/.

To establish a 1996 baseline panel for the longitudinal analysis, the study team first identified the number of participants who had a 1996 FSS start date using the FSS addendum records. The team then matched the FSS participant records with the 1996 MTCS basic/family/income records to identify the type of housing subsidy, demographic characteristics, and income information for the family.

The study team also conducted seven site visits to high-performing FSS programs in different parts of the country, which provided qualitative information and insights that helped explain some of the patterns from the MTCS data analysis. During the site visits, members of the team interviewed staff and participants to identify factors that might explain successful FSS program operations and participant outcomes.

The study team also consulted with HUD's MTCS database administrator to ensure consistency between the analysis in this report and the various MTCS tabulations published by HUD concerning the FSS program. Specifically, the study team defined current enrollment in FSS as the number of households for which the PHA had submitted an FSS addendum enrollment or progress form, but not an exit record, with an effective date within the federal fiscal year of interest. Unless otherwise stated, the source of data for each of the tables is the MTCS for the year(s) indicated. Through a count of the Individual Training and Services Plans, the study team found that the number of FSS participants was virtually identical to the number of households. This finding indicates usually only one participant per family, usually the household head; therefore, the counts of FSS *households*, *household heads*, *families*, and *participants*, which appear in this report, are virtually the same.

The total figures in the various tables of the report may include data that are missing for the specific subgroups, such as age or education. For this reason, the sum of these subgroups may be smaller than the total figures. The percentages are based on the available data, and figures may not equal 100 percent because of rounding.

2. Characteristics of FSS Participants

The following section identifies the number and characteristics of people enrolled in the FSS program as of 2000. It provides a socioeconomic and demographic profile of the participant population, which is essential for understanding the circumstances and outcomes of those in the FSS program.

Total FSS Enrollment

Of the approximately 52,000 people participating in FSS, most (87 percent) were in the HCV program, while 13 percent lived in public housing. This pattern is consistent with the HCV focus of FSS, given the legislative requirements of the program. Key characteristics of program participants include the following:

- Most participants (68 percent) were single mothers between the ages of 25 and 44.
- More than half (51 percent) were White, while 47 percent were African American, and 3 percent were of other races.
- Approximately 7 percent had a physical, mental, or emotional disability.
- The participants were 44.6 percent not employed, 31.6 percent employed full time, and 23.8 percent employed part time
- Average annual participant income, from all sources, was about \$12,000, 73 percent of which came from employment and 27 percent from various transfer payments, such as Temporary Assistance for Needy Families (TANF), formerly Aid to Families with Dependent Children (AFDC), and Supplemental Security Income (SSI).
- More than one-fifth (22 percent) had less than a high school education, while about half (47 percent) had a high school diploma, and nearly one-third (30 percent) had at least some post-secondary education.
- Education and training constituted the greatest service need, at 60 percent of all participants, followed by job search and placement support at 55 percent, child care at 29 percent, and transportation at 22 percent.

- Both the MTCS data and the site visits confirmed the extensive use of PHA partnerships with other community agencies to provide many of the services that participants received, consistent with the FSS program’s enabling legislation.
- During the site visits, the study team also found that several PHAs had created separate administrative units within the housing authority, which combined multiple supportive services and sources of funds, including FSS, other welfare-to-work initiatives, and service coordinators for the elderly and people with disabilities, among other public and private programs that PHAs had initiated through their own fundraising efforts. This administrative structure enabled the PHA to hire a core staff of case managers and other personnel to address a wide range of tenant needs in a coordinated, cost-effective manner.
- Nearly half (47 percent) of the 1,826 people successfully completing their FSS contracts of participation in 2000 were in the program for more than 4 years, while more than one-quarter (29 percent) participated for 2 or 3 years at the time they completed their contracts.
- Median annual family income for people successfully completing their contracts was \$17,264, compared to \$6,360 for those who were asked to leave and \$8,112 for people who left voluntarily. The median escrow account disbursement for participants completing their contracts was \$3,351.

Family Structure, Gender, and Disability Status

FSS program participation follows demographic patterns consistent with the profile of all working-age tenants in HUD-subsidized housing. As shown in Table 1, most FSS participants (77 percent) were single parents with minor children living in the household. Two-parent households made up 11 percent of the FSS enrollment, and 12 percent of the participants lived in households without children. FSS participants without children constituted a unique subgroup in the program; Appendix A, Tables A-21A and A-21B and the narrative below present detailed information on their demographic characteristics.

The variations in living arrangements of FSS participants suggest that the family context is important to consider when describing and assessing FSS program activities and outcomes, and the tables below show similarities and differences according to family status. For example, the data suggest that child care is an extremely important supportive service for single parents pursuing education and employment opportunities through FSS.

Table 1 shows that virtually all people enrolled in FSS (91 percent) were women, which is true for both the HCV and public housing FSS programs. Tables A-19A and B and A-20A and B provide a detailed demographic profile of males versus females enrolled in the FSS program.

Table 1. Family Structure, Gender, and Disability Status of FSS Participants, September 2000			
	Total	HCV	Public Housing
Family structure			
Single-parent households	77%	78%	75%
Two-parent households	11%	10%	13%
Single adult living alone	8%	8%	8%
Other, unrelated adults; no children	4%	5%	4%
Gender			
Male	9%	8%	11%
Female	91%	92%	89%
Disability status			
With a disability	7%	8%	5%
Without a disability	93%	92%	95%

Table 1 also shows that 7 percent of FSS participants had a physical, mental, or emotional disability, which varied somewhat between the HCV and public housing tenants (8 and 5 percent, respectively). Studies have shown that people with disabilities have lower levels of employment and income than people without disabilities, making this group an important focus for the FSS program.⁴ Tables A-27A and A-27B provide a detailed profile of FSS participants with disabilities.

Table 2 shows how participants' family structure varies by gender. Males were less likely to be part of single-parent households than females, at 67 versus 85 percent. At the same time, males were more likely than females to be living alone, at 23 versus 8 percent. At 27 percent, males were more likely to live in households without children, compared to 11 percent for females.

⁴ McNeil, John, *Employment, Earnings, and Disability*, U.S. Bureau of the Census, Washington, DC, July 2000.

Family structure	Male	Female	With a Disability	Without a Disability
Single-parent households	67%	85%	40%	80%
Two-parent households	6%	4%	6%	11%
Single adult living alone	23%	8%	23%	5%
Other adults, no children	4%	3%	4%	4%

Table 2 also shows how family status varies by disability. FSS participants with a disability are more than four times as likely to be living alone and half as likely to be living in households with children, as are people without a disability. People with a disability make up nearly one-third (31 percent) of the FSS participants who live alone or in households without children (see Tables A-7 and A-27A).

Age Patterns

Consistent with the single-parent profile and employment focus of FSS, Table 3 shows that three-quarters of participants fell into the 25–44 age group. Only 10 percent of FSS participants were under the age of 25, while 14 percent were in the 45–64 age category, and 1 percent were age 65 or over. This suggests that most participants had some opportunity to gain both work experience and life skills.

Age cohort	Total	HCV	Public Housing
18–24	10%	9%	14%
25–34	38%	38%	39%
35–44	37%	37%	32%
45–54	12%	13%	11%
55–64	2%	2%	3%
65+	1%	1%	1%

Race and Hispanic Origin

Table 4 shows that in 2000 about half (51 percent) of FSS participants were White, 46 percent were African American, and 3 percent were of other races. African American participants in FSS represented a somewhat higher percentage of the public housing group than in the HCV program (56 versus 45 percent, respectively), a pattern that mirrors the public housing program as a whole. FSS participants of Hispanic origin represented 16 percent, illustrating a pattern that was fairly consistent across the HCV and public housing programs.

Race and Ethnicity	Total	HCV	Public Housing
Race			
White	51%	53%	39%
African American	46%	45%	56%
American Indian/Alaska Native	1%	1%	2%
Asian American/Pacific Islander	2%	2%	4%
Ethnicity—Hispanic	16%	15%	17%

Table 5 shows how these race and ethnicity patterns varied by gender for the FSS participant population. For example, two-thirds of the male participants were White and 25 percent were African American, compared to about one-half (49 and 48 percent, respectively) of females. This pattern is influenced somewhat, however, by higher rates of Asian and Pacific Islanders among males than females, at 7 and 1 percent, respectively.

About one-quarter (26 percent) of the male participants were of Hispanic origin, versus 15 percent of females. People of Hispanic origin may be of any race and are included in the racial figures as well.

Demographic Characteristics	Male	Female
Race		
White	67%	49%
African American	25%	48%
American Indian/Alaska Native	2%	1%
Asian American/Pacific Islander	7%	1%
Ethnicity—Hispanic	26%	15%

Income Sources and Amounts

A major goal of the FSS program is to enhance the level of earned income among PHA tenants. Table 6 shows that FSS program participants had an average annual income of \$11,730; 73 percent of the earnings came from employment and 19 percent came from various transfer payments, such as TANF (9 percent), SSI (4 percent), Social Security (3 percent), unemployment benefits (2 percent), and general assistance (1 percent).

Average Annual Income by Source	Total	HCV	Public Housing
	\$11,730	\$11,795	\$11,273
Employment earnings	73%	72%	77%
TANF	9%	10%	7%
Child support	7%	7%	6%
SSI	4%	4%	3%
Social Security	3%	3%	3%
Unemployment benefits	2%	2%	1%
Other nonwage sources	2%	2%	1%
General assistance	1%	1%	1%
Pension	<1%	<1%	<1%
Indian trust per capita	<1%	<1%	<1%

Another 7 percent of FSS participants' income came from child support payments, and less than 2 percent came from other unearned sources. About half of FSS participants also received Food Stamps and half received Medicaid services (see Table A-1).

Table 7 shows how these patterns varied by gender. For example, both male and female participants derived the same percentage of their income from employment earnings (73 percent), although males had a somewhat higher reliance on transfer payments than did females (23 versus 18 percent respectively). Females derived 50 percent more income from TANF benefits than did males, consistent with the single-parent family status patterns in the United States. The mean income for males (\$12,416) is similar to, but slightly higher than, that for females (\$11,668).

Total Family Enrollment	Male	Female
Average annual income by source	\$12,416	\$11,668
Employment earnings	73%	73%
TANF	6%	9%
Child support	1%	7%
SSI	6%	3%
Social Security	8%	3%
Unemployment benefits	2%	2%
Other nonwage sources	3%	2%
General assistance	1%	1%
Pension	1%	0%
Indian trust per capita	0%	0%

In addition to the presentation in Tables 6 and 7, other ways of showing income source information for FSS participants are available. For example, while only 9 percent of participants' income came from TANF, 23 percent of people enrolled in the FSS program received income from this source (see Table A-7B). At the same time, child support payments constituted only 7 percent of participants' income, but 23 percent of those enrolled in FSS received such payments. While 73 percent of all participants' income came from wages or self-employment, only 63 percent of all participants received income from this source. Male-female similarities and differences were evident in these patterns as well. For example, 12 percent of males received income from TANF, compared to 24 percent for females (see Tables A-19B and A-20B). Males, however, had an overall reliance on transfer payments, including SSI and Social Security benefits, that were higher than females. Only 3 percent of males received income from child support, versus 25 percent for females.

Concerning total income levels, Table 8 shows that more than half (52 percent) of FSS participants had annual incomes between \$5,000 and \$15,000, while 18 percent received less than \$5,000 annually and 30 percent had incomes of \$15,000 or more per year. While the mean income was \$11,730, the median figure, or midpoint in the income spectrum, was \$10,356.

Participants' Income	Total	HCV	Public Housing
< \$5,000	18%	18%	24%
\$5,000 < 10,000	30%	31%	26%
\$10,000 < 15,000	22%	22%	21%
\$15,000 < 20,000	16%	16%	16%
\$20,000 < 25,000	9%	9%	9%
\$25,000 and more	5%	5%	4%
Mean income	\$11,730	\$11,795	\$11,273
Median income	\$10,356	\$10,394	\$10,128

Table 9 shows how income varied according to the above demographic characteristics.

Characteristic	Income	
	Median	Mean
Total FSS participants	\$10,356	\$11,730
Gender		
Male	\$10,800	\$12,416
Female	\$10,304	\$11,668
Race/ethnicity		
White	\$10,084	\$11,583
African American	\$10,606	\$11,815
Hispanic	\$11,100	\$12,284
FSS participants without children	\$8,206	\$9,622
Receipt of TANF	\$6,869	\$8,012
With a disability	\$8,112	\$9,116

Tables A-16A through A-27B contain detailed data for each FSS participant subgroup. For example, the median income of males was only about \$500 higher than that of females (\$10,800 and \$10,304, respectively) (see Tables A-19A and A-20A). Median income for White and African American participants was nearly identical as well, at \$10,084 versus \$10,606, respectively (see Tables A-16A and A-17A). A similar pattern was observed for those of Hispanic origin, who had a median income of \$11,100, compared to \$10,356 for all participants (see Table A-16A). These income patterns by gender, race, and ethnicity contrast markedly with statistics for the total U.S. population, but tenants in subsidized housing must meet standard low-income eligibility guidelines, which explains the similarities.

Table 1 shows about 12 percent of the FSS participant population lived alone or in households without children (see Tables A-21 and A-21B for a detailed profile of this group), in contrast to the majority of FSS participants who were parents with children in the household. This is an interesting, atypical group, and Table 9 shows that the median income of this cohort was considerably lower than that of the entire population of FSS participants, at \$8,206 versus \$10,356, respectively. Table A-21A shows this group also had a higher percentage of males than the overall FSS population (21 versus 9 percent, respectively), and that they were considerably older (52 percent were age 45 and above, compared to 15 percent for the full participant pool). The race, ethnicity, and education levels for this group, however, did not differ markedly from FSS participants overall.

The next subgroup in Table 9 consists of those who received payments from the TANF program. This group had a much lower median income than did participants in general (\$6,869 versus \$10,356, respectively). Appendix A, Table A-26A, also shows that more members of this group were single parents than were participants overall—90 percent (Table A-26A) versus 77 percent (Table A-7A)—and most of the remaining members of the TANF participants were part of two-parent families. TANF recipients also had a lower level of education than did FSS participants overall. For example, 30 percent of TANF recipients had less than a high school education (see Table A-26A), compared to 22 percent of all FSS participants (see Table A-1). Also, consistent with the income security focus of the program, only 28 percent of the TANF group's income came from employment earnings, compared to 73 percent for all participants.

In addition to imposing pressure to leave welfare for work, TANF benefits will decrease over time for both FSS participants and non-FSS participants as their children age and the family no longer qualifies for assistance. (See Figure 2 in the next section, which discusses this issue more fully.) This group, however, is clearly in need of substantial support to achieve self-sufficiency, given its relatively low levels of education and employment, compared to other FSS participants.

The last group in Table 9 consists of people with disabilities. With a median of just \$8,112, this cohort had incomes that were lower than all groups, other than TANF recipients. Table A-27B shows this group also received a larger percentage of its income from SSI and Social Security

payments, at 36 and 32 percent respectively, than did FSS participants overall, with amounts of 4 and 3 percent respectively.

Regardless of income amounts, Table A-27B also shows that nearly two-thirds (64 percent) of FSS participants with a disability received SSI benefits and 46 percent received Social Security payments (some people were eligible for both of these programs). This reflected a high reliance on the disability benefits provided by these two programs, usually provided when the recipient was unable to work. Consistent with this pattern, the percentage of income from employment earnings was only 17 percent for FSS participants with disabilities, compared to 73 percent for all people enrolled in the program.

Education and Employment

Table 10 shows that as of 2000, about half (47 percent) of FSS participants were high school graduates, more than one-fifth (22 percent) had less than a high school education, and nearly one-third (30 percent) had at least some college. The FSS addendum reports identify years of schooling, which appear in parentheses, and the categories of educational attainment assume that 12 years denotes a high school graduate. While the percentage of high school graduates was about the same for both the HCV and public housing FSS programs (at about half), participants in public housing were less likely to have a high school diploma than those in the HCV program (29 versus 21 percent, respectively, had less than a high school education). Conversely, FSS participants in the HCV program were more likely to have at least some college than those in public housing (32 versus 22 percent, respectively).

Table 10. Educational Attainment of FSS Participants, September 2000			
	Total	HCV	Public Housing
Less than high school (< 12 years)	22%	21%	29%
High school graduate (12 years)	47%	47%	49%
Some college (13 - 15 years)	26%	27%	20%
College graduate (16+ years)	4%	5%	2%

Tables A-19A and A-20A show very few differences in the education levels between males and females. The exception was the percentage of college graduates, in which the rate for male

participants was 8 percent versus 4 percent for females. Education has a powerful influence on FSS program outcomes, such as income increases, escrow account balances, and successful completion of the contracts of participation, as the longitudinal analysis in the next section confirms.

Concerning employment, Table 11 shows that more than half (56 percent) of FSS participants were working either full time (32 percent) or part time (24 percent), and 45 percent were not employed. This pattern varied somewhat between the HCV and public housing participants in FSS. Those in public housing had higher rates of full-time employment than did participants in the HCV program (35 versus 31 percent, respectively). As an apparent contradiction, Table 10 above shows that despite their higher levels of full-time employment, public housing participants had slightly lower mean and median income figures (from all sources) than those in the HCV program. Table A-7B shows this difference is a function of different TANF payment amounts. HCV participants derived 10 percent of their income from TANF, with an average annual benefit of \$4,854, compared to 7 percent for those in public housing, in which the average benefit was \$3,673. This pattern occurred for the other transfer payment programs (that is, SSI, Social Security, and general assistance), but to a much smaller degree than for TANF. When comparing mean earnings from employment for the two groups, the amounts were nearly identical, at \$13,572 and \$13,512, respectively, for public housing and HCV participants (figures derived from Tables A-8B and A-26B).

	Total	HCV	Public Housing
Employed full time (32+ hours/week)	32%	31%	35%
Employed part time	24%	24%	20%
Not employed	45%	44%	44%

*The FSS addendum figures differ from the 63 and 37 percent, respectively, of participants with and without employment earnings, when using to the MTCS Basic/Family/Income files. The study team attributed these inconsistencies to anomalies in the FSS addendum data. The FSS addendum data allow distinguishing between part-time and full-time employment, which explains their use here.

The high levels of unemployment among the FSS participants are not surprising, for once sustained employment occurred, many participants had achieved their goals and successfully

exited from the program. The tables covering FSS exits, below, show how these employment patterns varied considerably for participants depending on their reasons for leaving FSS.

Service Needs of FSS Participants

The contract of participation identifies the specific services that participants need to achieve their goals under the FSS program, and PHAs report these service needs to HUD on the FSS addendum form, using a standard list (see Table 12). Among all participants enrolled in the FSS program as of 2000, 73 percent had identified and reported at least one service need.⁵

The most common of these service needs were education and training (60 percent of all participants), job search and placement (55 percent), child care (29 percent), and transportation (22 percent). Participants with a need for child care had an average of two children who required this service.

During the site visits, the research team discussed how the PHAs, with their primary focus on affordable housing, were able to identify and provide for the broad range of services that the FSS program requires. Service provision was particularly problematic because PHAs often had neither the staff nor the funding to provide this support. The FSS legislation and HUD regulations recognized this resource limitation and called for the development of the FSS Coordinating Committee (see Introduction) as a vehicle for bringing together a range of community agencies, in conjunction with the HCV and public housing programs, to help foster economic self-sufficiency among people receiving HUD subsidies. The HUD-funded FSS coordinator usually functioned as the coordinating committee's staff and encouraged support from the community agencies to address participants' service needs.

⁵ It is not possible to determine from the FSS addendum data whether the 27 percent of participants with no service needs constitute missing data or individuals who did not have a need for any of the listed services. The percentages, however, are based on the total FSS enrollment.

Table 12. Service Needs of FSS Participants, September 2000		
	Number	Percent
Total family enrollment	52,350	100%
Total with service needs identified	38,286	73%
Services		
Education/training	31,378	60%
General equivalency diploma (GED)	7,354	14%
High school	4,008	8%
Post secondary	15,147	29%
Vocational/job training	21,417	41%
Job search/placement	28,604	55%
Transportation	11,599	22%
Health services	9,284	18%
Number of families needing child care	15,154	29%
Number of children needing child care	28,758	
Average number of participants' children needing child care	1.9	

The FSS coordinator also provided some level of case management, but with potentially several hundred program participants to support, this position was frequently limited to partnership building and managerial duties, including tapping outside funding to provide the actual case management and supportive services that FSS participants needed to succeed. Case management is an essential component of the FSS program; it identifies the service needs of FSS participants and arranges for the delivery of services. (See summary of services in Table 12.) During focus groups, which the research team conducted during the site visits, FSS participants cited case management and the services they received to the same extent as the escrow accounts as their reasons for enrollment in the program. The research team also found that to enhance service delivery, several of the PHAs visited had created separate administrative units within the housing authority, which combined multiple supportive services, including FSS, other welfare-to-work initiatives, and service coordinators for the elderly and people with disabilities, among other programs and funding streams, both public and private. Such enhancements enabled the PHA to hire a core staff of case managers and other personnel to address a wide range of tenant needs in a coordinated, cost-effective manner.

Table 13 shows the degree to which participants were receiving the services they needed to help achieve their self-sufficiency goals. The FSS addendum includes information on not only a family's need for specific services, but also whether the needs were being met, and if so, what agency was providing the services, either the PHA or another partner organization. This information on meeting service needs is distinct from the participants' ultimate achievement of specific self-sufficiency goals (for example, completing high school or securing a job), which for these FSS participants, may not have occurred as of 2000. Chapter 3, FSS Outcomes, addresses the degree to which FSS participants have fully met their self-sufficiency goals.

The site visits provided considerable insights into the range of services that FSS participants received, either directly from the PHA's FSS program staff, or through other community groups. For example, all of the sites visited had arrangements with local community colleges or other training organizations to enhance the knowledge and skills of FSS participants. These education and training services covered specific areas of expertise, such as a certification in computer network administration, as well as basic skills, including classes in business communications and mathematics.

According to the FSS addendum, the only services that were meeting the needs of more than half of the participants were child care (58 percent) and assistance in completing a high school education (51 percent). For all other services, needs were being met for less than half of the FSS participants. For example, only 39 percent of FSS participants who needed post-secondary education services and 45 percent of participants who needed transportation were having these needs met.

This means that most participants were not receiving all the services they needed to pursue and ultimately achieve their self-sufficiency goals. As of 2000, however, most participants were still in the process of pursuing these goals; for example, nearly half (49 percent) had been in the FSS program for less than 2 years (see Table A-1).

Service Needs	Total With Service Needs Identified	Percent Whose Service Needs Are Being Met		
		Through FSS	By Others	Total
Education/training	31,378	30%	18%	47%
GED	7,354	28%	14%	42%
High school	4,008	35%	16%	51%
Post secondary	15,147	24%	14%	39%
Vocational/job training	21,417	28%	16%	44%
Job search/placement	28,604	32%	16%	48%
Transportation	11,599	30%	15%	45%
Health services	9,284	27%	21%	48%
Number of families needing child care	15,154	31%	27%	58%

The use of outside agency support for meeting participants' service needs, as the NAHA legislation requires, was also confirmed by the analysis of MTCS and FSS addendum data. For example, Table 13 shows that among FSS participants whose child care needs were being met, the FSS program arranged with other agencies to provide this service for nearly half of these individuals.

Characteristics of People Exiting FSS

Table 14 shows the number of people who exited the FSS program and the reasons they left. Some of the FSS participants successfully completed their contract of participation, while others were asked to leave or left voluntarily. In addition to the 52,350 participants enrolled in the FSS program as of September 2000, another 4,632 left the program during that year. Of the total that exited, 42 percent successfully completed their contract and met the employment, earnings, and other goals agreed to with the PHA. An additional 26 percent were asked to leave, and 22

percent left voluntarily. The FSS contract expired for 9 percent of the participants who left the program, and 1 percent left because services were unavailable.⁶

Total people exiting FSS	4,632
Completed contract	42%
Voluntary exit	22%
Asked to leave	26%
Contract expired	9%
Services not available	1%

Table 15 shows several characteristics of people who left the FSS program, according to their reason for exiting. In keeping with the goals of the FSS program, 62 percent of those who successfully completed their contract were employed full time, compared to only 18 percent for those who were asked to leave and 27 percent for those who left voluntarily. By way of comparison, 26 percent of people who enrolled in the FSS program during the year ending September 30, 2000, were employed full time at the time they entered the program (see Table A-5).

Education levels were highly correlated with these employment and exit patterns. Among those who completed their contracts, 38 percent had at least some college education, compared to only 15 percent of those who were asked to leave and 29 percent of those who left voluntarily. In the same vein, only 15 percent of those who completed their contracts had less than a high school education, compared to 35 percent of those who were asked to leave and 24 percent of those who left voluntarily. High school graduates composed about half of the exit cohort across all the exit categories.

Of those who completed their contracts, 32 percent had been in the FSS program for more than 5 years, compared to only 13 percent for those who left voluntarily and 9 percent of those who

⁶ Information on the reason for exit was missing for 9 percent of the participants who left, and the percents are based on the nonmissing values. Data for the exit category of *Home Ownership* were unavailable because of FSS reporting anomalies, according to the HUD MTCS database administrator.

were asked to leave. FSS participant contract periods typically run for 5 years, with an option for up to 2 more.

Table 15. Characteristics of Persons Exiting FSS, September 2000

Characteristic	Total*	Reason for Exit**				
		Completed Contract	Voluntary Exit	Asked To Leave	Services Unavailable	Contract Expired
Total number of participants	4,632	1,826	967	1,154	40	405
Employment status	4,594	1,788	906	1,123	33	366
Employed full time (32+ hrs/wk)	39%	62%	27%	18%	46%	23%
Employed part time	17%	15%	22%	15%	20%	24%
Not employed	44%	23%	51%	67%	34%	53%
Educational attainment	4,178	1,731	794	1,028	32	323
Less than high school (< 12 years)	23%	15%	24%	35%	16%	23%
High school graduate (12 years)	48%	47%	47%	50%	50%	44%
At least some college (13+ years)	30%	38%	29%	15%	34%	33%
Length of time enrolled in FSS	4,545	1,799	948	1,146	39	396
1 year or less	7%	2%	13%	9%	21%	2%
>1 to 2 years	19%	13%	25%	28%	46%	4%
>2 to 3 years	20%	20%	21%	25%	4%	3%
>3 to 4 years	17%	19%	15%	20%	17%	3%
>4 to 5 years	11%	14%	12%	9%	0%	4%
>5 to 6 years	16%	20%	8%	7%	5%	44%
>6 to 7 years	7%	8%	3%	2%	8%	26%
>7 to 8 years	4%	4%	2%	0%	0%	15%

* Includes cases with missing data on reason for exit (individual row figures will add to less than row total).
 ** Data on the exit category of Home Ownership were missing from the 2000 MTCS file.

An incentive exists to remain in the FSS program for as long as possible to build escrow account balances from the increased earnings that participants often receive over time. The site visits showed, however, that this incentive to remain in the FSS program for a relatively long time is balanced by a desire to complete the contract when escrow account balances are high. Participants want access to the funds to cover school tuition payments or home purchases, among other uses. Because duration periods for FSS can vary substantially according to the reasons for leaving the program, Table 15 presents exit data for all people who left FSS in 2000, regardless of when they started.

Table 16 presents information on FSS participants' escrow accounts and income for each of the exit categories. Consistent with their relatively long periods in the FSS program, those who successfully completed their contracts of participation had the largest escrow account balances and monthly contributions at the time of exit, as well as the highest incomes.

Of those who completed their contracts, 37 percent had escrow accounts and 43 percent had already received disbursements covering some or all of their accumulated funds.⁷ The median escrow account balance for participants who completed their contracts was \$3,076, compared to \$757 for those who were asked to leave and \$845 for those who left voluntarily (essentially no escrow account disbursements were available for people who did not complete their contracts, and these amounts, which were small, remained with the PHA). The median escrow account disbursement was \$3,351 for people who had completed their contracts and had already received some or all of their funds. The median income of participants completing their FSS contracts was \$17,264, compared to \$6,360 for participants who were asked to leave the program, \$8,112 for people who left voluntarily, and \$8,484 for people whose contracts had expired.

While only 1,826 people completed their FSS contracts during 2000, the relatively high income and escrow amounts of these individuals constituted a substantial benefit.

Escrow and Income	Total*	Reason for Exit**				
		Completed Contract	Voluntary Exit	Asked To Leave	Services Not Available	Contract Expired
Participant exits	4,632	1,826	967	1,154	40	405
Percent with an escrow account	29%	37%	27%	12%	25%	41%
Median account balance	\$1,870	\$3,076	\$845	\$757	***	\$1,567
Median monthly credit	\$204	\$239	\$151	\$162	***	\$148
Percent receiving disbursements	20%	43%	***	***	***	***
Median amount of disbursements	\$3,066	\$3,351	***	***	***	***
Median income	\$11,436	\$17,264	\$8,112	\$6,360	***	\$8,484

* Includes missing data on reasons for exit (individual row figures will add to less than row total).
 ** Data on the exit category of Home Ownership are missing from the MTCS file because of reporting anomalies.
 *** Numbers are too small for computing meaningful figures.

Table 17 shows the sources of income for people leaving FSS for each exit category reported by the PHAs. One goal of the FSS program is movement from welfare to work, and those who successfully completed their contracts of participation were much less reliant on public

⁷ The study team assumed that the distinction between escrow account balance and disbursements is a function of when the PHA prepared and submitted the FSS addendum for people who had completed their contracts. If the PHA prepared the FSS addendum before disbursing the escrow account balance, then these participants are included in the 37 percent of people who completed their contracts and had escrow accounts. If the escrow account disbursements occurred before preparation of the FSS addendum, then these participants are included in the 43 percent of people who completed their contracts and received disbursements.

assistance as a source of income than those who left the program for other reasons. As a caveat, this pattern may be a function of time in the FSS program, as participants who completed their contracts had been in FSS for relatively long periods, and they may have exceeded maximum benefit durations, or their children may have become too old for the family to qualify for benefits, compared to the other exit categories.

While this table does not show changes in participant income sources over time, it does illustrate how these sources differ markedly by the reasons for leaving the FSS program. For example, consistent with FSS requirements, virtually none (only 3 percent) of people who completed their contracts was receiving TANF payments at the time of exit, compared to 31 percent of those who were asked to leave and 25 percent of people who left voluntarily.⁸ Only 3 percent of people who completed their contract received SSI payments, compared to 13 percent of those who were asked to leave and 14 percent of people who left voluntarily. Probably as a function of their single-parent family status, the percentage of people receiving child support payments was fairly constant across the exit categories, at about 25 percent.

Table 17. Number and Percent of Participants Exiting FSS by Source of Income and Reason for Exit, September 2000

Sources of Income	Total Exits	Reason for Exit				
		Completed Contract	Voluntary Exit	Asked To Leave	Services Unavailable	Contract Expired
Total participants	4,632	1,826	922	1,132	39	377
Percent with each source*						
Pension	1%	<1%	1%	<1%	<1%	1%
Own business	1%	2%	1%	1%	<1%	1%
Social Security	8%	4%	10%	10%	20%	12%
Military pay	<1%	<1%	<1%	<1%	<1%	<1%
SSI	10%	3%	14%	13%	17%	19%
Federal wage	1%	2%	1%	1%	<1%	2%
TANF	16%	3%	25%	31%	17%	21%
PHA wage	<1%	<1%	<1%	<1%	<1%	<1%
General assistance	1%	<1%	2%	1%	<1%	2%
Other (regular) wage	63%	86%	48%	37%	53%	51%
Child support	25%	26%	28%	23%	13%	25%

⁸ The exit information came from the FSS addendum form, while the income source data came from the MTCS Income file, both covering the federal Fiscal Year 2000 period. The study team attributes the small percentages of TANF and state general assistance as sources of income for people completing their contracts to slight applicable date variations in these two data sets. Per regulations in place as of 2000, FSS participants could not complete their contracts or receive any escrow account disbursements if they were still receiving these welfare benefits.

Table 17. Number and Percent of Participants Exiting FSS by Source of Income and Reason for Exit, September 2000 (continued)

Sources of Income	Total Exits	Reason for Exit				
		Completed Contract	Voluntary Exit	Asked To Leave	Services Unavailable	Contract Expired
Unemployment benefits	2%	2%	2%	3%	3%	2%
Indian trust per capita	<1%	<1%	<1%	<1%	<1%	<1%
Other nonwage sources	4%	3%	4%	5%	7%	3%

*May add to more than 100 percent because each person may have more than one income source.

3. FSS Outcomes

This section presents the results of the retrospective analysis, showing changes in FSS participant employment and income between 1996 and 2000, compared to a similar group of non-FSS participants. Key outcomes from the evaluation include the following:

- FSS participants who enrolled in the program in 1996 experienced a 72 percent median income increase by 2000, from \$6,936 to \$11,960. Among a comparison group of non-FSS participants, the increase was only half as large at 36 percent, rising from \$6,606 in 1996 to \$8,996 in 2000.
- For this FSS participant panel, the percent of income coming from employment earnings, versus transfer payments such as TANF/AFDC, rose from 51 percent in 1996 to 74 percent in 2000. The corresponding rise among the comparison group of non-FSS participants was from 47 percent in 1996 to 63 percent in 2000.
- A large increase occurred in median income among FSS participants who were receiving TANF/AFDC benefits at the time of enrollment in 1996. Median income more than doubled for these FSS participants, rising 102 percent between 1996 and 2000, from \$5,880 to \$11,892.
- The non-FSS participant TANF/AFDC group experienced income increases as well, but they were less pronounced than among FSS participants, rising 60 percent, from \$5,880 to \$9,412 between 1996 and 2000.
- The site visits showed that local TANF programs provided intensive support for their own clientele, including FSS program participants, in the areas of education, training, and job development. The extent of such support was considerable, and in many of the sites visited, the PHA used the TANF program for many of the job-related services that FSS participants received.
- For the FSS participant and non-FSS participant comparisons, a statistical model controlled for differences that may have existed between the two groups, such as geographic distribution, age, race/ethnicity, gender, 1996 earnings levels, and attrition rates over time. The results confirmed the substantially higher income increases experienced by FSS participants.
- Unfortunately, education data were not available for the non-FSS participants, which prevented the model from controlling for this very significant predictor of income increases. An analysis of education level data among all HCV tenants under age 65, from the 1993 American Housing Survey (AHS), did suggest that working-age tenants in the HCV program had lower average education levels than did FSS participants, which could have explained some of the differences. However, this AHS data included many single adults without children, who contrasted markedly with the single-parent profile of FSS participants.
- In this study, tenants were not randomly assigned to control and treatment panels, which means unobserved differences, such as levels of motivation, could have existed between the two groups. Such factors, however, did not manifest themselves as differences in levels of employment and income or receipt of welfare benefits for the two groups in

1996, suggesting that the FSS participant and comparison groups were very similar at baseline.

- Consistent with the ultimate goals of FSS, during the site visits the research team found that people completing their contracts had used their escrow account funds for self-sufficiency purposes, including college tuition and down payments on a home.

Comparing FSS Participants and Non-FSS Participants

The evaluation design included not only a descriptive analysis of FSS participants, as presented thus far, but also a comparison with non-FSS participants in the HCV and public housing programs. Of particular interest were differences in the degree of self-sufficiency between the two groups, such as earnings from employment versus receipt of public assistance payments.

The demographic profile of FSS program participants is quite distinct, consisting primarily of single parents with minor children living in the household. This contrasts markedly with the characteristics of all people in the HCV and public housing programs, many of whom are elderly and not part of the labor force (see Tables A-8A and A-8B). Even among those under the age of 65, substantial differences existed between participants and non-FSS participants in family status and household composition. For example, in 2000, 12 percent of FSS participants under age 65 in the HCV program lived in households without children, compared to 30 percent of non-FSS participants in this age group; in public housing, the differences were 11 percent and 38 percent, respectively.⁹ For this reason, age alone was not an appropriate criterion for constructing two groups for comparison purposes.

The study team selected the single-parent population in the HCV and public housing programs for comparing FSS participants and non-FSS participants. This single-parent cohort covered most FSS participants, and it helped ensure a very similar demographic profile for the two groups when testing for a correlation between FSS participation and self-sufficiency.

For this single-parent group, Table A-9A shows that for virtually all demographic characteristics, the profile of FSS participants and non-FSS participants was very similar in 2000. For example,

⁹ Source: 2000 MTCS; original tabulations from HUD administrative data.

half of the HCV single-parent tenants in the FSS program were White and half were African American, compared to 44 percent and 54 percent, respectively, for non-FSS participants. Approximately 98 percent of the HCV single-parent FSS participants were female, compared to 97 percent for the HCV single-parent non-FSS participants. For the other demographic categories of Hispanic origin and age, FSS participant and non-FSS participant differences for single parents were quite small. This pattern of similarity held for the public housing program as well.

The only characteristics from the MTCS file that varied substantially between single-parent FSS participants and non-FSS participants were the sources and amounts of income, and Table A-9B illustrates these differences. As the table shows, of those participating in the HCV program, FSS program participants had higher incomes and derived more of this income from wages, including self-employment, than did non-FSS participants. In 2000, the median FSS participant income among single parents in the HCV program was \$10,725, compared to \$8,700 for non-FSS participants. Among the FSS participants, 63 percent had income from employment, compared to 50 percent of non-FSS participants. Child support also was somewhat more frequently cited as an income source among FSS participants than among non-FSS participants (28 versus 23 percent). In the HCV program, single-parent FSS participants rely less on public assistance benefits and other transfer payments than do non-FSS participants. Such benefits include TANF (26 versus 30 percent), SSI (6 versus 13 percent), and Social Security (5 versus 9 percent). These patterns were similar for public housing tenants.

The higher level of employment and income among FSS participants, compared to similar non-FSS participants, is an important finding from the cross-sectional analysis of the 2000 data. A possible conclusion is that the employment and earnings differences were a function of enrollment in the FSS program, which the longitudinal analysis in the following section describes and reinforces.

Design of the Retrospective Analysis

To support the retrospective analysis, HUD supplied extensive data from the MTCS, including the Basic, Family, Income, and FSS addendum files, for the period 1996 through 2000. These files consisted of the full HUD Form 50058 data set for both the HCV and public housing

programs (see Appendix B, MTCS Record Layout, for the contents of the 50058 data set). These files contained separate records for every household member, providing an opportunity to identify and track changes in the sources and amounts of income for both FSS participants and an otherwise similar group of non-FSS participants over time.

The 1996–2000 period was one of substantial growth in the economy and dramatic increases in employment and earnings, even among low-income people not participating in the FSS program, especially those subject to the employment requirements of welfare reform. As with any longitudinal study, it is important to include a reasonable comparison group as a benchmark, in this case for income improvements that occurred without FSS participation. The FSS program evaluation was not an experimental design. It did not randomly assign eligible participants from a common pool to a treatment and a control group. The extensive body of social science research literature, however, offers many quasi-experimental study designs as viable alternatives, virtually all of which call for a pretest and post-test among a participant and comparison group.¹⁰ The retrospective analysis used a quasi-experimental design.

Most people in the FSS program were single parents between the ages of 25 and 44 with young children in the household. For this reason, it was important to exclude from the comparison group those people who did not fit this demographic profile, such as the elderly, who make up a substantial portion of the HCV and public housing constituency, but who had almost no representation among FSS participants. Families without children in the household were also excluded because, while some in the FSS program do fit this profile (12 percent), this group was still atypical among participants, while quite common among the general under-age-65 HCV and public housing tenant population (30 and 38 percent, respectively).¹¹ Therefore, including this group could have introduced bias when making comparisons between FSS participants and non-FSS participants.

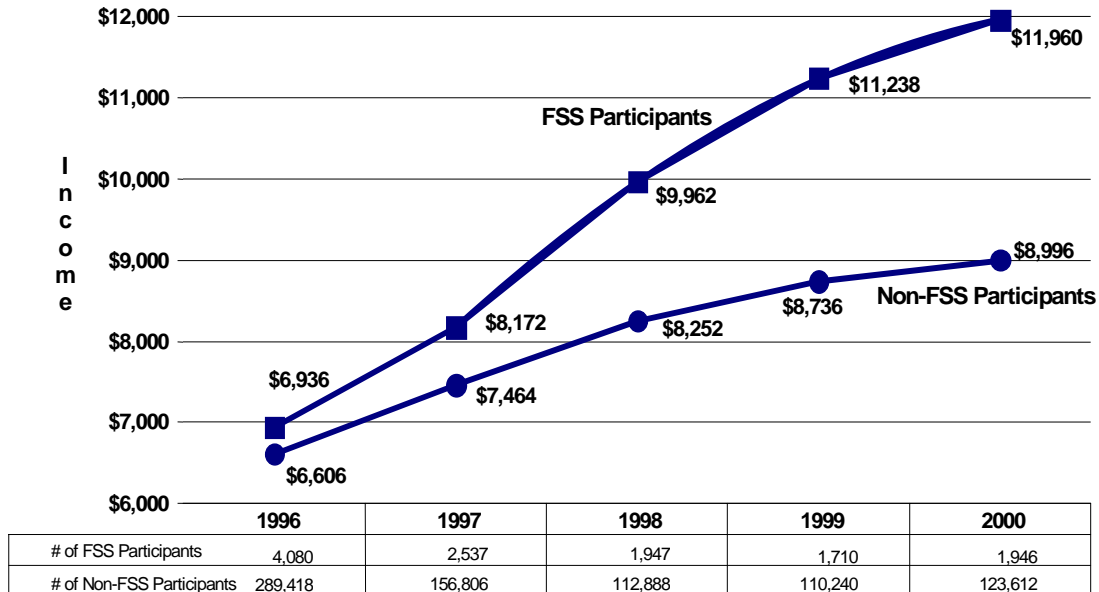
¹⁰ Trochim, William M. The Research Methods Knowledge Base, 2nd Edition. Internet WWW page, at URL: <http://trochim.human.cornell.edu/kb/index.htm> (version current as of August 2, 2000).

¹¹ Source: 2000 MTCS; original tabulations from HUD administrative data.

For all these reasons, the study used data for single-parent FSS participants and non-FSS participants when comparing changes in self-sufficiency and economic independence over time between the two groups. Moreover, because so few FSS participants were in public housing, the study used only voucher holders for the comparative analysis.

Still, although the comparison group was similar to the FSS group in terms of age and family composition, it is possible the groups differed in other characteristics that may have affected the outcomes discussed here. For example, because the comparison group members were not in the FSS program, they may be less motivated than were FSS participants.

Figure 1. Changes in Median Income for Single-Parent FSS Participants and Non-FSS Participants in the HCV Program, 1996-2000



Changes in Key Outcomes Between 1996 and 2000

Figure 1 compares changes in median income for a panel of single-parent FSS participants and non-FSS participants in the HCV program, which was drawn in 1996 and tracked through 2000, using MTCS and FSS addendum data for those years.

The participant panel consisted of single-parent household heads that had enrolled in the FSS program in 1996, while the comparison group panel included all non-FSS participant single-parent household heads who were HCV tenants during that year. A comparison between the two groups showed that both had been in the HCV program for similar lengths of time, averaging approximately 2 years.

Tables A-11A and A-11B show the demographic and income profile for the two groups was very similar in 1996. Attrition from the panels, which occurred when people left the HCV program altogether, also followed similar patterns for FSS participants and non-FSS participants (52

versus 57 percent, respectively).¹² People who exited the FSS program for any reason but remained in the HCV program were retained in the FSS panel to assess the long-term impact of FSS participation.

Between 1996 and 2000, FSS participants experienced a 72 percent increase in their median income, from \$6,936 to \$11,960. Among non-FSS participants, the increase was half as large, at 36 percent, rising from \$6,606 in 1996 to \$8,996 in 2000. While these differences are significant, it is important to view them with caution. This was not a controlled experimental design with random assignment of equally motivated individuals to each group. Such factors as the propensity to participate in the FSS program and the willingness to pursue the employment and earnings goals in the contract of participation are unknown for the comparison group and may lead to biased results. For example, FSS participants appear to have had higher levels of education than non-FSS participants, a factor highly correlated with income increases over time (see Table 23 later in this report). FSS participants also could have had more work experience or other unmeasured characteristics, such as motivation, that are correlated with higher incomes. The lack of complete information for both groups and the nonexperimental design may lead to inaccurate estimates. Since this is the best available data on the FSS program, however, it is still worthwhile to conduct the analysis and discuss the results.

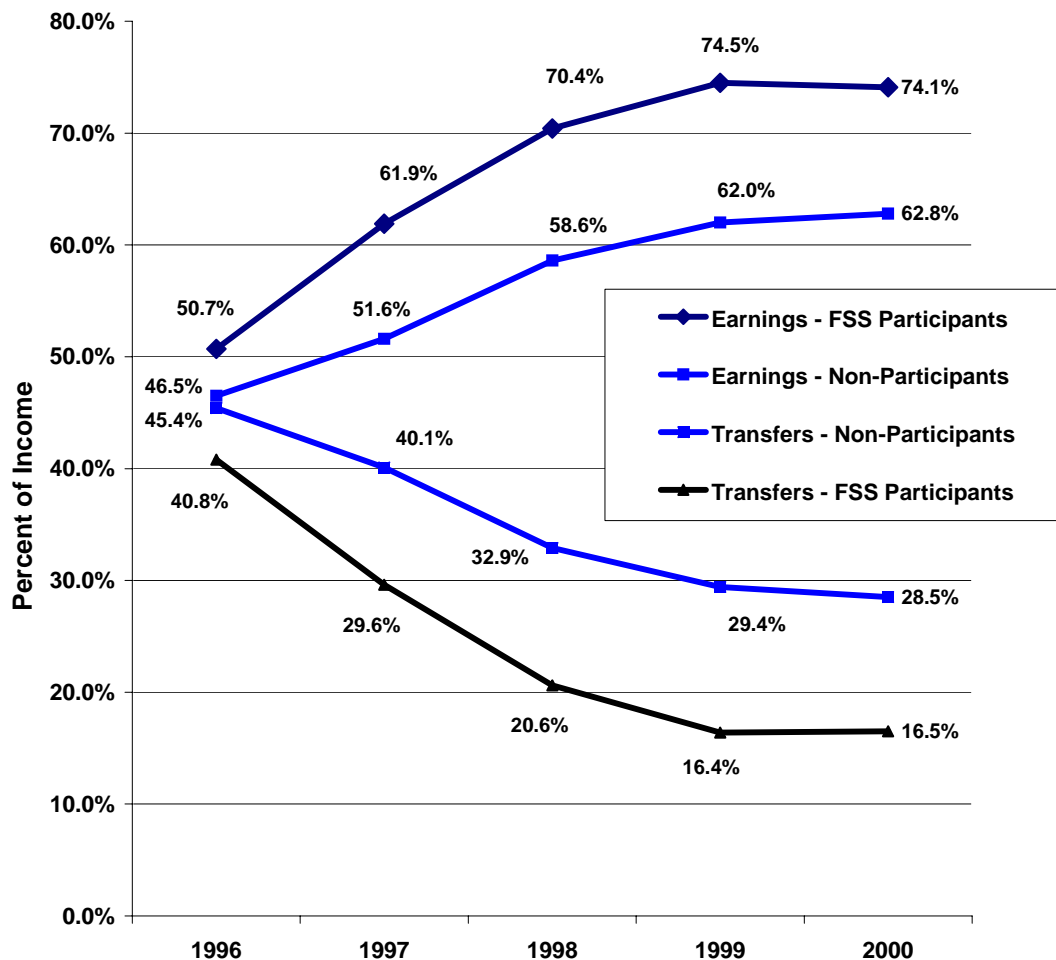
At the 1996 baseline these educational differences, and possibly other differences, between the two groups had not manifested themselves as distinctions in either the total amount of income or the percent of income coming from employment versus transfer payments, such as TANF and SSI. Both groups had been in the HCV program for similar amounts of time (an average of about 2 years), suggesting that they had similarly benefited from stable, affordable housing. Tables A-11-A and A-11B show the baseline median incomes; income distribution; percentage of income from work and welfare payments; and age, gender, and race/ethnicity profile of the two groups were almost the same in 1996. Except for income, the two groups remained very similar regarding age, gender, and race/ethnicity for each year through 2000 (see Tables A-11A through

¹² See the counts at the bottom of Figure 1 and Appendix A, Tables A-11A through A-15B for attrition rates, overall, and according to demographic characteristics. Also, improvements in the MTCS data files for 2000 resulted in more matches with the 1996 baseline panels than for 1998 and 1999.

A-15B). A multivariate model simultaneously controlled for these and other characteristics, and the results confirming this pattern, appear in the next subsection.

Another goal of the FSS program is movement from welfare to work, and Figure 2 uses the same two groups as Figure 1 to show changes in the percentage of income coming from two source categories: (1) employment earnings and (2) transfer payments, such as TANF, unemployment benefits, general assistance, SSI, and Social Security. For the panel of FSS participants, the percentage of income coming from earnings rose from 51 percent in 1996 to 74 percent in 2000. The corresponding rise among the comparison group of non-FSS participants was from 47 percent in 1996 to 63 percent in 2000. Conversely, the percentage of income from transfer payments for FSS participants fell from 41

Figure 2. Changes in Income Sources for Single-Parent FSS Participants and Non-FSS Participants in the HCV Program, 1996-2000



percent in 1996 to 17 percent in 2000. For the comparison group, the rate dropped from 45 percent in 1996 to 29 percent in 2000. Much of the transfer payment income came from TANF/AFDC, where eligibility is based on the number of children in the household. Over the 1996–2000 period, many of these children passed the age of eligibility, which explains some of the drop in receipt of transfer payments over time for both groups. Moreover, the 1996–2000 period coincided with the advent of welfare reform, when the federal government and states placed severe time limits on receipt of public assistance and encouraged recipients to move from welfare to work. While both groups showed a substantial drop in reliance on transfer payments, FSS participants were far more likely to reduce their dependence on public assistance than were non-FSS participants. (See Tables A-14B through A-15B for additional detail.)

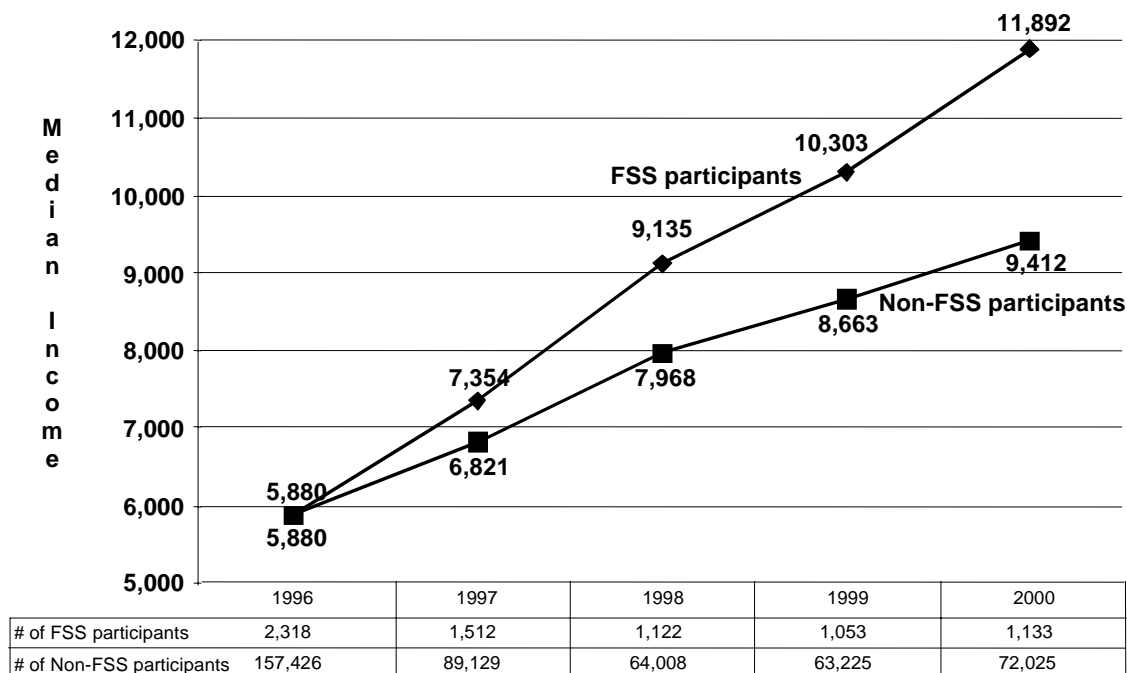
The retrospective research design attempted to control for the variations that existed within and between the two groups that otherwise may have influenced the results. Within the FSS panel, for example, participants who were asked to leave or left voluntarily had been in the program for a relatively short time compared to those who completed their contracts (see Table 15 above). This selective continuation in the FSS program by relatively high-income participants, compared to the low-income dropouts, could have skewed the results in Figures 1 and 2 by exaggerating the increase in FSS participant income over time, including the percentage coming from earnings, relative to non-FSS participants. The study controlled for such tendencies by using the MTCS HCV income data for all panel members from 1996 through 2000, regardless of FSS exit status or dates. MTCS income data continued to be available for participants even after they left the FSS program. Except for those who left the HCV program altogether, this helped avoid the selectivity problem. In addition, the patterns of attrition from the HCV program were similar for the two groups over the 1996–2000 period.

Another finding was the extremely large increase in median income over time among FSS participants who were receiving benefits from TANF/AFDC at the time of enrollment in 1996 (see Figure 3). While this participant subgroup began with a lower median income than did all FSS participants, at \$5,880 versus the \$6,936 amount from Figure 1, by 2000 it was nearly the same, at \$11,892 versus \$11,960, respectively, for FSS participants who were receiving TANF/AFDC support in 1996, compared to all participants.

Median income more than doubled for FSS participants who were receiving TANF/AFDC in 1996, rising 102 percent through 2000. By design, people who were receiving TANF/AFDC support in 1996 remained in this panel, whether or not they stopped receiving these benefits at some point before 2000. As with Figure 1, this analysis used a comparison group of non-FSS participants to show what changes had occurred among a similar group of single parents in the HCV program. While the non-FSS participant TANF/AFDC group experienced income increases as well, they were less pronounced than for the FSS participants who were receiving these welfare benefits in 1996.

The 1996 baseline median income for the TANF/AFDC comparison group panel of non-FSS participants was identical to the amount for participants, at \$5,880. By 2000, this non-FSS participant income figure had climbed to \$9,412—an increase of 60 percent.

Figure 3. TANF Recipients: Changes in Median Income of Single-Parent FSS Participants and Non-FSS Participants in the HCV Program, 1996-2000



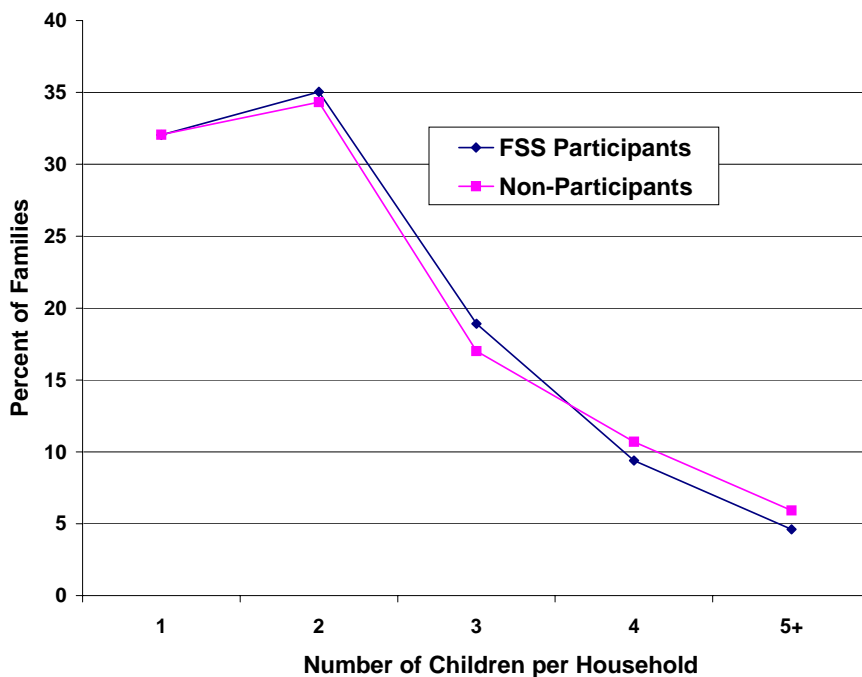
The same caveats for Figure 1 apply to Figure 3, for this was not a controlled experiment. As a possible explanation for this dramatic income increase for both FSS participants and non-FSS participants who were receiving TANF/AFDC in 1996, the site visits showed that local TANF

programs provided intensive support for their own clientele in the area of job development. The extent of such support was considerable, and in many of the sites visited, the PHA relied on the TANF program for much of the funding and many of the employment-related services that FSS participants received. For example, in one site, the TANF program provided the PHA with a \$459,000 grant to hire eight case managers/job developers to support 509 FSS participants enrolled in the program. During the site visits, we also found that many TANF programs required their beneficiaries, if they were in HCV and public housing programs, to enroll in FSS, given the of employment support and Escrow Accounts. Figure 3 suggests that this collaboration between FSS and TANF programs, or at least the common goals of the two programs, helped make the large income increases in Figure 3 possible.

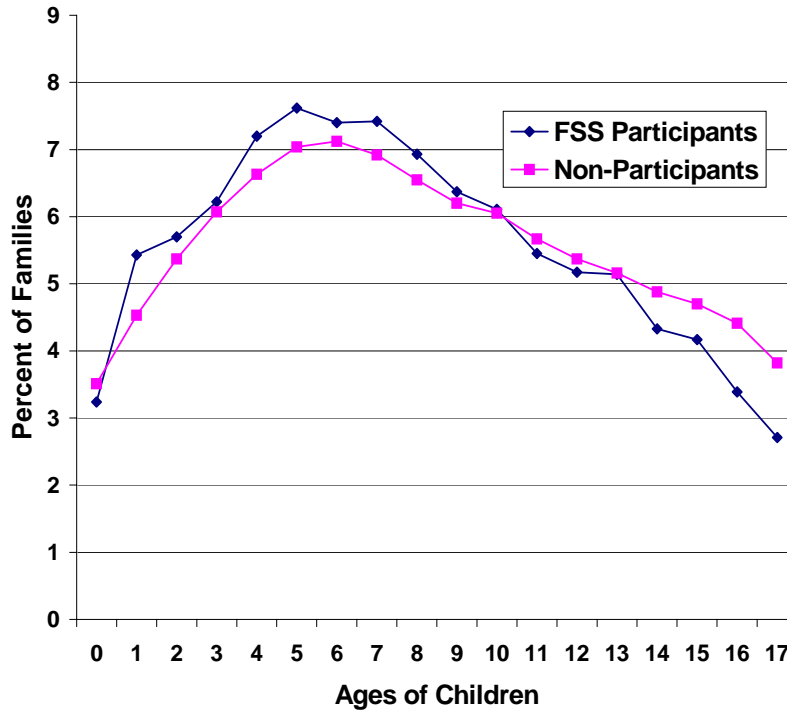
As large as these amounts are, the increases in income and employment earnings for the 1996 FSS participant, compared to the non-FSS participants, may actually have been greater than Figures 1 through 3 show. Such a difference may exist because many FSS participants who successfully completed their contracts stayed in the program for more than 5 years (32 percent, as Table 15 shows), a term that exceeds the period covered by the longitudinal analysis. These data suggest that even by 2000, many of the potentially successful FSS participants from the 1996 panel did not have sufficient time to complete their contracts, although the substantial interim increases in employment and earnings do appear in the chart. Also, it is possible that people whose incomes rose substantially may no longer have qualified for the HCV program, removing the most successful members from the panel over time (because MTCS data were no longer available for them if they left subsidized housing altogether). Potentially countering the patterns in Figures 1 through 3, however, the recent downturn in the economy, which occurred after the period covered by the analysis, may also have negatively influenced FSS participant and non-FSS participant income patterns for the period after 2000, a subject appropriate for additional analysis.

Focusing on single-parent families in the HCV program helps increase comparability between the 1996 panels of FSS participants and non-FSS participants, but differences still could have existed between the two groups that might have explained the propensity to participate in the FSS program and experience income increases. For example, at the 1996 baseline, FSS participants may have had fewer children or older children than the comparison group, increasing their ability to leave home for work. As Figures 4 and 5 show, however, these patterns for children were nearly the same for both FSS participants and the comparison group as of the 1996 baseline period. For example, approximately one-third of both groups had one child, and another one-third had two children. The mean age of children in FSS households was 6, compared to 8 for non-FSS participants.

**Figure 4. Number of Children in Single-Parent Households:
FSS Participants and Non-FSS Participants in the HCV Program, 1996**



**Figure 5. Ages of Children in Single-Parent Households:
FSS Participants and Non-FSS Participants in the HCV Program, 1996**



Multivariate Analysis

Many variables other than FSS program participation might have explained the substantial difference in income increases between the two groups. These potentially influential variables include family size, ages of children, and most important, the selective continuation in (or exiting from) the HCV program by one group or the other according to income, which could have skewed the results. To mitigate the influence of such factors, the study used a multivariate model to simultaneously control for these variables when determining the relationship between FSS participation and income increases over time. The model also included the HUD region of each group, which helped control for any differences in the general geographic distribution of FSS participants versus the comparison group.

The initial selection of these variables was essentially a function of what data were available from the MTCS. The analysis then eliminated those variables that were not significant predictors of income increases over time, while using the remaining variables in the final analysis.

The key research question was whether changes in income over time were significantly different for FSS participants and the comparison group of non-FSS participants once other possible explanations were taken into account. For this analysis, FSS participants consisted of a panel of single-parent HCV tenants who enrolled in the FSS program in 1996, and the comparison group was single-parent non-FSS participants in the HCV program in 1996. The group of FSS participants was largely self-selected (most FSS enrollments were voluntary), and therefore participants in general may have been different from non-FSS participants. Unfortunately, no data were available on which to base a propensity adjustment of the sort that attempts to account for such inherent differences. For instance, researchers do not know if individuals in the participant group were more motivated to find employment than were their non-FSS participant counterparts. Another major hurdle to answering the key question satisfactorily is the fact that education data were not available for the non-FSS participants. Yet it is widely recognized that education is a very important predictor of income. The omission of education data and other possibly important but unmeasured predictors also means that the results of the statistical modeling must be interpreted with caution.

For this multivariate model, the research team identified a panel of single-parent HCV FSS participants who started the program in 1996, and tracked these individuals' incomes through 2000. Similarly, a panel of single-parent HCV non-FSS participants was tracked over the same period. It is important to realize that because of dropouts (and to a lesser extent, missing administrative records), data were not available for every year on all individuals. This lack of data makes it difficult to compare in a meaningful way aggregate measures of group income changes for participants and non-FSS participants, because in each case fewer individuals make up the group in 2000 than in 1996. For this reason, and to control for as many explanatory factors as possible, it was necessary to model income changes over time at the individual level. Once analyzed in this way, individuals who dropped out of the respective groups were equally as important in determining the model as were individuals for whom the full 5 years of data were available. The research team simply used as many years' worth of data as were available for each individual. When developing a model that describes an *individual's* change in income over time, the concept of who selectively dropped out of the participant or non-FSS participant group was not relevant because researchers were no longer measuring change at the aggregated group level.

Because data from the same individual tends to be correlated over time—in this case income from 1996 through 2000—it was important that any analysis take account of this source of variation. This motivated the research team’s choice to use the SAS Proc Mixed procedure (a linear mixed effect regression model), which is designed to analyze exactly this type of *repeated measures* data. To avoid making unfounded assumptions, researchers specified the most general covariance structure possible for the parameters of the *mixed model*. SAS Proc Mixed is a computationally intensive procedure; therefore, to complete the analysis in a reasonable timeframe, the research team took a simple random sample of the non-FSS participants. This sample was approximately the same size as the entire panel of FSS participants. The resulting dataset, including both participants and non-FSS participants, contained 7,273 individuals, approximately half from each group.

The dependent variable in the model was:

$$\log\left(\frac{\text{Income at time } t}{\text{Income at time } 0}\right)$$

where

Income at time t is the head of household’s total income in the given year, and
Income at time 0 is the head of household’s total income in 1996.

The log transformation of the relative change in income is a standard one used in econometric literature and helps to satisfy model normality assumptions.

The research team considered the FSS addendum and MTCS demographic (Family) variables as possible predictors of change in head of household income. Frequencies for these variables appear in Appendix C.

- Time (0 = 1996, ..., 4 = 2000)
- FSS Participant Indicator (Yes, No)
- Interaction of Time * FSS Participant Indicator
- Age of Participant
- Gender of Participant (Male, Female)
- Race of Participant (White, African American, American Indian/Alaskan Native, Asian, Native Hawaiian/Other Pacific Islander)
- Ethnicity of Participant (Hispanic or Latino, not Hispanic or Latino)

- Number of Dependents in Household (includes children under 18 years of age, people with disabilities, and full-time students of any age)
- Number of Children Under 18 Years of Age in Household
- Number of Children Under 5 Years of Age in Household
- Average Age of Children Under 18 Years in Household
- Age of Youngest Child in Household
- HUD Region

Of particular interest are the coefficients of the FSS participant indicator and the time*participant interaction in the model, and if these coefficients are significantly different from zero.

The full model described above was successfully fit using SAS Proc Mixed and the following predictor variables were identified as being significant:

- Time (0 = 1996, ..., 4 = 2000)
- FSS Participant Indicator (Yes, No)
- Interaction of Time * FSS Participant Indicator
- Gender of Participant (Male, Female)
- Race of Participant (White, African American, American Indian/Alaskan Native, Asian, Native Hawaiian/Other Pacific Islander)
- HUD Region

A simplified model was then refit, using only these significant predictors. Table 18 shows the coefficients of the variables in the model, their standard errors, *t*-statistics, and associated *p*-values.

Because FSS participation, gender, race, and region are all categorical variables, the solution to the model provides coefficients for all but the last level of each of these variables. Hence the intercept term incorporates the coefficients relevant to the characteristics non-FSS participant, male, White, Region 10.

Table 18. Model Predicting Relative Change in Income (Log)			
Variable	Coefficient	Standard Error	p-value
Intercept	-0.09422	0.05873	0.1087
Time	0.07669	0.006718	<.0001
FSS participant	0.06675	0.02442	0.0063
Time* participant interaction	0.02683	0.009420	0.0044
Gender—female	0.1498	0.04295	0.0005
Race—African American	-0.03009	0.01696	0.0760
Race—American Indian/Alaskan Native	0.01329	0.09656	0.8905
Race—Asian	-0.1383	0.07100	0.0514
HUD Region 01	-0.00976	0.04768	0.8378
HUD Region 02	-0.06832	0.04755	0.1508
HUD Region 03	0.02461	0.04851	0.6120
HUD Region 04	0.04436	0.04458	0.3197
HUD Region 05	0.01055	0.04438	0.8121
HUD Region 06	0.04718	0.04721	0.3177
HUD Region 07	-0.02373	0.05048	0.6383
HUD Region 08	0.07835	0.06092	0.1984
HUD Region 09	-0.1067	0.04317	0.0135

The coefficients of both the FSS participant indicator and the time*participant interaction are positive and highly significant, which indicates that FSS participants experience greater increases in income than do non-FSS participants, and that over time the differences become more pronounced. To estimate the size of these effects, it is necessary to transform back from the log form of the dependent variable that was used. The model can be written as follows, where Y_t represents income at time t :

$$\log\left(\frac{Y_t}{Y_0}\right) = -0.094 + 0.077 * t + 0.067 * \text{participant} + 0.027 * t * \text{participant} + 0.150 * \text{female} + \Lambda$$

$$\frac{Y_t}{Y_0} = \exp(-0.094 + 0.077 * t + 0.067 * \text{participant} + 0.027 * t * \text{participant} + 0.150 * \text{female} + \Lambda)$$

$$\frac{Y_t}{Y_0} = \exp(-0.094) * \exp(0.077 * t) * \exp(0.067 * \text{participant}) * \exp(0.027 * t * \text{participant}) * \exp(0.150 * \text{female}) * \Lambda$$

The benefit of simply being an FSS participant is represented by the factor $\exp(0.067) = 1.069$. (It should be borne in mind, however, that this factor may be capturing more than simply the influence of participation in the program, but may be confounded with unmeasured characteristics of the participants (such as motivation to succeed, etc.) The benefit of still being an FSS participant in 2000 (time $t = 4$) is an additional factor of $\exp(0.027*4) = 1.114$. Thus, in 2000, the combined benefit of being an FSS participant is $1.069*1.114 = 1.19$. The correct interpretation is that **a person's relative increase in income from 1996 to 2000 is greater by a factor of 1.19 if she/he is an FSS participant.**

As an example, consider a White female head of household living in Region 10 (the Pacific Northwest). If she was a non-FSS participant, her relative increase in income from 1996 to 2000 was estimated to be as follows:

$$\begin{aligned}\frac{Y_4}{Y_0} &= \exp(-0.094) * \exp(0.077 * 4) * \exp(0.067 * 0) * \exp(0.027 * 4 * 0) * \exp(0.150 * 1) \\ &= 0.910 * 1.361 * 1 * 1 * 1.162 \\ &= 1.44\end{aligned}$$

(Recall that it is not necessary to explicitly include factors accounting for this individual's race (White) and region (10), because these levels of race and region were incorporated into the model intercept.)

If she was an FSS participant, however, her relative increase in income from 1996 to 2000 was estimated to be as follows:

$$\begin{aligned}\frac{Y_4}{Y_0} &= \exp(-0.094) * \exp(0.077 * 4) * \exp(0.067 * 1) * \exp(0.027 * 4 * 1) * \exp(0.150 * 1) \\ &= 0.910 * 1.361 * 1.069 * 1.114 * 1.162 \\ &= 1.71\end{aligned}$$

By comparing these relative increases, one can see that they satisfy the equation $1.44*1.19 = 1.71$, as claimed. As a non-FSS participant, therefore, this individual's income is expected to have increased 44 percent by 2000, and as an FSS participant, her income was expected to have increased by 71 percent during the same period.

To further illustrate the overall results of the model, Table 19 shows income increases for the two primary racial groups (White and African American) and for all geographic areas of the

country (according to HUD region). While this confirms that outcomes vary by demographic characteristics—for example, White participants fare better than African Americans—the main purpose of Table 19 is to show that FSS participants consistently experience higher income increases than the comparison group.

HUD Region	White Female FSS Participant	White Female Non-FSS Participant	African American Female FSS Participant	African American Female Non-FSS Participant
Region 1	69%	42%	64%	38%
Region 2	60%	34%	55%	30%
Region 3	75%	47%	70%	43%
Region 4	79%	50%	73%	46%
Region 5	73%	45%	68%	41%
Region 6	79%	51%	74%	46%
Region 7	67%	40%	62%	36%
Region 8	85%	55%	79%	51%
Region 9	54%	29%	49%	25%
Region 10	71%	44%	66%	39%

Within-Group Analysis of FSS Participants

It was acknowledged that one of the more critical caveats regarding the comparative analysis of income change among FSS participants and non-FSS participants was the unavailability of education data for the non-FSS participants, preventing the use of this important factor as a predictor variable in the above model. Education data, however, were available for most FSS participants and, therefore, enabled researchers to look at the significance of education within this particular group. For this analysis, researchers were able to use 2,998 FSS participants with available education data (again HCV, single-parent participants) who started the program in 1996.

The dependent variable was the same as that used in the comparative analysis, namely:

$$\log\left(\frac{\text{Income at time } t}{\text{Income at time } 0}\right)$$

where

Income at time t is the participant's total income in the given year (1997, 1998, 1999, or 2000), and

Income at time 0 is the participant's total income in 1996.

The log transformation of the relative change in income is a standard one used in econometric literature and helps to satisfy model distributional assumptions.

The research team considered the FSS addendum and MTCS demographic (Family) variables as possible predictors of change in head of household income. Frequencies for these variables appear in Appendix D.

- Time (0 = 1996, ..., 4 = 2000)
- Education (years of formal schooling)
- Age of Participant
- Gender of Participant (Male, Female)
- Race of Participant (White, African American, American Indian/Alaskan Native, Asian, Native Hawaiian/Other Pacific Islander)
- Ethnicity of Participant (Hispanic or Latino, not Hispanic or Latino)
- Number of Dependents in Household (includes children under 18 years of age, people with disabilities, and full-time students of any age)
- Number of Children Under 18 Years of Age in Household
- Number of Children Under 5 Years of Age in Household
- Average Age of Children Under 18 Years of Age in Household
- Age of Youngest Child in Household
- HUD Region

The full model described above was successfully fit using SAS Proc Mixed and the following predictor variables were identified as being significant:

- Time (0 = 1996, ..., 4 = 2000)
- Education (years of formal schooling)
- Gender of Participant (Male, Female)
- Race of Participant (White, African American, American Indian/Alaskan Native, Asian, Native Hawaiian/Other Pacific Islander)
- HUD Region

A simplified model was then refit, using only these significant predictors. Table 20 shows the coefficients of the variables in the model, their standard errors, t -statistics, and associated p -values.

Table 20. Model Predicting Relative Change in Income (Log) Within FSS Group			
Variable	Coefficient	Standard Error	p-value
Intercept	-0.5069	0.1301	<.0001
Time	0.09945	0.008061	<.0001
Education	0.03587	0.007279	<.0001
Gender—female	0.1438	0.07910	0.0691
Race—African American	-0.05449	0.02941	0.0641
Race—American Indian/Alaskan Native	0.1400	0.1611	0.3851
Race—Asian	-0.1455	0.1656	0.3794
HUD Region 01	0.06016	0.07147	0.4000
HUD Region 02	-0.01046	0.07186	0.8843
HUD Region 03	0.2038	0.07636	0.0077
HUD Region 04	0.1477	0.06649	0.0264
HUD Region 05	0.08992	0.06427	0.1619
HUD Region 06	0.1296	0.07311	0.0765
HUD Region 07	0.02471	0.07159	0.7300
HUD Region 08	0.1412	0.09286	0.1284
HUD Region 09	-0.05656	0.06393	0.3764

As with the previous model, gender, race, and region are all categorical variables, and the solution to the model provides coefficients for all but the last level of each of these variables. Hence, the intercept term incorporates the coefficients relevant to the characteristics: male, White, Region 10.

The coefficient of the education predictor is positive and highly significant. This indicates that FSS participants with greater education levels experience higher increases in income. To estimate the size of this effect, it is necessary to transform back from the log form of the dependent variable that was used. The model can be written as follows, where Y_t represents income at time t :

$$\log\left(\frac{Y_t}{Y_0}\right) = -0.507 + 0.099 * t + 0.036 * \text{education} + 0.144 * \text{female} + \Lambda$$

$$\frac{Y_t}{Y_0} = \exp(-0.507 + 0.099 * t + 0.036 * \text{education} + 0.144 * \text{female} + \Lambda)$$

$$\frac{Y_t}{Y_0} = \exp(-0.507) * \exp(0.099 * t) * \exp(0.036 * \text{education}) * \exp(0.144 * \text{female}) * \Lambda$$

The benefit of additional years of schooling is represented by the factor $\exp(0.036 \cdot \text{education})$. Noting that $\exp(.036) = 1.037$, the correct interpretation is that **a participant's relative increase in income from 1996 to 2000 was greater by a factor of $(1.037)^X$, if she/he had an additional X years of formal schooling.**

As an example, consider the same White female head of household FSS participant living in Region 10. If she had 11 years of formal schooling, her relative increase in income from 1996 to 2000 was estimated to be as follows:

$$\begin{aligned} \frac{Y_t}{Y_0} &= \exp(-0.507) * \exp(0.099 * 4) * \exp(0.036 * 11) * \exp(0.144 * 1) \\ &= 0.602 * 1.486 * 1.486 * 1.155 \\ &= 1.54 \end{aligned}$$

(Recall that it is not necessary to explicitly include factors accounting for this individual's race (White) and region (10), as these levels of race and region were incorporated into the model intercept.)

If she had an additional 1 year of formal schooling (that is, 12 years altogether), however, her relative increase in income from 1996 to 2000 was estimated to be as follows:

$$\begin{aligned} \frac{Y_t}{Y_0} &= \exp(-0.507) * \exp(0.099 * 4) * \exp(0.036 * 12) * \exp(0.144 * 1) \\ &= 0.602 * 1.486 * 1.540 * 1.155 \\ &= 1.59 \end{aligned}$$

By comparing these relative increases, one can see that they satisfy the equation $1.54 * (1.037)^1 = 1.59$, as claimed. So with 11 years of education, this individual's income was expected to have increased 54 percent by 2000, and with 12 years of education, her income was expected to have increased by 59 percent during the same period. Illustrating the effect of very low levels of

formal education, if this individual had only a ninth grade education, her income was expected to have increased only 43 percent between 1996 and 2000.

Consistent with this analysis, Table 15 above shows that educational attainment was highly correlated with successful completion of the contracts of participation. Because the 1996–2000 period may not have allowed sufficient time for the successful completion of the FSS program by the 1996 enrollees, the research team used data from Table 15 (which show all exits in 2000, regardless of when FSS participation began) to test the relationship between levels of education and types of exits from the FSS program.

For all FSS participants who left the program in 2000, regardless of when they began, the evaluation team analyzed the strength of the association between education level and reason for exiting the program. To avoid small cell numbers, researchers looked only at those individuals whose reason for exit was a completed contract, a voluntary exit, or a request to leave. For cases in which more than one of these reasons was recorded, precedence was given to completed contract, followed by asked to leave, followed by voluntary exit, and only one reason was considered.¹³ The following two-way table (Table 21) summarizes the results.

The standard chi-square test of independence between education and reason for exit gives $\chi^2 = 239.8$, with a p -value < 0.0001 . Very strong evidence shows that the two variables are associated in some way. Given that some meaning to the ordering of the variables (from low to high education, and from an undesirable to a desirable program outcome) exists, however, it also makes sense to test for a linear association between the two. Using the appropriate test statistic, the Mantel-Haenszel chi-square statistic, for this data, its value is 234.7, with a p -value < 0.0001 . Therefore, strong evidence indicates a linear association between education and reason for exit. It is obvious from consideration of the table that higher education levels are more likely to lead to completed contracts. Another measure of association is the phi coefficient, which can be thought of as a correlation coefficient for comparing categorical variables. Its value is 0.26 (on a scale from -1 to 1) and supports the conclusions already made.

¹³ Duplication was the result of errors in the FSS addendum data.

Education Level	Asked To Leave		Voluntary Exit		Completed Contract		Total	
Less than high school	359	35%	194	24%	256	15%	809	23%
High school graduate	515	50%	370	47%	820	47%	1,705	48%
Some college	137	13%	190	24%	514	30%	841	24%
College graduate	17	2%	40	5%	141	8%	198	6%
Total	1,028	100%	794	100%	1,731	100%	3,553	100%

Changes in Participants' Education Levels

Table 22 shows that education levels changed very little for FSS participants between 1996 and 2000. The percentage of participants in each of the four education categories was nearly identical over this period. This means that while education was a powerful predictor of success in the FSS program, it was not in itself an outcome of participation.

FSS participants, however, may have been gaining useful job skills that were not reflected in the acquisition of formal degrees. The FSS addendum form identifies only years of formal schooling and not any occupational skills training that participants received, tailored to the particular needs of local labor markets, which research has shown is most effective in assisting low-income people to increase their levels of employment and earnings.¹⁴ During the site visits, for example, the FSS staff interviewed described many training programs, such as computer network administration, that resulted in job placements for the participants, but these were likely not reflected in the MTCS data. For this reason, Table 22 may understate the true level of education and training that participants received from the FSS program.

¹⁴ Barnow, Burt S., and Christopher T. King, eds. *Improving the Odds: Increasing the Effectiveness of Publicly Funded Training*. The Urban Institute Press, Washington, DC, 2000, p 338.

Education Level*	1996		2000**	
	Number	Percent	Number	Percent
Total	9,891	100%	8,859	100%
Less than high school	2,047	21%	1,747	20%
High school graduate	4,562	46%	3,964	45%
Some college	2,824	29%	2,664	30%
College graduate	458	5%	484	6%

* Includes all participants who enrolled in 1996, including HCV and public housing programs.
** Status as of 2000, regardless of exit date or latest date of data availability.

Education Levels of Non-FSS Participants

While education information was unavailable for the 1996 comparison group panel, a HUD analysis of the 1993 American Housing Survey (AHS) data identified the education levels of working-age tenants (persons under age 65) in the HCV program overall.¹⁵ The study team assumed that the 3-year difference between the periods covered by the two data sets, 1993 versus 1996, did not substantially influence the comparability of these education figures. However, the AHS data covered all HCV tenants under age 65, while the FSS participant panel for the longitudinal analysis included only single-parent families.

Table 23 shows that a smaller percentage of this FSS HCV participant panel had less than a high school education than did all HCV household heads under age 65, according to the 1993 AHS data (19 versus 30 percent, respectively). At the same time, both groups had a similar rate of high school education, at 46 versus 44 percent, respectively. According to the AHS, however, 26 percent of all HCV tenants under age 65 had at least some college education, compared to 34 percent for the 1996 panel of FSS participants in the HCV program . Therefore, differences between FSS participants and all HCV tenants were at the low and high end of the education spectrum.

¹⁵ McGough, Duane. *Characteristics of HUD-Assisted Renters and Their Units in 1993*. U.S. Department of Housing and Urban Development, Washington, DC 20410, May 1997, pp. 31 and 104.

Table 23. Education Level of FSS Participants Compared to All HCV Tenants		
Education Level	Single-Parent 1996 FSS HCV Panel	All 1993 HCV Household Heads < 65
Total population	1,987	988,000
Less than high school	19%	30%
High school graduate	46%	44%
Some college	30%	19%
College graduate	4%	7%
Total	100%	100%

Source: 1996 MTCS FSS Addendum and 1993 American Housing Survey

In summary, Table 23 shows that people in FSS were more likely to have reached higher levels of education than those in the comparison group. With their more advanced education, program participants were in a stronger position than non-FSS participants to compete in the workplace and realize income increases over time. Consistent with this pattern, higher education led to more successful contract completions (see Table 16 above). It may also be assumed that non-FSS participants who achieved higher levels of education experienced substantial increases in their incomes over time, while those at the lower education levels struggled to gain income (see Figure 1 above). The absence of education data for the comparison group, however, prevented the study team from testing this hypothesis.

As a cautionary note, it is likely that the single parents included in the 1993 AHS data set had higher incomes, and therefore higher education levels, than the full group of HCV tenants under age 65. For example, single parents in the HCV program, virtually all of whom were under age 65, had a mean income of \$10,214 in the year 2000, versus \$9,628 for HCV tenants under age 65 overall.¹⁶ Therefore, the educational differences between the two single-parent panels in the longitudinal analysis may be much less than Table 23 suggests.

¹⁶ Source, 2000 MTCS; original tabulations from HUD administrative data sets.

4. Characteristics and Compliance Levels of FSS Programs

This section identifies the number of HCV and public housing programs that have an FSS program component, and it shows variations in the size of participant enrollments, relative to the legislative requirements. Highlights of the study findings in this section are as follows:

- As of 2000, more than 1,400 FSS programs were serving more than 52,000 tenants, nationwide. This represented approximately 43 percent of HCV programs and 12 percent of public housing programs.
- The number of FSS programs and tenants is primarily a function of the legislative enrollment requirements that accompanied any additional HCV and public housing units that PHAs received between 1993 and 1998. Only about half of all HCV programs, and very few public housing programs, had such a requirement, and for those that did, the FSS obligations, and therefore enrollments, were quite small.
- Half of the HCV FSS programs had fewer than 5 percent of their voucher holders enrolled in the program.
- Nearly 150 PHAs reported enrolling 15 percent or more of their HCV tenants in the FSS program.
- While the number and percent of HCV and public housing FSS programs in PHAs has not increased substantially over the past several years (from 1998 to 2000), a two-thirds increase has occurred in the number of people participating in the program, rising from 31,263 in 1998 to 52,350 in 2000.
- According to HUD's *Section 8 Management Assessment Program* (SEMAP), among HCV programs with an enrollment mandate, 49 percent were at or near full compliance, almost 26 percent were in partial compliance, and approximately 26 percent were not complying with their FSS requirements.
- Some PHAs have also established FSS programs beyond the minimum legislative mandates; for example, 70 HCV programs had exceeded their required FSS participation levels by more than 3,500 tenants, and another 139 HCV programs without any FSS obligation had enrolled 1,156 participants as of 2000.

At the outset, it is important to present several caveats and identify limitations of the data that served as the basis for analysis in this section. Specifically, HUD has prepared a preliminary listing of the HCV units, from 1993 to 1998, which carried an FSS enrollment obligation,

consistent with the NAHA and QHWRA legislation. This list is still subject to review by HUD's field offices, primarily to reflect the exceptions that individual HCV programs have received from these FSS mandates. HUD allows exceptions for several reasons, including the lack of: supportive services, funding for administrative costs, cooperation by units of state and local government, or interest of families.¹⁷ For this reason, the list may substantially overstate the FSS participant level requirements for many PHAs, as well as for the HCV program overall. Nonetheless, this list represents the only source of information about FSS enrollment obligations for the HCV program.

The primary purpose for using information from this list is to identify the patterns associated with the FSS enrollment requirements. In particular, the list shows that the vast majority (80 percent) of HCV programs with an FSS enrollment requirement are responsible for less than one-quarter (24 percent) of the total FSS obligation that accompanied increases in HCV units between 1993 and 1998. Conversely, over three-quarters (76 percent) of the FSS enrollment requirement is concentrated in just 20 percent of the HCV programs that carry an obligation. Even without the pending adjustments to the obligation figures, most HCV programs have relatively small, unmet FSS enrollment requirements and can satisfy them with comparatively small numbers of new participants. While the HUD listing of FSS obligations likely overstates the current enrollment requirements, the MTCS and FSS addendum data may understate the levels of current FSS participation, due to underreporting. In combination, these two data sets show an unmet level of FSS enrollment, relative to the requirements, that is potentially much higher than is actually the case.

Number of PHAs With FSS Programs

Table 24 shows that of the approximately 2,500 HCV programs operated by PHAs in 2000, 43 percent reported active FSS participation. In addition, approximately 12 percent of the more than 3,000 public housing programs had tenants actively enrolled in the FSS program. For the purpose of this analysis, active FSS programs were those associated with the 52,350 current participants for the year 2000; that is, those programs in which the PHAs had submitted FSS addendum

¹⁷ www.hudclips.org/sub_nonhud/html/pdfforms/7420g23.pdf

forms to HUD covering either participant enrollment or progress for the 12-month period ending September 30, 2000. The number of HCV and public housing programs with an existing FSS component is somewhat less than the percentage with an obligation under the statutory requirements. For example, 55 percent of all HCV programs had an FSS enrollment obligation as of 2000, but according to the administrative records, only 43 percent were actually running an FSS program (some of which were voluntary); these figures may converge when HUD makes final edits to its current obligation listing.

Table 24. Number of FSS Programs by Type of Subsidy, September 2000

Type of Subsidy	Number	Percent
Total number of HCV programs	2,493	
Number of HCV programs with FSS	1,064	43%
Total number of public housing programs	3,073	
Number of public housing programs with FSS	354	12%

Source: Derived from MTCS

Changes in the Number of FSS Programs Over Time

Table 25 shows how the number of HCV and public housing FSS programs has changed during the years 1998 to 2000. In 1999, the rates were the same for both HCV and public housing programs, at 43 and 12 percent, respectively. In 1998, 39 percent of the HCV and 10 percent of the public housing programs had active FSS participation. Concerning increases between 1998 and 2000, the count of HCV FSS programs rose by 15 percent, from 922 to 1,064. During the same period, a 31 percent increase occurred in the number of public housing FSS programs, rising from 271 to 354; but this relatively large percentage increase is a function of the extremely low number of public housing FSS programs. Clearly, there was little increase in the number and percentage of HCV programs with an FSS component, and consistent with the legislative mandates, public housing continued to make up only a small portion of participating agencies.

Table 25. Number of FSS Programs by Type of Subsidy, 1998 Through 2000

Type of Subsidy	1998		1999		2000	
	Number	Percent	Number	Percent	Number	Percent
Total number of HCV programs	2,359		2,443		2,493	
Number of HCV programs with FSS	922	39%	1,051	43%	1,064	43%
Total number of public housing programs	2,748		3,053		3,073	
Number of public housing programs with FSS	271	10%	372	12%	354	12%

Source: Derived from MTCS

Size and Scope of FSS Programs

According to figures derived from the MTCS and FSS addendum data, the size of FSS programs varies substantially, but most PHAs enroll relatively few participants, covering only a small percentage of their tenant population. As shown in Table 26, about one-third (31 percent) of all HCV FSS programs had enrolled fewer than 25 FSS participants, while 15 percent had enrolled between 25 and 50 participants. Thirty percent, however, did report enrolling 100 or more of their HCV tenants in FSS programs. For public housing programs, more than half (51 percent) of the FSS programs had fewer than 25 participants, while 15 percent had more than 100 tenants enrolled in the program.

The number of tenants enrolled in FSS programs was a function of legislative mandates plus any voluntary enrollments. For most HCV programs with an FSS program mandate, the enrollment requirement was quite small. For example, as of 2000, 40 percent of HCV programs with an obligation had an enrollment requirement of 25 or fewer participants, and for 10 percent it was between 25 and 50 participants. The low level of FSS participation in the public housing program was a function of the very small obligation level.

Relative to the total number of families in subsidized housing, most FSS programs were quite small as well. For example, half of the HCV FSS programs had fewer than 5 percent of their HCV tenants enrolled in the program. Some exceptions were evident, however; nearly 150 PHAs reported enrolling 15 percent or more of their HCV tenants in FSS programs. These patterns generally followed variations in FSS program enrollment requirements. These patterns are consistent with the figures in the subsection on compliance below, which show similar variations in the size of FSS obligations among PHAs.

Among public housing FSS programs, three-fifths had fewer than 5 percent of their tenants enrolled in the program, but a small number (46 public housing programs) had more than 15 percent of their residents participating in FSS programs.

Program Characteristics	HCV	Public Housing
Number of PHAs by size of FSS enrollment	1,064	354
1-<25 participants	31%	51%
25-<50 participants	15%	17%
50-<75 participants	12%	10%
75-<100 participants	11%	6%
100-<125 participants	6%	3%
125-<150 participants	4%	2%
150-<175 participants	3%	3%
175-<200 participants	3%	1%
200+ participants	14%	6%
Number of PHAs by percent of all assisted housing families enrolled in FSS	1,064	354
< 5 percent of all assisted housing families	50%	59%
5-<10 percent of all assisted housing families	23%	19%
10-<15 percent of all assisted housing families	13%	8%
15-<20 percent of all assisted housing families	6%	5%
20+ percent of all assisted housing families	8%	8%

Source: Derived from MTCS

Increases in FSS Enrollment

While the number and percentage of HCV and public housing FSS *programs* did not increase substantially over the 1998–2000 period, a two-thirds increase occurred in the number of *people* participating in the program. The number of FSS participants rose from 31,263 in 1998 and 44,210 in 1999 to 52,350 in 2000. The apportionment between HCV and public housing for all 3 years remained essentially the same, with the vast majority occurring in the HCV program.

According to HUD’s Office of Policy Development and Research, this increase was primarily a function of the extensive accountability requirements that the Department established for a range of HCV program mandates, including FSS program participation. In particular, as part of SEMAP, HUD has established a measure of HCV compliance with FSS program enrollment requirements. In response, many HCV programs have focused attention on FSS participant recruitment and increased their enrollments substantially between 1998 and 2000.

Compliance With Minimum FSS Enrollment Requirements

Through SEMAP, HUD ranks HCV programs according to a range of performance criteria. One measure is the extent of compliance with minimum enrollment levels of the FSS program, as the NAHA and QHWRA laws specify (see Introduction). In 2001, HUD conducted SEMAP assessments for 1,659 HCV programs, 887 of which had an existing FSS enrollment requirement. Among those with this FSS mandate, 403 (45.4 percent) were essentially in full compliance, with a score of 10, using criteria that Table 27 describes. Nearly one-quarter (213, or 24 percent), however, had a score of 0, signifying a very low level of compliance with the minimum FSS requirements. Another 226 HCV programs (25.5 percent) had a midrange FSS SEMAP score of 5, indicating partial compliance, and 1.5 percent and 3.6 percent had scores of 3 and 8, respectively, as shown in the table.

The study team identified which of the HCV programs with a score of 0 had at least some level of FSS program participation, using MTCS and FSS addendum data. The team found that nearly half (97, or 46 percent) of these low-compliance HCV programs had an existing FSS component, as of 2000, with a median enrollment of nine participants. The remaining 166, or 54 percent, reported no FSS program participation during that year. Again, underreporting on the FSS addendum forms may influence these figures.

While 887 HCV programs received an FSS SEMAP score, the FSS program assessment component was not applicable for another 772 HCV programs that did not have an FSS program enrollment obligation, which provided an opportunity to identify how many of the programs had a voluntary FSS component. Of the 772 HCV programs, 126 (16 percent) reported some FSS program participation.

Table 27. Compliance With Minimum FSS Enrollment Requirements, 2000 Through 2001 (N = 887 HCV Programs With FSS SEMAP Scores)					
Scoring Criteria					
≥ 80% of FSS slots filled & ≥ 30% of FSS families have escrow balances	60-79% of FSS slots filled & ≥ 30% of FSS families have escrow balances	≥ 80% of FSS slots filled BUT < 30% of FSS families have escrow balances	≥ 30% FSS families have escrow balances BUT < 60% of FSS slots are filled	60-79% of FSS slots filled BUT < 30% of FSS families have escrow account balances	< 60% of mandatory FSS slots are filled & < 30% of FSS families have escrow account balances
10 points	8 points	5 points.		3 points	0 points
403 PHAs	32 PHAs	226 PHAs		13 PHAs	213 PHAs
45.4%	3.6%	25.5%		1.5%	24.0%

Source: Section 8 Management Assessment Program (SEMAP), 2000–2001

As a caveat, only 1,659 (or 67 percent) of the approximately 2,500 HCV programs received a SEMAP assessment during 2000-2001. This covered 887 (or 65 percent) of the 1,367 HCV programs with an FSS program obligation. Among the excluded PHAs were 201 with an FSS program (some of them voluntary), representing 18,159 participants, or 41 percent of all HCV tenants who were in the FSS program at that time.

The study team also identified the extent to which PHAs with an FSS program obligation had exceeded their enrollment requirements. The team found 70 such FSS programs that had enrolled a combined total of more than 3,500 tenants beyond the minimum mandates. In addition, as of 2000, 139 HCV programs without an enrollment obligation (126 covered by SEMAP, plus 13 others) had established FSS programs, serving 1,156 participants.

5. Conclusions

The FSS legislation and HUD regulations stated four major requirements that formed the basis for the evaluation design and the conclusions from this study.¹⁸ The FSS program aims to help people in the HCV and public housing programs achieve the following:

1. Obtain their first job or obtain a higher-paying job.
2. Gain independence from public assistance.
3. Obtain a high school diploma or higher education degree.
4. Accomplish similar goals that will help the family obtain economic independence.

Obtain Their First Job or Obtain a Higher-Paying Job

FSS program participants experienced substantial increases in both their rates of employment and their earnings over the 5-year period covered by the evaluation. Between 1996 and 2000, the percentage of participant income from employment rose from 47 percent to 74 percent. The comparison group did not fare nearly so well, with their initial level of income from employment at 45 percent, rising to 63 percent. Participant median income also increased from \$6,936 in 1996 to \$11,960 in 2000. The comparison group increased its income from \$6,606 to \$8,996 over this same period. While attrition could have influenced some of these changes, a statistical model, which controlled for many factors that could have otherwise biased the findings, reached similar conclusions.

Gain Independence From Public Assistance

FSS program participants experienced a sharp drop in reliance on public assistance benefits. For participants entering in 1996, 57 percent received income from TANF/AFDC, accounting for 33 percent of total participant income at that time. By 2000, only 23 percent of this group continued to receive TANF benefits, and this source made up just 9 percent of the panel's total income. Among the comparison group, 54 percent received benefits from TANF/AFDC in 1996, which

¹⁸ www.hudclips.org/sub_nonhud/html/pdfforms/7420g23.pdf

accounted for 30 percent of their total income. By 2000, 27 percent of this group still received TANF benefits, accounting for 11 percent of their total income. Welfare Reform, which began in 1996, contributed to the decline in reliance on public assistance for both groups, as did the loss of eligibility when some of the children in these households reached the age of 18.

Obtain a High School Diploma or Higher Education Degree

As shown in the FSS addendum data, formal education levels did not improve among FSS participants between 1996 and 2000. In 1996, 21 percent of FSS participants had less than a high school education. Four years later, this figure had dropped only slightly to 20 percent. At the same time, the percentage that had only a high school diploma remained very similar for 1996 and 2000, at 46 and 45 percent, respectively. Participants with some college constituted 29 percent in 1996 and 30 percent in 2000, while the corresponding figures for college graduates were 5 percent and 6 percent, respectively.

During the site visits, the research team documented many instances of skills training that did not necessarily lead to either a high school diploma or college degree. The PHA staff reported that training focusing on a particular area of expertise, such as computer network administration, would yield far greater short-term benefits than would a formal education curriculum. The research team found very high employment placement rates among the sites with such training programs, suggesting that FSS participants receive very tangible, effective educational benefits. The reporting categories in the FSS addendum form, however, did not allow such skills training to be reflected.

Accomplish Similar Goals

In addition to gaining an increase in employment and earnings, FSS participants who successfully completed the program received escrow account funds representing 30 percent of any income increases they received during the period of participation. At the same time, more than 1,400 HCV and public housing programs were operating an FSS program component as of 2000, providing important support services in conjunction with housing assistance for their low-income tenant population. Tenants enrolled in FSS programs reported that access to case

management and a wide range of employment-related services helped encourage their participation as much as the escrow accounts.

Given that both FSS participants and PHAs achieved positive outcomes, FSS programs have the potential to provide similar benefits for many additional HCV and public housing programs and the tenants they serve.

Appendix A
Detailed Tables

Appendix A: Detailed Tables of Family Self-Sufficiency (FSS) Participants

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Note: SSI = Supplemental Security Income

TANF (AFDC) = Temporary Assistance for Needy Families, formerly Aid to Families With Dependent Children

PHA = Public housing agency

Table A-1. FSS Participants* General Profile (Heads of Household), September 2000

Characteristic	Total**		Section 8		Public Housing	
	Number	Percent	Number	Percent	Number	Percent
Total family enrollment	52,350		44,563		6,791	
Employment status (non-missing employment data)	48,938	100.0	41,526	100.0	6,475	100.0
Employed full time (32+ hours/week)	15,475	31.6	12,916	31.1	2,280	35.2
Employed part time	11,657	23.8	10,228	24.6	1,317	20.3
Not employed***	21,806	44.6	18,382	44.3	2,878	44.4
Educational attainment of household head	42,320	100.0	36,233	100.0	5,542	100.0
Less than high school (<12 years)	9,393	22.2	7,622	21.0	1,596	28.8
High school graduate (12 years)	20,023	47.3	17,055	47.1	2,731	49.3
Some college (13–15 years)	11,142	26.3	9,922	27.4	1,100	19.8
College graduate (16 years or more)	1,762	4.2	1,634	4.5	115	2.1
Assistance received by family (Food Stamps and/or Medicaid)	30,950	59.1	26,341	59.1	4,112	60.6
Food Stamps	26,322	50.3	22,307	50.1	3,599	53.0
Medicaid	27,852	53.2	23,829	53.5	3,564	52.5
Length of time enrolled in FSS	49,188	100.0	41,797	100.0	6,411	100.0
Less than 1 year	11,832	24.1	9,846	23.6	1,596	24.9
1–<2 years	12,101	24.6	10,144	24.3	1,842	28.7
2–<3 years	9,814	20.0	8,313	19.9	1,377	21.5
3–<4 years	7,124	14.5	6,093	14.6	836	13.0
4–<5 years	4,686	9.5	4,103	9.8	470	7.3
5 years or more	3,631	7.4	3,298	7.9	290	4.5
FSS escrow account information						
No. of families enrolled in FSS 1 year or more	37,356		31,951		4,815	
No. of families with escrow account	17,171	46.0	14,722	46.1	2,285	47.5
Average account balance	\$2,230		\$2,281		\$1,912	
Average monthly credit	\$235		\$240		\$207	
No. of families receiving disbursements	1,195	3.2	963	3.0	214	4.4
Average amount of disbursements	\$2,684		\$2,958		\$1,518	
Individual Training & Services (IT&S) plan information						
No. of family members with Individual Training & Services (IT&S) plan	49,831		42,067		6,768	
No. of households with IT&S plan	45,754		39,070		5,727	
No. of IT&S plans (FSS participants) per household						
1 plan	43,183	94.4	37,165	95.1	5,091	88.9
2 plans	1,782	3.9	1,355	3.5	402	7.0
3 plans or more	789	1.7	550	1.4	234	4.1

*For purposes of this analysis, current FSS participants are defined as people for whom a public housing agency (PHA) submitted an FSS addendum enrollment form or progress form (but not an exit form) during the 12-month period ending September 30, 2000.

**This includes missing FSS data on the type of subsidy program. Therefore, the sum of the Section 8 and Public Housing figures is less than the total.

***This FSS addendum figure differs from the 37 percent of participants without employment earnings, using the Multifamily Tenant Characteristics System (MTCS) Basic/Family/Income files. The study team attributed these inconsistencies primarily to anomalies in the FSS addendum files. For the years 1996–1998, for example, PHAs checked multiple-employment status items that were mutually exclusive (for example, employed full time and unemployed). These multiple responses stopped occurring in the year 2000 in the FSS addendum files. The study team, however, still considers these data to have potential problems. Nonetheless, for showing relative differences within the group of FSS participants, as of 2000 the tables (for example, Table A-6, showing employment status by reasons for exit) do use these FSS addendum employment data.

Table A-2. Service Needs of FSS Participants, September 2000*

Service needs	Total with service needs identified	Needs met through FSS		Needs met by others		Total needs met	
	Number	Number	Percent	Number	Percent	Number	Percent
Total family enrollment	52,350						
No. of families with service needs identified	38,286	15,475	40.4	10,180	26.6	25,655	67.0
Education/training	31,378	9,387	29.9	5,484	17.5	14,871	47.4
General equivalency diploma (GED)	7,354	2,071	28.2	1,029	14.0	3,100	42.2
High school	4,008	1,391	34.7	638	15.9	2,029	50.6
Postsecondary	15,147	3,682	24.3	2,178	14.4	5,860	38.7
Vocational/job training	21,417	6,002	28.0	3,332	15.6	9,334	43.6
Job search/placement	28,604	9,200	32.2	4,590	16.0	13,790	48.2
Transportation	11,599	3,493	30.1	1,691	14.6	5,184	44.7
Health services	9,284	2,514	27.1	1,942	20.9	4,456	48.0
Child care							
No. of families needing child care	15,154	4,632	30.6	4,130	27.3	8,762	57.8
No. of children needing child care	28,758	8,686	30.2	8,149	28.3	16,835	58.5
Average no. of children per family needing child care	1.9	1.9		2.0		1.9	

*Column percents total more than 100 because of participants who have multiple service needs.

Table A-3. Characteristics of FSS Participants, by Educational Attainment, September 2000

Characteristic	Education (number and percent distribution)				
	Total*	Less than high school	High school graduate	Some college	College graduate
Total no. of families enrolled	52,350	9,393	20,023	11,142	1,762
Percentage		100	100	100	100
Employment status (non-missing employment/education data)	48,938	9,135	19,937	11,142	1,750
Employed full time (32+ hours/week)	15,475	28.7	34.6	33.2	32.5
Employed part time	11,657	24.7	25.3	27.8	29.7
Not employed	21,806	46.6	40.0	39.0	37.9
No. of families with service needs identified	38,286	86.1	80.6	85.1	84.3
Education/training	31,378	79.9	63.3	68.9	84.3
GED	7,354	55.2	5.6	3.3	2.9
High school	4,008	24.9	4.9	2.7	3.1
Postsecondary	15,147	22.8	29.9	48.5	36.4
Vocational/job training	21,417	55.2	47.7	38.7	28.9
Job search/placement	28,604	64.9	61.1	63.4	65.9
Transportation	11,599	29.7	24.8	24.3	21.1
Health services	9,284	19.5	19.7	22.6	23.6
Child care					
No. of children needing child care	28,758	33.5	32.5	37.5	29.7
Average no. of children per family needing child care	2	2.0	1.9	1.8	1.7
No. of families with service needs met	18,674	37.6	39.7	44.8	47.3
Education/training	11,872	26.2	23.0	29.9	47.3
GED	3,100	16.3	2.6	1.8	1.8
High school	2,029	7.7	2.5	1.5	1.9
Postsecondary	5,860	4.5	8.0	19.4	20.9
Vocational/job training	9,334	15.2	16.9	16.0	14.3
Job search/placement	13,790	23.1	25.3	25.8	30.0
Transportation	5,184	9.3	9.0	10.0	9.4
Health services	4,456	6.8	7.8	9.9	11.2
Child care					
No. of children needing child care	16,835	31.4	37.9	41.1	33.4
Average no. of children per family needing child care	3	3.0	2.8	2.5	2.3

*The total includes missing education-level cases.

Table A-4. Characteristics of (Current) FSS Participants, by Length of Time in the Program, September 2000

Characteristic	Length of time in FSS (number and percent distribution)							
	Number	1+ years	<1 year	1-<2 years	2-<3 years	3-<4 years	4-<5 years	5+ years
Total no. of families enrolled	49,188	37,356	11,832	12,101	9,814	7,124	4,686	3,631
Percentage of total families enrolled		75.9	24.1	24.6	20.0	14.5	9.5	7.4
Employment status	47,520	35,984	11,536	11,807	9,493	6,758	4,470	3,456
Employed full time (32+ hours/week)	15,306	33.4	28.4	33.7	33.9	32.0	31.4	36.6
Employed part time	11,339	24.1	23.1	24.0	24.4	24.2	23.3	24.2
Not employed*	20,875	42.5	48.4	42.3	41.7	43.8	45.3	39.1
Educational attainment of household head	41,602	31,925	9,677	10,628	8,589	5,785	3,810	3,113
Less than high school (<12 years)	9,252	22.0	23.0	22.1	22.1	23.5	22.0	18.6
High school graduate (12 years)	19,721	46.9	48.9	49.5	47.4	44.7	44.4	44.4
Some college (13-15 years)	10,899	26.7	24.5	24.7	26.4	27.4	28.6	30.9
College graduate (16 years or more)	1,730	4.3	3.6	3.7	4.1	4.4	5.0	6.1
Assistance received by family								
(Food Stamps and/or Medicaid)	30,024	60.1	64.0	64.6	61.0	54.7	56.4	58.3
Food Stamps	25,513	60.0	65.8	61.7	59.6	58.3	59.7	58.7
Medicaid	26,978	54.0	57.6	58.0	54.3	49.1	50.9	53.2
FSS escrow account information								
No. of families enrolled in FSS 1 year or more	18,220	46.0	8.9	32.0	47.2	52.3	58.6	60.4
No. of families with escrow account	2,132	2,230.0	529.0	1,012.0	1,649.0	2,429.0	3,301.0	3,930.0
Average account balance	235	235.0	236.0	220.0	219.0	242.0	238.0	299.0
Average monthly credit	1,216	3.2	0.2	0.9	2.6	4.0	5.5	8.0
No. of families receiving disbursements	2,654	2,684.0	968.0	1,707.0	2,381.0	2,443.0	2,728.0	3,510.0
No. of families with service needs identified	37,611	76.3	77.1	78.8	76.2	71.9	75.5	77.4
Education/training	30,827	62.6	62.8	64.8	61.8	58.5	63.1	65.1
GED	7,235	14.3	15.9	16.1	13.9	12.7	13.7	13.7
High school	3,891	8.5	6.1	7.4	8.0	9.7	9.9	8.9
Postsecondary	14,881	29.6	32.2	33.1	29.0	25.6	26.5	31.6
Vocational/job training	21,052	43.0	42.1	44.9	41.8	40.3	43.8	44.3
Job search/placement	28,092	57.7	55.4	58.5	59.3	54.2	58.1	56.5
Transportation	11,425	23.0	23.9	24.9	21.7	21.0	23.2	23.8
Health services	9,162	18.3	19.7	21.8	18.8	13.5	14.8	18.8
Child care								
No. of children needing child care	28,640	56.9	62.4	64.5	58.5	50.1	49.4	50.5
Average no. of children per family needing child care	1.9	1.9	1.9	2.0	1.9	1.8	1.8	1.8

*This FSS addendum figure differs from the 37 percent of participants without employment earnings, using the Multifamily Tenant Characteristics System (MTCS) Basic/Family/Income files. The study team attributed these inconsistencies primarily to anomalies in the FSS addendum files. For the years 1996-1998, for example, PHAs checked multiple-employment status items that were mutually exclusive (for example, employed full time and unemployed). These multiple responses stopped occurring in the year 2000 in the FSS addendum files. The study team, however, still considers these data to have potential problems. Nonetheless, for showing relative differences within the group of FSS participants, as of 2000 the tables (for example, Table A-6, showing employment status by reasons for exit) do use these FSS addendum employment data.

Table A-5. Comparison Among Enrollment, Progress, and Exit Reports, September 2000

Characteristic	Enrollment		Progress		Exit	
	Number	Percent	Number	Percent	Number	Percent
Total FSS family enrollment, progress, exits	20,262		32,092		4,632	
Employment status	17,381	100.0	31,562	100.0	4,594	100.0
Employed full time (32+ hours/week)	4,578	26.3	10,898	34.5	1,799	39.2
Employed part time	3,649	21.0	8,009	25.4	785	17.1
Not employed*	9,154	52.7	12,655	40.1	2,010	43.8
Educational attainment of household head	14,262	100.0	28,062	100.0	4,178	100.0
Less than high school (<12 years)	3,455	24.2	5,938	21.2	952	22.8
High school graduate (12 years)	6,962	48.8	13,065	46.6	2,000	47.9
Some college (13–15 years)	3,784	26.5	8,884	31.7	1,200	28.7
College graduate (16 years or more)	61	0.4	175	0.6	26	0.6
Assistance received by family (Food Stamps and/or Medicaid)	10,929	53.9	20,024	62.4	2,338	50.5
Food Stamps	9,485	46.8	16,840	52.5	1,938	41.8
Medicaid	9,674	47.7	18,180	56.6	2,092	45.2
Length of time enrolled in FSS	NA	NA	30,771	100.0	4,545	100.0
Less than 1 year	NA	NA	3,661	11.9	244	5.4
1–<2 years	NA	NA	8,081	26.3	820	18.0
2–<3 years	NA	NA	7,456	24.2	938	20.6
3–<4 years	NA	NA	5,138	16.7	772	17.0
4–<5 years	NA	NA	3,378	11.0	483	10.6
5 years or more	NA	NA	3,057	9.9	1,288	28.3
FSS escrow account information						
No. of families with escrow account	NA	NA	15,230	47.5	1,318	28.5
Average account balance	NA	NA	\$2,324		\$3,145	
Average monthly credit	NA	NA	\$247		\$264	
No. of families receiving disbursements	NA	NA	1,297	4.0	902	19.5
Average amount of disbursements	NA	NA	\$3,702		\$4,221	
No. of families with service needs identified	13,010	64.2	25,279	78.8	3,962	85.5
Education/training	10,628	81.7	20,753	82.1	3,218	81.2
GED	2,681	25.2	4,673	22.5	822	25.5
High school	1,369	12.9	2,639	12.7	312	9.7
Postsecondary	4,980	46.9	10,167	49.0	1,255	39.0
Vocational/job training	7,410	69.7	14,010	67.5	2,145	66.7
Job search/placement	9,326	71.7	19,280	76.3	3,214	81.1
Transportation	3,988	30.7	7,614	30.1	901	22.7
Health services	2,838	21.8	6,448	25.5	721	18.2
Child care						
No. of families needing child care	5,015	38.5	10,139	40.1	1,228	31.0
No. of children needing child care	9,429		19,329		2,291	
Average no. of children per family needing child care	1.9		1.9		1.9	

*This FSS addendum figure differs from the 37 percent of participants without employment earnings, using the Multifamily Tenant Characteristics System (MTCS) Basic/Family/Income files. The study team attributed these inconsistencies primarily to anomalies in the FSS addendum files. For the years 1996–1998, for example, PHAs checked multiple-employment status items that were mutually exclusive (for example, employed full time and unemployed). These multiple responses stopped occurring in the year 2000 in the FSS addendum files. The study team, however, still considers these data to have potential problems. Nonetheless, for showing relative differences within the group of FSS participants, as of 2000 the tables (for example, Table A-6, showing employment status by reasons for exit) do use these FSS addendum employment data.

Table A-6. Exit Information, September 2000

Characteristic	Exits*		Reason for exit (number and percent distribution)				
	Number	Percent	Completed contract	Voluntary exit	Asked to leave	Services not available	Contract expired
Total family enrollment	4,632		1,826	967	1,154	40	405
Employment status (Total with non-missing employment status)	4,594		1,788	906	1,123	33	366
Employed full time (32+ hours/week)	1,799	39.2	62.3	27.6	18.4	45.7	22.7
Employed part time	785	17.1	14.5	21.8	14.6	20.0	24.0
Not employed**	2,010	43.8	23.2	50.6	67.0	34.3	53.2
Educational attainment of household head (Total with non-missing years of education)	4,178	100.1	1,731	794	1,028	32	323
Less than high school (<12 years)	952	22.8	14.8	0.6	34.9	15.6	22.9
High school graduate (12 years)	2,000	47.9	47.4	2.0	50.1	50.0	43.7
Some college (13–15 years)	1,002	24.0	29.7	1.3	13.3	21.9	28.5
College graduate (16 years or more)	224	5.4	8.1	0.4	1.7	12.5	5.0
Length of time enrolled in FSS	4,545		1,799	948	1,146	39	396
1 year or less	296	6.5	12.9	12.9	9.1	20.5	1.5
>1–2 years	863	19.0	23.6	23.6	27.3	43.6	3.3
>2–3 years	897	19.7	21.1	21.1	24.5	5.1	3.3
>3–4 years	771	17.0	15.4	15.4	20.2	17.9	3.3
>4–5 years	498	11.0	12.4	12.4	8.9	0.0	3.5
>5–6 years	736	16.2	8.5	8.5	7.6	5.1	44.2
>6–7 years	319	7.0	3.4	3.4	1.9	7.7	25.5
>7–8 years	161	3.5	2.5	2.5	0.4	0.0	15.4
>8–9 years	4	0.1	0.1	0.1	0.0	0.0	0.0

*The total figures include missing data on the reason for exit. Therefore, the sum of the component figures will be less than the total.

**This FSS addendum figure differs from the 37 percent of participants without employment earnings, using the Multifamily Tenant Characteristics System (MTCS) Basic/Family/Income files. The study team attributed these inconsistencies primarily to anomalies in the FSS addendum files. For the years 1996–1998, for example, PHAs checked multiple-employment status items that were mutually exclusive (for example, employed full time and unemployed). These multiple responses stopped occurring in the year 2000 in the FSS addendum files. The study team, however, still considers these data to have potential problems. Nonetheless, for showing relative differences within the group of FSS participants, as of 2000 the tables (for example, Table A-6, showing employment status by reasons for exit) do use these FSS addendum employment data.

Table A-7A. General Profile (Heads of Household), September 2000

Characteristic	Total		Section 8		Public Housing	
	Number	Percent	Number	Percent	Number	Percent
Total family enrollment	52,350		44,563		6,791	
Race: Total reported	51,350	100.0	44,560	100.0	6,790	100.0
White	26,022	50.7	23,376	52.5	2,646	39.0
African American	23,790	46.3	19,989	44.9	3,801	56.0
American Indian/Alaska Native	564	1.1	464	1.0	100	1.5
Asian American/Pacific Islander	974	1.9	731	1.6	243	3.6
Ethnicity: Total reported	51,350	100.0	44,560	100.0	6,790	100.0
Hispanic	8,000	15.6	6,859	15.4	1,141	16.8
Not Hispanic	43,350	84.4	37,701	84.6	5,649	83.2
Educational attainment of household head	41,775	100.0	36,233	100.0	5,542	100.0
Less than high school (<12 years)	9,218	22.1	7,622	21.0	1,596	28.8
High school graduate (12 years)	19,786	47.4	17,055	47.1	2,731	49.3
Some college (13–15 years)	11,022	26.4	9,922	27.4	1,100	19.8
College graduate (16 years or more)	1,749	4.2	1,634	4.5	115	2.1
Gender	51,353	100.0	44,562	100.0	6,791	100.0
Male	4,496	8.8	3,760	8.4	736	10.8
Female	46,857	91.2	40,802	91.6	6,055	89.2
Age cohort						
Total reported	51,353	100.0	44,562	100.0	6,791	100.0
Under 18	63	0.1	56	0.1	7	0.1
18–24	5,116	10.0	4,157	9.3	959	14.1
25–34	19,549	38.1	16,877	37.9	2,672	39.3
35–44	18,824	36.7	16,626	37.3	2,198	32.4
45–54	6,336	12.3	5,607	12.6	729	10.7
55–64	1,167	2.3	997	2.2	170	2.5
65+	298	0.6	242	0.5	56	0.8
62+	453	0.9	368	0.8	85	1.3
Family status	51,353	100.0	44,562	100.0	6,791	100.0
Households With Children						
Single-parent households	39,676	77.3	34,568	77.6	5,108	75.2
Two-parent households	5,378	10.5	4,482	10.1	896	13.2
Households With No Children						
Single adult; no other household member	4,001	7.8	3,452	7.7	549	8.1
Two adults (head of household and spouse/co-head); no children	376	0.7	332	0.7	44	0.6
Other (head of household and other nonspouse/co-head); no children	1,922	3.7	1,728	3.9	194	2.9
Family income (from all sources)	51,353	100.0	44,562	100.0	6,791	100.0
Less than \$5,000	10,985	21.4	8,918	20.0	2,067	30.4
\$5,000<\$10,000	13,192	25.7	11,789	26.5	1,403	20.7
\$10,000<\$15,000	10,427	20.3	9,177	20.6	1,250	18.4
\$15,000<\$20,000	8,097	15.8	7,116	16.0	981	14.4
\$20,000<\$25,000	4,794	9.3	4,170	9.4	624	9.2
\$25,000 and more	3,858	7.5	3,392	7.6	466	6.9
Mean income	12,052		12,199		11,079	
Median income	10,692		10,800		9,641	
Head-of-household income (from all sources)	45,900	100.0	40,139	100.0	5,761	100.0
Less than \$5,000	8,433	18.4	7,073	17.6	1,360	23.6
\$5,000<\$10,000	13,749	30.0	12,256	30.5	1,493	25.9
\$10,000<\$15,000	9,930	21.6	8,719	21.7	1,211	21.0
\$15,000<\$20,000	7,409	16.1	6,483	16.2	926	16.1
\$20,000<\$25,000	3,977	8.7	3,451	8.6	526	9.1
\$25,000 and more	2,402	5.2	2,157	5.4	245	4.3
Mean income	11,730		11,795		11,273	
Median income	10,356		10,394		10,128	

Table A-7B. General Profile (Heads of Household), September 2000, Source of Income*

Characteristic	Total		Section 8		Public Housing	
	Number	Percent	Number	Percent	Number	Percent
Total family enrollment	52,350		44,563		6,791	
Source of income	Number	Percent	Number	Percent	Number	Percent
Total heads of household	45,530		39,792		5,738	
Pension	273	0.6	225	0.6	48	0.8
Own business	451	1.0	414	1.0	37	0.6
Social Security	3,010	6.6	2,675	6.7	335	5.8
Military pay	45	0.1	37	0.1	8	0.1
SSI	3,588	7.9	3,169	8.0	419	7.3
Federal wage	806	1.8	661	1.7	145	2.5
TANF (AFDC)	10,474	23.0	9,315	23.4	1,159	20.2
PHA wage	42	0.1	22	0.1	20	0.3
General assistance	891	2.0	789	2.0	102	1.8
Other (regular) wage	27,474	60.3	23,959	60.2	3,515	61.3
Child support	10,652	23.4	9,447	23.7	1,205	21.0
Unemployment benefits	1,435	3.2	1,285	3.2	150	2.6
Indian trust/per capita	7	0.0	7	0.0	0	0.0
Other nonwage sources	1,792	3.9	1,571	3.9	221	3.9
Source of income	Avg \$	Percent	Avg \$	Percent	Avg \$	Percent
Pension	5,389	0.3	5,258	0.3	6,003	0.4
Own business	7,814	0.7	7,746	0.7	8,576	0.5
Social Security	5,834	3.3	5,865	3.3	5,585	2.9
Military pay	3,209	0.0	3,258	0.0	2,986	0.0
SSI	5,281	3.5	5,321	3.6	4,978	3.2
Federal wage	12,867	1.9	12,949	1.8	12,492	2.8
TANF (AFDC)	4,723	9.3	4,854	9.6	3,673	6.6
PHA wage	14,830	0.1	12,981	0.1	16,864	0.5
General assistance	4,070	0.7	3,965	0.7	4,883	0.8
Other (regular) wage	13,581	69.9	13,585	69.4	13,551	73.6
Child support	3,310	6.6	3,322	6.7	3,212	6.0
Unemployment benefits	6,993	1.9	7,084	1.9	6,211	1.4
Indian trust/per capita	6,649	0.0	6,649	0.0	.	0.0
Other nonwage sources	5,391	1.8	5,669	1.9	3,415	1.2

*Column percents may total more than 100 because each person can have more than one income source.

Table A-8A. FSS Participants and Non-FSS Participants, September 2000

Characteristic	Section 8 FSS participants		Section 8 Non-FSS participants		Public Housing FSS participants		Public Housing Non-FSS participants	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total family enrollment	44,563		1,370,694		6,791		1,026,785	
Race: Total reported	44,560	100.0	1,370,473	100.0	6,790	100.0	1,026,669	100.0
White	23,376	52.5	760,405	55.5	2,646	39.0	506,614	49.3
African American	19,989	44.9	561,653	41.0	3,801	56.0	489,830	47.7
American Indian/Alaska Native	464	1.0	12,017	0.9	100	1.5	6,574	0.6
Asian American/Pacific Islander	731	1.6	36,398	2.7	243	3.6	23,651	2.3
Ethnicity: Total reported	44,560	100.0	1,370,483	100.0	6,790	100.0	1,026,669	100.0
Hispanic	6,859	15.4	215,860	15.8	1,141	16.8	181,584	17.7
Not Hispanic	37,701	84.6	1,154,623	84.2	5,649	83.2	845,085	82.3
Gender: Total reported	44,562	100.0	1,370,666	100.0	6,791	100.0	1,026,781	100.0
Male	3,760	8.4	227,821	16.6	736	10.8	239,685	23.3
Female	40,802	91.6	1,142,845	83.4	6,055	89.2	787,096	76.7
Age cohort: Total reported	44,562	100.0	1,370,673	100.0	6,791	100.0	1,026,783	100.0
Under 18	56	0.1	2,338	0.2	7	0.1	1,851	0.2
18-24	4,157	9.3	123,647	9.0	959	14.1	119,412	11.6
25-34	16,877	37.9	350,726	25.6	2,672	39.3	186,464	18.2
35-44	16,626	37.3	362,145	26.4	2,198	32.4	177,103	17.2
45-54	5,607	12.6	210,735	15.4	729	10.7	137,780	13.4
55-64	997	2.2	122,153	8.9	170	2.5	127,658	12.4
65+	242	0.5	198,929	14.5	56	0.8	276,515	26.9
62+	368	0.8	231,238	16.9	85	1.3	315,583	30.7
Family status: Total reported	44,562	100.0	1,370,694	100.0	6,791	100.0	1,026,785	100.0
Households With Children								
Single-parent households	34,568	77.6	721,801	52.7	5,108	75.2	402,032	39.2
Two-parent households	4,482	10.1	103,240	7.5	896	13.2	59,707	5.8
Households With No Children								
Single adult and no other household member	3,452	7.7	421,548	30.8	549	8.1	465,395	45.3
Two adults (head of household and spouse/co-head); no children	332	0.7	44,481	3.2	44	0.6	41,944	4.1
Other (head of household and other nonspouse/co-head); no children	1,728	3.9	79,624	5.8	194	2.9	57,707	5.6
Family income (from all sources)	44,562	100.0	1,370,673	100.0	6,791	100.0	1,026,783	100.0
Less than \$5,000	8,918	20.0	244,638	17.8	2,067	30.4	237,548	23.1
\$5,000<\$10,000	11,789	26.5	588,881	43.0	1,403	20.7	459,110	44.7
\$10,000<\$15,000	9,177	20.6	282,566	20.6	1,250	18.4	179,679	17.5
\$15,000<\$20,000	7,116	16.0	146,029	10.7	981	14.4	77,768	7.6
\$20,000<\$25,000	4,170	9.4	65,056	4.7	624	9.2	34,651	3.4
\$25,000 and more	3,392	7.6	43,503	3.2	466	6.9	38,027	3.7
Mean income	12,199		9,950		11,079		9,148	
Median income	10,800		8,352		9,641		7,308	
Head-of-household income (from all sources)	40,139	100.0	1,253,513	100.0	5,761	100.0	926,943	100.0
Less than \$5,000	7,073	17.6	204,303	16.3	1,360	23.6	178,908	19.3
\$5,000<\$10,000	12,256	30.5	633,307	50.5	1,493	25.9	485,611	52.4
\$10,000<\$15,000	8,719	21.7	235,024	18.7	1,211	21.0	154,076	16.6
\$15,000<\$20,000	6,483	16.2	112,062	8.9	926	16.1	61,433	6.6
\$20,000<\$25,000	3,451	8.6	45,546	3.6	526	9.1	25,039	2.7
\$25,000 and more	2,157	5.4	23,271	1.9	245	4.3	21,876	2.4
Mean income	11,795		9,349		11,273		8,791	
Median income	10,394		7,872		10,128		7,188	

Table A-8B. FSS Participants and Non-FSS Participants, September 2000, Source of Income*

Characteristic	Section 8 FSS participants		Section 8 Non-FSS participants		Public Housing FSS participants		Public Housing Non-FSS participants	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total family enrollment	44,563		1,370,694		6,791		1,026,785	
Source of income	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total heads of household	39,792		1,235,570		5,738		919,732	
Pension	225	0.6	45,968	3.7	48	0.8	75,882	8.3
Own business	414	1.0	6,858	0.6	37	0.6	10,176	1.1
Social Security	2,675	6.7	339,678	27.5	335	5.8	357,809	38.9
Military pay	37	0.1	1,273	0.1	8	0.1	1,847	0.2
SSI	3,169	8.0	325,389	26.3	419	7.3	233,040	25.3
Federal wage	661	1.7	13,843	1.1	145	2.5	9,774	1.1
TANF (AFDC)	9,315	23.4	224,610	18.2	1,159	20.2	129,016	14.0
PHA wage	22	0.1	1,274	0.1	20	0.3	1,460	0.2
General assistance	789	2.0	35,439	2.9	102	1.8	28,210	3.1
Other (regular) wage	23,959	60.2	437,410	35.4	3,515	61.3	250,591	27.2
Child support	9,447	23.7	158,435	12.8	1,205	21.0	61,012	6.6
Unemployment benefits	1,285	3.2	20,721	1.7	150	2.6	9,971	1.1
Indian trust/per capita	7	0.0	226	0.0	0	0.0	177	0.0
Other nonwage sources	1,571	3.9	59,573	4.8	221	3.9	47,863	5.2
Source of income	Avg \$	Percent	Avg \$	Percent	Avg \$	Percent	Avg \$	Percent
Pension	5,258	0.3	3,925	1.6	6,003	0.4	4,464	4.2
Own business	7,746	0.7	6,717	0.4	8,576	0.5	3,633	0.5
Social Security	5,865	3.3	6,654	19.6	5,585	2.9	6,928	30.7
Military pay	3,258	0.0	4,358	0.0	2,986	0.0	4,758	0.1
SSI	5,321	3.6	4,998	14.1	4,978	3.2	4,515	13.0
Federal wage	12,949	1.8	11,431	1.4	12,492	2.8	11,127	1.3
TANF (AFDC)	4,854	9.6	4,492	8.8	3,673	6.6	3,936	6.3
PHA wage	12,981	0.1	11,016	0.1	16,864	0.5	14,998	0.3
General assistance	3,965	0.7	2,994	0.9	4,883	0.8	2,543	0.9
Other (regular) wage	13,585	69.4	11,994	45.5	13,551	73.6	12,188	37.8
Child support	3,322	6.7	3,157	4.3	3,212	6.0	2,973	2.2
Unemployment benefits	7,084	1.9	6,607	1.2	6,211	1.4	6,461	0.8
Indian trust/per capita	6,649	0.0	2,729	0.0	0	0.0	2,488	0.0
Other nonwage sources	5,669	1.9	4,043	2.1	3,415	1.2	3,289	1.9

*Column percents may total more than 100 because each person can have more than one income source.

Table A-9A. FSS Participants and Non-FSS Participants, September 2000, Single Parents

Characteristic	Section 8 FSS participants		Section 8 Non-FSS participants		Public Housing FSS participants		Public Housing Non-FSS participants	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total Single Parents family enrollment	34,568		721,790		5,108		402,030	
Race								
Total reported	34,566	100.0	721,700	100.0	5,107	100.0	401,984	100.0
White	17,181	49.7	315,147	43.7	1,859	36.4	143,316	35.7
African American	16,688	48.3	388,678	53.9	3,040	59.5	249,030	62.0
American Indian/Alaska Native	350	1.0	6,747	0.9	81	1.6	3,208	0.8
Asian American/Pacific Islander	347	1.0	11,128	1.5	127	2.5	6,430	1.6
Ethnicity								
Total reported	34,566	100.0	721,706	100.0	5,107	100.0	401,984	100.0
Hispanic	4,772	13.8	114,324	15.8	762	14.9	75,254	18.7
Not Hispanic	29,794	86.2	607,382	84.2	4,345	85.1	326,730	81.3
Gender								
Total reported	34,568	100.0	721,790	100.0	5,108	100.0	402,030	100.0
Male	818	2.4	22,945	3.2	161	3.2	16,204	4.0
Female	33,750	97.6	698,845	96.8	4,947	96.8	385,826	96.0
Age cohort								
Total reported	34,568	100.0	721,790	100.0	5,108	100.0	402,030	100.0
Under 18	46	0.1	1,428	0.2	6	0.1	1,086	0.3
18–24	3,539	10.2	98,445	13.6	815	16.0	90,991	22.6
25–34	14,531	42.0	283,664	39.3	2,215	43.4	142,477	35.4
35–44	13,121	38.0	238,298	33.0	1,631	31.9	105,012	26.1
45–54	3,036	8.8	74,046	10.3	386	7.6	39,495	9.8
55–64	266	0.8	18,446	2.6	46	0.9	14,935	3.7
65+	29	0.1	7,463	1.0	9	0.2	8,034	2.0
62+	49	0.1	10,881	1.5	17	0.3	11,335	2.8
Family income (from all sources)								
Total reported	34,568	100.0	721,790	100.0	5,108	100.0	402,030	100.0
Less than \$5,000	7,111	20.6	170,162	23.6	1,697	33.2	144,830	36.0
\$5,000<\$10,000	8,925	25.8	224,440	31.1	1,041	20.4	117,096	29.1
\$10,000<\$15,000	7,287	21.1	161,867	22.4	941	18.4	72,761	18.1
\$15,000<\$20,000	5,672	16.4	96,569	13.4	713	14.0	37,145	9.2
\$20,000<\$25,000	3,280	9.5	43,651	6.0	448	8.8	16,197	4.0
\$25,000 and more	2,293	6.6	25,101	3.5	268	5.2	14,001	3.5
Mean income	11,986		10,343		10,434		8,757	
Median income	10,798		9,100		9,035		6,986	
Head-of-household income (from all sources)								
Total reported	31,986	100.0	662,993	100.0	4,510	100.0	356,505	100.0
Less than \$5,000	5,781	18.1	146,157	22.0	1,187	26.3	115,947	32.5
\$5,000<\$10,000	9,083	28.4	234,423	35.4	1,073	23.8	121,163	34.0
\$10,000<\$15,000	7,016	21.9	144,794	21.8	930	20.6	63,909	17.9
\$15,000<\$20,000	5,368	16.8	84,030	12.7	708	15.7	32,296	9.1
\$20,000<\$25,000	2,924	9.1	35,897	5.4	419	9.3	13,411	3.8
\$25,000 and more	1,814	5.7	17,692	2.7	193	4.3	9,779	2.7
Mean income	11,996		10,128		11,144		8,810	
Median income	10,725		8,700		9,984		7,020	

Table A-9B. FSS Participants and Non-FSS Participants, September 2000, Single Parents, Source of Income*

Characteristic	Section 8 FSS participants		Section 8 Non-FSS participants		Public Housing FSS participants		Public Housing Non-FSS participants	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total Single Parents family enrollment	34,568		721,790		5,108		402,030	
Source of income	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total, Single Parents	31,700		652,966		4,490		352,860	
Pension	93	0.3	4,893	0.7	25	0.6	4,435	1.3
Own business	269	0.8	3,923	0.6	25	0.6	4,018	1.1
Social Security	1,483	4.7	58,029	8.9	174	3.9	30,689	8.7
Military pay	25	0.1	423	0.1	3	0.1	327	0.1
SSI	1,760	5.6	84,254	12.9	268	6.0	40,244	11.4
Federal wage	545	1.7	9,957	1.5	108	2.4	5,618	1.6
TANF (AFDC)	8,423	26.6	198,048	30.3	1,081	24.1	116,044	32.9
PHA wage	16	0.1	956	0.1	16	0.4	745	0.2
General assistance	467	1.5	14,754	2.3	76	1.7	10,728	3.0
Other (regular) wage	19,367	61.1	317,813	48.7	2,692	60.0	152,657	43.3
Child support	9,002	28.4	149,412	22.9	1,152	25.7	57,995	16.4
Unemployment benefits	1,014	3.2	15,203	2.3	111	2.5	6,046	1.7
Indian trust/per capita	6	0.0	109	0.0	0	0.0	35	0.0
Other nonwage sources	1,160	3.7	28,202	4.3	154	3.4	18,172	5.1
Source of income, Single Parents	Avg \$	Percent	Avg \$	Percent	Avg \$	Percent	Avg \$	Percent
Pension	6,125	0.1	6,009	0.4	6,681	0.3	4,751	0.7
Own business	7,627	0.5	7,019	0.4	8,692	0.4	4,388	0.6
Social Security	5,486	2.1	5,841	5.1	5,055	1.8	5,482	5.4
Military pay	3,229	0.0	4,244	0.0	2,708	0.0	4,997	0.1
SSI	5,472	2.5	5,623	7.2	5,153	2.8	5,510	7.1
Federal wage	12,970	1.9	11,856	1.8	12,150	2.6	11,741	2.1
TANF (AFDC)	4,750	10.5	4,424	13.3	3,588	7.8	3,938	14.7
PHA wage	13,986	0.1	11,489	0.2	16,349	0.5	13,049	0.3
General assistance	4,741	0.6	3,930	0.9	4,896	0.7	3,273	1.1
Other (regular) wage	13,775	70.2	12,531	60.3	13,614	73.3	12,045	59.1
Child support	3,346	7.9	3,181	7.2	3,211	7.4	2,981	5.6
Unemployment benefits	7,238	1.9	6,809	1.6	6,451	1.4	6,685	1.3
Indian trust/per capita	7,246	0.0	2,741	0.0			3,099	0.0
Other nonwage sources	4,944	1.5	4,030	1.7	3,124	1.0	3,451	2.0

*Column percents may total more than 100 because each person can have more than one income source.

Table A-10. FSS Programs, September 2000

Characteristic	Section 8		Public Housing	
	Number	Percent	Number	Percent
Total no. of PHAs in United States, by type of subsidy	2,493		3,073	
Total no. of PHAs with FSS programs, by type of subsidy	1,064		354	
No. of PHAs by size of FSS enrollment		100.0		100.0
1-<25 participants	330	31.0	181	51.0
25-<50 participants	164	15.0	61	17.0
50-<75 participants	123	12.0	37	10.0
75-<100 participants	119	11.0	23	6.0
100-<125 participants	68	6.0	11	3.0
125-<150 participants	42	4.0	7	2.0
150-<175 participants	37	3.0	11	3.0
175-<200 participants	29	3.0	3	1.0
200+ participants	152	14.0	20	6.0
No. of PHAs by percent of all assisted housing tenants in FSS				
Less than 5 percent of all assisted housing tenants/residents	529	50.0	210	59.0
5-<10 percent of all assisted housing tenants/residents	245	23.0	68	19.0
10-<15 percent of all assisted housing tenants/residents	143	13.0	29	8.0
15-<20 percent of all assisted housing tenants/residents	65	6.0	19	5.0
20 percent and more of all assisted housing tenants/residents	82	8.0	28	8.0

Table A-11A. FSS Participants and Non-FSS Participants, September 1996, Single Parents

Characteristic	Section 8 FSS participants		Section 8 Non-FSS participants	
	Number	Percent	Number	Percent
Total Single Parents family enrollment	4,080		289,418	
Race				
Total reported	4,070		288,814	
White	2,276	55.9	142,687	49.4
African American	1,733	42.6	137,940	47.8
American Indian/Alaska Native	26	0.6	2,789	1.0
Asian American/Pacific Islander	35	0.9	5,398	1.9
Ethnicity				
Total reported	4,077		288,997	
Hispanic	488	12.0	37,255	12.9
Not Hispanic	3,589	88.0	251,742	87.1
Gender				
Total reported	4,077		289,274	
Male	136	3.3	9,869	3.4
Female	3,941	96.7	279,405	96.6
Age cohort				
Total reported	4,080		289,418	
Under 18	11	0.3	1,612	0.6
18-24	579	14.2	37,816	13.1
25-34	1,994	48.9	126,742	43.8
35-44	1,276	31.3	91,776	31.7
45-54	205	5.0	23,106	8.0
55-64	11	0.3	5,980	2.1
65+	4	0.1	2,386	0.8
62+	5	0.1	3,566	1.2
Family income (from all sources)				
Total reported	4,080		289,418	
Less than \$5,000	1,097	26.9	82,438	28.5
\$5,000<\$10,000	1,697	41.6	115,172	39.8
\$10,000<\$15,000	757	18.6	56,643	19.6
\$15,000<\$20,000	334	8.2	23,189	8.0
\$20,000<\$25,000	134	3.3	7,983	2.8
\$25,000 and more	61	1.5	3,993	1.4
Mean income	8,723		8,585	
Median income	7,278		7,284	
Head-of-household income (from all sources)				
Total reported	4,080		289,418	
Less than \$5,000	1,228	30.1	93,164	32.2
\$5,000<\$10,000	1,749	42.9	121,363	41.9
\$10,000<\$15,000	674	16.5	48,459	16.7
\$15,000<\$20,000	274	6.7	18,097	6.3
\$20,000<\$25,000	114	2.8	5,825	2.0
\$25,000 and more	41	1.0	2,510	0.9
Mean income	8,106		7,814	
Median income	6,936		6,606	

Table A-11B. FSS Participants and Non-FSS Participants, September 1996, Single Parents, Source of Income*

Characteristic	Section 8 FSS participants		Section 8 Non-FSS participants	
	Number	Percent	Number	Percent
Total Single Parents family enrollment	4,080		289,418	
Source of income	Number	Percent	Number	Percent
Total, Single Parents	4,079		289,365	
Pension	8	0.2	1,982	0.7
Own business	16	0.4	886	0.3
Social Security	156	3.8	24,474	8.5
Military pay	2	0.0	200	0.1
SSI	196	4.8	33,470	11.6
Federal wage	48	1.2	3,658	1.3
TANF (AFDC)	2,336	57.3	156,314	54.0
PHA wage	0	0.0	0	0.0
General assistance	52	1.3	6,316	2.2
Other (regular) wage	1,629	39.9	99,350	34.3
Child support	978	24.0	63,419	21.9
Unemployment benefits	96	2.4	4,842	1.7
Indian trust/per capita	0	0.0	59	0.0
Other nonwage sources	523	12.8	29,609	10.2
Source of income, Single Parents	Avg \$	Percent	Avg \$	Percent
Pension	3,374	0.1	4,063	0.4
Own business	7,109	0.3	5,392	0.2
Social Security	4,433	2.1	4,926	5.3
Military pay	2,480	0.0	3,529	0.0
SSI	4,988	3.0	5,074	7.5
Federal wage	9,582	1.4	9,539	1.5
TANF (AFDC)	4,705	33.2	4,388	30.4
PHA wage		0.0		0.0
General assistance	4,085	0.6	3,870	1.1
Other (regular) wage	9,938	49.0	10,136	44.6
Child support	2,338	6.9	2,170	6.1
Unemployment benefits	6,420	1.9	5,771	1.2
Indian trust/per capita	.	0.0	2,332	0.0
Other nonwage sources	951	1.5	1,272	1.7

*Column percents may total more than 100 because each person can have more than one income source.

Table A-12A. FSS Participants and Non-FSS Participants, September 1997, Panel of 1996 Enrollees, Single Parents

Characteristic	Section 8 FSS participants		Section 8 Non-FSS participants	
	Number	Percent	Number	Percent
Total Single Parents family enrollment	2,537		156,806	
Race				
Total reported	2,530		156,531	
White	1,425	56.3	77,529	49.5
African American	1,075	42.5	74,420	47.5
American Indian/Alaska Native	13	0.5	1,361	0.9
Asian American/Pacific Islander	17	0.7	3,221	2.1
Ethnicity				
Total reported	2,535		156,639	
Hispanic	308	12.1	20,326	13.0
Not Hispanic	2,227	87.9	136,313	87.0
Gender				
Total reported	2,537		156,733	
Male	84	3.3	5,044	3.2
Female	2,453	96.7	151,689	96.8
Age cohort				
Total reported	2,537		156,806	
Under 18	7	0.3	1,829	1.2
18-24	248	9.8	18,598	11.9
25-34	1,208	47.6	67,652	43.1
35-44	911	35.9	50,707	32.3
45-54	154	6.1	13,151	8.4
55-64	5	0.2	3,441	2.2
65+	4	0.2	1,428	0.9
62+	5	0.2	2,117	1.4
Family income (from all sources)				
Total reported	2,537		156,806	
Less than \$5,000	506	19.9	36,448	23.2
\$5,000<\$10,000	939	37.0	60,171	38.4
\$10,000<\$15,000	516	20.3	34,302	21.9
\$15,000<\$20,000	331	13.0	16,384	10.4
\$20,000<\$25,000	145	5.7	6,073	3.9
\$25,000 and more	100	3.9	3,428	2.2
Mean income	10,562		9,516	
Median income	8,824		8,100	
Head-of-household income (from all sources)				
Total reported	2,537		156,806	
Less than \$5,000	546	21.5	40,575	25.9
\$5,000<\$10,000	986	38.9	63,731	40.6
\$10,000<\$15,000	501	19.7	31,098	19.8
\$15,000<\$20,000	287	11.3	13,927	8.9
\$20,000<\$25,000	141	5.6	4,902	3.1
\$25,000 and more	76	3.0	2,573	1.6
Mean income	10,040		8,876	
Median income	8,172		7,464	

Table A-12B. FSS Participants and Non-FSS Participants, September 1997, Panel of 1996 Enrollees, Single Parents, Source of Income*

Characteristic	Section 8 FSS participants		Section 8 Non-FSS participants	
	Number	Percent	Number	Percent
Total Single Parents family enrollment	2,537		156,806	
Source of income, Single Parents	Number	Percent	Number	Percent
Pension	5	0.2	1,098	0.7
Own business	15	0.6	784	0.5
Social Security	117	4.6	14,897	9.5
Military pay	3	0.1	157	0.1
SSI	122	4.8	20,385	13.0
Federal wage	23	0.9	2,038	1.3
TANF (AFDC)	1,182	46.6	73,699	47.0
PHA wage	0	0.0	0	0.0
General assistance	30	1.2	3,293	2.1
Other (regular) wage	1,286	50.7	61,782	39.4
Child support	637	25.1	35,281	22.5
Unemployment benefits	53	2.1	2,666	1.7
Indian trust/per capita	0	0.0	0	0.0
Other nonwage sources	368	14.5	16,778	10.7
Source of income, Single Parents	Avg \$	Percent	Avg \$	Percent
Pension	4,847	0.1	4,248	0.3
Own business	5,805	0.3	6,063	0.3
Social Security	4,567	2.1	5,501	5.9
Military pay		0.0		0.0
SSI	5,716	2.8	5,429	8.0
Federal wage	13,054	1.2	10,307	1.5
TANF (AFDC)	4,916	22.8	4,559	24.2
PHA wage		0.0		0.0
General assistance	4,021	0.5	3,826	0.9
Other (regular) wage	11,953	60.4	11,209	49.8
Child support	2,754	6.9	2,519	6.4
Unemployment benefits	6,420	1.4	5,938	1.1
Indian trust/per capita		0.0		0.0
Other nonwage sources	1,054	1.5	1,285	1.6

*Column percents may total more than 100 because each person can have more than one income source.

Table A-13A. FSS Participants and Non-FSS Participants, September 1998, Panel of 1996 Enrollees, Single Parents

Characteristic	Section 8 FSS participants		Section 8 Non-FSS participants	
	Number	Percent	Number	Percent
Total Single Parents family enrollment	1,947		112,888	
Race				
Total reported	1,946		112,744	
White	1,060	54.5	54,228	48.1
African American	867	44.6	55,318	49.1
American Indian/Alaska Native	5	0.3	845	0.7
Asian American/Pacific Islander	14	0.7	2,353	2.1
Ethnicity				
Total reported	1,947		112,788	
Hispanic	260	13.4	15,265	13.5
Not Hispanic	1,687	86.6	97,523	86.5
Gender				
Total reported	1,946		112,874	
Male	80	4.1	3,722	3.3
Female	1,866	95.9	109,152	96.7
Age cohort				
Total reported	1,947		112,888	
Under 18	3	0.2	445	0.4
18–24	134	6.9	6,169	5.5
25–34	871	44.7	43,835	38.8
35–44	753	38.7	44,063	39.0
45–54	171	8.8	13,464	11.9
55–64	12	0.6	3,536	3.1
65+	3	0.2	1,376	1.2
62+	4	0.2	2,066	1.8
Family income (from all sources)				
Total reported	1,947		112,888	
Less than \$5,000	293	15.0	21,481	19.0
\$5,000<\$10,000	621	31.9	40,261	35.7
\$10,000<\$15,000	437	22.4	26,804	23.7
\$15,000<\$20,000	304	15.6	14,407	12.8
\$20,000<\$25,000	164	8.4	6,097	5.4
\$25,000 and more	128	6.6	3,838	3.4
Mean income	12,287		10,547	
Median income	10,786		9,153	
Head-of-household income (from all sources)				
Total reported	1,947		112,888	
Less than \$5,000	320	16.4	23,974	21.2
\$5,000<\$10,000	658	33.8	43,647	38.7
\$10,000<\$15,000	427	21.9	24,242	21.5
\$15,000<\$20,000	286	14.7	12,451	11.0
\$20,000<\$25,000	153	7.9	4,994	4.4
\$25,000 and more	103	5.3	3,580	3.2
Mean income	11,763		10,078	
Median income	9,962		8,252	

Table A-13B. FSS Participants and Non-FSS Participants, September 1998, Panel of 1996 Enrollees, Single Parents, Source of Income*

Characteristic	Section 8 FSS participants		Section 8 Non-FSS participants	
	Number	Percent	Number	Percent
Total Single Parents family enrollment	1,947		112,888	
Source of income	Number	Percent	Number	Percent
Total, Single Parents	1,947		112,854	
Pension	3	0.2	707	0.6
Own business	16	0.8	886	0.8
Social Security	91	4.7	11,189	9.9
Military pay	3	0.2	73	0.1
SSI	85	4.4	15,628	13.8
Federal wage	23	1.2	1,537	1.4
TANF (AFDC)	684	35.1	43,015	38.1
PHA wage	0	0.0	15	0.0
General assistance	24	1.2	2,297	2.0
Other (regular) wage	1,175	60.3	51,282	45.4
Child support	478	24.6	25,089	22.2
Unemployment benefits	50	2.6	2,401	2.1
Indian trust/per capita	1	0.1	42	0.0
Other nonwage sources	205	10.5	8,689	7.7
Source of income, Single Parents	Avg \$	Percent	Avg \$	Percent
Pension	4,557	0.1	4,371	0.3
Own business	7,069	0.5	8,562	0.7
Social Security	5,443	2.2	5,891	5.8
Military pay		0.0		0.0
SSI	5,579	2.1	5,599	7.7
Federal wage	12,242	1.2	11,761	1.6
TANF (AFDC)	4,961	14.8	4,620	17.5
PHA wage		0.0		0.0
General assistance	4,088	0.4	3,650	0.7
Other (regular) wage	13,314	68.4	12,428	56.1
Child support	3,453	7.2	2,989	6.6
Unemployment benefits	6,141	1.3	6,234	1.3
Indian trust/per capita		0.0		0.0
Other nonwage sources	1,916	1.7	2,081	1.6

*Column percents may total more than 100 because each person can have more than one income source.

Table A-14A. FSS Participants and Non-FSS Participants, September 1999, Panel of 1996 Enrollees, Single Parents

Characteristic	Section 8 FSS participants		Section 8 Non-FSS participants	
	Number	Percent	Number	Percent
Total Single Parents family enrollment	1,710		110,240	
Race				
Total reported	1,710		110,196	
White	879	51.4	49,223	44.7
African American	809	47.3	57,810	52.5
American Indian/Alaska Native	13	0.8	809	0.7
Asian American/Pacific Islander	9	0.5	2,354	2.1
Ethnicity				
Total reported	1,710		110,198	
Hispanic	201	11.8	14,501	13.2
Not Hispanic	1,509	88.2	95,697	86.8
Gender				
Total reported	1,710		110,240	
Male	45	2.6	3,330	3.0
Female	1,665	97.4	106,910	97.0
Age cohort				
Total reported	1,710		110,240	
Under 18	2	0.1	409	0.4
18-24	77	4.5	3,499	3.2
25-34	690	40.4	39,012	35.4
35-44	753	44.0	45,961	41.7
45-54	177	10.4	15,649	14.2
55-64	10	0.6	4,055	3.7
65+	1	0.1	1,655	1.5
62+	4	0.2	2,430	2.2
Family income (from all sources)				
Total reported	1,710		110,240	
Less than \$5,000	271	15.8	19,858	18.0
\$5,000<\$10,000	461	27.0	36,667	33.3
\$10,000<\$15,000	338	19.8	25,726	23.3
\$15,000<\$20,000	304	17.8	15,630	14.2
\$20,000<\$25,000	178	10.4	7,451	6.8
\$25,000 and more	158	9.2	4,908	4.5
Mean income	13,146		11,151	
Median income	11,960		9,756	
Head-of-household income (from all sources)				
Total reported	1,710		110,240	
Less than \$5,000	289	16.9	21,424	19.4
\$5,000<\$10,000	491	28.7	41,380	37.5
\$10,000<\$15,000	345	20.2	23,785	21.6
\$15,000<\$20,000	298	17.4	13,779	12.5
\$20,000<\$25,000	177	10.4	6,139	5.6
\$25,000 and more	110	6.4	3,733	3.4
Mean income	12,600		10,449	
Median income	11,238		8,736	

Table A-14B. FSS Participants and Non-FSS Participants, September 1999, Panel of 1996 Enrollees, Single Parents, Source of Income*

Characteristic	Section 8 FSS participants		Section 8 Non-FSS participants	
	Number	Percent	Number	Percent
Total Single Parents family enrollment	1,710		110,240	
Source of income	Number	Percent	Number	Percent
Total, Single Parents	1,676		108,524	
Pension	7	0.4	836	0.8
Own business	29	1.7	1,121	1.0
Social Security	93	5.5	11,236	10.4
Military pay	1	0.1	62	0.1
SSI	88	5.3	16,956	15.6
Federal wage	23	1.4	1,602	1.5
TANF (AFDC)	464	27.7	32,957	30.4
PHA wage	2	0.1	60	0.1
General assistance	17	1.0	2,188	2.0
Other (regular) wage	1,038	61.9	52,372	48.3
Child support	465	27.7	25,073	23.1
Unemployment benefits	45	2.7	2,507	2.3
Indian trust/per capita	0	0.0	18	0.0
Other nonwage sources	70	4.2	5,146	4.7
Source of income, Single Parents	Avg \$	Percent	Avg \$	Percent
Pension	2,068	0.1	4,234	0.3
Own business	10,388	1.4	9,007	0.9
Social Security	5,296	2.3	5,779	5.7
Military pay		0.0		0.0
SSI	4,996	2.1	5,512	8.2
Federal wage	14,692	1.6	12,820	1.8
TANF (AFDC)	4,805	10.5	4,575	13.3
PHA wage	14,458	0.1	11,190	0.1
General assistance	3,337	0.3	3,786	0.7
Other (regular) wage	14,489	71.2	12,812	59.1
Child support	3,425	7.5	3,069	6.8
Unemployment benefits	5,394	1.1	6,592	1.5
Indian trust/per capita		0.0	2,559	0.0
Other nonwage sources	5,127	1.7	3,467	1.6

*Column percents may total more than 100 because each person can have more than one income source.

Table A-15A. FSS Participants and Non-FSS Participants, September 2000, Panel of 1996 Enrollees, Single Parents

Characteristic	Section 8 FSS participants		Section 8 Non-FSS participants	
	Number	Percent	Number	Percent
Total Single Parents family enrollment	1,946		123,612	
Race				
Total reported	1,946		123,612	
White	945	48.6	53,922	43.6
African American	977	50.2	66,050	53.4
American Indian/Alaska Native	12	0.6	960	0.8
Asian American/Pacific Islander	12	0.6	2,680	2.2
Ethnicity				
Total reported	1,946		123,611	
Hispanic	265	13.6	18,100	14.6
Not Hispanic	1,681	86.4	105,511	85.4
Gender				
Total reported	1,946		123,612	
Male	67	3.4	3,746	3.0
Female	1,879	96.6	119,866	97.0
Age cohort				
Total reported	1,946		123,612	
Under 18	1	0.1	393	0.3
18-24	48	2.5	2,327	1.9
25-34	720	37.0	40,102	32.4
35-44	882	45.3	52,777	42.7
45-54	270	13.9	20,506	16.6
55-64	22	1.1	5,364	4.3
65+	3	0.2	2,143	1.7
62+	8	0.4	3,202	2.6
Family income (from all sources)				
Total reported	1,946		123,612	
Less than \$5,000	230	11.8	18,865	15.3
\$5,000<\$10,000	497	25.5	40,036	32.4
\$10,000<\$15,000	398	20.5	29,092	23.5
\$15,000<\$20,000	356	18.3	18,727	15.1
\$20,000<\$25,000	240	12.3	9,709	7.9
\$25,000 and more	225	11.6	7,183	5.8
Mean income	14,436		11,931	
Median income	13,048		10,428	
Head-of-household income (from all sources)				
Total reported	1,946		123,612	
Less than \$5,000	272	14.0	22,320	18.1
\$5,000<\$10,000	545	28.0	45,713	37.0
\$10,000<\$15,000	414	21.3	26,725	21.6
\$15,000<\$20,000	350	18.0	16,463	13.3
\$20,000<\$25,000	222	11.4	7,855	6.4
\$25,000 and more	143	7.3	4,536	3.7
Mean income	13,034		10,719	
Median income	11,960		8,996	

Table A-15B. FSS Participants and Non-FSS Participants, September 2000, Panel of 1996 Enrollees, Single Parents, Source of Income*

Characteristic	Section 8 FSS participants		Section 8 Non-FSS participants	
	Number	Percent	Number	Percent
Total Single Parents family enrollment	1,946		123,612	
Source of income	Number	Percent	Number	Percent
Total, Single Parents	1,904		122,457	
Pension	3	0.2	974	0.8
Own business	24	1.3	863	0.7
Social Security	102	5.4	13,202	10.8
Military pay	0	0.0	70	0.1
SSI	129	6.8	20,948	17.1
Federal wage	27	1.4	1,751	1.4
TANF (AFDC)	445	23.4	32,529	26.6
PHA wage	0	0.0	104	0.1
General assistance	17	0.9	2,727	2.2
Other (regular) wage	1,181	62.0	60,390	49.3
Child support	549	28.8	28,932	23.6
Unemployment benefits	62	3.3	3,044	2.5
Indian trust/per capita	0	0.0	23	0.0
Other nonwage sources	84	4.4	5,368	4.4
Source of income, Single Parents	Avg \$	Percent	Avg \$	Percent
Pension	4	0.0	4,369	0.3
Own business	6,891	0.7	7,296	0.5
Social Security	5,532	2.3	5,786	5.8
Military pay		0.0	4,786	0.0
SSI	5,374	2.8	5,567	8.9
Federal wage	12,619	1.4	12,477	1.7
TANF (AFDC)	5,111	9.1	4,585	11.3
PHA wage		0.0	11,346	0.1
General assistance	3,486	0.2	3,560	0.7
Other (regular) wage	15,303	72.4	13,189	60.6
Child support	3,478	7.6	3,145	6.9
Unemployment benefits	7,586	1.9	6,839	1.6
Indian trust/per capita		0.0	2,034	0.0
Other nonwage sources	5,049	1.7	3,812	1.6

*Column percents may total more than 100 because each person can have more than one income source.

Table A-16A. General Profile (Heads of Household), September 2000, White

Characteristic	Total		Section 8		Public Housing	
	Number	Percent	Number	Percent	Number	Percent
Total family enrollment, race reported	51,350		44,560		6,790	
Total White family enrollment	26,022		23,376		2,646	
White family enrollment as percentage of total	50.7		52.5		39.0	
Ethnicity						
Total White family reported	26,022		23,376		2,646	
Hispanic	7,524	28.9	6,443	27.6	1,081	40.9
Not Hispanic	18,498	71.1	16,933	72.4	1,565	59.1
Educational attainment of household head						
Total White family reported	21,690		19,457		2,233	
Less than high school (<12 years)	4,614	21.3	4,017	20.6	597	26.7
High school graduate (12 years)	9,742	44.9	8,713	44.8	1,029	46.1
Some college (13–15 years)	6,125	28.2	5,592	28.7	533	23.9
College graduate (16 years or more)	1,209	5.6	1,135	5.8	74	3.3
Gender						
Total White family reported	26,022		23,376		2,646	
Male	2,989	11.5	2,576	11.0	413	15.6
Female	23,033	88.5	20,800	89.0	2,233	84.4
Age cohort						
Total White family reported	26,022		23,376		2,646	
Under 18	36	0.1	33	0.1	3	0.1
18–24	2,740	10.5	2,399	10.3	341	12.9
25–34	9,494	36.5	8,456	36.2	1,038	39.2
35–44	9,643	37.1	8,750	37.4	893	33.7
45–54	3,327	12.8	3,035	13.0	292	11.0
55–64	623	2.4	566	2.4	57	2.2
65+	159	0.6	137	0.6	22	0.8
62+	240	0.9	211	0.9	29	1.1
Family status						
Total White family reported	26,022		23,376		2,646	
Households With Children						
Single-parent households	18,197	69.9	16,628	71.1	1,569	59.3
Two-parent households	3,504	13.5	3,036	13.0	468	17.7
Households With No Children						
Single adult and no other household member	3,106	11.9	2,587	11.1	519	19.6
Two adults (head of household and spouse/co-head); no children	323	1.2	291	1.2	32	1.2
Other (head of household and other nonspouse/co-head); no children	892	3.4	834	3.6	58	2.2
Head-of-household income reported (from all sources)						
Less than \$5,000	4,151	17.7	3,679	17.5	472	20.4
\$5,000<\$10,000	7,438	31.8	6,799	32.3	639	27.7
\$10,000<\$15,000	5,227	22.3	4,723	22.4	504	21.8
\$15,000<\$20,000	3,532	15.1	3,153	15.0	379	16.4
\$20,000<\$25,000	1,812	7.7	1,613	7.7	199	8.6
\$25,000 and more	1,231	5.3	1,115	5.3	116	5.0
Mean income	11,583					
Median income	10,084					

Table A-16B. General Profile (Heads of Household), September 2000, White, Source of Income*

Characteristic	Total		Section 8		Public Housing	
	Number	Percent	Number	Percent	Number	Percent
Total family enrollment, race reported	51,350		44,560		6,790	
Total White family enrollment	26,022		23,376		2,646	
Source of income	Number	Percent	Number	Percent	Number	Percent
Total heads of household, White income reported	23,206		20,902		2,304	
Pension	135	0.6	121	0.6	14	0.6
Own business	307	1.3	294	1.4	13	0.6
Social Security	1,653	7.1	1,512	7.2	141	6.1
Military pay	33	0.1	28	0.1	5	0.2
SSI	1,732	7.5	1,579	7.6	153	6.6
Federal wage	338	1.5	296	1.4	42	1.8
TANF (AFDC)	5,079	21.9	4,648	22.2	431	18.7
PHA wage	15	0.1	8	0.0	7	0.3
General assistance	335	1.4	296	1.4	39	1.7
Other (regular) wage	14,194	61.2	12,725	60.9	1,469	63.8
Child support	6,204	26.7	5,647	27.0	557	24.2
Unemployment benefits	726	3.1	644	3.1	82	3.6
Indian trust/per capita	1	0.0	1	0.0	0	0.0
Other nonwage sources	811	3.5	734	3.5	77	3.3
Source of income, White	Avg \$	Percent	Avg \$	Percent	Avg \$	Percent
Pension	4,466	0.2	4,425	0.2	4,821	0.3
Own business	7,594	0.9	7,680	0.9	5,649	0.3
Social Security	5,936	3.7	5,955	3.8	5,732	3.0
Military pay		0.0		0.0	3,318	0.1
SSI	5,037	3.3	5,068	3.4	4,713	2.7
Federal wage	13,275	1.7	13,236	1.6	13,548	2.1
TANF (AFDC)	4,733	9.0	4,812	9.3	3,884	6.3
PHA wage	14,386	0.1		0.0	20,147	0.5
General assistance	3,748	0.5	3,680	0.5	4,261	0.6
Other (regular) wage	13,045	69.0	13,015	68.5	13,302	73.4
Child support	3,540	8.2	3,529	8.3	3,649	7.6
Unemployment benefits	6,603	1.8	6,718	1.8	5,697	1.8
Indian trust/per capita		0.0		0.0		0.0
Other nonwage sources	5,849	1.8	5,998	1.9	4,431	1.3

*Column percents may total more than 100 because each person can have more than one income source.

Table A-17A. General Profile (Heads of Household), September 2000, African American

Characteristic	Total		Section 8		Public Housing	
	Number	Percent	Number	Percent	Number	Percent
Total family enrollment, race reported	51,350		44,560		6,790	
Total African American family enrollment	23,790		19,989		3,801	
African American family enrollment as percentage of total	46.3		44.9		56.0	
Ethnicity						
Total African American family reported	23,790		19,989		3,801	
Hispanic	339	1.4	297	1.5	42	1.1
Not Hispanic	23,451	98.6	19,692	98.5	3,759	98.9
Educational attainment of household head						
Total African American family reported	18,871		15,869		3,002	
Less than high school (<12 years)	4,315	22.9	3,403	21.4	912	30.4
High school graduate (12 years)	9,463	50.1	7,934	50.0	1,529	50.9
Some college (13–15 years)	4,625	24.5	4,098	25.8	527	17.6
College graduate (16 years or more)	468	2.5	434	2.7	34	1.1
Gender						
Total African American family reported	23,790		19,989		3,801	
Male	1,118	4.7	888	4.4	230	6.1
Female	22,672	95.3	19,101	95.6	3,571	93.9
Age cohort						
Total African American family reported	23,790		19,989		3,801	
Under 18	24	0.1	20	0.1	4	0.1
18–24	2,250	9.5	1,667	8.3	583	15.3
25–34	9,538	40.1	8,022	40.1	1,516	39.9
35–44	8,633	36.3	7,456	37.3	1,177	31.0
45–54	2,751	11.6	2,353	11.8	398	10.5
55–64	471	2.0	374	1.9	97	2.6
65+	123	0.5	97	0.5	26	0.7
62+	185	0.8	142	0.7	43	1.1
Family status						
Total African American family reported	23,790		19,989		3,801	
Households With Children						
Single-parent households	19,275	81.0	16,322	81.7	2,953	77.7
Two-parent households	1,067	4.5	846	4.2	221	5.8
Households With No Children						
Single adult and no other household member	2,299	9.7	1,836	9.2	463	12.2
Two adults (head of household and spouse/co-head); no children	143	0.6	118	0.6	25	0.7
Other (head of household and other nonspouse/co-head); no children	1006	4.2	67	4.3	139	3.7
Head-of-household income (from all sources)						
Total African American family reported	21,149		17,990		3,159	
Less than \$5,000	4,124	19.5	3,279	18.2	845	26.7
\$5,000<\$10,000	5,881	27.8	5,116	28.4	765	24.2
\$10,000<\$15,000	4,429	20.9	3,778	21.0	651	20.6
\$15,000<\$20,000	3,627	17.1	3,134	17.4	493	15.6
\$20,000<\$25,000	2,000	9.5	1,709	9.5	291	9.2
\$25,000 and more	1,088	5.1	974	5.4	114	3.6
Mean income	11,815					
Median income	10,606					

Table A-17B. General Profile (Heads of Household), September 2000, African American, Source of Income*

Characteristic	Total		Section 8		Public Housing	
	Number	Percent	Number	Percent	Number	Percent
Total family enrollment, race reported	51,350		44,560		6,790	
Total African American family enrollment	23,790		19,989		3,801	
Source of income	Number	Percent	Number	Percent	Number	Percent
Total heads of household, African American income reported	20,978		17,837		3,141	
Pension	129	0.6	99	0.6	30	1.0
Own business	127	0.6	105	0.6	22	0.7
Social Security	1,310	6.2	1,127	6.3	183	5.8
Military pay	12	0.1	9	0.1	3	0.1
SSI	1,749	8.3	1,503	8.4	246	7.8
Federal wage	435	2.1	342	1.9	93	3.0
TANF (AFDC)	4,939	23.5	4,278	24.0	661	21.0
PHA wage	27	0.1	14	0.1	13	0.4
General assistance	506	2.4	461	2.6	45	1.4
Other (regular) wage	12,520	59.7	10,636	59.6	1,884	60.0
Child support	4,234	20.2	3,626	20.3	608	19.4
Unemployment benefits	685	3.3	620	3.5	65	2.1
Indian trust/per capita	2	0.0	2	0.0	0	0.0
Other nonwage sources	924	4.4	790	4.4	134	4.3
Source of income, African American	Avg \$	Percent	Avg \$	Percent	Avg \$	Percent
Pension	6,433	0.3	6,285	0.2	6,922	0.6
Own business	8,512	0.4	8,076	0.3	10,592	0.7
Social Security	5,739	3.0	5,769	3.0	5,552	3.0
Military pay		0.0		0.0		0.0
SSI	5,441	3.8	5,505	3.8	5,051	3.6
Federal wage	12,691	2.2	12,861	1.9	12,067	3.3
TANF (AFDC)	4,532	9.0	4,735	9.4	3,221	6.2
PHA wage	15,077	0.2		0.0	15,096	0.6
General assistance	4,000	0.8	3,973	0.8	4,279	0.6
Other (regular) wage	14,114	71.2	14,214	70.7	13,551	74.3
Child support	2,967	5.1	2,998	5.1	2,784	4.9
Unemployment benefits	7,371	2.0	7,457	2.1	6,551	1.2
Indian trust/per capita		0.0		0.0		0.0
Other nonwage sources	4,871	1.8	5,221	1.9	2,809	1.1

*Column percents may total more than 100 because each person can have more than one income source.

Table A-18A. General Profile (Heads of Household), September 2000, Hispanic

Characteristic	Total		Section 8		Public Housing	
	Number	Percent	Number	Percent	Number	Percent
Total family enrollment, ethnicity reported	51,350		44,560		6,790	
Total Hispanic family enrollment	8,000		6,859		1,141	
Hispanic family enrollment as percentage of total	15.6		15.4		16.8	
Race						
Total Hispanic family reported	8,000		6,859		1,141	
White	7,524	94.1	6,443	93.9	1,081	94.7
African American	339	4.2	297	4.3	42	3.7
American Indian/Alaska Native	67	0.8	58	0.8	9	0.8
Asian American/Pacific Islander	70	0.9	61	0.9	9	0.8
Educational attainment of household head						
Total Hispanic family reported	5,680		4,789		891	
Less than high school (<12 years)	2,066	36.4	1,697	35.4	369	41.4
High school graduate (12 years)	2,331	41.0	1,978	41.3	353	39.6
Some college (13–15 years)	1,132	19.9	973	20.3	159	17.8
College graduate (16 years or more)	151	2.7	141	2.9	10	1.1
Gender						
Total Hispanic family reported	8,000		6,859		1,141	
Male	1,169	14.6	974	14.2	195	17.1
Female	6,831	85.4	5,885	85.8	946	82.9
Age cohort						
Total Hispanic family reported	8,000		6,859		1,141	
Under 18	11	0.1	11	0.2	0	0.0
18–24	740	9.3	592	8.6	148	13.0
25–34	2,783	34.8	2,330	34.0	453	39.7
35–44	3,038	38.0	2,661	38.8	377	33.0
45–54	1,130	14.1	996	14.5	134	11.7
55–64	230	2.9	210	3.1	20	1.8
65+	68	0.9	59	0.9	9	0.8
62+	107	1.3	96	1.4	11	1.0
Family status						
Total Hispanic family reported	8,000		6,859		1,141	
Households With Children						
Single-parent households	5,056	63.2	4,538	66.2	518	45.4
Two-parent households	1,400	17.5	1,170	17.1	230	20.2
Households With No Children						
Single adult and no other household member	1,088	13.6	745	10.9	343	30.1
Two adults (head of household and spouse/co-head); no children	144	1.8	131	1.9	13	1.1
Other (head of household and other nonspouse/co-head); no children	312	3.9	275	4.0	37	3.2
Head-of-household income (from all sources)						
Total Hispanic family reported	7,159		6,170		989	
Less than \$5,000	1,018	14.2	797	12.9	221	22.3
\$5,000<\$10,000	2,158	30.1	1,903	30.8	255	25.8
\$10,000<\$15,000	1,702	23.8	1,466	23.8	236	23.9
\$15,000<\$20,000	1,261	17.6	1,093	17.7	168	17.0
\$20,000<\$25,000	613	8.6	537	8.7	76	7.7
\$25,000 and more	407	5.7	374	6.1	33	3.3
Mean income	12,284					
Median income	11,100					

Table A-18B. General Profile (Heads of Household), September 2000, Hispanic, Source of Income*

Characteristic	Total		Section 8		Public Housing	
	Number	Percent	Number	Percent	Number	Percent
Total family enrollment, ethnicity reported	51,350		44,560		6,790	
Total Hispanic family enrollment	8,000		6,859		1,141	
Source of income	Number	Percent	Number	Percent	Number	Percent
Total heads of household, Hispanic income reported	7,098		6,112		986	
Pension	24	0.3	23	0.4	1	0.1
Own business	66	0.9	62	1.0	4	0.4
Social Security	343	4.8	304	5.0	39	4.0
Military pay	2	0.0	2	0.0	0	0.0
SSI	367	5.2	330	5.4	37	3.8
Federal wage	97	1.4	73	1.2	24	2.4
TANF (AFDC)	1,971	27.8	1,788	29.3	183	18.6
PHA wage	12	0.2	6	0.1	6	0.6
General assistance	127	1.8	112	1.8	15	1.5
Other (regular) wage	4,456	62.8	3,809	62.3	647	65.6
Child support	1,321	18.6	1,133	18.5	188	19.1
Unemployment benefits	279	3.9	235	3.8	44	4.5
Indian trust/per capita	1	0.0	1	0.0	0	0.0
Other nonwage sources	312	4.4	284	4.6	28	2.8
Source of income, Hispanic	Avg \$	Percent	Avg \$	Percent	Avg \$	Percent
Pension	3,267	0.1	3,409	0.1		0.0
Own business	10,201	0.8	10,510	0.8	5,404	0.2
Social Security	5,931	2.3	5,974	2.3	5,598	2.0
Military pay		0.0		0.0		0.0
SSI	5,701	2.4	5,687	2.4	5,828	2.0
Federal wage	11,822	1.3	11,725	0.9	12,116	2.6
TANF (AFDC)	5,393	12.2	5,549	12.8	3,867	6.4
PHA wage	15,386	0.2		0.0	20,214	1.1
General assistance	4,375	0.6	4,171	0.6	5,900	0.8
Other (regular) wage	13,754	70.4	13,895	69.4	12,921	76.1
Child support	3,033	4.6	3,026	4.5	3,074	5.3
Unemployment benefits	6,227	2.0	6,384	2.0	5,386	2.2
Indian trust/per capita		0.0		0.0		0.0
Other nonwage sources	8,255	3.0	8,561	3.2	5,152	1.3

*Column percents may total more than 100 because each person can have more than one income source.

Table A-19A. General Profile (Heads of Household), September 2000, Male

Characteristic	Total		Section 8		Public Housing	
	Number	Percent	Number	Percent	Number	Percent
Total family enrollment, gender reported	51,353		44,562		6,791	
Total Male family enrollment	4,496		3,760		736	
Male family enrollment as percentage of total	8.8		8.4		10.8	
Race						
Total Male family reported	4,496		3,760		736	
White	2,990	66.5	2,577	68.5	413	56.1
African American	1,118	24.9	888	23.7	230	31.3
American Indian/Alaska Native	65	1.5	52	1.4	13	1.8
Asian American/Pacific Islander	323	7.2	243	6.5	80	10.9
Ethnicity						
Total Male family reported	4,496		3,760		736	
Hispanic	1,169	26.0	974	25.9	195	26.5
Not Hispanic	3,327	74.0	2,786	74.1	541	73.5
Educational attainment of household head						
Total Male family reported	3,379		2,788		591	
Less than high school (<12 years)	843	24.9	677	24.3	166	28.1
High school graduate (12 years)	1,520	45.0	1,215	43.6	305	51.6
Some college (13–15 years)	755	22.3	655	23.5	100	16.9
College graduate (16 years or more)	261	7.7	241	8.6	20	3.4
Age cohort						
Total Male family reported	4,496		3,760		736	
Under 18	6	0.1	6	0.2	0	0.0
18–24	245	5.4	189	5.0	56	7.6
25–34	1,108	24.6	924	24.6	184	25.0
35–44	1,703	37.9	1,422	37.8	281	38.2
45–54	1,039	23.1	881	23.4	158	21.5
55–64	296	6.6	258	6.9	38	5.2
65+	99	2.2	80	2.1	19	2.6
62+	139	3.1	114	3.0	25	3.4
Family status						
Total Male family reported	4,496		3,761		735	
Households With Children						
Single-parent households	3,008	66.9	2,452	65.2	556	75.6
Two-parent households	261	5.8	218	5.8	43	5.9
Households With No Children						
Single adult and no other household member	1,052	23.4	932	24.8	120	16.3
Two adults (head of household and spouse/co-head); no children	9	0.2	8	0.2	1	0.1
Other (head of household and other nonspouse/co-head); no children	166	3.7	151	4.0	15	2.0
Head-of-household income (from all sources)						
Total Male family reported	3,839		3,228		611	
Less than \$5,000	492	12.8	420	13.0	72	11.8
\$5,000<\$10,000	1,279	33.3	1,117	34.6	162	26.5
\$10,000<\$15,000	836	21.8	696	21.6	140	22.9
\$15,000<\$20,000	636	16.6	513	15.9	123	20.1
\$20,000<\$25,000	348	9.1	279	8.6	69	11.3
\$25,000 and more	248	6.5	203	6.3	45	7.4
Mean income	12,416					
Median income	10,800					

Table A-19B. General Profile (Heads of Household), September 2000, Male, Source of Income*

Characteristic	Total		Section 8		Public Housing	
	Number	Percent	Number	Percent	Number	Percent
Total family enrollment, gender reported	51,353		44,562		6,791	
Total Male family enrollment	4,496		3,760		736	
Source of income	Number	Percent	Number	Percent	Number	Percent
Total heads of household, Male income reported	3,817		3,207		610	
Pension	89	2.3	72	2.2	17	2.8
Own business	83	2.2	75	2.3	8	1.3
Social Security	532	13.9	471	14.7	61	10.0
Military pay	20	0.5	14	0.4	6	1.0
SSI	515	13.5	467	14.6	48	7.9
Federal wage	58	1.5	40	1.2	18	3.0
TANF (AFDC)	444	11.6	401	12.5	43	7.0
PHA wage	2	0.1	2	0.1	0	0.0
General assistance	151	4.0	138	4.3	13	2.1
Other (regular) wage	2,265	59.3	1,844	57.5	421	69.0
Child support	107	2.8	90	2.8	17	2.8
Unemployment benefits	162	4.2	124	3.9	38	6.2
Indian trust/per capita		0.0		0.0		0.0
Other nonwage sources	193	5.1	172	5.4	21	3.4
Source of income, Male	Avg \$	Percent	Avg \$	Percent	Avg \$	Percent
Pension	4,650	0.9	4,501	0.9	5,283	1.1
Own business	9,111	1.6	9,572	1.7	4,790	0.5
Social Security	7,117	8.0	7,122	8.3	7,076	5.3
Military pay	2,788	0.1	2,991	0.1	2,315	0.2
SSI	5,381	5.8	5,417	6.1	5,032	3.0
Federal wage	13,788	1.7	13,603	1.1	14,199	3.1
TANF (AFDC)	5,848	5.5	5,964	5.8	4,765	2.5
PHA wage	12,856	0.1	12,856	0.1		0.0
General assistance	3,545	1.1	3,239	1.1	6,792	1.1
Other (regular) wage	14,489	69.2	14,324	67.1	15,213	78.3
Child support	2,310	0.5	2,252	0.5	2,617	0.5
Unemployment benefits	6,592	2.3	6,697	2.1	6,249	2.9
Indian trust/per capita		0.0		0.0		0.0
Other nonwage sources	8,067	3.3	8,326	3.5	5,942	1.5

*Column percents may total more than 100 because each person can have more than one income source.

Table A-20A. General Profile (Heads of Household), September 2000, Female

Characteristic	Total		Section 8		Public Housing	
	Number	Percent	Number	Percent	Number	Percent
Total family enrollment, gender reported	51,353		44,562		6,791	
Total Female family enrollment	46,857		40,802		6,055	
Female family enrollment as percentage of total	91.2		91.6		89.2	
Race						
Total Female family reported	46,857		40,802		6,055	
White	23,035	49.2	20,802	51.0	2,233	36.9
African American	22,673	48.4	19,101	46.8	3,572	59.0
American Indian/Alaska Native	498	1.1	411	1.0	87	1.4
Asian American/Pacific Islander	651	1.4	488	1.2	163	2.7
Ethnicity						
Total Female family reported	46,857		40,802		6,055	
Hispanic	6,841	14.6	5,895	14.4	946	15.6
Not Hispanic	40,016	85.4	34,907	85.6	5,109	84.4
Educational attainment of household head						
Total Female family reported	38,401		33,449		4,952	
Less than high school (<12 years)	8,376	21.8	6,945	20.8	1,431	28.9
High school graduate (12 years)	18,268	47.6	15,842	47.4	2,426	49.0
Some college (13–15 years)	10,268	26.7	9,268	27.7	1,000	20.2
College graduate (16 years or more)	1,489	3.9	1,394	4.2	95	1.9
Age cohort						
Total Female family reported	46,857		40,802		6,055	
Under 18	47	0.1	40	0.1	7	0.1
18–24	4,873	10.4	3,969	9.7	904	14.9
25–34	18,462	39.4	15,975	39.2	2,487	41.1
35–44	17,103	36.5	15,186	37.2	1,917	31.7
45–54	5,295	11.3	4,724	11.6	571	9.4
55–64	890	1.9	758	1.9	132	2.2
65+	187	0.4	150	0.4	37	0.6
62+	328	0.7	267	0.7	61	1.0
Family status						
Total Female family reported	46,857		40,802		6,055	
Households With Children						
Single-parent households	39,574	84.5	34,572	84.7	5,002	82.6
Two-parent households	1,848	3.9	1,497	3.7	351	5.8
Households With No Children						
Single adult and no other household member	3,946	8.4	3,413	8.4	533	8.8
Two adults (head of household and spouse/co-head); no children	107	0.2	89	0.2	18	0.3
Other (head of household and other nonspouse/co-head); no children	1,382	2.9	1,231	3.0	151	2.5
Head-of-household income (from all sources)						
Total Female family reported	42,068		36,917		5,151	
Less than \$5,000	7,941	18.9	6,653	18.0	1,288	25.0
\$5,000<\$10,000	12,471	29.6	11,139	30.2	1,332	25.9
\$10,000<\$15,000	9,097	21.6	8,026	21.7	1,071	20.8
\$15,000<\$20,000	6,775	16.1	5,972	16.2	803	15.6
\$20,000<\$25,000	3,629	8.6	3,172	8.6	457	8.9
\$25,000 and more	2,155	5.1	1,955	5.3	200	3.9
Mean income	11,668					
Median income	10,304					

Table A-20B. General Profile (Heads of Household), September 2000, Female, Source of Income*

Characteristic	Total		Section 8		Public Housing	
	Number	Percent	Number	Percent	Number	Percent
Total family enrollment, gender reported	51,353		44,562		6,791	
Total Female family enrollment	46,857		40,802		6,055	
Source of income	Number	Percent	Number	Percent	Number	Percent
Total heads of household, Female income reported	41,720		36,591		5,129	
Pension	184	0.4	153	0.4	31	0.6
Own business	368	0.9	339	0.9	29	0.6
Social Security	2,480	5.9	2,206	6.0	274	5.3
Military pay	25	0.1	23	0.1	2	0.0
SSI	3,073	7.4	2,702	7.4	371	7.2
Federal wage	748	1.8	621	1.7	127	2.5
TANF (AFDC)	10,031	24.0	8,915	24.4	1,116	21.8
PHA wage	40	0.1	20	0.1	20	0.4
General assistance	741	1.8	652	1.8	89	1.7
Other (regular) wage	25,213	60.4	22,118	60.4	3,095	60.3
Child support	10,546	25.3	9,358	25.6	1,188	23.2
Unemployment benefits	1,273	3.1	1,161	3.2	112	2.2
Indian trust/per capita	7	0.0	7	0.0	0	0.0
Other nonwage sources	1,600	3.8	1,400	3.8	200	3.9
Source of income, Female	Avg \$	Percent	Avg \$	Percent	Avg \$	Percent
Pension	5,747	0.2	5,615	0.2	6,398	0.4
Own business	7,522	0.6	7,342	0.6	9,621	0.5
Social Security	5,561	2.8	5,599	2.8	5,253	2.5
Military pay		0.0		0.0		0.0
SSI	5,264	3.3	5,304	3.3	4,971	3.3
Federal wage	12,795	2.0	12,906	1.8	12,250	2.8
TANF (AFDC)	4,673	9.6	4,803	9.9	3,631	7.2
PHA wage	14,929	0.1		0.0	16,864	0.6
General assistance	4,186	0.6	4,129	0.6	4,605	0.7
Other (regular) wage	13,500	70.0	13,525	69.6	13,323	73.0
Child support	3,320	7.2	3,333	7.3	3,221	6.8
Unemployment benefits	7,044	1.8	7,126	1.9	6,199	1.2
Indian trust/per capita		0.0		0.0		0.0
Other nonwage sources	5,075	1.7	5,350	1.8	3,150	1.1

*Column percents may total more than 100 because each person can have more than one income source.

Table A-21A. General Profile (Heads of Household), September 2000, Households With No Children

Characteristic	Total		Section 8		Public Housing	
	Number	Percent	Number	Percent	Number	Percent
Total family enrollment, family status reported	51,353		44,562		6,791	
Total Households With No Children	6,299		5,512		787	
Households With No Children enrollment as percentage of total	12.3		12.4		11.6	
Race						
Total Households With No Children reported	6,299		5,512		787	
White	3,235	51.4	2,993	54.3	242	30.7
African American	2,917	46.3	2,391	43.4	526	66.8
American Indian/Alaska Native	53	0.8	48	0.9	5	0.6
Asian American/Pacific Islander	94	1.5	80	1.5	14	1.8
Ethnicity						
Total Households With No Children reported	6,299		5,512		787	
Hispanic	806	12.8	732	13.3	74	9.4
Not Hispanic	5,493	87.2	4,780	86.7	713	90.6
Educational attainment of household head						
Total Households With No Children reported	4,903		4,282		621	
Less than high school (<12 years)	1,106	22.6	925	21.6	181	29.1
High school graduate (12 years)	2,264	46.2	1,954	45.6	310	49.9
Some college (13–15 years)	1,161	23.7	1,055	24.6	106	17.1
College graduate (16 years or more)	372	7.6	348	8.1	24	3.9
Gender						
Total Households With No Children reported	6,299		5,512		787	
Male	1,339	21.3	1,188	21.6	151	19.2
Female	4,960	78.7	4,324	78.4	636	80.8
Age cohort						
Total Households With No Children reported	6,299		5,512		787	
Under 18	6	0.1	6	0.1	0	0.0
18–24	279	4.4	213	3.9	66	8.4
25–34	598	9.5	502	9.1	96	12.2
35–44	2,124	33.7	1,890	34.3	234	29.7
45–54	2,289	36.3	2,049	37.2	240	30.5
55–64	757	12.0	650	11.8	107	13.6
65+	246	3.9	202	3.7	44	5.6
62+	364	5.8	302	5.5	62	7.9
Head-of-household income (from all sources)						
Total Households With No Children reported	5,272		4,693		579	
Less than \$5,000	911	17.3	813	17.3	98	16.9
\$5,000<\$10,000	2,491	47.2	2,236	47.6	255	44.0
\$10,000<\$15,000	967	18.3	853	18.2	114	19.7
\$15,000<\$20,000	552	10.5	479	10.2	73	12.6
\$20,000<\$25,000	240	4.6	208	4.4	32	5.5
\$25,000 and more	111	2.1	104	2.2	7	1.2

Table A-21B. General Profile (Heads of Household), September 2000, Households With No Children, Source of Income*

Characteristic	Total		Section 8		Public Housing	
	Number	Percent	Number	Percent	Number	Percent
Total family enrollment, family status reported	52,350		44,563		6,791	
Total Households With No Children	6,299		5,512		787	
Source of income	Number	Percent	Number	Percent	Number	Percent
Total heads of household, Households With No Children income reported	5,242		4,663		579	
Pension	131	2.5	110	2.4	21	3.6
Own business	70	1.3	69	1.5	1	0.2
Social Security	1,153	22.0	1,019	21.9	134	23.0
Military pay	7	0.1	5	0.1	2	0.3
SSI	1,285	24.5	1,180	25.3	105	18.0
Federal wage	65	1.2	50	1.1	15	2.6
TANF (AFDC)	137	2.6	132	2.8	5	0.9
PHA wage	7	0.1	4	0.1	3	0.5
General assistance	311	5.9	300	6.4	11	1.9
Other (regular) wage	2,664	50.8	2,335	50.1	329	56.0
Child support	142	2.7	137	2.9	5	0.9
Unemployment benefits	165	3.1	153	3.3	12	2.1
Indian trust/per capita	1	0.0	1	0.0	0	0.0
Other nonwage sources	308	5.9	262	5.6	46	7.9
Source of income, Households With No Children	Avg \$	Percent	Avg \$	Percent	Avg \$	Percent
Pension	4,733	1.2	4,600	1.0	5,429	2.0
Own business	4,658	0.6	4,591	0.6	9,306	0.2
Social Security	6,433	14.7	6,451	14.7	6,294	15.0
Military pay	3,955	0.1		0.0	4,956	0.2
SSI	4,959	12.6	5,013	13.0	4,349	8.1
Federal wage	12,419	1.6	11,505	0.9	15,467	4.1
TANF (AFDC)	3,543	1.0	3,587	1.0	2,381	0.2
PHA wage	12,548	0.2	9,652	0.0	16,410	0.9
General assistance	2,576	1.6	2,604	1.6	1,816	0.4
Other (regular) wage	11,512	60.8	11,573	60.2	11,080	65.0
Child support	2,719	0.8	2,676	0.8	3,891	0.3
Unemployment benefits	6,495	2.1	6,547	2.2	5,827	1.2
Indian trust/per capita		0.0		0.0		0.0
Other nonwage sources	4,440	2.7	4,747	2.8	2,692	2.2

*Column percents may total more than 100 because each person can have more than one income source.

Table A-22A. General Profile (Heads of Household), September 2000, Less Than a High School Education

Characteristic	Total		Section 8		Public Housing	
	Number	Percent	Number	Percent	Number	Percent
Total family enrollment, educational attainment reported	41,775		36,233		5,542	
Total enrollment, family with Less Than a High School Education	9,218		7,622		1,596	
Family with Less Than a HS Education enrollment as percentage of total	22.1		21.0		28.8	
Race						
Total, family with Less Than a HS Education reported	9,218		7,622		1,596	
White	4,614	50.1	4,017	52.7	597	37.4
African American	4,315	46.8	3,403	44.6	912	57.1
American Indian/Alaska Native	101	1.1	78	1.0	23	1.4
Asian American/Pacific Islander	188	2.0	124	1.6	64	4.0
Ethnicity						
Total, family with Less Than a HS Education reported	9,218		7,622		1,596	
Hispanic	2,066	22.4	1,697	22.3	369	23.1
Not Hispanic	7,152	77.6	5,925	77.7	1,227	76.9
Gender						
Total, family with Less Than a HS Education reported	9,218		7,622		1,596	
Male	843	9.1	677	8.9	166	10.4
Female	8,375	90.9	6,945	91.1	1,430	89.6
Age cohort						
Total, family with Less Than a HS Education reported	9,218		7,622		1,596	
Under 18	13	0.1	10	0.1	3	0.2
18-24	1,156	12.5	855	11.2	301	18.9
25-34	3,500	38.0	2,909	38.2	591	37.0
35-44	3,111	33.7	2,639	34.6	472	29.6
45-54	1,110	12.0	944	12.4	166	10.4
55-64	275	3.0	222	2.9	53	3.3
65+	53	0.6	43	0.6	10	0.6
62+	88	1.0	67	0.9	21	1.3
Family status						
Total, family with Less Than a HS Education reported	9,218		7,622		1,596	
Households With Children						
Single-parent households	7,004	76.0	5,820	76.4	1,184	74.2
Two-parent households	1,108	12.0	877	11.5	231	14.5
Households With No Children						
Single adult and no other household member	667	7.2	548	7.2	119	7.5
Two adults (head of household and spouse/co-head); no children	69	0.7	61	0.8	8	0.5
Other (head of household and other nonspouse/co-head); no children	370	4.0	316	4.1	54	3.4
Head-of-household income (from all sources)						
Total, family Less Than a HS Education reported	8,065		6,766		1,299	
Less than \$5,000	1,918	23.8	1,522	22.5	396	30.5
\$5,000<\$10,000	2,591	32.1	2,217	32.8	374	28.8
\$10,000<\$15,000	1,808	22.4	1,534	22.7	274	21.1
\$15,000<\$20,000	1,088	13.5	920	13.6	168	12.9
\$20,000<\$25,000	451	5.6	382	5.6	69	5.3
\$25,000 and more	209	2.6	191	2.8	18	1.4
Mean income	10,151					

Table A-22B. General Profile (Heads of Household), September 2000, Less Than a High School Education, Source of Income*

Characteristic	Total		Section 8		Public Housing	
	Number	Percent	Number	Percent	Number	Percent
Total family enrollment, educational attainment reported	41,775		36,233		5,542	
Total family with Less Than a High School Education	9,218		7,622		1,596	
Source of income	Number	Percent	Number	Percent	Number	Percent
Total heads of household, Less Than a HS Education income reported	7,977		6,686		1,291	
Pension	38	0.5	31	0.5	7	0.5
Own business	55	0.7	50	0.7	5	0.4
Social Security	532	6.7	462	6.9	70	5.4
Military pay	5	0.1	5	0.1	0	0.0
SSI	779	9.8	663	9.9	116	9.0
Federal wage	101	1.3	84	1.3	17	1.3
TANF (AFDC)	2,307	28.9	1,928	28.8	379	29.4
PHA wage	2	0.0	1	0.0	1	0.1
General assistance	147	1.8	129	1.9	18	1.4
Other (regular) wage	4,411	55.3	3,684	55.1	727	56.3
Child support	1,626	20.4	1,395	20.9	231	17.9
Unemployment benefits	240	3.0	200	3.0	40	3.1
Indian trust/per capita	0	0.0	0	0.0	0	0.0
Other nonwage sources	297	3.7	256	3.8	41	3.2
Source of income, Less Than a HS Education	Avg \$	Percent	Avg \$	Percent	Avg \$	Percent
Pension	4,583	0.2	4,390	0.2	5,436	0.3
Own business	9,102	0.6	9,031	0.6	9,811	0.4
Social Security	5,592	3.7	5,666	3.8	5,103	2.9
Military pay		0.0		0.0		0.0
SSI	5,399	5.2	5,446	5.3	5,130	4.9
Federal wage	11,474	1.4	11,721	1.4	10,254	1.4
TANF (AFDC)	4,335	12.4	4,511	12.7	3,439	10.7
PHA wage		0.0		0.0	12,979	0.1
General assistance	4,172	0.8	4,001	0.8	5,395	0.8
Other (regular) wage	12,138	66.2	12,210	65.4	11,772	70.5
Child support	2,907	5.8	2,941	5.9	2,703	5.1
Unemployment benefits	5,954	1.8	6,252	1.9	4,465	1.5
Indian trust/per capita		0.0		0.0		0.0
Other nonwage sources	4,993	1.8	5,185	1.9	3,796	1.3

*Column percents may total more than 100 because each person can have more than one income source.

Table A-23A. General Profile (Heads of Household), September 2000, High School Graduate

Characteristic	Total		Section 8		Public Housing	
	Number	Percent	Number	Percent	Number	Percent
Total family enrollment, educational attainment reported	41,775		36,233		5,542	
Total High School Graduate family enrollment	19,786		17,055		2,731	
HS Graduate family enrollment as percentage of total	47.4		47.1		49.3	
Race						
Total HS Graduate family reported	19,786		17,055		2,731	
White	9,742	49.2	8,713	51.1	1,029	37.7
African American	9,463	47.8	7,934	46.5	1,529	56.0
American Indian/Alaska Native	223	1.1	174	1.0	49	1.8
Asian American/Pacific Islander	358	1.8	234	1.4	124	4.5
Ethnicity						
Total HS Graduate family reported	19,786		17,055		2,731	
Hispanic	2,331	11.8	1,978	11.6	353	12.9
Not Hispanic	17,455	88.2	15,077	88.4	2,378	87.1
Gender						
Total HS Graduate family reported	19,786		17,055		2,731	
Male	1,520	7.7	1,215	7.1	305	11.2
Female	18,266	92.3	15,840	92.9	2,426	88.8
Age cohort						
Total HS Graduate family reported	19,786		17,055		2,731	
Under 18	23	0.1	22	0.1	1	0.0
18-24	2,093	10.6	1,732	10.2	361	13.2
25-34	7,776	39.3	6,649	39.0	1,127	41.3
35-44	7,295	36.9	6,398	37.5	897	32.8
45-54	2,184	11.0	1,910	11.2	274	10.0
55-64	344	1.7	286	1.7	58	2.1
65+	71	0.4	58	0.3	13	0.5
62+	108	0.5	88	0.5	20	0.7
Family status						
Total HS Graduate family reported	19,786		17,055		2,731	
Households With Children						
Single-parent households	15,608	78.9	13,547	79.4	2,061	75.5
Two-parent households	1,914	9.7	1,554	9.1	360	13.2
Households With No Children						
Single adult and no other household member	1,388	7.0	1,178	6.9	210	7.7
Two adults (head of household and spouse/co-head); no children	153	0.8	130	0.8	23	0.8
Other (head of household and other nonspouse/co-head); no children	723	3.7	646	3.8	77	2.8
Head-of-household income (from all sources)						
Total HS Graduate family reported	17,752		15,433		2,319	
Less than \$5,000	3,329	18.8	2,816	18.2	513	22.1
\$5,000<\$10,000	5,043	28.4	4,444	28.8	599	25.8
\$10,000<\$15,000	3,847	21.7	3,356	21.7	491	21.2
\$15,000<\$20,000	3,076	17.3	2,670	17.3	406	17.5
\$20,000<\$25,000	1,614	9.1	1,403	9.1	211	9.1
\$25,000 and more	843	4.7	744	4.8	99	4.3
Mean income	11,777					

Table A-23B. General Profile (Heads of Household), September 2000, High School Graduate, Source of Income*

Characteristic	Total		Section 8		Public Housing	
	Number	Percent	Number	Percent	Number	Percent
Total family enrollment, educational attainment reported	41,775		36,233		5,542	
Total High School Graduate family enrollment	19,786		17,055		2,731	
Source of income	Number	Percent	Number	Percent	Number	Percent
Total heads of household, HS Graduate income reported	17,622		15,314		2,308	
Pension	105	0.6	88	0.6	17	0.7
Own business	167	0.9	150	1.0	17	0.7
Social Security	1,058	6.0	950	6.2	108	4.7
Military pay	13	0.1	9	0.1	4	0.2
SSI	1,251	7.1	1,103	7.2	148	6.4
Federal wage	358	2.0	310	2.0	48	2.1
TANF (AFDC)	3,445	19.5	3,012	19.7	433	18.8
PHA wage	17	0.1	8	0.0	9	0.4
General assistance	299	1.7	266	1.7	33	1.4
Other (regular) wage	11,068	62.8	9,603	62.7	1,465	63.5
Child support	4,446	25.2	3,946	25.8	500	21.7
Unemployment benefits	563	3.2	504	3.3	59	2.6
Indian trust/per capita	5	0.0	5	0.0	0	0.0
Other nonwage sources	626	3.6	534	3.5	92	4.0
Source of income, HS Graduate	Avg \$	Percent	Avg \$	Percent	Avg \$	Percent
Pension	5,793	0.3	6,054	0.3	4,444	0.3
Own business	7,010	0.6	7,193	0.6	5,396	0.3
Social Security	5,643	2.9	5,704	3.0	5,108	2.1
Military pay		0.0		0.0	3,631	0.1
SSI	5,145	3.1	5,178	3.2	4,899	2.7
Federal wage	13,176	2.3	13,297	2.3	12,394	2.2
TANF (AFDC)	4,318	7.2	4,401	7.4	3,743	6.1
PHA wage	14,701	0.1		0.0	18,662	0.6
General assistance	3,827	0.6	3,762	0.6	4,354	0.5
Other (regular) wage	13,605	72.5	13,587	72.0	13,720	75.9
Child support	3,305	7.1	3,297	7.2	3,369	6.4
Unemployment benefits	6,944	1.9	6,977	1.9	6,660	1.5
Indian trust/per capita		0.0		0.0		0.0
Other nonwage sources	5,045	1.5	5,346	1.6	3,300	1.1

*Column percents may total more than 100 because each person can have more than one income source.

Table A-24A. General Profile (Heads of Household), September 2000, Some College

Characteristic	Total		Section 8		Public Housing	
	Number	Percent	Number	Percent	Number	Percent
Total family enrollment, educational attainment reported	41,775		36,233		5,542	
Total family with Some College enrollment	11,022		9,922		1,100	
Some College family enrollment as percentage of total	26.4		27.4		19.8	
Race						
Total family with Some College reported	11,021		9,921		1,100	
White	6,125	55.6	5,592	56.4	533	48.5
African American	4,625	42.0	4,098	41.3	527	47.9
American Indian/Alaska Native	137	1.2	121	1.2	16	1.5
Asian American/Pacific Islander	134	1.2	110	1.1	24	2.2
Ethnicity						
Total family with Some College reported	11,021		9,921		1,100	
Hispanic	1,132	10.3	973	9.8	159	14.5
Not Hispanic	9,889	89.7	8,948	90.2	941	85.5
Gender						
Total family with Some College reported	11,022		9,922		1,100	
Male	755	6.8	655	6.6	100	9.1
Female	10,267	93.2	9,267	93.4	1,000	90.9
Age cohort						
Total family with Some College reported	11,022		9,922		1,100	
Under 18	8	0.1	7	0.1	1	0.1
18-24	855	7.8	755	7.2	100	9.1
25-34	4,391	39.8	3,931	39.6	460	41.8
35-44	4,255	38.6	3,864	39.0	391	35.5
45-54	1,327	12.0	1,195	12.3	132	12.0
55-64	156	1.4	142	1.5	14	1.3
65+	30	0.3	28	0.3	2	0.2
62+	47	0.4	44	0.5	3	0.3
Family status						
Total family with Some College reported	11,022		9,922		1,100	
Households With Children						
Single-parent households	8,942	81.1	8,083	81.5	859	78.1
Two-parent households	919	8.3	784	7.9	135	12.3
Households With No Children						
Single adult and no other household member	761	6.9	688	6.9	73	6.6
Two adults (head of household and spouse/co-head); no children	44	0.4	40	0.4	4	0.4
Other (head of household and other nonspouse/co-head); no children	356	3.2	327	3.3	29	2.6
Head-of-household income (from all sources)						
Total family with Some College reported	10,003		9,029		974	
Less than \$5,000	1,738	17.4	1,558	17.3	180	18.5
\$5,000<\$10,000	2,683	26.8	2,467	27.3	216	22.2
\$10,000<\$15,000	2,030	20.3	1,835	20.3	195	20.0
\$15,000<\$20,000	1,697	17.0	1,526	16.9	171	17.6
\$20,000<\$25,000	1,057	10.6	930	10.3	127	13.0
\$25,000 and more	798	8.0	713	7.9	85	8.7
Mean income	12,732					
Median income	11,364					

Table A-24B. General Profile (Heads of Household), September 2000, Some College, Source of Income*

Characteristic	Total		Section 8		Public Housing	
	Number	Percent	Number	Percent	Number	Percent
Total family enrollment, educational attainment reported	41,775		36,233		5,542	
Total family with Some College enrollment	11,022		9,922		1,100	
Source of income	Number	Percent	Number	Percent	Number	Percent
Total heads of household, Some College income reported	9,921		8,947		974	
Pension	53	0.5	46	0.5	7	0.7
Own business	120	1.2	113	1.3	7	0.7
Social Security	597	6.0	547	6.1	50	5.1
Military pay	24	0.2	21	0.2	3	0.3
SSI	670	6.8	610	6.8	60	6.2
Federal wage	173	1.7	150	1.7	23	2.4
TANF (AFDC)	1,742	17.6	1,604	17.4	138	14.2
PHA wage	7	0.1	4	0.0	3	0.3
General assistance	156	1.6	136	1.6	20	2.1
Other (regular) wage	6,402	64.5	5,734	64.6	668	68.6
Child support	2,714	27.4	2,455	27.8	259	26.6
Unemployment benefits	324	3.3	304	3.4	20	2.1
Indian trust/per capita	1	0.0	1	0.0	0	0.0
Other nonwage sources	417	4.2	374	4.2	43	4.4
Source of income, Some College	Avg \$	Percent	Avg \$	Percent	Avg \$	Percent
Pension	5,036	0.2	4,552	0.2	8,217	0.4
Own business	8,382	0.8	8,056	0.8	13,639	0.7
Social Security	6,001	2.8	5,986	2.8	6,161	2.4
Military pay	2,763	0.1		0.0	2,359	0.1
SSI	5,076	2.7	5,103	2.7	4,798	2.2
Federal wage	13,365	1.8	13,258	1.7	14,060	2.5
TANF (AFDC)	4,431	6.1	4,457	6.2	4,130	4.4
PHA wage	23,435	0.1	22,921	0.0	24,121	0.6
General assistance	3,763	0.5	3,602	0.5	4,859	0.8
Other (regular) wage	14,473	73.4	14,434	73.0	14,806	76.5
Child support	3,613	7.8	3,613	7.9	3,612	7.2
Unemployment benefits	7,815	2.0	7,850	2.1	7,277	1.1
Indian trust/per capita		0.0		0.0		0.0
Other nonwage sources	5,237	1.7	5,483	1.8	3,097	1.0

*Column percents may total more than 100 because each person can have more than one income source.

Table A-25A. General Profile (Heads of Household), September 2000, College Graduate

Characteristic	Total		Section 8		Public Housing	
	Number	Percent	Number	Percent	Number	Percent
Total family enrollment, educational attainment reported	41,775		36,233		5,542	
Total College Graduate family enrollment	1,749		1,634		115	
College Graduate family enrollment as percentage of total	4.2		4.5		2.1	
Race						
Total College Graduate family reported	1,748		1,633		115	
White	1,209	69.2	1,135	69.5	74	64.3
African American	468	26.8	434	26.6	34	29.6
American Indian/Alaska Native	29	1.7	27	1.7	2	1.7
Asian American/Pacific Islander	42	2.4	37	2.3	5	4.3
Ethnicity						
Total College Graduate family reported	1,748		1,633		115	
Hispanic	151	8.6	141	8.6	10	8.7
Not Hispanic	1,597	91.4	1,492	91.4	105	91.3
Gender						
Total College Graduate family reported	1,749		1,634		115	
Male	260	14.9	240	14.7	20	17.4
Female	1,489	85.1	1,394	85.3	95	82.6
Age cohort						
Total College Graduate family reported	1,749		1,634		115	
Under 18	0	0.0	0	0.0	0	0.0
18-24	45	2.6	44	2.7	1	0.9
25-34	513	29.3	482	29.5	31	27.0
35-44	718	41.1	672	41.1	46	40.0
45-54	384	22.0	354	21.7	30	26.1
55-64	68	3.9	63	3.9	5	4.3
65+	21	1.2	19	1.2	2	1.7
62+	28	1.6	26	1.6	2	1.7
Family status						
Total College Graduate family reported	1,749		1,634		115	
Households With Children						
Single-parent households	1,161	66.4	1,081	66.2	80	69.6
Two-parent households	216	12.3	205	12.5	11	9.6
Households With No Children						
Single adult and no other household member	253	14.5	234	14.3	19	16.5
Two adults (head of household and spouse/co-head); no children	17	1.0	16	1.0	1	0.9
Other (head of household and other nonspouse/co-head); no children	102	5.8	98	6.0	4	3.5
Head-of-household income (from all sources)						
Total College Graduate family enrollment	1,587		1,480		107	
Less than \$5,000	224	14.1	210	14.2	14	13.1
\$5,000<\$10,000	424	26.7	400	27.0	24	22.4
\$10,000<\$15,000	315	19.8	288	19.5	27	25.2
\$15,000<\$20,000	227	14.3	216	14.6	11	10.3
\$20,000<\$25,000	163	10.3	151	10.2	12	11.2
\$25,000 and more	234	14.7	215	14.5	19	17.8
Mean income	14,357					
Median income	12,150					

Table A-25B. General Profile (Heads of Household), September 2000, College Graduate, Source of Income*

Characteristic	Total		Section 8		Public Housing	
	Number	Percent	Number	Percent	Number	Percent
Total family enrollment, educational attainment reported	41,775		36,233		5,542	
Total College Graduate family enrollment	1,749		1,634		115	
Source of income	Number	Percent	Number	Percent	Number	Percent
Total heads of household, College Graduate income reported	1,575		1,468		107	
Pension	16	1.0	13	0.9	3	2.8
Own business	40	2.5	39	2.7	1	0.9
Social Security	152	9.7	142	9.7	10	9.3
Military pay	2	0.1	1	0.1	1	0.9
SSI	144	9.1	142	9.7	2	1.9
Federal wage	31	2.0	30	2.0	1	0.9
TANF (AFDC)	167	10.6	157	10.7	10	9.3
PHA wage	1	0.1	1	0.1	0	0.0
General assistance	26	1.7	24	1.6	2	1.9
Other (regular) wage	1,006	63.9	928	63.2	78	72.9
Child support	410	26.0	389	26.5	21	19.6
Unemployment benefits	54	3.4	52	3.5	2	1.9
Indian trust/per capita	1	0.1	1	0.1	0	0.0
Other nonwage sources	66	4.2	58	4.0	8	7.5
Source of income, College Graduate	Avg \$	Percent	Avg \$	Percent	Avg \$	Percent
Pension	5,432	0.4	5,849	0.3	3,624	0.7
Own business	7,368	1.3	7,498	1.3	2,280	0.1
Social Security	6,726	4.5	6,719	4.5	6,821	4.1
Military pay		0.0		0.0	2,286	0.1
SSI	5,007	3.2	5,060	3.2	1,233	0.1
Federal wage	18,833	2.6	18,941	2.7	15,600	0.9
TANF (AFDC)	4,648	3.4	4,691	3.5	3,974	2.4
PHA wage	16,848	0.1	16,848	0.1		0.0
General assistance	3,469	0.4	3,463	0.4	3,546	0.4
Other (regular) wage	16,224	72.2	16,141	71.5	17,206	81.0
Child support	4,139	7.5	4,096	7.6	4,935	6.3
Unemployment benefits	8,187	2.0	8,175	2.0	8,502	1.0
Indian trust/per capita		0.0		0.0		0.0
Other nonwage sources	8,165	2.4	8,506	2.4	5,693	2.7

*Column percents may total more than 100 because each person can have more than one income source.

Table A-26A. General Profile (Heads of Household), September 2000, TANF (AFDC) as a Source of Income

Characteristic	Total		Section 8		Public Housing	
	Number	Percent	Number	Percent	Number	Percent
Total family enrollment, source of income reported	45,530		39,792		5,738	
Total family enrollment with TANF (AFDC) as a Source of Income	10,474		9,315		1,159	
TANF (AFDC) as a Source of Income family enrollment as percentage of total	23.0		23.4		20.2	
Race: Total family with TANF (AFDC) as a Source of Income reported	10,474		9,315		1,159	
White	5,055	48.3	4,624	49.6	431	37.2
African American	4,945	47.2	4,287	46.0	658	56.8
American Indian/Alaska Native	143	1.4	124	1.3	19	1.6
Asian American/Pacific Islander	331	3.2	280	3.0	51	4.4
Ethnicity: Total family with TANF (AFDC) as a Source of Income reported	10,474		9,315		1,159	
Hispanic	1,988	19.0	1,802	19.3	186	16.0
Not Hispanic	8,486	81.0	7,513	80.7	973	84.0
Educational attainment of household head: Total family with TANF (AFDC) as a Source of Income reported	8,010		7,002		1,008	
Less than high school (<12 years)	2,426	30.3	2,029	29.0	397	39.4
High school graduate (12 years)	3,591	44.8	3,139	44.8	452	44.8
Some college (13–15 years)	1,816	22.7	1,668	23.8	148	14.7
College graduate (16 years or more)	177	2.2	166	2.4	11	1.1
Gender: Total family with TANF (AFDC) as a Source of Income reported	10,474		9,315		1,159	
Male	598	5.7	537	5.8	61	5.3
Female	9,876	94.3	8,778	94.2	1,098	94.7
Age cohort: Total family with TANF (AFDC) as a Source of Income reported	10,474		9,315		1,159	
Under 18	12	0.1	12	0.1	0	0.0
18–24	1,494	14.3	1,228	13.2	266	23.0
25–34	4,155	39.7	3,673	39.4	482	41.6
35–44	3,597	34.3	3,292	35.3	305	26.3
45–54	1,059	10.1	975	10.5	84	7.2
55–64	137	1.3	119	1.3	18	1.6
65+	19	0.2	15	0.2	4	0.3
62+	34	0.3	28	0.3	6	0.5
Family status: Total family with TANF (AFDC) as a Source of Income reported	10,474		9,315		1,159	
Households With Children						
Single-parent households	9,376	89.5	8,310	89.2	1,066	92.0
Two-parent households	956	9.1	868	9.3	88	7.6
Households With No Children						
Single adult and no other household member	66	0.6	63	0.7	3	0.3
Two adults (head of household and spouse/co-head); no children	11	0.1	11	0.1	0	0.0
Other (head of household and other nonspouse/co-head); no children	65	0.6	63	0.7	2	0.2
Head-of-household income (from all sources):						
Total family with TANF (AFDC) as a Source of Income reported	10,474		9,315		1,159	
Less than \$5,000	3,276	31.3	2,651	28.5	625	53.9
\$5,000<\$10,000	4,352	41.6	4,021	43.2	331	28.6
\$10,000<\$15,000	1,778	17.0	1,653	17.7	125	10.8
\$15,000<\$20,000	749	7.2	697	7.5	52	4.5
\$20,000<\$25,000	232	2.2	218	2.3	14	1.2
\$25,000 and more	87	0.8	75	0.8	12	1.0
Mean income	8,012		8,171		6,336	

Table A-26B. General Profile (Heads of Household), September 2000, TANF (AFDC) as a Source of Income, Source of Income*

Characteristic	Total		Section 8		Public Housing	
	Number	Percent	Number	Percent	Number	Percent
Total family enrollment	52,350		44,563		6,791	
Total family enrollment with TANF (AFDC) as a Source of Income	10,474		9,315		1,159	
Source of income	Number	Percent	Number	Percent	Number	Percent
Total heads of household, TANF (AFDC) as a Source of Income, income reported	10,474		9,315		1,159	
Pension	21	0.2	18	0.2	3	0.3
Own business	34	0.3	32	0.3	2	0.2
Social Security	405	3.9	366	3.9	39	3.4
Military pay	4	0.0	4	0.0	0	0.0
SSI	888	8.5	814	8.7	74	6.4
Federal wage	111	1.1	100	1.1	11	0.9
TANF (AFDC)	10,474	100.0	9,315	100.0	1,159	100.0
PHA wage	2	0.0	1	0.0	1	0.1
General assistance	31	0.3	29	0.3	2	0.2
Other (regular) wage	2,492	23.8	2,278	24.5	214	18.5
Child support	1,137	10.9	1,026	11.0	111	9.6
Unemployment benefits	166	1.6	160	1.7	6	0.5
Indian trust/per capita	2	0.0	2	0.0	0	0.0
Other nonwage sources	145	1.4	135	1.4	10	0.9
Source of income, TANF (AFDC) as a Source of Income	Avg \$	Percent	Avg \$	Percent	Avg \$	Percent
Pension	5,231	0.1	5,688	0.1	2,489	0.1
Own business	5,310	0.2	5,489	0.2	2,440	0.1
Social Security	4,814	2.4	4,877	2.4	4,222	2.3
Military pay		0.0		0.0		0.0
SSI	5,858	6.3	5,949	6.4	4,858	5.0
Federal wage	9,088	1.2	8,999	1.2	9,893	1.5
TANF (AFDC)	4,723	59.7	4,854	59.7	3,673	59.3
PHA wage		0.0		0.0	12,979	0.2
General assistance	2,347	0.1	2,509	0.1		0.0
Other (regular) wage	8,887	26.7	8,810	26.5	9,707	28.9
Child support	1,243	1.7	1,246	1.7	1,216	1.9
Unemployment benefits	4,573	0.9	4,536	0.9	5,563	0.5
Indian trust/per capita		0.0		0.0		0.0
Other nonwage sources	3,249	0.6	3,330	0.6	2,162	0.3

*Column percents may total more than 100 because each person can have more than one income source.

Table A-27A. General Profile (Heads of Household), September 2000, With Disabilities

Characteristic	Total		Section 8		Public Housing	
	Number	Percent	Number	Percent	Number	Percent
Total family enrollment	52,350		44,563		6,791	
Total family With Disabilities enrollment	3,677		3,662		315	
Family With Disabilities enrollment as percentage of total	7.0		8.2		4.6	
Race: Total family With Disabilities reported	3,677		3,362		315	
White	2,087	56.8	1,958	58.2	129	41.0
African American	1,490	40.5	1,326	39.4	164	52.1
American Indian/Alaska Native	40	1.1	33	1.0	7	2.2
Asian American/Pacific Islander	60	1.6	45	1.3	15	4.8
Ethnicity: Total family With Disabilities reported	3,677		3,362		315	
Hispanic	326	8.9	300	8.9	26	8.3
Not Hispanic	3,351	91.1	3,062	91.1	289	91.7
Educational attainment of household head: Total family With Disabilities reported	2,987		2,745		242	
Less than high school (<12 years)	691	23.1	622	22.7	69	28.5
High school graduate (12 years)	1,290	43.2	1,176	42.8	114	47.1
Some college (13–15 years)	772	25.8	722	26.3	50	20.7
College graduate (16 years or more)	234	7.8	225	8.2	9	3.7
Gender: Total family With Disabilities reported	3,677		3,362		315	
Male	875	23.8	792	23.6	83	26.3
Female	2,802	76.2	2,570	76.4	232	73.7
Age cohort: Total family With Disabilities reported	3,677		3,362		315	
Under 18	1	0.0	1	0.0	0	0.0
18–24	92	2.5	77	2.3	15	4.8
25–34	611	16.6	557	16.6	54	17.1
35–44	1,443	39.2	1,347	40.1	96	30.5
45–54	1,037	28.2	943	28.0	94	29.8
55–64	376	10.2	329	9.8	47	14.9
65+	117	3.2	108	3.2	9	2.9
62+	175	4.8	155	4.6	20	6.3
Family status: Total family With Disabilities reported	3,677		3,362		315	
Households With Children						
Single-parent households	1,468	39.9	1,343	39.9	125	39.7
Two-parent households	278	7.6	236	7.0	42	13.3
Households With No Children						
Single adult and no other household member	1,512	41.1	1,392	41.4	120	38.1
Two adults (head of household and spouse/co-head); no children	104	2.8	96	2.9	8	2.5
Other (head of household and other nonspouse/co-head); no children	315	8.6	295	8.8	20	6.3
Head-of-household income (from all sources): Total family With Disabilities reported	3,555		3,256		299	
Less than \$5,000	189	5.3	171	5.3	18	6.0
\$5,000<\$10,000	2,369	66.6	2,152	66.1	217	72.6
\$10,000<\$15,000	667	18.8	622	19.1	45	15.1
\$15,000<\$20,000	223	6.3	213	6.5	10	3.3
\$20,000<\$25,000	70	2.0	66	2.0	4	1.3
\$25,000 and more	37	1.0	32	1.0	5	1.7
Mean income	9,116		726		8,390	
Median income	8,112		1,213		6,899	

Table A-27B. General Profile (Heads of Household), September 2000, With Disabilities, Source of Income*

Characteristic	Total		Section 8		Public Housing	
	Number	Percent	Number	Percent	Number	Percent
Total family enrollment	52,350		44,563		6,791	
Total family enrollment With Disabilities	3,677		3,662		315	
Source of income	Number	Percent	Number	Percent	Number	Percent
Total heads of household by type of income, With Disabilities income reported	3,513		3,214		299	
Pension	104	3.0	91	2.8	13	4.3
Own business	15	0.4	15	0.5	0	0.0
Social Security	1,623	46.2	1,484	46.2	139	46.5
Military pay	4	0.1	4	0.1	0	0.0
SSI	2,237	63.7	2,047	63.7	190	63.5
Federal wage	18	0.5	14	0.4	4	1.3
TANF (AFDC)	632	18.0	581	18.1	51	17.1
PHA wage	1	0.0	1	0.0	0	0.0
General assistance	97	2.8	87	2.7	10	3.3
Other (regular) wage	578	16.5	534	16.6	44	14.7
Child support	307	8.7	288	9.0	19	6.4
Unemployment benefits	22	0.6	22	0.7	0	0.0
Indian trust/per capita	0	0.0	0	0.0	0	0.0
Other nonwage sources	102	2.9	93	2.9	9	3.0
Source of income, With Disabilities	Avg \$	Percent	Avg \$	Percent	Avg \$	Percent
Pension	5,023	1.6	4,940	1.6	6,266	3.3
Own business	2,707	0.1	2,707	0.1		0.0
Social Security	6,323	32.2	6,411	32.3	6,067	33.7
Military pay		0.0	2,199	0.0		0.0
SSI	5,105	35.8	5,113	35.6	4,783	36.3
Federal wage	13,101	0.7	12,426	0.5	15,461	2.5
TANF (AFDC)	3,891	7.7	3,894	7.8	3,309	6.7
PHA wage		0.0	12,000	0.0		0.0
General assistance	1,781	0.5	1,819	0.6	1,411	0.6
Other (regular) wage	9,066	16.4	9,252	16.5	8,024	14.1
Child support	3,088	3.0	3,069	3.1	2,770	2.1
Unemployment benefits	6,727	0.5	6,613	0.5		0.0
Indian trust/per capita		0.0		0.0		0.0
Other nonwage sources	4,062	1.3	4,326	1.4	2,304	0.8

*Column percents may total more than 100 because each person can have more than one income source.

Appendix B

**Multifamily Tenant Characteristics System (MTCS)
Record Layout**

BASIC RECORD

Field no.	Form line no.	New field name	Field length	Database (DB) field name
1	NA	Section indicator	1	NA
2	NA	Record number	5	NA
3	NA	Date last modified	8	DATE-MODFD
4	1b.	HA state	2	HACD(1-2)
5	1c.	HA number	3	HACD(3-5)
6	1d.	Program	2	PROG-TYPE
7	1e.	Project state	2	PRJCD(1-2)
8	1f.	Project/Originating HA number	3	PRJCD(3-5)
9	1g.	Project number	3	PRJCD(6-8)
10	1h.	Site number	3	PRJCDEXT
11	2a.	Type of action	1	TRANS-TYPE
12	2b.	Effective date of action	8	EFF-DT
13	2c.	Date of admission to the program	8	ADMSN-DT
14	2d.	Projected next re-exam date	8	NEXT-RXDT
15	2e.	Family Self-Sufficiency (FSS) participant, or in the last year indicator	1	FAM-SUFFCY
16	2f.	Use if instructed by HUD	5	NA
17	2g.	HA use only	5	
18	3n.	Social Security number (SSN) of head of household	9	SSN
19	3r.	Total number in household	2	HH-MBR-CNT
20	3s.	Family subsidy status under noncitizen rule	1	SUB-NCTIZR
21	3t.	Effective date of family subsidy	8	SUBS-DATE
22	3u.	Former head of household SSN	9	SSN-PREV
23	4a.	Date entered waiting list	8	WAITING-DT
24	4b.	Zip code before admission	5	ZIPCD (1-5)
25	4b.	Zip code plus 4 before admission	4	ZIPCD (6-9)
26	4c.	Homeless-at-admission indicator	1	HLESS-IND
27	4d.	Very-low-income limit indicator	1	VLOW-IND
28	5a.	Unit address	40	UNIT-ADDR
29	5a.	Unit apartment number	10	UNIT-APTNB
30	5a.	Unit city	25	UNIT-CITY
31	5a.	Unit state	2	UNIT-STCD
32	5a.	Unit Zip code	5	UNIT-ZIPCD(1-5)
33	5a.	Unit Zip code plus 4	4	UNIT-ZIPCD(6-9)
34	5b.	Family mailing address	40	FAMILY-ADDR
35	5b.	Family mailing apartment number	10	FAMILY-APTN
36	5b.	Family mailing city	25	FAMILY-CITY
37	5b.	Family mailing state	2	FAMILY-STCD
38	5b.	Family mailing Zip code	5	FAMILY-ZIP(1-5)
39	5b.	Family mailing Zip code plus 4	4	FAMILY-ZIP(6-9)
40	5c.	Number of bedrooms in unit	1	BDRM-NBR
41	5d.	HA-identified accessible unit indicator	1	HA-ACCIND
42	5e.	Family-requested accessibility features	1	REQ-ACCESS

BASIC RECORD

Field no.	Form line no.	New field name	Field length	Database (DB) field name
43	5f(a).	Has the family received requested accessibility features: fully	1	REQ-ACCFUL
44	5f(b).	Has the family received requested accessibility features: partially	1	REQ-ACCPAR
45	5f(c).	Has the family received requested accessibility features: no	1	RCVD-ACC
46	5f(d).	Has the family received requested accessibility features: action pending	1	RCVD-ACCPN
47	6f.	Total cash value of assets	6	TCASH-ASST
48	6g.	Total anticipated income	6	TANT-INCOM
49	6h.	Passbook rate	4	PASS-RATE
50	6i.	Imputed asset income	6	IMP-INCOM
51	6j.	Final asset income	6	NET-FM-ASS
52	7k.	Reserved	5	NA
53	7m.	Total annual income	6	HH-TOT-INC
54	8b.	Reserved (medical percent)	4	NA
55	8c.	Medical/disability threshold	5	M-COST-STD
56	8d.	Total unreimbursed disability-assistance expense	5	DIS-ASSEXP
57	8e.	Earnings in 7d made possible by disability-assistance expense	5	EARN-DASST
58	8f.	Allowable disability-assistance expense	5	DIS-DEDUCT
59	8g.	Total out-of-pocket medical expense	6	YEARLY-MED
60	8h.	Total disability-assistance and medical expenses	5	HAND-ASST
61	8i.	Medical/disability-assistance allowance	5	M-ALLOWNCE
62	8j.	Elderly/disability allowance	4	ELD-ALLWNCE
63	8k.	Number of dependents	2	HH-DEPDNT
64	8m.	Allowance per dependent	3	PDENP-ALLW
65	8n.	Dependent allowance	5	DENP-ALLW
66	8p.	Yearly childcare cost that is not reimbursed	5	CHILD-EXPS
67	8q.	Travel cost to work/school	4	TRAVL-COST
68	8r.	Optional earned-income deduction	4	OPT-INCDED
69	8d(1).	Maximum disability allowance	5	NA
70	8t.	Reserved	5	NA
71	8u.	Total allowances	6	TOT-ALLWCE
72	8v.	Adjusted annual income	6	ADJ-AN-INC
73	9a.	Total monthly income	6	TOT-MINC
74	9b.	Reserved (percent of monthly income as decimal)	4	NA
75	9c.	TTP if based on annual income	6	TTP-ANLINC
76	9d.	Adjusted monthly income	6	ADJ-INC-30
77	9e.	Reserved (percent of adjusted income as decimal)	4	NA
78	9f.	TTP if based on adjusted annual income	5	TTP-ADJINC
79	9g.	Welfare rent per month	5	WELFR-RENT
80	9h.	Minimum TTP	3	TTP-MINMUM
81	9i.	Reserved	5	NA

BASIC RECORD

Field no.	Form line no.	New field name	Field length	Database (DB) field name
82	9j.	TTP	5	HIGH-11-13
83	9k.	Most recent TTP	5	TTP-RECENT
84	1a.	Agency name	25	AGENCY-NM
85	n/a	No activity date	6	NA
86	NA	Ages of people not listed—1	3	UNLIS-AGE1
87	NA	Ages of people not listed—2	3	UNLIS-AGE2
88	NA	Ages of people not listed—3	3	UNLIS-AGE3
89	NA	Ages of people not listed—4	3	UNLIS-AGE4
90	NA	Ages of people not listed—5	3	UNLIS-AGE5
91	NA	Income from other source	6	HH-OTH-INC
92	NA	Extra imputed income	6	EX-IMP-INC
93	NA	Preference—substandard housing	1	PREF-SBSTD
94	NA	Preference—homeless	1	PREF-HLESS
95	NA	Preference—displaced	1	PREF-DISPL
96	NA	Preference—rent above 50 percent	1	PREF-RNT50
97	NA	Preference—local	1	PREF-LOCAL
98	NA	Preference—none	1	PREF-NONE
99	NA	Ownership	1	OWNERSHIP
100	NA	Race	1	HHH-RACE
101	NA	Ethnicity	1	HHH-ETHTY
102	NA	Project number	14	NA
103	NA	Security deposit	5	SEC-DEP
104	NA	10 percent of total monthly income	5	MON-INC-10
		Head of the household middle initial	1	MBR-INITL
		Citizenship	1	CITIZEN-CD
		Region code	2	RGCD
		Field office code	2	FOCD
		State code	2	STCD
		Head of household first name	20	MBR-FNAME
		Head of household last name	20	MBR-LNAME
		No bedroom number flag	1	NOBDNBR
		No dependent flag	1	NODEP
		No total income flag	1	NOINC
		No TTP flag	1	NOTTP

FAMILY RECORD

Field no.	Form line no.	New field name	DB field name
1	NA	Section indicator	NA
2	NA	Record number	NA
3	3a.	Member number	MEMBER-NBR
4	3b.	Member last name	MBR-LNAME
5	3c.	Member first name	MBR-FNAME
6	3d.	Member middle initial	MBR-INITL
7	3e.	Member birth date	MBR-BDATE
8	3g.	Member sex code	MEMBER-SEX
9	3h.	Member relation code	PERSON-TYP
10	3i.	Member citizenship code	CITIZEN-CD
11	3j.	Member disability indicator	DISABILITY
12	3k.	Member race code	RACE
13	3m.	Member ethnicity code	ETHNICITY
14	3n.	Member SSN	MEMBER-SSN

INCOME RECORD

Field no.	Form line no.	New field name	Field length	DB field name
1	NA	Section indicator	1	NA
2	NA	Record number	5	NA
3	7a.	Member number	2	MEMBER-NBR
4	7b.	Income code	2	INCOME-SRC
5	NA	Reserved (calculation for HA)	5	NA
6	7d.	Dollars per year	6	MBR-INCOME
7	7e.	Adult earned income excluded	6	INC-EXCLUD
8	7g.	Earnings deductions	6	EARN-DEDCT

FSS ADDENDUM RECORD

Field no.	Form line no.	New field name	Field length	DB field name
1	NA	Section indicator	1	NA
2	NA	Record number	5	NA
3	16a.	Category Enrollment Report indicator	1	ENROLL-RPT
4	16a.	Category Progress Report indicator	1	PROGR-RPT
5	16a.	Category Exit Report indicator	1	EXIT-RPT
6	16b (1r).	Family received selection preference—Job Training Partnership Act (JTPA) indicator	1	JTPA
7	16b (1).	Family received selection preference number other indicator	1	OTHER
8	16b (1).	Family did not receive selection preference indicator	1	NONE
9	16b (2).	Not employed indicator	1	EMPLOYED
10	16b (2).	Employed full time indicator	1	FULL-TIME
11	16b (2).	Employed part time indicator	1	PART-TIME
12	16b (3).	Years of school completed by head of household	2	SCHOOL-YR
13	16b (4).	Family currently receiving food stamps indicator	1	FOOD-STAMP
14	16b (4).	Family currently receiving Medicaid indicator	1	MEDICAID
15	16b (5).	Family currently receiving JTPA services indicator	1	RCVD-JTPA
16	16c (1).	Initial start date of contract of participation	6	START-DATE
17	16c (2).	Initial end date of contract of participation	6	END-DATE
18	16c (3).	Contract extension date	6	EXT-DATE
19	16c (4).	Number of family members with Individual Training and Services Plan	2	FAMILY-NBR
20	16d (1).	Current FSS account monthly credit	5	ACCT-MTHCR
21	16d (2).	Current FSS account balance	5	ACCT-BAL
22	16d (3).	Current FSS amount disbursed to the family	5	AMT-DISBUR
23	16e (a).	GED-needs indicator (Y/N)	1	GED-NDS
24	16e (a).	High school-needs indicator (Y/N)	1	HS-NDS
25	16e (a).	Postsecondary-needs indicator (Y/N)	1	SEC-NDS
26	16e (a).	Vocational/job training-needs indicator (Y/N)	1	VOC-NDS
27	16e (a).	Job search/job placement-needs indicator (Y/N)	1	JS-NDS
28	16e (a).	Transportation-needs indicator (Y/N)	1	TRANS-NDS
29	16e (a).	Health services-needs indicator (Y/N)	1	HSRV-NDS
30	16e (a).	Childcare needs (number of children)	1	CC-NDS
31	16e (b).	GED needs met through FSS indicator (Y/N)	1	GED-RCV
32	16e (b).	High school needs met through FSS indicator (Y/N)	1	HS-RCV
33	16e (b).	Postsecondary needs met through FSS indicator (Y/N)	1	SEC-RCV
34	16e (b).	Vocational/job training needs met through FSS indicator (Y/N)	1	VOC-RCV
35	16e (b).	Job search/job placement needs met through FSS indicator (Y/N)	1	JS-RCV
36	16e (b).	Transportation needs met through FSS indicator (Y/N)	1	TRANS-RCV
37	16e (b).	Health services needs met through FSS indicator (Y/N)	1	HSRV-RCV
38	16e (b).	Childcare needs met through FSS (number of children)	1	CC-RCV

FSS ADDENDUM RECORD

Field no.	Form line no.	New field name	Field length	DB field name
39	16e (c).	GED needs met by others indicator (Y/N)	1	GED-METO
40	16e (c).	High school needs met by others indicator (Y/N)	1	HS-METO
41	16e (c).	Postsecondary needs met by others FSS indicator (Y/N)	1	SEC-METO
42	16e (c).	Vocational/job training needs met by others FSS indicator (Y/N)	1	VOC-METO
43	16e (c).	Job search/job placement needs met by others indicator (Y/N)	1	JS-METO
44	16e (c).	Transportation needs met by others indicator (Y/N)	1	TRANS-METO
45	16e (c).	Health services needs met by others indicator (Y/N)	1	HSRV-METO
46	16e (c).	Childcare needs met by others (number of children)	1	CC-METO
47	16f (1r).	Completed contract participation indicator	1	CMPL-CONTR
48	16f (2).	Left because moving to homeownership indicator	1	MOVE-HMIND
49	16f (3).	Left voluntarily indicator	1	LEFT-VOLUN
50	16f (3).	Asked to leave program indicator	1	ASK-LEAVE
51	16f (3).	Left because essential service unavailable indicator	1	LEFT-UNAV
52	16f (3).	Contract expired but family did not fulfill obligations indicator	1	CONTR-EXPI

Appendix C

Descriptive Statistics for the FSS Participant and Non-FSS Participant Model, 1996

Descriptive Statistics for the FSS Participant and Non-FSS Participant Model, 1996

	Frequency (N)	Percent
FSS participant indicator (Y)	3,691	50.75
FSS participant indicator (N)	3,582	49.25
Male	247	3.40
Female	7,026	96.60
Hispanic	915	12.58
Non-Hispanic	6,358	87.42
African American	3,378	46.45
American Indian/Alaska Native	46	0.63
Asian	94	1.29
White	3,755	51.63
Number of dependents		
0	51	0.70
1	2,418	33.25
2	2,544	34.98
3	1,435	19.73
4	548	7.53
5	190	2.61
6	52	0.71
7	19	0.26
8	11	0.15
9	2	0.03
10	2	0.03
11	1	0.01
HUD region		
1	594	8.17
2	672	9.24
3	568	7.81
4	1,263	17.37
5	1,105	15.19
6	730	10.04
7	437	6.01
8	221	3.04
9	1,378	18.95
10	305	4.19
Number of children under 18 years		
0	30	0.41
1	2,539	34.91
2	2,536	34.87
3	1,401	19.26
4	561	7.71
5	206	2.83

Descriptive Statistics for the FSS Participant and Non-FSS Participant Model, 1996 (cont'd)

Number of children under 5 years	Frequency (N)	Percent	
0	4,135	56.85	
1	2,366	32.53	
2	681	9.36	
3	86	1.18	
4	4	0.05	
5	1	0.01	
Age of youngest child ¹			
0	492	6.76	
1	680	9.35	
2	637	8.76	
3	666	9.16	
4	663	9.12	
5	575	7.91	
6	536	7.37	
7	464	6.38	
8	378	5.20	
9	340	4.67	
10	318	4.37	
11	307	4.22	
12	265	3.64	
13	241	3.31	
14	217	2.98	
15	201	2.76	
16	143	1.97	
17	120	1.65	
20	30	0.41	
			Standard deviation
Age of participant	7,273	33.59	8.33
Average age of children under 18 years ²	7,273	8.37	4.60
Income	7,273	\$7,909.34	\$5,032.45

¹ Note that this variable was set equal to 20 if there were no children under 18 years of age in the household.

² Note that this variable was set equal to 20 if there were no children under 18 years of age in the household.

Appendix D

Descriptive Statistics for the FSS Participant (within-group) Model, 1996

Descriptive Statistics for the FSS Participant (within-group) Model, 1996

	Frequency (N)	Percent
Male	83	2.77
Female	2,915	97.23
Hispanic	310	10.34
Non-Hispanic	2,688	89.66
African American	1,240	41.36
American Indian/Alaska Native	19	0.63
Asian	23	0.77
White	1,716	57.24
Number of dependents		
0	15	0.50
1	1,006	33.56
2	1,070	35.69
3	611	20.38
4	195	6.50
5	76	2.54
6	19	0.63
7	4	0.13
8	2	0.07
HUD region		
1	242	8.07
2	272	9.07
3	193	6.44
4	475	15.84
5	504	16.81
6	257	8.57
7	242	8.07
8	106	3.54
9	519	17.31
10	188	6.27
Number of children under 18 years		
0	8	0.27
1	1,043	34.79
2	1,069	35.66
3	597	19.91
4	199	6.64
5	82	2.74

Descriptive Statistics for the FSS Participant (within-group) Model, 1996 (cont'd)

Number of children under 5 years	Frequency (N)	Percent
0	1,631	54.40
1	1,041	34.72
2	283	9.44
3	40	1.33
4	3	0.10
Age of youngest child ¹		
0	307	10.24
1	288	9.61
2	278	9.27
3	293	9.77
4	259	8.64
5	223	7.44
6	190	6.34
7	165	5.50
8	143	4.77
9	132	4.40
10	109	3.64
11	94	3.14
12	91	3.04
13	70	2.33
14	65	2.17
15	49	1.63
16	33	1.10
17	8	0.27
20		

¹ Note that this variable was set equal to 20 if there were no children under 18 years of age in the household.

Descriptive Statistics for the FSS Participant (within-group) Model, 1996 (cont'd)

Years of schooling	Frequency (N)	Percent	
Missing ²	125	4.17	
1	7	0.23	
2	2	0.07	
4	1	0.03	
5	2	0.07	
6	24	0.80	
7	16	0.53	
8	44	1.47	
9	82	2.74	
10	160	5.34	
11	223	7.44	
12	1,348	44.96	
13	401	13.38	
14	346	11.54	
15	95	3.17	
16	118	3.94	
17	1	0.03	
20	3	0.10	
			Standard deviation
Age of participant	2,998	32.31	7.14
Average age of children under 18 years ³	2,998	7.93	4.49
Income	2,998	\$7,964.21	\$5,227.56

² Note that education level was missing for some individuals at baseline; the education level was present for the years after the model was run.

³ Note that this variable was set equal to 20 if there were no children under 18 years of age in the household.

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